STEPPINGSTONES CHARITY

England & Wales · Charity number 1135645

Details

Other names	STEPPINGSTONES RELIEF
Status	Registered
Legal form	Other
Registered	2010-04-26
Register	View on the Charity Commission register

Contact

Address	Freckleton Business Centre Freckleton Street Blackburn BB2 2AL
Phone	00000000000
Email	info@steppingstonescharity.org
Website	www.steppingstonescharity.org

Activities

Objects: THE CHARITY'S OBJECTS (THE OBJECTS) ARE FOR THE PUBLIC BENEFIT OF PEOPLE IN THE GLOBAL SOUTH :- A) TO ADVANCE EDUCATION BY PROVIDING AND ASSISTING IN THE PROVISION OF FACILITIES FOR EDUCATION ANDB) THE PREVENTION OR RELIEF OF POVERTY BY PROVIDING: GRANTS, ITEMS AND SERVICES TO INDIVIDUALS IN NEED AND/OR CHARITIES, OR OTHER ORGANISATIONS WORKING TO PREVENT OR RELIEVE POVERTY.

Activities: Bore holes and water wells Food and medical supplies Food parcels Livelihood projects Widow and orphan sponsorship Education and training

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Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Accommodation/housing, Animals, Human Rights/religious Or Racial Harmony/equality Or Diversity, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** SOUTH AMERICA
- Brazil
- Ecuador
- Guyana
- India
- Trinidad And Tobago
- Venezuela

Finances

Period end	Income	Expenditure	Assets	Employees
2025-02-28	£77,419	£74,416	-	-
2024-02-29	£70,653	£78,254	-	-
2023-02-28	£91,132	£84,155	-	-
2022-02-28	£114,513	£122,128	-	-
2021-02-28	£75,207	£62,777	-	-

Trustees

Name	Role	Appointed
Omar Hanif	Chair	2020-07-05
Abdul Kabir Ahmed		2017-10-01
MOHAMED AMIN KAROLIA		

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STEPPINGSTONES CHARITY

England & Wales - Charity number 1135645

Accounts

SteppingStones Charity

Small steps to a better life

Non-Profit Organisation

100% Donations Policy

UNAUDITED

ANNUAL REPORT

28 FEBRUARY 2025

2025

www.steppingstonescharity.org

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CHAIRMAN'S REPORT

Message from the chair



Recognising that lasting change requires long-term commitment, we remained dedicated to helping these communities not only with immediate aid but also by fostering resilience to face future challenges. Our team has worked tirelessly to ensure that the people we serve receive the help they need, whether through emergency relief or by addressing ongoing poverty and inequality. This year, we touched the lives of thousands across South America, a success made possible by the generous support of our donors.

In 2024, we expanded across South America, extending aid into Mexico while continuing work in Brazil, Ecuador, Guyana, and the Amazon, delivering food, clothing, wells, and vital support.

The past year has shown us that the need for humanitarian assistance is greater than ever. But with the dedication of our volunteers, donors, and partners, we have risen to meet these challenges. As we continue to work across the region, we are constantly expanding our efforts to better respond to crises and help those in need. We are also improving our capacity to deliver impactful interventions that make a real difference in the lives of the people we serve.

Looking ahead, we are strengthening partnerships with local communities and organizations to build sustainable solutions. From improving access to clean water and healthcare to supporting education and livelihoods, our goal is to go beyond emergency relief and empower families to thrive with dignity and independence.

Thanks to the generosity of our supporters, we have been able to provide crucial aid, and we are committed to continuing this work into 2026 and beyond. We are deeply grateful to all who have contributed to our mission, and it is through your support that we can make a lasting impact in South America. Together, we are creating hope and relief for countless families, and we remain committed to our vision of a better future for all.

Omar Hanif

Chair of the Board of Trustees
SteppingStones Charity

Reference and Administrative Details

Registered Charity Name	Steppingstones Charity
Charity Registration Number	1135645
Principal Office	Frekleton Street Business Centre Frekleton Street Blackburn BB2 2AL

The Trustees

Mr M A Karolia

Mr A Ahmed

Mr O Hanif

Independent Examiner

Ahmed Adam Karolia
Suite 28 Blackburn Enterprise Centre
Furthergate
Blackburn
Lancashire
BB1 3HQ



Structure, Governance, and Management

Who We Are

SteppingStones Charity is governed by a Board of Trustees and led by a dedicated team of volunteers who oversee the delivery of our programmes and services. The organisation currently employs one part-time, seasonal staff member who contributes on an ad-hoc basis. In the near future, we intend to expand our operational capacity through the recruitment of additional part-time and full-time employees.

Volunteers remain integral to our work. Their commitment, professionalism, and compassion enable us to extend our reach to some of the most vulnerable and destitute individuals. Through their efforts, we are able to provide essential stability, support, and pathways towards long-term wellbeing and opportunity.

Our Mission

To uphold our vision of a future where disadvantaged individuals enjoy equal opportunities to fulfil their potential and pursue their aspirations. We are committed to fostering high expectations of what those facing hardship can achieve and to creating the necessary conditions for meaningful and lasting change.

Our Vision

A world in which impoverished and marginalised communities have equitable access to opportunities, resources, and support — enabling them to thrive alongside others.

Our Values

Accountability, Ambition, Collaboration, and Diversity form the foundation of our organisational culture. These values guide our decisions, shape our partnerships, and define the way we serve our beneficiaries.

Objectives and Activities



Objectives

The long-term objectives of SteppingStones Charity are to:

- Alleviate poverty and hardship among vulnerable individuals and communities.
- Advance education and promote learning opportunities.
- Provide access to healthcare and essential medical support.
- Foster livelihood development and economic empowerment initiatives.

Through these objectives, we aim to create sustainable change and improve the quality of life for those most in need.

Current Activities

Our relief and development initiatives are currently being implemented in Guyana and Brazil, with expansion underway in various regions across the South America. Teams of dedicated volunteers travel to these areas to assess needs, oversee project delivery, and ensure that all activities are conducted effectively and transparently.



In collaboration with local community leaders, we identify key priorities and design targeted interventions to address them. Projects typically include educational support, sponsorship programmes, food parcel distributions, and other essential initiatives responding to the specific needs identified through our assessments.

Achievements and Performance

Achievements

Reflecting on the achievements of the past year, our organisation has made significant progress in providing relief and implementing key projects across multiple countries. We have continued to deliver vital aid in Ecuador, Brazil, Guyana, Venezuela, Mexico, and Peru, reaching thousands of vulnerable individuals with essential support.

New initiatives in Ecuador included the installation of solar-powered wells, providing clean and sustainable water access to 1,600 people. In response to natural disasters, flood relief reached 3,000 people in the Amazon region of Rio Macas and Rio Paca Yalloka. Additionally, 40 chickens were distributed to families in Simón Bolívar to support livelihoods, and in Brazil, 125 blankets were provided to homeless individuals during colder months, including 46 in Vila Arcanjo – Valo Velho.

In response to increasing food insecurity, food parcels were distributed across Ecuador, Guyana, Brazil, Venezuela, Mexico, and Peru. These included 1,950 parcels during Ramadan in Ecuador and additional distributions totalling over 6,500 across other countries. Each parcel contained staple items such as rice, oil, butter, and sardines, designed to sustain families of 2–4 people for 3–4 weeks.

Sadaqatul-Fitr Project

This project, supported by donations from those who meet the Nisaab requirement, was implemented to assist less fortunate individuals during Eid. Beneficiaries included:

- Guyana: 20 people
- Brazil: 35 people
- Ecuador: 50 people
- Mexico: 39 people

Total Beneficiaries: 144 individuals

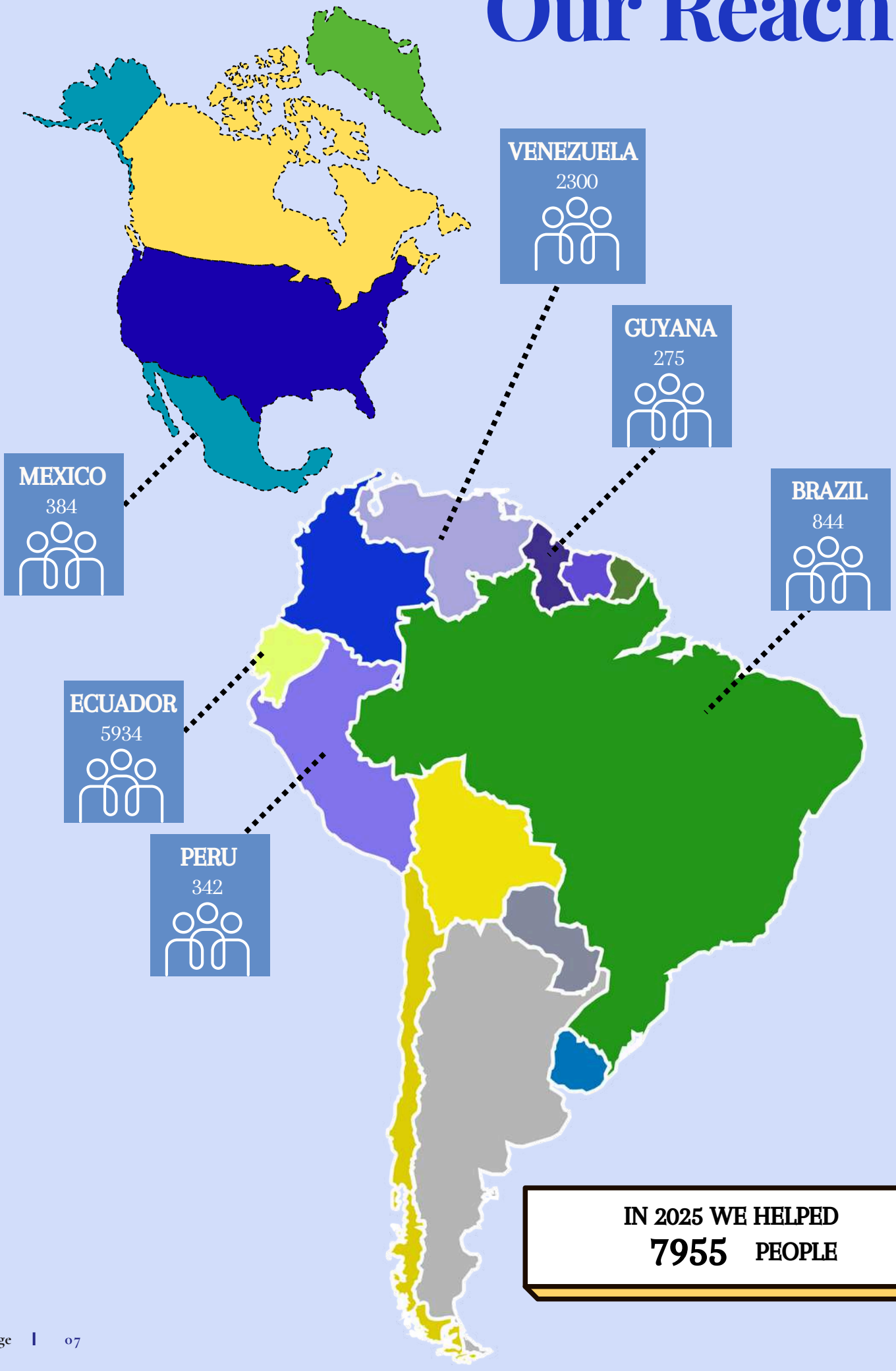
Qurbani Project

Our annual Qurbani initiative took place in West Bengal, India, where meat was distributed to 2,465 underprivileged families. This project ensured that families who rarely have access to meat were able to celebrate Eid with dignity and nourishment.

In 2025, we surpassed many of our goals and expanded our impact. Looking ahead, we are optimistic that, with continued support, we can build on this progress and further extend our assistance to those in need, making a lasting difference in vulnerable communities.

The Board of Trustees would like to express its gratitude for the immense and selfless commitment of our volunteers, whose dedication helps minimize operational costs and maximize aid to beneficiaries. We also sincerely thank our donors, supporters, and partner organizations for the vital roles they have played. Their hard work and generosity have not gone unnoticed.

Our Reach



IN 2025 WE HELPED
7955 PEOPLE

Financial Review

Financial Review

SteppingStones Charity continues to receive generous donations from the general public and other charitable organisations. These contributions enable the Charity to meet its financial obligations and to deliver its objectives effectively throughout the year. Prudent financial management and accountability remain central to ensuring that all funds are utilised responsibly and in line with our charitable purposes.

Reserves Policy

The Charity maintains its reserves at an appropriate level to ensure the continuity of its activities and the stability of its operations. The Trustees have resolved to maintain the current level of activities while seeking to enhance and expand them as financial capacity permits.

Risk Management

The Trustees actively review the principal risks facing the Charity on a regular basis. They are confident that maintaining reserves at the present level, alongside an annual review of key financial controls, provides sufficient resilience in the event of unforeseen challenges. The Trustees have also assessed the operational and strategic risks facing the organisation and confirm that appropriate systems and procedures are in place to mitigate significant risks effectively.

Plans for Future Periods

Over the past year, SteppingStones Charity initiated the early stages of an ambitious expansion plan aimed at extending our reach and deepening our impact. Our focus remains on empowering impoverished communities to achieve self-sufficiency and active participation in their local economies.

In the coming year, we will prioritise the establishment of livelihood projects across all of our operational countries. These initiatives will support local communities in generating sustainable income for their families and broader social development.

In parallel, we will continue to advance our ongoing programmes, including:

- Sponsorship of children to support their educational needs.
- Assistance for individuals unable to afford medical treatment or essential equipment.
- Home renovation projects for vulnerable families.
- Distribution of humanitarian aid to those most in need.

We recognise that achieving these objectives will require continued effort in fundraising and community engagement. However, with the steadfast commitment of our Trustees, volunteers, and donors, we are confident in our ability to meet our goals and sustain our impact in the years ahead.

The Trustees' Annual Report was approved on 20 October 2025 and signed on behalf of the Board of Trustees by:

M A Karolia

Mr M A Karolia
Trustee

Independent Examiner's Report to the Trustees of

SteppingStones Charity

I report to the trustees on my examination of the financial statements of SteppingStonesCharity ['the charity] for the year ended 28 February 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ['the Act'].

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination i have followed all the applicable directions given by the Charity Commision under section 145[b] of the Act.

Independent Examiners Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in ay material respect:

- accounting records were not kept in respect of the charity as required by section 130 of the Act ; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of the accounts set out in the Charities [Accounts and Reports] Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independant examination.

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

Ahmed Adam Karolia

Independent Examiner

Suite 28 Blackburn Enterprise Centre
Furthergate, Blackburn, Lancashire
BB1 3HQ

20 October 2025

Statement of Financial Activities

Year ended 28 February 2025

	Note	2025 Unrestricted Funds £	2025 Total Funds £	2024 Total Funds £
Income and endowments				
Donations and Legacies	4	77,419	77,419	70,653
Total Income		77,419	77,419	70,653
Expenditure				
Expenditure on Charitable Activites	5,6	[74,416]	[74,416]	[78,255]
Total Expenditure		[74,416]	[74,416]	[78,255]
Net Income/(expenditure) and Net Movement in Funds		3,003	3,003	[7,602]
Reconcilation in Funds				
Total Funds Brought Forward		53,209	53,209	60,810
Total Funds Carried Forward		56,212	56,212	53,209

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

Statement of Financial Position
28 February 2025

	Note	2025 £	2024 £
Current Assets			
Debtors	11	9,358	197
Cash at Bank and in Hand		47,409	53,312
		56,767	53,509
Net Current Assets		56,767	53,509
Total Assets less Current Liabilities		56,767	53,509
Creditors: Amounts Falling Due After More Than One Year	12	555	300
Net Assets		56,212	53,209
Funds of the Charity			
Unrestricted Funds		56,212	53,209
Total Charity Funds	13	56,212	53,209

These financial statements were approved by the board of trustees and authorised for issue on 20 October 2025, and are signed on behalf of the board by:

M A Karolia

Mr M A Karolia
Trustee

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 28 FEBRUARY 2025



1. GENERAL INFORMATION

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is Freckleton Business Centre, Freckleton Street, Blackburn, BB2 2ALThe charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is Freckleton Business Centre, Freckleton Street, Blackburn, BB2 2AL

2. STATEMENT OF COMPLIANCE

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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 102j (Charities SORP (FRS 102jj and the Charities Act 2011.

3. ACCOUNTING POLICIES

BASIS OF PREPARATION

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

GOING CONCERN

There are no material uncertainties about the charity's ability to continue.

DISCLOSURE EXEMPTIONS

No cash flow statement has been presented for the charity.

JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

FUND ACCOUNTING

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes. Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment. Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

INCOMING RESOURCES

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

- legacy income is recognised when receipt is probable and entitlement is established.

- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

RESOURCES EXPENDED

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, noncharitable trading activities, and the sale of donated goods.

- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.



4. Donations and Legacies

	Unrestricted Funds £	Total Funds £ 2025	Unrestricted Funds £	Total Funds £ 2024
Donations				
Collection Boxes, Appeals and Donations	77,419	77,419	70,653	70,653

5. Expenditure on Charitable Activities by Fund Type

	Unrestricted Funds £	Total Funds £ 2025	Unrestricted Funds £	Total Funds £ 2024
Charitable Donations	65,842	65,842	66,653	66,653
Support Costs	8,573	8,574	11,601	11,602
	74,415	74,416	78,254	78,255

6. Expenditure on Charitable Activities by Charity Type

	Activities Undertaken Directly £	Support Costs £	Total Funds £ 2025	Total Funds £ 2024
Charitable Donations	65,842	-	65,842	66,653
Support Costs	-	8,274	8,274	11,302
Governance Costs	-	300	300	300
	65,842	8,574	74,416	78,255

7. Analysis of Support Costs

	Administration Support Costs £	Total £ 2025	Total £ 2024
Staff costs	1,171	1,171	-
Premises	360	360	360
Communication and IT	5,979	5,979	5,731
General Office	-	-	125
Finance Costs	764	765	848
Travelling Expenses	-	-	4,230
Sundry Expenses	-	-	8
	8,274	8,274	11,302

8. Independant Examination Fees

	£ 2025	£ 2024
Fees payable to the independent examiner for: Independent examination of the financial statements	300	300

9. Staff Costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	£ 2025	£ 2024
Wages and salaries	1,171	-

The average head count of employees during the year was 1 (2024: Nil).
No employee received employee benefits of more than £60,000 during the year (2024: Nil).

10. Trustee Renumeration and Expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

11. Debtors

	£ 2025	£ 2024
Other Debtors	9,358	197

12. Creditors: Amounts Falling Due After More Than One Year

	£ 2025	£ 2024
Accurals and Deffered Income	555	301

13. Analysis of Charitable Funds

Unrestricted Funds

	At 1 March 2024 £	Income £	Expenditure £	At 28 February £ 2025
General Funds	53,209	77,419	[74,416]	56,212

	At 1 March 2023 £	Income £	Expenditure £	At 29 February £ 2024
General Funds	60,810	70,653	[78,254]	53,209

14. Analysis of Net Assests Between Funds

	Unrestricted Funds £	Total Funds £ 2025	Unrestricted Funds £	Total Funds £ 2024
Current Assets	56,767	56,767	53,509	53,509
Creditors Less Than 1 Year	[555]	[555]	[300]	[300]
Net Assets	56,212	56,212	53,209	53,209



WHERE COMPASSION MEETS ACTION, AND SMALL DEEDS SHAPE BRIGHTER TOMORROWS.

