



**The Queen's Award
for Voluntary Service**

The MBE for volunteer groups

JIGSAW BURY

(Registered Charity No. 1115643)

Accounts for the Year Ended 30th September 2019

Independent Examiner's Report on the Accounts

Report to the trustees/members of Jigsaw (Bury) on the accounts for the year ended 30th September 2019 set out on pages 3 to 10.

Respective responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 145(1) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act,
- To follow the procedures laid down in the general directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act, and
- To state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the 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 statement below.

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 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act 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.

Signed.....*N. Tamas*.....

Date.....*30th June 2020*.....

Name.....*NICOLA TAMANIS*.....

Relevant Professional Qualification or Body.....*CHARTERED INSTITUTE OF
MANAGEMENT ACCOUNTANTS*.....

Address.....*6 STRATHMORE CLOSE, RAMSBOTTOM, BURY
BL0 9YU*.....

Before we begin... Any questions?

Wait! What exactly am I reading?

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You're reading Jigsaw Bury's annual report to its trustees and members, covering the period between the 1st of October 2018 and the 30th of September 2019.

Hold on a sec.... 'Jigsaw'?

Jigsaw started as a befriending project in 1992, evolving into a social group for young disabled people in 1995. It became an independent charity in 2005 and registered with the charity commission just under a year later. It continues to run two arms, Jigsaw Link for over 50s and Jigsaw for 13 to 30 year olds. For over 2 decades Bury Council has supported its services and developments.

From very small beginnings, with two members in 1995, Jigsaw now has 235 members, 129 volunteers, 4 office staff and 14 Group Leaders, and runs a diverse programme of sporting, skills development, healthy living and social activities. In 2013 Jigsaw received the Queen's Awards for Voluntary Service, the MBE for volunteer groups.

Jigsaw is an awesome charity based in the Borough of Bury, Greater Manchester that seeks to combat loneliness among the borough's disabled and elderly communities, by promoting the inclusion and independence of those communities. That's all we'll say for now but we will go into our activities in more detail later in this report – and needless to say, all our work is done on a not-for-profit basis.

So, Jigsaw is a charity... but how is it structured and governed?

Jigsaw is an association which consists of members, staff, and volunteers. Some of our members and group leaders also serve on the Board of Trustees, so we're proud to say that we're Member-led, and have a clear means of ensuring that our members' voices are heard at every level of the organisation. Jigsaw also works according to a governing document (our Constitution) which was originally drafted in August 2006, before being further modified in June 2015 and June 2016. Our trustees are formally appointed or reappointed at the Annual General Meeting, however, new trustees may be co-opted onto the committee at other times if there are vacancies and this is deemed necessary by the existing trustees. All trustees give their time voluntarily and receive no remuneration or other benefits for these activities. The involvement of Jigsaw service users as trustees ensures that members' views are represented in all discussions.

Do you work alongside any other organisations or bodies?

Some of our activities are run in partnership with other organisations, such as the Special Olympics organisation. This has provided the charity with a number of funding and additional sports opportunities. Jigsaw and Jigsaw Link also have a service level agreement with Bury Council, which covers the provision of support and socialising opportunities for disabled adults living in the Bury Council area.

Finally, how do you keep your members safe?

Jigsaw has a safeguarding policy in place, and as part of that policy Disclosure and Barring Service (DBS) checks are carried out on all trustees, staff and volunteers. These checks are carried out every three years in line with statutory requirements.

Okay, sounds great... so how can I get in touch with you?

For official purposes, our details as registered with the Charities Commission are as follows:

| | |
|-------------------------------------|---|
| Charity name: | Jigsaw (Bury) incorporating Jigsaw Link |
| Registered charity number: | 1115643 |
| Charity's principal address: | Unit 28, Bury Business Centre Kay Street Bury BL9 6BU |

Alternatively, for more general enquiries, or if you're looking to become a member or volunteer you can also call us at 0161 253 6853, or e-mail jigsaw@bury.gov.uk!

