

STEPPING STONES (LUTON)

England & Wales · Charity number 1162349

Details

Status Registered

Legal form Charitable company

Company number [06588338](#)

Registered 2015-06-23

Register [View on the Charity Commission register](#)

Contact

Address Stepping Stones
9a George Street West
Luton
LU1 2BJ

Phone 01582457114

Email hello@steppingstonesluton.org.uk

Website www.steppingstonesluton.org.uk

Activities

Objects: TO RELIEVE PHYSICAL AND MENTAL SICKNESS AND FINANCIAL HARDSHIP AND TO PROMOTE AND PRESERVE GOOD HEALTH IN PARTICULAR THROUGH THE PROVISION OF SUPPORT SERVICES OF ANY KIND FOR WOMEN AND THEIR CHILDREN AND FAMILIES SUFFERING FROM DRUG ADDICTION AND SUBSTANCE ABUSE AND WHO MAY HAVE OFFENDED OR RE-OFFENDED OR BE VICTIMS OF DOMESTIC ABUSE, LIVING IN LUTON OR SUCH OTHER PARTS OF BEDFORDSHIRE OR THE UNITED KINGDOM AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT.

Activities: We work with vulnerable women and their children to improve their health and wellbeing, improve their life prospects and create stronger and more cohesive families. Our work is primarily carried out in Luton and Bedfordshire.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty
- **Who:** Other Defined Groups, The General Public/mankind

Geography

- Luton

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£483,122	£557,333	-	-
2024-03-31	£415,902	£476,744	-	-
2023-03-31	£440,648	£500,127	-	-
2022-03-31	£440,648	£500,127	-	-
2021-03-31	£635,051	£498,684	£444,708	19

Trustees

Name	Role	Appointed
Sandra Brown	Chair	2018-07-20
Claire McNally		2022-04-25
Dr Victor Akunna		2024-09-16
Helen Elizabeth Campbell		2024-09-16
Rosemary Jane Hughes		2020-09-28
Seyefar Clement		2024-09-16

STEPPING STONES (LUTON)

England & Wales - Charity number 1162349

Accounts

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 March 2025
for
Stepping Stones (Luton)

Hicks and Company
Chartered Accountants
Vaughan Chambers
Vaughan Road
Harpenden
Hertfordshire
AL5 4EE

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Stepping Stones (Luton)

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for the Year Ended 31 March 2025

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Stepping Stones (Luton)

Report of the Trustees for the Year Ended 31 March 2025

The Trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2024.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and the Accounting and Reporting by Charities: 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)(effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

To empower every vulnerable woman that walks through our door with the opportunity and freedom to transform her life and the lives of her children and family.

Vision:

As a direct result of our work we will have built stronger communities by putting systems in place that enable women to thrive and be their best selves.

Mission:

Stepping Stones (Luton) is an innovative woman-centred service that is driven by passion enabling vulnerable women to transform their lives and reach their full potential. We empower and inspire women to make positive choices, creating a better future for themselves, their children, their families and the communities in which they live.

Guiding principles:

Important to Stepping Stones (Luton):

- 1) Gender: A service that acknowledges that sex makes a difference.
- 2) Environment: Safety, respect and dignity.
- 3) Relationships: Policies, practices, and programmes that are relational and promote healthy connections to children, family, significant others and the community.
- 4) Services: Addressing drugs, alcohol, domestic abuse, and antisocial behaviour sometimes demonstrated by the most vulnerable for example, homeless women, and mental health issues through comprehensive, integrated services.
- 5) Socioeconomic status: Providing women with opportunities to improve their socioeconomic conditions.
- 6) Community: To partner with other key lead services in providing support and services to address unmet needs and overcome barriers.

Charitable Objects:

Stepping Stones (Luton) Objects are for the public benefit and are restricted to the following:
To relieve physical and mental sickness and financial hardship and to promote and preserve good health through the provision of support services of any kind, for women and their children and families suffering from drug addiction and substance abuse and who may have offended or re-offended or be victims of domestic abuse, living in Luton or such other parts of Bedfordshire or the United Kingdom as the trustees from time to time may think fit.

Stepping Stones (Luton)

Report of the Trustees for the Year Ended 31 March 2025

Public benefit

The Trustees are aware of the Charity Commission's guidance on public benefit including the guidance 'public benefit: running a charity'. As explained further in the Achievements and Performance section set out below, the charity has addressed the activities undertaken in relation to its objects and their relationship to addressing the public benefit.

Principal areas of work

Since 2008 Stepping Stones (Luton) has been dedicated to helping women and their children reach their potential and create healthier, happier lives. Through tailored one to one support, group therapy and counselling, our team of experienced practitioners work collaboratively to equip and empower women to make the changes needed to create a better future for themselves, their children, their families and communities. Uniquely, we provide free childcare with Ofsted registered childcare ensuring all women can access our services.

The charity aims to:

- Improve the health and wellbeing of vulnerable women and their children
- Improve the life prospects of vulnerable women and their children
- Create stronger and more cohesive

2024/25 Summary

During the 2024/25 financial year we have been able to support a total of 295 vulnerable women, and delivered 4,013 hours of support which is an increase on last year. We saw more diverse and complex referrals into our services, and the time spent on each case grew to an average of over 7.5 months.

We continue to look at ways to expand and extend our support to include new course programmes, advocacy, and mental health crisis intervention to ensure that we meet the women where they are on their respective journeys to freedom from domestic abuse, substance misuse and offending. We are building partnerships with other not-for-profit organisations across the community to collaborate and ensure that beneficiaries receive the best support for their unique needs. We continue to be the only women's service within Luton that is contracted by the Ministry of Justice to support women who are subject to community orders or being discharged from custody to the local area. All services have been fully operational this year and our childcare facility is available five days a week.

This year our largest referral source was still through self-referral with 27% of our service beneficiaries referring themselves into service. Our second largest number of referrals this year was still from Children's Social Care, 18%, followed by probation services, 13%. We are also seeing an increase in the number of women referred by the IDVA service, 8%, and directly from the police, 8%. The complexity of need presented by our service beneficiary community has risen - 29 women had alcohol support needs at time of referral and 31 disclosed drug support needs. 186 had mental health support needs.

The majority of the women we supported experienced more than one vulnerability. Emotional and physical abuse and coercive control remained the three most common types of abuse, although we have seen an increase in stalking/harassment and financial abuse.

Stepping Stones (Luton) participated in several pan-county strategic partnerships which continued to ensure that the current issues facing local women and their children affected by domestic abuse are accurately reflected in the services provided by both the statutory and voluntary sector. We have been consistently advocating for our service beneficiary community locally and ensuring that the voices of this marginalised collective are heard and acknowledged through system changes and process modification. We have continued to train our staff team to understand and respond effectively to the needs of women directly affected by FGM, honour-based violence, gang violence and sexual exploitation.

Stepping Stones (Luton)

Report of the Trustees for the Year Ended 31 March 2025

During this reporting period, 2,983 hours of childcare were delivered to 56 children. This is a decrease on last year due to some staffing issues early in the financial year, however every woman who has needed childcare support by the charity has received it. We are also able to accept non-client children, at a fixed cost. In the latter part of the year we have registered to take government funded children and this has proved successful with 4 children signed up for the summer term. Our childcare facility continues to provide a thorough learning curriculum cognition appropriate to the children we support and retains its Ofsted rating. Children are encouraged to learn, play, and socialise appropriately with their peers taking part in a calendar of events. We advocate for the women we support; many of whom are struggling to navigate the complexities of social care and family court procedures. We make sure their voice is heard regardless of their background and we actively challenge discrimination within statutory institutions and the community.

Our Luton hub is a place that women feel safe and can benefit from food, clothes and toiletries donations as well as access to specialist employment support. We have strong partnerships with other agencies including social services, drugs and alcohol services, probation and sexual health services. We are part of the Luton Council Warm Hub initiative and any woman is able to drop in, for any reason, on a Friday morning and receive a hot drink and some social interaction.

Previous informal partnerships and collaborations to support specific mental health interventions with our clients were formalised in 2022/23 and continue for 2024/25. Azalea, a local charity which supports men and women caught in sex trafficking provided a fully qualified Mental Health practitioner who works 50% with Azalea and 50% with Stepping Stones clients. We received funding from NHS England as a 2 year pilot, to ensure that this vital work can continue.

52% of our service users are from a non-white group. We speak some of the main local languages, access translator services and have strong links to organisations who work with marginalised groups such as Centre for Youth & Community Development (CYCD) and Links Community CIC. 76% of the women and families that we supported were claiming benefits and 8% had no recourse to public funds.

The women supported ranged from 18 to 66 years old. Following an initial assessment, all women receive 1:1 support and the majority attended one or more groups, particularly the Own my Life and Parenting programmes. With services tailored to meet individual needs, we find that support lasts between 6 months and 2 years. For younger women, needs centre on understanding healthy relationships; exploitation through gang membership; self-harm; anxiety; drug dependency; parental pressures; leaving care and securing safe accommodation; cultural expectations. There can be an increased frequency/intensity of support for younger women, particularly offenders and we continue to provide support to sustain education. Older women accessing our support also benefit from both group and individual support and often need support to understand and overcome long-standing abusive relationships (increasingly by their children). All women are given a support plan to guide them through their support and a safety plan.

ACHIEVEMENT AND PERFORMANCE

During 2024/25 the following services were provided:

Intervention / services	No. of women
One to one support (Luton)	228
One to one support (Central Beds)	36
Probation	39
Group programmes (incl Own My Life, Serenity)	197
Education, Training and Employment support	7
Counselling	17
Mental Health support (Healthy mind)	32

Stepping Stones (Luton)

Report of the Trustees for the Year Ended 31 March 2025

Services:

One-to-one support:

Following an initial assessment, our trained Women's Support Practitioners (WSPs) work collaboratively with the client to identify and develop an appropriate and dynamic support plan which accurately reflects and meets the client's immediate and longer-term needs. One-to-one support continues to be the most commonly offered service, which is underpinned by a holistic, therapeutic approach to building the client's mental, physical, emotional, and psychosocial wellbeing.

A typical support plan would include the following:

- Enabling the client to understand and move beyond domestic abuse
- Fostering positive and healthy relationships and support networks
- Support and advocacy to navigate statutory services such as Probation, Social Services, Local Authority housing and the DWP
- Acknowledging and addressing substance misuse
- Education and empowerment around parenting

Group programmes:

The charity offers an increased number and variety of programmes to our client community which are designed to inform, empower, and support clients experiencing specific issues. A summary of our groups (many of which can be delivered by a fully trained WSP on a one-to-one basis dependent on the client's needs) are as follows:

Own My Life - a 12-week course to support clients, who have suffered abuse, regain ownership of their lives. It looks at sexism, rape culture, violence, misogyny, disrespect in relationships and abusive behaviour. All practitioners are trained to deliver this programme.

Beyond Anger - explores anger and violence in different areas of the client's lives, focussing on strengths and how clients can express strong emotions in a safe and appropriate manner and make positive changes to their lives.

Resilience Parenting - enables and empowers clients to understand parenting and how to move towards safe, appropriate, and responsive parenting. Building strong bonds between parent and child.

Serenity - authored by the charity to support clients affected by anxiety and stress; enables clients to understand and recognise stress and to respond to distressing environs and panic in a proactive, meaningful manner.

Non-Violent Resistance - NVR is designed specifically for parents who are experiencing abusive behaviour from their child (or children). It enables parents to respond to these challenges in a proven, peaceful way that seeks to improve the parent/child relationship.

Love Languages - this was developed to enable clients to understand the way they give and receive love in both intimate and familial relationships. It identifies ways to navigate and respond to possible red flags in relationships that have the potential to become harmful.

Other achievements in the year

This is a significant year for the Charity as it marks its 10th anniversary of registering as a Charity and an open day networking session for professionals was hosted in the morning with a drop in event for service users and their children held in the afternoon. We continue to provide services and engage in community activities around International Women's Day to celebrate and share knowledge and skills around women's services within our local community. During 16 days of Action against gender-based violence, we also hosted an event for our own clients to celebrate and share their successes focussing on strength and hope in the future.

Stepping Stones (Luton)

Report of the Trustees for the Year Ended 31 March 2025

Partnership working

Working in partnership with complementary organisations both within Luton and across Central Bedfordshire remains critical to ensure effective service delivery (linking to housing, drug and alcohol and other complementary services) and to maximise resources. We continue to enjoy strong working relationships with Women's Aid Luton, Luton All Women's Centre and Victim Support to name but a few within the voluntary women's sector. We also work very closely with both Luton Council and Central Bedfordshire Council, as well as the Police and Probation services, all of which form a significant proportion of our referrals. We have an important presence on many of the local forums at a strategic and operational level, ensuring that we can identify and offer the best possible support for our service beneficiaries.

Volunteering

The trustees wish to record thanks to the many volunteers without whom the charity would be unable to maintain the quality of service at the level of funds that is currently received. In 2024/25 we benefited from the work of 6 volunteers who supported paid staff in various ways including administrative support functions, IT and social networking. One of the volunteers went on to join the paid staff. Externally training volunteer counsellors also support the service users.

Organisation Structure

Management Team

Charlotte Lockley (CEO)

Shazia Shah (Manager Women's Services)

Samera Arshad (Manager Children's Services)

The new CEO started in April 2024 and the management team continues to develop and go from strength to strength, ably supported by the Office Manager. There were 17 staff members - 10 full time and 6 part time. All our staff are highly trained and regularly refresh and expand their learning through both accredited and non-accredited courses and webinars. Three Women's Support Practitioners are qualified IDVAs, and 2 more are working towards this qualification. Mandatory training is refreshed annually or if legislation changes.

Operational challenges during 2024/25

Funding: There has been continuing uncertainty around funding. The ending of several larger multi-year funding streams in this year and previous years has significantly impacted our funding sustainability. We are actively identifying different routes to fundraising as well as different funders.

Remote working: Remote working practices were adopted during the Covid pandemic and although the offices are open 5 days per week there are still staff supporting clients from home over the phone and via video calls.

Business Development, Fundraising and Income Generation

The CEO continues to invest time in fundraising with Trustees' support where possible.

The Charity continues to receive financial support from Community fundraising events and will continue to work on its increasing media presence. The Charity has been fortunate to be chosen as Charity of the Year by Luton Town Football Club which has increased visibility during the year. We also received generous donations from the Three Valleys Club, the Rosmarinus Trust, Balfour Beatty and Bedfordshire Police. The continued cost of living crisis which has affected both service users and the Charity continues to identify diverse funding streams and partnership funding applications where appropriate.

Partnership working, particularly for the provision of mental health services has been an area which has strengthened the Charity's offering. It will continue to actively pursue other appropriate partnerships and continue to build stronger professional networks.

Stepping Stones (Luton)

Report of the Trustees for the Year Ended 31 March 2025

As members of Luton BID, Luton Fairness Taskforce, Luton All-Women's Networking, Luton Domestic Abuse Partnership, Women's Aid Regional Network, CEO network, Beds Community Sentence Treatment Requirements steering group, Bedfordshire Domestic Abuse Partnership, All Bedfordshire Online networking forum, Luton VCSE Mental Health Alliance, the Survivors group, and the VARAC Strategic Board, we continue to ensure that the needs of our service users are accurately reflected at regional level. The charity continues to work closely with other third sector providers within the local community as well as statutory agencies with the statutory care remit for many of our service users. We work in partnership with the relevant NHS Trust, Social Services directorate (both adult and child) and the local Criminal Justice System.

Principal risks and uncertainties

Financial sustainability of the organisation continues to be our focus and we will seek continued diversification of our funding streams and an increase in partnership working. We have reviewed the main areas of risk and are working on a revised Business Continuity Plan. The main areas of risk for the charity are:

- Loss of workspace - building damage, unexpected structural faults, heating / plumbing failure and/or loss of utilities
- Loss of IT / data - failure of computer hardware and/or IT systems, hacking or security breach, damage to phone lines / internet access.
- Loss of key staff - inability of staff to attend workplace or permanent / temporary loss of staff.
- Loss of income - inability to secure sufficient funding for the year, not receiving expected funding on time, not receiving funding at all.

Plans for future periods

For the 2025/26 period we will be focusing on:

- Continuing to promote our childcare services through a series of open mornings for referring agents, the provision of SEND places, the publication of newly developed promotional materials and outsourcing these services at cost where the caregiver is not a client of the charity. The Charity will have a new website developed during the year and increase its visibility via social media. There is a continued review of whether development of our offer to potential clients including those outside the Luton area and living in rural isolated areas of Central Bedfordshire can be undertaken.
- Looking to further develop and innovate our services by considering how these may be offered to external fee-paying organizations
- Investigating sustainable sources of funding with less reliance on grants moving forward.
- Repositioning the charity as the region's leading provider of services to women

FINANCIAL REVIEW

Financial position

The detailed figures for the year ended 31 March 2025 are set out in the financial statements that follow this Trustees' Report. During the year, the Company received £483,122 (2024: £415,902) and spent £557,333 (2024: £476,744) leaving a deficit of £74,211 (2024: deficit of £60,842).

The primary sources of income being from service agreement contracts with Advance Charity and NHS England, and grants from BLCF, The National Lottery, The Ministry of Justice, The Triangle Trust, The Rosa Stand by me Fund, and The Henry Smith Charity. We were also fortunate to receive a capital grant from Groundworks UK enabling us to implement fuel saving initiatives through the installation of new radiators and secondary glazing. Income for the year was in line with budget.

Expenditure for the year was within budget due to cost savings during the year made whilst still maintaining service provision.

Reserves policy

The current reserves policy is to keep approximately 20% - 25% of operating costs as reserves (excluding those relating to restricted income funds, endowment funds, tangible assets held for the Company's use and amounts designated for essential future spending) to ensure that the Company can continue to operate in the short term should it suffer an unexpected fall in incoming funds. At the balance sheet date, the Company held £105,708 (2024: £179,535) in reserves under the above definition, which represents 19.0% (2024: 37.6%) of operating costs for the year.

Investment policy

The trustees have decided to maintain a low risk investment strategy. The main purpose of the Company is to provide support services to vulnerable women and their children and families and because of the uncertainty of income streams, it is necessary to ensure that funds are readily available to ensure that services are not adversely affected by short term income falls. As such the trustees choose not to risk funds in potentially higher return investments.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Stepping Stones (Luton) is a company limited by guarantee governed by its Memorandum and Articles of Association dated 8 June 2015 (amended 11 January 2017). It is registered as a charity with the Charity Commission. The maximum contribution required by members of the company is an amount not exceeding £1 in the event of the company being wound up. The Company was originally incorporated on 8 May 2008 as a Community Interest Company and passed a special resolution on 8 June 2015 to convert to a Charitable Company.

Appointment of trustees

New Trustees are appointed by a majority ballot of the existing Trustees or by ordinary resolution of the members in general meeting. New Trustees appointed by the existing Trustees only hold office until the next AGM at which time they may seek re-appointment. The trustees are eligible to serve for a three-year period and may then be re-elected for further three-year periods. One third of the Trustees retire from office by rotation at each AGM following the first AGM and may seek re-appointment.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

06588338 (England and Wales)

Registered Charity number

1162349

Stepping Stones (Luton)

Report of the Trustees for the Year Ended 31 March 2025

Registered office

9a George Street West
Luton
Bedfordshire
LU1 2BW

Company Trustees and Directors

The directors of the charitable company are its trustees for the purpose of charity law. The trustees and officers serving during the year and since the year end were as follows:

Sandra Brown (Chair)
Rosemary Hughes (Co-Vice Chair)
Claire McNally (Co-Vice Chair)
Aimee Clarke
Claire Hackwood (appointed 16.9.24)
Victor Akunna (appointed 16.9.24)
Seyefar Clement (appointed 16.9.24)
Helen Campbell (appointed 7.10.24)

Independent Examiner

Philip Dean, FCA (Member of the Institute of Chartered Accountants in England and Wales)
Hicks and Company
Chartered Accountants
Vaughan Chambers
Vaughan Road
Harpenden
Hertfordshire
AL5 4EE

Patron

Meryl Dolling

Bankers

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent ME19 4JQ

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Stepping Stones (Luton) for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

Stepping Stones (Luton)

Report of the Trustees
for the Year Ended 31 March 2025

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 19 September 2025 and signed on its behalf by:

Sandra Brown

Sandra Brown (Chair) - Trustee

Independent Examiner's Report to the Trustees of
Stepping Stones (Luton)

Independent examiner's report to the trustees of Stepping Stones (Luton) ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

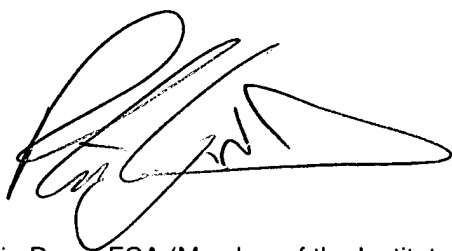
Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.



