

REGISTERED COMPANY NUMBER: SC213904 (Scotland)
REGISTERED CHARITY NUMBER: SC019270

REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2026
FOR
STEPPING STONES ORGANISATION
(MENTAL HEALTH)

D M McNaught & Co Ltd
Chartered Accountants
166 Buchanan Street
Glasgow
Lanarkshire
G1 2LW

STEPPING STONES ORGANISATION
(MENTAL HEALTH)

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FOR THE YEAR ENDED 31 MARCH 2026

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STEPPING STONES ORGANISATION
(MENTAL HEALTH)

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2026

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2026. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

Stepping Stones was established with a mission to provide our communities with a range of services that will have a positive impact on their mental health and well-being and will inspire hope, recovery and tackle stigma and prejudice. Our aims and objectives are;

- To provide support and promote well-being to individuals and families in West Dunbartonshire and the wider community, giving them the opportunity to cope with and recover from issues that affect their mental health and well-being;
- To provide a network of self-help groups that empowers and enables members of Stepping Stones to develop peer support opportunities and participate more effectively within the wider community;
- To provide counselling, therapies and support in the relief of issues that affect mental health and well-being;
- To ensure mental health stigma is tackled when it exists, demonstrating ongoing commitment to anti-discriminatory practice, equality and diversity;
- To promote and organise co-operation in the achievement of the above objects.

Throughout the year, we have remained steadfast in our dedication to fulfilling our mission and creating a positive impact on the lives of individuals and the community as a whole.

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ACHIEVEMENTS AND PERFORMANCE

Vision and Mission

Vision

We want people who experience distress and poor mental health to be able to access great support in their communities and regain control.

Mission

To provide our communities with a range of services that will have a positive impact on their mental health and well-being and will inspire hope, recovery and tackle stigma and prejudice.

Strapline

Stepping Stones - to wellness, well-being and recovery.

Key Achievements and Milestones:

Our Services

In total, 939 people referred or signposted to Stepping Stones services. The level of referrals remains high and was similar to the previous year's referrals. We offered 4186 individual appointments during this period. Stepping Stones ran nine regular support groups throughout the year. We provided counselling, talking therapies, one to one support work, and the delivery of psychoeducation sessions.

Neurodiversity Work

There was numerous successful outcomes from the first year of delivering our National Lottery funded project "Stepping Up To Neurodiversity"; We received an increase in referrals whilst also managing to have reduced waiting times for those looking for neurodivergent support. We supported 38 individuals who identify as neurodivergent. We completed assessments for 35 new members who identified as neurodivergent. We closed 7 neurodivergent member files. All staff and trustees undertook Neurodivergent training from LEx Scotland. The training allowed us to review our own workplace culture and neurodiversity; an outcome has been to introduce a neurodiverse 'working space', have open communication amongst the team, and update our policies to be more inclusive. We purchased products for neurodivergent members, including stim tools and weighted blankets. To help us to better understand people's experiences, we created a questionnaire - Neurodivergence: What's your Story. We created a website working group to review our own website and help us to make it more accessible for neurodivergent people. We held meetings and consultations with staff and with individual members to identify how to improve accommodations for neurodivergent members; this included reviewing referral processes, procedures for accessing our office, and any of our support services. We also acknowledged Neurodiversity Awareness Week. These activities have led to us making our services more accessible, for example our 'Walking Group' had specific training and updated their activities to be more inclusive for those with autism, and can be further adapted for neurodivergence.

Groups

Following consultation a decision to move group schedules to a new block model was implemented in spring 2025. Group blocks now have start and end dates. This change helps members achieve their longer term goals, become empowered to self-manage their condition, provide peer or volunteer opportunities, and help to address wait list times.

