THE JIGSAW CLUB

Year 2025 (1st January to 31st December 2025) Annual Report and Audited Accounts

Charity Commission Number: 1161907

Purpose:

We are a club based in Flitwick, Bedfordshire providing social needs for disabled people.

We have been in existence for over 50 years and currently have over seventy members (including helpers) of all ages and disabilities.

We meet once a fortnight at Flitwick Village Hall and provide a varied programme of entertainment, as well as informative evenings that are of benefit to disabled people. We own three ambulances which we use to collect our members from their homes to bring them to our meetings and to take them home again. We also use these vehicles to take our members on various outings including trips to garden centres and the pantomime at Christmas. All our volunteers are unpaid who give up their time freely to help make a difference to people who would otherwise be isolated in their own homes. Throughout the year various charity events are organised to raise funds to enable us to deliver events, trips and activities for our members as well maintaining and upkeeping the ambulances which play an important part of the charity.

List of Trustees:

- Olive Mary Mitchell (Chairperson)
- Frederick Ash
- Valerie Bates
- Jan Sexton
- Reg O'Dell
- Susan Mary Derrick (Treasurer)
- Phillip Charles Hines
- Sheila Anne Meads
- Sandra Mary Hines
- John Ernest Roberts

Annual Report (Chairperson):

This report provides information on the activities and achievements of the Jigsaw Club for the 2025 year. It was presented to all members and service users at the end of year Annual General Meeting.

It has been a very busy year, where some new members have joined, as well as previous members having renewed to the "family". Conversely, we have sadly lost members, with one of them being our longest serving. May they all rest in peace!

During the past year we have been entertained by old favourites and new items on our annual programme. Music always plays a big part in Jigsaw Club and in May 2025 we celebrated VE 80 with Ampthill Town Band – a very popular item on our programme. Other musical items included the U3A Ukelele Band, Desert Island Discs with one of our members reminiscing, and sharing their memories. Additionally, Stewartby Operatic Society provided a festive and fun evening at our Christmas Party. Sadly, we could not have a performance with the Ampthill Singers in January as the evening was cancelled due to bad weather.

To promote opportunities for our members to socialise, we continued to hold evenings out, hosted generously by the Cross Keys in Pulloxhill. The first such gathering for the year was the members lunch, followed by the summer outing for the annual "Pub Night Out". Additionally, Hot Cross Buns were provided for Easter meetings, as well as birthday cakes and Christmas snacks being provided on occasions at our Thursday meetings.

Throughout the year informative presentations and activities have been provided for all members and helpers. A Pilates event, that had also been a success in previous years was greatly appreciated and enjoyed. A presentation on the "Secret War" in the Chilterns was also provided, as well as an informative session being given on how to prevent being scammed through your phone and laptops. This session also incorporated personal awareness and security on your own doorstep, which was of particular importance for our members who may be at risk!

The local camera club also provided some superb tips on taking and making the most of taking photographs. This included tips on how to utilise the camera on your mobile phone and making the most of the layout, lighting and positioning of the subject.

Further events were covered on the Marston Vale Railway Line and an interesting update was provided on the Foodbank that is coordinated at the local church - St. Andrews in Ampthill.

One of the highlights for 2025 was the Summer Outing. Our members and helpers boarded a coach on route to the Brick Lane Music Theatre in London, where they were entertained with singing, dancing and funny stories. One member said that she had not laughed so much in a long time. During the interval, afternoon tea was provided and the feedback from members was that they had a great time.

In October, a special treat was provided. The cinema came to the village hall where the Thursday night meetings are held. This was a first for Jigsaw Club. Zonita Community Cinema came to us and provided the first Fisherman's Friend Film (the second film will hopefully be shown, at a later date to members). Ice Creams were also provided during the interval!

Special Thanks must be given to the Jigsaw Club event programmes coordinator who provided a varied, informative and social selection of events for the year. It is hard work and takes a lot of energy and drive to put together.

As in previous years, the Jigsaw Club contributes to the British Legion Poppy Appeal and wreathes were laid on behalf of members and helpers at the Remembrance Service in Ampthill.

Finally, appreciation must be given to all the helpers who enable the Jigsaw Club to function and provide a service throughout the year for its members. In particular, the kitchen staff who provide refreshments at the meetings and the drivers and escorts for ensuring the safe transportation of members. The committee must also be thanked for the smooth running of the Jigsaw Club and ensuring its continuity and ongoing quality of service.