Philip Dean, FCA (Member of the Institute of Chartered Accountants in England and Wales)

Hicks and Company
Chartered Accountants
Vaughan Chambers
Vaughan Road
Harpenden
Hertfordshire
AL5 4EE

19 September 2025

Stepping Stones (Luton)

Statement of Financial Activities
for the Year Ended 31 March 2025

	Notes	Unrestricted fund £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	14,192	-	14,192	10,187
Charitable activities	4				
Support services for vulnerable women		58,008	410,515	468,523	405,362
Investment income	3	407	-	407	353
Total		<u>72,607</u>	<u>410,515</u>	<u>483,122</u>	<u>415,902</u>
EXPENDITURE ON					
Charitable activities	5				
Support services for vulnerable women		<u>96,871</u>	<u>460,462</u>	<u>557,333</u>	<u>476,744</u>
NET INCOME/(EXPENDITURE)					
Transfers between funds	15	(24,264) <u>(50,000)</u>	(49,947) <u>50,000</u>	(74,211) <u>-</u>	(60,842) <u>-</u>
Net movement in funds		(74,264)	53	(74,211)	(60,842)
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>180,848</u>	<u>4,993</u>	<u>185,841</u>	<u>246,683</u>
TOTAL FUNDS CARRIED FORWARD		<u>106,584</u>	<u>5,046</u>	<u>111,630</u>	<u>185,841</u>

The notes form part of these financial statements

Stepping Stones (Luton)

Statement of Financial Position
31 March 2025

	Notes	Unrestricted fund £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
FIXED ASSETS					
Tangible assets	11	876	-	876	1,313
CURRENT ASSETS					
Debtors	12	13,074	4,513	17,587	39,284
Cash at bank and in hand		<u>103,188</u>	<u>48,715</u>	<u>151,903</u>	<u>178,294</u>
		116,262	53,228	169,490	217,578
CREDITORS					
Amounts falling due within one year	13	(10,554)	(48,182)	(58,736)	(33,050)
NET CURRENT ASSETS		<u>105,708</u>	<u>5,046</u>	<u>110,754</u>	<u>184,528</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>106,584</u>	<u>5,046</u>	<u>111,630</u>	<u>185,841</u>
NET ASSETS		<u>106,584</u>	<u>5,046</u>	<u>111,630</u>	<u>185,841</u>
FUNDS	15				
Unrestricted funds:					
General fund				106,584	180,848
Restricted funds:					
Support services for vulnerable women				<u>5,046</u>	<u>4,993</u>
TOTAL FUNDS				<u>111,630</u>	<u>185,841</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

Stepping Stones (Luton)

Statement of Financial Position - continued
31 March 2025

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 19 September 2025 and were signed on its behalf by:

Sandra Brown

Sandra Brown (Chair) - Trustee

Rosemary Hughes

Rosemary Hughes - Trustee

Stepping Stones (Luton)

Statement of Cash Flows
for the Year Ended 31 March 2025

	Notes	31.3.25 £	31.3.24 £
Cash flows from operating activities			
Cash generated from operations	1	(26,235)	(109,826)
Interest paid		<u>(156)</u>	<u>(92)</u>
Net cash used in operating activities		<u>(26,391)</u>	<u>(109,918)</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		<u>-</u>	<u>(1,749)</u>
Net cash provided by/(used in) investing activities		<u>-</u>	<u>(1,749)</u>
		<u>-</u>	<u>-</u>
Change in cash and cash equivalents in the reporting period		(26,391)	(111,667)
Cash and cash equivalents at the beginning of the reporting period		<u>178,294</u>	<u>289,961</u>
Cash and cash equivalents at the end of the reporting period		<u><u>151,903</u></u>	<u><u>178,294</u></u>

The notes form part of these financial statements

Stepping Stones (Luton)

Notes to the Statement of Cash Flows
for the Year Ended 31 March 2025

1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.25	31.3.24
	£	£
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(74,211)	(60,842)
Adjustments for:		
Depreciation charges	437	480
Interest paid	156	92
Decrease/(increase) in debtors	21,697	(22,513)
Increase/(decrease) in creditors	<u>25,686</u>	<u>(27,043)</u>
Net cash used in operations	<u>(26,235)</u>	<u>(109,826)</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.24	Cash flow	At 31.3.25
	£	£	£
Net cash			
Cash at bank and in hand	<u>178,294</u>	<u>(26,391)</u>	<u>151,903</u>
	<u>178,294</u>	<u>(26,391)</u>	<u>151,903</u>
Total	<u>178,294</u>	<u>(26,391)</u>	<u>151,903</u>

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: 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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to them.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.

Investment income is included when receivable.

Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

Expenditure

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Costs of generating funds comprise the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

The charity has one main activity being the provision of support services for vulnerable women.

Allocation and apportionment of costs

Costs have either been directly allocated or have been allocated on the basis of the proportion of income to which they relate. Where depreciation is properly chargeable to restricted fund activities, this has also been allocated on the basis of the proportion of income between restricted and unrestricted activities.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Short leasehold	- 10% on cost
Fixtures & equipment	- 25% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

1. ACCOUNTING POLICIES - continued

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. DONATIONS AND LEGACIES

	31.3.25	31.3.24
	£	£
Donations	<u>14,192</u>	<u>10,187</u>

3. INVESTMENT INCOME

	31.3.25	31.3.24
	£	£
Interest received	<u>407</u>	<u>353</u>

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31.3.25	31.3.24
		£	£
Service agreement	Support services for vulnerable women	97,248	56,384
Sundry income	Support services for vulnerable women	2,761	503
Grants	Support services for vulnerable women	368,165	348,475
Childcare services	Support services for vulnerable women	<u>349</u>	-
		<u>468,523</u>	<u>405,362</u>

Grants received, included in the above, are as follows:

	31.3.25	31.3.24
	£	£
Luton Rising / BLCF	128,198	143,200
Ministry Of Justice	60,746	60,746
The Henry Smith Charity	65,000	32,500
Women's Aid	9,900	-
National Lottery	55,161	54,729
National Lottery Cost Of Living Fund	-	57,300
Groundworks UK	15,305	-
Rosa Fund	24,855	-
Triangle Trust	<u>9,000</u>	-
	<u>368,165</u>	<u>348,475</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 6) £	Totals £
Support services for vulnerable women	<u>445,919</u>	<u>111,414</u>	<u>557,333</u>

6. SUPPORT COSTS

	Other £
Support services for vulnerable women	<u>111,414</u>

7. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.25 £	31.3.24 £
Depreciation - owned assets	437	480
Independent Examiner's remuneration	<u>3,300</u>	<u>3,300</u>

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

During the year ended 31 March 2025, £9 (2024: £115) expenses was paid in connection with one Trustee.

9. STAFF COSTS

	31.3.25 £	31.3.24 £
Wages and salaries	357,699	325,653
Social security costs	22,956	19,422
Other pension costs	<u>6,776</u>	<u>5,346</u>
	<u>387,431</u>	<u>350,421</u>

Pension costs are allocated to activities in proportion to the related staffing costs incurred.

The average monthly number of employees during the year was as follows:

	31.3.25	31.3.24
Support services for vulnerable women	<u>17</u>	<u>18</u>

No employees received emoluments in excess of £60,000.

The employee benefits of key management personnel for the company were £93,050 (2024: £102,426).

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	10,187	-	10,187
Charitable activities			
Support services for vulnerable women	56,887	348,475	405,362
Investment income	<u>353</u>	<u>-</u>	<u>353</u>
Total	<u>67,427</u>	<u>348,475</u>	<u>415,902</u>
EXPENDITURE ON			
Charitable activities			
Support services for vulnerable women	<u>86,954</u>	<u>389,790</u>	<u>476,744</u>
NET INCOME/(EXPENDITURE)	(19,527)	(41,315)	(60,842)
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>200,374</u>	<u>46,309</u>	<u>246,683</u>
TOTAL FUNDS CARRIED FORWARD	<u>180,847</u>	<u>4,994</u>	<u>185,841</u>

11. TANGIBLE FIXED ASSETS

	Short leasehold £	Fixtures & equipment £	Totals £
COST			
At 1 April 2024 and 31 March 2025	<u>129,248</u>	<u>47,834</u>	<u>177,082</u>
DEPRECIATION			
At 1 April 2024	<u>129,247</u>	<u>46,522</u>	<u>175,769</u>
Charge for year	<u>-</u>	<u>437</u>	<u>437</u>
At 31 March 2025	<u>129,247</u>	<u>46,959</u>	<u>176,206</u>
NET BOOK VALUE			
At 31 March 2025	<u>1</u>	<u>875</u>	<u>876</u>
At 31 March 2024	<u>1</u>	<u>1,312</u>	<u>1,313</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25	31.3.24
	£	£
Trade debtors	11,250	28,762
Other debtors	900	-
Prepayments	<u>5,437</u>	<u>10,522</u>
	<u>17,587</u>	<u>39,284</u>

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25	31.3.24
	£	£
Trade creditors	9,564	6,380
Social security and other taxes	9,502	3,075
Other creditors	27,370	20,786
Accruals and deferred income	<u>12,300</u>	<u>2,809</u>
	<u>58,736</u>	<u>33,050</u>

14. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	31.3.25	31.3.24
	£	£
Within one year	20,000	20,000
Between one and five years	80,000	80,000
In more than five years	<u>35,000</u>	<u>55,000</u>
	<u>135,000</u>	<u>155,000</u>

15. MOVEMENT IN FUNDS

	At 1.4.24	Net movement in funds	Transfers between funds	At 31.3.25
	£	£	£	£
Unrestricted funds				
General fund	180,848	(24,264)	(50,000)	106,584
Restricted funds				
Support services for vulnerable women	4,993	(49,947)	50,000	5,046
TOTAL FUNDS	<u>185,841</u>	<u>(74,211)</u>	<u>-</u>	<u>111,630</u>

15. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	72,607	(96,871)	(24,264)
Restricted funds			
Support services for vulnerable women	410,515	(460,462)	(49,947)
TOTAL FUNDS	<u>483,122</u>	<u>(557,333)</u>	<u>(74,211)</u>

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	200,374	(19,526)	180,848
Restricted funds			
Support services for vulnerable women	46,309	(41,316)	4,993
TOTAL FUNDS	<u>246,683</u>	<u>(60,842)</u>	<u>185,841</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	67,427	(86,953)	(19,526)
Restricted funds			
Support services for vulnerable women	348,475	(389,791)	(41,316)
TOTAL FUNDS	<u>415,902</u>	<u>(476,744)</u>	<u>(60,842)</u>

Purpose of restricted funds:

The restricted funds are held and applied for the overall objects of the company. Due to the complex needs of all service users, it is not possible to allocate income and costs to specific services provided by the company.

16. RELATED PARTY DISCLOSURES

There were no transactions with related parties during the year ended 31 March 2025.

17. ULTIMATE CONTROLLING PARTY

In the opinion of the trustees, there was no controlling party during the year.

18. GENERAL INFORMATION

The company is a private company registered in England and Wales. It is limited by guarantee and has no share capital. In the event of a winding up, every member has undertaken to contribute a sum not exceeding £1. The company's registered number and registered office address can be found in the Report of the Trustees.

Stepping Stones (Luton)

Detailed Statement of Financial Activities
for the Year Ended 31 March 2025

	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
INCOME AND ENDOWMENTS				
Donations and legacies				
Donations	14,192	-	14,192	10,187
Investment income				
Interest received	407	-	407	353
Charitable activities				
Service agreement	44,998	52,250	97,248	56,384
Sundry income	2,761	-	2,761	503
Grants	9,900	358,265	368,165	348,475
Childcare services	349	-	349	-
	<u>58,008</u>	<u>410,515</u>	<u>468,523</u>	<u>405,362</u>
Total incoming resources	72,607	410,515	483,122	415,902
EXPENDITURE				
Charitable activities				
Salaries	60,808	296,891	357,699	325,653
Social security	3,903	19,053	22,956	19,422
Pensions	1,152	5,624	6,776	5,346
Staff training	3,268	-	3,268	2,217
Agency staff	-	30,139	30,139	-
Recruitment costs	1,281	6,254	7,535	1,999
DBS costs	153	743	896	530
Refreshments & canteen expenses	1,171	533	1,704	2,606
Travel expenses	879	-	879	548
Supervision costs	958	4,676	5,634	5,819
Materials	127	618	745	602
Service user support expenses	892	-	892	191
Accountancy	4,227	2,560	6,787	6,769
Trustee expenses	9	-	9	115
	<u>78,828</u>	<u>367,091</u>	<u>445,919</u>	<u>371,817</u>
Support costs				
Other				
Fundraising and promotion	477	-	477	10
Rent & parking payable	3,400	16,600	20,000	20,000
Rates & water rates	438	2,137	2,575	1,983
Insurance	1,169	5,707	6,876	6,319
Carried forward	5,484	24,444	29,928	28,312

This page does not form part of the statutory financial statements

Stepping Stones (Luton)

Detailed Statement of Financial Activities
for the Year Ended 31 March 2025

	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
Other				
Brought forward	5,484	24,444	29,928	28,312
Telephone	1,179	5,753	6,932	11,955
Printing, postage & stationery	630	3,077	3,707	1,943
Repairs, renewals & alterations	583	2,845	3,428	3,270
Fuel efficiency expenditure	-	15,305	15,305	-
Light & heat	1,235	6,028	7,263	7,059
Computer & software expenses	5,697	27,813	33,510	27,768
Subscriptions	603	2,947	3,550	2,736
Professional fees	486	2,373	2,859	17,597
Volunteer expenses	176	-	176	21
Refuse collection & cleaning	572	2,786	3,358	3,661
Sundry expenses	805	-	805	33
Depreciation of fixtures & equipment	437	-	437	480
Bank charges & interest	156	-	156	92
	<u>18,043</u>	<u>93,371</u>	<u>111,414</u>	<u>104,927</u>
Total resources expended	<u>96,871</u>	<u>460,462</u>	<u>557,333</u>	<u>476,744</u>
Net (expenditure)/income	<u>(24,264)</u>	<u>(49,947)</u>	<u>(74,211)</u>	<u>(60,842)</u>

STEPPING STONES (LUTON)

England & Wales - Charity number 1162349

Accounts

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 March 2024
for
Stepping Stones (Luton)

Hicks and Company
Chartered Accountants
Vaughan Chambers
Vaughan Road
Harpenden
Hertfordshire
AL5 4EE

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for the Year Ended 31 March 2024

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Report of the Trustees
for the Year Ended 31 March 2024

The Trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2024.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and the Accounting and Reporting by Charities: 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)(effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

To empower every vulnerable woman that walks through our door with the opportunity and freedom to transform her life and the lives of her children and family.

Vision:

As a direct result of our work we will have built stronger communities by putting systems in place that enable women to thrive and be their best selves.

Mission:

Stepping Stones (Luton) is an innovative woman-centred service that is driven by passion enabling vulnerable women to transform their lives and reach their full potential. We empower and inspire women to make positive choices, creating a better future for themselves, their children, their families and the communities in which they live.

Guiding principles:

Important to Stepping Stones (Luton):

- 1) Gender: A service that acknowledges that gender makes a difference.
- 2) Environment: Safety, respect and dignity.
- 3) Relationships: Policies, practices, and programmes that are relational and promote healthy connections to children, family, significant others and the community.
- 4) Services: Addressing drugs, alcohol, domestic abuse, and antisocial behaviour sometimes demonstrated by the most vulnerable for example, homeless women, and mental health issues through comprehensive, integrated services.
- 5) Socioeconomic status: Providing women with opportunities to improve their socioeconomic conditions.
- 6) Community: To partner with other key lead services in providing support and services to address unmet needs and overcome barriers.

Charitable Objects:

The Charitable Objects of Stepping Stones (Luton) are for the public benefit and are restricted to the following: To relieve physical and mental sickness and financial hardship and to promote and preserve good health through the provision of support services of any kind, for women and their children and families suffering from drug addiction and substance abuse and who may have offended or re-offended or be victims of domestic abuse, living in Luton or such other parts of Bedfordshire or the United Kingdom as the trustees from time to time may think fit.

Public benefit

The Trustees are aware of the Charity Commission's guidance on public benefit including the guidance 'public benefit: running a charity'. As explained further in the Achievements and Performance section set out below, the charity has addressed the activities undertaken in relation to its objects and their relationship to addressing the public benefit.

Principal areas of work

Since 2008 Stepping Stones (Luton) has been dedicated to helping women and their children reach their potential and create healthier, happier lives. Through tailored one to one support, group therapy and counselling, our team of experienced practitioners work collaboratively to equip and empower women to make the changes needed to create a better future for themselves, their children, their families and communities. Uniquely, we provide free childcare with Ofsted registered childcare ensuring all women can access our services.

The charity aims to:

- Improve the health and wellbeing of vulnerable women and their children
- Improve the life prospects of vulnerable women and their children
- Create stronger and more cohesive families

2023/24 Summary

This year we supported 263 vulnerable women and delivered 4,258 hours of support which is a decrease in number but a large increase in hours on last year. We saw more diverse and complex referrals into our services and the time spent on each case grew as a result. To meet the complex needs of our service beneficiary community we have diversified our offers of support to include new course programmes, advocacy, and mental health crisis intervention to ensure that we meet the women where they are on their respective journeys to freedom from domestic abuse, substance misuse and offending. To accurately reflect the voices of our service beneficiary community we have increased partnership working and developed our networking potential. We continue to be the only women's service within Luton that is contracted by the Ministry of Justice to support women who are subject to community orders or being discharged from custody to the local area. All services have been fully operational this year and our childcare facility is available five days a week.

Our largest referral source was through self-referral with 41% of our service beneficiaries referring themselves into service. Our second largest number of referrals this year was still from Children's Social Care, 12%, followed by probation services, 9%. The complexity of need presented by our service beneficiary community has risen - 75% were affected by poor mental health, 20% had a physical health need, 26% had alcohol or substance misuse issues and 18% had an offending support need. The majority of the women we supported experienced more than one vulnerability. Emotional and physical abuse and coercive control remained the three most common types of abuse.

The pan-county Survivor's Group continued to ensure that the current issues facing local women and their children affected by domestic abuse are accurately reflected in the services provided by both the statutory and voluntary sector. We have been consistently advocating for our service beneficiary community locally and ensuring that the voices of this marginalised collective are heard and acknowledged through system changes and process modification. We have continued to train our staff team to understand and respond effectively to the needs of women directly affected by FGM, honour-based violence, gang violence and sexual exploitation.

Report of the Trustees
for the Year Ended 31 March 2024

During this reporting period, 4,460 hours of childcare were delivered to 130 children with the increase on last year due to more women with young children being supported by the charity and the acceptance of non-client children, at a fixed cost. Our childcare facility continues to provide a thorough learning curriculum cognition appropriate to the children we support and retains its Ofsted rating. Children are encouraged to learn, play, and socialise appropriately with their peers taking part in a calendar of events. We advocate for the women we support; many of whom are struggling to navigate the complexities of social care and family court procedures. We make sure their voice is heard regardless of their background and we actively challenge discrimination within statutory institutions and the community.

Our Luton hub is a place that women feel safe and can benefit from food, clothes and toiletries donations as well as access to specialist employment support. We have strong partnerships with other agencies including social services, drugs and alcohol services, probation and sexual health services.

Previous informal partnerships to support specific mental health interventions with our clients was formalised in 2022/23 and Azalea, a charity which supports men and women caught in sex trafficking provided a fully qualified Mental Health practitioner who works with both Stepping Stones clients and those from Signposts charity which provide homelessness services via outreach and residential services. The funding for the programme was due to end by April 2024 but further funding has been granted from the NHS to ensure that this vital work can continue.

52% of our service users are from a black or minoritized group. We speak some of the main local languages, access translator services and have strong links to organisations who work with marginalised groups such as the British Red Cross and Luton Roma Trust. 70% of the women and families that we supported were claiming benefits and 7% had no recourse to public funds.

The women supported ranged from 20 to 78 years old. Following an initial assessment, all women receive 1:1 support and the majority attend one or more groups, particularly the Own my Life and Parenting programmes. With services tailored to meet individual needs, we find that support lasts between 6 months and 2 years. For younger women, needs centre on understanding healthy relationships; exploitation through gang membership; self-harm; anxiety; drug dependency; parental pressures; leaving care and securing safe accommodation; cultural expectations. There can be an increased frequency/intensity of support for younger women, particularly offenders and we provide significant levels of support to sustain education. Our ETE provision continues to provide a positive exit from our support and includes and budgeting advice. Older women accessing our support also benefit from both group and individual ETE support including CV writing, interviewing skills and sourcing appropriate work/volunteering) and often need support to understand and overcome long-standing abusive relationships (increasingly by their children). All women are given a support plan to guide them through their support and a safety plan.

