

STEPWAY

England & Wales · Charity number 1186465

Details

Status Registered

Legal form CIO

Registered 2019-11-20

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

Contact

Address The Salvation Army
The Trinity
Worcester
WR1 2PN

Phone 01905 745253

Email info@stepway.org

Website www.stepway.org

Activities

Objects: TO PROMOTE SOCIAL INCLUSION AMONG VETERANS OF THE ARMED FORCES LIVING IN THE WORCESTERSHIRE AREA FOR THE PUBLIC BENEFIT BY PREVENTING THEM FROM BECOMING SOCIALLY EXCLUDED, RELIEVING THE NEEDS OF THOSE WHO ARE SOCIALLY EXCLUDED AND ASSISTING THEM TO INTEGRATE INTO SOCIETY THROUGH THE PROVISION OF A 7 STEP PROGRAM TO HELP WITH ADAPTION INTO CIVILIAN LIFE.

Activities: To promote and protect the mental health and wellbeing of the Armed Forces community living in England and Wales, for the public benefit, by preventing social exclusion and reducing disadvantage at any stage of life through the provision of support services, welfare provision, therapeutic and wellbeing activities, education, training, employability programmes, advocacy and research.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, Economic/community Development/employment, Recreation, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

Geography

- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£159,161	£137,638	-	-
2024-03-31	£114,144	£139,549	-	-
2023-03-31	£149,489	£130,542	-	-
2022-03-31	£102,380	£83,807	-	-
2021-03-31	£23,764	£22,993	-	-

Trustees

Name	Role	Appointed
Kevin Joseph McCann	Chair	2022-05-30
Anthony Nicholas Hacon		2026-02-06
Christopher Stanley Mitchell		2025-12-19
David John Warham		2025-07-26
Gillian Elaine McCann		2025-11-01
Mandy Christine Knighton		2024-09-07
Michael David O'Connell		2021-02-18

STEPWAY

England & Wales - Charity number 1186465

Accounts



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Stepway

**On accounts for the year
ended**

31 March 2025

**Charity no
(if any)**

1186465

Set out on pages

1-23

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 March 2023.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:

Date:

27/01/2026

Name:

Tony Archer

**Relevant professional
qualification(s) or body
(if any):**

Address:

Ormerod Rutter Limited

The Oakley, Kidderminster Road,

Droitwich WR9 9AY



Receipts and payments accounts

CC16a

For the period from	01/04/2024	To	31/03/2025
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations and gifts	6,153	-	-	6,153	8,063
Government grants	-	41,854	-	41,854	1,000
Other general grants	10,411	83,263	-	93,674	78,468
Event income	16,850	-	-	16,850	26,370
Bank interest	-	-	-	-	53
Refunds	-	-	-	-	30
Stepway Trading Income	630	-	-	630	160
Sub total (Gross income for AR)	34,044	125,117	-	159,161	114,144
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	34,044	125,117	-	159,161	114,144
A3 Payments					
Staging fundraising events	14,009	-	-	14,009	16,398
Advertising	-	688	-	688	-
Wages	-	92,918	-	92,918	95,263
Repairs and maintenance	4,406	-	-	4,406	8,952
Community projects	-	633	-	633	118
Refreshments	61	-	-	61	1,326
Travel expenses	-	2,009	-	2,009	201
Rent	7,520	-	-	7,520	2,887
Utilities	-	1,321	-	1,321	1,796
Insurance	-	126	-	126	701
Telephone	-	3,695	-	3,695	2,560
Printing and stationery	7	1,076	-	1,083	829
Legal and professional	5,066	-	-	5,066	4,480
Computer expenses	178	368	-	546	403
Audit fees	2,346	-	-	2,346	2,454
Sundry expenses	1,212	-	-	1,212	1,181
Sub total	34,804	102,834	-	137,638	139,549
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	34,804	102,834	-	137,638	139,549
Net of receipts/(payments)	- 760	22,283	-	21,523	- 25,405
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	6,019	18,658	-	24,677	50,082
Cash funds this year end	5,258	40,942	-	46,200	24,677

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank	18,381	27,519	-
	Cash in hand	300	-	-
		-	-	-
	Total cash funds	18,681	27,519	-

(agree balances with receipts and payments account(s))

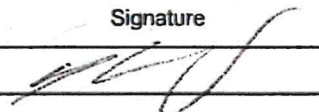
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	DAVID CARNET	26/1/26



Trustees' Annual Report for the period

From 1 April 2024 To 31 March 2025

Charity name: STEPWAY CIO

Charity registration number: 1186465

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To promote and improve mental health awareness and suicide reduction among veterans and family members of the British armed forces living in England and Wales, for the public benefit by preventing them from becoming socially excluded. Relieving the dynamic needs with the provision of support services, events, activities and courses, which promote a sense of belonging and purpose in civilian life.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	STEPWAY continues to deliver its three main services: <ol style="list-style-type: none">7-Step Civilian Skills Program: A comprehensive course covering mental health awareness, civilian life skills, and pathways to employment or education.Banter and Brew Sessions: A trademarked drop-in service offering free breakfast, activities, and opportunities for social interaction and mental health support.Community Projects: Providing activities such as gardening, horticultural therapy, beekeeping, bushcraft, and archery, benefiting the veteran and wider community across Worcestershire and the West Midlands.

Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees of STEPWAY CIO have had regard to the guidance issued by the Charity Commission on public benefit.
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Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	<p>STEPWAY CIO does not currently operate as a grant-making charity. Instead, the organisation focuses on directly delivering services and programs to support veterans and their families, in line with its mission.</p> <p>If grant-making becomes a part of STEPWAY's activities in the future, the Trustees would establish clear criteria and a transparent process for assessing applications. This process would ensure that all grants are aligned with the charity's objectives of improving mental health awareness, reducing social exclusion, and supporting the dynamic needs of veterans and their families. The Trustees would also ensure compliance with Charity Commission guidelines on grant-making.</p>
Policy on social investment including program related investment	Para 1.38	<p>STEPWAY CIO does not currently engage in social investments or program-related investments. The charity's focus remains on delivering direct services and projects that support veterans and their families.</p> <p>Should social investment opportunities arise in the future, the Trustees would review these opportunities in line with the charity's objectives and regulatory guidance. Any decision would be made with due diligence to ensure alignment with STEPWAY's mission to promote mental health awareness, suicide prevention, and community integration.</p>
	Para 1.38	Volunteers remain a cornerstone of the charity's success. With 35 active volunteers contributing over 5,000

Contribution made by volunteers		hours annually, their dedication directly impacts the well-being of the veteran community.
Other		<p>Future Plans: STEPWAY CIO aims to expand its reach by opening new community hubs in other neighbouring Counties and addressing gaps in veteran support services across neighbouring counties. Plans are also underway to increase the scope of the 7-Step Civilian Skills Program to include digital literacy modules.</p> <p>Challenges: The charity faces challenges in securing long-term funding to sustain and expand its services. Increased demand for support, especially from veterans in the justice system, has highlighted the need for additional resources.</p> <p>Collaborations: STEPWAY is fostering new partnerships with organisations such as Malvern Hills District Council and Worcester City Council to address broader community needs. The charity also collaborates with local businesses to offer work placements for veterans transitioning to civilian life.</p> <p>Recognition: STEPWAY's work continues to receive recognition, such as becoming Inclusive Worcestershire Leaders and earning the ERS Gold Award. These accolades reflect the charity's commitment to inclusivity and excellence in supporting veterans.</p>

Achievements and Performance

	SORP reference	
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<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	<p>Para 1.20</p>	<ol style="list-style-type: none"> 1. Securing the Lease for LINK Community Hub: STEPWAY gained a five-year lease from Worcestershire Health and Care NHS Trust to operate the LINK Community Hub, further enhancing community support. 2. Membership in COBSEO and Justice Cluster Partnership: The charity became a full member of COBSEO and is now part of the Justice Cluster. STEPWAY works alongside Op-Nova, providing in-reach support across six prisons and extending assistance to family members of veterans in custody. 3. Enhanced Mental Health Support: STEPWAY is now classified as secondary mental health support for veterans and their families, offering tailored assistance irrespective of background or circumstances. 4. Expanding Services: <ul style="list-style-type: none"> ○ Supported over 120 veterans in the justice system during this period. ○ Assisted 363 direct beneficiaries and over 500 indirect beneficiaries. 5. Inclusive Worcestershire Leaders: STEPWAY staff have been recognised as leaders in inclusivity. Most staff members are trained by Public Health in suicide prevention and wear the Orange Button as a visible symbol of support. 6. Collaborative Outreach Programs: Partnering with the National Probation Service, DWP, NHS (Primary Care Network), and housing organisations, STEPWAY addresses dynamic client needs comprehensively. 7. Growth in Staffing and Volunteering: <ul style="list-style-type: none"> ○ 5 employees and 35 volunteers now work across Worcestershire and the West Midlands. 8. Community and Societal Impact: Since its founding in
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		<p>2019, STEPWAY has saved relationships, improved mental well-being, and saved lives.</p> <p>9. Educational Partnerships: STEPWAY has hosted 5 student placements from the University of Worcester and HOW College at the LINK Community Hub, providing valuable hands-on experience and contributing to the charity's community initiatives.</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

