

Jigsaw Community Counselling Centre

Northern Ireland · Charity number 103927

Details

Status	Received
Registered	2016-10-06
Register	View on the Charity Commission for Northern Ireland register

Contact

Address	57 Squires View Belfast Bt14 8fs BT14 8FS
Phone	07779990174
Email	carol@jigsawccc.co.uk
Website	www.jigsawccc.co.uk

Activities

Purposes: The Company's objects are specifically restricted to the preservation, protection and promotion of mental health and well being, the relief of poverty and sickness, the advancement of education and the promotion of the benefit of the inhabitants (hereinafter called "the beneficiaries") of Northern Ireland and its environs of the United Kingdom (hereinafter called the "area of benefit") without distinction of age, gender, disability, sexual orientation, nationality, ethnic identity, political or religious opinion, by associating the local and statutory authorities, medical and other public health bodies, community and voluntary organizations, the private sector and the inhabitants in a common effort to advance education with the object of improving the conditions of life for the said inhabitants.

What the charity does: The prevention or relief of poverty, The advancement of education, The advancement of health or the saving of lives

How the charity works: Advice/advocacy/information, Counselling/support, Cross-border/cross-community, Education/training, Gender, Volunteer development

Who the charity helps: Addictions (drug/solvent/alcohol abuse), Adult training, Asylum seekers/refugees, Carers, Children (5-13 year olds), Ethnic minorities, Ex-offenders and prisoners, General public, Homelessness, Interface communities, Learning disabilities, Men, Mental health, Older people, Parents, Physical disabilities, Preschool (0-5 year olds), Sensory disabilities, Sexual orientation, Specific areas of deprivation, Unemployed/low income, Victim support, Voluntary and community sector, Volunteers, Women, Youth (14-25 year olds)

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£144,795	£120,436	£0	2

Trustees

Name	Role	Appointed
Mrs Diane McCormick		
Mrs Emma Beattie		
Ms O Macshane		

Jigsaw Community Counselling Centre

Northern Ireland - Charity number 103927

Accounts

Jigsaw Community Counselling Centre

Company No. NI605511

Director's Report and Unaudited Accounts

Year Ended 31 December 2024

**Jigsaw Community Counselling Centre
Contents**

	Page Numbers
Company Information	2
Director's Report	3
Income & Expenditure Account	4
Balance Sheet	5
Notes to the Accounts	6 - 9

**Jigsaw Community Counselling Centre
Company Information**

Directors

Derek Harkness (Resigned)

Emma Clarke Beattie

Olga MacShane

Diane McCormick

Chief Executive Office

Carol Massey

Registered Office

815 Crumlin Road

Belfast

BT14 8AA

Accountants

RRAS NI Limited

25 Ardvanagh Avenue

Conlig

Newtownards

BT23 7XE

**Jigsaw Community Counselling Centre
Director's Report**

The Director presents their report and accounts for the year ended 31 December 2024.

Principal Activities

The principal activity of the company during the year under review was Charity.

Directors

The Directors who served during the year were as follows:

Derek Harkness (Resigned 1st July 2024)

Emma Clarke Beattie

Olga MacShane

Diane McCormick

The above report has been prepared in accordance with the provisions applicable to companies subject to the small companies regime as set out in Part 15 of the Companies Act 2006.



Signed on behalf of the board

Emma Beattie

Director

18th March 2025

Jigsaw Community Counselling Centre
Detailed Income and Expenditure Account
For the year ended 31 December 2024

	Unrestricted	Restricted	2024 Total	2023 Total
	£	£	£	£
Income				
Grant income	41,237	86,982	128,219	73,811
Counselling Fees	13,261	0	13,261	10,589
Donations	3,315	0	3,315	16,718
Total Income for the year	<u>57,813</u>	<u>86,982</u>	<u>144,795</u>	<u>101,118</u>
Staff Costs				
Wages and salaries	975	62,410	63,385	60,008
Training Costs	226	0	226	1,043
Travel and subsistence	762	0	762	140
	<u>1,963</u>	<u>62,410</u>	<u>64,373</u>	<u>61,191</u>
Premises Costs				
Rent	5,940	0	5,940	5,720
Light, Heat and power	1,895	0	1,895	798
Maintenance and repairs	0	0	0	120
	<u>7,835</u>	<u>0</u>	<u>7,835</u>	<u>6,638</u>
General Administrative Costs				
Depreciation	344	0	344	311
Bank charges	190	0	190	193
Loan interest	865	0	865	1,016
Cost of online donations	0	0	0	198
Insurances	353	0	353	441
Software and IT costs	857	0	857	396
Telephone and broadband	2,948	0	2,948	2,693
General administration charges	3,292	0	3,292	2,395
Sundry expenses	50	0	50	200
	<u>8,899</u>	<u>0</u>	<u>8,899</u>	<u>7,843</u>
Legal and Professional Costs				
Accountancy and bookkeeping	1,138	0	1,138	1,100
Professional Fees	2,380	0	2,380	4,170
Counselling Fees	9,736	26,075	35,811	61,623
	<u>13,254</u>	<u>26,075</u>	<u>39,329</u>	<u>66,893</u>
Total Expenditure for the year	<u>31,951</u>	<u>88,485</u>	<u>120,436</u>	<u>142,565</u>
(Deficit) / Surplus for the year	<u>25,863</u>	<u>(1,503)</u>	<u>24,359</u>	<u>(41,447)</u>

All income and expenditure derive from continuing activities.

The statement of income and expenditure complies with the requirements for an income and expenditure account under the Companies Act 2006.

Jigsaw Community Counselling Centre
Statement of Financial Position
As at 31 December 2024

				2024	2023
	Note	Unrestricted	Restricted	Total	Total
		£	£	£	£
Fixed Assets					
Equipment	5	1,380	0	1,380	1,246
Current Assets					
Bank and Cash	6	32,825	1,515	34,340	30,112
Trade Debtors	6	7,030	0	7,030	7,250
Other Debtors	6	0	0	0	4,853
		39,855	1,515	41,370	42,215
Current Liabilities					
		(1,900)	0	(1,900)	(17,187)
Total Current Assets					
		37,955	1,515	39,470	25,028
Long Term Liabilities					
	7	(24,199)	0	(24,199)	(33,983)
Total Assets					
		15,136	1,515	16,651	(7,709)
Reserves					
Opening Retained Earnings		(10,727)	3,018	(7,709)	33,738
(Deficit) / Surplus for year		25,863	(1,503)	24,360	(41,447)
Closing Retained Earnings					
		15,136	1,515	16,651	(7,709)

For the year ended 31 December 2024 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors/trustees acknowledge their responsibilities for ensuring the company keeps accounting records which comply with section 386 of the Companies Act 2006 and for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of section 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

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

The accounts were approved by the Trustees on 20th March 2025



Signed on behalf of the board

Emma Beattie

Director

18th March 2025

Jigsaw Community Counselling Centre
Notes to the financial statements
For the year ended 31 December 2024

1.1 Accounting convention

These accounts have been prepared in accordance with the Charity's Memorandum and Articles of Association, the Companies Act 2006 and "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)". The Charity is a Public Benefit Entity as defined by FRS 102. The Charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The accounts are prepared in Sterling, which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

The trustees of the charity have considered 'Going Concern' and confirmed that the charity has sufficient resources to meet their commitments for at least the next 12 months. Therefore the financial statements have been prepared on a going concern basis.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the accounts.

1.4 Income

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be reliably measured and it is probable that the income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Charity has been notified of the donations, unless performance conditions require deferral of the amounts. Income tax recoverable in relation to donations received under Gift Aid or deed of covenant are recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the Charity has been notified of an impending distribution, the amount is known and receipt is expected. If the amount is not known, the legacies are treated as a contingent asset.

1.5 Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred and is apportioned to the appropriate cost centre.

Jigsaw Community Counselling Centre
Notes to the financial statements (Continued)
For the year ended 31 December 2024

1.6 Property, plant and equipment

Property, plant and equipment are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised to write off the cost or valuation of assets less their residual value over their useful life on the following basis:

Fixtures, fittings and equipment - 20% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset and is recognised in net income/(expenditure) for the year.

1.7 Impairment of non-current assets

At each reporting end date, the Charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' or FRS 102 to all of its 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. Basic financial assets include trade and other receivables and cash and bank balances. Basic financial liabilities including trade and other payables where trade payables are obligations to pay for goods or services that have been acquired on the ordinary course of operations from suppliers.

2 Employee benefits

Where material, the cost of any unused holiday entitlement is recognised in the period in which the employee's services are received. Termination benefits are recognised immediately as an expense when the Charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

The average number of employees (including directors) during the year was 5 (2023 - 6)

There were no employees whose annual remuneration was £60,000 or more.

