

**Jigsaw Charity**

Trustees' Report and Financial Statements

For the period ended 31 December 2021



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**Reference and Administrative Details of the Charity, its Trustees and Advisers  
For the period ended 31 December 2021**

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**Trustees** I Ahmed, Chair (appointed 23 September 2020)  
S Q Ali (appointed 19 January 2022)  
I Hussain (appointed 23 September 2020)  
I Majid (appointed 23 September 2020)  
A Khan (appointed 23 September 2020)

**Charity registered number** 1192402

**Principal office** Dallas House  
Bordesley Green Road  
Birmingham  
B9 4TR

**Independent auditors** Dains Audit Limited  
15 Colmore Row  
Birmingham  
B3 2BH

**Bankers** Barclays Bank Plc  
22 St Peters St  
Derby  
DE1 1SH

**Trustees' Report  
For the period ended 31 December 2021**

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The Trustees present their annual report together with the audited financial statements of the Charity for the period 18 November 2020 to 31 December 2021.

**Message from the Trustees**

As you all are aware, 2021 was a year of many difficulties, a year in which many of us were also personally affected in one way or another. COVID-19 triggered a global crisis like no other – a global health crisis that, in addition to an enormous human death toll, also led to the deepest global recession since the Second World War. And with even the western world feeling the effects of the recession, overnight, life became even more difficult for those already living below the poverty line around the world.

So, as you can imagine, forming a new charity in the midst of a global recession was not going to be an easy task!

The COVID-19 crisis radically reshaped the way of working for many charities. Around half of all small charities had to adapt or reduce the way their services were delivered, with many charities being unable to continue delivering services due to the implementation challenges caused by COVID-19.

However, at Jigsaw, we were able to deal with these challenges head on, mainly due to our volunteer run model, and with your generous support we were able to raise over one million pounds in what was our first year of operations. As many of our volunteers were on the furlough scheme from their day jobs, under the government guidelines furloughed workers were still able to volunteer their time and we took maximum advantage of this and implemented projects around the world in a safe manner, whilst also building up a strong network of partners to help us implement our projects.

Over the last 12 months, with the support of our volunteers, donors, and partners, we were able to assist beneficiaries in Syria, Lebanon, Pakistan, Yemen, and Palestine. We were able to save lives and give hope to communities around the world through the provision of food assistance, livelihood projects, orphan support, NFI (non-food items), medical aid, and the launch of our flagship Jigsaw Village project.

Finally, on behalf of the Board of Trustees, we would like to thank all the pieces of Jigsaw that helped us to go above and beyond our expectations for 2021 and we look forward to your ongoing support in 2022 in which our focus will be on long term sustainable projects based on the famous quote "Give a man a fish, and you feed him for a day. Teach a man to fish, and you feed him for a lifetime".

**Objectives and activities**

**a. Policies and objectives**

The Charity is operated under the rules of its constitution. The objects of the Charitable Incorporated Organisation (CIO) are:

- (1) The prevention or relief of poverty, hunger or hardship anywhere in the world by providing grants, items and services to individuals in need and/or charities or other organisations working to prevent or relieve poverty;
- (2) The relief of financial need and suffering amongst victims of natural, or other kinds of disasters or situations, in the form of money or other means deemed suitable for persons, bodies, organisations and/or countries affected, including the provision of medical aid, housing, counselling, education, infrastructure, livelihood support and frameworks, with a particular focus on donor and beneficiary transparency.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

**Objectives and activities (continued)**

**b. Strategies for achieving objectives**

**About Us**

Jigsaw is an independent non-profit organisation founded by a team of professionals and activists seeking to make a positive impact and contribution to the lives of those less fortunate.

**Core Values**

***Trust***

We earn your trust through effective delivery of projects and thorough, transparent reporting. We're a volunteer-run organisation and therefore there are no financial gains to be made. We have an open book policy where we are happy to share all reports and information for anyone to review.

***Compassion***

Every volunteer dedicates time and effort to develop projects to help alleviate the hardships of others. The underlying drive to volunteer is due to the care and compassion felt for those less fortunate. The care and compassion translate to kindness, empathy, respect and dignity towards all those we serve.

***Sincerity***

We are motivated to volunteer and work with sincerity to those we seek to serve, ensuring that all of our projects are delivered to a standard of excellence that we would accept for ourselves. Also, to ensure that everything we do is hallmarked with sincerity and excellence.

***Vision***

To become a beacon of light and hope, inspiring others around the world to come together, as volunteers, to create a better world, piece by piece.