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With the support of the West Dunbartonshire Community Mental Health and Wellbeing Fund we accessed £9963 to help us trial and establish the Women's Groups. This project aimed to address the local need to support women with mental health lived experience, develop group activity and peer support. Ultimately, we achieved this by facilitating fortnightly Stepping Stones Women's Group in Clydebank and Dumbarton throughout the year. We hoped for 25 attendees but we achieved 47 individual attendees, nearly doubling our numbers. Women benefitted from a safe comfortable space to talk about the things that matter to them and feel comfortable to express their feelings and concerns in a female only environment. Venues had privacy, were accessible, and offered appropriate space for the planned activities and discussions. We supplied refreshments and paid activities at no cost to attendees. We also created 'comfort agreements' to ensure a set of agreed rules to protect our attendees. We tackled loneliness and isolation, gender inequality, provided meaningful activity away from the daily stresses of family life, and ensured that their opinions were value. We coproduced and facilitated a series of activities that were fun, informative, supportive and engaging. The project aimed to create opportunities for development, education on women's issues, support psychoeducation and the development of coping strategies that will reduce the risk of self-harming behaviours and suicidal ideation; the improved health and wellbeing outcomes were testament to that. Another proud achievement is that members from this project have formed friendships, and expressed an interest in becoming Peers and Volunteers for a follow up Women's Group next year.

Our People

A strategic decision was made to invest in the development of our peer and volunteer pathways; we spent time completing individual member reviews to identify individuals' next step at Stepping Stones. We created a volunteer model and approached the National Lottery through their Strengthening Organisations programme for funding; we were awarded a grant of £49,982k over two years which allowed us to recruit a part time Volunteer Coordinator to the staff team and help to develop this service. We are incredibly proud that one of our volunteers was formally recognised for commitment and dedication to volunteering, winning the "Unsung Hero Award" at West Dunbartonshire VIVA Awards in November 2025.

Whilst the past year saw challenges, closures for many third sector organisations, and the continued cost of living crisis; Stepping Stones team recognised the impact and affect and rallied together to continue to deliver quality high standards of work, increasing community outreach, raising awareness of the organisation, providing collaboration and partnership opportunities, and delivering a wide range of support services for the people of West Dunbartonshire.

Fundraising

In the second half of the financial year, Stepping Stones introduced fundraising volunteer roles and established a Fundraising Group; their activities included a men's campaign "Octobeard", a participant in the Great Scottish Run, an Afternoon Tea Party for members, support of a raffle and activities at the members Festive Party, and planning a calendar of events for next year.

Our 2025 Kiltwalk Campaign raised £2524 which helped boost our Petrie - Shanks Member Benefit fund. Overall, our fundraising and donations totalled more than £5000.

Programs and Service:

Service Provided

Our services continued to be popular among the people who use them, and our funding and grant making bodies. As listed below, we continue to run a broad range of individual support and group services. Using our Resilient Communities Strategy 2023 -2026, whilst collaborating and coproducing with our members and our lived experience panel, we have continued to make our services more accessible.

Services:

- Person Centred Counselling (1:1)
- Peer Support Work (1:1)
- General Mental Health Support Work (1:1)

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- Guided Self Help (1:1)
- Social Groups
- Walking Groups
- Relaxation Classes
- Healthy Minds - Mental Health Awareness Sessions
- Positive Futures Course
- Bereavement and Loss Peer Support Group
- Lived Experience Panel Meetings
- Men's Group
- Peer2Peer Course
- Scottish Mental Health First Aid
- Photography Peer Group
- Women's Support Groups (Dumbarton & Clydebank)

Our services can be accessed in the following locations across West Dunbartonshire.

- Stepping Stones Office
- Clydebank Library
- Ben View Resource Centre, Dumbarton
- Riverside Church, Dumbarton
- Vale Centre for Health and Care, Alexandria.

Throughout the year we also ran one off events, or additional services, these included:

- Forest Bathing
- Menopause Information Event
- A series of holistic and therapeutic complimentary therapies
- World Mental Health Day Event
- Neurodiversity Celebration Event

We also offered support with the National Entitlement Care scheme, and via our Petrie Shanks Membership Fund.