Now... on with the show!



So... What is Jigsaw?

Jigsaw (Bury) is a registered charity, based in the borough of Bury, comprised of two sub-groups: Jigsaw and Jigsaw Link. We aim to promote fun, freedom and independence for disabled people across the borough of Bury while also working to prevent social isolation, improve the self-esteem of our members and increase community integration.

Our Jigsaw arm is a sports and social group for young disabled people, accepting members from the age of 13. We aim to support our members to enjoy an active social life, to reach their sporting potential and to maintain a healthy lifestyle, running sports and social activities on average six days a week. The Jigsaw scheme provides our younger members with an opportunity to participate in mainstream activities and engage with the wider local community. Members are encouraged to believe in themselves and their own abilities, and this has created a lively, user led organisation which encourages active involvement of its members in the decision-making process. Activities are coordinated by the Jigsaw office staff and managed by group leaders, while our Volunteers provide assistance in a friendly, supportive way.

Jigsaw Link provides similar services to Jigsaw, in that it aims to support our members in enjoying an active social life just as Jigsaw does - but it is aimed at an older audience. Activities such as our regular Luncheon Clubs and group outings to interesting attractions and venues across the north-west and further afield are always well attended, and well loved by those who attend! Jigsaw Link also offers a one-to-one befriending service for people over the age of 50, as another means of working to prevent or reduce problems of loneliness and social exclusion among people who are at risk of becoming socially isolated, and who may be disabled or have an age-related condition. The befriending service works by linking members with a specific volunteer who will either visit them at home or call them on a regular basis. Finally, as mentioned above we also offer a weekly Luncheon Club and social outings throughout the year, as well as an Older People's Active Living programme, and a telephone befriending service.



Who's who at Jigsaw?

Trustees

The Jigsaw Board of Trustees for the 2018 - 2019 financial year was made up of the following amazing people:

| | | |
|--------------------|---------------------|---|
| Chair: | David Chrystal | (Resigned June 2019) |
| Chair: | Andrew Ferguson | (Co-Opted as Trustee December 2016, Elected Chair July 2018 re-elected June 2019) |
| Vice Chair: | Mark O'Brien | (Appointed June 2019) |
| Secretary: | Michael Gwyn | (Appointed June 2019) |
| Secretary: | David Chrystal | (Resigned June 2019) |
| Treasurer: | Samantha Jayne Owen | (Resigned June 2019) |

Member Trustees:

| | |
|-----------------|---|
| Andy Hay | (Resigned March 2019) |
| Rebecca Lunness | (Appointed July 2013, re-elected June 2019) |
| Liam Collinge | (Appointed July 2014, re-elected June 2019) |
| Thomas Brown | (Resigned June 2019) |
| Connor Edgar | (Resigned June 2019) |
| Ashley Hallows | (Appointed June 2019) |
| Verity Kay | (Appointed June 2019) |



Office Staff

Without these vital pieces of the puzzle, Jigsaw wouldn't be the great organisation that it is today. Sincere thanks from the Board of Trustees and the entire membership go to:

Manager: Zoe Oldham

Co-ordinator: Ellen Smith

Jigsaw Link Officer: Natalie Berger

Administrator: Dawn McCormick

"I get self-satisfaction
and enjoyment out of
what I am doing"



What Jigsaw Does...

The objectives of Jigsaw are twofold:

- To meet the needs of disabled people with a view to encouraging their active participation in the community
- To promote equality and diversity by combating negative perceptions of disability.

...And How Did We Do That This Year?

We're really proud of our achievements this year, so of course we're more than happy to tell you about them! Read on for all of the important facts and figures regarding Jigsaw's activity, as well as more snapshots of the year's highlights and testimonials from our members!