Treasurer's Report:

The final accounts for 2025 for the Jigsaw Club have been audited by Charles Goldthorpe and all transactions have been agreed and signed off. The Clubs monetary assets have continued to grow. At the end of 2024 the Club had a total of £43,376.28 in the two bank accounts. At the end of the 2025 financial year the Club had £2,381.88 in the current account and £53,372.55 in the reserve account, a combined amount of £55,754.43. The amount of money in the current account is kept to a minimum for paying on-line invoices, the main reserve account accrues monthly interest payments at the current rate.

The three vehicles are the Clubs other main asset with an estimated combined value of £17,500. The report shows that there was a small depreciation for the 61 and 67 registered vehicles, while the 63 registered vehicle showed a slight increase in value. This, however, is a rough guide, based on figures obtained online from Motorway.co.uk.

The report shows that £20,000, was ring fenced to replace one of the current vehicles when the need arises, this will be increased to £30,000 this year. A further £3,000 was ring fenced to spend on the Clubs anniversary celebrations next month.

The report gives a breakdown of the figures that have been audited. It shows how money was raised (receipts) and how it was spent (payment activities). While it might appear in the report that some fund-raising activities only made a small profit, additional monies accumulated at these events are included, for auditing, under different headings, for example in raffles, heads and tails, members donations, individual donations and corporate donations.

The committee, as always, worked very hard during 2025 and much of the money accrued was due to the fundraising activities organised by them. In total the: January lunch, Tribute night, Quiz night, Ampthill lights and three coffee mornings raised approximately £7,400.

Local organisations continued to support us very generously. During 2025 we received: HLB Runners £160, St Mary's Church Maulden £200, Rotary Club of Flitwick Vale £150, Ampthill Fireworks £200, Ampthill Music £225, Ampthill Lodge of Instruction £170, Ampthill Mayor's Charity £1,259, Ampthill and District Rotary Club £200, Ampthill Methodist Wives Club £150, St Andrew's Church Soup Lunch £245, Richmond Care Home £170, Maulden PCC £305, and finally East Beds Charity Cricket Shield £800. A total of £4,234.

In addition to the corporate donations, we often receive smaller donations from our loyal following of 'FRIENDS' who continue to make generous donations and purchase tickets for our fundraising activities but wish to remain anonymous. A special mention to one of our supporters who raised £1,289 for us by doing a fundraising walk, and to a family who donated £2,198 in memory of a relative.

All of you as members also contribute to our income by making donations towards refreshments and transport and buying raffle tickets at each meeting, the profit of which goes towards providing the activities, entertainment, outings and refreshments that you all enjoy.

Gift Aid from HMRC for 2025 came to £1,421. Central Beds continues to reimburse the Club the fees for the hire of Flitwick Village Hall which for 2025 were £1,565.

Running the 3 vehicles continues to be our biggest expenditure, in addition to the vehicle insurance and day-to-day running costs, the lift on each vehicle must be serviced twice a year and each vehicle must have an annual MOT and service, to ensure that they meet legal requirements and are roadworthy. The drivers and escorts also undertake professional safety training to help ensure the safety and comfort of the members who use the vehicles. In total last year the Club spent £5,646 on the three vehicles which included the three lots of insurance.

The Club also has indemnity insurance which cost £425,79 this covers public and product liability and accidents to people and property at meetings and outside events.

Our two popular events, the pub night out and the members lunch at the Cross Keys in Pulloxhill were fully paid for out of Jigsaw funds at a total of £2,400 for the two events, while other events such as the summer outing and pantomime are funded by your donations with a subsidy from Jigsaw funds.

Fundraising Report:

2025 was a busy year for fund raising events.

We try to organise a variety of events which will attract a broad range of supporters. Different events attract different people, so it is important to have this range of events.

We always start the year with our very popular fundraising lunch at the Masonic Rooms in Ampthill which over 80 people attended. This is one of our main

fundraisers of the year and as always was very successful. One of our committee members opened her garden for a coffee morning which was very well attended. The garden was full of our supporters, and they all had a very enjoyable morning in glorious sunshine supporting the cake sales and the raffle. Our appreciation is given to all the cake makers.

Jigsaw Club had a stall at Ampthill Lights Switch On which was very successful for the club funds, selling tickets for our giant hamper.

In October we held another Tribute Night at Parkside Hall in Ampthill, which this time was Rod Stewart with all tickets sold without even advertising. This is now an annual event and plans are underway for another tribute night in 2026.

Once again, we held a Quiz night at Houghton Village Hall, sharing the organising and the proceeds with Houghton Conquest carers.