STEPPINGSTONES CHARITY

England & Wales - Charity number 1135645

Accounts

UNAUDITED

ANNUAL REPORT 2024

29TH FEBRUARY

100% Donations Policy

SteppingStones Charity

Small steps to a better life

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TRUSTEES' ANNUAL REPORT

The trustees present their report and the unaudited financial statements of the charity for the year ended 29 February 2024.

CHAIR'S REPORT

CHAIRMAN'S REPORT

MESSAGE FROM THE CHAIR

2024 was a significant year for our work in South America, as we expanded our efforts to reach more people in need. The region faced increasing challenges, with economic hardship and climate change worsening conditions for many. We were privileged to extend our support into Mexico, where we provided essential food aid to families facing hunger. Our work did not stop there. We continued delivering assistance in Brazil, Ecuador, Guyana, and the Amazon Forest, offering relief through food, clothing, wheelchairs, solar wells, and other vital items to vulnerable communities.

Recognising that lasting change requires long-term commitment, we remained dedicated to helping these communities not only with immediate aid but also by fostering resilience to face future challenges. Our team has worked tirelessly to ensure that the people we serve receive the help they need, whether through emergency relief or by addressing ongoing poverty and inequality. This year, we touched the lives of thousands across South America, a success made possible by the generous support of our donors.



The past year has shown us that the need for humanitarian assistance is greater than ever. But with the dedication of our volunteers, donors, and partners, we have risen to meet these challenges. As we continue to work across the region, we are constantly expanding our efforts to better respond to crises and help those in need. We are also improving our capacity to deliver impactful interventions that make a real difference in the lives of the people we serve.

Thanks to the generosity of our supporters, we have been able to provide crucial aid, and we are committed to continuing this work into 2025 and beyond. We are deeply grateful to all who have contributed to our mission, and it is through your support that we are able to make a lasting impact in South America. Together, we are creating hope and relief for countless families, and we remain committed to our vision of a better future for all.

Omar Hanif

Chair of the Board of Trustees
SteppingStones Charity

Reference and Administrative Details

Registered Charity Name	Steppingstones Charity
Charity Registration Number	1135645
Principal Office	Frekleton Street Business Centre Frekleton Street Blackburn BB2 2AL

The Trustees

Mr M A Karolia

Mr A Ahmed

Mr O Hanif

Independant Examiner

Ahmed Adam Karolia
Suite 28 Blackburn Enterprise Centre
Furthergate
Blackburn
Lancashire
BB1 3HQ

Structure, Governance and Management

Who We Are

SteppingStones Charity is currently led by a group of dedicated volunteers under the supervision of the board of trustees. Currently, we have two part-time seasonal staff who work on an ad-hoc basis and we hope to, in the near future, employ part and full-time staff. Our volunteers continue to play a key role in the delivery of our services and are vital in enabling us to reach more destitute and poor people in order for us to provide the stability and support that they need.

Our Vision

Our vision of the world is where the poverty-stricken and destitute communities have the same and equal opportunities as everyone else.

Our Mission

To stay true to our vision of a future with equal opportunities for disadvantaged people to fulfill their life ambitions as everyone else. We must continue to have higher expectations about what disadvantaged people can achieve and create the right conditions for that to happen.

Our Values

Accountability, ambition, collaboration and diversity.







Objectives and Activities

Objectives

SteppingStones Charity's long-term objectives are to provide relief from poverty and hardship, advancement of education, provide healthcare, livelihood, and economic empowerment for vulnerable communities and individuals.

Current activities

Our relief work is now being carried out in Guyana and Brazil in South America as well as being extended in certain regions of the Caribbean. Our volunteers travel to these regions to access and supervise all the work carried with regard to the relevant projects.

Working alongside local community leaders, the needs of the communities are identified and then projects are implemented in order to meet their specific needs in terms of education, sponsorships, food parcels as well as many other areas of concern that may arise from our findings.

Achievements and Performance

Achievements

Reflecting on the achievements of the past year, our organization has made significant progress in providing relief and implementing key projects. In the face of ongoing challenges, including the lingering effects of COVID-19, we have continued to deliver vital aid in Ecuador, Brazil, Guyana, and Venezuela, while also expanding our operations into Mexico.

In response to increasing needs, food packs were distributed across Guyana, Brazil, Ecuador, Venezuela, and Mexico, reaching people regardless of gender, faith, or ethnicity, particularly those living in poverty. These food packs, containing staple items such as oil, butter, rice, and sardines, were designed to support families of 2-4 people for 3-4 weeks. Key achievements include:

- **Guyana**
  135 food packs were distributed to struggling families and vulnerable individuals.
- **Ecuador**
  8,650 food packs were distributed throughout the year, including 1,950 during Ramadan.
- **Venezuela**
  8,650 food packs were distributed throughout the year, including 1,950 during Ramadan.
- **Brazil**
  In Rolandia, Jaguapita, and Palmeiras Village, 670 food packs were distributed.
- **Amazon Basin (Ecuador)**
  6,700 food packs were distributed to impoverished Amazonians, with 387 of the most vulnerable receiving new clothing. We also provided wheelchairs to 14 disabled individuals.

Two new projects were initiated in the Amazon Forest, where we distributed fish to 1,380 people. Additionally, 2,600 bedsheets were donated to Hospital Homero in Castanier Crespo. In Brazil, 46 blankets were distributed to the homeless in Vila Arcanjo – Valo Velho during the colder months.

In 2024, we surpassed many of our goals and expanded our impact. Looking ahead, we are optimistic that, with continued support, we can build on this progress and further extend our assistance to those in need, making a lasting difference in vulnerable communities.



Sadaqatul-Fitr Project

This project, supported by donations from those who meet the Nisaab requirement, was implemented to assist less fortunate individuals during Eid. Beneficiaries included 20 people in Guyana, 35 in Brazil, 30 in Ecuador, and 25 in Mexico, for a total of 110 individuals helped.

Qurbani Project

Our annual Qurbani initiative took place in the impoverished regions of West Bengal, India, where meat was distributed to 2,465 underprivileged families. This project ensured that families who rarely have access to meat were able to enjoy it during Eid.

Acknowledgements

The board of trustees would like to express its gratitude for the immense and selfless commitment which has been given to the charity by its volunteers each year without hesitation. This is instrumental in helping to minimise operation costs and maximising aid to our beneficiaries. We would like to thank our donors, supporters and all other organisations for their part they have played. Their hard work and kindness has not gone unnoticed.



Financial Review

Financial Review

The Charity receives donations from the general public and other charities. This helps the charity to meet its obligations and achieve the objectives efficiently during the year.

Reserves Policy

The reserves are maintained at an adequate level to continue the charity's activities. The trustees have decided to continue the current activities and to improve on them when and as the budget permits.

Risk Management

The trustees actively review the major risk which the charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions. The trustees have also examined the operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks.

Plans for Future Periods

Future Projects

Last year, it led to the first stages of our ambitious plans to deliver across a wider area with a real focus on how we can help the poor live independently in the communities within which we work. The destitute people have never been content to live in a society in which they can't play an active part and SteppingStones Charity is working alongside them to bring about the changes we want to see. Therefore, this year our main focus is helping locals set up livelihood projects in all 3 countries. This will help enabled communities to stand on their own feet and generate income not only for their families but for their community. We will still continue our work in helping with the sponsorship of children so we can help meet their educational needs, help those who cannot pay for their medicines or medical equipment, renovate homes, provide aid to those who are less fortunate than us. However, we will most certainly have to work harder in order to raise enough money to reach our target to help others and achieve all the projects we have set out to do. Since our projects are sustainable and we have provided assistance on a constant basis over a number of years, we hope to achieve our goals for the years ahead through the continued assistance of our trustees, volunteers and donors. The trustees' annual report was approved on 26 November 2024 and signed on behalf of the board of trustees by:

M A Karolia

Mr M A Karolia
Trustee

Independent Examiner's Report to the Trustees of

STEPPINGSTONES CHARITY

I report to the trustees on my examination of the financial statements of SteppingStonesCharity ['the charity] for the year ended 29 February 2024.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ['the Act'].

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination i have followed all the applicable directions given by the Charity Commision under section 145[b] of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in ay material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act ; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of the accounts set out in the Charities [Accounts and Reports] Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independant examination.

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

Ahmed Adam Karolia

Independant Examiner

Suite 28 Blackburn Enterprise Centre

Furthergate, Blackburn, Lancashire

BB1 3HQ

26 November 2024

Statement of Financial Activities

29 FEBRUARY 2024

	Note	2024 Unrestricted Funds £	Total Funds £	2023 Total Funds £
Income and endowments				
Donations and Legacies	4	70,653	70,653	91,132
Total Income		70,653	70,653	91,132
Expenditure				
Expenditure on Charitable Activites	5,6	[78,254]	[78,254]	[84,155]
Total Expenditure		[78,254]	[78,254]	[84,155]
Net Income and Net Movement in Funds		[7,601]	[7,601]	6,977
Reconcilation in Funds				
Total Funds Brought Forward		60,810	60,810	53,833
Total Funds Carried Forward		53,209	53,209	60,810

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

Statement of Financial Position
29 FEBRUARY 2024

	Note	2024 £	2023 £
Current Assets			
Debtors	11	197	4,814
Cash at Bank and in Hand		52,312	56,259
		53,509	61,073
Net Current Assets		53,509	61,073
Total Assets less Current Liabilities		53,509	61,073
Creditors: Amounts Falling Due After More Than One Year	12	300	263
Net Assets		53,209	60,810
Funds of the Charity			
Unrestricted Funds		53,209	60,810
Total Charity Funds	13	53,209	60,810

These financial statements were approved by the board of trustees and authorised for issue on 26 November 2024, and are signed on behalf of the board by:

M A Karolia

Mr M A Karolia
Trustee

Notes to the Financial Statements

1. General Information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is Freckleton Business Centre, Freckleton Street, Blackburn, BB2 2AL

2. Statement of Compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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 102j (Charities SORP (FRS 102jj and the Charities Act 2011.