<p>Achievements against objectives set</p>	<p>Para 1.41</p>	<p>Expansion of Services: STEPWAY achieved its goal of increasing outreach by securing the lease for the LINK Community Hub and becoming part of the COBSEO Justice Cluster. This enabled the charity to provide in-reach support across six prisons and assistance to family members of veterans.</p> <p>Direct and Indirect Beneficiaries: The charity supported 363 direct beneficiaries and over 500 indirect beneficiaries during the reporting period, meeting its objective of broadening its impact.</p> <p>Enhanced Mental Health Support: STEPWAY is now recognised as a secondary mental health support provider for veterans and their families, aligning with its mission to improve mental health awareness and reduce social exclusion.</p> <p>Increased Community Engagement: The introduction of student placements from the University of Worcester and HOW College at the LINK Community Hub strengthened community ties and expanded educational opportunities.</p>
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		<p>Volunteer and Staff Development: The charity increased its team to 5 employees and 35 volunteers, exceeding targets for capacity-building and support infrastructure.</p>
Performance of fundraising activities against objectives set	Para 1.41	<p>Secured Grants: STEPWAY successfully secured funding from key sources, including the Armed Forces Covenant Trust Fund, Veterans Foundation, and local councils (Sandwell and Worcester), meeting its fundraising objectives to sustain core services and projects.</p> <p>New Fundraising Partnerships: The charity fostered collaborations with organisations such as Malvern Hills District Council and Worcester City Council to support ongoing and future projects, enhancing its funding streams.</p> <p>Community Engagement: Local fundraising efforts, including events and JustGiving campaigns, raised additional funds, demonstrating strong community support and exceeding initial expectations.</p> <p>Targeted Grant Applications: STEPWAY applied for specific grants, such as the Worcestershire Community Foundation and the Fuel Poverty Fund, aligning funding efforts with identified needs, including the development of the LINK Community Hub and Warm Hub initiatives.</p> <p>Support for Program Expansion: Fundraising activities supported the growth of STEPWAY's programs, enabling the continuation of the 7-Step Civilian Skills Program and the development of new community projects across Worcestershire and the West Midlands.</p>
Investment performance against objectives	Para 1.41	STEPWAY CIO does not currently engage in financial or program-related investments. The charity's focus remains on delivering direct services

		<p>and projects aligned with its mission to support veterans and their families.</p> <p>If investment opportunities arise in the future, the Trustees will establish appropriate policies to ensure alignment with the charity's objectives and compliance with regulatory standards. Performance against these objectives would then be monitored and reported transparently.</p>
Other		<p>Community Recognition: STEPWAY has gained recognition for its impact on veterans' mental health and community engagement, including being acknowledged as Inclusive Worcestershire Leaders and earning the ERS Gold Award for its commitment to supporting the Armed Forces community.</p> <p>Impactful Collaborations: The charity continues to strengthen partnerships with organisations such as Op-Courage NHS, Op-Nova, and the Primary Care Network. These collaborations have enabled STEPWAY to provide comprehensive support services for veterans and their families.</p> <p>Focus on Sustainability: STEPWAY has strategically invested in developing infrastructure, such as the LINK Community Hub, to provide a sustainable base for delivering its programs and expanding community outreach.</p> <p>Volunteer Contributions: Volunteers have contributed over 5,000 hours across projects, reflecting the charity's strong community involvement and the dedication of its supporters.</p> <p>Life-Saving Impact: Since its founding in 2019, STEPWAY has not only improved relationships and mental well-being but has also saved lives, solidifying its role as a</p>

		vital resource for veterans and their families.
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Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	See attached financial report
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>STEPWAY CIO, held unrestricted reserves of £19k at the year end. Trustees consider this appropriate given the charity's current growth phase, during which unrestricted funds are actively applied to the delivery and expansion of core services, including the 7-Step Civilian Skills Program, Banter and Brew sessions, and community projects. The Trustees recognise the importance of establishing reserves in the future to ensure financial stability and continuity of services. A reserves policy will be developed as the charity's income grows, prioritising:</p> <ol style="list-style-type: none"> 1. Emergency Funding: To maintain essential operations in unforeseen circumstances. 2. Service Sustainability: To support long-term planning and program development. 3. Future Opportunities: To seize strategic opportunities that align with STEPWAY's mission.
Amount of reserves held	Para 1.22	£19k
Reasons for holding zero reserves	Para 1.22	Charity still in growth stages
Details of fund materially in deficit	Para 1.24	STEPWAY CIO does not have any funds in deficit. The charity operates within its financial means, ensuring that all expenditures are aligned with available funding. Any potential shortfalls are managed proactively through fundraising efforts and careful financial planning.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	STEPWAY CIO does not currently face any uncertainties about its ability to continue as a going concern. The charity has a strong track record of securing funding from reliable sources,

		<p>including grants, donations, and partnerships, which ensures the sustainability of its core services and projects.</p> <p>The Trustees are confident in the charity's financial management and strategic planning, which support its ongoing operations and future growth. Regular monitoring of income and expenditure, along with diversified funding streams, further mitigates any potential risks to its continuity.</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

<p>The charity's principal sources of funds (including any fundraising)</p>	<p>Para 1.47</p>	<p>Grants:</p> <p>Armed Forces Covenant Trust Fund</p> <p>Veterans Foundation</p> <p>Local Councils, including Sandwell and Worcester</p> <p>Heart of England, restricted and used accordingly</p> <p>Donations:</p> <p>Individual and corporate donations through platforms such as JustGiving.</p> <p>Fundraising Activities:</p> <p>Community fundraising events, including sponsored activities and local campaigns.</p> <p>Partnership Contributions:</p> <p>Collaborative funding from organisations like Op-Courage NHS and the Primary Care Network.</p> <p>Other Funding Initiatives:</p> <p>Localised fundraising efforts to support specific projects, such as</p>
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		<p>the LINK Community Hub and the Warm Hub initiative.</p>
<p>Investment policy and objectives including any social investment policy adopted</p>	<p>Para 1.46</p>	<p>STEPWAY CIO does not currently hold or manage financial investments, as its focus remains on directly delivering services and projects that support veterans and their families. The charity prioritises allocating funds to its core programs to maximise immediate impact.</p> <p>If investment opportunities arise in the future, the Trustees will develop a formal investment policy to ensure any investments align with the charity's objectives. This policy would include:</p> <ol style="list-style-type: none"> 1. Ethical Investments: Ensuring funds are invested in ways that reflect the charity's values and mission. 2. Risk Management: Balancing potential returns with a low-risk approach to safeguard financial stability. 3. Social Investment Opportunities: Considering program-related investments that directly benefit veterans and their families or align with STEPWAY's goals. <p>The Trustees are committed to ensuring that all investments support the long-term sustainability of the charity and its mission</p>
<p>A description of the principal risks facing the charity</p>	<p>Para 1.46</p>	<p>STEPWAY CIO has identified the following principal risks and the measures in place to mitigate them:</p> <p>Funding Sustainability:</p> <p>Risk: Reliance on external grants and fundraising efforts creates a potential risk of insufficient funding to sustain core services.</p> <p>Mitigation: The charity diversifies its income streams through grants, donations,</p>

		<p>and fundraising events and develops strategic partnerships to secure stable funding.</p> <p>Increased Demand for Services:</p> <p>Risk: Rising demand for support services, particularly from veterans in the justice system, may exceed the charity's capacity.</p> <p>Mitigation: STEPWAY continuously seeks to recruit and train volunteers, build staff capacity, and apply for additional funding to meet demand.</p> <p>Staff and Volunteer Retention:</p> <p>Risk: Difficulty retaining skilled staff and volunteers could impact service delivery.</p> <p>Mitigation: The charity provides comprehensive training, regular support, and recognition to ensure a motivated team.</p> <p>External Factors:</p> <p>Risk: Economic instability or changes in government funding priorities could reduce available resources.</p> <p>Mitigation: STEPWAY closely monitors external trends and maintains flexible operational strategies to adapt to changing circumstances.</p> <p>Compliance and Safeguarding:</p> <p>Risk: Failure to comply with regulatory requirements or address safeguarding concerns could harm</p>
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		<p>beneficiaries and the charity's reputation.</p> <p>Mitigation: Robust policies, regular training, and a strong governance framework ensure compliance and uphold safeguarding standards.</p> <p>The Trustees regularly review these risks and implement proactive strategies to mitigate their impact, ensuring the charity's long-term sustainability and effectiveness.</p>
Other		<p>Recognition and Awards: STEPWAY CIO has been recognised as a leader in veteran support, earning accolades such as the ERS Gold Award and being named Inclusive Worcestershire Leaders. These achievements reflect the charity's commitment to inclusivity and excellence.</p> <p>Collaboration and Partnerships: The charity continues to strengthen its partnerships with organisations such as Op-Courage NHS, Op-Nova, and the Primary Care Network. These collaborations enable a holistic approach to supporting veterans and their families.</p> <p>Future Plans: STEPWAY plans to expand its reach into neighbouring counties and develop additional services at the LINK Community Hub, including new community projects and educational opportunities.</p> <p>Volunteer Impact: Volunteers remain at the heart of STEPWAY's operations, contributing over 5,000 hours annually. Their dedication has been instrumental in delivering the charity's mission and supporting beneficiaries.</p> <p>Life-Saving Work: Since its inception, STEPWAY has</p>

		saved lives, improved mental well-being, and strengthened relationships, demonstrating its vital role in the veteran community.
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Structure, Governance and Management