Service Developments

The Board of Directors and staff continue to develop new ways in which to support the development of Stepping Stones services.

There was a focus on staff development and continuous professional development. Staff completed recommended health and social care training, health and safety, first aid, suicide prevention and intervention, and safeguarding. They showed dedication to improving their knowledge and accreditations far beyond the requirements of their roles. Several staff completed "Training for Trainers" to facilitate an increased number of psychoeducation sessions, we also trained to deliver Scottish Mental Health First Aid, and continued to develop learning pathways for staff, volunteers and peers. The organisation continued to be an educational placement provider, supporting and benefitting from 15 trainee counsellors.

Whilst not a trauma service, staff have all completed Trauma Informed training and we will continue to look at ways to develop our services so that they will be able to support the many people who continue to use our services that have experienced traumatic events. We will equip our staff with the skills required to enable those who refer to get the support they need when they present with mental health challenges that are within scope of the service.

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In summer 2025 a Communications and Marketing Strategy was designed to help Stepping Stones implement a new way of working; Introducing key messages that were clear, concise, and compelling, focusing on the unmet need, the solution, and the impact. The strategy identified eight goals and associated procedures to support the achievement of our organisations' objectives. They aimed to be relevant to the target audience and inspire them to take action, whether that's placing a referral, making a donation, volunteering, or advocating for the cause. Outcomes included the implementation of a new website, increased use of social media platforms, engagement with national days and relevant campaigns used to highlight the work we do locally, creation of a calendar of events, increased marketing materials and promotion via press and media. Engagement and reach has shown significant growth. The new website was launched in January 2026 and enabled the option of online referrals to the service. As part of the website working group finding and inclusivity work carried out, Stepping Stones also launched an updated brand and branding guidelines.

FINANCIAL REVIEW

Principal funding sources

The organisation's principal funding source is an ongoing contract with the West Dunbartonshire Health and Social Care Partnership (WDHSCP).

There were two projects during 2025-2026 funded by the National Lottery, and one project by the West Dunbartonshire Community Mental Health and Wellbeing Fund.

In March 2026 the accounts also show funding received for the next financial year, £9505 received from West Dunbartonshire Community mental health and Wellbeing Fund for a Young person mental health project beginning April 2026.

In addition, the company fundraises by applying for grants and receives donations from service members.

Investment policy and objectives

The trustees have considered the most appropriate policy for investing funds. Funds received in advance of expenditure are placed in an investment account to raise a higher level of interest. Any finances invested will be exposed to moderate risk working within the environmental, social and governance framework. The trustees finance subcommittee meet regularly with the Chief Officer and Business Admin lead to review the financial position.

Reserves policy

The trustees have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets ('the free reserves') held by the charity should be six months of the core resources expended. At this level the trustees feel that they would be able to continue the operation of the charity, for a short period, in the event of a significant drop in funding.

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FUTURE DEVELOPMENTS

As ever, we will continue to use our experience and knowledge to seek solutions to enable better outcomes for those who refer to Stepping Stones. We shall demonstrate our values in our day to day work. We will continue to work towards our long term goal of driving down waiting times for people who have common mental health challenges.

We strive to ensure that the people who use our services are offered support within reasonable timescales. Currently, our standard waiting time for an initial assessment is six weeks, however, given the levels of demand, members normally experience waiting times of nine weeks or longer. We will continue to discuss our waiting times with service commissioners and grant making bodies in the hope that the services we provide are offered more quickly. We shall explore drop in options and development of referral pathways with the online national programmes, to support members who need emotional support whilst waiting on a Stepping Stones service.

As the current Resilient Communities strategy comes into the final year of delivery we shall continue to review and evaluate the existing services, we shall facilitate conversations with service members, directors, staff, volunteers and commissioners about the mental health priorities, then develop a strategy that supports the upcoming Scottish Mental Health Strategy and the local HSCP.