Jigsaw Community Counselling Centre
Notes to the financial statements (Continued)
For the year ended 31 December 2024

3 Critical accounting estimates and judgements

In the application of the Charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered relevant. Actual results may differ from these estimates. The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised when the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

4 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the Charity during the year.

5 Property, plant and equipment

	Fixtures, fittings & Equipment
	£
Cost	
At 1 January 2024	1,946
Additions	478
At 31 December 2024	<u>2,424</u>
Depreciation	
At 1 January 2024	700
Charge for year	344
At 31 December 2024	<u>1,044</u>
Net Book Value	
At 1 January 2024	<u>1,246</u>
At 31 December 2024	<u>1,380</u>

6 Current assets

	2024	2023
	£	£
Amounts falling due within one year:		
Cash at bank and in hand	34,340	30,112
Debtors	7,030	7,250
Other Debtors	0	2,375
PAYE	0	2,478
	<u>41,370</u>	<u>42,215</u>

7 Current Liabilities

	2024	2023
	£	£
Amounts falling due within one year:		
Accruals	1,900	950
Deferred grant income	0	16,237
PAYE	0	0
	<u>1,900</u>	<u>17,187</u>

Jigsaw Community Counselling Centre
Notes to the financial statements (Continued)
For the year ended 31 December 2024

8 Long term liabilities

	2024	2023
	£	£
Amounts falling due after one year:		
BBLS Loan	<u>24,199</u>	<u>33,983</u>

9 Restricted funds

The income funds of the Charity include restricted funds comprising the following funds:

CEO & Project Co-ordinator Fund - Grant income from Department of Communities is restricted to cover the cost of salaries and Project Co-ordinator

Sessional Workers Fund - Grant income received from DFC was included with salaries and was restricted to contribute towards the cost of one sessional counsellor fees providing counselling sessions for free and the cost of clinical supervision.

	Opening Creditor @ Dec 23	Received	Spent	Deferred Income @ Dec 24
	£	£	£	£
DFC	<u>-16,237</u>	<u>-69,906</u>	<u>86,143</u>	<u>0</u>

	Opening Debtor @ Dec 23	Received	Spent	Closing Debtor @ Dec 24
	£	£	£	£
Youth Access	<u>7,250</u>	<u>-24,326</u>	<u>17,076</u>	<u>0</u>

10 Related Party Transactions

	2024	2023
	£	£
Remuneration of key management personnel is as follows:		
Aggregate Compensation	<u>31,463</u>	<u>30,600</u>

Jigsaw Community Counselling Centre

Northern Ireland - Charity number 103927

Accounts

Jigsaw Community Counselling Centre



Annual Report & Unaudited Financial Statements
For the year ended 31st December 2023

23/09/24

Annual Report & Unaudited Financial Statements

For the year ended 31st December 2023

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees and Directors

Mr D Harkness

Ms O MacShane

Miss E Clarke

Mrs D McCormick

Chief Executive Officer

Mrs Carol Massey

Charity Number

103927 (Northern Ireland)

Company Registration Number

NI605511

Principal Address and Registered Office

815 Crumlin Road

Belfast

BT14 8AA

Independent Examiner

Elise Richardson FCA

Chartered Accountant with RRAS NI Limited

Annual Report & Unaudited Financial Statements

For the year ended 31st December 2023

Jigsaw Community Counselling Centre

Contents

	<u>Page</u>
Trustees Report	3 - 7
Independent Examiner's Report	8 - 9
Full Annual Accounts	
Including: Statement of Financial Activities	14
Statement of Financial Position	15
Notes to the Accounts	16 - 19

JIGSAW COMMUNITY COUNSELLING CENTRE
TRUSTEE'S REPORT (including DIRECTOR'S REPORT)
FOR THE YEAR ENDED 31 DECEMBER 2023

The Trustees present their report and accounts for the year ended 31st December 2023.

The accounts have been prepared in accordance with the accounting policies set out in Note 1 to the accounts and comply with the Charity's Memorandum and Articles of Association, the Companies Act 2006 and "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 (FRS102)" (as amended for accounting periods commencing from 1st January 2016).

Objectives and Activities

The Charity's objects as set out in its Memorandum and Articles are

- the preservation, protection and promotion of mental health & well being
- the relief of poverty and sickness
- the advancement of education

These objects are for the promotion of the benefit of the inhabitants of Northern Ireland and its environs of the United Kingdom without distinction of age, gender, disability, sexual orientation, nationality, ethnic identity, political or religious opinion.

The policies adopted in furtherance of these objects are to associate the local and statutory authorities, medical and other public health bodies, community and voluntary organisations, the private sector and the inhabitants in a common effort to advance education with the object of improving the conditions of life for the said inhabitants.

Public Benefit

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charity should undertake.

Achievements & Performance

This year has been a particularly difficult year for Jigsaw as we have had a huge demand for our services and yet, not enough income to meet the demands of the local community. As a result, our waiting lists have grown considerably again leaving us with an agonising decision as to whether we need to close waiting lists for a period of time rather than having people waiting for long periods of time for help. This is difficult because our ethos has always been to offer help when people need it and not when it is too late, or the crisis has passed.

Contributing to the growing list has been the loss of funding for Healthy Happy Minds. This has put a huge pressure on schools who are constantly referring pupils to us. As well as this, we are seeing more and more people who were affected badly by the covid pandemic and are now struggling with their mental health as a result.

We are still waiting on new premises being built and as a result we are very limited to the rooms we have. We have been working alongside the local Elim church who have been supporting us by letting us use their rooms when necessary. We have also tried to accommodate as many people as possible by changing our working hours and opening later in the evenings for more people to be seen.

JIGSAW COMMUNITY COUNSELLING CENTRE

TRUSTEE'S REPORT (including DIRECTOR'S REPORT)

FOR THE YEAR ENDED 31 DECEMBER 2023

This year we continue to provide placements not only for students wanting to work with adults but also students doing the CCYP training to work with young people. We pride ourselves on the excellent training and support we give to the students and in return we can see a number of children and adults free of charge because each student needs 100 hours of one-to-one counselling.

2023 was a year of increasing recognition for Jigsaw at all levels of our community, thanks largely to the skills and dedication of our many volunteers and hardworking staff, and the continuing support of our partner organisations, including an ever-growing number of local Community groups.

Jigsaw was formed to give the residents of Ballysillan and Upper Ardoyne access to high quality counselling by therapists who understand the local scene and culture. As this is an area of great economic and social deprivation, our community work has never been financially self-supporting, but heavily subsidised by grants, by the modest surpluses generated by our school-work, grant applications and by making full use of counsellors in training.

We are delighted to report that the Department for Communities (DFC) continued to make a substantial financial contribution to the cost of our community work from September 2013 and this remains in place until the end of March 2025. This allows us to see community clients free of charge at present and pay normal salaries.

Grateful as we are to the DFC and the other grant making organisations that support us, we are still under significant pressure to raise more funding to keep seeing the clients in the local community as the numbers are growing faster than we ever thought possible. Any money we receive is also for project costs and we have no money to cover day to day costs. The only satisfactory long-term solution is for Jigsaw to raise a fund of money (known technically as working capital) for this purpose, and we are exploring ways of doing so.

We celebrated Jigsaw's 13th Birthday in June 2023. We have had many laughs and seen many clients grow and flourish despite the struggles and stresses they faced, which in some cases included attempting suicide. Watching lives be transformed is a great privilege. Jigsaw couldn't survive without the support of its staff as well as our board of directors, who provide their help as well as their words of wisdom over the past year and longer.

Lastly, Jigsaw would like to thank Mr Derek Harkness for all his support over the last ten years as chairperson, who is due to leave the organisation shortly, and wish him every success for the future.

Future Plans

We continue to work closely with over 20 local community groups including social services, GP surgeries, churches, etc. We are particularly pleased that church and integrated schools are well represented among them, for it shows that they recognise our non-discriminatory policy and desire to work for reconciliation and integration within this troubled community, which is a positive experience because we know we are addressing huge needs in the community.

The primary focus of our community work is the advanced form of counselling called psychotherapy. In the last few months of their training, student counsellors must obtain considerable experience of providing psychotherapy for adults, under close supervision. Suitable training placements are in short

JIGSAW COMMUNITY COUNSELLING CENTRE
TRUSTEE'S REPORT (including DIRECTOR'S REPORT)
FOR THE YEAR ENDED 31 DECEMBER 2023

supply; so well-trained students are keen to become involved in our community work as volunteer counsellors.