Jigsaw Link

Over the course of this year 85 different members took advantage of the opportunities and outings offered by Jigsaw Link. Roughly two-thirds of those people were happy just to attend our outings and luncheon clubs, where this year's highlights included the Jigsaw Link visits to Cleveleys and Knowsley Safari Park, as well as our trip on the Canal boats at Marple, while closer to home we visited Barton Airport, Lowry Art Gallery, Housing Units, Hollingworth Lake, Heyhead Farm, Jacksons Boat, Olympus Fish & Chip Restaurant and Rivington Hall. In addition to the good times we had and friendships made on these outings, a further 3 members opted for our telephone befriending service, so as we head

into 2019/20 that leaves just two members still in need of a befriender. We'd of course like to thank our members for getting out there and getting involved throughout the year, and to those people still waiting for a befriender we ask only that you stay the course with us – we're sure to find someone for you soon!



Jigsaw

It's been another extremely busy and fun-packed year for Jigsaw, in which our community of 166 active members were able to select from some 250 social and 243 sporting outings, making for a grand total of 493 Jigsaw events across the whole year.

Following suggestions from Jigsaw members, Jigsaw visited Blackpool Illuminations, Bury Fire Station, Dino Falls Adventure Golf, Laser Quest and the Snow Park at The Chill Factor. Over the course of the past twelve months we've also taken in history at the Bury Transport Museum and seen amazing animals at Blackpool Zoo. In between all of that and more we even found time to host Jigsaw's first ever Prom including an awards ceremony. Other popular social outings with Jigsaw include cinema trips, meals out, bowling, movie nights, paint a pot, quiz nights and Lego club. Jigsaw celebrated the festive season at Manchester's famous Christmas Markets and enjoying pantomimes, carol concerts and our very own Christmas quiz! Of course no round-up of the year would be complete without mentioning the successful residential trip to Bendrigg Trust, a residential activity centre specialising in high quality activities for disabled people. A 6 week 'Summer Holiday Programme' included popular visits to: Hollingworth Lake, Madame Tussauds in Blackpool, Blue Planet Aquarium, a beach day at Southport, Cadbury's World, New Horizons Canal Boat trip & Trentham Monkey Forest. Finally, Jigsaw members also enjoyed taking an active role in fundraising activities, including organising



our popular fundraising discos, participating in several bag packs at local supermarkets and street collections. Other fundraising efforts included a ladies fashion show, our very own Christmas Markets, coffee and cake afternoons, a tribute night, Summer fair and a 5k Park Run at Heaton Park.

Jigsaw has 43 active Volunteers who offer group support at our outings on evening and weekends.

Let's Get Physical!

As it always has done, sport and fitness again played a large role in Jigsaw's activities across 2018/19. We're pleased to say that this year we were able to expand the range of sporting outings offered to our members by adding several new activities to our monthly outing sheets, including cycling with Wheels for All, internal Boccia League, circuit training, table tennis, self-defense, The Aerobics Development Project with Street Shakers at The Cottage, pitch and putt, Kayaking at Water Adventure Centre, health walks and a disabled swim session at Radcliffe Leisure Centre.



Jigsaw members participated in the 2018 Rotary Games, Accessible Festival and hosted friendly football matches against AFC Masters. Jigsaw is particularly proud of the season our Boccia players had this year! Five Jigsaw teams took part in the North West Boccia England League, with Bury Aces attending the National Boccia League Finals in July 2019.



Where Jigsaw Stands Financially...

General Overview and Reserves

Income in 2018/19 was £144,332, reducing by 11.25% from 2017/18, however, expenditure was £151,983 reducing by 14.62% in the previous year. We aim to hold sufficient funds in reserves to cover a minimum of six months' expenditure. In the interest of transparency we acknowledge that right now our cash reserves are not yet at the level we'd ideally like them to be, but things are once again trending in the right direction.

We held cash at the bank of £41,388 made up entirely of unrestricted funds.