**c. Activities undertaken to achieve objectives**

***Mission***

To work together, as volunteers, to deliver life-saving and life-changing solutions to those who are facing struggle and hardship as result of war, poverty, disease and disaster.

The Trustees, management team and network of core volunteers bring a wealth of experience having worked voluntarily in the sector for almost a decade and raised millions of pounds for a variety of great causes. Jigsaw is completely volunteer-managed and run, which means we have no paid staff whatsoever! We want to show the world that we can create a meaningful impact on the poor and destitute from a place of compassion and care, as volunteers. We seek to create a better world, piece by piece, where each and every volunteer, donor, advocate and supporter works hand in hand to complete the jigsaw and create significant and positive change.

**Objectives and activities (continued)**

**d. Grant-making policies**

The Trustees apply the funds of the Charity at their discretion and in accordance with the charitable purposes and objectives of the Charity.

The Trustees have appointed a sub-group Grant Making Advisory Group to consider the distribution of beneficial grants on its behalf and to make recommendations in accordance with the charitable purposes and objectives. Any decision whether to award a grant remains solely the responsibility of the trustees.

***Priorities for support***

The amount of work or number of projects that can be supported by the Trustees is necessarily limited to the amount of funds that are available for distribution each year.

The Trustees have determined that the current priorities for funding are:

- The relief of poverty within local communities and among the world's deprived and needy peoples, as determined by the Trustees in accordance with this policy.

The priorities for support will be reviewed by the Trustees every year and may be changed depending upon circumstances and the perceived effectiveness of the application of funds. Any change to these priorities must still fulfil the charitable purpose and objectives of the charity.

***Principles applied in determining support***

In awarding grants, the trustees will apply the following principles.

The Trustees will consider any requests or known situations that are eligible for consideration:

- From any geographical area within the UK and overseas;
- From organisations and individuals alike.

Each request or situation will be considered on its own merits. Where situations have been previously considered (whether successful or not) any due diligence undertaken to reach an earlier decision will be made available to the trustees.

The Trustees will carry out sufficient due diligence to ensure that the request or situation meets both the charitable purposes, and the priorities for support set out in its policy.

The Trustees are content to work in partnership with other grant making bodies where funding of an entire project is beyond the scope of any single organisation. This includes, but is not limited to, national and international relief operations in the wake of natural disasters, wars, those fleeing war or natural disaster or those fleeing other persecution or other disasters.

**e. Volunteers**

The Charity is wholly run by volunteers and recognises volunteers as an integral part of the charity. Their contribution supports the Charity's mission and strategic aims. The Charity aims to encourage and support volunteer involvement to ensure that volunteering benefits the Charity, its partners, and the volunteers themselves.

## Objectives and activities (continued)

### Achievements and performance

#### a. Review of activities

Our key focus areas of work in 2021

#### ***WASH (Water, Sanitation and Hygiene)***

Water is an essential element for all living beings on earth. Globally, one in four people lack safe drinking water and an estimated 50 percent of the world's population does not have access to basic handwashing facilities. Jigsaw is working to help communities to not only gain access to clean water, but to also protect families who can spend as much as six hours a day fetching water, many times having to go alone. All our water interventions are strategically located within walking distances to ensure our beneficiaries can collect the water in a safe manner.

\*UNICEF July 2021

Water Interventions in 2021

- Small Hand Pumps – 213
- Large Hand Pumps – 113
- Solar Plants – 61
- Tube Wells – 10

#### ***Food Security***

Access to quality, nutritious food is fundamental to human existence. Secure access to food can produce wide ranging positive impacts to those living below the poverty line around the world. Millions of people across the globe live in deep poverty and struggle to feed their families. Many do not know where their next meal is coming from.

This lack of regular meals has a knock-on effect on other aspects of life, impacting health and energy levels. Many are unable to work, while children struggle to concentrate in school, pushing families further into poverty.

During 2021, we distributed food parcels in times of emergency, such as during the Beirut explosion, and ran longer-term projects to help tackle the root causes of hunger. Food parcels were distributed in Lebanon to Syrians, Palestinians, and the Lebanese host community. In addition to that, we distributed food in the form of food parcels and nutritious hot meals in Pakistan, Syria, and Palestine.

#### ***Livelihood Projects***

In 2021 we carried out a number of interventions to help support beneficiaries become more independent, by earning for themselves in a dignified manner. These projects included:

- 150 sewing machines distribution
- 60 families set up with a kitchen gardening business
- 20 families set up with a fruit orchards business
- 45 families set up with a bee-keeping honey business
- 7 Rikshaws distributed

**Achievements and performance (continued)**

***Medical Projects***

One of our key medical projects was to support the running costs of a COVID 19-ICU in a hospital in Ain Al-Hilweh Refugee camp in Lebanon. This provided much needed support to a community that was struggling to deal with the COVID-19 Crisis due to the economic situation in Lebanon.