There is also a great need in this deprived part of Belfast for simpler types of support, so we now run drop-in sessions several times a week, where local residents can talk to an experienced listener about their personal problems, join a support group, book a course of psychotherapy or arrange for a mentor to help them improve their life skills, whether on a group basis, or one-to-one. We provide mentoring in such areas as parenting and/or basic catering for young mothers, or elder care for those with elderly relatives. For mentors, we use counselling students who are not yet ready to start providing psychotherapy, and mature volunteers with suitable life experience: by intervening in this practical way, mentors can supplement the psychotherapy provided by our counsellors, and in some cases, help clients to put their lives in order before they develop stress-related conditions that need psychotherapy. Currently we have eleven students doing placements with us and a further fifteen volunteers working either towards accreditation for counselling or volunteering in a mentor role with the organisation.

Financial Review and Reserves

Although the Charity made a deficit of £41,447 this, in conjunction with the surplus of £19,166 in 2022, created a deficit of £22,281 over the two years. Due to the ongoing negative impact of Covid, the Charity has concentrated on ensuring the waiting lists were managed as well as possible. This has resulted in an overall deficit in the reserves, mainly due to the Long Term BBLs Creditor, which will be repaid over the next 3 years. The Trustees remain confident that they are able to meet on-going operational requirements and working capital remains sufficient to meet outgoings as required.

It is still the policy of the Charity that unrestricted funds return to previous levels, maintaining reserves of between 3 to 6 months expenditure. At the year end the current bank account was £30,112 of which £9,527 was restricted funds, funding salaries for 3 months. The unrestricted balance of £20,585 is sufficient to fund the BBLs payments and overheads for at least 6 months. The Charity has therefore met its commitment to return to hitting this policy target in 2023.

The Trustees have assessed the major risks to which the Charity is exposed and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

Jigsaw Community Counselling Centre is a private company limited by guarantee incorporated in England and Wales registration number NI605511 and as a charity with the NI Charity Commission for NI number 103927 6th Oct 2016.

The registered office is 815 Crumlin Road, Belfast, Antrim, BT14 8AA.

JIGSAW COMMUNITY COUNSELLING CENTRE
TRUSTEE'S REPORT (including DIRECTOR'S REPORT)
FOR THE YEAR ENDED 31 DECEMBER 2023

The Trustees, who are also the Directors for the purpose of company law, and who served during the year were:

- Mr D Harkness
- Ms O MacShane
- Miss E Clarke
- Mrs D McCormick

Our Trustees are known as Directors and are recruited from appropriately qualified members of the local community who understand the needs and culture of North Belfast residents.

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of winding up.

A new strategic plan is being finalised for 2024 – 2027, which will include moving into the new premises and how this can be combined with the existing services to best meet the needs of the local community and achieve our ongoing policies and renew our objectives for the future.

Strategic decisions are made by the Board after reviewing and discussing recommendations made by the Chief Executive Officer, to whom the Directors delegate the day-to-day running of the Charity.

The Charity are currently seeking to recruit suitable new members, specifically individuals with local knowledge to bring further diversity to complement existing skills and experience.

Statement of Trustees' Responsibilities

The Trustees, who are also the Directors of Jigsaw Community Counselling Centre for the purpose of company law, are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the Trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

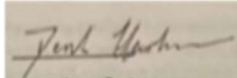
In preparing these accounts, the Trustees are required to:

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charities SORP
- make judgements and estimates that are reasonable and prudent
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is appropriate to presume that the Charity will continue in operation.

JIGSAW COMMUNITY COUNSELLING CENTRE
TRUSTEE'S REPORT (including DIRECTOR'S REPORT)
FOR THE YEAR ENDED 31 DECEMBER 2023

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention of fraud and other irregularities.

The Trustees' report was approved by the Board of Trustees.



Mr D Harkness, Trustee

Dated: 30th June 2024

RRAS (NI) Limited

Chartered Accountants

Jigsaw Community Counselling Centre Independent Examiner's Report For the year ended 31st December 2023

Independent Examiner's Report to the Trustees of Jigsaw Community Counselling Centre

I report on the accounts of the Trust for the year ended 31st December 2023, which are set out on pages 1 to 6.

Respective Responsibilities of charity trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 65(2) of the Charities Act (Northern Ireland) 2008 and that an independent examination is needed. The charity is preparing accrual accounts and I am qualified to undertake the examination by being a qualified member of Chartered Accountants Ireland.

It is my responsibility to:

- examine the accounts under section 65 of the Charities Act (NI) 2008
- follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention.

Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland.

My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.

Cont. 2


Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
- to keep accounting records in accordance with section 386 of the Companies Act 2006 and section 44(1)(a) of the 2005 Act and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of the Companies Act 2006 and section 44(1)(b) of the 2005 Act and Regulation 8 of the 2006 Accounts Regulations have not been met

or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name:  Elise Richardson
Qualification: Chartered Accountant (ACA) - Membership No. 09c0743
Address: 25 Ardvanagh Avenue, Conlig, Newtownards, BT23 7XE
Date: 23rd September 2024

Jigsaw Community Counselling Centre

Company No. NI605511

Director's Report and Unaudited Accounts

Year Ended 31 December 2023

Jigsaw Community Counselling Centre
Contents

	Page Numbers
Company Information	2
Director's Report	3
Income & Expenditure Account	4
Balance Sheet	5
Notes to the Accounts	6 - 9

**Jigsaw Community Counselling Centre
Company Information**

Directors

Derek Harkness

Emma Clarke

Olga MacShane

Diane McCormick

Chief Executive Office

Carol Massey

Registered Office

815 Crumlin Road

Belfast

BT14 8AA

Accountants

RRAS NI Limited

25 Ardvanagh Avenue

Conlig

Newtownards

BT23 7XE

**Jigsaw Community Counselling Centre
Director's Report**

The Director presents his report and accounts for the year ended 31 December 2023.

Principal Activities

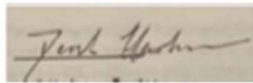
The principal activity of the company during the year under review was Charity.

Directors

The Directors who served during the year were as follows:

Derek Harkness
Emma Clarke Beattie
Olga MacShane
Diane McCormick

The above report has been prepared in accordance with the provisions applicable to companies subject to the small companies regime as set out in Part 15 of the Companies Act 2006.



Signed on behalf of the board
Derek Harkness
Director
30th June 2024

Jigsaw Community Counselling Centre
Detailed Income and Expenditure Account
For the year ended 31 December 2023

			2023	2022
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Income				
Grant income	8,195	65,616	73,811	115,260
Counselling Fees	10,589	0	10,589	12,415
Donations	16,718	0	16,718	15,944
Total Income for the year	35,502	65,616	101,118	143,619
Staff Costs				
Wages and salaries	0	60,008	60,008	60,500
Training Costs	1,043	0	1,043	0
Travel and subsistence	140	0	140	417
	1,183	60,008	61,191	60,916
Premises Costs				
Rent	5,720	0	5,720	5,460
Light, Heat and power	798	0	798	596
Maintenance and repairs	120	0	120	0
	6,638	0	6,638	6,056
General Administrative Costs				
Depreciation	311	0	311	389
Bank charges	193	0	193	204
Loan interest	1,016	0	1,016	714
Cost of online donations	198	0	198	216
Insurances	441	0	441	419
Software and IT costs	396	0	396	221
Licences and subscriptions	0	0	0	296
Telephone and broadband	2,693	0	2,693	2,165
General administration charges	2,395	0	2,395	4,177
Sundry expenses	200	0	200	124
	7,843	0	7,843	8,925
Legal and Professional Costs				
Accountancy and bookkeeping	1,100	0	1,100	1,844
Professional Fees	4,170	0	4,170	4,141
Counselling Fees	32,903	28,720	61,623	42,571
	38,173	28,720	66,893	48,556
Total Expenditure for the year	53,837	88,728	142,565	124,453
(Deficit) / Surplus for the year	(18,335)	(23,112)	(41,447)	19,166

All income and expenditure derive from continuing activities.

The statement of income and expenditure complies with the requirements for an income and expenditure account under the Companies Act 2006.