We will involve our service members and communities in the design and delivery of our services utilising our peer led approaches. Service members will be invited to contribute to the design of the services through lived experience panels, conversation cafes and through service survey evaluations.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006. It has charitable status and is registered with the Office of the Scottish Charities Regulator (OSCR). The company's governing document consists of the Memorandum and Articles of Association.

The liability of each of the guarantors in the event of winding up is limited to £1.

Recruitment and appointment of new trustees

Following the changes to the Memorandum and Articles of Association in 2016, the recruitment pool of trustees has been widened and Stepping Stones is working to ensure that trustees have a broad mix of appropriate skills that will assist the organisation in its activities. Therefore, new trustees are recruited, on an ongoing basis, from the Service Members of Stepping Stones and in wider recruitment drives from the general public. All new trustees are given in-house training on the requirements of the role as a trustee. External training is provided, as and when required, to assist the trustees in their development.

New trustees are familiarised with their role and responsibilities along with that of other trustees of the charity. They also receive copies of the last annual accounts, strategy and charity report for information and also relevant documentation about the range of services that are provided.

Trustees are expected to play an active part in the development and monitoring of strategic plans through attendance at meetings or facilitated workshops. Also, trustees may use their expertise in the sub groups or working groups facilitated by the organisation. Trustees also represent and support Stepping Stones in negotiations with the West Dunbartonshire Health and Social Care Partnership at various partnership events.

A delegated trustee is responsible for representing the board of directors during staff recruitment.

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STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

Members of the Board of Directors are also trustees of the charity as per requirement in charity law. Directors are elected at our Annual General Meeting (AGM) and may be appointed at other times during the year. The member directors shall serve on the board for a period of 3 years and upon expiry of that 3-year period, they may stand for re-election. The maximum number of directors is twelve, however, Stepping Stones is historically a user led organisation, therefore, out of the maximum number of directors, no more than eight shall be Member Directors and no more than four shall be Co-opted Directors. In terms of board meetings, a minimum of three Directors should be present, but in all meetings, a majority of those Directors in attendance should be Member Directors.

The Board of Directors has overall responsibility for the strategic management of the company. The post of 'Director of Operations' was replaced in the organisational structure following retirement and a Board decision to restructure. The newly created post of 'Chief Officer' was appointed in May 2025 and is a non-voting member of the Board of Directors. A successful Trustee recruitment event was held in October 2025 resulting in five new directors were appointed in January 2026. There is one vacant position on the board, this is reserved for younger person representative. The board also welcome guest representatives from WDHSCP but these roles have no voting rights.

Day to day responsibility for running the organisation is delegated to the Chief Officer, whose role is to develop and implement the strategic vision and direction for the organisation in collaboration with the Board of Directors, and ensure that Stepping Stones meets the objectives as set out in the strategic plan. The Chief Officer has responsibility for ensuring that Stepping Stones delivers quality services for people who experience mental health problems in West Dunbartonshire. This includes ensuring the service is delivered in a safe and competent manner, working with those who use the service to support them to develop coping strategies and build resilience. The Chief Officer role is to lead, mentor, and develop the management team and staff, supporting the team to meet the contract requirements with the WDHSCP as well as the other funders who contribute to the work of the organisation.

Stepping Stones Lived Experience Panel comprises of members meet regularly to discuss the future direction of Stepping Stones services as well as local, Scottish and Central Government initiatives that may have an impact on them. The groups are open and organic and meet in the three main population centres of West Dunbartonshire.

Related parties

Stepping Stones is guided by local and national initiatives around mental health and well-being, such as, the Regulation of Care (Scotland) Act 2001, Scottish Social Services Council Codes of Practice and takes note of the Scottish Governments Mental Health Strategy and other developments in the pursuance of its objectives.

Stepping Stones is registered with the Care Inspectorate and is regularly inspected.

Locally, Stepping Stones has a partnership with the WDHSCP and meets regularly with colleagues of that body to address and identify issues that are affecting the local population, including an input into wider population issues. Notably, staff sit on the West Dunbartonshire Suicide Prevention Group and the West Dunbartonshire Equality Forum.