Description of charity's trusts:		CIO
Type of governing document (trust deed, royal charter)	Para 1.25	Foundational
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	<p>Trustees for STEPWAY CIO are selected in accordance with the charity's governing document. The selection process includes the following steps:</p> <ol style="list-style-type: none"> 1. Nomination and Agreement: New trustees are nominated and appointed through an agreement with the existing Board of Trustees, the CEO, and the Operations Director. 2. Skills and Expertise Assessment: Candidates are assessed for their skills, experience, and alignment with the charity's objectives. This ensures a balanced and capable Board to oversee STEPWAY's governance and strategic direction. 3. Diversity and Inclusion: STEPWAY prioritises diversity and inclusivity in its trustee appointments to ensure representation that reflects the communities it serves. 4. Induction and Training: All new trustees undergo an induction process, which includes training on financial controls, fundraising policies, data protection, safeguarding, and an overview of the charity's

		<p>core services, such as the 7-Step Civilian Skills Program.</p> <p>This approach ensures that trustees are well-prepared and aligned with STEPWAY's mission to support veterans and their families.</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

<p>Policies and procedures adopted for the induction and training of trustees</p>	<p>Para 1.51</p>	<p>STEPWAY CIO has established comprehensive policies and procedures to ensure that trustees are effectively inducted and trained to carry out their responsibilities. These include:</p> <p>Initial Induction:</p> <p>All new trustees receive an in-depth induction session led by the Chair and CEO.</p> <p>This includes an overview of the charity's mission, objectives, governance structure, and core programs such as the 7-Step Civilian Skills Program.</p> <p>Policy Familiarisation:</p> <p>Trustees are provided with a handbook containing key policies, including financial controls, fundraising, data protection, safeguarding, health and safety, and managing performance.</p> <p>Access to a full list of policies is available on the charity's website for ongoing reference.</p> <p>Mandatory Training:</p>
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		<p>Trustees are required to complete training in essential areas, such as safeguarding, financial management, and compliance with Charity Commission guidance.</p> <p>All trustees are encouraged to attend the 7-Step Civilian Skills Program to gain a first-hand understanding of its impact.</p> <p>Ongoing Professional Development:</p> <p>Monthly workshops are conducted to update trustees on new regulations, best practices, and key developments in the charity sector.</p> <p>Trustees are invited to participate in external training opportunities to enhance their skills and knowledge.</p> <p>Regular Reviews:</p> <p>Trustees receive periodic reviews to assess their performance and identify any additional training needs.</p> <p>This structured approach ensures that trustees are fully equipped to support STEPWAY’s mission and contribute effectively to its governance</p>
<p>The charity’s organisational structure and any wider network with which the charity works</p>	<p>Para 1.51</p>	<p>Organisational Structure:</p> <p>STEPWAY CIO is governed by a Board of Trustees, which oversees the charity’s strategic direction and ensures compliance with regulatory requirements. The operational team includes the CEO, an Operations Director, five employees, and a dedicated group of 35 volunteers who contribute to the delivery of</p>

services across Worcestershire and the West Midlands.

The structure is designed to enable collaboration, efficiency, and effective delivery of the charity's core services, including the 7-Step Civilian Skills Program, Banter and Brew sessions, and community projects.

Wider Network and Partnerships:

STEPWAY works collaboratively with a range of organisations and networks to enhance the support available to veterans and their families. Key partnerships include:

National Organisations:

Op-Courage NHS (Veterans Mental Health): Providing specialist mental health support for veterans.

Op-Nova: Delivering in-reach services to veterans in custody and supporting their families.

Primary Care Networks (Social Prescribing): Offering pathways to health and well-being resources.

Regional Partnerships:

Local Councils: Collaborating with Sandwell and Worcester councils for funding and community initiatives.

Malvern Hills District Council and Worcester City Council: Supporting local projects and outreach activities.

Membership and Affiliations:

		<p>COBSEO (Confederation of Service Charities): As a full member, STEPWAY contributes to a joined-up approach to veteran care.</p> <p>Justice Cluster: Collaborating with other organisations to support veterans in the justice system.</p> <p>Educational Collaborations:</p> <p>Hosting student placements from the University of Worcester and HOW College, providing real-world experience in community-based support services.</p> <p>Volunteer Networks:</p> <p>The charity benefits from a robust network of trained volunteers, including Orange Button holders trained in suicide prevention.</p> <p>By leveraging its organisational structure and extensive network, STEPWAY ensures a comprehensive and integrated approach to supporting veterans and their families.</p>
Relationship with any related parties	Para 1.51	N/A
Other		<p>Strategic Growth: STEPWAY CIO continues to strategically expand its services and reach, including plans to enhance community-based support in other counties, ensuring accessibility for more veterans and their families.</p> <p>Sustainability Initiatives: The charity is exploring funding opportunities for projects such as solar panel installations at its</p>

		<p>wellbeing centres and the development of a recycling and repair café at the LINK Community Hub, reflecting its commitment to environmental sustainability.</p> <p>Recognition of Contributions: The charity acknowledges the significant contributions of its volunteers and partners. Their dedication has been instrumental in delivering impactful programs, with over 5,000 volunteer hours contributed annually.</p> <p>Enhanced Visibility: Through participation in local and national forums, including COBSEO and the Justice Cluster, STEPWAY has increased its visibility and advocacy for veteran support.</p> <p>Holistic Impact: STEPWAY's integrated approach, combining mental health awareness, vocational training, and community engagement, has proven effective in saving lives, rebuilding relationships, and fostering a sense of belonging for veterans and their families.</p>
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Reference and Administrative details

Charity name	STEPWAY CIO
Other name the charity uses	
Registered charity number	1186465
Charity's principal address	The Trinity Worcester WR1 2PN

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	n/a
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	n/a
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	n/a

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>Kevin J McCann</i>	
Full name(s)	Kevin J McCann	David Carney
Position (eg Secretary, Chair, etc)	Secretary	Accountant/Trustee
Date	25 January 2026	

STEPWAY

England & Wales - Charity number 1186465

Accounts



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Stepway

**On accounts for the year
ended**

31 March 2024

**Charity no
(if any)**

1186465

Set out on pages

1-23

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 March 2023.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:

Date:

29/1/25

Name:

Tony Archer

**Relevant professional
qualification(s) or body
(if any):**

Address:

Ormerod Rutter Limited

The Oakley, Kidderminster Road,

Droitwich WR9 9AY



Stepway	1186465
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CC16a

Receipts and payments accounts

For the period from	01/04/2023	To	31/03/2024
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations and gifts	8,063	-	-	8,063	4,962
Government grants	-	1,000	-	1,000	64,720
Other general grants	6,900	71,568	-	78,468	65,082
Event income	-	26,370	-	26,370	14,270
Bank interest	53	-	-	53	5
Refunds	30	-	-	30	450
Stepway Trading Income	160	-	-	160	-
Sub total (Gross income for AR)	15,206	98,938	-	114,144	149,489
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	15,206	98,938	-	114,144	149,489
A3 Payments					
Staging fundraising events	14,673	1,725	-	16,398	17,272
Advertising	-	-	-	-	423
Wages	-	95,263	-	95,263	88,088
Repairs and maintenance	7,458	1,494	-	8,952	522
Community projects	-	118	-	118	3,917
Refreshments	550	776	-	1,326	454
Travel expenses	-	201	-	201	1,736
Rent	2,887	-	-	2,887	9,171
Utilities	-	1,796	-	1,796	520
Insurance	-	701	-	701	648
Telephone	-	2,560	-	2,560	1,687
Printing and stationery	163	666	-	829	1,539
Legal and professional	4,480	-	-	4,480	1,687
Computer expenses	19	384	-	403	282
Audit fees	2,454	-	-	2,454	2,150
Sundry expenses	1,181	-	-	1,181	310
Sub total	33,865	105,684	-	139,549	130,406
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	33,865	105,684	-	139,549	130,406
Net of receipts/(payments)	- 18,659	- 6,746	-	- 25,405	19,083
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	24,678	25,404	-	50,082	30,999
Cash funds this year end	6,019	18,658	-	24,677	50,082

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank	5,719	18,658	-
	Cash in hand	300	-	-
		-	-	-
	Total cash funds	6,019	18,658	-

(agree balances with receipts and payments account(s))

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval



Trustees' Annual Report for the period

From 1 April 2023 To 31 March 2024

Charity name: STEPWAY CIO

Charity registration number: 1186465

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To promote and improve mental health awareness and suicide reduction among veterans and family members of the British armed forces living in England and Wales, for the public benefit by preventing them from becoming socially excluded, relieving the dynamic needs with the provision of support services, events, activities and courses, which promote a sense of belonging and purpose in civilian life.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	STEPWAY continues to deliver its three main services: <ol style="list-style-type: none">7-Step Civilian Skills Program: A comprehensive course covering mental health awareness, civilian life skills, and pathways to employment or education.Banter and Brew Sessions: A trademarked drop-in service offering free breakfast, activities, and opportunities for social interaction and mental health support.Community Projects: Providing activities such as gardening, horticultural therapy, beekeeping, bushcraft, and archery, benefiting the veteran and wider community across Worcestershire and the West Midlands.

Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees of STEPWAY CIO have had regard to the guidance issued by the Charity Commission on public benefit.
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Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	<p>STEPWAY CIO does not currently operate as a grant-making charity. Instead, the organisation focuses on directly delivering services and programs to support veterans and their families, in line with its mission.</p> <p>If grant-making becomes a part of STEPWAY's activities in the future, the Trustees would establish clear criteria and a transparent process for assessing applications. This process would ensure that all grants are aligned with the charity's objectives of improving mental health awareness, reducing social exclusion, and supporting the dynamic needs of veterans and their families. The Trustees would also ensure compliance with Charity Commission guidelines on grant-making.</p>
Policy on social investment including program related investment	Para 1.38	<p>STEPWAY CIO does not currently engage in social investments or program-related investments. The charity's focus remains on delivering direct services and projects that support veterans and their families.</p> <p>Should social investment opportunities arise in the future, the Trustees would review these opportunities in line with the charity's objectives and regulatory guidance. Any decision would be made with due diligence to ensure alignment with STEPWAY's mission to promote mental health awareness, suicide prevention, and community integration.</p>
	Para 1.38	Volunteers remain a cornerstone of the charity's success. With 35 active volunteers contributing over 5,000

Contribution made by volunteers		hours annually, their dedication directly impacts the well-being of the veteran community.
Other		<p>Future Plans: STEPWAY CIO aims to expand its reach by opening new community hubs in other neighbouring Counties, addressing gaps in veteran support services across neighbouring counties. Plans are also underway to increase the scope of the 7-Step Civilian Skills Program to include digital literacy modules.</p> <p>Challenges: The charity faces challenges in securing long-term funding to sustain and expand its services. Increased demand for support, especially from veterans in the justice system, has highlighted the need for additional resources.</p> <p>Collaborations: STEPWAY is fostering new partnerships with organisations such as Malvern Hills District Council and Worcester City Council to address broader community needs. The charity also collaborates with local businesses to offer work placements for veterans transitioning to civilian life.</p> <p>Recognition: STEPWAY's work continues to receive recognition, such as becoming Inclusive Worcestershire Leaders and earning the ERS Gold Award. These accolades reflect the charity's commitment to inclusivity and excellence in supporting veterans.</p>

Achievements and Performance

	SORP reference	
<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	<p>Para 1.20</p>	<ol style="list-style-type: none"> 1. Securing the Lease for LINK Community Hub: STEPWAY gained a five-year lease from Worcestershire Health and Care NHS Trust to operate the LINK Community Hub, further enhancing community support. 2. Membership in COBSEO and Justice Cluster Partnership: The charity became a full member of COBSEO and is now part of the Justice Cluster. STEPWAY works alongside Op-Nova, providing in-reach support across six prisons and extending assistance to family members of veterans in custody. 3. Enhanced Mental Health Support: STEPWAY is now classified as secondary mental health support for veterans and their families, offering tailored assistance irrespective of background or circumstances. 4. Expanding Services: <ul style="list-style-type: none"> ○ Supported over 120 veterans in the justice system during this period. ○ Assisted 363 direct beneficiaries and over 500 indirect beneficiaries. 5. Inclusive Worcestershire Leaders: STEPWAY staff have been recognised as leaders in inclusivity. Most staff members are trained by Public Health in suicide prevention and wear the Orange Button as a visible symbol of support. 6. Collaborative Outreach Programs: Partnering with the National Probation Service, DWP, NHS (Primary Care Network), and housing organisations, STEPWAY addresses dynamic client needs comprehensively.

		<p>7. Growth in Staffing and Volunteering:</p> <ul style="list-style-type: none"> ○ 5 employees and 35 volunteers now work across Worcestershire and the West Midlands. <p>8. Community and Societal Impact: Since its founding in 2019, STEPWAY has saved relationships, improved mental well-being, and saved lives.</p> <p>9. Educational Partnerships: STEPWAY has hosted 5 student placements from the University of Worcester and HOW College at the LINK Community Hub, providing valuable hands-on experience and contributing to the charity's community initiatives.</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

<p>Achievements against objectives set</p>	<p>Para 1.41</p>	<p>Expansion of Services: STEPWAY achieved its goal of increasing outreach by securing the lease for the LINK Community Hub and becoming part of the COBSEO Justice Cluster. This enabled the charity to provide in-reach support across six prisons and assistance to family members of veterans.</p> <p>Direct and Indirect Beneficiaries: The charity supported 363 direct beneficiaries and over 500 indirect beneficiaries during the reporting period, meeting its objective of broadening its impact.</p> <p>Enhanced Mental Health Support: STEPWAY is now recognised as a secondary mental health support provider for veterans and their families, aligning with its mission to improve mental health awareness and reduce social exclusion.</p>
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		<p>Increased Community Engagement: The introduction of student placements from the University of Worcester and HOW College at the LINK Community Hub strengthened community ties and expanded educational opportunities.</p> <p>Volunteer and Staff Development: The charity increased its team to 5 employees and 35 volunteers, exceeding targets for capacity-building and support infrastructure.</p>
<p>Performance of fundraising activities against objectives set</p>	<p>Para 1.41</p>	<p>Secured Grants: STEPWAY successfully secured funding from key sources, including the Armed Forces Covenant Trust Fund, Veterans Foundation, and local councils (Sandwell and Worcester), meeting its fundraising objectives to sustain core services and projects.</p> <p>New Fundraising Partnerships: The charity fostered collaborations with organisations such as Malvern Hills District Council and Worcester City Council to support ongoing and future projects, enhancing its funding streams.</p> <p>Community Engagement: Local fundraising efforts, including events and JustGiving campaigns, raised additional funds, demonstrating strong community support and exceeding initial expectations.</p> <p>Targeted Grant Applications: STEPWAY applied for specific grants, such as the Worcestershire Community Foundation and the Fuel Poverty Fund, aligning funding efforts with identified needs, including the development of the LINK Community Hub and Warm Hub initiatives.</p> <p>Support for Program Expansion: Fundraising activities supported the growth of STEPWAY's programs, enabling the continuation of the 7-Step Civilian Skills Program and the development of new community</p>

		<p>projects across Worcestershire and the West Midlands.</p>
<p>Investment performance against objectives</p>	<p>Para 1.41</p>	<p>STEPWAY CIO does not currently engage in financial or program-related investments. The charity's focus remains on delivering direct services and projects aligned with its mission to support veterans and their families.</p> <p>If investment opportunities arise in the future, the Trustees will establish appropriate policies to ensure alignment with the charity's objectives and compliance with regulatory standards. Performance against these objectives would then be monitored and reported transparently.</p>
<p>Other</p>		<p>Community Recognition: STEPWAY has gained recognition for its impact on veterans' mental health and community engagement, including being acknowledged as Inclusive Worcestershire Leaders and earning the ERS Gold Award for its commitment to supporting the Armed Forces community.</p> <p>Impactful Collaborations: The charity continues to strengthen partnerships with organisations such as Op-Courage NHS, Op-Nova, and the Primary Care Network. These collaborations have enabled STEPWAY to provide comprehensive support services for veterans and their families.</p> <p>Focus on Sustainability: STEPWAY has strategically invested in developing infrastructure, such as the LINK Community Hub, to provide a sustainable base for delivering its programs and expanding community outreach.</p> <p>Volunteer Contributions: Volunteers have contributed over 5,000 hours across projects, reflecting the charity's strong community involvement and the dedication of its supporters.</p>

		<p>Life-Saving Impact: Since its founding in 2019, STEPWAY has not only improved relationships and mental well-being but has also saved lives, solidifying its role as a vital resource for veterans and their families.</p>
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Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	See attached financial report
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>STEPWAY CIO currently operates without holding financial reserves. As the charity is in its growth phase, all funds are allocated directly to the delivery and expansion of its core services, including the 7-Step Civilian Skills Program, Banter and Brew sessions, and community projects.</p> <p>The Trustees recognise the importance of establishing reserves in the future to ensure financial stability and continuity of services. A reserves policy will be developed as the charity's income grows, prioritising:</p> <ol style="list-style-type: none"> 1. Emergency Funding: To maintain essential operations in unforeseen circumstances. 2. Service Sustainability: To support long-term planning and program development. 3. Future Opportunities: To seize strategic opportunities that align with STEPWAY's mission.
Amount of reserves held	Para 1.22	£0
Reasons for holding zero reserves	Para 1.22	Charity still in growth stages
Details of fund materially in deficit	Para 1.24	STEPWAY CIO does not have any funds in deficit. The charity operates within its financial means, ensuring that all expenditures are aligned with available funding. Any potential shortfalls are managed proactively through fundraising efforts and careful financial planning.