Jigsaw Community Counselling Centre
Statement of Financial Position
As at 31 December 2023

	Note	Unrestricted £	Restricted £	2023 Total £	2022 Total £
Fixed Assets					
Equipment	5	1,246	0	1,246	1,557
Current Assets					
Bank and Cash	6	20,585	9,527	30,112	45,587
Trade Debtors	6	0	7,250	7,250	29,628
Other Debtors	6	4,853	0	4,853	2,731
		25,438	16,777	42,215	77,946
Current Liabilities					
		(950)	(16,237)	(17,187)	(2,425)
Total Current Assets					
		24,488	540	25,028	75,521
Long Term Liabilities					
	7	(33,983)	0	(33,983)	(43,340)
Total Assets					
		(8,249)	540	(7,709)	33,738
Reserves					
Opening Retained Earnings		7,608	26,130	33,738	14,572
(Deficit) / Surplus for year		(18,335)	(23,112)	(41,447)	19,166
Closing Retained Earnings					
		(10,727)	3,018	(7,709)	33,738

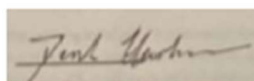
For the year ended 31 December 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors/trustees acknowledge their responsibilities for ensuring the company keeps accounting records which comply with section 386 of the Companies Act 2006 and for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of section 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

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

The accounts were approved by the Trustees on 30th June 2024



Signed on behalf of the board

Derek Harkness

Director

30th June 2024

Jigsaw Community Counselling Centre
Notes to the financial statements
For the year ended 31 December 2023

1.1 Accounting convention

These accounts have been prepared in accordance with the Charity's Memorandum and Articles of Association, the Companies Act 2006 and "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)". The Charity is a Public Benefit Entity as defined by FRS 102. The Charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The accounts are prepared in Sterling, which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

The trustees of the charity have considered 'Going Concern' and confirmed that the charity has sufficient resources to meet their commitments for at least the next 12 months. Therefore the financial statements have been prepared on a going concern basis.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the accounts.

1.4 Income

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be reliably measured and it is probable that the income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Charity has been notified of the donations, unless performance conditions require deferral of the amounts. Income tax recoverable in relation to donations received under Gift Aid or deed of covenant are recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the Charity has been notified of an impending distribution, the amount is known and receipt is expected. If the amount is not known, the legacies are treated as a contingent asset.

1.5 Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred and is apportioned to the appropriate cost centre.

Jigsaw Community Counselling Centre
Notes to the financial statements (Continued)
For the year ended 31 December 2023

1.6 Property, plant and equipment

Property, plant and equipment are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised to write off the cost or valuation of assets less their residual value over their useful life on the following basis:

Fixtures, fittings and equipment - 20% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset and is recognised in net income/(expenditure) for the year.

1.7 Impairment of non-current assets

At each reporting end date, the Charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' or FRS 102 to all of its 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. Basic financial assets include trade and other receivables and cash and bank balances. Basic financial liabilities including trade and other payables where trade payables are obligations to pay for goods or services that have been acquired on the ordinary course of operations from suppliers.

2 Employee benefits

Where material, the cost of any unused holiday entitlement is recognised in the period in which the employee's services are received. Termination benefits are recognised immediately as an expense when the Charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

The average number of employees (including directors) during the year was 8 (2020 - 6)

There were no employees whose annual remuneration was £60,000 or more.

Jigsaw Community Counselling Centre
Notes to the financial statements (Continued)
For the year ended 31 December 2023

3 Critical accounting estimates and judgements

In the application of the Charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered relevant. Actual results may differ from these estimates. The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised when the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

4 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the Charity during the year.

5 Property, plant and equipment

	Fixtures, fittings & Equipment £
Cost	
At 1 January 2023	2,433
Additions	0
At 31 December 2023	<u>2,433</u>
Depreciation	
At 1 January 2023	876
Charge for year	311
At 31 December 2023	<u>1,187</u>
Net Book Value	
At 1 January 2023	<u>1,557</u>
At 31 December 2023	<u>1,246</u>

6 Current assets

	2023 £	2022 £
Amounts falling due within one year:		
Cash at bank and in hand	30,112	45,587
Debtors	7,250	29,328
Other Debtors	2,375	2,731
PAYE	2,478	0
	<u>42,215</u>	<u>77,646</u>

7 Current Liabilities

	2023 £	2022 £
Amounts falling due within one year:		
Accruals	950	1,025
Deferred grant income	16,237	0
PAYE	0	1,400
	<u>17,187</u>	<u>2,425</u>

Jigsaw Community Counselling Centre
Notes to the financial statements (Continued)
For the year ended 31 December 2023

8 Long term liabilities

	2023	2022
	£	£
Amounts falling due after one year:		
BBLs Loan	<u>33,983</u>	<u>43,340</u>

9 Restricted funds

The income funds of the Charity include restricted funds comprising the following funds:

CEO & Project Co-ordinator Fund - Grant income from Department of Communities is restricted to cover the cost of salaries and Project Co-ordinator

Sessional Workers Fund - Grant income received from DFC was included with salaries and was restricted to contribute towards the cost of one sessional counsellor fees providing counselling sessions for free and the cost of clinical supervision.

	Opening Debtor @ Dec 22	Received	Spent	Deferred Income @ Dec 23
	£	£	£	£
DFC	21,284	-82,902	45,381	-16,237

	Opening Debtor @ Dec 22	Received	Spent	Closing Debtor @ Dec 23
	£	£	£	£
Youth Access	8,344	-21,329	20,235	7,250

10 Related Party Transactions

	2023	2022
	£	£
Remuneration of key management personnel is as follows:		
Aggregate Compensation	<u>30,600</u>	<u>30,000</u>

Jigsaw Community Counselling Centre

Northern Ireland - Charity number 103927

Annual report

JIGSAW COMMUNITY COUNSELLING CENTRE

TRUSTEE'S REPORT (including DIRECTOR'S REPORT)

FOR THE YEAR ENDED 31 DECEMBER 2023

The Trustees present their report and accounts for the year ended 31st December 2023.

The accounts have been prepared in accordance with the accounting policies set out in Note 1 to the accounts and comply with the Charity's Memorandum and Articles of Association, the Companies Act 2006 and "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 (FRS102)" (as amended for accounting periods commencing from 1st January 2016).

Objectives and Activities

The Charity's objects as set out in its Memorandum and Articles are

- the preservation, protection and promotion of mental health & well being
- the relief of poverty and sickness
- the advancement of education

These objects are for the promotion of the benefit of the inhabitants of Northern Ireland and its environs of the United Kingdom without distinction of age, gender, disability, sexual orientation, nationality, ethnic identity, political or religious opinion.

The policies adopted in furtherance of these objects are to associate the local and statutory authorities, medical and other public health bodies, community and voluntary organisations, the private sector and the inhabitants in a common effort to advance education with the object of improving the conditions of life for the said inhabitants.

Public Benefit

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charity should undertake.

Achievements & Performance

This year has been a particularly difficult year for Jigsaw as we have had a huge demand for our services and yet, not enough income to meet the demands of the local community. As a result, our waiting lists have grown considerably again leaving us with an agonising decision as to whether we need to close waiting lists for a period of time rather than having people waiting for long periods of time for help. This is difficult because our ethos has always been to offer help when people need it and not when it is too late, or the crisis has passed.

Contributing to the growing list has been the loss of funding for Healthy Happy Minds. This has put a huge pressure on schools who are constantly referring pupils to us. As well as this, we are seeing more and more people who were affected badly by the covid pandemic and are now struggling with their mental health as a result.

We are still waiting on new premises being built and as a result we are very limited to the rooms we have. We have been working alongside the local Elim church who have been supporting us by letting us use their rooms when necessary. We have also tried to accommodate as many people as possible by changing our working hours and opening later in the evenings for more people to be seen.

JIGSAW COMMUNITY COUNSELLING CENTRE

TRUSTEE'S REPORT (including DIRECTOR'S REPORT)

FOR THE YEAR ENDED 31 DECEMBER 2023

This year we continue to provide placements not only for students wanting to work with adults but also students doing the CCYP training to work with young people. We pride ourselves on the excellent training and support we give to the students and in return we can see a number of children and adults free of charge because each student needs 100 hours of one-to-one counselling.

2023 was a year of increasing recognition for Jigsaw at all levels of our community, thanks largely to the skills and dedication of our many volunteers and hardworking staff, and the continuing support of our partner organisations, including an ever-growing number of local Community groups.

Jigsaw was formed to give the residents of Ballysillan and Upper Ardoyne access to high quality counselling by therapists who understand the local scene and culture. As this is an area of great economic and social deprivation, our community work has never been financially self-supporting, but heavily subsidised by grants, by the modest surpluses generated by our school-work, grant applications and by making full use of counsellors in training.

We are delighted to report that the Department for Communities (DFC) continued to make a substantial financial contribution to the cost of our community work from September 2013 and this remains in place until the end of March 2025. This allows us to see community clients free of charge at present and pay normal salaries.

Grateful as we are to the DFC and the other grant making organisations that support us, we are still under significant pressure to raise more funding to keep seeing the clients in the local community as the numbers are growing faster than we ever thought possible. Any money we receive is also for project costs and we have no money to cover day to day costs. The only satisfactory long-term solution is for Jigsaw to raise a fund of money (known technically as working capital) for this purpose, and we are exploring ways of doing so.

