

**REGISTERED COMPANY NUMBER: 08278978 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1151727**

**REPORT OF THE TRUSTEES AND**  
**FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 AUGUST 2024**  
  
**FOR**  
**JIGSAW +**

Xeinadin Audit Limited, Statutory Auditor  
8th Floor, Becket House  
36 Old Jewry  
London  
EC2R 8DD

**JIGSAW +**

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**for the year ended 31 August 2024**

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**REPORT OF THE TRUSTEES**  
**for the year ended 31 August 2024**

The Trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 August 2024. The Trustees have adopted 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) (effective 1 January 2019).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

Jigsaw + is dedicated and passionate in its commitment to support adults with autism spectrum disorders to make positive, personal choices that enhance their wellbeing, independence and social inclusion.

In order to achieve this, Jigsaw + promotes and supports the lifelong learning and wellbeing of those affected by autism.

**Our values**

We are person-centred - We value everyone, whether our adult learners or staff, as individuals. We respect their aspirations and commitments in life and support their priorities, needs and abilities as well as respecting their limits.

We are caring - We act with compassion, honesty and apply high ethical standards at all times. Listening with respect to others, valuing difference and enhancing our community is at the core of our work.

We act with integrity - We are professional, reliable and responsible. We deliver a quality service at all times.

We work as a team - We listen to and respect one another and work together to achieve mutually beneficial outcomes.

We focus on continuous learning for all - We promote learning, constructive feedback, coaching and mentoring for our learners as well as at all levels of the organisation.

**Public benefit**

Jigsaw + was established for the public benefit of offering lifelong learning and promoting the welfare of adults with autism spectrum disorders and related communication disorders, thus improving the lives of those affected. Maximising the potential and independence of adults with autism spectrum disorders also benefits their families and carers and the wider community. Our services and activities are designed on the basis of the latest evidence and evaluated rigorously.

The activities that the charitable company provides that are considered for the public benefit in summary are:

- Lifelong learning provision for adults with autism spectrum disorders and related communication disorders based on the principles of Applied Behaviour Analysis (ABA).
- Access to learning through participating in social enterprises provided through the auspices of The Jigsaw Trust.
- Training for professionals involved in the provision of lifelong learning and support of adult learners with autism spectrum disorders.
- Research opportunities for those with an interest in the provision of lifelong learning for adult learners with autism and other autistic and related communication disorders.
- Raising awareness among the general public of the challenges faced by those affected by autism.

These activities are for the benefit of individuals with autism spectrum disorders and related communication disorders, either directly or indirectly by way of supporting parents, carers or professionals involved in the lifelong learning and welfare of those with autism. Jigsaw + provides these public benefits to adults from a wide cross section of the community it serves. We offer our services to those most in need regardless of their background. Moreover, we attend community events hosted by Surrey County Council and others to encourage uptake of our provision by adults from a wide range of backgrounds.

The opportunity to benefit is not restricted to any one local authority but is determined by the number of places available at Jigsaw +. Adult learners' journey times are generally expected to be no longer than 90 minutes. There is no restriction by gender, although more beneficiaries are male rather than female due to the prevalent characteristics of autism. The fees payable to Jigsaw + are significant and would be outside the funding capacity of all but a very few families. Fees are in the main fully paid by the care package agreed and funded by the client's local authority.

The Trustees have had due regard to the public benefit guidance produced by the Charity Commission for England and Wales.



**REPORT OF THE TRUSTEES**  
**for the year ended 31 August 2024**

**OBJECTIVES AND ACTIVITIES**

**Our services**

Jigsaw + supports those aged 18 and over with an autism spectrum disorder through the provision of lifelong learning opportunities and wellbeing support.

This year our provision increased from supporting 47 learners in August 2023 (Whole time equivalent (WTE) 48.55) to 48 learners in August 2024 (WTE 49.35). WTE is the average of the ratio of learning support worker to adult learner as this varies depending on required support.