Through our Gift of Sight campaign, we were able to take a team of volunteer Optometrists to Lebanon to carry out eye tests and provide glasses to 1200 Palestinians, Syrians, and Lebanese beneficiaries in need. This was a successful project that we hope to continue running at regular intervals.

***Winter Aid Projects***

In what was one of the harshest winters seen in Lebanon & Pakistan, we were able to carry out a number of deployments in which lifesaving winter aid was distributed in some of the most remote areas of Lebanon & Pakistan. This included:

- 5500 Lebanon Winter aid parcels (food, heating oil, blankets)
- 200 heaters (Pakistan)
- 400 blankets (Pakistan)

***Shelter***

2021 was the launch of our ambitious Jigsaw Village project. A village made of 500 secure homes for displaced Syrians located in the safe zone near the Turkish border in Idlib, Northern Syria. A safe haven for Syrians who have fled their homes and witnessed unimaginable horrors. As 80% of those displaced are women and children, we chose to prioritise sheltering widows with children and families with disabled individuals. This is a project that we will continue to work on during 2022 with the addition of a school also.

The Board of Trustees are committed to ensure our income is used effectively, efficiently and responsibly.

Our income for the period ending 2021 was £1,087,097. This much more than what our expectations were for year one of operations, but at the same time, showed the trust that the general public have in the work we carry out. We are extremely grateful to our donors and team of volunteers for helping us to raise this amount as well as having the confidence and trust in our ability to deliver the projects.

All of our funds were raised from the general public support from local businesses. Funds were raised through various online marketing campaigns, networking with high-net-worth donors, and through volunteer deployment programmes

**b. Policies**

To ensure we maintain the highest standards expected by our stakeholders, as well as by regulators in the countries we operate in, we implement stringent policies to ensure we meet or exceed expected standards. Each policy is formulated to ensure we are always in compliance with our governing document, and there are no areas of oversight. Furthermore, all policies are frequently reviewed to ensure they reflect the current operating environment. Our policies focus on fore-mostly reducing financial risks to a minimum, by implementing effective monitoring and reporting at every level of the organisation. We also ensure the safeguarding of our volunteers and beneficiaries is paramount, with clear guides and a code of conduct expected from every member of our organisation. We also encourage feedback from all volunteers, requesting they are vigilant in helping to identify any potential risks, and ensure the reporting of these issues is transparent and easily accessible to all. Finally, for volunteers with management roles, we ensure they adhere to the volunteer management policy, where the expected principles and practices of Jigsaw members are clearly defined.



**Achievements and performance (continued)**

**Financial review**

**a. Going concern**

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they 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.

**b. Reserves policy**

The balance held as unrestricted funds at 31 December 2021 was £82,065, of which £75,281 are regarded as free reserves, after allowing for the desingation of tangible fixed asset funds.

The Trustees aim to build and maintain a level of reserves that is needed to bridge the gap between the spending and receiving of income and to cover unplanned emergencies or crisis in the future which the Charity may support.

The level of reserves will be reviewed annually to ensure alignment with the risks the Charity faces.

**c. Principal risks and uncertainties**

Jigsaw operates in potentially high-risk regions where emergency aid is required, such as conflict regions, natural disasters, high poverty areas, as well as in close proximity to vulnerable individuals. Furthermore, the entire organisation is operated by volunteers, therefore the level of accountability must be carefully managed, and any risks mitigated. In a rapidly changing world, we regularly review risk levels and scrutinise our mitigation procedures to ensure we are able to adapt to any changes effectively and promptly. We are particularly attentive to financial risks, and ensure we work closely with the banking sector to mitigate any money laundering and terrorism risks, as well as reviewing sanction publications from various governments each month.

**Structure, governance and management**

**a. Constitution**

Jigsaw Charity is a registered charity, number 1192402, and is constituted under a Trust deed dated 18 November 2022 and amended on 28 February 2022.

**b. Methods of appointment or election of Trustees**

The management of the Charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust deed.

Apart from the first Charity Trustees, every trustee must be appointed for a term of two years by a resolution passed at a properly convened meeting of the Charity Trustees. In selecting individuals for appointment as Charity Trustees, the Charity Trustees must have regard to the skills, knowledge and experience needed for the effective administration of the Charity.

**Structure, governance and management (continued)**

**c. Organisational structure and decision-making policies**

Ultimate control of the Charity is vested in the Trustees, who give their time, experience and expertise for free.