We celebrated Jigsaw's 13th Birthday in June 2023. We have had many laughs and seen many clients grow and flourish despite the struggles and stresses they faced, which in some cases included attempting suicide. Watching lives be transformed is a great privilege. Jigsaw couldn't survive without the support of its staff as well as our board of directors, who provide their help as well as their words of wisdom over the past year and longer.

Lastly, Jigsaw would like to thank Mr Derek Harkness for all his support over the last ten years as chairperson, who is due to leave the organisation shortly, and wish him every success for the future.

Future Plans

We continue to work closely with over 20 local community groups including social services, GP surgeries, churches, etc. We are particularly pleased that church and integrated schools are well represented among them, for it shows that they recognise our non-discriminatory policy and desire to work for reconciliation and integration within this troubled community, which is a positive experience because we know we are addressing huge needs in the community.

The primary focus of our community work is the advanced form of counselling called psychotherapy. In the last few months of their training, student counsellors must obtain considerable experience of providing psychotherapy for adults, under close supervision. Suitable training placements are in short

JIGSAW COMMUNITY COUNSELLING CENTRE

TRUSTEE'S REPORT (including DIRECTOR'S REPORT)

FOR THE YEAR ENDED 31 DECEMBER 2023

supply; so well-trained students are keen to become involved in our community work as volunteer counsellors.

There is also a great need in this deprived part of Belfast for simpler types of support, so we now run drop-in sessions several times a week, where local residents can talk to an experienced listener about their personal problems, join a support group, book a course of psychotherapy or arrange for a mentor to help them improve their life skills, whether on a group basis, or one-to-one. We provide mentoring in such areas as parenting and/or basic catering for young mothers, or elder care for those with elderly relatives. For mentors, we use counselling students who are not yet ready to start providing psychotherapy, and mature volunteers with suitable life experience: by intervening in this practical way, mentors can supplement the psychotherapy provided by our counsellors, and in some cases, help clients to put their lives in order before they develop stress-related conditions that need psychotherapy. Currently we have eleven students doing placements with us and a further fifteen volunteers working either towards accreditation for counselling or volunteering in a mentor role with the organisation.

Financial Review and Reserves

Although the Charity made a deficit of £41,447 this, in conjunction with the surplus of £19,166 in 2022, created a deficit of £22,281 over the two years. Due to the ongoing negative impact of Covid, the Charity has concentrated on ensuring the waiting lists were managed as well as possible. This has resulted in an overall deficit in the reserves, mainly due to the Long Term BBLs Creditor, which will be repaid over the next 3 years. The Trustees remain confident that they are able to meet on-going operational requirements and working capital remains sufficient to meet outgoings as required.

It is still the policy of the Charity that unrestricted funds return to previous levels, maintaining reserves of between 3 to 6 months expenditure. At the year end the current bank account was £30,112 of which £9,527 was restricted funds, funding salaries for 3 months. The unrestricted balance of £20,585 is sufficient to fund the BBLs payments and overheads for at least 6 months. The Charity has therefore met its commitment to return to hitting this policy target in 2023.

The Trustees have assessed the major risks to which the Charity is exposed and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

Jigsaw Community Counselling Centre is a private company limited by guarantee incorporated in England and Wales registration number NI605511 and as a charity with the NI Charity Commission for NI number 103927 6th Oct 2016.

The registered office is 815 Crumlin Road, Belfast, Antrim, BT14 8AA.

JIGSAW COMMUNITY COUNSELLING CENTRE

TRUSTEE'S REPORT (including DIRECTOR'S REPORT)

FOR THE YEAR ENDED 31 DECEMBER 2023

The Trustees, who are also the Directors for the purpose of company law, and who served during the year were:

- Mr D Harkness
- Ms O MacShane
- Miss E Clarke
- Mrs D McCormick

Our Trustees are known as Directors and are recruited from appropriately qualified members of the local community who understand the needs and culture of North Belfast residents.

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of winding up.

A new strategic plan is being finalised for 2024 – 2027, which will include moving into the new premises and how this can be combined with the existing services to best meet the needs of the local community and achieve our ongoing policies and renew our objectives for the future.

Strategic decisions are made by the Board after reviewing and discussing recommendations made by the Chief Executive Officer, to whom the Directors delegate the day-to-day running of the Charity.

The Charity are currently seeking to recruit suitable new members, specifically individuals with local knowledge to bring further diversity to complement existing skills and experience.

Statement of Trustees' Responsibilities

The Trustees, who are also the Directors of Jigsaw Community Counselling Centre for the purpose of company law, are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the Trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these accounts, the Trustees are required to:

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charities SORP
- make judgements and estimates that are reasonable and prudent
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is appropriate to presume that the Charity will continue in operation.

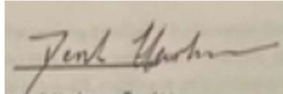
JIGSAW COMMUNITY COUNSELLING CENTRE

TRUSTEE'S REPORT (including DIRECTOR'S REPORT)

FOR THE YEAR ENDED 31 DECEMBER 2023

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention of fraud and other irregularities.

The Trustees' report was approved by the Board of Trustees.

A rectangular box containing a handwritten signature in cursive script, which appears to read "Derek Harkness".

Mr D Harkness, Trustee

Dated: 30th June 2024

Jigsaw Community Counselling Centre

Northern Ireland - Charity number 103927

Annual return

RRAS (NI) Limited

Chartered Accountants

Jigsaw Community Counselling Centre Independent Examiner's Report For the year ended 31st December 2023

Independent Examiner's Report to the Trustees of Jigsaw Community Counselling Centre

I report on the accounts of the Trust for the year ended 31st December 2023, which are set out on pages 1 to 6.

Respective Responsibilities of charity trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 65(2) of the Charities Act (Northern Ireland) 2008 and that an independent examination is needed. The charity is preparing accrual accounts and I am qualified to undertake the examination by being a qualified member of Chartered Accountants Ireland.

It is my responsibility to:

- examine the accounts under section 65 of the Charities Act (NI) 2008
- follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention.

Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland.

My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.

Cont. 2


Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
- to keep accounting records in accordance with section 386 of the Companies Act 2006 and section 44(1)(a) of the 2005 Act and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of the Companies Act 2006 and section 44(1)(b) of the 2005 Act and Regulation 8 of the 2006 Accounts Regulations have not been met

or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name:		Elise Richardson
Qualification:	Chartered Accountant (ACA) - Membership No. 09c0743	
Address:	25 Ardvanagh Avenue, Conlig, Newtownards, BT23 7XE	
Date:	23 rd September 2024	

Jigsaw Community Counselling Centre

Northern Ireland - Charity number 103927

Accounts

Jigsaw Community Counselling Centre

Company No. NI605511

Director's Report and Unaudited Accounts

Year Ended 31 December 2022

**Jigsaw Community Counselling Centre
Contents**

	Page Numbers
Company Information	2
Director's Report	3
Income & Expenditure Account	4
Balance Sheet	5
Notes to the Accounts	6 - 9

**Jigsaw Community Counselling Centre
Company Information**

Directors

Derek Harkness
Emma Clarke
Olga MacShane
Diane McCormick

Chief Executive Office

Carol Massey

Registered Office

815 Crumlin Road
Belfast
BT14 8AA

Accountants

RRAS NI Limited
25 Ardvanagh Avenue
Conlig
Newtownards
BT23 7XE

Jigsaw Community Counselling Centre
Director's Report

The Director presents his report and accounts for the year ended 31 December 2022.

Principal Activities

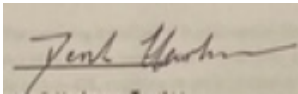
The principal activity of the company during the year under review was Charity.

Directors

The Directors who served during the year were as follows:

Derek Harkness
Emma Clarke
Olga MacShane
Diane McCormick

The above report has been prepared in accordance with the provisions applicable to companies subject to the small companies regime as set out in Part 15 of the Companies Act 2006.



