



Annual Accounts and Annual Report 2024/25

Charity Registration Number: 1037668



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

**Independent examiner's report
on the accounts**

Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Stepping Stones Pre School

**On accounts for the
year ended**

31st August 2025

**Charity no
(if any)**

1037668

Set out on pages

1–4 (Receipts and payments summary)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/ 08 / 2025.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date: 27/02/2026

Name:

Joshua Unsworth

**Relevant professional
qualification(s) or body
(if any):**

CPFA

Address:

38 St Peter's Grove

Canterbury

CT1 2DJ

Section B	Disclosure
-----------	------------

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

None



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
Stepping Stones Pre School

No (if any)
1037668

Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	01/09/2024		31/08/2025

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					
External funding (KCC)	72,725	-	-	72,725	64,132
Tuition fees	8,151	-	-	8,151	12,568
Fundraising	1,318	-	-	1,318	1,241
Bank interest	430	-	-	430	495
Snacks/trips	-	-	-	-	-
Grants	-	5,413	-	5,413	8,889
Donations	7,311	-	-	7,311	5,372
Collaboration	-	1,760	-	1,760	-
Sub total (Gross income for AR)	89,935	7,173	-	97,108	92,697
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	89,935	7,173	-	97,108	92,697
A3 Payments					
Staff Wages	78,435	2,333	-	80,768	71,167
Hall rent	8,623	-	-	8,623	8,382
Consumables	1,590	-	-	1,590	1,208
Casual Staff	-	-	-	-	-
Equipment	645	1,000	-	1,645	2,450
Trips/Events	848	500	-	1,348	895
Other	603	-	-	603	453
Phone	692	-	-	692	518
Insurance	802	-	-	802	784
Training	378	1,710	-	2,088	4,664
Membership subscriptions	1,193	-	-	1,193	1,259
Administration	136	-	-	136	139
Gifts	-	-	-	-	-
Sub total	93,945	5,543	-	99,488	91,919
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	93,945	5,543	-	99,488	91,919
Net of receipts/(payments)	- 4,010	1,630	-	-2380	778
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	33,026	-	-	33,026	-
Cash funds this year end	29,016	1,630	-	30,646	778

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	Cash at hand	288	-	-
	Cash at bank (current accounts)	5,023	1,630	-
	Cash at bank (deposit accounts)	23,705	-	-
	Total cash funds	29,016	1,630	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
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 asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	Elizabeth McElhinney	Elizabeth McElhinney		



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

Trustees' Annual Report 2024/ 25

From 1 September 2024 to 31 August 2025

Charity name: Stepping Stones Pre-School Canterbury

Charity registration number: 1037668

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>The aims of the Pre-School are to enhance the development and education of children primarily under statutory school age by encouraging parents to understand and provide for the needs of their children through community groups and by:</p> <ul style="list-style-type: none">(a) offering appropriate play, education and care facilities, family learning and extended hours groups, together with the right of parents to take responsibility for and to become involved in the activities of such groups, ensuring that such groups offer opportunities for all children whatever their race, culture, religion, means or ability(b) encouraging the study of the needs of such children and their families and promoting public interest in and recognition of such needs in the local areas(c) instigating and adhering to and furthering the aims and objects of the Early Years Alliance
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>We provided a charity pre-school, totally focussed on our children, families and community, where children built on their learning through creative play.</p> <p>We ran pre-school sessions for 2-5 year olds every week day during term time. Children's wellbeing was absolutely paramount and was nurtured by a skilled and experienced team and a welcoming and inclusive learning environment.</p>