ACHIEVEMENT AND PERFORMANCE

During 2023/24 the following services were provided:

Intervention / services	No. of women
One to one support (Luton)	201
One to one support (Central Beds)	30
Probation	39
Group programmes (incl Own My Life, Serenity)	173
Education, Training and Employment support	25
Counselling	19
Mental Health support (Healthy mind)	18

Services:

One-to-one support:

Following an initial assessment, our trained Women's Support Practitioners (WSPs) work collaboratively with the client to identify and develop an appropriate and dynamic support plan which accurately reflects and meets the client's immediate and longer-term needs. One-to-one support continues to be the most commonly offered service, which is underpinned by a holistic, therapeutic approach to building the client's mental, physical, emotional, and psychosocial wellbeing. A typical support plan would include the following:

- Enabling the client to understand and move beyond domestic abuse
- Fostering positive and healthy relationships and support networks
- Support and advocacy to navigate statutory services such as Probation, Social Services, Local Authority housing and the DWP
- Acknowledging and addressing substance misuse
- Education and empowerment around parenting

Group programmes: The charity offers an increased number and variety of programmes to our client community which are designed to inform, empower, and support clients experiencing specific issues. A summary of our groups (many of which can be delivered by a fully trained WSP on a one-to-one basis dependent on the client's needs) are as follows:

Own My Life - a 12-week course to support clients, who have suffered abuse, regain ownership of their lives. It looks at sexism, rape culture, violence, misogyny, disrespect in relationships and abusive behaviour. All practitioners are trained to deliver this programme.

Beyond Anger - explores anger and violence in different areas of the client's lives, focussing on strengths and how clients can express strong emotions in a safe and appropriate manner and make positive changes to their lives.

Resilience Parenting - enables and empowers clients to understand parenting and how to move towards safe, appropriate, and responsive parenting. Building strong bonds between parent and child.

Serenity - authored by the charity to support clients affected by anxiety and stress; enables clients to understand and recognise stress and to respond to distressing environs and panic in a proactive, meaningful manner.

Non-Violent Resistance - NVR is designed specifically for parents who are experiencing abusive behaviour from their child (or children). It enables parents to respond to these challenges in a proven, peaceful way that seeks to improve the parent/child relationship.

Love Languages - this was developed to enable clients to understand the way they give and receive love in both intimate and familial relationships. It identifies ways to navigate and respond to possible red flags in relationships that have the potential to become harmful.

Other achievements in the year

We continue to take part in community activities around International Women's Day to celebrate and share knowledge and skills around women's services within our local community. During 16 days of Action against gender-based violence, we also hosted an event for our own clients to celebrate and share their successes focussing on strength and hope in the future.

Partnership working

Working in partnership with complementary organisations both within Luton and across Central Bedfordshire remains critical to ensure effective service delivery (linking to housing, drug and alcohol and other complementary services) and to maximise resources. We continue to enjoy strong working relationships with Women's Aid Luton, Luton All Women's Centre and Victim Support to name but a few within the voluntary women's sector. We also work very closely with both Luton Council and Central Bedfordshire Council, as well as the Police and Probation services, all of which form a significant proportion of our referrals. We have an important presence on many of the local forums at a strategic and operational level

Volunteering

The trustees wish to record thanks to the many volunteers without whom the charity would be unable to maintain the quality of service at the level of funds that is currently received. In 2023/24 we benefited from the work of 5 volunteers who supported paid staff in various ways including administrative support functions, IT and social networking. Externally training volunteer counsellors also support the service users.

Organisation Structure

Management Team

Denise March-Palmer (Interim CEO)
Shazia Shah (Manager Women's Services)
Linda Rogers (Manager Children's Services)

The new Women's Services Manager joined in April 2023 increasing the management team to three and mitigating some of the extra workload on the CEO and Office Manager. There were 15 staff members - 6 full time and 9 part-time. All our staff are highly trained and regularly refresh and expand their learning through both accredited and non-accredited courses and webinars. Two Women's Support Practitioners are qualified IDVAs. Mandatory training is refreshed annually or if legislation changes.

Operational challenges during 2023/24

The CEO unexpected left the charity at the beginning of July 2023 and the Office Manager stepped up as Interim CEO. It was a very difficult time and unsettling for the staff. The Trustees needed to provide more day-to-day management support than previously and this increased demand led to the resignation of 3 Trustees in August as they struggled with full-time employment and the Charity's demands. There was a short interruption to services but this was quickly resumed in late August. Unfortunately during this somewhat confused time the Charity Commission Account filing was overlooked and finally filed 105 days late along with directors' resignations. One director left in July 2023 and two others in August 2023. These 3 were filed along with the final resignation in February 2024.

Funding: There has been continuing uncertainty around funding. The ending of several larger multi-year funding streams in this year and previous years has significantly impacted our funding sustainability. We are actively identifying different routes to fund raising as well as different funders.

Remote working: Remote working practices were adopted during the Covid pandemic and although the offices are open 5 days per week there are still staff supporting clients from home over the phone and via video calls.

Business Development, Fundraising and Income Generation

The loss of the Business Development Manager in 2022 had been mitigated against by the CEO investing time in this vital area. The Interim CEO was unable to take this role on and Trustees were drafted in to help with funding applications while she concentrated on providing relevant reports to funders to ensure continuity of payments. It became clear that this was a skill area lacking on both the Board and management team. The recruitment of a new CEO was put on hold until further finance could be confirmed. In October several cost-saving decisions were made, including to stop providing hot meals for childcare and the cook was made redundant.

Report of the Trustees
for the Year Ended 31 March 2024

The award in 2022 by the Ministry of Justice was due to end on 31/03/25. Further funding from the National Lottery for cost-of-living increases in early 2024 helped to ease the burden of constantly rising energy, telephony, IT costs. Funding from Bedfordshire and Luton Community Foundation was due to end 31/03/2024. A new 3-year funding grant from them for £127,883, (Apr 24 - Mar 25), £121,489 (Apr 25 - Mar 26) and £115,095 (Apr 26 - Mar 27). The recruitment of a new CEO successfully identified a candidate who would start in May 2024. The Board will continue to support the management team with funding applications until the new Business Development Manager joins the Charity later in 2024.

The Charity continues to receive financial support from Community fundraising events and will continue to work on its increasing media presence. The continued cost of living crisis which has affected both service users and the Charity has prompted us to consider more diverse funding streams and continue with partnership funding applications where appropriate.

Partnership working, particularly for the provision of mental health services has been an area which has strengthened the charity's offering. It will continue to actively pursue other appropriate partnerships and continue to build stronger professional networks.

As members of the VARAC Strategic Board, Luton Borough Council's Domestic Abuse Local Partnership Board, Central Bedfordshire Council's Bedfordshire Domestic Abuse Partnership, Luton New Migrant Partnership and the Vulnerable Women's Group, we continue to ensure that the needs of our service users are accurately reflected at regional level. The charity continues to work closely with other third sector providers within the local community as well as statutory agencies with the statutory care remit for many of our service users. We work in partnership with the relevant NHS Trust, Social Services directorate (both adult and child) and the local Criminal Justice System.

Principal risks and uncertainties

Financial sustainability of the organisation continues to be our focus and we will seek continued diversification of our funding streams and an increase in partnership working. We have reviewed the main areas of risk and are working on a revised Business Continuity Plan. The main areas of risk for the charity are:

- Loss of workspace - building damage, unexpected structural faults, heating / plumbing failure and/or loss of utilities.
- Loss of IT / data - failure of computer hardware and/or IT systems, hacking or security breach, damage to phone lines / internet access.
- Loss of key staff - inability of staff to attend workplace or permanent / temporary loss of staff.
- Loss of income - inability to secure sufficient funding for the year, not receiving expected funding on time, not receiving funding at all.

Plans for future periods

For the 2024/25 period we will be focusing on;

- Promoting our childcare services through a series of open mornings for referring agents, the resumption of providing a hot meal for attendees, the publication of newly developed promotional materials and outsourcing these services at cost where the caregiver is not a client of the charity.
- Looking to further develop our offer to potential clients including those outside the Luton area and living in rurally isolated areas of Central Bedfordshire.
- Looking to further develop and innovate our services by considering how these may be offered to external fee-paying organizations
- Repositioning the charity as the region's leading provider of services to women

FINANCIAL REVIEW

Financial position

The detailed figures for the year ended 31 March 2024 are set out in the financial statements that follow this Trustees' Report. During the year, the Company received £415,902 (2023: £418,661) and spent £476,744 (2023: £557,207) leaving a deficit of £60,842 (2023: deficit of £138,546).

The primary sources of income were from a service agreement contract with Advance (probation) and grants from Luton Rising, National Lottery, Ministry of Justice and The Henry Smith Charity. Expenditure for the year was within budget due to cost savings during the year made whilst still maintaining service provision.

Reserves policy

The current reserves policy is to keep at least 25% of operating costs as reserves (excluding those relating to restricted income funds, endowment funds, tangible assets held for the Company's use and amounts designated for essential future spending) to ensure that the Company can continue to operate in the short term should it suffer an unexpected fall in incoming funds. At the balance sheet date, the Company held £179,535 (2023: £200,330) in reserves under the above definition, which represents 37.6% (2023: 36.0%) of operating costs for the year.

Investment policy

The trustees have decided to maintain a low risk investment strategy. The main purpose of the Company is to provide support services to vulnerable women and their children and families and because of the uncertainty of income streams, it is necessary to ensure that funds are readily available to ensure that services are not adversely affected by short term income falls. As such the trustees choose not to risk funds in potentially higher return investments.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Stepping Stones (Luton) is a company limited by guarantee governed by its Memorandum and Articles of Association dated 8 June 2015 (amended 11 January 2017). It is registered as a charity with the Charity Commission. The maximum contribution required by members of the company is an amount not exceeding £1 in the event of the company being wound up. The Company was originally incorporated on 8 May 2008 as a Community Interest Company and passed a special resolution on 8 June 2015 to convert to a Charitable Company.

Appointment of trustees

New Trustees are appointed by a majority ballot of the existing Trustees or by ordinary resolution of the members in general meeting. New Trustees appointed by the existing Trustees only hold office until the next AGM at which time they may seek re-appointment. One third of the Trustees retire from office by rotation at each AGM following the first AGM and may seek re-appointment.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

06588338 (England and Wales)

Registered Charity number

1162349

Registered office

9a George Street West
Luton
Bedfordshire
LU1 2BW

Report of the Trustees
for the Year Ended 31 March 2024

Company Trustees and Directors

The directors of the charitable company are its trustees for the purpose of charity law. The trustees and officers serving during the year and since the year end were as follows:

Sandra Brown (Chair)
Sara Miles (resigned 26.2.24)
Rosemary Hughes (Vice Chair)
Manoj Jain (resigned 4.5.23)
Claire McNally
Sarita Jain (resigned 8.8.23)
Letitia Winston (resigned 31.8.23)
Charlotte Philip (resigned 13.7.23)
Aimee Clarke

Independent Examiner

Philip Dean, FCA (Member of the Institute of Chartered Accountants in England & Wales)
Hicks and Company
Chartered Accountants
Vaughan Chambers
Vaughan Road
Harpenden
Hertfordshire
AL5 4EE

Patron

Meryl Dolling

Bankers

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent ME19 4JQ

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Stepping Stones (Luton) for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Stepping Stones (Luton) (Registered number: 06588338)

Report of the Trustees
for the Year Ended 31 March 2024

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 16 September 2024 and signed on its behalf by:

Sandra Brown

Sandra Brown (Chair) - Trustee

Independent examiner's report to the trustees of Stepping Stones (Luton) ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2024.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the ****ERROR - relevant professional body must be completed****, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.

Philip Dean

Philip Dean, FCA (Member of the Institute of Chartered Accountants in England & Wales)

Hicks and Company
Chartered Accountants
Vaughan Chambers
Vaughan Road
Harpenden
Hertfordshire
AL5 4EE

16 September 2024

Stepping Stones (Luton)

Statement of Financial Activities
for the Year Ended 31 March 2024

	Notes	Unrestricted fund £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	10,187	-	10,187	28,395
Charitable activities	4				
Support services for vulnerable women		56,887	348,475	405,362	389,722
Investment income	3	<u>353</u>	-	<u>353</u>	<u>544</u>
Total		<u>67,427</u>	<u>348,475</u>	<u>415,902</u>	<u>418,661</u>
EXPENDITURE ON					
Charitable activities	5				
Support services for vulnerable women		<u>86,954</u>	<u>389,790</u>	<u>476,744</u>	<u>557,207</u>
NET INCOME/(EXPENDITURE)		(19,527)	(41,315)	(60,842)	(138,546)
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>200,374</u>	<u>46,309</u>	<u>246,683</u>	<u>385,229</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>180,847</u></u>	<u><u>4,994</u></u>	<u><u>185,841</u></u>	<u><u>246,683</u></u>

The notes form part of these financial statements

Statement of Financial Position
31 March 2024

	Notes	Unrestricted fund £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
FIXED ASSETS					
Tangible assets	11	1,313	-	1,313	44
CURRENT ASSETS					
Debtors	12	23,551	15,733	39,284	16,771
Cash at bank and in hand		164,424	13,870	178,294	289,961
		187,975	29,603	217,578	306,732
CREDITORS					
Amounts falling due within one year	13	(8,440)	(24,610)	(33,050)	(60,093)
NET CURRENT ASSETS		179,535	4,993	184,528	246,639
TOTAL ASSETS LESS CURRENT LIABILITIES		180,848	4,993	185,841	246,683
NET ASSETS		180,848	4,993	185,841	246,683
FUNDS	15				
Unrestricted funds:					
General fund				180,848	200,374
Restricted funds:					
Support services for vulnerable women				4,993	46,309
TOTAL FUNDS				185,841	246,683

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

Statement of Financial Position - continued
31 March 2024

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 16 September 2024 and were signed on its behalf by:

Sandra Brown

Sandra Brown (Chair) - Trustee

Rosemary Hughes

Rosemary Hughes - Trustee

Stepping Stones (Luton)

Statement of Cash Flows
for the Year Ended 31 March 2024

	Notes	31.3.24 £	31.3.23 £
Cash flows from operating activities			
Cash generated from operations	1	(109,826)	(158,337)
Interest paid		<u>(92)</u>	<u>(54)</u>
Net cash used in operating activities		<u>(109,918)</u>	<u>(158,391)</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		<u>(1,749)</u>	<u>-</u>
Net cash (used in)/provided by investing activities		<u>(1,749)</u>	<u>-</u>
		<u> </u>	<u> </u>
Change in cash and cash equivalents in the reporting period		(111,667)	(158,391)
Cash and cash equivalents at the beginning of the reporting period		<u>289,961</u>	<u>448,352</u>
Cash and cash equivalents at the end of the reporting period		<u><u>178,294</u></u>	<u><u>289,961</u></u>

The notes form part of these financial statements

1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.24 £	31.3.23 £
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(60,842)	(138,546)
Adjustments for:		
Depreciation charges	480	49
Interest paid	92	54
(Increase)/decrease in debtors	(22,513)	4,274
Decrease in creditors	(27,043)	(24,168)
Net cash used in operations	<u>(109,826)</u>	<u>(158,337)</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.23 £	Cash flow £	At 31.3.24 £
Net cash			
Cash at bank and in hand	<u>289,961</u>	<u>(111,667)</u>	<u>178,294</u>
	<u>289,961</u>	<u>(111,667)</u>	<u>178,294</u>
Total	<u>289,961</u>	<u>(111,667)</u>	<u>178,294</u>

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: 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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to them.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.

Investment income is included when receivable.

Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

Expenditure

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Costs of generating funds comprise the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

The charity has one main activity being the provision of support services for vulnerable women.

Allocation and apportionment of costs

Costs have either been directly allocated or have been allocated on the basis of the proportion of income to which they relate. Where depreciation is properly chargeable to restricted fund activities, this has also been allocated on the basis of the proportion of income between restricted and unrestricted activities.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Short leasehold	- 10% on cost
Fixtures & equipment	- 25% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

1. ACCOUNTING POLICIES - continued

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. DONATIONS AND LEGACIES

	31.3.24	31.3.23
	£	£
Donations	10,187	26,729
Gift aid	-	1,666
	<u>10,187</u>	<u>28,395</u>

3. INVESTMENT INCOME

	31.3.24	31.3.23
	£	£
Interest received	<u>353</u>	<u>544</u>

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31.3.24	31.3.23
		£	£
Service agreement	Support services for vulnerable women	56,384	38,740
Sundry income	Support services for vulnerable women	503	-
Grants	Support services for vulnerable women	348,475	350,779
Childcare services	Support services for vulnerable women	-	203
		<u>405,362</u>	<u>389,722</u>

Grants received, included in the above, are as follows:

	31.3.24	31.3.23
	£	£
Luton Rising	143,200	143,200
Tudor Trust	-	25,000
Lloyds Bank Foundation	-	34,250
Ministry Of Justice	60,746	9,986
The Henry Smith Charity	32,500	26,900
Bedfordshire Luton Community Foundation (emergency Covid)	-	8,000
Pilgrim Trust	-	3,750
Steel Charitable Trust	-	12,500
	<u>236,446</u>	<u>263,586</u>
Carried forward		

4. INCOME FROM CHARITABLE ACTIVITIES - continued

	31.3.24	31.3.23
	£	£
Brought forward	236,446	263,586
Masonic Charitable Foundation	-	24,731
Awards For All (Lottery)	-	600
National Lottery	54,729	56,862
B&Q	-	5,000
National Lottery Cost Of Living Fund	57,300	-
	<u>348,475</u>	<u>350,779</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 6) £	Totals £
Support services for vulnerable women	<u>371,817</u>	<u>104,927</u>	<u>476,744</u>

6. SUPPORT COSTS

	Other £
Support services for vulnerable women	<u>104,927</u>

7. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.24	31.3.23
	£	£
Depreciation - owned assets	480	49
Independent Examiner's remuneration	<u>3,300</u>	<u>3,000</u>

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

Trustees' expenses

During the year ended 31 March 2024, £115 (2023: £Nil) expenses was paid in connection with two Trustees.

9. STAFF COSTS

	31.3.24	31.3.23
	£	£
Wages and salaries	325,653	406,861
Social security costs	19,422	19,032
Other pension costs	5,346	6,861
	<u>350,421</u>	<u>432,754</u>

Pension costs are allocated to activities in proportion to the related staffing costs incurred.

The average monthly number of employees during the year was as follows:

	31.3.24	31.3.23
	18	20
Support services for vulnerable women		

No employees received emoluments in excess of £60,000.

The employee benefits of key management personnel for the company were £102,426 (2023: £84,618).

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	28,395	-	28,395
Charitable activities			
Support services for vulnerable women	38,943	350,779	389,722
Investment income	<u>544</u>	<u>-</u>	<u>544</u>
Total	<u>67,882</u>	<u>350,779</u>	<u>418,661</u>
EXPENDITURE ON			
Charitable activities			
Support services for vulnerable women	<u>103,210</u>	<u>453,997</u>	<u>557,207</u>
NET INCOME/(EXPENDITURE)	(35,328)	(103,218)	(138,546)
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>235,702</u>	<u>149,527</u>	<u>385,229</u>
TOTAL FUNDS CARRIED FORWARD	<u>200,374</u>	<u>46,309</u>	<u>246,683</u>

11. TANGIBLE FIXED ASSETS

	Short leasehold £	Fixtures & equipment £	Totals £
COST			
At 1 April 2023	129,248	46,085	175,333
Additions	-	1,749	1,749
At 31 March 2024	129,248	47,834	177,082
DEPRECIATION			
At 1 April 2023	129,247	46,042	175,289
Charge for year	-	480	480
At 31 March 2024	129,247	46,522	175,769
NET BOOK VALUE			
At 31 March 2024	1	1,312	1,313
At 31 March 2023	1	43	44

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.24	31.3.23
	£	£
Trade debtors	28,762	6,457
Prepayments	10,522	10,314
	39,284	16,771

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.24	31.3.23
	£	£
Trade creditors	6,380	3,570
Social security and other taxes	3,075	22,013
Other creditors	20,786	28,353
Accruals and deferred income	2,809	6,157
	33,050	60,093

14. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	31.3.24	31.3.23
	£	£
Within one year	20,000	20,000
Between one and five years	80,000	80,000
In more than five years	55,000	75,000
	155,000	175,000

15. MOVEMENT IN FUNDS

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	200,374	(19,526)	180,848
Restricted funds			
Support services for vulnerable women	46,309	(41,316)	4,993
TOTAL FUNDS	<u>246,683</u>	<u>(60,842)</u>	<u>185,841</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	67,427	(86,953)	(19,526)
Restricted funds			
Support services for vulnerable women	348,475	(389,791)	(41,316)
TOTAL FUNDS	<u>415,902</u>	<u>(476,744)</u>	<u>(60,842)</u>

Comparatives for movement in funds

	At 1.4.22 £	Net movement in funds £	At 31.3.23 £
Unrestricted funds			
General fund	235,702	(35,328)	200,374
Restricted funds			
Support services for vulnerable women	149,527	(103,218)	46,309
TOTAL FUNDS	<u>385,229</u>	<u>(138,546)</u>	<u>246,683</u>

15. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	67,882	(103,210)	(35,328)
Restricted funds			
Support services for vulnerable women	350,779	(453,997)	(103,218)
TOTAL FUNDS	<u>418,661</u>	<u>(557,207)</u>	<u>(138,546)</u>

Purpose of restricted funds:

The restricted funds are held and applied for the overall objects of the company. Due to the complex needs of all service users, it is not possible to allocate income and costs to specific services provided by the company.