Stepping Stones holds membership and affiliations with the Poverty Alliance, the Glasgow Council for Voluntary Service, and the BACP. Stepping Stones has established strong working links with the local NHS Primary Care and Community Mental Health Teams and established referral processes, which make referrals to the service more accessible.

Stepping Stones is a Disability Confident Employer, and an accredited Living Wage Employer.

Risk management

The trustees understand their fiduciary duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The Board of Directors monitors potential operational and financial risks and reviews systems and a process to ensure the risks are mitigated as far as is possible.

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REPORT OF THE TRUSTEES
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REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

SC213904 (Scotland)

Registered Charity number

SC019270

Registered office

63 Kilbowie Road
Clydebank
G81 1BL

Trustees

A Punton	Chairperson	
N Hynes	Treasurer	
J S Tran	Board Member	
L M Nisbet	Board Member	
I Anderson	Board Member	
M Duffy	Board Member	
E Edmonds	Board Member	(resigned 29/5/2025)
B Anderson	Board Member	(appointed 26/1/2026)
D A Baillie	Board Member	(appointed 26/1/2026)
L F McKenzie	Board Member	(appointed 26/1/2026)
D P Sloan	Board Member	(appointed 26/1/2026)
M Wylie	Board Member	(appointed 26/1/2026)

Independent Examiner

D M McNaught & Co Ltd
Chartered Accountants
166 Buchanan Street
Glasgow
Lanarkshire
G1 2LW

Approved by order of the board of trustees on 27 August 2026 and signed on its behalf by:



N Hynes - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
STEPPING STONES ORGANISATION
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I report on the accounts for the year ended 31 March 2026 set out on pages ten to eighteen.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under Section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination, no matter has come to my attention :

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
 - to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
 - to prepare accounts which accord with the accounting records and to comply with Regulation 8 of the 2006 Accounts Regulationshave not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Stuart McBean

Stuart McBean, CA
The Institute of Chartered Accountants of Scotland

D M McNaught & Co Ltd
Chartered Accountants
166 Buchanan Street
Glasgow
Lanarkshire
G1 2LW

27 August 2026

STEPPING STONES ORGANISATION
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STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2026

	Notes	Unrestricted fund £	Restricted funds £	31.3.26 Total funds £	31.3.25 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	8,669	-	8,669	5,411
Charitable activities	4				
Support activities		463,801	-	463,801	431,340
Investment income	3	<u>5,788</u>	<u>-</u>	<u>5,788</u>	<u>4,342</u>
Total		<u>478,258</u>	<u>-</u>	<u>478,258</u>	<u>441,093</u>
EXPENDITURE ON					
Charitable activities					
Support activities		<u>468,698</u>	<u>478</u>	<u>469,176</u>	<u>397,379</u>
NET INCOME/(EXPENDITURE)		9,560	(478)	9,082	43,714
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>223,113</u>	<u>3,187</u>	<u>226,300</u>	<u>182,586</u>
TOTAL FUNDS CARRIED FORWARD		<u>232,673</u>	<u>2,709</u>	<u>235,382</u>	<u>226,300</u>

The notes form part of these financial statements

STEPPING STONES ORGANISATION
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BALANCE SHEET
31 MARCH 2026

	Notes	Unrestricted fund £	Restricted funds £	31.3.26 Total funds £	31.3.25 Total funds £
FIXED ASSETS					
Tangible assets	10	13,739	2,709	16,448	19,351
CURRENT ASSETS					
Debtors	11	25,478	-	25,478	7,964
Cash at bank and in hand		<u>229,752</u>	<u>-</u>	<u>229,752</u>	<u>200,545</u>
		255,230	-	255,230	208,509
CREDITORS					
Amounts falling due within one year	12	(36,296)	-	(36,296)	(1,560)
NET CURRENT ASSETS		<u>218,934</u>	<u>-</u>	<u>218,934</u>	<u>206,949</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>232,673</u>	<u>2,709</u>	<u>235,382</u>	<u>226,300</u>
NET ASSETS		<u>232,673</u>	<u>2,709</u>	<u>235,382</u>	<u>226,300</u>
FUNDS	13				
Unrestricted funds				232,673	223,113
Restricted funds				<u>2,709</u>	<u>3,187</u>
TOTAL FUNDS				<u>235,382</u>	<u>226,300</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2026.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2026 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