The Charity Trustees shall manage the affairs of the Charity and may for that purpose exercise all the powers of the Charity. It is the duty of each Charity Trustee:

- a) to exercise his or her powers and to perform his or her functions in his or her capacity as a trustee of the Charity in the way he or she decides in good faith would be most likely to further the purposes of the Charity; and
- b) to exercise, in the performance of those functions, such care and skill as is reasonable in the circumstances having regard in particular to:
  - i. any special knowledge or experience that he or she has or holds himself or herself out as having; and,
  - ii. if he or she acts as a charity trustee of the Charity in the course of a business or profession, to any special knowledge or experience that it is reasonable to expect of a person acting in the course of that kind of business or profession.

Any decision may be taken either:

- at a meeting of the charity trustees; or
- by resolution in writing [or electronic form] agreed by a majority of all of the charity trustees, which may comprise either a single document or several documents containing the text of the resolution in like form to which the majority of all of the charity trustees has signified their agreement. Such a resolution shall be effective provided that:
  - i. a copy of the proposed resolution has been sent, at or as near as reasonably practicable to the same time, to all of the trustees; and
  - ii. the majority of all of the charity trustees has signified agreement to the resolution in a document or documents which has or have been authenticated by their signature, by a statement of their identity accompanying the document or documents, or in such other manner as the charity trustees have previously resolved, and delivered to the CIO at its principal office or such other place as the trustees may resolve within 28 days of the circulation date.

**d. Policies adopted for the induction and training of Trustees**

The charity trustees will make available to each new charity trustee, on or before his or her first appointment:

- a) a copy of the current version of this constitution; and
- b) a copy of the CIO's latest Trustees' Annual Report and statement of accounts.

New Trustees undergo a briefing on their legal obligations under Charity law, the content of the memorandum and articles of association, the management and decision making processes, the business plan and recent financial performance of the Charity. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

**Structure, governance and management (continued)**

**e. Pay policy for key management personnel**

Although the legal structure of the Chairty allows it to employ and remunerate such staff as are necessary for carrying out the work of the Chairty, this constitution prohibits the capability for the Chairty to employ and remunerate staff, as it is counter to the Chairty ethos of an entirely volunteer run organisation. The capability to employ and remunerate staff may be reinstated in future by a 100% trustee and member vote, if deemed essential to carrying out the core objectives, where it would otherwise become detrimental to the Chairty operating otherwise to meet its objectives.

**f. Financial risk management**

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

**Plans for future periods**

For 2022, we aim to continue and improve on existing projects but with more emphasis on long term sustainable projects. Also, we will be looking to build new partnerships to strengthen our position in the countries we work in by increasing our database of partners to give us more coverage in those countries. We are also developing technical solutions to increase transparency between donors and beneficiaries with our mobile app expected to launch towards the end of 2022.

**Members' liability**

The Members of the Charity guarantee to contribute an amount not exceeding £1 to the assets of the Charity in the event of winding up.

**Trustees' Report (continued)**  
**For the period ended 31 December 2021**

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**Statement of Trustees' responsibilities**

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

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, 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 of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 adequate accounting records that are sufficient to show and explain the Charity's transactions and 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 Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They 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.

**Disclosure of information to auditors**

Each of the persons who are Trustees at the time when this Trustees' Report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charity's auditors are unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

**Auditors**

The auditors, Dains Audit Limited, have indicated their willingness to continue in office. The designated Trustees will propose a motion reappointing the auditors at a meeting of the Trustees.

Approved by order of the members of the board of Trustees on 4 October 2022 and signed on their behalf by:



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**I Ahmed**  
Chair

**Independent Auditors' Report to the Members of Jigsaw Charity**

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**Opinion**

We have audited the financial statements of Jigsaw Charity (the 'charity') for the period ended 31 December 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the related notes, 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, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

The financial statements have been prepared in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

This has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2021 and of its incoming resources and application of resources for the period 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 Charities Act 2011.

**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 charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, 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 charity'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.

**Independent Auditors' Report to the Members of Jigsaw Charity (continued)**

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**Other information**

The other information comprises the information included in the Annual Report other than the financial statements and our Auditors' Report thereon. The Trustees are responsible for the other information contained within the Annual Report. 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. 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 course of 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.

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

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Trustees' Report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

**Responsibilities of trustees**

As explained more fully in the Trustees' Responsibilities Statement, the Trustees are responsible for the preparation of the financial statements which 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 charity'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 charity or to cease operations, or have no realistic alternative but to do so.