2018/19 External Funding Breakdown

A massive thank you goes out to the following funds, grants and organisations - and of course every member of the public that made a donation during 2018/19 - for the financial contributions that they made to Jigsaw over the past financial year.

| <u>Funding Source</u> | <u>Amount</u> |
|------------------------------------|---------------|
| Bury Council SLA | 28,662 |
| Ford Britain | 600 |
| Bury MBC Standing Together Funding | 4079.77 |
| Holyrood Funding | 499.62 |
| Big Lottery Awards for All | 10,000 |
| Bury Relief in Sickness | 12,000 |
| Zochonis | 5,000 |
| Bury Council Social Capital Fund | 3,015 |
| Parklife Funding | 1,057 |
| Duchy of Lancaster | 500 |
| Moto in The Community Trust | 442.88 |
| The Manchester Guardian Society | 1,000 |
| Peter Kershaw Trust | 1,000 |
| Bury VCFA Standing Together | 453 |
| Skelton Charity | 1,000 |
| Leeds Building Society | 1,010 |
| Concertina Charitable Trust | 100 |
| Bruce Wake Charitable Trust | 2,000 |
| Forever Manchester | 200 |

Every penny of every donation - big or small - goes to improving the lives of people in your local community, and Jigsaw just couldn't do what we do without you – so again, from the bottom of our hearts, THANKYOU!

A Few Financial Notes...

- As you can see from the table above, the main source of grant income in 2018/19 were the combined external grants, which totaled £43,757.27 and the Service Level Agreement (SLA) funding from Bury Council of £28,662, giving a total grant income of £72,419.27.

- As the accounts show, the majority of the income is used to support the costs of charitable activities including the organisation of activities, staff costs, volunteer expenses and transport.
- Nevertheless, Jigsaw members' contributions towards the cost of social and sporting activities raised £42,698 in 2018/19. That's a 33% increase over the figure for 2017/18!

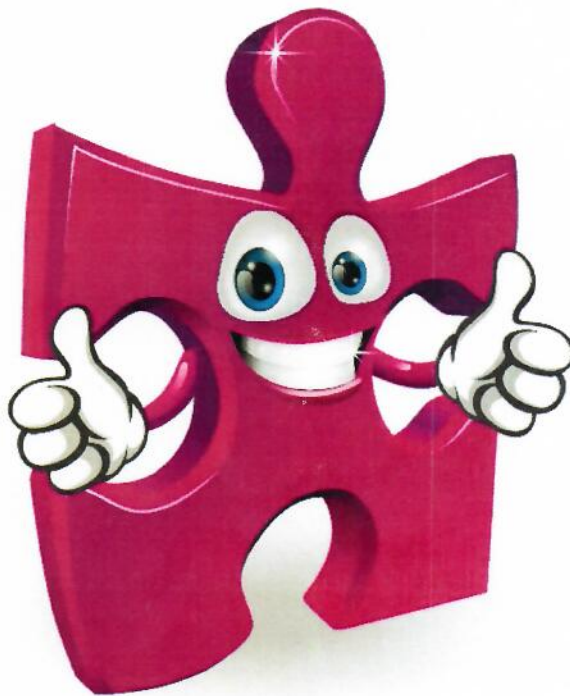
Jigsaw's Plans for the Future...



First and foremost, we will continue to deliver a member-led service, providing activities and opportunities that our members will enjoy and which promote our core values of fun, freedom and independence.

Jigsaw's other plans for 2019/20 include redoubling the efforts we have made this year to broaden the range of activities and services we are able to offer to Jigsaw and Jigsaw Link members by including new sports, trips, and cultural experiences to our current wide-ranging and diverse selection of outings. It is our belief that this constant effort to offer our members the opportunity to try something new will further help the members that we already have to develop, and attract even more disabled and disadvantaged people of all ages in the Borough of Bury to lead a healthier lifestyle, become more independent, improve their self-esteem and avoid social isolation.

As we've mentioned before we're proud to be a member-led organisation, so we will of course be listening to our members and making our best effort to provide outings to the venues and activities that they want.