Signed on behalf of the board

Derek Harkness

Director

7th September 2023

Jigsaw Community Counselling Centre
Detailed Income and Expenditure Account
For the year ended 31 December 2022

	Unrestricted	Restricted	2022 Total	2021 Total
	£	£	£	£
Income				
Grant income	15,415	99,845	115,260	87,547
Counselling Fees	12,415	0	12,415	70,670
Donations	15,944	0	15,944	11,902
Total Income for the year	<u>43,774</u>	<u>99,845</u>	<u>143,619</u>	<u>170,119</u>
Staff Costs				
Wages and salaries	0	60,500	60,500	54,200
Training Costs	0	0	0	4,980
Travel and subsistence	417	0	417	1,114
	<u>417</u>	<u>60,500</u>	<u>60,916</u>	<u>60,294</u>
Premises Costs				
Rent	5,460	0	5,460	5,230
Light, Heat and power	596	0	596	636
Maintenance and repairs	0	0	0	2,661
	<u>6,056</u>	<u>0</u>	<u>6,056</u>	<u>8,527</u>
General Administrative Costs				
Depreciation	389	0	389	0
Bank charges	204	0	204	199
Loan interest	714	0	714	0
Cost of online donations	216	0	216	216
Equipment expenses	0	0	0	518
Insurances	419	0	419	419
Software and IT costs	221	0	221	758
Licences and subscriptions	296	0	296	5,349
Telephone and broadband	2,165	0	2,165	2,406
General administration charges	4,177	0	4,177	2,455
Sundry expenses	124	0	124	1,670
	<u>8,925</u>	<u>0</u>	<u>8,925</u>	<u>13,990</u>
Legal and Professional Costs				
Accountancy and bookkeeping	1,844	0	1,844	685
Professional Fees	4,141	0	4,141	4,578
Counselling Fees	12,415	30,156	42,571	106,033
	<u>18,400</u>	<u>30,156</u>	<u>48,556</u>	<u>111,296</u>
Total Expenditure for the year	<u>33,798</u>	<u>90,656</u>	<u>124,453</u>	<u>194,107</u>
(Deficit) / Surplus for the year	<u>9,977</u>	<u>9,189</u>	<u>19,166</u>	<u>(23,988)</u>

All income and expenditure derive from continuing activities.

The statement of income and expenditure complies with the requirements for an income and expenditure account under the Companies Act 2006.

Jigsaw Community Counselling Centre
Statement of Financial Position
As at 31 December 2022

				2021	2021
	Note	Unrestricted	Restricted	Total	Total
		£	£	£	£
Fixed Assets					
Equipment	5	1,557	0	1,557	1,946
Current Assets					
Bank and Cash	6	47,685	(2,098)	45,587	45,463
Trade Debtors	6	0	29,628	29,628	7,163
Other Debtors	6	2,731	0	2,731	10,000
		50,416	27,530	77,946	62,626
Current Liabilities					
		(1,025)	(1,400)	(2,425)	0
Total Current Assets					
		49,391	26,130	75,521	62,626
Long Term Liabilities					
	7	(43,340)	0	(43,340)	(50,000)
Total Assets					
		7,608	26,130	33,738	14,572
Reserves					
Opening Retained Earnings		(2,369)	16,941	14,572	38,560
(Deficit) / Surplus for year		9,977	9,189	19,166	(23,988)
Closing Retained Earnings					
		7,608	26,130	33,738	14,572

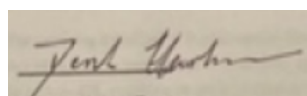
For the year ended 31 December 2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors/trustees acknowledge their responsibilities for ensuring the company keeps accounting records which comply with section 386 of the Companies Act 2006 and for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of section 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

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

The accounts were approved by the Trustees on 7th September 2023



Signed on behalf of the board

Derek Harkness

Director

7th September 2023

Jigsaw Community Counselling Centre
Notes to the financial statements
For the year ended 31 December 2022

1.1 Accounting convention

These accounts have been prepared in accordance with the Charity's Memorandum and Articles of Association, the Companies Act 2006 and "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)". The Charity is a Public Benefit Entity as defined by FRS 102. The Charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The accounts are prepared in Sterling, which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

The financial statements have been prepared on a going concern basis.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the accounts.

1.4 Income

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be reliably measured and it is probable that the income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Charity has been notified of the donations, unless performance conditions require deferral of the amounts. Income tax recoverable in relation to donations received under Gift Aid or deed of covenant are recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the Charity has been notified of an impending distribution, the amount is known and receipt is expected. If the amount is not known, the legacies are treated as a contingent asset.

1.5 Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred and is apportioned to the appropriate cost centre.

Jigsaw Community Counselling Centre
Notes to the financial statements (Continued)
For the year ended 31 December 2022

1.6 Property, plant and equipment

Property, plant and equipment are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised to write off the cost or valuation of assets less their residual value over their useful life on the following basis:

Fixtures, fittings and equipment - 20% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset and is recognised in net income/(expenditure) for the year.

1.7 Impairment of non-current assets

At each reporting end date, the Charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' or FRS 102 to all of its 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. Basic financial assets include trade and other receivables and cash and bank balances. Basic financial liabilities including trade and other payables where trade payables are obligations to pay for goods or services that have been acquired on the ordinary course of operations from suppliers.

2 Employee benefits

Where material, the cost of any unused holiday entitlement is recognised in the period in which the employee's services are received. Termination benefits are recognised immediately as an expense when the Charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

The average number of employees (including directors) during the year was 6 (2020 - 6)

There were no employees whose annual remuneration was £60,000 or more.

Jigsaw Community Counselling Centre
Notes to the financial statements (Continued)
For the year ended 31 December 2022

3 Critical accounting estimates and judgements

In the application of the Charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered relevant. Actual results may differ from these estimates. The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised when the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

4 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the Charity during the year.

5 Property, plant and equipment

	Fixtures, fittings & Equipment
	£
Cost	
At 1 January 2022	2,433
Additions	<u>0</u>
At 31 December 2022	<u>2,433</u>
Depreciation	
At 1 January 2022	487
Charge for year	<u>389</u>
At 31 December 2022	<u>876</u>
Net Book Value	
At 1 January 2022	<u>1,946</u>
At 31 December 2022	<u>1,557</u>

6 Current assets

	2022	2021
	£	£
Amounts falling due within one year:		
Cash at bank and in hand	45,587	45,463
Trade receivables	29,628	7,163
Other Debtors	2,731	10,000
Prepayments and accrued income	<u>0</u>	<u>0</u>
	<u>77,946</u>	<u>62,626</u>

7 Current Liabilities

	2022	2021
	£	£
Amounts falling due within one year:		
Accruals	1,025	0
PAYE	<u>1,400</u>	<u>0</u>
	<u>2,425</u>	<u>0</u>

Jigsaw Community Counselling Centre
Notes to the financial statements (Continued)
For the year ended 31 December 2022

8 Long term liabilities

	2022	2021
	£	£
Amounts falling due after one year:		
BBLS Loan	<u>43,340</u>	<u>50,000</u>

9 Restricted funds

The income funds of the Charity include restricted funds comprising the following funds:

CEO & Project Co-ordinator Fund - Grant income from Department of Communities is restricted to cover the cost of salaries and Project Co-ordinator

Sessional Workers Fund - Grant income received from DFC was included with salaries and was restricted to contribute towards the cost of one sessional counsellor fees providing counselling sessions for free and the cost of clinical supervision.

Comic Relief Fund - Grant income was received from Comic Relief for a project to provide free counselling sessions for teaching staff in schools to deal with stress due to additional pressures during the Covid-19 pandemic.

	Owed to Jigsaw		Owed to Jigsaw	
	@ Dec 21	Received	Spent	@ Dec 22
	£	£	£	£
DFC	-7,163	58,444	-72,566	-21,284
Youth Access	0	13,810	-22,154	-8,344
Comic Relief	0	5,125	-5,125	0
	<u>-7,163</u>	<u>77,379</u>	<u>-99,845</u>	<u>-29,628</u>

10 Related Party Transactions

	2022	2021
	£	£
Remuneration of key management personnel is as follows:		
Aggregate Compensation	<u>30,600</u>	<u>30,000</u>

Jigsaw Community Counselling Centre

Northern Ireland - Charity number 103927

Annual report

Jigsaw Community Counselling Centre



Annual Report & Unaudited Financial Statements
For the year ended 31st December 2022

07/09/23

Annual Report & Unaudited Financial Statements

For the year ended 31st December 2022

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees and Directors

Mr D Harkness

Ms O MacShane

Miss E Clarke

Mrs D McCormick

Chief Executive Officer

Mrs Carol Massey

Charity Number

103927 (Northern Ireland)

Company Registration Number

NI605511

Principal Address and Registered Office

815 Crumlin Road

Belfast

BT14 8AA

Independent Examiner

Elise Richardson ACA

Chartered Accountant with RRAS NI Limited

Annual Report & Unaudited Financial Statements

For the year ended 31st December 2022

Jigsaw Community Counselling Centre

Contents

	<u>Page</u>
Trustees Report	3 - 6
Independent Examiner's Report	7 - 8
Full Annual Accounts	
Including: Statement of Financial Activities	13
Statement of Financial Position	14
Notes to the Accounts	15 - 18

JIGSAW COMMUNITY COUNSELLING CENTRE

TRUSTEE'S REPORT (including DIRECTOR'S REPORT)

FOR THE YEAR ENDED 31 DECEMBER 2022

The Trustees present their report and accounts for the year ended 31st December 2022.

The accounts have been prepared in accordance with the accounting policies set out in Note 1 to the accounts and comply with the Charity's Memorandum and Articles of Association, the Companies Act 2006 and "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 (FRS102)" (as amended for accounting periods commencing from 1st January 2016).