**Independent Auditors' Report to the Members of Jigsaw Charity (continued)**

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**Auditors' responsibilities for the audit of the financial statements**

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 an Auditors' Report 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. 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 senior statutory auditor 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 Charity through discussions with Trustees and other management, and from our commercial knowledge and experience of the charity 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, including the financial reporting legislation, Charities Act 2011, taxation legislation, anti-bribery, employment, and environmental and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the Charity'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 relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

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, relevant regulators and the Charity's legal advisors.

**Independent Auditors' Report to the Members of Jigsaw Charity (continued)**

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Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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 Auditors' Report.

**Use of our report**

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees 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 charity and its trustees, as a body, for our audit work, for this report, or for the opinions we have formed.

*Dains Audit Limited*

**Dains Audit Limited**

Statutory Auditor  
Chartered Accountants

Birmingham

4 October 2022

Dains Audit Limited are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.



**Statement of financial activities**  
**For the period ended 31 December 2021**

		Unrestricted funds Period ended 31 December 2021 £	Restricted funds Period ended 31 December 2021 £	Total funds Period ended 31 December 2021 £
	Note			
<b>Income from:</b>				
Donations and legacies	3	172,864	914,233	1,087,097
<b>Total income</b>		<b>172,864</b>	<b>914,233</b>	<b>1,087,097</b>
<b>Expenditure on:</b>				
Raising funds	4	15,430	11,621	27,051
Charitable activities	6	75,369	799,626	874,995
<b>Total expenditure</b>		<b>90,799</b>	<b>811,247</b>	<b>902,046</b>
<b>Net movement in funds</b>		<b>82,065</b>	<b>102,986</b>	<b>185,051</b>
<b>Reconciliation of funds:</b>				
Net movement in funds		82,065	102,986	185,051
<b>Total funds carried forward</b>		<b>82,065</b>	<b>102,986</b>	<b>185,051</b>

The Statement of Financial Activities includes all gains and losses recognised in the period.

The notes on pages 18 to 30 form part of these financial statements.

**Balance Sheet**  
**As at 31 December 2021**

	<b>Note</b>	<b>2021 £</b>	<b>2021 £</b>
Tangible assets	10		<b>6,784</b>
			<b>6,784</b>
<b>Current assets</b>			
Debtors	11	<b>14,739</b>	
Cash at bank and in hand		<b>175,382</b>	
		<b>190,121</b>	
Creditors: amounts falling due within one year	12	<b>(11,854)</b>	
<b>Net current assets</b>			<b>178,267</b>
<b>Total assets less current liabilities, being net assets</b>			<b>185,051</b>
<b>Charity funds</b>			
Restricted funds	13		<b>102,986</b>
Unrestricted funds	13		<b>82,065</b>
<b>Total funds</b>			<b>185,051</b>

The financial statements were approved and authorised for issue by the Trustees on 04 October 2022 and signed on their behalf by:

*I. Ahmed*

**I Ahmed**  
Chair

The notes on pages 18 to 30 form part of these financial statements.

**Statement of Cash Flows**  
**For the period ended 31 December 2021**

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	<b>Note</b>	<b>Period ended 31 December 2021 £</b>
<b>Cash flows from operating activities</b>		
Net cash used in operating activities	16	<b>175,382</b>
		<hr/>
<b>Change in cash and cash equivalents in the period</b>		<b>175,382</b>
		<hr/>
<b>Cash and cash equivalents at the end of the period</b>	17	<b>175,382</b>
		<hr/> <hr/>

The notes on pages 18 to 30 form part of these financial statements

**Notes to the Financial Statements**  
**For the period ended 31 December 2021**

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**1. General information**

Jigsaw Charity is a Charitable Incorporated Organisation (CIO) registered with the Charity Commission in England and Wales under the number 1192402. The principal office address is given in the reference and administrative details section and the principal objectives of the Charity are set out in the Trustees' Report.

**2. Accounting policies**

**2.1 Basis of preparation of financial statements**

The financial statements 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), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

These are the first financial statements of the Charity that conform to the Charities SORP (FRS 102). The financial statements are presented for a period of 14 months commencing from the date that the CIO was registered, which was 18 November 2020.

The financial statements are presented in the Charity's functional currency of GBP (Sterling). They are prepared to the nearest £.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Jigsaw Charity 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.

The following principal accounting policies have been applied:

**2.2 Going concern**

After making appropriate enquiries, the Trustees have a reasonable expectation that the CIO has adequate resources to continue in operational existence for the foreseeable future. The Trustees have also prepared cash flow forecasts, which demonstrate that the CIO continues to be able to meet its liabilities as they fall due for a period of at least twelve months from the date of approval of the financial statements. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

**2.3 Income**

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

## **2. Accounting policies (continued)**

### **2.3 Income (continued)**

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.