16. RELATED PARTY DISCLOSURES

There were no transactions with related parties during the year ended 31 March 2024.

17. ULTIMATE CONTROLLING PARTY

In the opinion of the trustees, there was no controlling party during the year.

18. GENERAL INFORMATION

The company is a private company registered in England and Wales. It is limited by guarantee and has no share capital. In the event of a winding up, every member has undertaken to contribute a sum not exceeding £1. The company's registered number and registered office address can be found in the Report of the Trustees.

Stepping Stones (Luton)

Detailed Statement of Financial Activities
for the Year Ended 31 March 2024

	Unrestricted funds £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
INCOME AND ENDOWMENTS				
Donations and legacies				
Donations	10,187	-	10,187	26,729
Gift aid	-	-	-	1,666
	10,187	-	10,187	28,395
Investment income				
Interest received	353	-	353	544
Charitable activities				
Service agreement	56,384	-	56,384	38,740
Sundry income	503	-	503	-
Grants	-	348,475	348,475	350,779
Childcare services	-	-	-	203
	56,887	348,475	405,362	389,722
Total incoming resources	67,427	348,475	415,902	418,661
EXPENDITURE				
Charitable activities				
Salaries	55,361	270,292	325,653	406,861
Social security	3,302	16,120	19,422	19,032
Pensions	909	4,437	5,346	6,861
Staff training	2,217	-	2,217	2,814
Agency staff	-	-	-	1,000
Recruitment costs	340	1,659	1,999	8,217
DBS costs	90	440	530	520
Refreshments & canteen expenses	444	2,162	2,606	4,673
Travel expenses	548	-	548	278
Supervision costs	989	4,830	5,819	7,815
Materials	103	499	602	891
Service user support expenses	191	-	191	106
Accountancy	3,973	2,796	6,769	5,683
Trustee expenses	115	-	115	-
	68,582	303,235	371,817	464,751
Support costs				
Other				
Fundraising and promotion	10	-	10	304
Rent & parking payable	3,400	16,600	20,000	26,608
Rates & water rates	338	1,645	1,983	626
Carried forward	3,748	18,245	21,993	27,538

This page does not form part of the statutory financial statements

Stepping Stones (Luton)Detailed Statement of Financial Activities
for the Year Ended 31 March 2024

	Unrestricted funds £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
Other				
Brought forward	3,748	18,245	21,993	27,538
Insurance	1,075	5,244	6,319	10,447
Telephone	2,033	9,922	11,955	9,488
Printing, postage & stationery	330	1,613	1,943	3,112
Repairs, renewals & alterations	556	2,714	3,270	3,104
Light & heat	1,200	5,859	7,059	6,063
Computer & software expenses	4,722	23,046	27,768	18,722
Subscriptions	466	2,270	2,736	2,857
Professional fees	2,992	14,605	17,597	5,889
Volunteer expenses	21	-	21	125
Refuse collection & cleaning	623	3,038	3,661	4,431
Sundry expenses	33	-	33	577
Depreciation of fixtures & equipment	480	-	480	49
Bank charges & interest	92	-	92	54
	<u>18,371</u>	<u>86,556</u>	<u>104,927</u>	<u>92,456</u>
Total resources expended	<u>86,953</u>	<u>389,791</u>	<u>476,744</u>	<u>557,207</u>
Net (expenditure)/income	<u>(19,526)</u>	<u>(41,316)</u>	<u>(60,842)</u>	<u>(138,546)</u>

STEPPING STONES (LUTON)

England & Wales - Charity number 1162349

Accounts

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 March 2023
for
Stepping Stones (Luton)

Hicks and Company
Chartered Accountants
Vaughan Chambers
Vaughan Road
Harpenden
Hertfordshire
AL5 4EE

Contents of the Financial Statements
for the Year Ended 31 March 2023

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Report of the Trustees
for the Year Ended 31 March 2023

The Trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2023.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and the Accounting and Reporting by Charities: 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)(effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

To empower every vulnerable woman that walks through our door with the opportunity and freedom to transform her life and the lives of her children and family.

Vision:

As a direct result of our work we will have built stronger communities by putting systems in place that enable women to thrive and be their best selves.

Mission:

Stepping Stones (Luton) is an innovative woman-centred service that is driven by passion enabling vulnerable women to transform their lives and reach their full potential. We empower and inspire women to make positive choices, creating a better future for themselves, their children, their families and the communities in which they live.

Guiding principles:

Important to Stepping Stones (Luton):

- 1) Gender: A service that acknowledges that gender makes a difference.
- 2) Environment: Safety, respect and dignity.
- 3) Relationships: Policies, practices, and programmes that are relational and promote healthy connections to children, family, significant others and the community.
- 4) Services: Addressing domestic abuse, substance misuse and antisocial behaviour sometimes demonstrated by the most vulnerable for example, homeless women, and mental health issues through comprehensive, integrated services.
- 5) Socioeconomic status: Providing women with opportunities to improve their socioeconomic conditions.
- 6) Community: To partner with other key lead services in providing support and services to address unmet needs and overcome barriers.

Charitable Objects:

The Charitable Objects of Stepping Stones (Luton) are for the public benefit and are restricted to the following: To relieve physical and mental sickness and financial hardship and to promote and preserve good health, in particular, through the provision of support services of any kind, for women and their children and families suffering from drug addiction and substance abuse and who may have offended or re-offended or be victims of domestic abuse, living in Luton or such other parts of Bedfordshire or the United Kingdom as the trustees from time to time may think fit.

Public benefit

The Trustees are aware of the Charity Commission's guidance on public benefit including the guidance 'public benefit: running a charity'. As explained further in the Achievements and Performance section set out below, the charity has addressed the activities undertaken in relation to its objects and their relationship to addressing the public benefit.

Principal areas of work

Since 2008 Stepping Stones (Luton) has been dedicated to helping women and their children reach their potential and create healthier, happier lives.

The charity works with vulnerable women and their children to transform the stumbling blocks of their lives into Stepping Stones through the provision of one to one and group support for women and support through an Ofsted registered childcare provision. The charity aims to:

- Improve the health and wellbeing of vulnerable women and their children
- Improve the life prospects of vulnerable women and their children
- Create stronger and more cohesive families

2022/23 Summary

This year we supported 362 vulnerable women and delivered 2,339 hours of support which is in an increase on last year. More diverse referrals into our services and a growing number of women self-referring have contributed to this increase. To meet the complex needs of our service beneficiary community we have diversified our offers of support to include new course programmes, advocacy, and crisis intervention to ensure that we meet the women where they are on their respective journeys to freedom from domestic abuse, substance misuse and offending. To accurately reflect the voices of our service beneficiary community we have increased partnership working and developed our networking potential. We continue to be the only women's service within Luton that is contracted by the Ministry of Justice to support women who are subject to community orders or being discharged from custody to the local area. All of our services, post pandemic, have been fully operational this year and our childcare facility is available five days a week.

Our largest referral source was through self-referral with 40% of our service beneficiaries referring themselves into service. Our second largest number of referrals this year was from Children's Social Care, followed by local mental health services. As the number of referrals to our services has risen so has the complexity of need presented by our service beneficiary community - 85% were affected by poor mental health, 37% of this cohort had a dual diagnosis with a mental health condition and substance misuse issues and two thirds of all the women we supported experienced more than one vulnerability. Emotional and physical abuse, and coercive control remained the three most common types of abuse with 45% of our service beneficiary community experiencing threats against their life, 39% being victims of attempted strangulation and suffocation and 70% experiencing depression and suicidal thoughts.

This year has seen us developing a pan-county Survivor's Group to ensure that the current issues facing local women and their children affected by domestic abuse are accurately reflected in the services provided by both the statutory and voluntary sector. We have been consistently advocating for our service beneficiary community locally and ensuring that the voices of this marginalised collective are heard and acknowledged through system changes and process modification. We have continued to train our staff team to understand and respond effectively to the particular needs of women directly affected by FGM, honour-based violence, gang violence and sexual exploitation.

During this reporting period, 1,989 childcare sessions were delivered to 102 children with the increase on last year due to more women with young children being supported by the charity and the acceptance of non-client children, at a fixed cost. Our childcare facility continues to provide a thorough learning curriculum cognition appropriate to the children we support and retains its Ofsted rating. Children are encouraged to learn, play, and socialise appropriately with their peers taking part in a calendar of events and receiving a warm, nutritionally balanced meal every day.

ACHIEVEMENT AND PERFORMANCE

During 2022/23 the following services were provided:

Intervention / services	No. of women
One to one support (Luton)	282
One to one support (Central Beds)	71
Probation	23
Group programmes (incl Own My Life, Serenity)	295
Education, Training and Employment support	41
Counselling	35

Services:

One-to-one support: Following an initial assessment, our trained Women's Support Practitioners (WSPs) work collaboratively with the client to identify and develop an appropriate and dynamic support plan which accurately reflects and meets the client's immediate and longer-term needs. One-to-one support continues to be the most commonly offered service, which is underpinned by a holistic, therapeutic approach to building the client's mental, physical, emotional, and psychosocial wellbeing. A typical support plan would include the following:

- Enabling the client to understand and move beyond domestic abuse
- Fostering positive and healthy relationships and support networks
- Support and advocacy to navigate statutory services such as Probation, Social Services, Local Authority housing and the DWP, etc
- Acknowledging and addressing substance misuse
- Education and empowerment around parenting

Group programmes: The charity offers an increased number and variety of programmes to our client community which are designed to inform, empower, and support clients experiencing specific issues. A summary of our groups (many of which can be delivered by a fully trained WSP on a one-to-one basis dependent on the client's needs) are as follows:

Own My Life - All our practitioners are trained to deliver the Own My Life programme. It is a 12-week course to support clients, who have suffered abuse, regain ownership of their lives. It looks at sexism, rape culture, violence, misogyny, disrespect in relationships and abusive behaviour.

Beyond Anger - Explores anger and violence in different areas of the client's lives, focussing on strengths and how clients can express strong emotions in a safe and appropriate manner and make positive changes to their lives.

Resilience Parenting - Enables and empowers clients to understand parenting and how to move towards safe, appropriate, and responsive parenting. Building strong bonds between parent and child.

Serenity - Authored by the charity to support clients affected by anxiety and stress; enables clients to understand and recognise stress and to respond to distressing environs and panic in a proactive, meaningful manner.

NVR - Non-Violent Resistance is aimed specifically at parents who are experiencing abusive behaviour from their child / children. Enabling parents to respond to these challenges in a proven, peaceful way that seeks to improve the relationship longer term with their child / children.

Love Languages - A brand new course developed to enable clients to understand the way they give and receive love in both intimate and familial relationships and how they can navigate and respond to possible red flags in relationships that have the potential to become harmful.

Report of the Trustees
for the Year Ended 31 March 2023

Broad outcomes for women support in the community include:

145 clients have exited our services this year.

- 96% positive outcomes in relation to health (including clients reducing the symptoms of anxiety and trauma and accessing mental health support)
- 61% positive outcomes in relation to finances (including clients feeling better able to manage their finances and more able to manage debt)
- 78% positive outcomes in relation to ETE
- 98% positive outcomes in relation to parenting (including being supported through contact processes, increasing their confidence in parenting, increasing their understanding of the impact of DA on children and better relationships with their children)

Further, of the clients exiting our services over the course of the year:

- 97% strongly agreed or agreed that they are clear that the abuse they experienced was not their fault
- 96% strongly agreed or agreed that they are better able to recognise abusive behaviour
- 91% felt more confident in asking for help
- 92% feel more confident in their parenting skills
- 89% said they felt able to make up their own mind either all of the time or often
- 94% said they felt optimistic about the future either all of the time or often
- 91% said they felt safe either all of the time or often
- 93% said they felt good about themselves either all of the time or often

Operational challenges during the year 2022/23

Staff Changes: We were without a Women's Services Manager for the latter half of this reporting period meaning that the CEO and Office Manager saw their workloads increase to meet the service delivery staff and services needs during this absence.

Fundraising and Income Generation: With the loss of the Business Development Manager a consistent approach to income generation was somewhat impeded. This has been resolved by the recruitment of a Women's Services Manager, freeing the CEO's time to focus on this vital area.

National Cost of Living Increase: This has negatively impacted not just our client beneficiary community but the charity and its staff with rising costs seeing an increased output in the charity's regular payments to include utilities, telephony and IT and cost of services. The charity has increased applications to funders to cover core costs to meet mitigate this.

Business Development and Fundraising

The charity was awarded £131,477 for core costs by the Ministry of Justice (covering the 3 years to 31/03/25) and £143,200 (ends: 31/03/24) by Bedfordshire and Luton Community Foundation. The CEO will be looking to invest more time into exploring the following fundraising areas, alongside cyclical bid writing this year:

- Corporate sponsorship
- Challenge events
- Community fundraising
- Legacy
- Regular giving

To support a planned fundraising strategy, the charity will look to increase its media presence, via both traditional and digital media outputs to not simply raise awareness of who we are but rather to support what we offer. The national cost of living crisis has also encouraged the charity to consider more diverse funding streams and support partnership funding applications where appropriate.

Partnership working

This period has seen the charity strengthen and extend its partnership working and professional networks. As members of the VARAC Strategic Board, Luton Borough Council's Domestic Abuse Local Partnership Board, Central Bedfordshire Council's Bedfordshire Domestic Abuse Partnership, Luton New Migrant Partnership and the Vulnerable Women's Group, we ensure that the needs of our client community are accurately reflected at regional level. The charity works closely with other third sector providers within the local community as well as statutory agencies with the statutory care remit for many of our client community. We work in partnership with the relevant NHS Trust, Social Services directorate (both adult and child) and the local Criminal Justice System.

Organisation Structure

The charity currently employs 19 staff members - 8 full time and 11 part time, three of whom comprise the charity's senior management team. All of our staff are highly trained and regularly refresh and expand their learning through both accredited and non-accredited courses and webinars. This period has seen three of our Women's Support Practitioners become qualified IDVAs. Mandatory training such as safeguarding, data protection and confidentiality are refreshed on an annual basis or if legislation changes occur prior to the annual review date.

Pay Policy Senior Staff

Remuneration of staff is set with regards to market rates and will be reviewed in 2023/24 to ensure that the pay levels are fair.

Principal risks and uncertainties

We have considered the main areas of risk and outlined in the Business Continuity Plan. The main areas of risk for the charity are:

- Loss of workspace - building damage, unexpected structural faults, heating / plumbing failure and/or loss of utilities.
- Loss of IT / data - Failure of computer hardware and/or IT systems, hacking or security breach, damage to phone lines / internet access.
- Loss of key staff - inability of staff to attend workplace or permanent / temporary loss of staff.
- Loss of income - inability to secure sufficient funding for the year, not receiving expected funding on time, not receiving funding at all.

Plans for future periods

For the 2023/24 period we will be focusing on;

- Promoting our childcare services through a series of open mornings for referring agents, the publication of newly developed promotional materials and outsourcing these services at cost where the caregiver is not a client of the charity.
- Looking to expand and strengthen our offer to potential clients living in rurally isolated areas of Central Bedfordshire.
- Innovating services by looking at areas of potential development within the framework of what we currently offer.
- Developing the pan-county Survivor's Group.
- Repositioning the charity as the region's leading provider of services to women.

FINANCIAL REVIEW

Financial position

The detailed figures for the year ended 31 March 2023 are set out in the financial statements that follow this Trustees' Report. During the year, the Company received £418,661 (2022: £440,648) and spent £557,207 (2022: £500,127) leaving a deficit of £138,546 (2022: deficit of £59,479).

The primary sources of income were from a service agreement contract with Advance (probation) and grants from Luton Rising, The Tudor Trust, Lloyds Bank Foundation, Early Years Masonic Foundation, BLCF, Ministry of Justice, The Henry Smith Charity and the National Lottery. Income and expenditure for the year were in line with budget.

Reserves policy

The current reserves policy is to keep at least 25% of operating costs as reserves (excluding those relating to restricted income funds, endowment funds, tangible assets held for the Company's use and amounts designated for essential future spending) to ensure that the Company can continue to operate in the short term should it suffer an unexpected fall in incoming funds. At the balance sheet date, the Company held £200,330 (2022: £235,609) in reserves under the above definition, which represents 36.0% (2022: 47.1%) of operating costs for the year.

Investment policy

The trustees have decided to maintain a low risk investment strategy. The main purpose of the Company is to provide support services to vulnerable women and their children and families and because of the uncertainty of income streams, it is necessary to ensure that funds are readily available to ensure that services are not adversely affected by short term income falls. As such the trustees choose not to risk funds in potentially higher return investments.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Stepping Stones (Luton) is a company limited by guarantee governed by its Memorandum and Articles of Association dated 8 June 2015 (amended 11 January 2017). It is registered as a charity with the Charity Commission. The maximum contribution required by members of the company is an amount not exceeding £1 in the event of the company being wound up. The Company was originally incorporated on 8 May 2008 as a Community Interest Company and passed a special resolution on 8 June 2015 to convert to a Charitable Company.

Appointment of trustees

New Trustees are appointed by a majority ballot of the existing Trustees or by ordinary resolution of the members in general meeting. New Trustees appointed by the existing Trustees only hold office until the next AGM at which time they may seek re-appointment. One third of the Trustees retire from office by rotation at each AGM following the first AGM and may seek re-appointment.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

06588338 (England and Wales)

Registered Charity number

1162349

Registered office

9a George Street West
Luton
Bedfordshire
LU1 2BW

Report of the Trustees
for the Year Ended 31 March 2023

Company Trustees and Directors

The directors of the charitable company are its trustees for the purpose of charity law. The trustees and officers serving during the year and since the year end were as follows:

Sandra Brown (Chair)
Sally Hopwood (Deputy Chair) (resigned 25.4.22)
Sara Miles (joint Vice Chair)
Hannah Hill (resigned 5.10.22)
Rosemary Hughes (joint Vice Chair)
Manoj Jain (resigned 4.5.23)
Claire McNally (appointed 25.4.22)
Sarita Jain (appointed 25.4.22) (resigned 8.8.23)
Letitia Winston (appointed 25.4.22) (resigned 31.8.23)
Charlotte Philip (appointed 31.1.23) (resigned 13.7.23)
Aimee Clarke (appointed 10.3.23)

Independent Examiner

Philip Dean, FCA (Member of the Institute of Chartered Accountants in England & Wales)
Hicks and Company
Chartered Accountants
Vaughan Chambers
Vaughan Road
Harpenden
Hertfordshire
AL5 4EE

Patron

Meryl Dolling

Bankers

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent ME19 4JQ

CURRENT MANAGEMENT TEAM

Denise March-Palmer - Interim CEO
Shazia Shah - Women's Services Manager
Linda Rogers - Childcare Manager

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Stepping Stones (Luton) for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

Report of the Trustees
for the Year Ended 31 March 2023

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 19 September 2023 and signed on its behalf by:

Sandra Brown

Sandra Brown (Chair) - Trustee

Independent examiner's report to the trustees of Stepping Stones (Luton) ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England & Wales which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.

Philip Dean

Philip Dean, FCA (Member of the Institute of Chartered Accountants in England & Wales)
Hicks and Company
Chartered Accountants
Vaughan Chambers
Vaughan Road
Harpenden
Hertfordshire
AL5 4EE

19 September 2023

Stepping Stones (Luton)

Statement of Financial Activities
for the Year Ended 31 March 2023

	Notes	Unrestricted fund £	Restricted funds £	31.3.23 Total funds £	31.3.22 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	28,395	-	28,395	11,204
Charitable activities	4				
Support services for vulnerable women		38,943	350,779	389,722	429,438
Investment income	3	<u>544</u>	-	<u>544</u>	<u>6</u>
Total		<u>67,882</u>	<u>350,779</u>	<u>418,661</u>	<u>440,648</u>
EXPENDITURE ON					
Charitable activities	5				
Support services for vulnerable women		<u>103,210</u>	<u>453,997</u>	<u>557,207</u>	<u>500,127</u>
NET INCOME/(EXPENDITURE)		(35,328)	(103,218)	(138,546)	(59,479)
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>235,702</u>	<u>149,527</u>	<u>385,229</u>	<u>444,708</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>200,374</u></u>	<u><u>46,309</u></u>	<u><u>246,683</u></u>	<u><u>385,229</u></u>

The notes form part of these financial statements

Statement of Financial Position
31 March 2023

	Notes	Unrestricted fund £	Restricted funds £	31.3.23 Total funds £	31.3.22 Total funds £
FIXED ASSETS					
Tangible assets	11	44	-	44	93
CURRENT ASSETS					
Debtors	12	7,988	8,783	16,771	21,045
Cash at bank and in hand		211,167	78,794	289,961	448,352
		219,155	87,577	306,732	469,397
CREDITORS					
Amounts falling due within one year	13	(18,825)	(41,268)	(60,093)	(84,261)
NET CURRENT ASSETS		200,330	46,309	246,639	385,136
TOTAL ASSETS LESS CURRENT LIABILITIES		200,374	46,309	246,683	385,229
NET ASSETS		200,374	46,309	246,683	385,229
FUNDS	15				
Unrestricted funds:					
General fund				200,374	235,702
Restricted funds:					
Support services for vulnerable women				46,309	149,527
TOTAL FUNDS				246,683	385,229

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

Statement of Financial Position - continued
31 March 2023

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 19 September 2023 and were signed on its behalf by:

Sandra Brown

Sandra Brown (Chair) - Trustee

A handwritten signature in black ink, appearing to read 'Sara Miles', with a stylized, cursive script.