<p>Explanation of any uncertainties about the charity continuing as a going concern</p>	<p>Para 1.23</p>	<p>STEPWAY CIO does not currently face any uncertainties about its ability to continue as a going concern. The charity has a strong track record of securing funding from reliable sources, including grants, donations, and partnerships, which ensures the sustainability of its core services and projects.</p> <p>The Trustees are confident in the charity's financial management and strategic planning, which support its ongoing operations and future growth. Regular monitoring of income and expenditure, along with diversified funding streams, further mitigates any potential risks to its continuity.</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

<p>The charity's principal sources of funds (including any fundraising)</p>	<p>Para 1.47</p>	<p>Grants:</p> <p>Armed Forces Covenant Trust Fund</p> <p>Veterans Foundation</p> <p>Local Councils, including Sandwell and Worcester</p> <p>Donations:</p> <p>Individual and corporate donations through platforms such as JustGiving.</p> <p>Fundraising Activities:</p> <p>Community fundraising events, including sponsored activities and local campaigns.</p> <p>Partnership Contributions:</p> <p>Collaborative funding from organisations like Op-Courage NHS and the Primary Care Network.</p> <p>Other Funding Initiatives:</p> <p>Localised fundraising efforts to support specific projects, such as the LINK Community Hub and the Warm Hub initiative.</p>
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<p>Investment policy and objectives including any social investment policy adopted</p>	<p>Para 1.46</p>	<p>STEPWAY CIO does not currently hold or manage financial investments, as its focus remains on directly delivering services and projects that support veterans and their families. The charity prioritises allocating funds to its core programs to maximise immediate impact.</p> <p>If investment opportunities arise in the future, the Trustees will develop a formal investment policy to ensure any investments align with the charity's objectives. This policy would include:</p> <ol style="list-style-type: none"> 1. Ethical Investments: Ensuring funds are invested in ways that reflect the charity's values and mission. 2. Risk Management: Balancing potential returns with a low-risk approach to safeguard financial stability. 3. Social Investment Opportunities: Considering program-related investments that directly benefit veterans and their families or align with STEPWAY's goals. <p>The Trustees are committed to ensuring that all investments support the long-term sustainability of the charity and its mission.</p>
<p>A description of the principal risks facing the charity</p>	<p>Para 1.46</p>	<p>STEPWAY CIO has identified the following principal risks and the measures in place to mitigate them:</p> <p>Funding Sustainability:</p> <p>Risk: Reliance on external grants and fundraising efforts creates a potential risk of insufficient funding to sustain core services.</p> <p>Mitigation: The charity diversifies its income streams through grants, donations, and fundraising events and develops strategic partnerships to secure stable funding.</p>

		<p>Increased Demand for Services:</p> <p>Risk: Rising demand for support services, particularly from veterans in the justice system, may exceed the charity's capacity.</p> <p>Mitigation: STEPWAY continuously seeks to recruit and train volunteers, build staff capacity, and apply for additional funding to meet demand.</p> <p>Staff and Volunteer Retention:</p> <p>Risk: Difficulty retaining skilled staff and volunteers could impact service delivery.</p> <p>Mitigation: The charity provides comprehensive training, regular support, and recognition to ensure a motivated team.</p> <p>External Factors:</p> <p>Risk: Economic instability or changes in government funding priorities could reduce available resources.</p> <p>Mitigation: STEPWAY closely monitors external trends and maintains flexible operational strategies to adapt to changing circumstances.</p> <p>Compliance and Safeguarding:</p> <p>Risk: Failure to comply with regulatory requirements or address safeguarding concerns could harm beneficiaries and the charity's reputation.</p> <p>Mitigation: Robust policies, regular training, and a strong governance framework ensure compliance and</p>
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		<p>uphold safeguarding standards.</p> <p>The Trustees regularly review these risks and implement proactive strategies to mitigate their impact, ensuring the charity's long-term sustainability and effectiveness.</p>
Other		<p>Recognition and Awards: STEPWAY CIO has been recognised as a leader in veteran support, earning accolades such as the ERS Gold Award and being named Inclusive Worcestershire Leaders. These achievements reflect the charity's commitment to inclusivity and excellence.</p> <p>Collaboration and Partnerships: The charity continues to strengthen its partnerships with organisations such as Op-Courage NHS, Op-Nova, and the Primary Care Network. These collaborations enable a holistic approach to supporting veterans and their families.</p> <p>Future Plans: STEPWAY plans to expand its reach into neighbouring counties and develop additional services at the LINK Community Hub, including new community projects and educational opportunities.</p> <p>Volunteer Impact: Volunteers remain at the heart of STEPWAY's operations, contributing over 5,000 hours annually. Their dedication has been instrumental in delivering the charity's mission and supporting beneficiaries.</p> <p>Life-Saving Work: Since its inception, STEPWAY has saved lives, improved mental well-being, and strengthened relationships, demonstrating its vital role in the veteran community.</p>

Structure, Governance and Management

Description of charity's trusts:		CIO
Type of governing document (trust deed, royal charter)	Para 1.25	Foundational
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	<p>Trustees for STEPWAY CIO are selected in accordance with the charity's governing document. The selection process includes the following steps:</p> <ol style="list-style-type: none"> 1. Nomination and Agreement: New trustees are nominated and appointed through an agreement with the existing Board of Trustees, the CEO, and the Operations Director. 2. Skills and Expertise Assessment: Candidates are assessed for their skills, experience, and alignment with the charity's objectives. This ensures a balanced and capable Board to oversee STEPWAY's governance and strategic direction. 3. Diversity and Inclusion: STEPWAY prioritises diversity and inclusivity in its trustee appointments to ensure representation that reflects the communities it serves. 4. Induction and Training: All new trustees undergo an induction process, which includes training on financial controls, fundraising policies, data protection, safeguarding, and an overview of the charity's core services, such as the 7-Step Civilian Skills Program. <p>This approach ensures that trustees are well-prepared and aligned with STEPWAY's mission to support veterans and their families.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

<p>Policies and procedures adopted for the induction and training of trustees</p>	<p>Para 1.51</p>	<p>STEPWAY CIO has established comprehensive policies and procedures to ensure that trustees are effectively inducted and trained to carry out their responsibilities. These include:</p> <p>Initial Induction:</p> <p>All new trustees receive an in-depth induction session led by the Chair and CEO.</p> <p>This includes an overview of the charity's mission, objectives, governance structure, and core programs such as the 7-Step Civilian Skills Program.</p> <p>Policy Familiarisation:</p> <p>Trustees are provided with a handbook containing key policies, including financial controls, fundraising, data protection, safeguarding, health and safety, and managing performance.</p> <p>Access to a full list of policies is available on the charity's website for ongoing reference.</p> <p>Mandatory Training:</p> <p>Trustees are required to complete training in essential areas, such as safeguarding, financial management, and compliance with Charity Commission guidance.</p> <p>All trustees are encouraged to attend the 7-Step Civilian Skills Program to gain a first-hand understanding of its impact.</p>
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		<p>Ongoing Professional Development:</p> <p>Monthly workshops are conducted to update trustees on new regulations, best practices, and key developments in the charity sector.</p> <p>Trustees are invited to participate in external training opportunities to enhance their skills and knowledge.</p> <p>Regular Reviews:</p> <p>Trustees receive periodic reviews to assess their performance and identify any additional training needs.</p> <p>This structured approach ensures that trustees are fully equipped to support STEPWAY's mission and contribute effectively to its governance</p>
<p>The charity's organisational structure and any wider network with which the charity works</p>	<p>Para 1.51</p>	<p>Organisational Structure:</p> <p>STEPWAY CIO is governed by a Board of Trustees, which oversees the charity's strategic direction and ensures compliance with regulatory requirements. The operational team includes the CEO, an Operations Director, five employees, and a dedicated group of 35 volunteers who contribute to the delivery of services across Worcestershire and the West Midlands.</p> <p>The structure is designed to enable collaboration, efficiency, and effective delivery of the charity's core services, including the 7-Step Civilian Skills Program, Banter and Brew sessions, and community projects.</p> <p>Wider Network and Partnerships:</p> <p>STEPWAY works collaboratively with a range of organisations and</p>

networks to enhance the support available to veterans and their families. Key partnerships include:

National Organisations:

Op-Courage NHS (Veterans Mental Health): Providing specialist mental health support for veterans.