Objectives and Activities

The Charity's objects as set out in its Memorandum and Articles are

- the preservation, protection and promotion of mental health & well being
- the relief of poverty and sickness
- the advancement of education

These objects are for the promotion of the benefit of the inhabitants of Northern Ireland and its environs of the United Kingdom without distinction of age, gender, disability, sexual orientation, nationality, ethnic identity, political or religious opinion.

The policies adopted in furtherance of these objects are to associate the local and statutory authorities, medical and other public health bodies, community and voluntary organisations, the private sector and the inhabitants in a common effort to advance education with the object of improving the conditions of life for the said inhabitants.

Public Benefit

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charity should undertake.

Achievements & Performance

Our work has never been more in demand than in the last two years due to the Covid-19 pandemic and the knock-on effect it has had on services available, waiting lists and peoples mental health. The demand for children and young people's counselling has more than tripled as a result of CAMHS not being able to cope with the surge in referrals and therefore people are looking to charities like ourselves to help relieve some of the burden. The staff at Jigsaw together with a loyal and dedicated team of counsellors and volunteers worked tirelessly throughout 2022 dealing with significant challenges, not least of all introducing a 'virtual' counselling and support service in order to comply with local restrictions brought about by the pandemic. In 2022 we provided one to one and/or virtual counselling at full capacity with every room in use every day. Struggling parents made use of our adult Jigsaw Community Guidance Centre and Men's Page 2

JIGSAW COMMUNITY COUNSELLING CENTRE
TRUSTEE'S REPORT (including DIRECTOR'S REPORT)
FOR THE YEAR ENDED 31 DECEMBER 2022

pensioners to young people. In 2022 we are now back to full capacity as a training school. We had a new intake of eight students this year who will be with us for 18 months. We managed to complete the third year of the Youth Access project in partnership with Action Mental Health and this has significantly helped us to provide a rapid response to young people in the 11 – 25 age range through one-to-one counselling. We have been given another year of this programme in order to try and reduce waiting lists for our young people.

Future Plans

We formalised our commitment to move to new community premises being developed by Belfast Alternatives on their Sunningdale site. Urban Villages are leading the effort to find funds to cover the cost of this move which will provide extended access to the local community. The business case has been approved and we are now just waiting on the capital build to begin. At this stage we have decided to retain the existing temporary accommodation since the feedback from our clients tells us that they like the experience they have when they attend. It will allow us more space which in turn will mean we can see more clients. In order to cope with the demands at present we have been allowed to use some rooms in the Ballysillan Elim Church as space is very tight in our building. This has helped to reduce numbers on the current waiting list while we wait for the new building to get started.

Financial Review and Reserves

The charity made a surplus of £19,166 rebounding from the negative impact on donations during the economic downturn caused by the pandemic. The Trustees remain confident that they are able to meet on-going operational requirements and report that working capital is consistently at sufficient levels to meet outgoings as required.

It is the policy of the Charity that unrestricted funds not designated for a specific purpose should be maintained on Reserve to between 3 to 6 months expenditure. This ensures the Charity is able to continue its current activities in the event of a significant drop in funding, which had to be utilised during the previous period. Reserves have increased during the year, however not quite returning to pre-pandemic levels. In line with expectations the Trustees hope to return to this level of reserve during 2023 as funding has returned to previous levels in that period.

The Trustees have assessed the major risks to which the Charity is exposed and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

Jigsaw Community Counselling Centre is a private company limited by guarantee incorporated in England and Wales registration number NI605511 and as a charity with the NI Charity Commission for NI number 103927 6th Oct 2016.

JIGSAW COMMUNITY COUNSELLING CENTRE

TRUSTEE'S REPORT (including DIRECTOR'S REPORT)

FOR THE YEAR ENDED 31 DECEMBER 2022

The Trustees, who are also the Directors for the purpose of company law, and who served during the year were:

- Mr D Harkness
- Ms O MacShane
- Miss E Clarke
- Mrs D McCormick

Our Trustees are known as Directors and are recruited from appropriately qualified members of the local community who understand the needs and culture of North Belfast residents.

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of winding up.

In 2020 the Charity was due to review its Strategic Plan (2017-2019). This had been deferred until later in 2022 and following review we now have a strategic plan in place until December 2023. A new strategic plan will then be put in place for January 2024 – 2027.

Strategic decisions are made by the Board after reviewing and discussing recommendations made by the Chief Executive Officer, to whom the Directors delegate the day-to-day running of the Charity.

The Charity are currently seeking to recruit suitable new members, specifically individuals with local knowledge to bring further diversity to complement existing skills and experience.

Statement of Trustees' Responsibilities

The Trustees, who are also the Directors of Jigsaw Community Counselling Centre for the purpose of company law, are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the Trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these accounts, the Trustees are required to:

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charities SORP
- make judgements and estimates that are reasonable and prudent
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is appropriate to presume that the

JIGSAW COMMUNITY COUNSELLING CENTRE

TRUSTEE'S REPORT (including DIRECTOR'S REPORT)

FOR THE YEAR ENDED 31 DECEMBER 2022

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention of fraud and other irregularities.

The Trustees' report was approved by the Board of Trustees.



Mr D Harkness, Trustee

Dated: 7th September 2023

RRAS (NI) Limited

Chartered Accountants

Jigsaw Community Counselling Centre Independent Examiner's Report For the year ended 31st December 2022

Independent Examiner's Report to the Trustees of Jigsaw Community Counselling Centre

I report on the accounts of the Trust for the year ended 31st December 2022, which are set out on pages 1 to 6.

Respective Responsibilities of charity trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 65(2) of the Charities Act (Northern Ireland) 2008 and that an independent examination is needed. The charity is preparing accrual accounts and I am qualified to undertake the examination by being a qualified member of Chartered Accountants Ireland.

It is my responsibility to:

- examine the accounts under section 65 of the Charities Act (NI) 2008
- follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention.

Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland.

My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.

Cont. 2


Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
- to keep accounting records in accordance with section 386 of the Companies Act 2006 and section 44(1)(a) of the 2005 Act and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of the Companies Act 2006 and section 44(1)(b) of the 2005 Act and Regulation 8 of the 2006 Accounts Regulations have not been met

or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name:		Elise Richardson
Qualification:	Chartered Accountant (ACA) - Membership No. 09c0743	
Address:	25 Ardvanagh Avenue, Conlig, Newtownards, BT23 7XE	
Date:	5 th September 2023	

Jigsaw Community Counselling Centre

Company No. NI605511

Director's Report and Unaudited Accounts

Year Ended 31 December 2022

**Jigsaw Community Counselling Centre
Contents**

	Page Numbers
Company Information	2
Director's Report	3
Income & Expenditure Account	4
Balance Sheet	5
Notes to the Accounts	6 - 9

**Jigsaw Community Counselling Centre
Company Information**

Directors

Derek Harkness
Emma Clarke
Olga MacShane
Diane McCormick

Chief Executive Office

Carol Massey

Registered Office

815 Crumlin Road
Belfast
BT14 8AA

Accountants

RRAS NI Limited
25 Ardvanagh Avenue
Conlig
Newtownards
BT23 7XE

**Jigsaw Community Counselling Centre
Director's Report**

The Director presents his report and accounts for the year ended 31 December 2022.

Principal Activities

The principal activity of the company during the year under review was Charity.

Directors

The Directors who served during the year were as follows:

Derek Harkness
Emma Clarke
Olga MacShane
Diane McCormick

The above report has been prepared in accordance with the provisions applicable to companies subject to the small companies regime as set out in Part 15 of the Companies Act 2006.