Sara Miles (joint Vice Chair) - Trustee

Stepping Stones (Luton)

Statement of Cash Flows
for the Year Ended 31 March 2023

	Notes	31.3.23 £	31.3.22 £
Cash flows from operating activities			
Cash generated from operations	1	(158,337)	(36,673)
Interest paid		<u>(54)</u>	<u>(224)</u>
Net cash used in operating activities		<u>(158,391)</u>	<u>(36,897)</u>
Change in cash and cash equivalents in the reporting period		(158,391)	(36,897)
Cash and cash equivalents at the beginning of the reporting period		<u>448,352</u>	<u>485,249</u>
Cash and cash equivalents at the end of the reporting period		<u>289,961</u>	<u>448,352</u>

The notes form part of these financial statements

1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.23	31.3.22
	£	£
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(138,546)	(59,479)
Adjustments for:		
Depreciation charges	49	7,156
Interest paid	54	224
Decrease in debtors	4,274	11,359
(Decrease)/increase in creditors	(24,168)	4,067
Net cash used in operations	<u>(158,337)</u>	<u>(36,673)</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.22	Cash flow	At 31.3.23
	£	£	£
Net cash			
Cash at bank and in hand	<u>448,352</u>	<u>(158,391)</u>	<u>289,961</u>
	<u>448,352</u>	<u>(158,391)</u>	<u>289,961</u>
Total	<u>448,352</u>	<u>(158,391)</u>	<u>289,961</u>

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: 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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to them.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.

Investment income is included when receivable.

Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

Expenditure

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Costs of generating funds comprise the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

The charity has one main activity being the provision of support services for vulnerable women.

Allocation and apportionment of costs

Costs have either been directly allocated or have been allocated on the basis of the proportion of income to which they relate. Where depreciation is properly chargeable to restricted fund activities, this has also been allocated on the basis of the proportion of income between restricted and unrestricted activities.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Short leasehold	- 10% on cost
Fixtures & equipment	- 25% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

1. ACCOUNTING POLICIES - continued

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. DONATIONS AND LEGACIES

	31.3.23	31.3.22
	£	£
Donations	26,729	11,204
Gift aid	1,666	-
	<u>28,395</u>	<u>11,204</u>

3. INVESTMENT INCOME

	31.3.23	31.3.22
	£	£
Interest received	<u>544</u>	<u>6</u>

4. INCOME FROM CHARITABLE ACTIVITIES

		31.3.23	31.3.22
	Activity	£	£
Service agreement	Support services for vulnerable women	38,740	71,733
Sundry income	Support services for vulnerable women	-	5
Grants	Support services for vulnerable women	350,779	347,611
Government Job Retention Scheme	Support services for vulnerable women	-	10,089
Childcare services	Support services for vulnerable women	<u>203</u>	<u>-</u>
		<u>389,722</u>	<u>429,438</u>

Grants received, included in the above, are as follows:

	31.3.23	31.3.22
	£	£
Luton Rising	143,200	149,364
Tudor Trust	25,000	26,700
Lloyds Bank Foundation	34,250	31,600
Ministry Of Justice	9,986	40,069
The Henry Smith Charity	26,900	53,800
Bedfordshire Luton Community Foundation (emergency Covid)	<u>8,000</u>	<u>3,891</u>
Carried forward	247,336	305,424

4. INCOME FROM CHARITABLE ACTIVITIES - continued

	31.3.23	31.3.22
	£	£
Brought forward	247,336	305,424
Police and Crime Commissioner	-	4,160
Pilgrim Trust	3,750	10,052
Steel Charitable Trust	12,500	-
Luton Borough Council	-	858
Masonic Charitable Foundation	24,731	24,731
DWP Resource Management	-	2,386
Awards For All (Lottery)	600	-
National Lottery	56,862	-
B&Q	5,000	-
	<u>350,779</u>	<u>347,611</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 6) £	Totals £
Support services for vulnerable women	<u>464,751</u>	<u>92,456</u>	<u>557,207</u>

6. SUPPORT COSTS

	Other £
Support services for vulnerable women	<u>92,456</u>

7. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.23	31.3.22
	£	£
Depreciation - owned assets	49	7,156
Independent Examiner's remuneration	<u>3,000</u>	<u>2,250</u>

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

8. TRUSTEES' REMUNERATION AND BENEFITS - continued**Trustees' expenses**

During the year ended 31 March 2023, there were no expenses paid to Trustees (2022: £20 expenses was paid in connection with one Trustee).

9. STAFF COSTS

	31.3.23	31.3.22
	£	£
Wages and salaries	406,861	363,163
Social security costs	19,032	24,709
Other pension costs	<u>6,861</u>	<u>6,891</u>
	<u>432,754</u>	<u>394,763</u>

Pension costs are allocated to activities in proportion to the related staffing costs incurred.

The average monthly number of employees during the year was as follows:

	31.3.23	31.3.22
	<u>20</u>	<u>18</u>
Support services for vulnerable women		

No employees received emoluments in excess of £60,000.

The employee benefits of key management personnel for the company were £84,618 (2022: £96,374).

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	-	11,204	11,204
Charitable activities			
Support services for vulnerable women	82,685	346,753	429,438
Investment income	<u>6</u>	<u>-</u>	<u>6</u>
Total	<u>82,691</u>	<u>357,957</u>	<u>440,648</u>
EXPENDITURE ON			
Charitable activities			
Support services for vulnerable women	<u>91,506</u>	<u>408,621</u>	<u>500,127</u>
NET INCOME/(EXPENDITURE)	(8,815)	(50,664)	(59,479)
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>244,517</u>	<u>200,191</u>	<u>444,708</u>
TOTAL FUNDS CARRIED FORWARD	<u>235,702</u>	<u>149,527</u>	<u>385,229</u>

11. TANGIBLE FIXED ASSETS

	Short leasehold £	Fixtures & equipment £	Totals £
COST			
At 1 April 2022 and 31 March 2023	<u>129,248</u>	<u>46,085</u>	<u>175,333</u>
DEPRECIATION			
At 1 April 2022	129,247	45,993	175,240
Charge for year	-	49	49
At 31 March 2023	<u>129,247</u>	<u>46,042</u>	<u>175,289</u>
NET BOOK VALUE			
At 31 March 2023	<u>1</u>	<u>43</u>	<u>44</u>
At 31 March 2022	<u>1</u>	<u>92</u>	<u>93</u>

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.23 £	31.3.22 £
Trade debtors	6,457	5,081
Prepayments	<u>10,314</u>	<u>15,964</u>
	<u>16,771</u>	<u>21,045</u>

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.23 £	31.3.22 £
Trade creditors	3,570	2,489
Social security and other taxes	22,013	21,215
Other creditors	28,353	24,611
Accruals and deferred income	<u>6,157</u>	<u>35,946</u>
	<u>60,093</u>	<u>84,261</u>

14. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	31.3.23 £	31.3.22 £
Within one year	20,000	-
Between one and five years	80,000	-
In more than five years	<u>75,000</u>	<u>-</u>
	<u>175,000</u>	<u>-</u>

15. MOVEMENT IN FUNDS

	At 1.4.22 £	Net movement in funds £	At 31.3.23 £
Unrestricted funds			
General fund	235,702	(35,328)	200,374
Restricted funds			
Support services for vulnerable women	149,527	(103,218)	46,309
TOTAL FUNDS	<u>385,229</u>	<u>(138,546)</u>	<u>246,683</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	67,882	(103,210)	(35,328)
Restricted funds			
Support services for vulnerable women	350,779	(453,997)	(103,218)
TOTAL FUNDS	<u>418,661</u>	<u>(557,207)</u>	<u>(138,546)</u>

Comparatives for movement in funds

	At 1.4.21 £	Net movement in funds £	At 31.3.22 £
Unrestricted funds			
General fund	244,517	(8,815)	235,702
Restricted funds			
Support services for vulnerable women	200,191	(50,664)	149,527
TOTAL FUNDS	<u>444,708</u>	<u>(59,479)</u>	<u>385,229</u>

15. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	82,691	(91,506)	(8,815)
Restricted funds			
Support services for vulnerable women	357,957	(408,621)	(50,664)
TOTAL FUNDS	<u>440,648</u>	<u>(500,127)</u>	<u>(59,479)</u>

Purpose of restricted funds:

The restricted funds are held and applied for the overall objects of the company. Due to the complex needs of all service users, it is not possible to allocate income and costs to specific services provided by the company.

16. RELATED PARTY DISCLOSURES

There were no transactions with related parties during the year ended 31 March 2023.

17. ULTIMATE CONTROLLING PARTY

In the opinion of the trustees, there was no controlling party during the year.

18. GENERAL INFORMATION

The company is a private company registered in England and Wales. It is limited by guarantee and has no share capital. In the event of a winding up, every member has undertaken to contribute a sum not exceeding £1. The company's registered number and registered office address can be found in the Report of the Trustees.

Stepping Stones (Luton)

Detailed Statement of Financial Activities
for the Year Ended 31 March 2023

	Unrestricted funds £	Restricted funds £	31.3.23 Total funds £	31.3.22 Total funds £
INCOME AND ENDOWMENTS				
Donations and legacies				
Donations	26,729	-	26,729	11,204
Gift aid	1,666	-	1,666	-
	28,395	-	28,395	11,204
Investment income				
Interest received	544	-	544	6
Charitable activities				
Service agreement	38,740	-	38,740	71,733
Sundry income	-	-	-	5
Grants	-	350,779	350,779	347,611
Government Job Retention Scheme	-	-	-	10,089
Childcare services	203	-	203	-
	38,943	350,779	389,722	429,438
Total incoming resources	67,882	350,779	418,661	440,648
EXPENDITURE				
Charitable activities				
Salaries	69,166	337,695	406,861	363,163
Social security	3,236	15,796	19,032	24,709
Pensions	1,166	5,695	6,861	6,891
Staff training	2,814	-	2,814	11,195
Agency staff	-	1,000	1,000	-
Recruitment costs	1,397	6,820	8,217	230
DBS costs	445	75	520	506
Refreshments & canteen expenses	796	3,877	4,673	2,244
Travel expenses	278	-	278	1
Supervision costs	1,330	6,485	7,815	6,146
Materials	189	702	891	1,158
Service user support expenses	106	-	106	297
Accountancy	5,683	-	5,683	5,360
Trustee expenses	-	-	-	20
	86,606	378,145	464,751	421,920
Support costs				
Other				
Fundraising and promotion	304	-	304	20
Carried forward	304	-	304	20

Stepping Stones (Luton)Detailed Statement of Financial Activities
for the Year Ended 31 March 2023

	Unrestricted funds £	Restricted funds £	31.3.23 Total funds £	31.3.22 Total funds £
Other				
Brought forward	304	-	304	20
Rent & parking payable	4,524	22,084	26,608	18,000
Rates & water rates	107	519	626	1,151
Insurance	1,777	8,670	10,447	5,540
Telephone	1,613	7,875	9,488	9,758
Printing, postage & stationery	530	2,582	3,112	1,753
Repairs, renewals & alterations	529	2,575	3,104	6,951
Light & heat	1,032	5,031	6,063	3,554
Computer & software expenses	3,184	15,538	18,722	14,099
Subscriptions	486	2,371	2,857	1,731
Professional fees	1,002	4,887	5,889	3,717
Volunteer expenses	125	-	125	374
Refuse collection & cleaning	753	3,678	4,431	3,934
Sundry expenses	577	-	577	245
Depreciation of short leasehold	-	-	-	7,107
Depreciation of fixtures & equipment	7	42	49	49
Bank charges & interest	54	-	54	224
	<u>16,604</u>	<u>75,852</u>	<u>92,456</u>	<u>78,207</u>
Total resources expended	<u>103,210</u>	<u>453,997</u>	<u>557,207</u>	<u>500,127</u>
Net (expenditure)/income	<u>(35,328)</u>	<u>(103,218)</u>	<u>(138,546)</u>	<u>(59,479)</u>

STEPPING STONES (LUTON)

England & Wales - Charity number 1162349

Accounts

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 March 2022
for
Stepping Stones (Luton)

Hicks and Company
Chartered Accountants
Vaughan Chambers
Vaughan Road
Harpenden
Hertfordshire
AL5 4EE

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for the Year Ended 31 March 2022

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Stepping Stones (Luton)

Report of the Trustees for the Year Ended 31 March 2022

The Trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2022.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and the Accounting and Reporting by Charities: 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)(effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

To empower every vulnerable woman that walks through our door with the opportunity and freedom to transform her life and the lives of her children and family.

Vision:

As a direct result of our work we will have built stronger communities by putting systems in place that enable women to thrive and be their best selves.

Mission:

Stepping Stones (Luton) is an innovative woman-centred service that is driven by passion enabling vulnerable women to transform their lives and reach their full potential. We empower and inspire women to make positive choices, creating a better future for themselves, their children, their families and the communities in which they live.

Guiding principles:

Important to Stepping Stones (Luton):

- 1) Gender: A service that acknowledges that gender makes a difference.
- 2) Environment: Safety, respect and dignity.
- 3) Relationships: Policies, practices, and programmes that are relational and promote healthy connections to children, family, significant others and the community.
- 4) Services: Addressing domestic abuse, drugs, alcohol and antisocial behaviour sometimes demonstrated by the most vulnerable for example, homeless women, and mental health issues through comprehensive, integrated services.
- 5) Socioeconomic status: Providing women with opportunities to improve their socioeconomic conditions.
- 6) Community: To partner with other key lead services in providing support and services to address unmet needs and overcome barriers.

Charitable Objects

The Charitable Objects of Stepping Stones (Luton) are for the public benefit and are restricted to the following: To relieve physical and mental sickness and financial hardship and to promote and preserve good health, in particular, through the provision of support services of any kind, for women and their children and families suffering from drug addiction and substance abuse and who may have offended or re-offended or be victims of domestic abuse, living in Luton or such other parts of Bedfordshire or the United Kingdom as the trustees from time to time may think fit.

Public benefit

The Trustees are aware of the Charity Commission's guidance on public benefit including the guidance 'public benefit: running a charity'. As explained further in the Achievements and Performance section set out below, the charity has addressed the activities undertaken in relation to its objects and their relationship to addressing the public benefit.

Principal areas of work

Since 2008 Stepping Stones (Luton) has been dedicated to helping women and their children reach their potential and create healthier, happier lives.

The charity works with vulnerable women and their children to transform the stumbling blocks of their lives into Stepping Stones through the provision of one to one and group support for women and support through an Ofsted registered childcare provision. The charity aims to:

- Improve the health and wellbeing of vulnerable women and their children
- Improve the life prospects of vulnerable women and their children
- Create stronger and more cohesive families

2021/22 Summary

This year we worked with 285 vulnerable women and delivered 2,113 hours of support. This was again lower than our pre-Covid delivery levels but close to the previous year (308 women and 2823 hours of support). It is again due to implementing changes in how we were able to support women due to Covid 19 restrictions but also due to making a gradual change to delivering again from the office. During the year we have tried to open the office to service users as much as was possible (with social distancing and increased health and safety procedures) while continuing to offer support to women on a one-to-one basis on the phone and using video calls where possible. We used a hybrid working model between the home and office with face-to-face appointments generally limited in number and length. We surveyed our clients throughout the year to gauge their feelings towards returning to face-to-face support and have gradually seen their confidence and desire to come into the office return. Our childcare team returned to the office in the Spring of 2021 and have seen a gradual increase of children using the service (generally in line with our support practitioners working from the office too). By April 2022, all staff were fully back in the office and we have stopped home working.

The pandemic continued to have a significant impact on our client group. Our referral rates have fluctuated significantly during the year, although we are now experiencing a sustained and significant increase in referrals. We have also seen an increase in the needs and complexities of the women presenting to us. The percentage of our clients reporting domestic abuse is 83% (from 85% last year). Anecdotally clients are reporting needing more support around their mental and emotional wellbeing (over 88% of women). Again, clients have also reported feeling isolated due to the restrictions imposed and are not always able to engage with remote support as they often have difficulties accessing the necessary technology. It has often been difficult to progress support plans due to the support being offered over the phone and the impact of other circumstances including clients often having others present at home such as their perpetrators and/or their children. Supporting a woman who has experienced trauma is challenging both for the client and the practitioner whilst they are both in their own homes.

Perhaps unsurprisingly, the pandemic continued to have an emotional impact on our staff. We have implemented a variety of support activities for staff including regular zoom check ins, virtual team lunches, virtual team challenges and team building sessions including support around resilience and self-compassion. We have signed up to the British Safety Council's Being Well Together and Keep Thriving programmes to improve workplace wellbeing and, based on staff feedback, will be introducing a strategy and action plan around this soon.

We have continued to receive referrals from a variety of sources; Probation, Children's Services and the Police remain our biggest referrers, comprising over 40% of all referrals. We have seen another slight increase in self-referrals; this year self-referrals made up 31% of all referrals compared to 30 % last year.

Our childcare support was the first service to fully open in Stepping Stones once Covid restrictions were eased and as a result, has been open since Spring 2021. While numbers of children attending were lower than pre-Covid times, this is simply due to lower numbers of women accessing face to face support in the early part of the financial year. Numbers have risen considerably as the year progressed and more and more women felt comfortable coming back to the office for support. We have seen 53 children in the nursery over the course of the year and provided 1755 childcare sessions.

ACHIEVEMENT AND PERFORMANCE

During 2021/22 the following services were provided:

Intervention / services	No. of women
One to one support (Luton)	199
One to one support (Central Beds)	50
Probation	34
Group programmes (incl Own My Life, Serenity)	43
Education, Training and Employment support	38
Counselling	36

Services:

Luton one-to-one support: Following an initial assessment, keyworkers will work collaboratively with women to devise a support plan of action, identify and manage risks.

One-to-one support continues to be the largest proportion of support offered where we can be responsive to the individual needs of the client and offer ongoing support around any additional interventions. One-to-one support will include such things as:

- offering emotional support - building self-esteem / confidence, empowering women to make decisions, problem solving
- exploring options / planning for the future
- guidance on life skills (budgeting, healthy eating)
- support in a crisis
- domestic abuse support - building knowledge about what is domestic abuse, how to manage risk, what the impact of abuse can be on children, options for court orders, information on healthy relationships
- help filling out forms
- accompanying service users at professionals' meetings / advocacy with other professionals
- attending court with clients.

To manage waiting times during our peak referral periods we also implemented a 'lighter touch' telephone support offer for lower risk clients.

Childcare: All women engaging with our services are encouraged to make use of our childcare services, and we have seen a really positive rise in numbers. The childcare team lost a couple of members of staff, including our cook, which placed considerable pressure on the remaining team to open the service all year round and comply with Ofsted regulations. Amazingly they achieved this and we now have a full team in place and we have recently extended our opening hours to five days a week.

Central Beds one-to-one support: Although our official Central Beds outreach project finished at the end of March 2020, we continued to offer support to women living in Central Beds over the phone in line with the support being offered to women living in Luton at the time. We will continue this approach and encourage women from this area to visit the office whenever possible - offering a hybrid service of face-to-face and telephone.

Group programmes: In the first half of the year, we continued to run some online group programmes (mostly Own my Life and Serenity) but it was a challenge trying to sustain attendance levels. Women found it difficult to participate if they had young children at home for example. As the year progressed, we started to run our courses face-to-face from the office. This has received an overwhelmingly positive response. Women have enjoyed sharing their experiences and started to build friendships.

Own My Life - All our practitioners are trained to deliver the Own My Life programme. It is a 12-week course to help women, who have suffered abuse, regain ownership of their lives. It looks at sexism, rape culture, violence, misogyny, disrespect in relationships and abusive behaviour. We have run 5 groups over the year (mixture of online and face-to-face).