3. Accounting Policies

Basis of preparation
The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Growing concern
There are no material uncertainties about the charity's ability to continue.

Disclosure exemptions
No cash flow statement has been presented for the charity.

Judgements and key sources of estimation uncertainty
The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.



Fund accounting
Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes. Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment. Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources
All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources Expended
Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, noncharitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

4. Donations and Legacies

	Unrestricted Funds £	Total Funds £ 2024	Unrestricted Funds £	Total Funds £ 2023
Donations				
Collection Boxes, Appeals and Donations	70,653	70,653	91,132	91,132

5. Expenditure on Charitable Activities by Fund Type

	Unrestricted Funds £	Total Funds £ 2024	Unrestricted Funds £	Total Funds £ 2023
Charitable Donations	66,653	66,653	79,767	79,767
Support Costs	11,601	11,601	4,388	4,388
	78,254	78,254	84,155	84,155

6. Expenditure on Charitable Activities by Charity Type

	Activities Undertaken Directly £	Support Costs £	Total Funds £ 2024	Total Funds £ 2023
Charitable Donations	66,653	-	66,653	79,767
Support Costs	-	11,301	11,302	4,124
Governance Costs	-	300	300	264
	66,653	11,601	78,255	84,155

7. Analysis of Support Costs

	Administration Support Costs £	Total £ 2024	Total £ 2023
Premises	360	360	-
Communication and IT	5,731	5,731	2,777
General Office	125	125	236
Finance Costs	847	847	1.111
Travelling Expenses	4,230	4,230	-
Sundry Expenses	8	8	-
	11,301	11,301	4,124

8. Independant Examination Fees

	£ 2024	£ 2023
Fees payable to the independent examiner for: Independent examination of the financial statements	300	264

9. Staff Costs

The average head count of employees during the year was Nil (2023: Nil).

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

10. Trustee Renumeration and Expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

11. Debtors

	£ 2024	£ 2023
Other Debtors	197	4,814

12. Creditors: Amounts Falling Due After More Than One Year

	£ 2024	£ 2023
Accurals and Deffered Income	300	263

13. Analysis of Charitable Funds

Unrestricted Funds

	At 1 March 2023 £	Income £	Expenditure £	At 29 February £ 2024
General Funds	60,810	70,653	[78,254]	53,209

	At 1 March 2022 £	Income £	Expenditure £	At 28 February £ 2023
General Funds	53,833	91,132	[84,155]	60,810

14. Analysis of Net Assests Between Funds

	Unrestricted Funds £	Total Funds £ 2024	Unrestricted Funds £	Total Funds £ 2023
Current Assests	53,509	53,509	61,074	61,074
Creditors Less Than 1 Year	[300]	[300]	[264]	[264]
Net Assets	53,209	53,209	60,810	60,810









IMAGINE STRUGGLING TO PROVIDE FOR YOUR FAMILY DAY AFTER DAY. IMAGINE HAVING TO CHOOSE BETWEEN A MEAL AND MEDICINE FOR YOUR CHILD. IMAGINE WALKING HOURS JUST TO FIND A JOB THAT PAYS ENOUGH TO SURVIVE IMAGINE WORKING ALL DAY AND STILL GOING TO BED HUNGRY IMAGINE BEING ONE OF 700 MILLION PEOPLE AROUND THE WORLD LIVING IN POVERTY WHAT IF TOGETHER WE COULD CHANGE THAT?

STEPPINGSTONES CHARITY

England & Wales - Charity number 1135645

Accounts

SteppingStones Charity
Small steps to a better life
Non-Profit Organisation

100% DONATIONS POLICY
Registered Charity No: 1135645



UNAUDITED **FINANCIAL STATEMENTS**

28 FEBRUARY 2023



FINANCIAL STATEMENTS
YEAR ENDED 28 FEBRUARY 2023

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7 STATEMENT OF FINANCIAL ACTIVITIES

8 STATEMENT OF FINANCIAL POSITION

9 NOTES TO THE FINANCIAL STATEMENTS

TRUSTEES' ANNUAL REPORT

The trustees present their report and the unaudited financial statements of the charity for the year ended 28 February 2023.

CHAIR'S REPORT

Freckleton Business Centre
Freckleton Street
Blackburn
BB2 2AL

www.steppingstonescharity.org | info@steppingstonescharity.org

Registered Charity no. 1135645



Chairman's report | Message from the Trustees

My chairing the Board of Trustees of SteppingStones Charity has been both challenging and fulfilling. I am extremely proud of what has been achieved by our hard-working staff and volunteers, the resourceful and resilient communities we serve, and those who continue to give so generously to support the cause.

We could not have achieved anything this year without the extraordinary philanthropy of our donors. I am thankful for their generous and selfless giving against a backdrop of global economic stagnation, rising inflation and escalating cost-of-living pressures. Their continuing support speaks volumes for their passion and compassion, and for the trust they place in us to fulfil our mission. This Annual Report brings to life the wide-ranging work that SSC does across South America, to help those affected by humanitarian crises and to lift communities out of poverty. It is work that requires initiative, innovation and real determination at a time when global hunger is on the increase and climate related disasters are becoming more frequent and severe.

Furthermore, in a changing world, the SSC family is changing too. In the west coast of South America, Ecuador, we are trying to establish Masjid Yusuf at the heart of Cuenca city. It will be, we hope an epicentre of learning for skill development, empowerment, knowledge and a community outreach hub for all communities and genders. We have already started providing weekly food packs for the poor and elderly. We still need to complete the purchase of the building which we hope we will complete by August 2024. Our work is still continuing in helping the poor across Brazil, Guyana and Venezuela.

It is my privilege to chair a diverse Board of Trustees that is elected by the membership of the SSC family in a federated structure. We are also launching an exciting new long-term strategy for the organisation that sets out to strengthen not only our humanitarian and development work but also our campaigns for change and the coordination and collaboration we are building across our federation.

With your continuing support, SSC will continue to do all we can to build a future free from poverty and suffering.

Omar Hanif
Chair of the Board of Trustees,
SteppingStones Charity

Omar Hanif

Reference and administrative details

Registered Charity Name	Steppingstones Charity
Charity Registration Number	1135645
Principal Office	Freckleton Street Business Centre, Freckleton Street, Blackburn, Lancashire, BB2 2AL

The trustees

Mr M A Karolia

Mr A Kabir

Mr O Hanif

Independent examiner

Ahmed Adam Karolia

Suite 28 Blackburn Enterprise Centre

Furthergate

Blackburn

Lancashire

BB1 3HQ


PROYECTO ECUADOR HALA
Raindrops
HALAL

Structure, governance and management

Who We Are

SteppingStones Charity is currently led by a group of dedicated volunteers under the supervision of the board of trustees. Currently we have two-part time seasonal staff who work on an adhoc basis and we hope to, in the near future, employ part and full time staff. Our volunteers continue to play a key role in the delivery of our services and are vital in enabling us to reach more destitute and poor people in order for us to provide the stability and support that they need.

Our Vision

Our vision of the world is where the poverty stricken and destitute communities have the same and equal opportunities as everyone else.

Our Mission

To stay true to our vision of a future with equal opportunities for disadvantaged people to fulfil their life ambitions as everyone else. We must continue to have higher expectations about what disadvantaged people can achieve and create the right conditions for that to happen.

Our Values

Accountability, ambition, collaboration and diversity.



Objectives and activities

Objectives

SteppingStones Charity's long term objectives are to provide relief of poverty and hardship, the advancement of education, providing healthcare, livelihood and economic empowerment for vulnerable communities and individuals.

Current Activities

Our relief work is now being carried out in Guyana and Brazil in South America as well as being extended in certain regions of the Caribbean. Our volunteers travel to these regions to access and supervise all the work carried with regards to the relevant projects.

Working alongside local community leaders, the needs of the communities are identified and then projects are implemented in order to meet their specific needs in terms of education, sponsorships, food parcels as well as many other areas of concern that may arise from our findings.



together we can make a difference...

Achievements and performance

Achievements

In retrospect of last year's achievements in addition to bettering ourselves as a non-profit organisation, we have accomplished much more relief work and implemented many more projects over our current financial year since our inception.

With many countries still vulnerable to post Covid-19, provisions and basic necessities have become even more difficult to access and acquire. Nevertheless, projects were implemented in Ecuador, Brazil, Guyana, and now Venezuela all of which are located in South America.
Food Packs were distributed in Guyana, Brazil, Ecuador, and Venezuela to all people regardless of gender, faith, and ethnicity, particularly those living under the poverty threshold or those who are completely homeless.

Food packs included local staple foods, fulfilling the very basic needs, (oil, butter rice, sardines, etc). These food packs were designed to support a family of approximately 2-4 people for up to 3-4 weeks. In total, 100 food packs were distributed to destitute families and communities in Guyana, 14,265, were distributed in Ecuador, 4500 of which was distributed in Ramadan and 9765 have already been distributed since January 2023 through our weekly food bank scheme initiated in January 2023 from Masjid Yusuf and 4620 food packs were distributed in Venezuela. These food packs were allocated to families and poor local residents in Anaco, Venezuela. A grand total of 18,985, food packs were given out this year 2023 which is quite significant for a small charity.