On receipt, donated professional services and facilities are recognised on the basis of the value of the gift to the CIO which is the amount it 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.

### **2.4 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

Grants payable are charged in the period when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the period end are noted as a commitment, but not accrued as expenditure.

All expenditure is inclusive of irrecoverable VAT.

### **2.5 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.

**Notes to the Financial Statements**  
**For the period ended 31 December 2021**

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**2. Accounting policies (continued)**

**2.6 Tangible fixed assets and depreciation**

Tangible fixed assets costing £500 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

The estimated useful lives are as follows:

Fixtures and fittings	- 5 years
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**2.7 Debtors**

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

**2.8 Cash at bank and in hand**

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**2.9 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 Charity 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 in the Statement of Financial Activities as a finance cost.

**2.10 Financial instruments**

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

**2.11 Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

**Notes to the Financial Statements**  
**For the period ended 31 December 2021**

**2. Accounting policies (continued)**

**2.11 Fund accounting (continued)**

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

**3. Income from donations and legacies**

	<b>Unrestricted funds Period ended 31 December 2021 £</b>	<b>Restricted funds Period ended 31 December 2021 £</b>	<b>Total funds Period ended 31 December 2021 £</b>
Donations	172,864	914,233	<b>1,087,097</b>

**4. Expenditure on raising funds**

**Costs of raising voluntary income**

	<b>Unrestricted funds Period ended 31 December 2021 £</b>	<b>Restricted funds Period ended 31 December 2021 £</b>	<b>Total funds Period ended 31 December 2021 £</b>
Direct fundraising costs	3,320	11,621	<b>14,941</b>
Advertising and marketing	12,110	-	<b>12,110</b>
	<b>15,430</b>	<b>11,621</b>	<b>27,051</b>

**Notes to the Financial Statements**  
**For the period ended 31 December 2021**

**5. Analysis of grants**

	<b>Grants to Institutions Period ended 31 December 2021 £</b>	<b>Total funds Period ended 31 December 2021 £</b>
Prevention or relief of poverty	840,583	<b>840,583</b>

The Group has made the following material grants to institutions during the year:

<b>Name of institution</b>	<b>2021 £</b>
ISWA	294,805
Deniz Feneri Association	115,379
Human Call Association Daleel Madani	60,267
Ghirass	80,073
MEHD Foundation	39,224
Sindh Development Organisation (SDO)	239,728
	<b>829,476</b>
Other grants to institutions	11,107
	<b>840,583</b>



**Notes to the Financial Statements**  
**For the period ended 31 December 2021**

**6. Analysis of expenditure on charitable activities**

**Summary by fund type**

	<b>Unrestricted funds Period ended 31 December 2021 £</b>	<b>Restricted funds Period ended 31 December 2021 £</b>	<b>Total Period ended 31 December 2021 £</b>
Prevention or relief of poverty	75,369	799,626	<b>874,995</b>

**7. Analysis of expenditure by activities**

	<b>Activities undertaken directly Period ended 31 December 2021 £</b>	<b>Grant funding of activities Period ended 31 December 2021 £</b>	<b>Support costs Period ended 31 December 2021 £</b>	<b>Total funds Period ended 31 December 2021 £</b>
Prevention or relief of poverty	454	840,583	33,958	<b>874,995</b>

**Analysis of direct costs**

	<b>Total funds Period ended 31 December 2021 £</b>
Travel and subsistence	<b>454</b>

**Notes to the Financial Statements**  
**For the period ended 31 December 2021**

**7. Analysis of expenditure by activities (continued)**

**Analysis of support costs**

	Total funds Period ended 31 December 2021 £
Depreciation	395
Computer equipment	1,005
Website costs	166
Telephone and internet	497
Software subscriptions and licences	841
Repairs and maintenance	2,313
Rent (donated services)	12,000
Printing, postage and stationery	1,215
Utilities	3,914
Subscriptions	8
Bank charges	645
Legal and professional fees	9,300
Cleaning and waste disposal	1,445
Sundry costs	57
Insurance	157
	<hr/> 33,958 <hr/> <hr/>

**8. Auditors' remuneration**

	Period ended 31 December 2021 £
Fees payable to the CIO's auditor for the audit of the CIO's annual financial statements	<hr/> 9,300 <hr/> <hr/>

**Notes to the Financial Statements**  
**For the period ended 31 December 2021**

**9. Trustees' remuneration and expenses**

The Charity has no employees and to this extent, there are no employees who received employee benefits (excluding employer pension costs) of more than £60,000. During the period, no Trustees received any remuneration or other benefits.