Receipts and payments accounts

CC16a

For the period
from

Period start date
1st October 2018

To

Period end date
30th September 2019

Section A Receipts and payments

| | Unrestricted funds to the nearest £ | Restricted funds to the nearest £ | Endowment funds to the nearest £ | Total funds to the nearest £ | Last year to the nearest £ |
|---|--|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| A1 Receipts | | | | | |
| Grants - Government & Public Bodies | - | 28,662 | - | 28,662 | 28,662 |
| Grants, Legacies & Donations - Other | 51,381 | - | - | 51,381 | 88,620 |
| Other Income | 64,033 | - | - | 64,033 | 44,821 |
| Investments | 258 | - | - | 258 | 523 |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total (Gross income for AR) | 115,672 | 28,662 | - | 144,334 | 162,626 |
| A2 Asset and investment sales, (see table). | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total receipts | 115,672 | 28,662 | - | 144,334 | 162,626 |
| A3 Payments | | | | | |
| Office Staff Wages | - | 86,617 | - | 86,617 | 87,598 |
| Group Leader Pay | - | 16,819 | - | 16,819 | 24,972 |
| Payroll Service Charge | - | 492 | - | 492 | 492 |
| Expenses | - | 4,643 | - | 4,643 | 5,415 |
| Direct Cost of Activities | 27,981 | - | - | 27,981 | 37,110 |
| Activity Support Costs | 3,962 | - | - | 3,962 | 6,007 |
| Overheads | 11,469 | - | - | 11,469 | 16,423 |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | 43,412 | 108,571 | - | 151,983 | 178,017 |
| A4 Asset and investment purchases, (see table) | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total payments | 43,412 | 108,571 | - | 151,983 | 178,017 |
| Net of receipts/(payments) | 72,260 | - 79,909 | - | - 7,649 | - 15,391 |
| A5 Transfers between funds | - 79,909 | 79,909 | - | - | - |
| A6 Cash funds last year end | 49,037 | - | - | 49,037 | 64,428 |
| Cash funds this year end | 41,388 | - | - | 41,388 | 49,037 |

Section B Statement of assets and liabilities at the end of the period

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---|-------------------------|------------------------------------|----------------------------------|---------------------------------|
| B1 Cash funds | | | | |
| | Jigsaw Current Account | 24,867 | - | - |
| | | 16,521 | - | - |
| | | | - | - |
| | Total cash funds | 41,388 | - | - |
| CCXX R1 accounts (SS) | | OK | OK | 1 OK |
| (agree balances with receipts and payments ¹ account(s)) | | | | |



| | | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---------------------------------|---------|------------------------------------|----------------------------------|---------------------------------|
| B2 Other monetary assets | Details | | | |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |

| | | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|-----------------------------|---------|--------------------------------|-----------------|-----------------------------|
| B3 Investment assets | Details | | | |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| | | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|---|---------|--------------------------------|-----------------|-----------------------------|
| B4 Assets retained for the charity's own use | Details | | | |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| | | Fund to which liability relates | Amount due (optional) | When due (optional) |
|-----------------------|---------|------------------------------------|--------------------------|------------------------|
| B5 Liabilities | Details | | | |
| | | | - | |
| | | | - | |
| | | | - | |
| | | | - | |

Signed by one or two trustees on
behalf of all the trustees

| Signature | Print Name | Date of approval |
|---|-----------------|------------------|
|  | Andrew Ferguson | 10/07/2020 |
|  | Michael Gwyn | 10/07/2020 |

Independent Examiner's Report on the Accounts

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Signed.....Nicola.....

Date.....30th June 2020.....

Name.....NICOLA TAMANIS.....

Relevant Professional Qualification or Body.....CHARTERED INSTITUTE OF.....

.....MANAGEMENT ACCOUNTANTS.....

Address.....6 STRATHMORE CLOSE, RAMSBOTTOM, BURY.....

.....BL0 9YU.....