

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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27/09/2025

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COMPANIES HOUSE

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:

<b>Intervention / services</b>	<b>No. of women</b>
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 rurally 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.

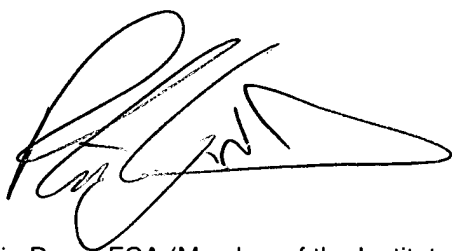
**Independent examiner's statement**

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 £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	14,192	-	14,192	10,187
<b>Charitable activities</b>	4				
Support services for vulnerable women		58,008	410,515	468,523	405,362
Investment income	3	407	-	407	353
<b>Total</b>		<u>72,607</u>	<u>410,515</u>	<u>483,122</u>	<u>415,902</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>	5				
Support services for vulnerable women		<u>96,871</u>	<u>460,462</u>	<u>557,333</u>	<u>476,744</u>
<b>NET INCOME/(EXPENDITURE)</b>					
Transfers between funds	15	(24,264) <u>(50,000)</u>	(49,947) <u>50,000</u>	(74,211) <u>-</u>	(60,842) <u>-</u>
<b>Net movement in funds</b>		(74,264)	53	(74,211)	(60,842)
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		<u>180,848</u>	<u>4,993</u>	<u>185,841</u>	<u>246,683</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<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 £
<b>FIXED ASSETS</b>					
Tangible assets	11	876	-	876	1,313
<b>CURRENT ASSETS</b>					
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
<b>CREDITORS</b>					
Amounts falling due within one year	13	(10,554)	(48,182)	(58,736)	(33,050)
<b>NET CURRENT ASSETS</b>		<u>105,708</u>	<u>5,046</u>	<u>110,754</u>	<u>184,528</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>106,584</u>	<u>5,046</u>	<u>111,630</u>	<u>185,841</u>
<b>NET ASSETS</b>		<u>106,584</u>	<u>5,046</u>	<u>111,630</u>	<u>185,841</u>
<b>FUNDS</b>	15				
Unrestricted funds:					
General fund				106,584	180,848
Restricted funds:					
Support services for vulnerable women				<u>5,046</u>	<u>4,993</u>
<b>TOTAL FUNDS</b>				<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 £
<b>Cash flows from operating activities</b>			
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>
<b>Cash flows from investing activities</b>			
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>
<b>Change in cash and cash equivalents in the reporting period</b>		<b>(26,391)</b>	<b>(111,667)</b>
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<b><u>178,294</u></b>	<b><u>289,961</u></b>
<b>Cash and cash equivalents at the end of the reporting period</b>		<b><u>151,903</u></b>	<b><u>178,294</u></b>

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**

	<b>31.3.25</b> £	31.3.24 £
<b>Net expenditure for the reporting period (as per the Statement of Financial Activities)</b>	<b>(74,211)</b>	<b>(60,842)</b>
<b>Adjustments for:</b>		
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>
<b>Net cash used in operations</b>	<b><u>(26,235)</u></b>	<b><u>(109,826)</u></b>

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

	At 1.4.24 £	Cash flow £	At 31.3.25 £
<b>Net cash</b>			
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>
<b>Total</b>	<b><u>178,294</u></b>	<b><u>(26,391)</u></b>	<b><u>151,903</u></b>

## **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 17	31.3.24 18
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 £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	10,187	-	10,187
<b>Charitable activities</b>			
Support services for vulnerable women	56,887	348,475	405,362
Investment income	<u>353</u>	<u>-</u>	<u>353</u>
<b>Total</b>	<u>67,427</u>	<u>348,475</u>	<u>415,902</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Support services for vulnerable women	<u>86,954</u>	<u>389,790</u>	<u>476,744</u>
<b>NET INCOME/(EXPENDITURE)</b>	(19,527)	(41,315)	(60,842)
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	<u>200,374</u>	<u>46,309</u>	<u>246,683</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>180,847</u>	<u>4,994</u>	<u>185,841</u>

**11. TANGIBLE FIXED ASSETS**

	Short leasehold £	Fixtures & equipment £	Totals £
<b>COST</b>			
At 1 April 2024 and 31 March 2025	<u>129,248</u>	<u>47,834</u>	<u>177,082</u>
<b>DEPRECIATION</b>			
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>
<b>NET BOOK VALUE</b>			
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
	£	£	£	£
<b>Unrestricted funds</b>				
General fund	180,848	(24,264)	(50,000)	106,584
<b>Restricted funds</b>				
Support services for vulnerable women	4,993	(49,947)	50,000	5,046
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>			
General fund	72,607	(96,871)	(24,264)
<b>Restricted funds</b>			
Support services for vulnerable women	410,515	(460,462)	(49,947)
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>			
General fund	200,374	(19,526)	180,848
<b>Restricted funds</b>			
Support services for vulnerable women	46,309	(41,316)	4,993
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>			
General fund	67,427	(86,953)	(19,526)
<b>Restricted funds</b>			
Support services for vulnerable women	348,475	(389,791)	(41,316)
<b>TOTAL FUNDS</b>	<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 £
<b>INCOME AND ENDOWMENTS</b>				
<b>Donations and legacies</b>				
Donations	14,192	-	14,192	10,187
<b>Investment income</b>				
Interest received	407	-	407	353
<b>Charitable activities</b>				
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>
<b>Total incoming resources</b>	<b>72,607</b>	<b>410,515</b>	<b>483,122</b>	<b>415,902</b>
<b>EXPENDITURE</b>				
<b>Charitable activities</b>				
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>
<b>Support costs</b>				
<b>Other</b>				
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 £
<b>Other</b>				
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>
<b>Net (expenditure)/income</b>	<u>(24,264)</u>	<u>(49,947)</u>	<u>(74,211)</u>	<u>(60,842)</u>