



**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 2018

First, the legal stuff...

Independent Examiner's Report on the Accounts

Report to the trustees/members of Jigsaw (Bury) on the accounts for the year ended 30th September 2018 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.

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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. Tamaris*.....

Date.....18.06.2019.....

Name.....NICOLA TAMARIS.....

Relevant Professional Qualification or Body.....CHARTERED MANAGEMENT.....

.....ACCOUNTANTS.....

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

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

Before we begin... Any questions?

Wait! What exactly am I reading?

You're reading Jigsaw Bury's annual report to its trustees and members, covering the period between the 1st of October 2017 and the 30th of September 2018.

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

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 2017 - 2018 financial year was made up of the following amazing people:

Chair:	David Chrystal	(Elected Trustee January 2013, Chair during Q1 + Q2 2018)
Chair:	Andrew Ferguson	(Co-Opted as Trustee December 2016, Elected Chair July 2018)
Secretary:	Anna-Louise Thomond	(Appointed October 2015, resigned July 2018)
Secretary:	David Chrystal	(Re-elected to board as Secretary July 2018)
Treasurer:	Kathryn Bentley	(Appointed October 2015, resigned July 2018)
Treasurer:	Samantha Jayne Owen	(Appointed July 2018)

Member Trustees:

Andy Hay	(Appointed June 2017, re-elected July 2018, resigned March 2019)
Rebecca Lunness	(Appointed July 2013, re elected July 2018)
Liam Collinge	(Appointed July 2014, re-elected July 2018)
Thomas Brown	(Appointed July 2018)
Connor Edgar	(Appointed July 2018)



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: Aiesha Saddique (May 2016 to December 2017)

Administrator: Dawn McCormick (Commenced January 2018)



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 92 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 Southport and Knowsley Safari Park, as well as our trip on the Canal boats at Marple, while closer to home we took in the charm of the East Lancs Railway and the Runway Visitor Park at Manchester Airport. In addition to the good times we had and friendships made on these outings, a further 5 members opted for our telephone befriending service, so as we head into 2018/19 that leaves just three 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 in General

It's been another extremely busy and fun-packed year for Jigsaw, in which our community of 156 active members were able to select from some 229 social and 346 sporting outings, making for a grand total of 575 Jigsaw events across the whole year. Over the course of the past twelve months we've taken in history at the Imperial War Museum and National Football Museum, seen amazing animals at the Blue Planet Aquarium and Dinosaurs in the Wild, and celebrated the festive season at Manchester's Christmas Markets. In between all of that and more we even found time for a bit of clubbing with Frogtastic in the Park, and of course no round-up of the year would be complete without mentioning the unprecedented TWO residential trips our members were treated to this year – to The Keppleway Centre and the Bendrigg Trust, as well as our day trips to Chester Zoo and Blackpool Illuminations, two long-standing Jigsaw traditions that are always well attended and provide a great time for members and volunteers alike! Finally, Jigsaw members also enjoyed taking an active role in fundraising activities, including organising our popular fundraising discos and participating in several bag packs at local supermarkets.

Let's Get Physical

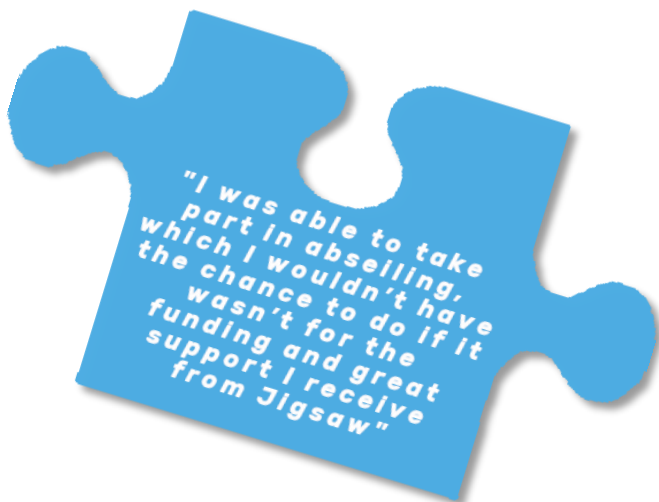
As it always has done, sport and fitness again played a large role in Jigsaw's activities across 2017/18. We're pleased to say that this year we were able to expand the range of sporting outings offered to our members by adding several new activities to our signup sheets, including Golf, Zumba, Kayaking and more alongside long-standing favourites like Boccia, Yoga, and New-age Kurling. Jigsaw members participated in the 2017 Rotary Games and Accessible Festival, performed in the 'Shake It Till You Make It' Street Shakers Dance Show at The Met Theatre in Bury on 28th March 2018, and we're also particularly proud of the season our Boccia players had this year... Six Jigsaw teams took part in the North West Boccia England League, with Bury Jigsaw and Bury Aces attending the National Boccia League Finals in June. Elsewhere, the Jigsaw Football team attended the Bolton Bury District Football League Competition in May 2018, and Jigsaw came 1st place in the tournament!