Shine - This is a personal development and group mentoring programme that uses inspirational, practical and experiential approach to learning. Women are equipped to become effective global citizens for the future. Each woman is supported to develop an understanding of her own personal worth, strength and purpose and realise the potential within her to fulfil her desires. We have delivered this on a one-to-one basis.

Anger - The Anger Programme explores anger and violence in different areas of the women's lives, focussing on strengths and how women can express their emotions and make positive changes to their lives. We completed our first group since Covid in early 2022 - given the complexities of the subjects discussed we felt this group could only be delivered when practitioners were on hand to provide additional support.

Onyx - This is a structured group programme where women who have experienced domestic abuse or other trauma can explore and make sense of their experiences and increase control over their own lives. The sessions focus on: understanding the dynamics of violence, abuse and trauma; understanding the impact of trauma on women's lives; and learning how to live with and to heal from trauma. We have been unable to deliver Onyx remotely but have delivered on a one-to-one basis.

Parenting - Our usual parenting programmes were previously delivered jointly involving children and mums. It has been very difficult to continue in this way this year but we have offered individual support where possible over the phone. We did deliver a small number of face-to-face Parenting resilience groups as well as parent-led arts and craft sessions.

Serenity - we developed our own brief intervention to enhance wellbeing and develop strategies for dealing with stress and anxiety. This programme was delivered both on a one-to-one basis and through a group.

Education, Training and Employment (ETE) support: The Lloyds Bank Foundation funded ETE Advisor post has continued this year and despite working in difficult economic circumstances we have seen an increase in women gaining employment and going for interviews. Through this role, we have offered one-to-one support with CVs, interview preparation, exploration of training and development opportunities, apprenticeship opportunities and discussion of self-employment opportunities. The role will develop over the year to also provide money management advice.

Probation (Advance): The Probation service underwent significant reform over the course of the year and we were pleased to continue to provide support for women on statutory orders and licences in Luton and the South area of Central Bedfordshire. Our contract is managed through the women's charity Advance. Referrals come directly from the Probation Service in this area. This provision encompasses:

- Dedicated one to one support
- Liaison with Probation Responsible Officer
- Opportunity for female offenders to have all their appointments in a female-only environment
- Access to all our other Luton based services including Childcare and Counselling

Additional support: We have a bank of committed and qualified volunteers that offer additional support in their respective fields and we have accessed additional support through our partnership organisations. We were able to continue to offer counselling through video calls with volunteer trainee counsellors. We have also been able to offer practical support with clothes, food and toiletries donations from partner organisations such as the Rapid Relief Team, the Hygiene Bank, Kids Out and through generous donations from members of the public. We have met our clients' needs either through arranging for clients to pick up from the office or by delivering these where possible.

Broad outcomes for women support in the community include:

164 clients have exited the service this year.

- 245 positive outcomes in relation to health (including women reducing the symptoms of anxiety and trauma and accessing mental health support)
- 23 positive outcomes in relation to finances (including women feeling better able to manage their finances and more able to manage debt)
- 41 positive outcomes in relation to ETE
- 121 positive outcomes in relation to parenting (including being supported through contact processes, increasing their confidence in parenting, increasing their understanding of the impact of DA on children and better relationships with their children)
- 64 social and community outcomes.

Further, of the women exiting the service over the course of the year:

- 91% strongly agreed or agreed that they are clear that the abuse they experienced was not their fault
- 89% strongly agreed or agreed that they are better able to recognise abusive behaviour
- 89% felt more confident in asking for help
- 85% feel more confident in their parenting skills
- 79% said they felt able to make up their own mind either all of the time or often
- 78% said they felt optimistic about the future either all of the time or often
- 76% said they felt safe either all of the time or often
- 71% said they felt good about themselves either all of the time or often

Operational challenges during the year 2021/22

- Staff changes: We lost 3 members of staff (1 childcare and 2 women's support practitioners) over the course of the year. Both practitioners were replaced, but due to a temporary reduction in demand we have only just replaced childcare practitioner. The team has been stable for the past 6 months and have found the return to the office beneficial in terms of being able to support each other and share experiences/knowledge.
- Funding: As for all charities, this continues to be one of our biggest challenges. We have a Fundraising Plan in place and continue to focus our business development resources on bid writing. We saw another slight fall in the amount received from our largest funder but secured our Probation contract (managed through Advance) for the next five years. We started to undertake a small level of community fundraising via social media (aided by The Big Give). We will continue to try to diversify our funding sources.
- Remote working: As the Coronavirus restrictions eased, we began to support clients and staff to return to the office. Not unexpectedly, there were some initial concerns raised about a full time return but this was managed in stages, and we have listened to our team.

Business Development and Fundraising

We have continued to undertake regular service user engagement including a virtual service user engagement group and regular surveys completed using SurveyMonkey. This has assisted us in making decisions around new services and informed our next steps in returning to the office.

We were fortunate to be awarded a three-year grant from the National Lottery Reaching Communities that will support our core work and help us to build a stronger pool of active volunteers.

In 2021/22, we have continued to increase our online presence, focusing on our social media content and gaining new followers particularly on Instagram. At the end of the financial year, we participated in the online fundraiser for Women & Girls through The Big Give and raised almost £8,000.

At the start of the year we were selected by LCFitness, a local women's-led fitness company as their charity of the year and as well as early donations, they plan to hold a community fundraising event for us over the coming year.

Partnership working

Working in partnership with complementary organisations both within Luton and across Central Bedfordshire remains critical to ensure effective service delivery (linking to housing, drug and alcohol and other complementary services) and to maximise resources. We continue to enjoy strong working relationships with Women's Aid Luton, Luton All Women's Centre and Victim Support to name but a few within the voluntary women's sector. We also work very closely with both Luton Council and Central Bedfordshire Council, as well as the Police and Probation services, all of which form a significant proportion of our referrals. We have an important presence on many of the local forums at a strategic and operational level.

Volunteering

The Trustees wish to thank the many volunteers and supporters without whom the charity would be unable to maintain the quality of service at the level of funds that is currently received. In particular, the Trustees would like to acknowledge and thank Meryl Dolling for her support; through her work with the Luton North Inner Wheel, the charity has been able to distribute many donations throughout the year of clothes, toiletries, gifts and their wonderful postbox toppers!

In 2021/22 the charity has benefited from the unpaid work of 5 volunteers, who supported paid staff in various ways including administrative support functions and counselling.

Organisation Structure

The Trustees also wish to thank all the staff of the charity whose dedication is essential to the provision of high quality support for clients. By the end of the year, the charity employed 18 members of staff (56% work part time). The services the charity provides is hugely demanding on staff. To ensure they are well-supported and their well-being protected, we provide confidential clinical supervision on a monthly basis.

We have implemented the Government's initiative of auto-enrolment and promoted this to our staff. 100% of eligible staff are now in a pension scheme.

Pay Policy Senior Staff

Remuneration of staff is set with regards to market rates and will be reviewed in 2022/23 to ensure that the pay levels are fair.

Principal risks and uncertainties

We have considered the main areas of risk and outlined in the Business Continuity Plan. The main areas of risk for the charity are:

- Loss of workspace - building damage, unexpected structural faults, heating / plumbing failure and/or loss of utilities.
- Loss of IT / data - Failure of computer hardware and/or IT systems, hacking or security breach, damage to phone lines / internet access.
- Loss of key staff - inability of staff to attend workplace or permanent / temporary loss of staff.
- Loss of income - inability to secure sufficient funding for the year, not receiving expected funding on time, not receiving funding at all.

Plans for future periods

For the 2022/23 period we will be focusing on:

- Exploration and development of our childcare service - we plan to further develop the package of family friendly interventions with a view to developing our provisions in this area.
- Creating a more celebratory end of service programme and developing peer support networks.
- Financial sustainability of the organisation and continued diversification of our funding streams.
- Peer support service - dependant on securing funding, we are planning on developing the opportunity for clients to support each other in a more formal capacity.
- Investing in more practitioners to support them to achieve the Preventing and Tackling Domestic Abuse Certificate through Women's Aid.
- Generating a new bank of volunteers.
- Exploring new trauma group programmes.

FINANCIAL REVIEW

Financial position

The detailed figures for the year ended 31 March 2022 are set out in the financial statements that follow this Trustees' Report. During the year, the Company received £440,648 (2021: £635,051) and spent £500,127 (2021: £498,684) leaving a deficit of £59,479 (2021: net surplus of £136,367).

The primary sources of income were from a service agreement contract with BeNCH/Advance (probation) and grants from Luton Rising, The Tudor Trust, Lloyds Bank Foundation, Early Years Masonic Foundation, Ministry of Justice, The Pilgrim Trust and The Henry Smith Charity.

Income and expenditure for the year were in line with budget.

Reserves policy

The current reserves policy is to keep between 45% and 50% of operating costs as reserves (excluding those relating to restricted income funds, endowment funds, tangible assets held for the Company's use and amounts designated for essential future spending) to ensure that the Company can continue to operate in the short term should it suffer an unexpected fall in incoming funds. At the balance sheet date, the Company held £235,609 (2021: £237,268) in reserves under the above definition, which represents 47.1% (2021: 47.6%) of operating costs for the year.

Investment policy

The trustees have decided to maintain a low risk investment strategy. The main purpose of the Company is to provide support services to vulnerable women and their children and families and because of the uncertainty of income streams, it is necessary to ensure that funds are readily available to ensure that services are not adversely affected by short term income falls. As such the trustees choose not to risk funds in potentially higher return investments.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Stepping Stones (Luton) is a company limited by guarantee governed by its Memorandum and Articles of Association dated 8 June 2015 (amended 11 January 2017). It is registered as a charity with the Charity Commission. The maximum contribution required by members of the company is an amount not exceeding £1 in the event of the company being wound up. The Company was originally incorporated on 8 May 2008 as a Community Interest Company and passed a special resolution on 8 June 2015 to convert to a Charitable Company.

Appointment of trustees

New Trustees are appointed by a majority ballot of the existing Trustees or by ordinary resolution of the members in general meeting. New Trustees appointed by the existing Trustees only hold office until the next AGM at which time they may seek re-appointment. One third of the Trustees retire from office by rotation at each AGM following the first AGM and may seek re-appointment.

Following resignations of Trustees from the Board for a variety of personal reasons, we have sought new Trustees and have been fortunate to identify a number of well qualified and interested people who have been appointed to the Board since the year end.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

06588338 (England and Wales)

Registered Charity number

1162349

Registered office

9a George Street West
Luton
Bedfordshire
LU1 2BW

Company Trustees and Directors

The directors of the charitable company are its trustees for the purpose of charity law. The trustees and officers serving during the year and since the year end were as follows:

Sandra Brown (Chair)
Sally Hopwood (Deputy Chair) (resigned 25.4.22)
Sandra Williams-Carraro (resigned 7.2.22)
Sara Miles
Hannah Hill
Rosemary Hughes
Manoj Jain
Letitia Winston (appointed 25.4.22)
Claire McNally (appointed 25.4.22)
Sarita Jain (appointed 25.4.22)

Independent Examiner

Philip Dean, FCA (Member of the Institute of Chartered Accountants in England & Wales)
Hicks and Company
Chartered Accountants
Vaughan Chambers
Vaughan Road
Harpenden
Hertfordshire
AL5 4EE

Patron

Meryl Dolling

Bankers

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent ME19 4JQ

MANAGEMENT TEAM

Nicola Panton (CEO)
Karrina Usher (Manager Women's Services)
Linda Rogers (Manager Children's Services)

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Stepping Stones (Luton) for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 18 July 2022 and signed on its behalf by:

Sandra Brown

Sandra Brown (Chair) - Trustee

Independent examiner's report to the trustees of Stepping Stones (Luton) ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of Institute of Chartered Accountants in England & Wales which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.

Philip N Dean

Philip Dean, FCA (Member of the Institute of Chartered Accountants in England & Wales)
Hicks and Company
Chartered Accountants
Vaughan Chambers
Vaughan Road
Harpenden
Hertfordshire
AL5 4EE

18 July 2022

Stepping Stones (Luton)

Statement of Financial Activities
for the Year Ended 31 March 2022

	Notes	Unrestricted fund £	Restricted funds £	31.3.22 Total funds £	31.3.21 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	-	11,204	11,204	27,663
Charitable activities	4				
Support services for vulnerable women		82,685	346,753	429,438	607,297
Investment income	3	<u>6</u>	<u>-</u>	<u>6</u>	<u>91</u>
Total		82,691	357,957	440,648	635,051
EXPENDITURE ON					
Charitable activities	5				
Support services for vulnerable women		91,506	408,621	500,127	498,684
NET INCOME/(EXPENDITURE)		(8,815)	(50,664)	(59,479)	136,367
RECONCILIATION OF FUNDS					
Total funds brought forward		244,517	200,191	444,708	308,341
TOTAL FUNDS CARRIED FORWARD		<u>235,702</u>	<u>149,527</u>	<u>385,229</u>	<u>444,708</u>

The notes form part of these financial statements

Stepping Stones (Luton)

Statement of Financial Position
31 March 2022

	Notes	Unrestricted fund £	Restricted funds £	31.3.22 Total funds £	31.3.21 Total funds £
FIXED ASSETS					
Tangible assets	11	93	-	93	7,249
CURRENT ASSETS					
Debtors	12	6,912	14,133	21,045	32,404
Cash at bank and in hand		251,183	197,169	448,352	485,249
		258,095	211,302	469,397	517,653
CREDITORS					
Amounts falling due within one year	13	(22,486)	(61,775)	(84,261)	(80,194)
NET CURRENT ASSETS		235,609	149,527	385,136	437,459
TOTAL ASSETS LESS CURRENT LIABILITIES		235,702	149,527	385,229	444,708
NET ASSETS		235,702	149,527	385,229	444,708
FUNDS	15				
Unrestricted funds:					
General fund				235,702	244,517
Restricted funds:					
Support services for vulnerable women				149,527	200,191
TOTAL FUNDS				385,229	444,708

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

Stepping Stones (Luton)

Statement of Financial Position - continued
31 March 2022

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 18 July 2022 and were signed on its behalf by:

Sandra Brown

Sandra Brown (Chair) - Trustee

Manoj

Manoj Jain - Trustee

Stepping Stones (Luton)

Statement of Cash Flows
for the Year Ended 31 March 2022

	Notes	31.3.22 £	31.3.21 £
Cash flows from operating activities			
Cash generated from operations	1	(36,673)	150,763
Interest paid		<u>(224)</u>	<u>(130)</u>
Net cash (used in)/provided by operating activities		<u>(36,897)</u>	<u>150,633</u>
Change in cash and cash equivalents in the reporting period		(36,897)	150,633
Cash and cash equivalents at the beginning of the reporting period		<u>485,249</u>	<u>334,616</u>
Cash and cash equivalents at the end of the reporting period		<u><u>448,352</u></u>	<u><u>485,249</u></u>

The notes form part of these financial statements

1. **RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	31.3.22 £	31.3.21 £
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	(59,479)	136,367
Adjustments for:		
Depreciation charges	7,156	12,974
Interest paid	224	130
Decrease/(increase) in debtors	11,359	(8,493)
Increase in creditors	<u>4,067</u>	<u>9,785</u>
Net cash (used in)/provided by operations	<u>(36,673)</u>	<u>150,763</u>

2. **ANALYSIS OF CHANGES IN NET FUNDS**

	At 1.4.21 £	Cash flow £	At 31.3.22 £
Net cash			
Cash at bank and in hand	<u>485,249</u>	<u>(36,897)</u>	<u>448,352</u>
	<u>485,249</u>	<u>(36,897)</u>	<u>448,352</u>
Total	<u>485,249</u>	<u>(36,897)</u>	<u>448,352</u>

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: 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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to them.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.

Investment income is included when receivable.

Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

Expenditure

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Costs of generating funds comprise the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

The charity has one main activity being the provision of support services for vulnerable women.

Allocation and apportionment of costs

Costs have either been directly allocated or have been allocated on the basis of the proportion of income to which they relate. Where depreciation is properly chargeable to restricted fund activities, this has also been allocated on the basis of the proportion of income between restricted and unrestricted activities.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Short leasehold	- 10% on cost
Fixtures & equipment	- 25% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

1. ACCOUNTING POLICIES - continued

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. DONATIONS AND LEGACIES

	31.3.22	31.3.21
	£	£
Donations	<u>11,204</u>	<u>27,663</u>

3. INVESTMENT INCOME

	31.3.22	31.3.21
	£	£
Interest received	<u>6</u>	<u>91</u>

4. INCOME FROM CHARITABLE ACTIVITIES

		31.3.22	31.3.21
	Activity	£	£
Service agreement	Support services for vulnerable women	71,733	77,762
Sundry income	Support services for vulnerable women	5	-
Grants	Support services for vulnerable women	347,611	484,898
Government Job Retention Scheme	Support services for vulnerable women	<u>10,089</u>	<u>44,637</u>
		<u>429,438</u>	<u>607,297</u>

Grants received, included in the above, are as follows:

	31.3.22	31.3.21
	£	£
Luton Rising	149,364	154,445
Department for Digital, Culture, Media & Sport	-	4,988
Tudor Trust	26,700	25,500
Resolutions Partnership	-	10,000
Awards For All	-	9,394
Lloyds Bank Foundation	31,600	38,441
Ministry Of Justice	40,069	39,106
The Henry Smith Charity	53,800	53,800
Bedfordshire Luton Community Foundation (emergency Covid)	3,891	3,457
Garfield Weston	<u>-</u>	<u>25,000</u>
Carried forward	305,424	364,131

4. INCOME FROM CHARITABLE ACTIVITIES - continued

	31.3.22	31.3.21
	£	£
Brought forward	305,424	364,131
Julia and Hans Rausing	-	41,285
Police and Crime Commissioner	4,160	10,290
Pilgrim Trust	10,052	23,698
Women's Aid	-	24,244
Steel Charitable Trust	-	15,000
Active Luton	-	400
Luton Borough Council	858	5,850
Masonic Charitable Foundation	24,731	-
DWP Resource Management	2,386	-
	<u>347,611</u>	<u>484,898</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 6) £	Totals £
Support services for vulnerable women	<u>421,920</u>	<u>78,207</u>	<u>500,127</u>

6. SUPPORT COSTS

	Other £
Support services for vulnerable women	<u>78,207</u>

7. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.22	31.3.21
	£	£
Depreciation - owned assets	7,156	12,974
Independent Examiner's remuneration	<u>2,250</u>	<u>2,250</u>

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

8. TRUSTEES' REMUNERATION AND BENEFITS - continued

Trustees' expenses

During the year ended 31 March 2022, £20 expenses was paid in connection with one Trustee.

9. STAFF COSTS

	31.3.22	31.3.21
	£	£
Wages and salaries	363,163	353,603
Social security costs	24,709	23,064
Other pension costs	<u>6,891</u>	<u>6,467</u>
	<u>394,763</u>	<u>383,134</u>

Pension costs are allocated to activities in proportion to the related staffing costs incurred.

The average monthly number of employees during the year was as follows:

	31.3.22	31.3.21
	<u>18</u>	<u>19</u>
Support services for vulnerable women		

No employees received emoluments in excess of £60,000.

The employee benefits of key management personnel for the company were £96,374 (2021: £94,414).

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	27,663	-	27,663
Charitable activities			
Support services for vulnerable women	163,249	444,048	607,297
Investment income	<u>91</u>	<u>-</u>	<u>91</u>
Total	191,003	444,048	635,051
EXPENDITURE ON			
Charitable activities			
Support services for vulnerable women	99,245	399,439	498,684
NET INCOME	91,758	44,609	136,367
RECONCILIATION OF FUNDS			
Total funds brought forward	152,759	155,582	308,341
TOTAL FUNDS CARRIED FORWARD	<u>244,517</u>	<u>200,191</u>	<u>444,708</u>

11. TANGIBLE FIXED ASSETS

	Short leasehold £	Fixtures & equipment £	Totals £
COST			
At 1 April 2021 and 31 March 2022	<u>129,248</u>	<u>46,085</u>	<u>175,333</u>
DEPRECIATION			
At 1 April 2021	122,140	45,944	168,084
Charge for year	<u>7,107</u>	<u>49</u>	<u>7,156</u>
At 31 March 2022	<u>129,247</u>	<u>45,993</u>	<u>175,240</u>
NET BOOK VALUE			
At 31 March 2022	<u>1</u>	<u>92</u>	<u>93</u>
At 31 March 2021	<u>7,108</u>	<u>141</u>	<u>7,249</u>

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.22 £	31.3.21 £
Trade debtors	5,081	19,462
Other debtors	-	2,541
Prepayments	<u>15,964</u>	<u>10,401</u>
	<u>21,045</u>	<u>32,404</u>

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.22 £	31.3.21 £
Trade creditors	2,489	897
Social security and other taxes	21,215	18,979
Other creditors	24,611	25,185
Accruals and deferred income	<u>35,946</u>	<u>35,133</u>
	<u>84,261</u>	<u>80,194</u>

14. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	31.3.22 £	31.3.21 £
Within one year	<u>-</u>	<u>2,663</u>

15. MOVEMENT IN FUNDS

	At 1.4.21 £	Net movement in funds £	At 31.3.22 £
Unrestricted funds			
General fund	244,517	(8,815)	235,702
Restricted funds			
Support services for vulnerable women	200,191	(50,664)	149,527
TOTAL FUNDS	<u>444,708</u>	<u>(59,479)</u>	<u>385,229</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	82,691	(91,506)	(8,815)
Restricted funds			
Support services for vulnerable women	357,957	(408,621)	(50,664)
TOTAL FUNDS	<u>440,648</u>	<u>(500,127)</u>	<u>(59,479)</u>

Comparatives for movement in funds

	At 1.4.20 £	Net movement in funds £	At 31.3.21 £
Unrestricted funds			
General fund	152,759	91,758	244,517
Restricted funds			
Support services for vulnerable women	155,582	44,609	200,191
TOTAL FUNDS	<u>308,341</u>	<u>136,367</u>	<u>444,708</u>

15. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	191,003	(99,245)	91,758
Restricted funds			
Support services for vulnerable women	444,048	(399,439)	44,609
TOTAL FUNDS	<u>635,051</u>	<u>(498,684)</u>	<u>136,367</u>

Purpose of restricted funds:

The restricted funds are held and applied for the overall objects of the company. Due to the complex needs of all service users, it is not possible to allocate income and costs to specific services provided by the company.