We work together as a team to offer every adult learner:

- Learning support through person-centred, individually designed learning plans suited to their needs, likes and abilities and drawing on the appropriate and relevant topics from a comprehensive central curriculum aimed to develop communication and life skills.
- Employment support through access to vocational training, volunteering, and work experience whether with social enterprises operated by The Jigsaw Trust, including Cafe on the Park, GardenWORKS, ArtWORKS, or other places of employment, for example at Cranleigh Library.
- Wellbeing support through access to social, leisure, fitness and therapeutic opportunities.

Jigsaw + is open Mondays to Fridays for 49 weeks a year and learners or their parents/carers choose how many sessions they wish to attend in a week.

**Our strategy**

In 2023/24 the core strategic priorities of Jigsaw + has been to ensure that our vulnerable adult learners continue to receive the support they and their families depend on and to seek to grow the service in a sustainable way. This has remained a challenge due to the ability to attract and retain staff, a situation common across much of the UK care sector. We have continued to maintain high standards of delivery and to be recognised for the high quality of staff training, including certified training.

As outlined in recent Trustees Reports, the care sector has seen substantial competition for staff with a seemingly more limited pool of potential applicants, in part related to the impact of both the Covid pandemic and Brexit. As a result, many operators in the sector, including Jigsaw + offered increased salary packages to attract and retain staff. Whilst this initially led to a significant increase in the number and quality of applicants, this was not sustained, mirroring the trend seen in the wider adult social care sector, and difficulties in recruitment and retention necessitated the re-introduction of a restricted service from October 2023 with a concomitant reduction in income.

Given these on-going issues, a review of the business operating model was undertaken, and a revised staffing structure implemented that enables Jigsaw + to continue to provide a high quality service within existing staffing levels and facilitated the on-boarding of new learners, there being considerable demand for places both from past pupils at Jigsaw CABAS® School and the wider community. A full service was resumed from February 2024 and has been maintained to the date of signing these accounts. However, the business continues to experience difficulties with recruitment and retention, as the case with other providers, and this has led to the decision to both defer on-boarding of further new learners in the short term and a managed reduction in service to four days per week for learners funded by adult social care with effect from 26th May 2025 for a period of six months. The Trustees were cognisant that there would be an adverse financial impact associated with these organisational changes, leading to a forecast financial loss for 2023/24 covered by existing reserves but would restore and ensure delivery capability to operate profitably. In the event, the financial loss sustained for 2023/24 is lower by some £57.5k than anticipated. The budget for 2024/25 forecast a return to profitability, and management accounts for the first six months are ahead of budget and continue to forecast an operating profit for the year notwithstanding the decision to operate a reduced service, delay increasing the number of learners and the increase in employers national insurance contributions announced in the 2024 government budget effective from April 2025. The Trustees remain confident that the business continues to be a going concern on the proviso that there is no immediate requirement to repay the loan outstanding to The Jigsaw Trust.



**REPORT OF THE TRUSTEES**  
**for the year ended 31 August 2024**

**OBJECTIVES AND ACTIVITIES**

**Equal opportunities policy**

The Trustees recognise that equal opportunities should be an integral part of good practice within the workplace. Jigsaw + aims to establish equal opportunities in all areas of its activities including creating a working environment in which the contributions and needs of all people are fully valued.

Selected policies can be found on the Jigsaw + website.

**ACHIEVEMENT AND PERFORMANCE**

**Charitable activities**

Jigsaw + is dedicated and passionate in its commitment to support adults with an autism spectrum disorder and help them make positive choices that enhance their wellbeing, independence, and social inclusion. Learning support workers work closely with learners to create a personal development plan that focuses on the identification and achievement of meaningful, individual goals. We have continued to provide specialist support to aid the development of social and communication skills and life skills and have provided opportunities for wellbeing activities including yoga, art, drama and music lessons. All learners are able to access social enterprises provided under the auspices of The Jigsaw Trust including ARTworks, GARDENWorks and Cafe on the Park providing them with rich opportunities to develop skills for employment and contribute to the local community.