The 'GO FAR' Project

When we weren't out and about visiting all corners of the UK or working hard to stay fit healthy and active in the gym, or taking part in one of the many disability-friendly sports sessions that Jigsaw offers, we continued our work on the GO FAR project, made up of the following component parts:



- The 'Making the Most of Me' programme for 16-30-year-olds, developing their skills in assertiveness, independent living, money management, personal hygiene and dignity, safety, and healthy living.
- The 'GO FAR' Communication Programme, developing understanding of healthy friendships, communication, how to be popular and confident, bullying and how to deal with it, dating, and the benefits of a 'mind-over-matter' mentality.
- The 'GO FAR' Feel Good Workshops, incorporating a laughter workshop with Robin Graham, chair-based exercise, summer quiz and bingo.
- The always-popular 'GO FAR' Shopping and Cookery sessions continued on a fortnightly basis.
- The 6 week 'Summer Holiday Programme' included a French workshop, a TFT Energy Healing session, summer arts and crafts, a musical instrument design session, and cupcake decorating.

Where Jigsaw Stands Financially...

General Overview and Reserves

Income in 2017/18 was £5,571 higher than 2016/17, expenditure was £20,345 higher than 2016/17, and at the end of 2017/18 we held cash at the bank of £48,969 made up entirely of unrestricted funds.

2017/18 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 2017/18 - 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
Reaching Communities	60,923
Tesco Bags of Help	2,966
Bury MBC Bridging the Gap funding	1,732
Co-op Local Community Fund	3,382
Bury Relief in Sickness	8,000
Parklife Funding	1,120
Prestwich Athletics Club	1,000
ASDA Bury Green Token Scheme	200
Ambition for Ageing Funding	1,783
1 Small Thing Ambition for Ageing	250



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 sources of grant income in 2017/18 were The National Lottery's 'Reaching Communities' funding, and our service level agreement (SLA) funding from Bury Council. The SLA was renewed for 2018/19, but unfortunately, this was our last year of eligibility for the Reaching Communities fund.
- However, we have taken measures to mitigate against the loss of the Reaching Communities funding. 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.



- As the accounts show, the majority of the income is used to support the costs of charitable activities including the organisation of activities, the wages of group leaders, volunteer costs and transport.
- Nevertheless, Jigsaw members' contributions towards the cost of social and sporting activities raised £34,183 in 2017/18. That's a 28% increase over the figure for 2016/17!

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 2018/19 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. What's more, we will be looking to repeat 2017/18's never-before-seen offering of TWO residential trips (to The Bendrigg Trust and The Keppleway Centre) to be hosted at suitable outdoor educational centres.





CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
Jigsaw (Bury)

No (if any)
1115643

Receipts and payments accounts

CC16a

For the period from	Period start date 1st October 2017	To	Period end date 30th September 2018
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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	27,697	60,923	-	88,620	87,453
Other Income	44,821	-	-	44,821	40,487
Investments	523	-	-	523	385
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	73,041	89,585	-	162,626	156,987
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	73,041	89,585	-	162,626	156,987
A3 Payments					
Office Staff Wages	-	87,598	-	87,598	-
Group Leader Pay	-	24,972	-	24,972	-
Payroll Service Charge	-	492	-	492	-
Expenses	-	5,415	-	5,415	-
Direct Cost of Activities	36,625	485	-	37,110	47,193
Activity Support Costs	6,007	-	-	6,007	92,185
Overheads	16,423	-	-	16,423	18,295
	-	-	-	-	-
	-	-	-	-	-
Sub total	59,055	118,962	-	178,017	157,673
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	59,055	118,962	-	178,017	157,673
Net of receipts/(payments)	13,986	- 29,377	-	- 15,391	- 686
A5 Transfers between funds	- 29,377	29,377	-	-	-
A6 Cash funds last year end	64,428	-	-	64,428	65,113
Cash funds this year end	49,037	-	-	49,037	64,427

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	13,746	-	-
		4,028	-	-
		31,263	-	-
	Total cash funds	49,037	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK



	Details	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			-	
			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
	DAVID CHAYSTAL	18/6/19
	ANDREW FERGUSON	18/6/19

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

Date.....18.06.2019.....

Name.....NICOLA TAMAS.....

Relevant Professional Qualification or Body.....CHARTERED MANAGEMENT.....

.....ACCOUNTANTS.....

Address.....6 STRATHMORE CLOSE RAYSBOTTOM BURY.....

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