Op-Nova: Delivering in-reach services to veterans in custody and supporting their families.

Primary Care Networks (Social Prescribing): Offering pathways to health and well-being resources.

Regional Partnerships:

Local Councils: Collaborating with Sandwell and Worcester councils for funding and community initiatives.

Malvern Hills District Council and Worcester City Council: Supporting local projects and outreach activities.

Membership and Affiliations:

COBSEO (Confederation of Service Charities): As a full member, STEPWAY contributes to a joined-up approach to veteran care.

Justice Cluster: Collaborating with other organisations to support veterans in the justice system.

Educational Collaborations:

Hosting student placements from the University of

		<p>Worcester and HOW College, providing real-world experience in community-based support services.</p> <p>Volunteer Networks:</p> <p>The charity benefits from a robust network of trained volunteers, including Orange Button holders trained in suicide prevention.</p> <p>By leveraging its organisational structure and extensive network, STEPWAY ensures a comprehensive and integrated approach to supporting veterans and their families.</p>
Relationship with any related parties	Para 1.51	N/A
Other		<p>Strategic Growth: STEPWAY CIO continues to strategically expand its services and reach, including plans to enhance community-based support in other counties, ensuring accessibility for more veterans and their families.</p> <p>Sustainability Initiatives: The charity is exploring funding opportunities for projects such as solar panel installations at its wellbeing centres and the development of a recycling and repair café at the LINK Community Hub, reflecting its commitment to environmental sustainability.</p> <p>Recognition of Contributions: The charity acknowledges the significant contributions of its volunteers and partners. Their dedication has been instrumental in delivering impactful programs, with over 5,000 volunteer hours contributed annually.</p>

		<p>Enhanced Visibility: Through participation in local and national forums, including COBSEO and the Justice Cluster, STEPWAY has increased its visibility and advocacy for veteran support.</p> <p>Holistic Impact: STEPWAY's integrated approach, combining mental health awareness, vocational training, and community engagement, has proven effective in saving lives, rebuilding relationships, and fostering a sense of belonging for veterans and their families.</p>
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Reference and Administrative details

Charity name	STEPWAY CIO
Other name the charity uses	N/A
Registered charity number	1186465
Charity's principal address	The Trinity Worcester WR1 2PN

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Michael O'Connell	Chair/Compliance		Board of Trustees
2	Kevin McCann	Secretary/vice chair		N/A
3	Dave Carney	Finance		N/A
4	Kevin Gale	Fundraising		N/A
5	Mandy Knighton	Welfare	7 Sept - present	N/A
6	Graham Greenberg	AFVBC Representative		N/A
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	n/a
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	n/a
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	n/a

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>M O'Connell</i>	
Full name(s)	MICHAEL DAVID O'CONNOR	
Position (eg Secretary, Chair, etc)	CHAIR	
Date	28/1/25	

STEPWAY

England & Wales - Charity number 1186465

Accounts



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Stepway

**On accounts for the year
ended**

31 March 2023

**Charity no
(if any)**

1186465

Set out on pages

1-14

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 March 2023.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:

Date:

26/1/24

Name:

Tony Archer

**Relevant professional
qualification(s) or body
(if any):**

—

Address:

Ormerod Rutter Limited
The Oakley, Kidderminster Road,
Droitwich WR9 9AY



Receipts and payments accounts

For the period from	01/04/2022	To	31/03/2023
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations and gifts	4,962	-	-	4,962	2,210
Government grants	500	64,220	-	64,720	71,470
Other general grants	182	64,900	-	65,082	28,700
Event income	14,270	-	-	14,270	-
Bank interest	5	-	-	5	-
Refunds	450	-	-	450	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	20,369	129,120	-	149,489	102,380
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	20,369	129,120	-	149,489	102,380
A3 Payments					
Staging fundraising events	17,022	250	-	17,272	2,442
Advertising	-	423	-	423	1,382
Wages	-	88,088	-	88,088	43,847
Repairs and maintenance	332	190	-	522	8,989
Community projects	1,921	1,996	-	3,917	16,477
Refreshments	432	22	-	454	769
Emergency payout to veterans	-	-	-	-	-
Travel expenses	-	1,736	-	1,736	1,226
Rent	-	9,171	-	9,171	3,636
Utilities	-	520	-	520	325
Insurance	-	648	-	648	479
Telephone	-	1,687	-	1,687	1,079
Printing and stationery	-	1,539	-	1,539	1,690
Legal and professional	1,687	-	-	1,687	314
Computer expenses	-	282	-	282	335
Independent examination fees	2,150	-	-	2,150	720
Sundry expenses	310	-	-	310	97
	-	-	-	-	-
	-	-	-	-	-
Sub total	23,854	106,552	-	130,406	83,807
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	23,854	106,552	-	130,406	83,807
Net of receipts/(payments)	- 3,485	22,568	-	19,083	18,573
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	28,163	2,836	-	30,999	12,426
Cash funds this year end	24,678	25,404	-	50,082	30,999

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank	24,378	25,404	-
	Cash in hand	300	-	-
		-	-	-
	Total cash funds	24,678	25,404	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

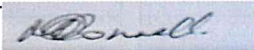
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	M. D. O'Connell	21/01/2024



Trustees' Annual Report for the period

From 1 April 2022 To 31 March 2023

Charity name: STEPWAY CIO

Charity registration number: 1186465

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	TO PROMOTE AND IMPROVE MENTAL HEALTH AWARENESS AND SUICIDE REDUCTION AMONG VETERANS AND FAMILY MEMBERS OF THE BRITISH ARMED FORCES LIVING IN ENGLAND AND WALES, FOR THE PUBLIC BENEFIT BY PREVENTING THEM FROM BECOMING SOCIALLY EXCLUDED. RELIEVING THE DYMANIC NEEDS WITH THE PROVISION OF SUPPORT SERVICES, EVENTS, ACTIVITIES AND COURSES, WHICH PROMOTE A SENSE OF BELONGING AND PURPOSE IN CIVILIAN LIFE.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>STEPWAY deliver three main services.</p> <ul style="list-style-type: none">• 7-step civilian skills program A course built round mental health awareness, survival kit for civilian life, Healthy body healthy mind, leading to employment and educational opportunities.• Banter and Brew sessions A drop-in service for veterans and family members to have a free breakfast, join in with activities like, art sessions, Walk and Talk, and table tennis. guest speakers monthly. Working with a variety of organisations and charities for warm referrals.• The Community Projects• A safe place for the veteran and wider community to visit and take part in activities including- How to grow your own produce at home, Beekeeping, Mushroom farm, Bush craft and Archery. <p>These three services are delivered throughout Worcestershire and the West Midlands</p>


Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees of STEPWAY CIO have had regard to the guidance issued by the Charity Commission on public benefit.
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Additional information (optional)

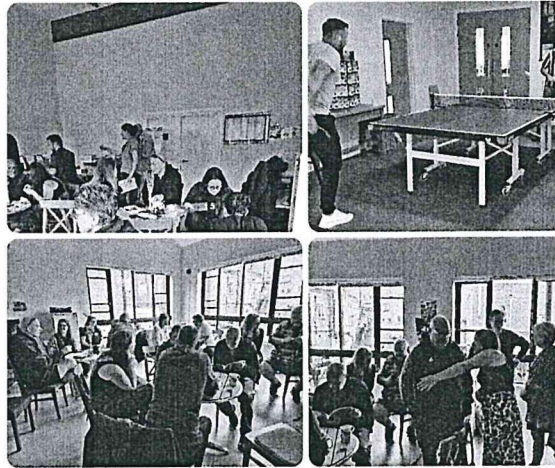
You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	STEPWAY have 22 volunteers working at various locations
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>The key achievements of the Charity during the reporting period are: · Delivery of the 7 Step civilian skills program throughout Worcestershire and the West Midlands. Improving lives of 120 Veterans and their families.</p>  <p>The drop-in service was renamed 'the Banter and Brew'</p>

with three new outreach sessions which were opened in Wolverhampton, Bromsgrove, and Upton upon Severn. The opening of a fourth in the next reporting period is planned for Redditch.



The Community Projects were gardens at first, they are now being turned into an activities and education centre to promote public benefit.



In May 2022 STEPWAY started to support veterans in Prison. Working in HMP Hewell and HMP Oakwood. Delivering the 7-Steps as a rehabilitation program. Attending the veteran forums and working with other organisations to reduce reoffending. The charity also supports the families on the outside through the community projects and at the Wellbeing centres.

The Community Project lead is working with the National Probation Service on Community

Payback. The Veterans in prison contribute by making items for the community project, like Hedgehog houses, benches and raised flower beds. For crime prevention the charity gained a grant from the Police and Crime Commissioner to work with the Princes' Trust on work placements and Riverside schools on their Duke of Edinburgh award.