JigsawPlus continues to offer professional development to all staff on a permanent contract, this includes both Health and Social Care and Behaviour Analysis courses and training programmes.

All staff continue to complete mandatory training in health and social care via the CareSkills Academy, an online training platform. Staff are also required to complete mandatory training in safeguarding adults at risk, PROACT-SCIPr-UK, First Aid, and behaviour analysis.

The Trustees would like to record their sincere thanks to all those associated with Jigsaw + staff, volunteers, and our adult learners whose efforts and dedication enable Jigsaw + to provide a friendly, happy, and secure environment where individuals learn and achieve. In particular, we wish to recognise the dedication and resilience of all the staff who have continued to provide a high quality service in what has been another difficult and challenging year. It is the commitment of staff, volunteers, our adult learners themselves, together with their parents and carers, Trustees and supporters that ensures the continued success of Jigsaw + to move forward in furtherance of its strategic aims. We would also like to express our thanks to parents and carers for their support and understanding during the year.

**Fundraising activities**

Jigsaw + was supported in its fundraising activities by the Fundraising Team (Chigwell Consultancy), employed by The Jigsaw Trust. We are very grateful to the following who have provided support during the year:

The Mulberry Trust, Setfords Solicitors, Pumpserv, Catercall and all those individuals who have supported Jigsaw + through gifts in kind.

**FINANCIAL REVIEW**

**Reserves policy**

The Trustees have agreed that the charitable company should maintain unrestricted funds, which are the free reserves of the charitable company at a level equivalent to cover approximately three months running costs of Jigsaw +. For the year ended 31 August 2024, three months running costs are estimated at £635,000 and the total free reserves as at 31 August 2024 were £114,337. Although reserves as at 31st August 2024 do not meet the desired level, the Trustees are committed to the reserves policy. While the challenges of Covid, the squeeze on Local Authority social security budgets and recent increases in Employers NI contributions have made it difficult to build reserves to these levels, the Trustees are committed to the policy and focused on raising additional funds to improve reserves at the earliest opportunity.

**REPORT OF THE TRUSTEES**  
**for the year ended 31 August 2024**

**FINANCIAL REVIEW**

**Going concern**

Whilst the business suffered a further overall loss for the year as predicted in the last Trustee Report, the Trustees have carefully considered the circumstances giving rise to this loss and the budget for 2024/25 which evidences a return to profitability based on conservative projections. In particular, the Trustees have sought and obtained written assurance from the Trustees of The Jigsaw Trust that they have no intention of calling in the loan made to Jigsaw+ detailed under 'other creditors' in note 14 to the financial statements below in the foreseeable future. For these reasons, the Trustees continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

In conclusion, after making appropriate enquiries, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future.

**Independent assurance**

Raffingers LLP have undertaken the statutory external audit of Jigsaw +. They also report on the adequacy and effectiveness of Jigsaw + system of internal financial control through, if considered necessary, the qualification of the annual financial accounts, the "management letter" and ad hoc assessments and reviews.

The financial results for the year to 31 August 2024 are shown in the attached financial statements.

Income from Charitable activities amounted to £2,396,490 representing an average WTE of 48.6 during the year. This is an increase in Charitable activity Income of £158,901 (7%) compared with 2022-23.

There was a net reduction in funds of £141,740 (2022-23 reduction in funds of £52,081) with total funds carried forward of £546,813 (2022-23 £688,553). Of the funds at year end, £432,476 was restricted and the remaining £114,337 unrestricted.

**FUTURE PLANS**

The Trustees and Management are committed to working closely to ensure that Jigsaw + can continue to offer high quality support to our learners and sustainably grow the service. We look to continue to improve services and resources for the lifelong learning, integration, guidance, assessment and support of people affected by an autism spectrum disorder in these challenging circumstances.

We will also continue to promote a greater knowledge and understanding of autism spectrum disorders by the public and those concerned with the welfare of those affected by autism, with the aim of creating and delivering an integrated model for lifelong learning.