		<p>We provided excellent opportunities for learning and development, giving children the freedom to develop at their own pace and reach their full potential within the Early Years Foundation Stage. Children became resilient and independent learners who are willing to take risks and to challenge themselves as they learn through play. Our children's wellbeing was high and those that left us at the end of the summer term were well prepared for their transition to primary school. The charity continued to embed excellence and best practice in its work.</p> <p>Our knowledgeable, professional, caring and experienced staff team continued to be really valued by children and families. Very strong partnerships with parents and carers supported children's learning and development.</p> <p>We welcomed children from a wide range of backgrounds, including those living in areas of deprivation, children with English as an additional language, those with special educational and health needs and families working with Children's Services.</p> <p>Children enjoyed events and fundraising activities at Christmas, Easter and summer and a transition celebration for those children that left pre-school in July to start school in September.</p> <p>Staff and volunteers took the children on outings around the local community, including to: Wincheap Park, Kearsney Abbey, the Library, and Canterbury Cathedral as well as a visit to a local Café with families.</p> <p>Starting from September 2025, eligible working parents will be able to receive up to 30 hours of free childcare per week. In response to this change in legislation, Stepping Stones reached out to our current families to find out how much interest there was in increasing our hours. Early feedback from families has been very positive, indicating that our families would welcome longer, more flexible hours.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Trustees have considered the Charity Commission's guidance on public benefit when planning the charity's activities
Contribution made by volunteers	Para 1.38	The charity is governed by a volunteer Board of Trustees, with a wide range of skills and experience across charity, business, education

		and family support. All trustees either currently have children at the pre-school, or previously had children with us and they have a real commitment to the charity and the wellbeing and learning of the children in our care. Our constitution involves all parents and carers as family members of the charity and they take on active roles as volunteers within the setting and at community events.
--	--	--

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>The charity supported 36 children to develop within the Early Years Foundation Stage during the year.</p> <p>17 children had English as an additional language, alongside Spanish, French, Hungarian, Bengali, Nepali, Yoruba, Dari, Malayalam, Russian, Romanian, Marathi and Slovak.</p> <p>4 children received Free for Two funding for all or part of the year; 7 children received Early Years Pupil Premium funding.</p> <p>The charity continued to support children and families to work with partner agencies, including: 1 child accessing the Specialist Teaching Service or Speech and Language Therapy; 2 children accessing Kent Children's Services.</p> <p>At the end of the year, children left the pre-school to start school in 9 different primary schools across Canterbury and surrounding areas. The charity received positive feedback from the schools on the learning and development of the children.</p> <p>The charity received very positive feedback throughout the year from the parents and carers of children including the following comments:</p> <ul style="list-style-type: none"> • The team are <i>"always approachable and helpful"</i>, • <i>"The staff take time to understand each child's personality, strengths and areas for growth"</i>,

		<ul style="list-style-type: none"> • <i>“My child feels supported [and] encouraged, [and] that helps build their confidence and love for learning”.</i> <p>The charity’s staff continued to develop their professional practice during the year, attending training and learning events in a range of areas, including: Statutory Safeguarding and Prevent Training, FGM, Makaton, Safeguarding, Health and Safety, Paediatric First Aid, English as an Additional Language, Food Hygiene, Inclusive play in early years.</p> <p>Trustees completed training in governance and safeguarding.</p> <p>The recently promoted Manager and deputy Manager had a good first year. The staffing team have all settled into their new roles.</p>
--	--	---

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	<p>Across the year, the trustees implemented an annual plan with actions in five key priority areas: Children, Families and Safeguarding; Staff, Volunteers and Health and Safety; Fundraising; Communications; and Governance and Finance. Trustees regularly monitored progress against the plan and ensured that objectives were met. Trustees completed an annual review of the charity’s work.</p>
Performance of fundraising activities against objectives set	Para 1.41	<p>The trustees set the following fundraising objectives for the year:</p> <ul style="list-style-type: none"> • To raise income from individual giving and community events to meet the shortfall in statutory funding for childcare places • To raise income from grants, statutory funding and corporate funding to provide additional services for children and families • To further diversify the charity’s income streams <p>The trustees set realistic goals. The charity’s fundraising group performed well in identifying and securing funding and monitored the charity’s fundraising plan across the year. The charity secured some additional funding as detailed in the accounts but trustees were mindful of the ever-present gap between funding and costs and the attendant threat to</p>