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

The notes form part of these financial statements

STEPPING STONES ORGANISATION
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BALANCE SHEET - continued
31 MARCH 2026

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

The financial statements were approved by the Board of Trustees and authorised for issue on 27 August 2026 and were signed on its behalf by:

A handwritten signature in black ink, appearing to read 'Nad Hynes'.

N Hynes - Trustee

The notes form part of these financial statements

STEPPING STONES ORGANISATION
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2026

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Allocation and apportionment of costs

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

Governance costs include those costs associated with meeting the constitutional and strategic requirements of the charity and include audit fees and costs linked to the strategic management of the charity.

All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

Tangible fixed assets

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

Office equipment and fittings	- 15% on reducing balance
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Taxation

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

Fund accounting

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

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

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

Pension costs and other post-retirement benefits

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

STEPPING STONES ORGANISATION
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NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2026

2. DONATIONS AND LEGACIES

	31.3.26	31.3.25
	£	£
Donations and other income	<u>8,669</u>	<u>5,411</u>

3. INVESTMENT INCOME

	31.3.26	31.3.25
	£	£
Bank interest received	<u>5,788</u>	<u>4,342</u>

4. INCOME FROM CHARITABLE ACTIVITIES

	31.3.26	31.3.25
	£	£
Grants	<u>463,801</u>	<u>431,340</u>

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

	31.3.26	31.3.25
	£	£
WDC MISG Contract Income	256,523	245,830
NHS GG&C Counselling Contract Income	82,357	78,924
WDC Action 15 Contract Income	40,504	38,815
WDCVS Community Mental Health and Wellbeing Fund Grant Income	-	9,963
Lottery Community Fund Neurodiversity Grant Income	59,666	57,808
Lottery Community Fund Volunteer Project Grant Income	<u>24,751</u>	<u>-</u>
	<u>463,801</u>	<u>431,340</u>

5. SUPPORT COSTS

	Operational	Governance	Totals
	£	costs	£
Support activities	<u>465,905</u>	<u>3,271</u>	<u>469,176</u>

6. NET INCOME/(EXPENDITURE)

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

	31.3.26	31.3.25
	£	£
Depreciation - owned assets	<u>2,903</u>	<u>3,414</u>

STEPPING STONES ORGANISATION
(MENTAL HEALTH)

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2026

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2026 nor for the year ended 31 March 2025.

Trustees' expenses

Trustees are reimbursed for any out of pocket expenses, principally travelling expenses, on production of a valid receipt.

8. STAFF COSTS

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

	31.3.26	31.3.25
Staff	<u>18</u>	<u>16</u>

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

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	5,411	-	5,411
Charitable activities			
Support activities	431,340	-	431,340
Investment income	<u>4,342</u>	<u>-</u>	<u>4,342</u>
Total	<u>441,093</u>	<u>-</u>	<u>441,093</u>
EXPENDITURE ON			
Charitable activities			
Support activities	<u>396,817</u>	<u>562</u>	<u>397,379</u>
NET INCOME/(EXPENDITURE)	44,276	(562)	43,714
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>178,837</u>	<u>3,749</u>	<u>182,586</u>
TOTAL FUNDS CARRIED FORWARD	<u>223,113</u>	<u>3,187</u>	<u>226,300</u>

STEPPING STONES ORGANISATION
(MENTAL HEALTH)