We continue to aspire to expand our services to offer independent living options, which a growing number of our learners and their families require. It is however, recognised that a challenging recruitment market, together with restrictions on local authority funding, has impacted on our aspirations to develop an integrated life-long learning model and whilst this remains a medium-term aim, the immediate focus continues to be on ensuring the efficient operation and growth of our adult learner day service.



**JIGSAW + (REGISTERED NUMBER: 08278978)**

**REPORT OF THE TRUSTEES**  
**for the year ended 31 August 2024**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Charity constitution**

Jigsaw + is constituted as a company limited by guarantee and was incorporated on 1 November 2012. The company is registered under the Companies Act, England and Wales (Company Registration Number 08278978) and with the Charity Commission (Charity Registration Number 1151727) and is governed by its memorandum and articles of association

The Jigsaw Trust is the sole member of Jigsaw + and provides services principally finance, facilities, HR and IT to Jigsaw +. Staff in these business areas are employed by The Jigsaw Trust and the costs associated with these areas are apportioned between the activities of The Jigsaw Trust and Jigsaw +.

**Recruitment and appointment of new trustees**

The Articles of Association stipulate that there must be a minimum of three trustees and a maximum of thirty trustees.

**Organisational structure**

Overall responsibility for the charity lies with the trustees, a number of whom additionally sit on the Board of Trustees for The Jigsaw Trust.

**Induction and training of new trustees**

Potential trustees are invited to informally attend trustee meetings prior to appointment and a comprehensive induction programme is available. Additionally individual trustees may undertake external training in a particular area of their role.

**Related parties**

No trustee had any beneficial interest in any contract with the charitable company during the year. Save as disclosed in Note 21 to the Financial Statements there were no related party transactions during the financial year.

**Risk management**

The Trustees have assessed the major risks to which the company is exposed, in particular those related to the operations and finances of the company, and are satisfied that systems and procedures are in place to mitigate our exposure to the major risks.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

08278978 (England and Wales)

**Registered Charity number**

1151727

**Registered office**

19-20 Bourne Court  
Southend Road  
Woodford Green  
Essex  
IG8 8HD

**Trustees**

Mr G Prothero  
Mrs J A Kiely Trustee (Chair)  
Mr A Cavell Director  
Mr B S C Revell Trustee  
A Kiely (appointed 4.11.24)

**Company Secretary**

Ms C F Grant



**REPORT OF THE TRUSTEES**  
**for the year ended 31 August 2024**

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Auditors**

Raffingers LLP, Statutory Auditor  
19-20 Bourne Court  
Southend Road  
Woodford Green  
Essex  
IG8 8HD

**CHARITABLE OBJECTS AND PUBLIC BENEFIT**

Jigsaw + is established for the public benefit by way of offering lifelong learning opportunities and promoting the welfare of adults with autism spectrum disorder and related communication disorders, improving the lives of those affected by these lifelong disorders.

In deciding the activities of the charitable company, the Trustees have had due regard to the public benefit guidance produced by the Charity Commission for England and Wales.

The aims of the charitable company for the public benefit are detailed in the 'Objectives and Activities' section of this report and the main activities undertaken in order to carry out the charitable company's aims for the public benefit are outlined under 'Achievements and Performance' above.

The activities that the charitable company provides that are considered for the public benefit in summary are:

- A provision for adults with autism spectrum disorder and related communication disorders based on the principles of Applied Behaviour Analysis (ABA)
- Social enterprises
- Family support by way of outreach services and parent education sessions
- Training for professionals involved in the education and support of adults with autism spectrum disorders
- Research opportunities for those with an interest in the education of individuals with autism and other autistic and related communication disorders
- Raising awareness of the difficulties faced by those affected by autism

These activities are for the benefit of individuals with autism spectrum disorder and related communication disorders, either directly or indirectly by way of supporting parents, carers or professionals involved in the education and welfare of those with autism. The opportunity to benefit is not restricted to any one local authority but is determined by the number of places available at Jigsaw + Centre for Lifelong Learning. There is no restriction by gender, although more beneficiaries are male rather than female due to the prevalence characteristics of autism.