The Two wellbeing centres in Worcester and Oldbury have supported over 356 direct beneficiaries. Therefore, a third is being planned to be opened in Tewkesbury to serve Gloucestershire in the next reporting period.

Monthly workshops are delivered to staff and volunteers. Since starting these, the staff members have increased from 2 to 6 and volunteers from 10 to 22.



STEPWAY are part of the Midlands VPPP portfolio with 11 other charities for a more linked up approach to Veteran care. This is a two-year contract and is funded by the Armed Forces Covenant Trust Fund.



The ethos of the charity is to find a sense of purpose and belonging in civilian life. This joined up approach has achieved this

objective. Feedback and case studies conducted have shown STEPWAY is not only changing lives but saving them too.

Other achievements-

Awarded the Veteran Mental Health Awareness Standard (VMHAS).



All volunteers and staff are trained in suicide prevention by Public Health and are 'Orange button wearers.'

<https://www.talkcommunitydirectory.org/talk-community-directory-news/herefordshire-and-worcestershire-launch-new-orange-button-community-scheme-to-support-people-with-suicidal-thoughts/>

STEPWAY has been awarded the ERS Gold Award from the MoD, (Armed Forces Covenant) which is the highest award to be obtained.



Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	

Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	See attached financial report
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	n/a
Amount of reserves held	Para 1.22	£0
Reasons for holding zero reserves	Para 1.22	Charity still in growth stages
Details of fund materially in deficit	Para 1.24	n/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	n/a

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Armed Forces Covenant Trust Fund Veterans Foundation European Social Fund Local Councils (Sandwell and Worcester) Donations Fundraising events Just Giving
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	Funding is key to sustainability. Therefore, a CLG was formed by the charity Trustees to enable fundraising to be more flexible.
Other		

Structure, Governance and Management

Description of charity's trusts:		CIO
Type of governing document (trust deed, royal charter)	Para 1.25	Foundational
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are selected by agreement with the existing trustees, CEO and Operation Director.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	In-house training provided to cover financial controls policy, Fundraising policy, Data Protection, Health and Safety. The full list of policies can be found on www.stepway.org . Monthly Workshops. Professional Indemnity insurance policy. Managing Performance /Capability Policy are also in place. Trustees receive an in-brief/training session from the Chair and CEO. They are also encouraged to attend the 7 Step civilian skills program to familiarise themselves with the aims of the charity. Moreover, A handbook for employees and volunteers is provided which includes all policies and procedures.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	Trustees Board, CEO and Operations Director. Work closely with Armed Forces Covenant Team at County Council and City Council, sit on the AFC Committee. In partnership with the Salvation Army who we operate out of their buildings in Oldbury and Worcester. Part of the VPPP portfolio with 11 other charities covering the Midlands. Including- Defence Medical Welfare Service, SSAFA, ASDIC, Combat Stress, COBSEO. The Poppy Factory, Fighting with Pride, Mission

		<p>Motor Sports, Waterloo Uncovered, Loughborough Wellbeing hub, Tri Service centre, YSS and the Warrior Programme.</p> <p>https://covenantfund.org.uk/vppp-midlands/</p> <p>Referral and working partners include-</p> <p>The Armed Forces Champions at DWP.</p> <p>Op Courage NHS (Veterans mental health).</p> <p>Op Nova (Justice system)</p> <p>Op- Restore NHS (Physical needs)</p> <p>Primary Care Network (Social Prescribing)</p>
Relationship with any related parties	Para 1.51	N/A
Other		

Reference and Administrative details

Charity name	STEPWAY CIO
Other name the charity uses	
Registered charity number	1186465
Charity's principal address	The Trinity Worcester WR1 2PN

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Michael O'Connell	Chair/Compliance		Board of Trustees
2	Kevin McCann	Secretary		N/A
3	Dave Carney	Finance		N/A
4	Kevin Gale	Fundraising		N/A
5	Troy Davies	People's Champion		N/A
6	Graham Greenberg	AFVBC Representative		N/A
7	Marie Kearney	LGBT+ representative		N/A
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18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	n/a
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	n/a
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	n/a

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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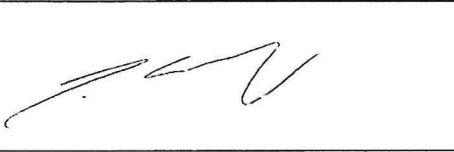
Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	David Carney	
Position (eg Secretary, Chair, etc)	Accountant, Trustee	
Date	24/01/2024	

STEPWAY

England & Wales - Charity number 1186465

Accounts



Trustees' Annual Report for the period

From Michael O'Connell Chair of Trustees

Period 01/04/2021 to
31/03/2022

Charity name: STEPWAY CIO

Charity registration number: 1186465

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	TO PROMOTE AND IMPROVE MENTAL HEALTH AWARENESS AND SUICIDE REDUCTION AMONG VETERANS AND FAMILY MEMBERS OF THE BRITISH ARMED FORCES LIVING IN ENGLAND AND WALES, FOR THE PUBLIC BENEFIT BY PREVENTING THEM FROM BECOMING SOCIALLY EXCLUDED. RELIEVING THE DYMANIC NEEDS WITH THE PROVISION OF SUPPORT SERVICES, EVENTS, ACTIVITIES AND COURSES, WHICH PROMOTE A SENSE OF BELONGING AND PURPOSE IN CIVILIAN LIFE.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Provision of three main services. <ul style="list-style-type: none">• 7-step civilian skills program• Drop-in centres (Banter and Brew)• Outdoor community projects • Veteran HUB based in Worcester covering Worcestershire • The Wellbeing Centre in Oldbury, West Midlands • HMP HEWELL supporting Veterans in Custody
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees of STEPWAY CIO have had regard to the guidance issued by the Charity Commission on public benefit.

		<ul style="list-style-type: none"> • Opening of Wellbeing Centre – Oldbury, West Midlands • Delivering the three services within a prison setting. HMP Hewell to reach more Veterans who are suffering from poor mental wellbeing. • Part of the VPPP portfolio in partnership with the Defence Medical Welfare Service alongside 11 other charity partners; to improve mental wellbeing in the veteran community throughout the Midlands. • Hosting the Veteran Community Day, bringing together over 40 organisations who support the veteran community.
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	<ul style="list-style-type: none"> • Two outdoor community projects • Working towards the Gold Employer recognition award scheme.
Performance of fundraising activities against objectives set	Para 1.41	<ul style="list-style-type: none"> • Public fundraising is through collection tins located at different venues throughout the West Midlands and Worcestershire area. • Charity Race Day (Worcester) • Scooter club fundraiser in Worcester • Various school fetes are a continued exercise.
Investment performance against objectives	Para 1.41	Not Applicable. As a new Charity, STEPWAY does not have reserves available for investment at this stage.
Other		Not Applicable

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	See attached financial report
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Not applicable at this stage of the Charities life. A policy on reserves will be developed by our Trustee with responsibility for Finance during 2022/23.
Amount of reserves held	Para 1.22	£31k
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	Nil
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Not Applicable

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	<ul style="list-style-type: none"> • The Armed Forces Covenant Trust Fund • Local Councils • European Social Funding • Local businesses (Donations) • Online fundraising through Just Giving • Veterans Foundation
Investment policy and objectives including any social investment policy adopted	Para 1.46	We currently have no investment policy due to the limited time of operation.
A description of the principal risks facing the charity	Para 1.46	Funding from ESF is ending and waiting for the replacement funding scheme to be announced. Uncertainty with future funding for the 7-steps. Researching other avenues to cover deficit going into 2023
Other		N/A

Structure, Governance and Management

Description of charity's trusts:		CIO
Type of governing document (trust deed, royal charter)	Para 1.25	The 'foundation' model (this model) is for charities who's only voting members will be the charity trustees
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are selected by agreement with the existing trustees and CEO

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	<ul style="list-style-type: none"> In-house training provided to cover financial controls policy, Fundraising policy, Data protection, health and Safety. The full list of policies (48) can be found https://www.stepway.org/policies/ Professional indemnity insurance policy. Managing Performance /Capability Policy are also in place. Trustees receive an in-brief/training session from the Chair and CEO. They are also encouraged to attend the 7 Step civilian skills program to familiarise themselves with the aims of the charity. A handbook for employees and volunteers is provided which includes all policies and procedures.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	<p>Trustee Board, CEO and Operations Director, Staff leads on each project and volunteers.</p> <p>In partnership with</p> <ul style="list-style-type: none"> The Armed Forces Covenant partnership The Salvation Army The Defence Medical Welfare Service Combat Stress The Poppy Factory Fighting for Pride YSS SSAFA ASDIC Mission Motor Sport Waterloo Uncovered

		Working relationships with: Op-Courage Veterans Mental health NHS Armed Forces Champions DWP Social Prescribing NHS CCP Homeless prevention Sandwell Council Worcester City Council Cranston (Substance Misuse support services) National Probation Service HMP Hewell Nacro
Relationship with any related parties	Para 1.51	N/A
Other		