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2026

10. TANGIBLE FIXED ASSETS

		Office equipment and fittings £
COST		
At 1 April 2025 and 31 March 2026		<u>67,609</u>
DEPRECIATION		
At 1 April 2025		48,258
Charge for year		<u>2,903</u>
At 31 March 2026		<u>51,161</u>
NET BOOK VALUE		
At 31 March 2026		<u>16,448</u>
At 31 March 2025		<u>19,351</u>

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.26	31.3.25
	£	£
Other debtors	23,803	6,373
Prepayments	<u>1,675</u>	<u>1,591</u>
	<u>25,478</u>	<u>7,964</u>

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.26	31.3.25
	£	£
Deferred grant income	34,736	-
Accrued expenses	<u>1,560</u>	<u>1,560</u>
	<u>36,296</u>	<u>1,560</u>

13. MOVEMENT IN FUNDS

	At 1.4.25	Net movement in funds	At
	£	£	31.3.26
Unrestricted funds			£
Free Reserves	223,113	9,560	232,673
Restricted funds			
Renewals and Repairs Fund	3,187	(478)	2,709
TOTAL FUNDS	<u>226,300</u>	<u>9,082</u>	<u>235,382</u>

STEPPING STONES ORGANISATION
(MENTAL HEALTH)

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2026

13. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Free Reserves	478,258	(468,698)	9,560
Restricted funds			
Renewals and Repairs Fund	-	(478)	(478)
TOTAL FUNDS	<u>478,258</u>	<u>(469,176)</u>	<u>9,082</u>

Comparatives for movement in funds

	At 1.4.24 £	Net movement in funds £	At 31.3.25 £
Unrestricted fund	178,837	44,276	223,113
Restricted funds			
Renewals and Repairs Fund	3,749	(562)	3,187
TOTAL FUNDS	<u>182,586</u>	<u>43,714</u>	<u>226,300</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted fund	441,093	(396,817)	44,276
Restricted funds			
Renewals and Repairs Fund	-	(562)	(562)
TOTAL FUNDS	<u>441,093</u>	<u>(397,379)</u>	<u>43,714</u>

STEPPING STONES ORGANISATION
(MENTAL HEALTH)

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2026

13. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.24 £	Net movement in funds £	At 31.3.26 £
Unrestricted fund	178,837	53,836	232,673
Restricted funds			
Renewals and Repairs Fund	3,749	(1,040)	2,709
TOTAL FUNDS	<u>182,586</u>	<u>52,796</u>	<u>235,382</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted fund	919,351	(865,515)	53,836
Restricted funds			
Renewals and Repairs Fund	-	(1,040)	(1,040)
TOTAL FUNDS	<u>919,351</u>	<u>(866,555)</u>	<u>52,796</u>

14. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2026.

STEPPING STONES ORGANISATION
(MENTAL HEALTH)

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2026

	31.3.26 £	31.3.25 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations and other income	8,669	5,411
Investment income		
Bank interest received	5,788	4,342
Charitable activities		
Grants	<u>463,801</u>	<u>431,340</u>
Total incoming resources	478,258	441,093
EXPENDITURE		
Support costs		
Operational		
Staff costs and training	388,447	318,036
Pensions	9,190	7,395
Rent, rates & insurance	24,361	23,376
Light and heat	6,466	6,037
Telephone	5,167	4,819
Post, stationery & advertising	9,525	3,520
Transport & travelling	2,028	3,317
Repairs and sundry expenses	12,181	17,964
Supervising & facilitating	5,637	6,036
Office equipment and fittings	<u>2,903</u>	<u>3,414</u>
	465,905	393,914
Governance costs		
Professional and consultancy fees	1,711	1,905
Accountancy fees	<u>1,560</u>	<u>1,560</u>
	<u>3,271</u>	<u>3,465</u>
Total resources expended	<u>469,176</u>	<u>397,379</u>
Net income	<u><u>9,082</u></u>	<u><u>43,714</u></u>

This page does not form part of the statutory financial statements