Having already extended our work in the Amazon Forest (Ecuador) where we are continuously helping poor Amazonians with food and clothing, Last year, we helped 790 Amazonians with food packs and 105 families with new clothing. This year we expanded our work into other regions of the Amazon Forest and thus helped an astounding 1810 with food packs and 1000 families with wheelchairs.

This year, instead of providing clothes to orphans in Guyana, we presented solar lighting to Amazonians in the Ecuadorian region. 129 families were given hand held solar lighting. These solar lights were purchased locally and sourced from local businesses. These solar lights have helped the Amazonians venture out at night more easily and have helped children study at night who are seeking education.

The Sadaqatul-Fitr project was given on the day of Eid to the less fortunate in Guyana as well as Brazil using the kind donations made by those who possess the value of Nisaab beyond their basic needs. This helped the poor have a beneficial and joyous Eid. 35 people in Guyana benefitted from the Sadaqatul-Fitr project, 35 people benefitted in Brazil & 107 were helped in Ecuador. A total of 177 people were helped.

In addition to this, in Sao Paulo, Brazil, we have handed out 122 packs of school materials to families less fortunate than others. The school materials compromised of, pens, pencils, rulers, rubbers, books, water drinking bottles, pencil cases and back packs. The donation for the school materials was donated by Wensely Fold Primary School based in Blackburn, Lancashire.

Our annual Qurbani project was implemented in the poor regions of West Bengal, India. Meat, which not everyone can afford to buy, was distributed to poverty-stricken families and communities, a total of 2000 poor orphans labouring families benefitted from these meat packs and were able to enjoy meat on the day of Eid/ We have achieved far more in 2023 and have exceeded our expectations and we hope that next year we can succeed in bringing about more changes for people in vulnerable situations.

Acknowledgement

The board of trustees would like to express its gratitude for the immense and selfless commitment which has been given to the charity by its volunteers each year without hesitation. This is instrumental in helping to minimise operation costs and maximising aid to our beneficiaries. We would like to thank our donors, supporters and all other organisations for their part they have played. Their hard work and kindness has not gone unnoticed.



Financial review

Financial review

The Charity receives donations from the general public and other charities. This helps the charity to meet its obligations and achieve the objectives efficiently during the year.

Reserves Policy

The reserves are maintained at an adequate level to continue the charity's activities. The trustees have decided to continue the current activities and to improve on them when and as the budget permits.

Risk Management

The trustees actively review the major risk which the charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions. The trustees have also examined the operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks.

Plans for future periods

Future Projects

Last year, it led to the first stages of our ambitious plans to deliver across a wider area with a real focus on how we can help the poor live independently in the communities within which we work. The destitute people have never been content to live in a society in which they can't play an active part and SteppingStones Charity is working alongside them to bring about the changes we want to see. Therefore, this year our main focus is helping locals set up livelihood projects in all 3 countries. This will help enabled communities to stand on their own feet and generate income not only for their families but for their community.

We will still continue our work in helping with sponsorship of children so we can help meet their educational needs, help those who cannot pay for their medicines or medical equipment, renovate homes, provide aid to those who are less fortunate then us. However, We will most certainly have to work harder in order to raise enough money to reach our target to help others and achieve all the projects we have set out to do. Since our projects are sustainable and we have provided assistance on a constant basis over a number of years, we hope to achieve our goals for the years ahead through the continued assistance of our trustees, volunteers and donors.

The trustees' annual report was approved on 17 November 2023 and signed on behalf of the board of trustees by:

M A Karolia

Mr M A Karolia
Trustee

Independent Examiner's Report to the Trustees of SteppingStones Charity

I report to the trustees on my examination of the financial statements of Steppingstones Charity ('the charity') for the year ended 28 February 2023.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all 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 in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or

2. the financial statements do not accord with those records; or

3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Ahmed Adam Karolia
Independent Examiner

Suite 28 Blackburn Enterprise Centre
Furthergate
Blackburn
Lancashire
BB1 3HQ

17 November 2023

Statement of Financial Activities

28 February 2023

	Note	2023 Unrestricted funds £	2023 Total funds £	2022 Total funds £
Income and endowments				
Donations and legacies	4	91,132	91,132	114,513
Total income		91,132	91,132	114,513
Expenditure				
Expenditure on charitable activities	5,6	(84,155)	(84,155)	(122,129)
Total expenditure		(84,155)	(84,155)	(122,129)
Net income and net movement in funds		6,977	6,977	(7,616)
Reconciliation of funds				
Total funds brought forward		53,833	53,833	61,448
Total funds carried forward		60,810	60,810	53,833

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

Statement of Financial Position

28 February 2022

	Note	2023 £	2022 £
Current Assests			
Debtors	11	4,814	3,906
Cash at bank and in hand		56,259	50,190
		61,073	54,096
Net current assets		61,073	54,096
Total assets less current liabilities		61,073	54,096
Creditors: amounts falling due after more than one year	12	263	264
Net assets		60,810	53,832
Funds of the charity			
Unrestricted funds		60,810	53,833
Total charity funds	13	60,810	53,833

These financial statements were approved by the board of trustees and authorised for issue on 17 November 2023, and are signed on behalf of the board by:

M A Karolia

Mr M A Karolia
Trustee

Notes to the Financial Statements

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is Freckleton Business Centre, Freckleton Street, Blackburn, BB2 2AL

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.



3. Accounting policies

Basis of preparation
The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern
There are no material uncertainties about the charity's ability to continue.

Disclosure exemptions
No cash flow statement has been presented for the charity.

Judgements and key sources of estimation uncertainty
The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting
Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources
All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

• income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

• legacy income is recognised when receipt is probable and entitlement is established.

• income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

• income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended
Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

• expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

• expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

• other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.



4. Donations and legacies

	Unrestricted Funds	Total Funds 2023	Unrestricted Funds	Total Funds 2022
	£	£	£	£
Donations				
Collection boxes, appeals and donations	91,132	91,132	114,513	114,513

5. Expenditure on charitable activities by fund type

	Unrestricted Funds	Total Funds 2023	Unrestricted Funds	Total Funds 2022
	£	£	£	£
Charitable donations	79,767	79,767	116,091	116,091
Support costs	4,388	4,388	6,037	6,038
	84,155	84,155	122,128	122,129

6. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	Total Funds 2023	Total Funds 2022
	£	£	£	£
Charitable donations	79,767	233	80,000	116,091
Support costs	-	3,891	3,891	5,774
Governance costs	-	264	264	264
	79,767	4,388	84,155	122,129

7. Analysis of support costs

	Administration Support costs	Total 2023	Total 2022
	£	£	£
Staff costs	-	-	857
Communications and IT	2,777	2,777	3,424
General office	236	236	65
Finance costs	1,111	1,111	1,428
	4,124	4,124	5,774

8. Independent examination fees

	2023	2022
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	264	264

9. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2023	2022
	£	£
Wages and salaries	-	857

The average head count of employees during the year was Nil (2022: 1).

No employee received employee benefits of more than £60,000 during the year (2022: Nil).

10. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

11. Debtors

	2023	2022
	£	£
Other debtors	4,814	3,906

12. Creditors: amounts falling due after more than one year

	2023	2022
	£	£
Accruals and deferred income	263	264

13. Analysis of charitable funds

Unrestricted funds	At 1 March 2022	Income	Expenditure	At 28 February 2023
	£	£	£	£
General funds	53,833	91,132	(84,155)	60,810

Unrestricted funds	At 1 March 2021	Income	Expenditure	At 29 February 2022
	£	£	£	£
General funds	61,448	114,513	(122,128)	53,833

14. Analysis of net assets between funds

	Unrestricted Funds	Total Funds 2023	Unrestricted Funds	Total Funds 2022
	£	£	£	£
Current assets	61,074	61,074	54,096	54,096
Creditors less than 1 year	(264)	(264)	(264)	(264)
Net assets	60,810	60,810	53,832	53,832


Charity Reg. 1135645
100%
Donations
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Non-Profit Organisa
PROYECTO VEN
Sponsored by SteppingStones Charity
Charity Reg. 1135645
SteppingStones
Charity
Raindrops
TO VENEZUELA

WHAT WOULD YOU DO IF YOU HAD TO DRINK WATER THAT COULD KILL YOU?

SHARE ONE WELL WITH 10,000 PEOPLE.

HOPE IT WOULD RAIN. WHAT WOULD YOU DO IF YOU HAD TO WALK THREE MILES TO A MUDDY RIVER FOR A DRINK?

WAIT 8 HOURS IN LINE AT A WATER PUMP.

CARRY 80 POUNDS OF SWAMP WATER TO KEEP YOUR CHILD FROM DYING OF THIRST. WHAT WOULD YOU DO IF YOU WERE ONE OF THE 1.1 BILLION PEOPLE ON THE PLANET WITHOUT ACCESS TO CLEAN WATER?

WHAT IF YOU COULD HELP?

KAROLIA LIMITED

Chartered Certified Accountants

Suite 28 Blackburn Enterprise Centre,

Furthergate,

Blackburn

BB1 3HQ

steppingstonescharity.org

info@steppingstonescharity.org

STEPPINGSTONES CHARITY

England & Wales - Charity number 1135645

Accounts

SteppingStones Charity
Small steps to a better life
Non-Profit Organisation

100% DONATIONS POLICY
Registered Charity No: 1135645



UNAUDITED **FINANCIAL STATEMENTS**

28 FEBRUARY 2022



FINANCIAL STATEMENTS
YEAR ENDED 28 FEBRUARY 2022

1 TRUSTEES' ANNUAL REPORT

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TRUSTEES' ANNUAL REPORT

The trustees present their report and the unaudited financial statements of the charity for the year ended 28 February 2021.

