



# CHARITY COMMISSION FOR ENGLAND AND WALES

## Independent examiner's report on the 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

CC16a

For the period  
from

01/04/2022

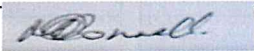
To

31/03/2023

### 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 £
<b>A1 Receipts</b>					
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	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>20,369</b>	<b>129,120</b>	<b>-</b>	<b>149,489</b>	<b>102,380</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>20,369</b>	<b>129,120</b>	<b>-</b>	<b>149,489</b>	<b>102,380</b>
<b>A3 Payments</b>					
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
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>23,854</b>	<b>106,552</b>	<b>-</b>	<b>130,406</b>	<b>83,807</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>23,854</b>	<b>106,552</b>	<b>-</b>	<b>130,406</b>	<b>83,807</b>
<b>Net of receipts/(payments)</b>	<b>- 3,485</b>	<b>22,568</b>	<b>-</b>	<b>19,083</b>	<b>18,573</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>28,163</b>	<b>2,836</b>	<b>-</b>	<b>30,999</b>	<b>12,426</b>
<b>Cash funds this year end</b>	<b>24,678</b>	<b>25,404</b>	<b>-</b>	<b>50,082</b>	<b>30,999</b>

## 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 £
<b>B1 Cash funds</b>	Bank	24,378	25,404	-
	Cash in hand	300	-	-
		-	-	-
	<b>Total cash funds</b>	<b>24,678</b>	<b>25,404</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
<b>B2 Other monetary assets</b>	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
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





CHARITY COMMISSION  
FOR ENGLAND AND WALES

## 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"><li>• <b>7-step civilian skills program</b> A course built round mental health awareness, survival kit for civilian life, Healthy body healthy mind, leading to employment and educational opportunities.</li><li>• <b>Banter and Brew sessions</b> 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.</li><li>• <b>The Community Projects</b></li></ul> <ul style="list-style-type: none"><li>• 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.</li></ul> <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:

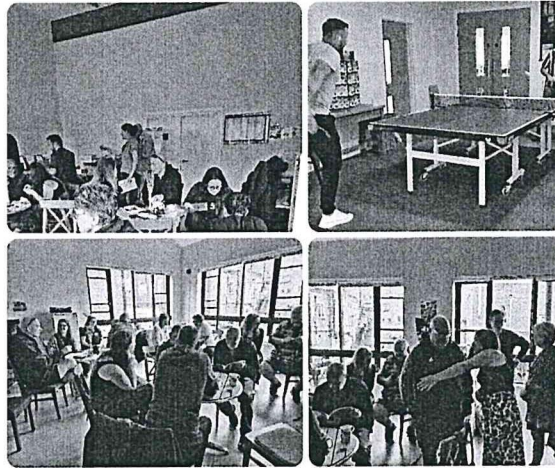
	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	STEPWAY have <b>22 volunteers</b> working at various locations
Other		

## 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



		<p>objective. Feedback and case studies conducted have shown STEPWAY is not only changing lives but saving them too.</p> <p><b>Other achievements-</b> Awarded the Veteran Mental Health Awareness Standard (VMHAS).</p> <div data-bbox="705 515 1291 775" data-label="Image"> </div> <p>All volunteers and staff are trained in suicide prevention by Public Health and are 'Orange button wearers.'  <a href="https://www.talkcommunitydirectory.org/talk-community-directory-news/herefordshire-and-worcestershire-launch-new-orange-button-community-scheme-to-support-people-with-suicidal-thoughts/">https://www.talkcommunitydirectory.org/talk-community-directory-news/herefordshire-and-worcestershire-launch-new-orange-button-community-scheme-to-support-people-with-suicidal-thoughts/</a></p> <p>STEPWAY has been awarded the ERS Gold Award from the MoD, (Armed Forces Covenant) which is the highest award to be obtained.</p> <div data-bbox="687 1456 1265 1666" data-label="Image"> </div>
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#### 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	<b>See attached financial report</b>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<b>n/a</b>
Amount of reserves held	Para 1.22	<b>£0</b>
Reasons for holding zero reserves	Para 1.22	<b>Charity still in growth stages</b>
Details of fund materially in deficit	Para 1.24	<b>n/a</b>
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	<b>n/a</b>

### 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 <a href="http://www.stepway.org">www.stepway.org</a> . 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><a href="https://covenantfund.org.uk/vppp-midlands/">https://covenantfund.org.uk/vppp-midlands/</a></p> <p><b>Referral and working partners include-</b></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	<b>N/A</b>
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
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

#### 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

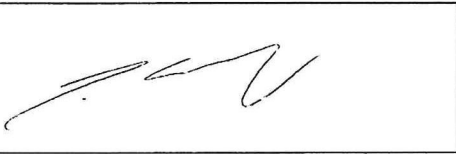
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**Declarations**

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	