At Flitwick Village Hall, we held two "Market Teas" on a Friday morning when the market is open. Not only does this raise funds for the club, but it also gives us an opportunity to raise awareness about Jigsaw Club within the local community.

In conclusion, the club is grateful to everyone who has supported our fund raising events, which if they didn't, we would not be able to provide the facilities and events for our members and keep the continuity of the club running successfully.

We always welcome various suggestions for new ideas that we adapt into successful fundraisers.

Once again, the clubs sincere appreciation and thanks is passed on to all those who help to organise these events and to everyone who supports them. Thank you.

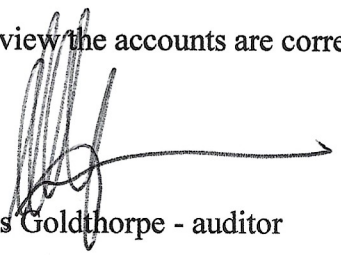
Audited Accounts (Follow on next page):

Charles Goldthorpe
29 High Street
Houghton Conquest
Bedfordshire
MK45 3LF

21/01/2026

I have audited these accounts without the benefit of seeing the bank statements.

In my view the accounts are correct from the information I have.



Charles Goldthorpe - auditor

The Jigsaw Club

BALANCE SHEET

As at 19 December 2025

	General funds	21/12/2024
MONETARY ASSETS		
Nat West Current Account ...884	2,381.88	1,016.53
Nat West Reserve Account ...224	53,372.55	£41,074.36
Awaiting banking		

TOTAL ASSETS	**55,754.43**	**42,090.89**

STATEMENT OF FINANCIAL ACTIVITIES
for the year ending 19 December 2025

	General funds
RECEIPTS	
Members' Donations (Refreshments)	2,246.00
Members' Donations (Transport)	985.00
Individual Donations	6,672.34
Easy Fundraising	16.13
Just Giving	0.00
Gift Aid	1,421.01
Interest on Deposit Account	527.94
Raffles/Heads & Tails	4,917.46
Corporate Donations & Grants	5,799.30
Members' Lunch	0.00
January Lunch 2025	2,337.50
Pantomime	0.00
Coffee Mornings	843.60
Cash Paying Attendees for Summer Outing	1,800.00
BACS Paying Attendees for Summer Outing	600.00
SPARE	0.00
Pub Night out	0.00
Quiz Night	1,008.00
Tribute Night (Rod Stewart)	3,475.00
Tribute Night (Bar Profit)	1,327.58
Ampthill Lights	310.42
Payments for January Lunch 2026	1,365.00
SPARE	
SPARE	
TOTAL RECEIPTS	**35,652.28**

PAYMENT ACTIVITIES		
Refreshments	515.98	
Hall hire	1,321.50	
Vehicle Costs RENAULT LV63 LXK	2,368.83	
Vehicle Costs PEUGEOT MX67 GSV	1,684.87	5,646.58
Vehicle Costs PEUGEOT WA61 BYP	1,592.88	
Entertainment & Events	672.35	
Raffles/Heads & Tails	497.89	
Members' Gifts/Poppy Wreath	416.96	
Property	47.95	
Health & Safety Training	642.50	
Members' Lunch	1,184.35	
January Lunch	2,310.00	
Pantomime	168.00	
Coffee Mornings	0.00	
Summer Outing	2,865.00	
SPARE	0.00	
Pub Night out	1,222.35	
Quiz Night	663.84	
Tribute Night	2,246.13	
Tribute Night Bar	605.49	
Ampthill Lights	0.00	
Insurance	442.03	
Sundries	469.84	
Auditor's Fees	50.00	
Members Christmas Gift	0.00	
Miscellaneous Expenses	0.00	
SPARE	0.00	
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TOTAL EXPENDITURE **21,988.74**

Net surplus/	(PROFIT)		**13,663.54**	**0.00**
Net assets @	20 December 2024		42,090.89	**42,090.89**
Net assets @	**19 December 2025**		55,754.43	
		INC/EXP	13,663.54	
Assets 22 Dec 2024 + Inc/Exp			55,754.43	
Total assets **19 December 2025**			55,754.43	
			0.00	

I have looked at the Charity Rules and you do not need a formal audit under Section 144[2] of The Charities Act 2011. I have followed the guidelines set out by the Charity Commission and can confirm no matter has come to my attention which gives me cause for concern and that you are complying with the rules under Section 41 Of the

These accounts are correct.

Auditor Charles Goldthorpe