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The trustees (who are also the directors of Jigsaw + for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

**JIGSAW +**

**REPORT OF THE TRUSTEES**  
**for the year ended 31 August 2024**

**STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued**

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

**AUDITORS**

The auditors, Xeinadin Audit Limited, Statutory Auditor, will be proposed for re-appointment at the forthcoming Annual General Meeting.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 12 May 2025 and signed on its behalf by:

Mr G Prothero - Trustee



**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF  
JIGSAW +**

**Opinion**

We have audited the financial statements of Jigsaw + (the 'charitable company') for the year ended 31 August 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 August 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions available for small entities, in the circumstances set out in note 20 to the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

**Other information**

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

**Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.



**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF**  
**JIGSAW +**

**Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

**Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

## REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF JIGSAW +

### **Our responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with directors and other management, and from our commercial knowledge and experience of the company's sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity. These included but were not limited to the Companies Act 2006, Charities Act 2011; Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the United Kingdom and Republic of Ireland (FRS 102) (effective 1 January 2019); Employment Law; Data Protection Legislation; The Code of Fundraising Practice; and Safeguarding Regulations as they affect the direct charitable activities of the charity;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence where necessary.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected transactions;
- tested the appropriateness of journal entries;
- tested authorisation of expenditure;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

To address the risk that revenue could be misstated due to fraud, we:

- obtained an understanding of the company's revenue recognition policies and compared these to the accounting standard;
- performed a walkthrough to confirm our understanding of the processes and controls through which the business initiates, records, processes and reports revenue transactions;
- tested a sample of revenue transactions to supporting evidence; and
- tested, on a sample basis, revenue related balances in the balance sheet.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC and relevant regulators.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF**  
**JIGSAW +**

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Report of the Independent Auditors.

**Use of our report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Mr Thurairatnam Sudarshan FCCA (Senior Statutory Auditor)  
for and on behalf of Xeinadin Audit Limited, Statutory Auditor  
8th Floor, Becket House  
36 Old Jewry  
London  
EC2R 8DD

12 May 2025



**JIGSAW +**

**STATEMENT OF FINANCIAL ACTIVITIES**  
**for the year ended 31 August 2024**

	Notes	Unrestricted fund £	Restricted fund £	2024 Total funds £	2023 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
<b>Charitable activities</b>	3				
Charitable activities		2,396,490	-	2,396,490	2,237,589
Investment income	2	1,244	-	1,244	263
<b>Total</b>		<u>2,397,734</u>	<u>-</u>	<u>2,397,734</u>	<u>2,237,852</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>	4				
Charitable activities		<u>2,503,314</u>	<u>36,160</u>	<u>2,539,474</u>	<u>2,289,933</u>
<b>NET INCOME/(EXPENDITURE)</b>		(105,580)	(36,160)	(141,740)	(52,081)
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		219,917	468,636	688,553	740,634
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>114,337</u></u>	<u><u>432,476</u></u>	<u><u>546,813</u></u>	<u><u>688,553</u></u>

The notes form part of these financial statements

**JIGSAW + (REGISTERED NUMBER: 08278978)****BALANCE SHEET**  
**31 August 2024**

	Notes	Unrestricted fund £	Restricted fund £	2024 Total funds £	2023 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	10	7,098	432,476	439,574	480,465
<b>CURRENT ASSETS</b>					
Debtors	11	164,070	-	164,070	181,154
Cash at bank and in hand		286,972	-	286,972	420,214
		<u>451,042</u>	<u>-</u>	<u>451,042</u>	<u>601,368</u>
<b>CREDITORS</b>					
Amounts falling due within one year	12	(317,005)	-	(317,005)	(357,416)
<b>NET CURRENT ASSETS</b>		<u>134,037</u>	<u>-</u>	<u>134,037</u>	<u>243,952</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		141,135	432,476	573,611	724,417
<b>CREDITORS</b>					
Amounts falling due after more than one year	13	(26,798)	-	(26,798)	(35,864)
<b>NET ASSETS</b>		<u>114,337</u>	<u>432,476</u>	<u>546,813</u>	<u>688,553</u>
<b>FUNDS</b>	16				
Unrestricted funds				114,337	219,917
Restricted funds				432,476	468,636
<b>TOTAL FUNDS</b>				<u>546,813</u>	<u>688,553</u>