CHAIR'S REPORT

Freckleton Business Centre
Freckleton Street
Blackburn
BB2 2AL

www.steppingstonescharity.org | info@steppingstonescharity.org

Registered Charity no. 1135645



Chair's report | Message from the leadership

The trustees present their report and the unaudited financial statements of the charity for the year ended 28 February 2022.

The past year has upended many countries that we exist to serve, and the repercussions of the Covid-19 pandemic will be felt for years to come. The pandemic has continued to exert huge pressure on many already vulnerable people, contributing to an increase in global hunger, shattering livelihoods, and impacting travel and communication worldwide. The relentlessly escalating climate breakdown has also fuelled hunger and suffering worldwide.

For SteppingStones Charity (SSC), it has been a time of immense effort from our team to deliver an ever-greater impact through the support of our generous donors. In doing so, we are privileged to have partnered with them and help them understand and realise the impact of their generous donations. The result has been truly humbling. SSC has seen donations into our stewardship, surpass £70,000 for the first time ever. This growth is a remarkable testimony to the extraordinary generosity of the people with whom we are privileged to receive donations and their response to the profound need of the poverty-stricken in South America. We work hard as a team, and greatly appreciate, the confidence they have in their donations to SSC which helps achieve our goals collectively, helping the poor in South America.
Our projects are helping South American communities to forge livelihoods that can better withstand extreme weather; making use of smart use of renewable energy in the form of Solar wells; livelihood projects, and extending our work into the homeless communities of Sao Paulo, Brazil to name but a few.

Since its inception in 2010, I am acutely aware of the huge demands involved in responding to emergencies in every region in which we operate. Yet I am continually inspired by the commitment and compassion of our staff in delivering vital humanitarian and development programmes in incredibly challenging circumstances. We are extremely grateful for the continued support and commitment of our supporters and partners. Despite the pressures faced by many in 2021.

We follow in the footsteps of our predecessors who have made great sacrifices which is the greatest honour to which we can aspire. Thank you for your support, and I hope our Board of Trustees will prove worthy of your trust as we lead the charity to achieve even more in the fight against poverty and suffering in South America.

Omar Hanif
Chair of the Board of Trustees,
SteppingStones Charity

Omar Hanif

Reference and administrative details

Registered Charity Name	Steppingstones Charity
Charity Registration Number	1135645
Principal Office	Freckleton Street Business Centre, Freckleton Street, Blackburn, Lancashire, BB2 2AL

The trustees

Mr M A Karolia

Mr A Kabir

Mr O Hanif

Independent examiner

Ahmed Adam Karolia

Suite 28 Blackburn Enterprise Centre

Furthergate

Blackburn

Lancashire

BB1 3HQ


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Structure, governance and management

Who We Are

SteppingStones Charity is currently led by a group of dedicated volunteers under the supervision of the board of trustees. Currently we have two-part time seasonal staff who work on an adhoc basis, and we hope to, in the near future, employ part and full time staff. Our volunteers continue to play a key role in the delivery of our services and are vital in enabling us to reach more destitute and poor people in order for us to provide the stability and support that they need.

Our Vision

Our vision of the world is where the poverty stricken and destitute communities have the same and equal opportunities as everyone else.

Our Mission

To stay true to our vision of a future with equal opportunities for disadvantaged people to fulfil their life ambitions as everyone else. We must continue to have higher expectations about what disadvantaged people can achieve and create the right conditions for that to happen.

Our Values

Accountability, ambition, collaboration and diversity.



Objectives and activities

Objectives

SteppingStones Charity's long-term objectives are to provide relief from poverty and hardship, the advancement of education, healthcare, livelihood, and economic empowerment for vulnerable communities and individuals.

Current Activities

Our relief work is now being carried out in, Ecuador, Brazil, Guyana, and Venezuela in South America. Our volunteers travel to these regions to access and supervise all the work carried out with regard to the relevant projects.

Working alongside local community leaders, the needs of the communities are identified, and projects are then implemented in order to meet their specific needs in terms of education, sponsorships, food parcels as well as many other areas of concern that may arise from our findings.



together we can make a difference...

Achievements and performance

Achievements

In retrospect of last year's achievements in addition to bettering ourselves as a non-profit organisation, we have accomplished much more relief work and implemented many more projects over our current financial year since our inception.

With many countries still vulnerable to post Covid-19, provisions and basic necessities have become even more difficult to access and acquire. Nevertheless, projects were implemented in Ecuador, Brazil, Guyana, and now Venezuela all of which are located in South America.

Food Packs were distributed in Guyana, Brazil, Ecuador, and Venezuela to all people regardless of gender, faith, and ethnicity, particularly those living under the poverty threshold or those who are completely homeless.

Food packs included local staple foods, fulfilling the very basic needs, (oil, butter rice, sardines, etc). These food packs were designed to support a family of approximately 2-4 people for up to 3-4 weeks. In total, 160 food packs were distributed to destitute families and communities in Guyana, 200 food packs were assigned to underprivileged families and neighbourhoods in Brazil, 1800 were distributed in Ecuador and a staggering 9072 were distributed in Venezuela. These food packs were allocated to families and poor local residents in Anaco, Venezuela. A grand total of 11,232 food packs were given out during Ramadan 2022, which is 575 more than last year.

This year, instead of providing clothes to orphans in Guyana, we presented water tanks to 3 communities which consisted of approximately 100 people. These water tanks were purchased locally and sourced from local businesses. These water tanks now provide clean and healthy water to local residents.

The Sadaqatul-Fitr project was given on the day of Eid to the less fortunate in Guyana as well as Brazil using the kind donations made by those who possess the value of Nisaab beyond their basic needs. This helped the poor have a beneficial and joyous Eid. 200 people in Guyana benefitted from the Sadaqatul-Fitr project while 71 people benefitted in Brazil. A total of 271 people were helped.

Having already extended our work in the Amazon Forest (Ecuador) where we are continuously helping poor Amazonians with food and clothing, Last year, we helped 790 Amazonians with food packs and 105 families with new clothing. This year we expanded our work into other regions of the Amazon forest and thus helped an astounding 6600 with food packs and 165 families with clothing.

In addition to this, we started 3 new projects, chickens (livelihood), solar wells, and toilets. Chickens were purchased and given to poor families. Chickens are of nutritious value and families were educated and trained on how to generate income, evidently making a better life for generations to come. 1240 families were provided chickens as an income generation project. Our Solar wells were implemented. These specific Solar wells harness the sun's energy to bring clean and safe water accessible to everyone without fear of disease. Moreover, our solar panels generate electricity, which have been routed to homes and other buildings where people can now charge appliances such as torches. We installed 38 solar wells thus helping approximately 6080 people.

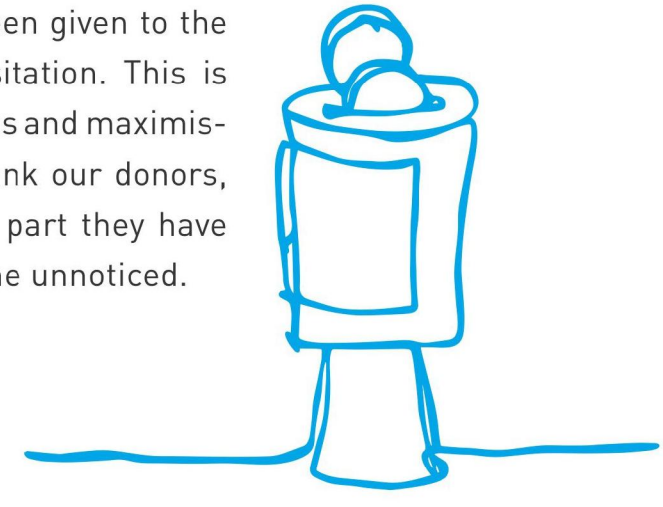
Toilets were also installed as most Amazonians lack access to toilets. Due to the lack of toilets, many people go outside into the forest – which increases the risk of spreading deadly diseases. Thus, a lack of decent toilets can cause diarrhoeal diseases. We installed 9 toilets which included wash basins and educated neighbourhoods on the importance of hygiene. 200 people will benefit from these facilities.

In Brazil. during the colder seasons, we purchased sets of blankets and pillows as well as toiletries for many homeless families. In total 95 homeless families benefitted from this project. 1 stove was given to an extremely poor family so that they could have the means of cooking warm food.
Refugee children from Syria and Yemen were given clothes and toys. A total of 230 refugees benefitted.

Our annual Qurbani project was implemented in the poor regions of West Bengal, India. Meat, which not everyone can afford to buy, was distributed to poverty-stricken families and communities, a total of 3000 people benefitted from these meat packs, We have achieved far more in 2022 and have exceeded our expectations and we hope that next year we can succeed in bringing about more changes for people in vulnerable situations.

Acknowledgement

The board of trustees would like to express its gratitude for the immense and selfless commitment which has been given to the charity by its volunteers each year without hesitation. This is instrumental in helping to minimise operation costs and maximising aid to our beneficiaries. We would like to thank our donors, supporters and all other organisations for their part they have played. Their hard work and kindness has not gone unnoticed.



Financial review

Financial review

The Charity receives donations from the general public and other charities. This helps the charity to meet its obligations and achieve the objectives efficiently during the year.

Reserves Policy

The reserves are maintained at an adequate level to continue the charity's activities. The trustees have decided to continue the current activities and to improve on them when and as the budget permits.

Risk Management

The trustees actively review the major risk which the charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions. The trustees have also examined the operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks.