Signed on behalf of the board

Derek Harkness

Director

7th September 2023

**Jigsaw Community Counselling Centre
Detailed Income and Expenditure Account
For the year ended 31 December 2022**

	Unrestricted	Restricted	2022 Total	2021 Total
	£	£	£	£
Income				
Grant income	15,415	99,845	115,260	87,547
Counselling Fees	12,415	0	12,415	70,670
Donations	15,944	0	15,944	11,902
Total Income for the year	<u>43,774</u>	<u>99,845</u>	<u>143,619</u>	<u>170,119</u>
Staff Costs				
Wages and salaries	0	60,500	60,500	54,200
Training Costs	0	0	0	4,980
Travel and subsistence	417	0	417	1,114
	<u>417</u>	<u>60,500</u>	<u>60,916</u>	<u>60,294</u>
Premises Costs				
Rent	5,460	0	5,460	5,230
Light, Heat and power	596	0	596	636
Maintenance and repairs	0	0	0	2,661
	<u>6,056</u>	<u>0</u>	<u>6,056</u>	<u>8,527</u>
General Administrative Costs				
Depreciation	389	0	389	0
Bank charges	204	0	204	199
Loan interest	714	0	714	0
Cost of online donations	216	0	216	216
Equipment expenses	0	0	0	518
Insurances	419	0	419	419
Software and IT costs	221	0	221	758
Licences and subscriptions	296	0	296	5,349
Telephone and broadband	2,165	0	2,165	2,406
General administration charges	4,177	0	4,177	2,455
Sundry expenses	124	0	124	1,670
	<u>8,925</u>	<u>0</u>	<u>8,925</u>	<u>13,990</u>
Legal and Professional Costs				
Accountancy and bookkeeping	1,844	0	1,844	685
Professional Fees	4,141	0	4,141	4,578
Counselling Fees	12,415	30,156	42,571	106,033
	<u>18,400</u>	<u>30,156</u>	<u>48,556</u>	<u>111,296</u>
Total Expenditure for the year	<u>33,798</u>	<u>90,656</u>	<u>124,453</u>	<u>194,107</u>
(Deficit) / Surplus for the year	<u>9,977</u>	<u>9,189</u>	<u>19,166</u>	<u>(23,988)</u>

All income and expenditure derive from continuing activities.

The statement of income and expenditure complies with the requirements for an income and expenditure account under the Companies Act 2006.

Jigsaw Community Counselling Centre
Statement of Financial Position
As at 31 December 2022

		Unrestricted	Restricted	2021 Total	2021 Total
	Note	£	£	£	£
Fixed Assets					
Equipment	5	1,557	0	1,557	1,946
Current Assets					
Bank and Cash	6	47,685	(2,098)	45,587	45,463
Trade Debtors	6	0	29,628	29,628	7,163
Other Debtors	6	2,731	0	2,731	10,000
		<u>50,416</u>	<u>27,530</u>	<u>77,946</u>	<u>62,626</u>
Current Liabilities		<u>(1,025)</u>	<u>(1,400)</u>	<u>(2,425)</u>	<u>0</u>
Total Current Assets		<u>49,391</u>	<u>26,130</u>	<u>75,521</u>	<u>62,626</u>
Long Term Liabilities	7	<u>(43,340)</u>	<u>0</u>	<u>(43,340)</u>	<u>(50,000)</u>
Total Assets		<u>7,608</u>	<u>26,130</u>	<u>33,738</u>	<u>14,572</u>
Reserves					
Opening Retained Earnings		(2,369)	16,941	14,572	38,560
(Deficit) / Surplus for year		<u>9,977</u>	<u>9,189</u>	<u>19,166</u>	<u>(23,988)</u>
Closing Retained Earnings		<u>7,608</u>	<u>26,130</u>	<u>33,738</u>	<u>14,572</u>

For the year ended 31 December 2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors/trustees acknowledge their responsibilities for ensuring the company keeps accounting records which comply with section 386 of the Companies Act 2006 and for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of section 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

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

The accounts were approved by the Trustees on 7th September 2023



Jigsaw Community Counselling Centre Page | 14

Signed on behalf of the board

Derek Harkness

Director

7th September 2023

Jigsaw Community Counselling Centre
Notes to the financial statements
For the year ended 31 December 2022

1.1 Accounting convention

These accounts have been prepared in accordance with the Charity's Memorandum and Articles of Association, the Companies Act 2006 and "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)". The Charity is a Public Benefit Entity as defined by FRS 102. The Charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The accounts are prepared in Sterling, which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

The financial statements have been prepared on a going concern basis.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the accounts.

1.4 Income

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be reliably measured and it is probable that the income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Charity has been notified of the donations, unless performance conditions require deferral of the amounts. Income tax recoverable in relation to donations received under Gift Aid or deed of covenant are recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the Charity has been notified of an impending distribution, the amount is known and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred and is apportioned to the appropriate cost centre.

Jigsaw Community Counselling Centre
Notes to the financial statements (Continued)
For the year ended 31 December 2022

1.6 Property, plant and equipment

Property, plant and equipment are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised to write off the cost or valuation of assets less their residual value over their useful life on the following basis:

Fixtures, fittings and equipment - 20% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset and is recognised in net income/(expenditure) for the year.

1.7 Impairment of non-current assets

At each reporting end date, the Charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' or FRS 102 to all of its 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. Basic financial assets include trade and other receivables and cash and bank balances. Basic financial liabilities including trade and other payables where trade payables are obligations to pay for goods or services that have been acquired on the ordinary course of operations from suppliers.

2 Employee benefits

Where material, the cost of any unused holiday entitlement is recognised in the period in which the employee's services are received. Termination benefits are recognised immediately as an expense when the Charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

The average number of employees (including directors) during the year was 6 (2020 - 6)

There were no employees whose annual remuneration was £60,000 or more.

Jigsaw Community Counselling Centre
Notes to the financial statements (Continued)
For the year ended 31 December 2022

3 Critical accounting estimates and judgements

In the application of the Charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered relevant. Actual results may differ from these estimates. The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised when the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

4 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the Charity during the year.

5 Property, plant and equipment

	Fixtures, fittings & Equipment
	£
Cost	
At 1 January 2022	2,433
Additions	<u>0</u>
At 31 December 2022	<u>2,433</u>
Depreciation	
At 1 January 2022	487
Charge for year	<u>389</u>
At 31 December 2022	<u>876</u>
Net Book Value	
At 1 January 2022	<u>1,946</u>
At 31 December 2022	<u>1,557</u>

6 Current assets

	2022	2021
	£	£
Amounts falling due within one year:		
Cash at bank and in hand	45,587	45,463
Trade receivables	29,628	7,163
Other Debtors	2,731	10,000
Prepayments and accrued income	<u>0</u>	<u>0</u>
	<u>77,946</u>	<u>62,626</u>

7 Current Liabilities

	2022	2021
	£	£
Amounts falling due within one year:		
Accruals	1,025	0
PAYE	<u>1,400</u>	<u>0</u>
	<u>2,425</u>	<u>0</u>

Jigsaw Community Counselling Centre
Notes to the financial statements (Continued)
For the year ended 31 December 2022

8 Long term liabilities

	2022	2021
	£	£
Amounts falling due after one year:		
BBLs Loan	<u>43,340</u>	<u>50,000</u>

9 Restricted funds

The income funds of the Charity include restricted funds comprising the following funds:

CEO & Project Co-ordinator Fund - Grant income from Department of Communities is restricted to cover the cost of salaries and Project Co-ordinator

Sessional Workers Fund - Grant income received from DFC was included with salaries and was restricted to contribute towards the cost of one sessional counsellor fees providing counselling sessions for free and the cost of clinical supervision.

Comic Relief Fund - Grant income was received from Comic Relief for a project to provide free counselling sessions for teaching staff in schools to deal with stress due to additional pressures during the Covid-19 pandemic.

	Owed to Jigsaw		Owed to Jigsaw	
	@ Dec 21	Received	Spent	@ Dec 22
	£	£	£	£
DFC	-7,163	58,444	-72,566	-21,284
Youth Access	0	13,810	-22,154	-8,344
Comic Relief	0	5,125	-5,125	0
	<u>-7,163</u>	<u>77,379</u>	<u>-99,845</u>	<u>-29,628</u>

10 Related Party Transactions

	2022	2021
	£	£
Remuneration of key management personnel is as follows:		
Aggregate Compensation	<u>30,600</u>	<u>30,000</u>

Jigsaw Community Counselling Centre

Northern Ireland - Charity number 103927

Annual return

RRAS (NI) Limited

Chartered Accountants

Jigsaw Community Counselling Centre Independent Examiner's Report For the year ended 31st December 2022

Independent Examiner's Report to the Trustees of Jigsaw Community Counselling Centre

I report on the accounts of the Trust for the year ended 31st December 2022, which are set out on pages 1 to 6.

Respective Responsibilities of charity trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 65(2) of the Charities Act (Northern Ireland) 2008 and that an independent examination is needed. The charity is preparing accrual accounts and I am qualified to undertake the examination by being a qualified member of Chartered Accountants Ireland.

It is my responsibility to:

- examine the accounts under section 65 of the Charities Act (NI) 2008
- follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention.

Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland.

My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.

Cont. 2


Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
- to keep accounting records in accordance with section 386 of the Companies Act 2006 and section 44(1)(a) of the 2005 Act and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of the Companies Act 2006 and section 44(1)(b) of the 2005 Act and Regulation 8 of the 2006 Accounts Regulations have not been met

or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name:		Elise Richardson
Qualification:	Chartered Accountant (ACA) - Membership No. 09c0743	
Address:	25 Ardvanagh Avenue, Conlig, Newtownards, BT23 7XE	
Date:	5 th September 2023	