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 12 May 2025 and were signed on its behalf by:



Mr G Prothero - Trustee

The notes form part of these financial statements

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**CASH FLOW STATEMENT**  
**for the year ended 31 August 2024**

	Notes	2024 £	2023 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	(121,340)	133,119
Interest paid		(3,041)	(2,864)
Net cash (used in)/provided by operating activities		<u>(124,381)</u>	<u>130,255</u>
<b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		(7,097)	-
Sale of tangible fixed assets		6,058	-
Interest received		1,244	263
Net cash provided by investing activities		<u>205</u>	<u>263</u>
<b>Cash flows from financing activities</b>			
Loan repayments in year		(9,066)	(9,750)
Net cash used in financing activities		<u>(9,066)</u>	<u>(9,750)</u>
<b>Change in cash and cash equivalents in the reporting period</b>		<u>(133,242)</u>	<u>120,768</u>
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>420,214</u>	<u>299,446</u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u><u>286,972</u></u>	<u><u>420,214</u></u>

The notes form part of these financial statements



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**NOTES TO THE CASH FLOW STATEMENT**  
**for the year ended 31 August 2024**

**1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	2024	2023
	£	£
<b>Net expenditure for the reporting period (as per the Statement of Financial Activities)</b>	(141,740)	(52,081)
<b>Adjustments for:</b>		
Depreciation charges	47,989	46,630
Profit on disposal of fixed assets	(6,058)	-
Interest received	(1,244)	(263)
Interest paid	3,041	2,864
Decrease in debtors	17,084	70,148
(Decrease)/increase in creditors	(40,412)	65,821
<b>Net cash (used in)/provided by operations</b>	<u>(121,340)</u>	<u>133,119</u>

**2. ANALYSIS OF CHANGES IN NET FUNDS**

	At 1.9.23	Cash flow	At 31.8.24
	£	£	£
<b>Net cash</b>			
Cash at bank and in hand	420,214	(133,242)	286,972
	<u>420,214</u>	<u>(133,242)</u>	<u>286,972</u>
<b>Debt</b>			
Debts falling due within 1 year	(9,000)	-	(9,000)
Debts falling due after 1 year	(35,864)	9,066	(26,798)
	<u>(44,864)</u>	<u>9,066</u>	<u>(35,798)</u>
<b>Total</b>	<u>375,350</u>	<u>(124,176)</u>	<u>251,174</u>

The notes form part of these financial statements

**NOTES TO THE FINANCIAL STATEMENTS**  
**for the year ended 31 August 2024**

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The Trustees, in their consideration of going concern, have reviewed the charity's future cash flow forecasts and revenue projections which they believe are based on market data and past experience of similar charities. The charity is subject to a number of risks and uncertainties, and a risk register has been prepared which sets out the risks and the controls that are in place to mitigate their effect. The Trustees believe that the charity is adequately placed to manage its risks.

After making enquiries, and taking into account the above, the Trustees have formed a judgement, at the time of approving the financial statements, that there is a reasonable expectation that the charity has adequate resources to continue in operation for the foreseeable future. For this reason, they have adopted the going concern basis in preparing the financial statements.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold. Donated facilities are included at the value to the company where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Donated services or facilities are recognised when the company has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the company of the item is probable and that economic benefit can be measured reliably.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the company which is the amount the company would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Charitable activities**

Charitable activities comprise 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.