Plans for future periods

Future Projects

Last year it led to the first stages of our ambitious plans to deliver across a wider area with a real focus on how we can help the poor live independently in the communities within which we work. The destitute people have never been content to live in a society in which they can't play an active part. SteppingStones Charity is working alongside them to bring about the changes we want to see. Therefore, every year our main focus is to help locals set up livelihood projects in all 3 countries. This will help enable communities to stand on their own feet and generate income not only for their families but for their immediate community.

We will still continue our work in helping with the sponsorship of children so we can help meet their educational needs, help those who cannot pay for their medicines or medical equipment, renovate homes, and provide aid to those who are less fortunate than us. However, we will most certainly have to work harder in order to raise enough money to reach our target to help others and achieve all the projects we have set out to do. Since our projects are sustainable and we have provided assistance on a constant basis over a number of years, we hope to achieve our goals for years ahead through the continued assistance of our trustees, volunteers, and donors.

The trustees' annual report was approved on 23 November 2022 and signed on behalf of the board of trustees by:

M A Karolia

Mr M A Karolia
Trustee

Independent Examiner's Report to the Trustees of SteppingStones Charity

I report to the trustees on my examination of the financial statements of Steppingstones Charity ('the charity') for the year ended 28 February 2022.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all 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 in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or

2. the financial statements do not accord with those records; or

3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Ahmed Adam Karolia
Independent Examiner

Suite 28 Blackburn Enterprise Centre
Furthergate
Blackburn
Lancashire
BB1 3HQ

23 November 2022

Statement of Financial Activities

28 February 2022

	Note	2022 Unrestricted funds £	2022 Total funds £	2021 Total funds £
Income and endowments				
Donations and legacies	4	114,513	114,513	75,207
Total income		114,513	114,513	75,207
Expenditure				
Expenditure on charitable activities	5,6	(122,128)	(122,129)	(62,778)
Total expenditure		(122,128)	(122,129)	(62,778)
Net income and net movement in funds		(7,615)	(7,616)	12,429
Reconciliation of funds				
Total funds brought forward		61,448	61,448	49,018
Total funds carried forward		53,833	53,833	61,448

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

Statement of Financial Position

28 February 2022

	Note	2022 £	2021 £
Current Assests			
Debtors	11	3,906	385
Cash at bank and in hand		50,190	61,326
		54,096	61,711
Net current assets		54,096	61,711
Total assets less current liabilities		54,096	61,711
Creditors: amounts falling due after more than one year	12	264	264
Net assets		53,832	61,447
Funds of the charity			
Unrestricted funds		53,833	61,448
Total charity funds	13	53,833	61,448

These financial statements were approved by the board of trustees and authorised for issue on 23 November 2022, and are signed on behalf of the board by:

M A Karolia

Mr M A Karolia
Trustee

Notes to the Financial Statements

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is Freckleton Business Centre, Freckleton Street, Blackburn, BB2 2AL

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.



3. Accounting policies

Basis of preparation
The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern
There are no material uncertainties about the charity's ability to continue.

Disclosure exemptions
No cash flow statement has been presented for the charity.

Judgements and key sources of estimation uncertainty
The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting
Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources
All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

• income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

• legacy income is recognised when receipt is probable and entitlement is established.

• income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

• income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended
Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

• expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

• expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

• other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.



4. Donations and legacies

	Unrestricted Funds	Total Funds 2022	Unrestricted Funds	Total Funds 2021
	£	£	£	£
Donations				
Collection boxes, appeals and donations	114,513	114,513	75,207	75,207

5. Expenditure on charitable activities by fund type

	Unrestricted Funds	Total Funds 2022	Unrestricted Funds	Total Funds 2021
	£	£	£	£
Charitable donations	116,091	116,091	54,032	54,032
Support costs	6,037	6,038	8,745	8,746
	122,128	122,129	62,777	62,778

6. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	Total Funds 2022	Total Funds 2021
	£	£	£	£
Charitable donations	116,091	-	116,091	54,032
Support costs	-	5,774	5,774	8,482
Governance costs	-	264	264	264
	116,091	6,038	122,129	62,778

7. Analysis of support costs

	Administration Support costs	Total 2022	Total 2021
	£	£	£
Staff costs	857	857	2,464
Premises	–	–	360
Communications and IT	3,424	3,424	5,397
General office	65	65	115
Finance costs	1,428	1,428	146
	5,774	5,774	8,482

8. Independent examination fees

	2022	2021
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	264	264

9. Staff costs

The average head count of employees during the year was 1 (2021: 1).

No employee received employee benefits of more than £60,000 during the year (2021: Nil).

10. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

11. Debtors

	2022	2021
	£	£
Other debtors	3,906	385

12. Creditors: amounts falling due after more than one year

	2022	2021
	£	£
Accruals and deferred income	264	264

13. Analysis of charitable funds

Unrestricted funds	At 1 March 2021	Income	Expenditure	At 28 February 2022
	£	£	£	£
General funds	61,448	114,513	(122,128)	53,833

Unrestricted funds	At 1 March 2020	Income	Expenditure	At 29 February 2021
	£	£	£	£
General funds	49,018	75,207	(62,777)	61,448

14. Analysis of net assets between funds

	Unrestricted Funds	Total Funds 2022	Unrestricted Funds	Total Funds 2021
	£	£	£	£
Current assets	54,096	54,096	61,711	61,711
Creditors less than 1 year	(264)	(264)	(264)	(264)
Net assets	53,832	53,832	61,447	61,447


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Política de Donaciones
Pequeños pasos para una vida mejor
Organización Sin ánimo De Lucro
La vida es una gota de lluvia
Organizaciòn Sin ánimo De Lucro
info@foundationraindrops.org · www.foundationraindrops.com
info@steppingstonescharity.org · www.steppingstonescharity.or

WHAT WOULD YOU DO IF YOU HAD TO DRINK WATER THAT COULD KILL YOU?

SHARE ONE WELL WITH 10,000 PEOPLE.

HOPE IT WOULD RAIN. WHAT WOULD YOU DO IF YOU HAD TO WALK THREE MILES TO A MUDDY RIVER FOR A DRINK?

WAIT 8 HOURS IN LINE AT A WATER PUMP.

CARRY 80 POUNDS OF SWAMP WATER TO KEEP YOUR CHILD FROM DYING OF THIRST. WHAT WOULD YOU DO IF YOU WERE ONE OF THE

1.1 BILLION PEOPLE ON THE PLANET WITHOUT ACCESS TO CLEAN WATER?

WHAT IF YOU COULD HELP?

KAROLIA LIMITED

Chartered Certified Accountants

Suite 28 Blackburn Enterprise Centre,

Furthergate,

Blackburn

BB1 3HQ

steppingstonescharity.org

info@steppingstonescharity.org

STEPPINGSTONES CHARITY

England & Wales - Charity number 1135645

Accounts


SteppingStones
Charity
Small steps to a better life
Non-Profit Organisation
100% DONATIONS POLICY
Registered Charity No: 1135645
UNAUDITED FINANCIAL STATEMENTS
28 FEBRUARY 2021



FINANCIAL STATEMENTS
YEAR ENDED 28 FEBRUARY 2021

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CHAIR'S REPORT

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Registered Charity no. 1135645



Chair's report | Message from the leadership

Looking back at 2021, it was a bizarre and extraordinary year. It was a year in which the Covid-19 pandemic killed hundreds of thousands of people and wreaked economic havoc, decimating livelihoods and stopping normal life in its tracks worldwide. This was also a remarkable year for SteppingStones Charity, a year of challenges and tests and yet also one of significant achievements in the face of adversity as our Annual Report and Financial Statements records.

The pandemic has had a profound effect on the communities who rely on us for aid and on those who give so generously to support our work. It has restricted our operations, sometimes severely, due to restrictions in the countries we work in which in turn affected many of the poorer communities as their families.

Despite these challenges, we have stepped up to deliver our work and have stood by the people we serve in some of the world's poorest communities, in Guyana, Brazil, Ecuador as well as branching our work into Venezuela as well as helping poverty-stricken Amazonians in the Amazon Forest.

Despite the challenges created by the pandemic, our supporters continued to support us. My warmest thanks to them for their incredible generosity. This enabled us to touch the lives of approximately 15,000 people in 4 countries last year – a new record for a small non-profit organisation.

I want to pay tribute to the dedicated staff and volunteers who have remained in the frontline of our aid delivery through the pandemic. Thank you to everyone who supported SteppingStones Charity over the years and contributed to making our charity a better aid organisation for the poverty stricken in the forgotten land of South America.

Omar Hanif

Omar Hanif

Reference and administrative details

Registered Charity Name	Steppingstones Charity
Charity Registration Number	1135645
Principal Office	Freckleton Street Business Centre, Freckleton Street, Blackburn, Lancashire, BB2 2AL

The trustees

Mr M A Karolia

Mr Omar Hanif

Mr A K Ahmed

Independent examiner

Ahmed Adam Karolia

Suite 28 Blackburn Enterprise Centre

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Structure, governance and management

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Our relief work is now being carried out in, Ecuador, Brazil and Guyana in South America as well as being extended in certain regions of the Caribbean and Venezuela. Our volunteers travel to these regions to access and supervise all the work carried with regards to the relevant projects.

Working alongside local community leaders, the needs of the communities are identified and then projects are implemented in order to meet their specific needs in terms of education, sponsorships, food parcels as well as many other areas of concern that may arise from our findings.



together we can make a difference...

Achievements and performance

Achievements

Looking back at the previous year's accomplishments as well as trying to better ourselves as an organisation, we have executed more relief projects this year than any other year. Projects were implemented in Ecuador, Brazil, and Guyana all of which are located in South America.

In addition to this, gradually branching out into Venezuela, in South America and carrying out smaller projects in Mozambique and Pakistan. With many countries vulnerable to Covid-19, provisions and basic necessities have become even more difficult to access and acquire. Food Packs were distributed in Guyana, Brazil and Ecuador to all people regardless of gender, faith and ethnicity, particularly those living under the poverty threshold.