16. RELATED PARTY DISCLOSURES

There were no transactions with related parties during the year ended 31 March 2022.

17. ULTIMATE CONTROLLING PARTY

In the opinion of the trustees, there was no controlling party during the year.

18. GENERAL INFORMATION

The company is a private company registered in England and Wales. It is limited by guarantee and has no share capital. In the event of a winding up, every member has undertaken to contribute a sum not exceeding £1. The company's registered number and registered office address can be found in the Report of the Trustees.

Stepping Stones (Luton)Detailed Statement of Financial Activities
for the Year Ended 31 March 2022

	Unrestricted funds £	Restricted funds £	31.3.22 Total funds £	31.3.21 Total funds £
INCOME AND ENDOWMENTS				
Donations and legacies				
Donations	-	11,204	11,204	27,663
Investment income				
Interest received	6	-	6	91
Charitable activities				
Service agreement	71,733	-	71,733	77,762
Sundry income	5	-	5	-
Grants	858	346,753	347,611	484,898
Government Job Retention Scheme	10,089	-	10,089	44,637
	<u>82,685</u>	<u>346,753</u>	<u>429,438</u>	<u>607,297</u>
Total incoming resources	82,691	357,957	440,648	635,051
EXPENDITURE				
Charitable activities				
Salaries	61,741	301,422	363,163	353,603
Social security	4,191	20,518	24,709	23,064
Pensions	1,173	5,718	6,891	6,467
Staff training	12	11,183	11,195	5,432
Recruitment costs	230	-	230	500
DBS costs	506	-	506	582
Refreshments & canteen expenses	284	1,960	2,244	338
Travel expenses	17	(16)	1	168
Supervision costs	35	6,111	6,146	7,347
Materials	(52)	1,210	1,158	2,182
Service user support expenses	310	(13)	297	-
Accountancy	5,360	-	5,360	5,045
Trustee expenses	20	-	20	-
	<u>73,827</u>	<u>348,093</u>	<u>421,920</u>	<u>404,728</u>
Support costs				
Other				
Fundraising and promotion	20	-	20	123
Rent & parking payable	4,675	13,325	18,000	19,206
Rates & water rates	737	414	1,151	2,826
Insurance	1,877	3,663	5,540	1,551
Telephone	1,271	8,487	9,758	15,139
Printing, postage & stationery	1,113	640	1,753	2,451
Repairs, renewals & alterations	770	6,181	6,951	9,876
Carried forward	10,463	32,710	43,173	51,172

This page does not form part of the statutory financial statements

Stepping Stones (Luton)Detailed Statement of Financial Activities
for the Year Ended 31 March 2022

	Unrestricted funds £	Restricted funds £	31.3.22 Total funds £	31.3.21 Total funds £
Other				
Brought forward	10,463	32,710	43,173	51,172
Light & heat	-	3,554	3,554	2,279
Computer & software expenses	2,344	11,755	14,099	17,861
Subscriptions	1,731	-	1,731	1,616
Professional fees	1,256	2,461	3,717	755
Volunteer expenses	-	374	374	1,975
Refuse collection & cleaning	372	3,562	3,934	3,732
Sundry expenses	245	-	245	394
Irrecoverable VAT	-	-	-	1,068
Depreciation of short leasehold	1,037	6,070	7,107	12,925
Depreciation of fixtures & equipment	7	42	49	49
Bank charges & interest	224	-	224	130
	<u>17,679</u>	<u>60,528</u>	<u>78,207</u>	<u>93,956</u>
Total resources expended	<u>91,506</u>	<u>408,621</u>	<u>500,127</u>	<u>498,684</u>
Net income	<u>(8,815)</u>	<u>(50,664)</u>	<u>(59,479)</u>	<u>136,367</u>

STEPPING STONES (LUTON)

England & Wales - Charity number 1162349

Accounts

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 March 2021
for
Stepping Stones (Luton)

Hicks and Company
Chartered Accountants
Vaughan Chambers
Vaughan Road
Harpenden
Hertfordshire
AL5 4EE

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for the Year Ended 31 March 2021

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Stepping Stones (Luton)

Report of the Trustees for the Year Ended 31 March 2021

The Trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and the Accounting and Reporting by Charities: 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)(effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims:

To empower every vulnerable woman that walks through our door with the opportunity and freedom to transform her life and the lives of her children and family.

Vision:

As a direct result of our work we will have built stronger communities by putting systems in place that enable women to thrive and be their best selves.

Mission:

Stepping Stones (Luton) is an innovative woman-centred service that is driven by passion enabling vulnerable women to transform their lives and reach their full potential. We empower and inspire women to make positive choices, creating a better future for themselves, their children, their families and the communities in which they live.

Guiding principles:

Important to Stepping Stones (Luton):

- 1) Gender: A service that acknowledges that gender makes a difference.
- 2) Environment: Safety, respect and dignity.
- 3) Relationships: Policies, practices, and programmes that are relational and promote healthy connections to children, family, significant others and the community.
- 4) Services: Addressing drugs, alcohol, domestic abuse, and antisocial behaviour sometimes demonstrated by the most vulnerable for example, homeless women, and mental health issues through comprehensive, integrated services.
- 5) Socioeconomic status: Providing women with opportunities to improve their socioeconomic conditions.
- 6) Community: To partner with other key lead services in providing support and services to address unmet needs and overcome barriers.

Charitable Objects

The Charitable Objects of Stepping Stones (Luton) are for the public benefit and are restricted to the following:

To relieve physical and mental sickness and financial hardship and to promote and preserve good health in particular through the provision of support services of any kind for women and their children and families suffering from drug addiction and substance abuse and who may have offended or re-offended or be victims of domestic abuse, living in Luton or such other parts of Bedfordshire or the United Kingdom as the trustees from time to time may think fit.

Stepping Stones (Luton)

Report of the Trustees for the Year Ended 31 March 2021

Public benefit

The Trustees are aware of the Charity Commission's guidance on public benefit including the guidance 'public benefit: running a charity'. As explained further in the Achievements and Performance section set out below, the charity has addressed the activities undertaken in relation to its objects and their relationship to addressing the public benefit.

Principal areas of work

Since 2008 Stepping Stones (Luton) has been dedicated to helping women and their children reach their potential and create healthier, happier lives.

The charity works with vulnerable women and their children to transform the stumbling blocks of their lives into Stepping Stones through the provision of one to one and group support for women and support through an Ofsted registered childcare provision. The charity aims to:

- Improve the health and wellbeing of vulnerable women and their children
- Improve the life prospects of vulnerable women and their children
- Create stronger and more cohesive families

2020/21 Summary

This year we worked with 308 vulnerable women and delivered 2,823 hours of support. This is significantly lower than last year (520 women and 6,763 hours of support). The reductions are most likely due to changes in how we were able to support women due to Covid 19 restrictions. We closed our office in March 2020 and immediately adapted our services to offer support to women on a one to one basis on the phone and using video calls where possible. Practitioners undertook these activities from their homes. Though there were periods within the last 12 months where we were able to return to the office, with social distancing and increased health and safety procedures, face to face appointments were often limited in number and length.

The pandemic has had a significant impact on our client group. Our referral rates have fluctuated significantly during the year, with lockdown periods seeing a reduction in referrals and the period immediately after national or local easing of restrictions often resulting in an increase in referrals. We have also seen an increase in the needs and complexities of the women presenting to us. The percentage of our clients reporting domestic abuse has increased to 85% (from 81% last year). Anecdotally clients are reporting needing more support around their mental and emotional wellbeing (over 75% of women). Clients have also reported feeling isolated due to the restrictions imposed and are not always able to engage with remote support as they often have difficulties accessing the necessary technology. It has often been difficult to progress support plans due to the support being offered over the phone and the impact of other circumstances including clients often having others present at home such as their perpetrators and/or their children. Supporting a woman who has experienced trauma is challenging both for the client and the practitioner whilst they are both in their own homes.

Perhaps unsurprisingly, the pandemic has had an emotional impact on our staff, both for those who have been working from home and those who have spent varying amounts of time on furlough. We have implemented a variety of support activities for staff including regular zoom check ins, virtual team lunches, virtual team challenges and team building sessions including support around resilience and self-compassion.

We have continued to receive referrals from a variety of sources; Probation, Children's Services and the Police remain our biggest referrers, comprising over 40% of all referrals. We have seen another increase in self-referrals; this year self-referrals made up 30% of all referrals compared to 25% last year. We have worked with other local organisations to promote our services, in particular targeting pharmacies and supermarkets during lockdown periods.

Report of the Trustees
for the Year Ended 31 March 2021

Our childcare support has also been impacted by the Covid-19 lockdown. Sadly, for much of the year we have been unable to support children as we have been closed and when able to open this has been for limited numbers of children with limited opening hours. Over the last 12 months we have only been open for approximately 26 days (delivering 113 sessions). However, we have been creative in offering support to mums remotely, including distributing activity packs (some provided by the British Library) and other childcare provisions such as nappies and clothes. We have also offered one to one phone support to mums and created a large amount of video content for our website, including stories, craft activities, songs, and games, which mums can do with their children. Mums who have used the service during lockdown have said that it has been an important source of support for them.

ACHIEVEMENT AND PERFORMANCE

During 2020/21 the following services were provided:

Intervention / services	No. of women
One to one support (Luton)	173
One to one support (Central Beds)	44
BeNCH (probation)	88
Group programmes (incl Freedom, Own My Life)	34
Education, Training and Employment support	35
Counselling	26

Services:

Luton one to one support: Following an initial assessment, keyworkers will work collaboratively with women to devise a support plan of action, identify and manage risks.

One to one support continues to be the largest proportion of support offered where we can be responsive to the individual needs of the client and offer ongoing support around any additional interventions. One to one support will include such things as:

- offering emotional support - building self-esteem / confidence, empowering women to make decisions, problem solving
- exploring options / planning for the future
- guidance on life skills (budgeting, healthy eating)
- support in a crisis
- domestic abuse support - building knowledge about what is domestic abuse, how to manage risk, what the impact of abuse can be on children, options for court orders, information on healthy relationships
- help filling out forms
- accompanying service users at professionals' meetings / advocacy with other professionals
- attending court with clients.

In order to manage waiting times during our peak referral periods we also implemented a 'lighter touch' telephone support offer for lower risk clients.

Childcare: All women engaging with our services are encouraged to make use of our childcare services, though clearly these have looked a little different this year with more remote support being offered. Since February 2021 we have been offering regular Monday sessions and we are hoping to extend these as Covid restrictions ease and offer a more holistic support package for mums through our childcare staff team.

Central Beds one to one support: Although our official Central Beds outreach project finished at the end of March 2020, we continued to offer support to women living in Central Beds over the phone in line with the support being offered to women living in Luton at the time. Numbers accessing support in this way have been smaller than previous numbers accessing our outreach support, but this is reflective of the restrictions in being able to offer support generally to women.

Group programmes: We have been unable to run any face to face groups programmes this year, but have adapted some of our groups to deliver over Zoom and delivered content on a 121 basis where possible. We decided to limit virtual group sizes to ensure they were small to better manage delivery and engagement.

Report of the Trustees
for the Year Ended 31 March 2021

Freedom - The Freedom Programme examines the impact of attitudes and beliefs on the actions of domestic abuse perpetrators and the responses of victims and survivors. It aims to help women make sense of and understand what has happened to them and to have an awareness of the warning signs/tactics of the perpetrator. This was the first programme we adapted for virtual delivery and we have run 2 virtual groups over Zoom.

Shine - New last year, this is a personal development and group mentoring programme that uses inspirational, practical and experiential approach to learning. Women are equipped to become effective global citizens for the future. Each woman is supported to develop an understanding of her own personal worth, strength and purpose and realise the potential within her to fulfil her desires. We have delivered this on a one to one basis.

Anger - The Anger Programme explores anger and violence in different areas of the women's lives, focussing on strengths and how women can express their emotions and make positive changes to their lives. Due to the nature of the programme, we agreed that it was not suitable for virtual delivery but hope to recommence face to face groups next year when we are able.

Onyx - This is a structured group programme where women who have experienced domestic abuse or other trauma can explore and make sense of their experiences and increase control over their own lives. The sessions focus on: understanding the dynamics of violence, abuse and trauma; understanding the impact of trauma on women's lives; and learning how to live with and to heal from trauma. We have been unable to deliver Onyx remotely but have delivered on a one to one basis.

Parenting - Our usual parenting programmes were previously delivered jointly involving children and mums, it has been very difficult to continue in this way this year, but we have offered individual support where possible over the phone. We are hoping to start some small face to face parenting sessions early next year.

Own My Life - This is another new programme and we have invested in training for all our practitioners. Own My Life has been developed specifically with virtual delivery in mind. It is a 12-week course to help women who have suffered abuse regain ownership of their lives. It looks at sexism, rape culture, violence, misogyny, disrespect in relationships and abusive behaviour. We have run 2 virtual groups and several 'mini groups'.

Serenity - we developed our own brief intervention to enhance wellbeing and develop strategies for dealing with stress and anxiety. To date this has been delivered on a one to one basis.

Education, Training and Employment (ETE) support: The Lloyds Bank Foundation funded ETE Advisor post has continued this year and despite working in difficult economic circumstances we have seen an increase in women gaining employment and going for interviews. Through this role, we have offered one to one support with CVs, interview preparation, exploration of training and development opportunities, apprenticeship opportunities and discussion of self employment opportunities.

BeNCH (Probation): We continue to provide support for women on statutory orders and licences in Luton and the South area of Central Bedfordshire. Referrals come from the Bedfordshire, Northamptonshire, Cambridgeshire and Hertfordshire Community Rehabilitation Company (BeNCH CRC) and the National Probation Service. This provision encompasses:

- Dedicated one to one support
- Liaison with Probation Responsible Officer
- Opportunity for female offenders to have all their appointments in a female-only environment
- Access to all our other Luton based services including Childcare
- Provision of Unpaid Work female only placements

Additional support: We have a bank of committed and qualified volunteers that offer additional support in their respective fields and we have accessed additional support through our partnership organisations. We were able to continue to offer counselling through video calls with volunteer trainee counsellors. We have also been able to offer practical support with clothes, food and toiletries donations from partner organisations such as the Rapid Relief Team, the Hygiene Bank and through generous donations from members of the public. We have met our clients' needs either through arranging for clients to pick up from the office or by delivering these where possible. We have also secured 11 tablets for clients working with 'We Are Digital'.

Report of the Trustees
for the Year Ended 31 March 2021

Broad outcomes for women support in the community include:

220 clients have exited the service this year.

- 161 positive outcomes in relation to health (including women reducing the symptoms of anxiety and trauma and accessing mental health support)
- 46 positive outcomes in relation to finances (including women feeling better able to manage their finances and more able to manage debt)
- 37 positive outcomes in relation to ETE
- 124 positive outcomes in relation to parenting (including being supported through contact processes, increasing their confidence in parenting, increasing their understanding of the impact of DA on children and better relationships with their children).

Further, of the women exiting the service over the course of the year:

70% said they felt safe either all of the time or often

82% said they felt confident either all of the time or often

71% said they felt good about themselves either all of the time or often

83% said they felt able to deal with their problems all of the time or often

78% said they felt optimistic about the future either all of the time or often.

Operational challenges during the year 2020/21

- **Staff changes:** We lost 4 members of staff (1 childcare and 3 women's support practitioners) over the course of the year. All of the practitioners were replaced, but due to a reduction in demand we have not replaced the childcare practitioner. It has been challenging to complete recruitment virtually and induct new members of staff. However, we have been creative where possible with training and support and encouraged virtual opportunities for staff to come together as a team. The team has been stable for the last 6 months.
- **Funding:** At the start of the financial year, we saw our biggest grant funder reduce their funding, with immediate financial consequences for us. Whilst we were successful with some of our applications for Covid emergency funding, we have found it difficult to plan financially as many of these sources of funding were extremely short term and the funding opportunities remain uncertain in the years to come.
- **Remote working:** As a result of the Coronavirus pandemic, we continued to work from home for most of this year, offering our services over the phone and via video calls. This continued to be a challenge, both for staff and clients, who were invariably managing complex home circumstances. Upon reflection, whilst some clients seem to have welcomed this type of support and the flexibility it can offer, it has also proved to be more difficult for some in building a rapport with staff and in overcoming technological difficulties. As restrictions ease, we are supporting clients and staff to return to the office, but due to the size of our building we are encountering practical and financial challenges in maintaining social distancing and increased health and safety measures. We expect to offer a hybrid service next year.

Business Development and Fundraising

We have continued to undertake regular service user engagement including a virtual service user engagement group and regular surveys completed using SurveyMonkey. This has assisted us in making decisions around new services, such as developing the Serenity wellbeing intervention and informed our next steps in returning to the office. We also built on our work from last year in bringing together the Board and service users by arranging for one of our service users to speak at a Board of Trustees meeting. We have also responded to feedback from service users reporting they were feeling isolated by holding several virtual 'coffee cake chat' sessions.

In 2020/21, we have continued to increase our online presence, focusing on our social media content and gaining new followers. Whilst we were unable to resume our community-based fundraising, we have had some success with online fundraising; taking part in both the 2.6 challenge in April 2020 and a silent auction in August 2020.

Stepping Stones (Luton)

Report of the Trustees for the Year Ended 31 March 2021

Other achievements in the year

We have received a Certificate of Appreciation from the Lord Lieutenant in July 2020 and were successfully awarded the High Sheriff Award in recognition of great and valuable services in the community as a direct result of nomination from our clients in March 2021.

Partnership working

Working in partnership with complementary organisations both within Luton and across Central Bedfordshire remains critical to ensure effective service delivery (linking to housing, drug and alcohol and other complementary services) and to maximise resources. We continue to enjoy strong working relationships with Women's Aid Luton, Luton All Women's Centre and Victim Support to name but a few within the voluntary women's sector. We also work very closely with both Luton Council and Central Bedfordshire Council, as well as the Police and Probation services, all of which form a significant proportion of our referrals. We have an important presence on many of the local forums at a strategic and operational level.

Volunteering

The Trustees wish to thank the many volunteers and supporters without whom the charity would be unable to maintain the quality of service at the level of funds that is currently received. In particular, the Trustees would like to acknowledge and thank Meryl Dolling for her support; through her work with the Luton North Inner Wheel, the charity has been able to distribute many donations throughout the year of clothes, toiletries, bedding and gifts.

In 2020/21 the charity has benefited from the unpaid work of 5 volunteers, who supported paid staff in various ways including administrative support functions, counselling and legal services.

Organisation Structure

The Trustees are also wish to thank all the staff of the charity whose dedication is essential to the provision of high quality support for clients. By the end of the year, the charity employed 18 members of staff (50% work part time). The services the charity provides is hugely demanding on staff. To ensure they are well-supported and their well-being protected, we provide confidential clinical supervision on a monthly basis.

We have implemented the Government's initiative of auto-enrolment and promoted this to our staff. 100% of eligible staff are now in a pension scheme.

Pay Policy Senior Staff

Remuneration of staff is set with regards to market rates and will be reviewed in 2021/22 to ensure that the pay levels are fair.

Principal risks and uncertainties

We have considered the main areas of risk and outlined in the Business Continuity Plan. The main areas of risk for the charity are:

- Loss of workspace - building damage, unexpected structural faults, heating / plumbing failure and/or loss of utilities.
- Loss of IT / data - Failure of computer hardware and/or IT systems, hacking or security breach, damage to phone lines / internet access.
- Loss of key staff - inability of staff to attend workplace or permanent / temporary loss of staff.
- Loss of income - inability to secure sufficient funding for the year, not receiving expected funding on time, not receiving funding at all.