**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**for the year ended 31 August 2024**

**1. ACCOUNTING POLICIES - continued**

**Governance costs**

Governance costs comprise those costs associated with meeting the constitutional and strategic requirements of the charity and the audit fees and costs linked to the strategic management of the charity

**Allocation and apportionment of costs**

Overhead and support costs relating to charitable activities have been apportioned based on staff time.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Short leasehold	- 5% on cost
Fixtures, fitting and office equipment	- 33% on cost
Motor vehicles	- 20% on cost

The cost of tangible fixed assets includes expenditure incurred in bringing the assets into working condition for their intended use. Items of equipment are capitalised where the unit purchase price exceeds £5,000.

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**Liabilities and provisions**

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

**Hire purchase and leasing commitments**

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

**Pension costs and other post-retirement benefits**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.



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**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**for the year ended 31 August 2024**

**2. INVESTMENT INCOME**

	2024	2023
	£	£
Deposit account interest	1,244	263
	<u>          </u>	<u>          </u>

**3. INCOME FROM CHARITABLE ACTIVITIES**

	2024	2023
	£	£
Learning and support income	2,396,490	2,237,589

**4. CHARITABLE ACTIVITIES COSTS**

	Direct Costs £	Support costs (see note 5) £	Totals £
Charitable activities	2,456,529	82,945	2,539,474
	<u>          </u>	<u>          </u>	<u>          </u>

**5. SUPPORT COSTS**

	Finance £	Governance costs £	Totals £
Charitable activities	(6,058)	89,003	82,945
	<u>          </u>	<u>          </u>	<u>          </u>

**6. NET INCOME/(EXPENDITURE)**

Net income/(expenditure) is stated after charging/(crediting):

	2024	2023
	£	£
Auditors' remuneration	10,200	8,584
Depreciation - owned assets	47,988	46,629
Other operating leases	180,132	178,303
Surplus on disposal of fixed assets	(6,058)	-
	<u>          </u>	<u>          </u>

**7. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 August 2024 nor for the year ended 31 August 2023.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 August 2024 nor for the year ended 31 August 2023.

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**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**for the year ended 31 August 2024**

**8. STAFF COSTS**

	2024	2023
	£	£
Wages and salaries	1,768,694	1,578,149
Social security costs	118,592	109,439
Other pension costs	23,427	20,239
	<u>1,910,713</u>	<u>1,707,827</u>

The average monthly number of employees during the year was as follows:

	2024	2023
Management	2	2
Administrative staff	4	4
Support workers	40	41
	<u>46</u>	<u>47</u>

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2024	2023
£60,001 - £70,000	1	-
£90,001 - £100,000	1	1
	<u>2</u>	<u>1</u>

**9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £	Restricted fund £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
<b>Charitable activities</b>			
Charitable activities	2,237,589	-	2,237,589
Investment income	263	-	263
<b>Total</b>	<u>2,237,852</u>	<u>-</u>	<u>2,237,852</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Charitable activities	2,163,683	126,250	2,289,933
<b>NET INCOME/(EXPENDITURE)</b>	74,169	(126,250)	(52,081)
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	145,748	594,886	740,634

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**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**for the year ended 31 August 2024**

**9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued**

	Unrestricted fund £	Restricted fund £	Total funds £
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>219,917</b>	<b>468,636</b>	<b>688,553</b>

**10. TANGIBLE FIXED ASSETS**

	Short leasehold £	Fixtures, fitting and office equipment £	Motor vehicles £	Totals £
<b>COST</b>				
At 1 September 2023	690,042	308,580	82,255	1,080,877
Additions	-	7,097	-	7,097
Disposals	-	-	(82,255)	(82,255)
At 31 August 2024	690,042	315,677	-	1,005,719
<b>DEPRECIATION</b>				
At 1 September 2023	221,406	308,580	70,426	600,412
Charge for year	34,800	1,359	11,829	47,988
Eliminated on disposal	-	-	(82,255)	(82,255)
At 31 August 2024	256,206	309,939	-	566,145
<b>NET BOOK VALUE</b>				
At 31 August 2024	433,836	5,738	-	439,574
At 31 August 2023	468,636	-	11,829	480,465