During the period ended 31 December 2021, no Trustee expenses have been incurred.

**10. Tangible fixed assets**

	Fixtures and fittings £
<b>Cost</b>	
Additions	7,179
At 31 December 2021	<u>7,179</u>
<b>Depreciation</b>	
Charge for the period	395
At 31 December 2021	<u>395</u>
<b>Net book value</b>	
At 31 December 2021	<u><u>6,784</u></u>

**11. Debtors**

	2021 £
Prepayments and accrued income	14,739
	<u>14,739</u>

**12. Creditors: Amounts falling due within one year**

	2021 £
Trade creditors	2,554
Accruals and deferred income	9,300
	<u>11,854</u>

**Notes to the Financial Statements**  
**For the period ended 31 December 2021**

**13. Statement of funds**

	Income £	Expenditure £	Transfers in/out £	Balance at 31 December 2021 £
<b>Unrestricted funds</b>				
<b>Designated funds</b>				
Tangible fixed assets	-	(395)	7,179	6,784
<b>General funds</b>				
General Funds	172,864	(90,404)	(7,179)	75,281
<b>Total Unrestricted funds</b>	<b>172,864</b>	<b>(90,799)</b>	<b>-</b>	<b>82,065</b>
<b>Restricted funds</b>				
Bee Honey Project	7,315	(7,315)	-	-
Bread	322	(5)	-	317
Yemen	1,517	(1,517)	-	-
Burma	60	(1)	-	59
Fidyah	550	(550)	-	-
Food	71,512	(22,577)	-	48,935
Water Pump Appeal	139,487	(127,464)	-	12,023
Winter - Lebanon	52,507	(59,548)	-	(7,041)
Funeral UK	3,035	(3,035)	-	-
Medical Aid	61,658	(61,642)	-	16
Orphans	12,212	(11,708)	-	504
Pakistan	56,954	(51,079)	-	5,875
Palestine	3,951	(3,464)	-	487
Ramadan Food	337,510	(337,510)	-	-
Rickshaws Pakistan	5,100	(5,100)	-	-
Self Reliance Scheme	6,026	(5,849)	-	177
Sewing Machines	6,083	(6,083)	-	-
Sudan	84	(1)	-	83
Syria	110,449	(85,237)	-	25,212
Zakat	31,938	(15,599)	-	16,339
Wheelchairs	5,963	(5,963)	-	-
	<b>914,233</b>	<b>(811,247)</b>	<b>-</b>	<b>102,986</b>
<b>Total of funds</b>	<b>1,087,097</b>	<b>(902,046)</b>	<b>-</b>	<b>185,051</b>

**Notes to the Financial Statements**  
**For the period ended 31 December 2021**

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**13. Statement of funds (continued)**

**Tangible fixed assets**

This designated funds represents the capital element of the fixed assets

**Bee Honey Project**

This restricted fund is part of the Entrepreneurship project designed to enable those living in poverty setup a honeybee farming business. The donations support the purchase of a hive and associated equipment so that families can produce and sell honey.

**Bread**

This restricted fund provides funds to purchase bread being a basic necessity to feed thousands of people.

**Project Yemen**

This project provides support to those affected by the humanitarian crisis in Yemen. The donations support the provision of life saving food packs as well as medical and financial assistance.

**Burma**

Project to construct water pumps, wells and solar plants.

**Fidyah**

Religious donations made in Islam when a fast is missed or broken to feed those in need.

**Food**

This project seeks to put food on the table of those families in need around the world and achieving food security.

**Water Pump Appeal**

This project seeks to provide access to safe and clean drinking water through strategically placed water interventions such as water pumps and plants in villages.

**Winter - Lebanon**

This project seeks to provide vital winter aid to refugees and displaced families in Lebanon to keep them warm through the colder months.

**Funeral - UK**

The Burial fund is designed to help struggling families in the UK with funeral costs and arrangements to help ease the burden and relive some of the pressure.

**Medical Aid**

The fund seeks to provide medical, healthcare and disability support. Support is in various forms such as wheelchairs to provide mobility, hospital support, eye surgery and other cases. Donations help with the purchase of various disability movement aids. The aid is currently distributed in Sindh, Pakistan.

**Orphans**

The project provides financial support and assistance to orphans. For example, the provision of winter clothing, hygiene packs and educations kits to enable children to overcome adversity and set them on a path to betterment.

**Pakistan**

The project seeks to address one of the biggest challenges in the country, being access to potable water. Assistance is also provided in the form of livelihood projects, orphan support, medical, and financial assistance. Donations support the purchase of sewing machines, winter aid kits and the installation of solar water plants.

