

OPERAÇÃO BRASIL

Ação Humanitária

Patrocinado por SteppingStones Charity

Charity Reg. 1135645

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100%
Donations
Policy

100%
política de
Doação

UNAUDITED FINANCIAL STATEMENTS

28 FEBRUARY 2022



FINANCIAL STATEMENTS YEAR ENDED 28 FEBRUARY 2022

- 1 TRUSTEES' ANNUAL REPORT
- 6 INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
- 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 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

steppingstonescharity.org

info@steppingstonescharity.org

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.

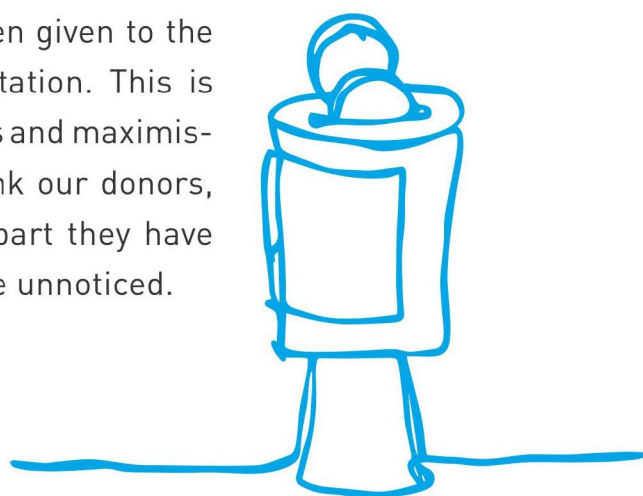
In Brazil. during the colder seasons, we purchased sets of blankets and pillows as well as toiletries for many homeless families. In total 95 homeless families benefitted from this project. 1 stove was given to an extremely poor family so that they could have the means of cooking warm food.

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

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

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

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	<u>114,513</u>	<u>114,513</u>	<u>75,207</u>	<u>75,207</u>

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	<u>6,037</u>	<u>6,038</u>	<u>8,745</u>	<u>8,746</u>
	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	<u>-</u>	<u>264</u>	<u>264</u>	<u>264</u>
	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
	<hr/> 5,774	<hr/> 5,774	<hr/> 8,482

8. Independent examination fees

	2022	2021
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	264	264
	<hr/> 264	<hr/> 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	<u>3,906</u>	<u>385</u>

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

	2022	2021
	£	£
Accruals and deferred income	<u>264</u>	<u>264</u>

13. Analysis of charitable funds

Unrestricted funds	At 1 March 2021	Income	Expenditure	At 28 February 2022
	£	£	£	£
General funds	<u>61,448</u>	<u>114,513</u>	<u>[122,128]</u>	<u>53,833</u>

Unrestricted funds	At 1 March 2020	Income	Expenditure	At 29 February 2021
	£	£	£	£
General funds	<u>49,018</u>	<u>75,207</u>	<u>[62,777]</u>	<u>61,448</u>

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	<u>(264)</u>	<u>(264)</u>	<u>(264)</u>	<u>(264)</u>
Net assets	<u>53,832</u>	<u>53,832</u>	<u>61,447</u>	<u>61,447</u>



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Charity
Pequeños pasos para una vida mejor
Organización Sin ánimo De Lucro
La vida es una gota de lluvia
Organización Sin ánimo De Lucro
f t i s
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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 WITH-
OUT ACCESS TO CLEAN WATER?

WHAT IF YOU COULD HELP?

KAROLIA LIMITED

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