**11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2024 £	2023 £
Trade debtors	122,307	165,182
Prepayments	41,763	15,972
	<b>164,070</b>	<b>181,154</b>



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**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**for the year ended 31 August 2024**

**12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2024	2023
	£	£
Bank loans and overdrafts (see note 14)	9,000	9,000
Trade creditors	23,989	22,853
Social security and other taxes	24,961	26,347
Other creditors	15,552	14,187
Jigsaw Trust loan	152,189	155,606
Accruals and deferred income	91,314	129,423
	<u>317,005</u>	<u>357,416</u>

**13. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR**

	2024	2023
	£	£
Bank loans (see note 14)	<u>26,798</u>	<u>35,864</u>

**14. LOANS**

An analysis of the maturity of loans is given below:

	2024	2023
	£	£
Amounts falling due within one year on demand:		
Bank loans	<u>9,000</u>	<u>9,000</u>
Amounts falling between one and two years:		
Bank loans	<u>26,798</u>	<u>35,864</u>

The loan is secured on the assets of the charity and the assets of The Jigsaw Trust, a related charity.

**15. LEASING AGREEMENTS**

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2024	2023
	£	£
Between one and five years	477,500	477,500
In more than five years	859,500	955,000
	<u>1,337,000</u>	<u>1,432,500</u>

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**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**for the year ended 31 August 2024**

**16. MOVEMENT IN FUNDS**

	At 1.9.23 £	Net movement in funds £	At 31.8.24 £
<b>Unrestricted funds</b>			
General fund	219,917	(105,580)	114,337
<b>Restricted funds</b>			
Restricted fund	468,636	(36,160)	432,476
<b>TOTAL FUNDS</b>	<u>688,553</u>	<u>(141,740)</u>	<u>546,813</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	2,397,734	(2,503,314)	(105,580)
<b>Restricted funds</b>			
Restricted fund	-	(36,160)	(36,160)
<b>TOTAL FUNDS</b>	<u>2,397,734</u>	<u>(2,539,474)</u>	<u>(141,740)</u>

**Comparatives for movement in funds**

	At 1.9.22 £	Net movement in funds £	At 31.8.23 £
<b>Unrestricted funds</b>			
General fund	145,748	74,169	219,917
<b>Restricted funds</b>			
Restricted fund	594,886	(126,250)	468,636
<b>TOTAL FUNDS</b>	<u>740,634</u>	<u>(52,081)</u>	<u>688,553</u>

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**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**for the year ended 31 August 2024**

**16. MOVEMENT IN FUNDS - continued**

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	2,237,852	(2,163,683 )	74,169
<b>Restricted funds</b>			
Restricted fund	-	(126,250)	(126,250)
<b>TOTAL FUNDS</b>	<u>2,237,852</u>	<u>(2,289,933 )</u>	<u>(52,081 )</u>

**17. EMPLOYEE BENEFIT OBLIGATIONS**

The company operates a defined contribution scheme. The assets of the scheme are held separately from those of the company, being invested with an insurance company. Contributions payable by the company to the fund amounted to £22,242 during the year (2023 - £19,227). There were no prepaid or accrued contributions at 31 August 2024 or 31 August 2023.

**18. CONTINGENT LIABILITIES**

There were no contingent liabilities at either the beginning or end of the financial year.

**19. RELATED PARTY DISCLOSURES**

At the balance sheet date, the charity owed £152,189 (2023 - £155,606) to The Jigsaw Trust, a sister charity.

**20. FRC ETHICAL STANDARD - PROVISIONS AVAILABLE FOR SMALL ENTITIES**

In common with many other businesses of our size and nature we use our auditors to prepare and submit returns to the tax authorities and assist with the preparation of the financial statements.

**21. COMPANY LIMITED BY GUARANTEE**

The guarantee of the members is limited to £1 each. There were five members at 31 August 2024 (31 August 2023: four). The liability of the members extends to twelve months after the date of resignation.