

SteppingStones
Charity

Small steps to a better life

Non-Profit Organisation



100%
Donations
Policy

UNAUDITED

ANNUAL REPORT

28 FEBRUARY 2025

2025



www.steppingstonescharity.org

CONTENTS

CHAIRMAN'S REPORT	02
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INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES	09
--	-----------

STATEMENT OF FINANCIAL ACTIVITIES	10
--	-----------

STATEMENT OF FINANCIAL POSITION	11
--	-----------

NOTES TO THE FINANCIAL STATEMENTS	12
--	-----------

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

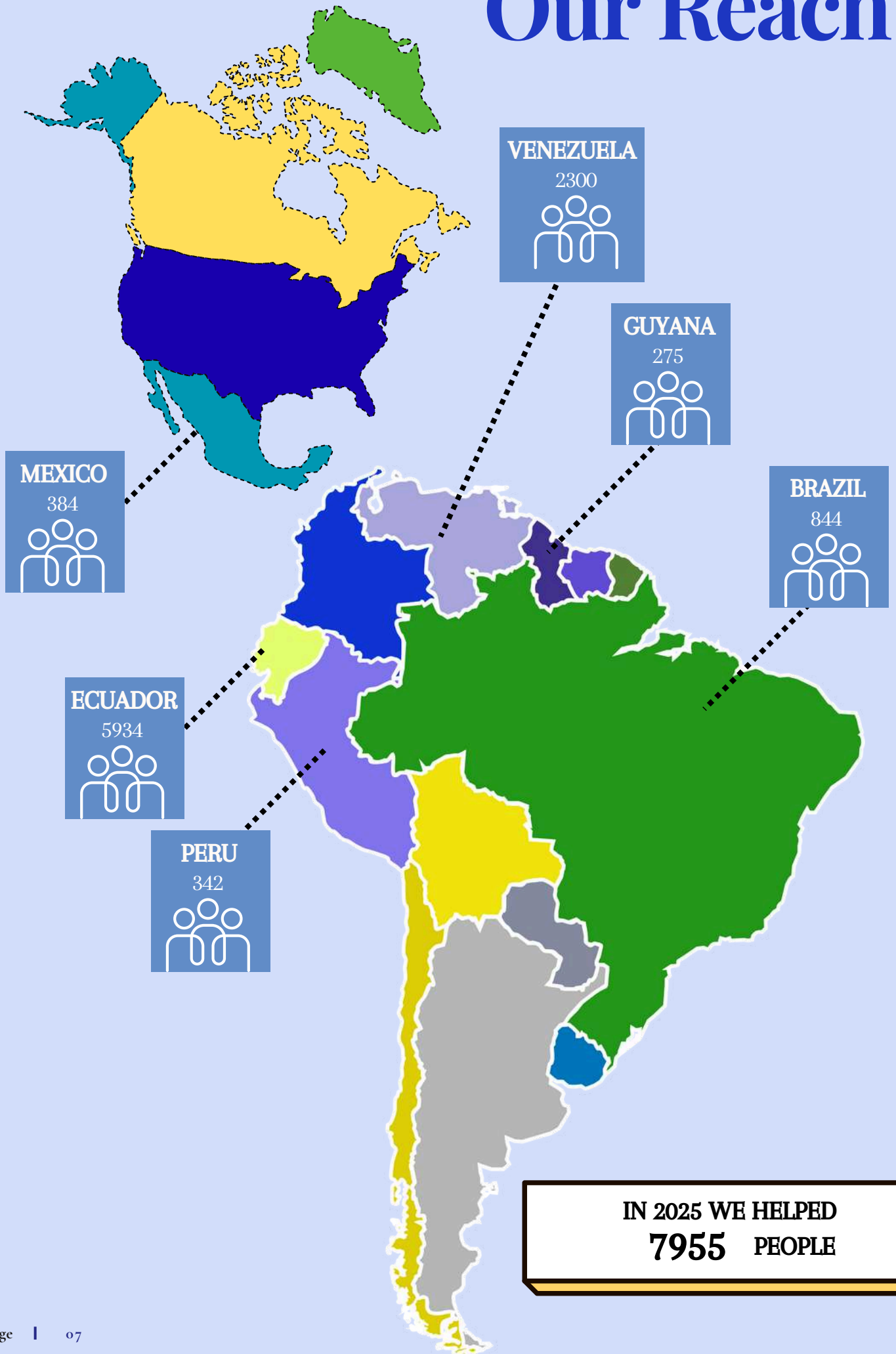
Qurbani Project

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



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 £	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 Activities	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]
Reconciliation 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
		<hr/> 56,767	<hr/> 53,509
Net Current Assets		<hr/> 56,767	<hr/> 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		<hr/> 56,212	<hr/> 53,209
Funds of the Charity			
Unrestricted Funds		56,212	53,209
Total Charity Funds	13	<hr/> 56,212	<hr/> 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 2AL. 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 102j)) 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
	<u>8,274</u>		<u>8,274</u>		<u>11,302</u>

8. Independant Examination Fees

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

9. Staff Costs

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

	£	2025	£	2024
Wages and salaries		<u>1,171</u>		<u>-</u>

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 Remuneration 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
Accruals and Deferred 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 Assets 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.