Reference and Administrative details

Charity name	STEPWAY CIO
Other name the charity uses	N/A
Registered charity number	1186465
Charity's principal address	STEPWAY CIO The Trinity Worcester WR1 2RN 2NP -MCC

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Michael O'Connell	Chair	Whole Year	Board of Trustees
2	Kevin Gale	Trustee	Whole Year	N/A
3	David Carney	Trustee	Whole Year	N/A
4	Kevin McCann	Trustee	Began 30/5/22	N/A
5	Troy Davies	Trustee	Began 30/5/22	N/A
6	Chris Mitchell	Was Chair	Stepped down 11/3/22	N/A
7	James Stanley	Trustee	Whole year, stepped down 8/5/22	N/A
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

--


Other optional information

--

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	MICHAEL DAVID O'CONNOR	
Position (eg Secretary, Chair, etc)	CHAIR	
Date	25/11/23	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Stepway

1186465

Receipts and payments accounts

CC16a

For the period from	01/04/2021	To	31/03/2022
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations and gifts	2,210	-	-	2,210	2,589
Government grants	29,220	42,250	-	71,470	18,120
Other general grants	19,475	9,225	-	28,700	3,000
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	50,905	51,475	-	102,380	23,709
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	50,905	51,475	-	102,380	23,709
A3 Payments					
Staging fundraising events	1,566	876	-	2,442	905
Advertising	-	1,382	-	1,382	703
Wages	1,421	42,426	-	43,847	11,325
Repairs and maintenance	6,969	-	-	6,969	2,469
Community projects	14,171	2,306	-	16,477	-
Refreshments	366	403	-	769	173
Emergency payout to veterans	-	-	-	-	75
Travel expenses	796	430	-	1,226	667
Rent	-	3,636	-	3,636	3,420
Utilities	325	-	-	325	-
Insurance	479	-	-	479	413
Telephone	1,079	-	-	1,079	635
Printing and stationery	640	1,050	-	1,690	151
Legal and professional	314	-	-	314	678
Computer expenses	335	-	-	335	17
Audit fees	720	-	-	720	-
Sundry expenses	97	-	-	97	1,451
	-	-	-	-	-
	-	-	-	-	-
Sub total	31,298	52,509	-	83,807	23,082
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	31,298	52,509	-	83,807	23,082
Net of receipts/(payments)	19,607	- 1,034	-	18,573	627
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	8,556	3,870	-	12,426	-
Cash funds this year end	28,163	2,836	-	30,999	627



CHARITY COMMISSION
FOR ENGLAND AND WALES

Stepway

1186465

Receipts and payments accounts

CC16a

For the period
from

01/04/2021

To

31/03/2022

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank	27,863	2,836	-
	Cash in hand	300	-	-
		-	-	-
	Total cash funds	28,163	2,836	-

(agree balances with receipts and payments account(s))

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Michael O'Connell	25/1/23



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Stepway

**On accounts for the year
ended**

31 March 2022

**Charity no
(if any)**

1186465

Set out on pages

1-11

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 03 / 2022.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

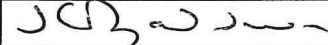
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed: 

Date: 25 / 1 / 2023

Name: Joanne Baldwin

**Relevant professional
qualification(s) or body
(if any):**

ACA FCCA

Address:

Ormerod Rutter Limited

The Oakley, Kidderminster Road,

Droitwich WR9 9AY

STEPWAY

England & Wales - Charity number 1186465

Accounts



Trustees' Annual Report for the period

From **Chris Mitchell Chair of Trustees**

Period

09/08/2020 to 31/03/2021

Charity name: STEPWAY CIO

Charity registration number: 1186465

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	TO PROMOTE SOCIAL INCLUSION AMONG VETERANS OF THE ARMED FORCES LIVING IN ENGLAND & WALES FOR THE PUBLIC BENEFIT BY PREVENTING THEM FROM BECOMING SOCIALLY EXCLUDED, RELIEVING THE NEEDS OF THOSE WHO ARE SOCIALLY EXCLUDED AND ASSISTING THEM TO INTEGRATE INTO SOCIETY THROUGH THE PROVISION OF A 7 STEP CIVILIAN SKILLS PROGRAM TO HELP WITH ADAPTION INTO CIVILIAN LIFE, MENTAL HEALTH AND EMPLOYMENT.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Provision of three main services. <ul style="list-style-type: none">• 7-step civilian skills program• Drop-in centres• Outdoor community projects Veteran HUB based in Worcester covering Worcestershire
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees of STEPWAY CIO have had regard to the guidance issued by the Charity Commission on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	NA
		NA

Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	NA
Other		NA

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>The key achievements of the Charity during the reporting period are:</p> <ul style="list-style-type: none"> • Delivery of 3 x 7 Step civilian skills program throughout Worcestershire in several different areas. Improving lives of over 65 Veterans and their families • Running of the Veteran Community Day where other organisations can take part and showcase their services to the veteran community. First one took place in Worcester. One in the West Midlands is taking place on 15th October 2021. • Opening of a Veteran's Wellbeing Centre in Oldbury. <ul style="list-style-type: none"> o Community Project o Veteran's Hub o Therapy unit where partner charities can see their clients for free. • Opening of a Veteran's hub in Worcester <ul style="list-style-type: none"> o Outdoor Community Project • Award of silver employment recognition from the Armed Forces Covenant <p>Veterans within Worcestershire and the West Midlands have benefitted from the services provided by STEPWAY. We have</p>

		<p>seen a significant uptake in attendance at our community project and feedback from those veterans attending is that the activity has been extremely helpful in dealing with a number of PTSD related issues, isolation and adaption into civilian life.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	<ul style="list-style-type: none"> • Opening of the Veterans Hub • Delivery of the 7-step civilian skills program • Opening of Wellbeing Centre - Oldbury • Delivery of Veteran's Community Days • Outdoor community projects • Award of Silver employment recognition from the Armed Forces Covenant
Performance of fundraising activities against objectives set	Para 1.41	<p>Covid 19 has had an impact upon our fundraising targets, however, the Charity has been able to generate £707 through our fundraising activities and remains</p>

		sustainable going into 2022.
Investment performance against objectives	Para 1.41	Not Applicable. As a new Charity, STEPWAY does not have reserves available for investment at this stage.
Other		Not Applicable

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	See attached financial report
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Not applicable at this stage of the Charities life. A policy on reserves will be developed by our Trustee with responsibility for Finance during 2022.
Amount of reserves held	Para 1.22	N/A
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	Nil
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Not Applicable

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The Armed Forces Covenant Trust Fund Local Councils Heart of England community foundation European Social Funding Local businesses (Donations) Online fundraising through Just Giving
Investment policy and objectives including any social investment policy adopted	Para 1.46	We currently have no investment policy due to the limited time of operation.
A description of the principal risks facing the charity	Para 1.46	Further impacts of Covid 19 Loss of AFC Funding
Other		Growing too quickly

Structure, Governance and Management

Description of charity's trusts:		CIO
Type of governing document (trust deed, royal charter)	Para 1.25	The 'foundation' model (this model) is for charities whose only voting members will be the charity trustees
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are selected by agreement with the existing trustees, CEO and Operation Director.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	In-house training provided to cover financial controls policy, Fundraising policy, Data protection, health and Safety. The full list of policies can be found on www.stepway.org Professional Indemnity insurance policy. Managing Performance /Capability Policy are also in place. Trustees receive an in-brief/training session from the Chair and CEO. They are also encouraged to attend the 7 Step civilian skills program to familiarise themselves with the aims of the charity. Moreover, A handbook for employees and volunteers is provided which includes all policies and procedures.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	Trustees Board, CEO and Operations Director. Work closely with Armed Forces Covenant Team at County Council and City Council, sit on the AFC Committee. In partnership with the Salvation Army who we operate out of their buildings in Oldbury.
Relationship with any related parties	Para 1.51	N/A

Other		
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Reference and Administrative details

Charity name	STEPWAY CIO
Other name the charity uses	N/A
Registered charity number	1186465
Charity's principal address	STEPWAY CIO The Trinity Worcester WR1 2PN

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Christopher Mitchell	Chair	Whole Year	Board of Trustees
2	James Stanley	Trustee	Whole Year	N/A
3	Kevin Gale	Trustee	Whole Year	N/A
4	David Carney	Finance	Whole Year	N/A
5	Michael O'Connell	Trustee	Whole Year	N/A
6				
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20				

Corporate trustees - names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

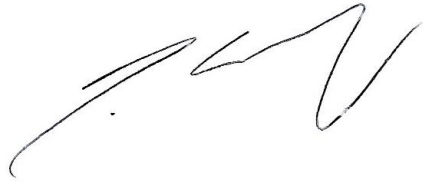
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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

	
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Full name(s)

David Paul Carney	
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Position (eg
Secretary, Chair, etc)

Trustee and Accountant	
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Date

24/12/2021