**13. Statement of funds (continued)**

**Palestine**

The project seeks to provide relief solutions (food security) to families in Palestine, in the form of food parcels.

**Ramadan Food**

The project looks to hand deliver food parcels to refugees unable to enjoy the month of Ramadan. In particular, the delivery of life saving food parcels to Syrian and Palestinian families living in poverty in refugee camps in Lebanon.

**Rickshaws - Pakistan**

The project looks to raise donations to fund the purchase of Rickshaws in Pakistan, to provide a source of income generation for needy families. Rickshaws can be utilised for different enterprises including pick and drop services, food trucks or modified to use as vans for fruit-sellers.

**Self Reliance Scheme**

The project focuses around providing social support to communities in rural, semi-urban and urban areas by encouraging them to ascertain their own needs. Programmes include special education for children, support for children going to school to cover the cost of uniform and fees, provision of safe drinking water facilities and sanitation at community level, promoting agricultural practices, organising training workshops for livelihood improvement and strengthening local communities through networking.

**Sewing Machines**

Project seeks to encourage entrepreneurship and livelihoods by providing sewing machines to help empower vulnerable women in Sindh by providing them with a sustainable source of income for a family of around £80 to £100 per month.

**Sudan**

The project seeks to provide relief solutions (food security, winter aid and debt relief) to families in Sudan.

**Project Syria and Jigsaw Village**

The project seeks to provide food security, winter aid, and debt relief to families in Syria through the provision of food parcels, bread, blankets and funds to pay family rent for a year.

A key part of the Syria project is the Jigsaw Village. The aim of the project is to build a village in Syria, consisting of 400 secure homes for displaced Syrians (Syrian refugee families) located in the safe zone near the Turkish Border. The village is designed to be a safe haven for refugees, women and children to survive the winter. The estimated cost of building a house in the village is £1,000, made of two rooms, kitchen and bathroom with water.

**Zakat**

Zakat is a form of obligatory charity that has the potential to ease the suffering of millions. Zakat is distributed according to the 8 Islamic principles. Donations are used to fund one or more projects including livelihood support (small business start ups such as small grocery shops and phone repair shops for as little as £400, mobile food carts costing £1,250 and honey bee farming costing £130), clean water (installation of solar water plants costing £1,800, installation of large hand pump costing £280, and installation of small hand pump costing £120), orphan support and food parcels.

**Wheelchairs**

Donations to support the purchase of wheelchairs (disability movement aid) bringing the joy of mobility and independence to disabled, sick and elderly people. Wheelchairs are currently being distributed in Sindh, Pakistan.

**Notes to the Financial Statements**  
**For the period ended 31 December 2021**

**14. Summary of funds****Summary of funds - current period**

	Income £	Expenditure £	Transfers in/out £	Balance at 31 December 2021 £
Designated funds	-	(395)	7,179	6,784
General funds	172,864	(90,404)	(7,179)	75,281
Restricted funds	914,233	(811,247)	-	102,986
	<u>1,087,097</u>	<u>(902,046)</u>	<u>-</u>	<u>185,051</u>

**15. Analysis of net assets between funds****Analysis of net assets between funds - current period**

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Tangible fixed assets	6,784	-	6,784
Current assets	87,135	102,986	190,121
Creditors due within one year	(11,854)	-	(11,854)
<b>Total</b>	<u>82,065</u>	<u>102,986</u>	<u>185,051</u>

**16. Reconciliation of net movement in funds to net cash flow from operating activities**

	Period ended 2021 £
Net income for the period (as per Statement of Financial Activities)	<u>185,051</u>
<b>Adjustments for:</b>	
Depreciation charges	(6,784)
Increase in debtors	(14,739)
Increase in creditors	11,854
<b>Net cash provided by operating activities</b>	<u>175,382</u>

**Notes to the Financial Statements**  
**For the period ended 31 December 2021**

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**17. Analysis of cash and cash equivalents**

	<b>2021</b>
	<b>£</b>
Cash in hand	<b>175,382</b>
<b>Total cash and cash equivalents</b>	<b>175,382</b>

**18. Analysis of changes in net debt**

	<b>Cash flows</b>	<b>At 31</b>
	<b>£</b>	<b>December</b>
		<b>2021</b>
		<b>£</b>
Cash at bank and in hand	<b>175,382</b>	<b>175,382</b>
	<b>175,382</b>	<b>175,382</b>

**19. Related party transactions**

The Charity has not entered into any related party transaction during the period, nor are there any outstanding balances owing between related parties and the Charity at 31 December 2021.