		<p>its reserves and are aware that they will need to monitor this extremely closely going forward</p> <p>Details of the funding secured are shown in the charity's Annual Accounts and within this Annual Report.</p>
--	--	---

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity is ending this financial year with our payments exceeding our receipts by approximately £2,380.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Following a review we recalculated our reserves in relation to our current staffing. We currently require reserves of £10,000 to cover the costs of charity wind up and dissolution. This covers 3 months approximate running costs and all staff redundancies. This pre-allocated reserve fund is restricted to emergency use only and can only be accessed in the event of the charity's dissolution. We currently hold total reserves of £25,280.
Amount of reserves held	Para 1.22	£25,280
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	n/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	n/a

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	<p>The charity's main source of income continues to be government funding for childcare provision, through Kent County Council.</p> <p>Secondary to this is the income from fees for children who are not in receipt of government-funded childcare.</p> <p>As in previous years, the income from these sources does not cover the charity's costs and this year the charity has continued to focus on finding other sources of income, including: charitable grants, statutory grants, voluntary contributions from parents and carers and community fundraising. The majority of grants</p>
--	-----------	---

		received this year were used for specific projects such as “Little Kickers”, “Sign n Rhyme” and outdoor learning provision.
Investment performance against objectives	Para 1.41	n/a
Investment policy and objectives including any social investment policy adopted	Para 1.46	n/a
A description of the principal risks facing the charity	Para 1.46	<p>The main risk facing the charity is the disparity between its main funding avenues and its outgoings. The fundraising team will continue to focus on obtaining additional funding to cover the difference.</p> <p>Financial analysis is being carried out to help us determine the viability of extending our hours to align with increased funding entitlements (and to identify any risks in doing so).</p>
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Elected by members or co-opted by trustees

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	The charity has a clear process for the recruitment and induction of trustees, which is overseen by the Governance and Finance Group. The Chair of Trustees and Manager support new trustees with their induction to the charity. During their induction, trustees
--	-----------	--

		meet staff, volunteers, children and families and complete training and reading in governance, safeguarding and areas relevant to their specific role.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	<p>The charity is governed by a Board of Trustees, who meet on a termly basis to review the charity's progress against its annual plan and budget. Sub-committees of the Board report into trustee meetings on work in the following priority areas: Children, Families and Safeguarding; Staff, Volunteers and Health and Safety; Fundraising; Communications; and Governance and Finance. Each sub-committee has a Lead Trustee who oversees the charity's work in that area.</p> <p>The pre-school is run day-to-day by a small staff team. All staff are highly qualified and are led by a Manager and deputy Manager with QTS. Staff performance is monitored through a supervision and appraisal system. The Manager and the Chair of Trustees work together well and fortnightly staff meetings, which the Chair of Trustees attends on a termly basis, ensure good communication across the charity.</p> <p>The pre-school is regulated by Ofsted and the charity is a member of the Early Years Alliance, the National Council for Voluntary Organisations and a collaboration of local pre-schools.</p>
Relationship with any related parties	Para 1.51	n/a

Reference and Administrative details

Charity name	Stepping Stones Pre-School Canterbury
Other name the charity uses	n/a
Registered charity number	1037668
Charity's principal address	Kendall Hall, Nunnery Fields, Canterbury, Kent, CT1 3JN

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Tiffany Carter	Chair		n/a
2	Elizabeth McElhinney	Treasurer	From 29/04/2025	
3	Vicky Hough	Manager		
4	Alice Parry		From 17/07/2025	
5	Sally Heath			
6	Brianne Hamilton	Treasurer	To 29/04/2025	
7	Debbie Cavero	Secretary		
8	Abigail Stavroulakis-McMahon			
9	Rosetta Lancaster		To 29/04/2025	
10				
11				
12				

Name of chief executive or names of senior staff members (Optional information)

Vicky Hough, Manager

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	Tiffany Carter	Elizabeth McElhinney
Full name(s)	Tiffany Carter	Elizabeth McElhinney
Position (eg Secretary, Chair, etc)	Chair	Treasurer
Date	01/04/2026	01/04/2026