Plans for future periods

For the 2021/22 period we will be focusing on:

- Exploration and development of our childcare service - we plan to further develop the package of family friendly interventions with a view to developing our provisions in this area and exploring the opportunity to generate some of our own funds.
- Exploration of the continued use of remote support - we expect to adopt a hybrid approach of both remote and face to face support as restrictions ease and where of benefit to the client we will explore the possibility of adopting a more long term virtual type of support.
- Financial sustainability of the organisation and continued diversification of our funding streams.
- Peer support service - dependant on securing funding, we are planning on developing the opportunity for clients to support each other in a more formal capacity.
- Improvements in quality - we are planning on securing the Women's Aid Quality Standard and investing in practitioners to support them to achieve the Preventing and Tackling Domestic Abuse Certificate.

FINANCIAL REVIEW

Financial position

The detailed figures for the year ended 31 March 2021 are set out in the financial statements that follow this Trustees' Report. During the year, the Company received £635,051 (2020: £552,944) and spent £498,684 (2020: £560,881) leaving a net surplus of income of £136,367 (2020: deficit of £7,937).

Income for the year increased by £82,107, the primary sources of income being from a service agreement contract with BeNCH and grants from London Luton Airport Limited, The Tudor Trust, Lloyds Bank Foundation, Women's Aid, Ministry of Justice, Julia & Hans Rausing Trust and The Henry Smith Charity. Income for the year was in line with budget.

Expenditure for the year fell by £62,197 which was within budget due to cost savings during the year made whilst still maintaining service provision.

Reserves policy

The previous year's reserves policy of the Company aimed to keep between 20% and 25% of operating costs as reserves (excluding those relating to restricted income funds, endowment funds, tangible assets held for the Company's use and amounts designated for essential future spending) to ensure that the Company can continue to operate in the short term should it suffer an unexpected fall in incoming funds. We have recently reviewed our reserves policy, and due to the uncertainties of funding in the coming year, we have decided it would be prudent to keep between 45% and 50% of operating costs as reserves. At the balance sheet date, the Company held £237,268 (2020: £132,536) in reserves under the above definition, which represents 47.6% (2020: 23.6%) of operating costs for the year.

Investment policy

The trustees have decided to maintain a low risk investment strategy. The main purpose of the Company is to provide support services to vulnerable women and their children and families and because of the uncertainty of income streams, it is necessary to ensure that funds are readily available to ensure that services are not adversely affected by short term income falls. As such the trustees choose not to risk funds in potentially higher return investments.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Stepping Stones (Luton) is a company limited by guarantee governed by its Memorandum and Articles of Association dated 8 June 2015 (amended 11 January 2017). It is registered as a charity with the Charity Commission. The maximum contribution required by members of the company is an amount not exceeding £1 in the event of the company being wound up. The Company was originally incorporated on 8 May 2008 as a Community Interest Company and passed a special resolution on 8 June 2015 to convert to a Charitable Company.

Stepping Stones (Luton)

Report of the Trustees for the Year Ended 31 March 2021

Appointment of trustees

New Trustees are appointed by a majority ballot of the existing Trustees or by ordinary resolution of the members in general meeting. New Trustees appointed by the existing Trustees only hold office until the next AGM at which time they may seek re-appointment. One third of the Trustees retire from office by rotation at each AGM following the first AGM and may seek re-appointment.

Following resignations of Trustees from the Board for a variety of personal reasons, we have sought new Trustees and have been fortunate to identify a number of well qualified and interested people who have been appointed to the Board during the year.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
06588338 (England and Wales)

Registered Charity number
1162349

Registered office
9a George Street West
Luton
Bedfordshire
LU1 2BW

Company Trustees and Directors

The directors of the charitable company are its trustees for the purpose of charity law. The trustees and officers serving during the year and since the year end were as follows:

Sandra Brown (Chair)
Sally Hopwood (Deputy Chair)
Sandra Williams-Carraro
Sara Miles
Hannah Hill
Rosemary Hughes (appointed 28.9.20)
Manoj Jain (appointed 2.11.20)

Independent Examiner

Philip Dean, FCA (Member of the Institute of Chartered Accountants in England & Wales)
Hicks and Company
Chartered Accountants
Vaughan Chambers
Vaughan Road
Harpenden
Hertfordshire
AL5 4EE

Patron

Meryl Dolling

Bankers

Barclays Bank Plc
28 George Street
Luton
Bedfordshire
LU1 2AE

Stepping Stones (Luton)

Report of the Trustees for the Year Ended 31 March 2021

MANAGEMENT TEAM

Nicola Panton (CEO)

Karrina Usher (Manager Women's Services)

Linda Rogers (Manager Children's Services)

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Stepping Stones (Luton) for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 19 July 2021 and signed on its behalf by:



Sandra Brown (Chair) - Trustee

Independent Examiner's Report to the Trustees of
Stepping Stones (Luton)

Independent examiner's report to the trustees of Stepping Stones (Luton) ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of Institute of Chartered Accountants in England & Wales which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.

Philip Dean

Philip Dean, FCA (Member of the Institute of Chartered Accountants in England & Wales)
Hicks and Company
Chartered Accountants
Vaughan Chambers
Vaughan Road
Harpenden
Hertfordshire
AL5 4EE

19 July 2021

Stepping Stones (Luton)

Statement of Financial Activities
for the Year Ended 31 March 2021

	Notes	Unrestricted fund £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	27,663	-	27,663	197,083
Charitable activities	4				
Support services for vulnerable women		163,249	444,048	607,297	355,531
Investment income	3	91	-	91	330
Total		191,003	444,048	635,051	552,944
EXPENDITURE ON					
Raising funds		-	-	-	10,419
Charitable activities	5				
Support services for vulnerable women		99,245	399,439	498,684	550,462
Total		99,245	399,439	498,684	560,881
NET INCOME/(EXPENDITURE)		91,758	44,609	136,367	(7,937)
RECONCILIATION OF FUNDS					
Total funds brought forward		152,759	155,582	308,341	316,278
TOTAL FUNDS CARRIED FORWARD		<u>244,517</u>	<u>200,191</u>	<u>444,708</u>	<u>308,341</u>

The notes form part of these financial statements

Stepping Stones (Luton)

Statement of Financial Position 31 March 2021

	Notes	Unrestricted fund £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
FIXED ASSETS					
Tangible assets	11	<u>7,249</u>	=	<u>7,249</u>	<u>20,223</u>
CURRENT ASSETS					
Debtors	12	20,756	11,648	32,404	23,911
Cash at bank and in hand		<u>235,359</u>	<u>249,890</u>	<u>485,249</u>	<u>334,616</u>
		256,115	261,538	517,653	358,527
CREDITORS					
Amounts falling due within one year	13	<u>(18,847)</u>	<u>(61,347)</u>	<u>(80,194)</u>	<u>(70,409)</u>
NET CURRENT ASSETS		<u>237,268</u>	<u>200,191</u>	<u>437,459</u>	<u>288,118</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>244,517</u>	<u>200,191</u>	<u>444,708</u>	<u>308,341</u>
NET ASSETS		<u>244,517</u>	<u>200,191</u>	<u>444,708</u>	<u>308,341</u>
FUNDS	15				
Unrestricted funds:					
General fund				244,517	152,759
Restricted funds:					
Support services for vulnerable women				<u>200,191</u>	<u>155,582</u>
TOTAL FUNDS				<u>444,708</u>	<u>308,341</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

Stepping Stones (Luton)

Statement of Financial Position - continued
31 March 2021

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 19 July 2021 and were signed on its behalf by:

Sandra Brown

Sandra Brown (Chair) - Trustee

Sally Hopwood

Sally Hopwood (Deputy Chair) - Trustee

Stepping Stones (Luton)

Statement of Cash Flows
for the Year Ended 31 March 2021

	Notes	31.3.21 £	31.3.20 £
Cash flows from operating activities			
Cash generated from operations	1	150,763	4,679
Interest paid		<u>(130)</u>	<u>(243)</u>
Net cash provided by operating activities		<u>150,633</u>	<u>4,436</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		<u>-</u>	<u>(197)</u>
Net cash provided by/(used in) investing activities		<u>-</u>	<u>(197)</u>
		<u>-</u>	<u>-</u>
Change in cash and cash equivalents in the reporting period		150,633	4,239
Cash and cash equivalents at the beginning of the reporting period		<u>334,616</u>	<u>330,377</u>
Cash and cash equivalents at the end of the reporting period		<u>485,249</u>	<u>334,616</u>

The notes form part of these financial statements

Notes to the Statement of Cash Flows
for the Year Ended 31 March 2021

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.21 £	31.3.20 £
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	136,367	(7,937)
Adjustments for:		
Depreciation charges	12,974	23,831
Interest paid	130	243
(Increase)/decrease in debtors	(8,493)	3,684
Increase/(decrease) in creditors	<u>9,785</u>	<u>(15,142)</u>
Net cash provided by operations	<u>150,763</u>	<u>4,679</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.20 £	Cash flow £	At 31.3.21 £
Net cash			
Cash at bank and in hand	<u>334,616</u>	<u>150,633</u>	<u>485,249</u>
	<u>334,616</u>	<u>150,633</u>	<u>485,249</u>
Total	<u>334,616</u>	<u>150,633</u>	<u>485,249</u>

Notes to the Financial Statements
for the Year Ended 31 March 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: 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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to them.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.

Investment income is included when receivable.

Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

Expenditure

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Costs of generating funds comprise the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

The charity has one main activity being the provision of support services for vulnerable women.

Allocation and apportionment of costs

Costs have either been directly allocated or have been allocated on the basis of the proportion of income to which they relate. Where depreciation is properly chargeable to restricted fund activities, this has also been allocated on the basis of the proportion of income between restricted and unrestricted activities.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Short leasehold	- 10% on cost
Fixtures & equipment	- 25% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

1. ACCOUNTING POLICIES - continued

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. DONATIONS AND LEGACIES

	31.3.21	31.3.20
	£	£
Donations	<u>27,663</u>	<u>197,083</u>

3. INVESTMENT INCOME

	31.3.21	31.3.20
	£	£
Interest received	<u>91</u>	<u>330</u>

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31.3.21	31.3.20
		£	£
Service agreement	Support services for vulnerable women	77,762	75,010
Grants	Support services for vulnerable women	484,898	280,521
Government Job Retention Scheme	Support services for vulnerable women	<u>44,637</u>	-
		<u>607,297</u>	<u>355,531</u>

Grants received, included in the above, are as follows:

	31.3.21	31.3.20
	£	£
Bedfordshire Pre-School Learning Alliance	-	31,978
Bedfordshire and Luton Community Foundation - London Luton Airport Ltd Fund	154,445	-
Department for Digital, Culture, Media & Sport	4,988	80,835
Tudor Trust	25,500	29,956
Resolutions Partnership	10,000	10,000
Awards For All	9,394	10,000
Lloyds Bank Foundation	38,441	32,800
Central Beds Council	-	35,000
Ministry Of Justice	<u>39,106</u>	<u>14,552</u>
Carried forward	281,874	245,121

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

4. INCOME FROM CHARITABLE ACTIVITIES - continued

	31.3.21 £	31.3.20 £
Brought forward	281,874	245,121
VERU (Police and Crime Commissioner)	-	8,500
The Henry Smith Charity	53,800	26,900
Bedfordshire Luton Community Foundation (emergency Covid)	3,457	-
Garfield Weston	25,000	-
Julia and Hans Rausing	41,285	-
Police and Crime Commissioner	10,290	-
Pilgrim Trust	23,698	-
Women's Aid	24,244	-
Steel Charitable Trust	15,000	-
Active Luton	400	-
Luton Borough Council	5,850	-
	<u>484,898</u>	<u>280,521</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 6) £	Totals £
Support services for vulnerable women	<u>404,728</u>	<u>93,956</u>	<u>498,684</u>

6. SUPPORT COSTS

	Other £
Support services for vulnerable women	<u>93,956</u>

7. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.21 £	31.3.20 £
Depreciation - owned assets	12,974	23,831
Independent Examiner's remuneration	<u>2,250</u>	<u>2,250</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

No expenses were paid to Trustees during the year ended 31 March 2021. During the year ended 31 March 2020, expenses totalling £1,222 were paid for 3 Trustees in respect of travel, training costs and entertaining.

9. STAFF COSTS

	31.3.21 £	31.3.20 £
Wages and salaries	353,603	347,129
Social security costs	23,064	23,875
Other pension costs	6,467	6,470
	<u>383,134</u>	<u>377,474</u>

Pension costs are allocated to activities in proportion to the related staffing costs incurred.

The average monthly number of employees during the year was as follows:

	31.3.21 19	31.3.20 18
Support services for vulnerable women		

No employees received emoluments in excess of £60,000.

The employee benefits of key management personnel for the company were £94,414 (2020: £95,719).

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	25,281	171,802	197,083
Charitable activities			
Support services for vulnerable women	85,010	270,521	355,531
Investment income	<u>330</u>	<u>-</u>	<u>330</u>
Total	110,621	442,323	552,944
EXPENDITURE ON			
Raising funds	-	10,419	10,419
Charitable activities			
Support services for vulnerable women	118,810	431,652	550,462
Total	<u>118,810</u>	<u>442,071</u>	<u>560,881</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted funds £	Total funds £
NET INCOME/(EXPENDITURE)	(8,189)	252	(7,937)
RECONCILIATION OF FUNDS			
Total funds brought forward	160,948	155,330	316,278
TOTAL FUNDS CARRIED FORWARD	<u>152,759</u>	<u>155,582</u>	<u>308,341</u>

11. TANGIBLE FIXED ASSETS

	Short leasehold £	Fixtures & equipment £	Totals £
COST			
At 1 April 2020 and 31 March 2021	<u>129,248</u>	<u>46,085</u>	<u>175,333</u>
DEPRECIATION			
At 1 April 2020	109,215	45,895	155,110
Charge for year	<u>12,925</u>	<u>49</u>	<u>12,974</u>
At 31 March 2021	<u>122,140</u>	<u>45,944</u>	<u>168,084</u>
NET BOOK VALUE			
At 31 March 2021	<u>7,108</u>	<u>141</u>	<u>7,249</u>
At 31 March 2020	<u>20,033</u>	<u>190</u>	<u>20,223</u>

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21 £	31.3.20 £
Trade debtors	19,462	13,752
Other debtors	2,541	-
Prepayments	<u>10,401</u>	<u>10,159</u>
	<u>32,404</u>	<u>23,911</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21	31.3.20
	£	£
Trade creditors	897	3,854
Social security and other taxes	18,979	22,629
Other creditors	25,185	30,371
Accruals and deferred income	<u>35,133</u>	<u>13,555</u>
	<u>80,194</u>	<u>70,409</u>

14. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	31.3.21	31.3.20
	£	£
Within one year	2,663	18,000
Between one and five years	<u>-</u>	<u>2,663</u>
	<u>2,663</u>	<u>20,663</u>

15. MOVEMENT IN FUNDS

	At 1.4.20	Net movement in funds	At 31.3.21
	£	£	£
Unrestricted funds			
General fund	152,759	91,758	244,517
Restricted funds			
Support services for vulnerable women	155,582	44,609	200,191
TOTAL FUNDS	<u>308,341</u>	<u>136,367</u>	<u>444,708</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	191,003	(99,245)	91,758
Restricted funds			
Support services for vulnerable women	444,048	(399,439)	44,609
TOTAL FUNDS	<u>635,051</u>	<u>(498,684)</u>	<u>136,367</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

15. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	At 31.3.20 £
Unrestricted funds			
General fund	160,948	(8,189)	152,759
Restricted funds			
Support services for vulnerable women	155,330	252	155,582
TOTAL FUNDS	<u>316,278</u>	<u>(7,937)</u>	<u>308,341</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	110,621	(118,810)	(8,189)
Restricted funds			
Support services for vulnerable women	442,323	(442,071)	252
TOTAL FUNDS	<u>552,944</u>	<u>(560,881)</u>	<u>(7,937)</u>

Purpose of restricted funds:

The restricted funds are held and applied for the overall objects of the company. Due to the complex needs of all service users, it is not possible to allocate income and costs to specific services provided by the company.

16. RELATED PARTY DISCLOSURES

There were no transactions with related parties during the year ended 31 March 2021.

During the year ended 31 March 2020, the company had an agreement with Pan Resource Management Consultants Limited (PRMCL) for the provision of marketing and fundraising services. Mrs Niki Toffis, a Trustee who resigned during that year, was a director of PRMCL. During that year £6,215 was paid to PRMCL and no amounts were outstanding at the end of that year. The transactions with PRMCL were undertaken at arm's length.

Also during the year ended 31 March 2020, the company paid £6,000 to Godfrey Building Services for building work at the company premises. The proprietor of the firm is the husband of Mrs Karen Godfrey, a Trustee who resigned during that year. No amounts were outstanding at the end of that year and the transactions with Godfrey Building Services were undertaken at arm's length.

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

17. ULTIMATE CONTROLLING PARTY

In the opinion of the trustees, there was no controlling party during the year.

18. GENERAL INFORMATION

The company is a private company registered in England and Wales. It is limited by guarantee and has no share capital. In the event of a winding up, every member has undertaken to contribute a sum not exceeding £1. The company's registered number and registered office address can be found in the Report of the Trustees.

Stepping Stones (Luton)

Detailed Statement of Financial Activities for the Year Ended 31 March 2021

	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
INCOME AND ENDOWMENTS				
Donations and legacies				
Donations	<u>27,663</u>	-	<u>27,663</u>	<u>197,083</u>
Investment income				
Interest received	<u>91</u>	-	<u>91</u>	<u>330</u>
Charitable activities				
Service agreement	77,762	-	77,762	75,010
Grants	40,850	444,048	484,898	280,521
Government Job Retention Scheme	<u>44,637</u>	-	<u>44,637</u>	-
	<u>163,249</u>	<u>444,048</u>	<u>607,297</u>	<u>355,531</u>
Total incoming resources	191,003	444,048	635,051	552,944
EXPENDITURE				
Raising donations and legacies				
Consultancy fees	-	-	-	<u>10,419</u>
Charitable activities				
Salaries	61,521	292,082	353,603	347,129
Social security	4,404	18,660	23,064	23,875
Pensions	962	5,505	6,467	6,470
Staff training	26	5,406	5,432	13,666
Recruitment costs	-	500	500	3,065
DBS costs	328	254	582	773
Refreshments & canteen expenses	338	-	338	3,228
Travel expenses	141	27	168	8,721
Supervision costs	1,088	6,259	7,347	15,190
Materials	735	1,447	2,182	2,153
Service user support expenses	-	-	-	522
Venue hire	-	-	-	4,515
Accountancy	5,045	-	5,045	7,725
Trustee expenses	-	-	-	<u>1,222</u>
	<u>74,588</u>	<u>330,140</u>	<u>404,728</u>	<u>438,254</u>
Support costs				
Other				
Advertising	-	-	-	457
Fundraising and promotion	123	-	123	-
Rent & parking payable	<u>2,961</u>	<u>16,245</u>	<u>19,206</u>	<u>18,860</u>
Carried forward	<u>3,084</u>	<u>16,245</u>	<u>19,329</u>	<u>19,317</u>

This page does not form part of the statutory financial statements

Stepping Stones (Luton)

Detailed Statement of Financial Activities for the Year Ended 31 March 2021

	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
Other				
Brought forward	3,084	16,245	19,329	19,317
Rates & water rates	2,826	-	2,826	2,178
Insurance	920	631	1,551	5,504
Telephone	4,854	10,285	15,139	8,732
Printing, postage & stationery	499	1,952	2,451	1,977
Repairs, renewals & alterations	363	9,513	9,876	7,208
Light & heat	79	2,200	2,279	3,610
Computer & software expenses	5,471	12,390	17,861	15,694
Subscriptions	1,226	390	1,616	-
Professional fees	755	-	755	835
Consultancy fees	-	-	-	6,313
Volunteer expenses	170	1,805	1,975	-
Refuse collection & cleaning	925	2,807	3,732	2,571
Sundry expenses	394	-	394	3,216
Irrecoverable VAT	1,068	-	1,068	10,979
Depreciation of short leasehold	1,886	11,039	12,925	12,925
Depreciation of fixtures & equipment	7	42	49	10,906
Bank charges & interest	130	-	130	243
	<u>24,657</u>	<u>69,299</u>	<u>93,956</u>	<u>112,208</u>
Total resources expended	<u>99,245</u>	<u>399,439</u>	<u>498,684</u>	<u>560,881</u>
Net (expenditure)/income	<u>91,758</u>	<u>44,609</u>	<u>136,367</u>	<u>(7,937)</u>