Food packs included local staple foods fulfilling the very basic needs, (oil, butter, rice, sardines, etc. These food packs were designed to support a family of 2-4 people for up to 3-4 weeks. In total, 65 food packs were distributed to destitute families and communities in Guyana, 200 food packs were assigned to underprivileged families and neighbourhoods in Brazil, 1092 were distributed in Ecuador. We also branched our work into Venezuela, particularly during the Venezuelan crisis. A staggering 9300 food packs were allocated to families and local poor residents in Anaco, Venezuela. A grand total of 10,657 food packs were given out during Ramadan 2021.

This year, instead of providing clothes to orphans in Guyana, we presented new clothes to poor male and female adults. In total we handed out 47 pairs of clothes which were purchased locally and sourced from local businesses. These included Jubba's and Hat's for men and Abaya's and Head Scarf's for women, This Sadaqatul-Fitr project was given on the day of Eid to the less fortunate in Guyana as well as Ecuador and Brazil using the kind donations made from those who possess the value of Nisaab beyond their basic needs. This helped the poor have a beneficial and a joyous Eid. 27 people in Ecuador benefitted from the Sadaqatul-Fitr project whilst 100 people benefitted in Guyana, and 60 people were helped in Brazil. A total of 187 people benefitted from this project.

Furthermore, we extended our work in the Amazon Forest (Ecuador) where we are continuously helping poor Amazonians with food and clothing. Up till this point, we have helped 790 Amazonians with food packs and 105 families with new clothing, thus also helping the local economy.

This year, we also helped over 200 people young and old with brand new footwear called 'The Shoe That Grows'. This unique footwear lasts approximately 5 years and grows with each individual's feet. These pairs were given to communities and refugees in the Caribbean and distributed in poor villages in Sao Paulo, Brazil.

In Brazil, during the colder seasons, we purchased sets of blankets and pillows for the less fortunate. Whilst distributing these blankets, we noticed that poorer individuals needed beds and stoves. The beds and stoves project are currently being carried out.

During covid-19 we also built a well in Mozambique which helped more than 200 people in the local community. In addition to this, in Pakistan we helped a homeless family of 5, build a bespoke home and provided them with comfortable shelter.

Our annual Qurbani project was implemented in the poor regions of West Bengal, India. Meat, which not everyone can afford to buy, was distributed to poverty-stricken families and communities, a total of 1155 people benefitted from these meat packs, We have achieved far more in 2021 and have exceeded our expectations and we hope that next year we can succeed in bringing about more changes for people in vulnerable situations.

Acknowledgement

The board of trustees would like to express its gratitude for the immense and selfless commitment which has been given to the charity by its volunteers each year without hesitation. This is instrumental in helping to minimise operation costs and maximising aid to our beneficiaries. We would like to thank our donors, supporters and all other organisations for their part they have played. Their hard work and kindness has not gone unnoticed.



Financial review

Financial review

The Charity receives donations from the general public and other charities. This helps the charity to meet its obligations and achieve the objectives efficiently during the year.

Reserves Policy

The reserves are maintained at an adequate level to continue the charity's activities. The trustees have decided to continue the current activities and to improve on them when and as the budget permits.

Risk Management

The trustees actively review the major risk which the charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions. The trustees have also examined the operational and business risks faced by the charity and confirm that they have established systems to mitigate the significant risks.

Plans for future periods

Future Projects

Last year, it led to the first stages of our ambitious plans to deliver across a wider area with a real focus on how we can help the poor live independently in the communities within which we work. The destitute people have never been content to live in a society in which they can't play an active part and SteppingStones Charity is working alongside them to bring about the changes we want to see. Therefore, this year our main focus is helping locals set up livelihood projects in all 3 countries. This will help enabled communities to stand on their own feet and generate income not only for their families but for their community.

We will still continue our work in helping with sponsorship of children so we can help meet their educational needs, help those who cannot pay for their medicines or medical equipment, renovate homes, provide aid to those who are less fortunate then us. However, We will most certainly have to work harder in order to raise enough money to reach our target to help others and achieve all the projects we have set out to do. Since our projects are sustainable and we have provided assistance on a constant basis over a number of years, we hope to achieve our goals for the years ahead through the continued assistance of our trustees, volunteers and donors.

The trustees' annual report was approved on 1 November 2021 and signed on behalf of the board of trustees by:

M A Karolia

Mr M A Karolia
Trustee

Independent Examiner's Report to the Trustees of SteppingStones Charity

I report to the trustees on my examination of the financial statements of Steppingstones Charity ('the charity') for the year ended 28 February 2021.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all 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 in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or

2. the financial statements do not accord with those records; or

3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Ahmed Adam Karolia
Independent Examiner

Suite 28 Blackburn Enterprise Centre
Furthergate
Blackburn
Lancashire
BB1 3HQ

1 November 2021

Statement of Financial Activities

28 February 2021

	Note	2021 Unrestricted funds £	2021 Total funds £	2020 Total funds £
Income and endowments				
Donations and legacies	4	75,207	75,207	48,692
Total income		75,207	75,207	48,692
Expenditure				
Expenditure on charitable activities	5,6	(62,777)	(62,778)	(42,534)
Total expenditure		(62,777)	(62,778)	(42,534)
Net income and net movement in funds		12,430	12,429	6,158
Reconciliation of funds				
Total funds brought forward		49,018	49,018	42,859
Total funds carried forward		61,448	61,448	49,018

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

Statement of Financial Position

28 February 2021

	Note	2021 £	2020 £
Current Assests			
Debtors	11	385	1,543
Cash at bank and in hand		61,326	47,738
		61,711	49,281
Net current assets		61,711	49,281
Total assets less current liabilities		61,711	49,281
Creditors: amounts falling due after more than one year	12	264	264
Net assets		61,447	49,017
Funds of the charity			
Unrestricted funds		61,448	49,018
Total charity funds	13	61,448	49,018

These financial statements were approved by the board of trustees and authorised for issue on 1 November 2021, and are signed on behalf of the board by:

M A Karolia

Mr M A Karolia
Trustee

Notes to the Financial Statements

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is Freckleton Business Centre, Freckleton Street, Blackburn, BB2 2AL.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.



3. Accounting policies

Basis of preparation
The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern
There are no material uncertainties about the charity's ability to continue.

Disclosure exemptions
No cash flow statement has been presented for the charity.

Judgements and key sources of estimation uncertainty
The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting
Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources
All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

• income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

• legacy income is recognised when receipt is probable and entitlement is established.

• income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

• income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended
Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

• expenditure on raising funds includes the costs of all fundraising activities, events, noncharitable trading activities, and the sale of donated goods.

• expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

• other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.



4. Donations and legacies

	Unrestricted Funds	Total Funds 2021	Unrestricted Funds	Total Funds 2020
	£	£	£	£
Donations				
Collection boxes, appeals and donations	75,207	75,207	48,692	48,692

5. Expenditure on charitable activities by fund type

	Unrestricted Funds	Total Funds 2021	Unrestricted Funds	Total Funds 2020
	£	£	£	£
Charitable donations	54,032	54,032	37,859	37,859
Support costs	8,745	8,746	4,674	4,675
	62,777	62,778	42,533	42,534

6. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	Total Funds 2021	Total Funds 2020
	£	£	£	£
Charitable donations	54,032	-	54,032	37,859
Support costs	-	8,482	8,482	4,411
Governance costs	-	264	264	264
	54,032	8,746	62,778	42,534

7. Analysis of support costs

	Administration Support costs	Total 2021	Total 2020
	£	£	£
Staff costs	2,464	2,464	895
Premises	360	360	-
Communications and IT	5,397	5,397	2,958
General office	115	115	342
Finance costs	146	146	216
	8,482	8,482	4,411

8. Independent examination fees

	2021	2020
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	264	264

9. Staff costs

The average head count of employees during the year was 1 (2020: 1).
No employee received employee benefits of more than £60,000 during the year (2020: Nil).

10. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

11. Debtors

	2021	2020
	£	£
Other debtors	385	1,543

12. Creditors: amounts falling due after more than one year

	2021	2020
	£	£
Accruals and deferred income	264	264

13. Analysis of charitable funds

Unrestricted funds	At 1 March 2020	Income	Expenditure	At 28 February 2021
	£	£	£	£
General funds	49,018	75,207	(62,777)	61,448

Unrestricted funds	At 1 March 2019	Income	Expenditure	At 29 February 2020
	£	£	£	£
General funds	42,859	48,692	(42,533)	49,018

14. Analysis of net assets between funds

	Unrestricted Funds	Total Funds 2021	Unrestricted Funds	Total Funds 2020
	£	£	£	£
Current assets	61,711	61,711	49,281	49,281
Creditors less than 1 year	(264)	(264)	(264)	(264)
Net assets	61,447	61,447	49,017	49,017


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Organização sem

WHAT WOULD YOU DO IF YOU HAD TO DRINK WATER THAT COULD KILL YOU?

SHARE ONE WELL WITH 10,000 PEOPLE.

HOPE IT WOULD RAIN. WHAT WOULD YOU DO IF YOU HAD TO WALK THREE MILES TO A MUDDY RIVER FOR A DRINK?

WAIT 8 HOURS IN LINE AT A WATER PUMP.

CARRY 80 POUNDS OF SWAMP WATER TO KEEP YOUR CHILD FROM DYING OF THIRST. WHAT WOULD YOU DO IF YOU WERE ONE OF THE

1.1 BILLION PEOPLE ON THE PLANET WITHOUT ACCESS TO CLEAN WATER?

WHAT IF YOU COULD HELP?

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