

STEPPING OUT PROJECT
FINANCIAL STATEMENTS
FOR THE YEAR TO 31 MARCH 2025

Charity Number SC032371

STEPPING OUT PROJECT

FINANCIAL STATEMENTS

FOR THE YEAR TO 31 MARCH 2025

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STEPPING OUT PROJECT

MANAGEMENT COMMITTEE REPORT

FOR THE YEAR TO 31 MARCH 2025

The Management Committee are pleased to present their financial statements of the charity for the year ended 31 March 2025.

Charity Name: Stepping Out Project

Registered office and
operational address: Stepping Out Project
North Berwick Community Centre
8 Law Road
North Berwick
East Lothian EH39 4PN

Charity Registration Number: SC032371

Management Committee:



Chair (resigned 19/11/25)
Vice Chair (appointed 21/03/25)
Secretary (appointed 21/03/25)
Treasurer
Parent Rep
User Rep
User Rep

Project Manager:



Independent Examiner: Elaine Alsop ACA DChA FCIE
EA Independent Ltd
5 South Charlotte Street
Edinburgh
EH2 4AN

Bankers: Bank of Scotland plc
44 Court Street
Haddington
EH41 3PN

STEPPING OUT PROJECT

Structure, Governance and Management

Governing document

The charity is governed by its constitution most recently updated on 21st September 2023.

Management Committee

Members of the Management Committee hold office for one year but are eligible for re-election. The Committee elect from their number a Chair, Vice Chair, Secretary and Treasurer.

Committee meetings also involve project workers of Stepping Out, and other individuals whose co-operation will further the objectives of the Project, but these representatives have no voting rights on the Committee.

Achievements and Performance

On behalf of the Management Committee, I am pleased to be able to report that the Stepping Out project has enjoyed another successful year.

Sincere thanks to our main funders this year and to all the other organisations and individuals who have donated so generously.

A diverse range of activities, some new and others longstanding, have continued to be provided throughout East Lothian, and in some cases beyond, tailored to meet the individual needs of our members. A comprehensive description is provided in the Annual Report.

The Committee has once again been heartened by the positive feedback from so many about the benefits to their mental health and physical wellbeing that has been derived through involvement with Stepping Out.

Our core staff group remain on great form, hitting the balance between compassionate understanding and support with dynamic enthusiasm for enabling our members to develop new skills and gain confidence in their own ability to cope with adversity.

The Management Committee met regularly throughout the year and has advanced many of the identified priorities, with the aims of enhancing the quality of the service provided and future proofing the organisation's long term prospects. This has included a number of roll changes and new recruitments:

- A Vice Chair and a Secretary joined the Committee in March.
- A replacement for the Chair has been identified. It is intended to make a formal handover at the AGM on 19 November 2025. It is anticipated that the Chair elect will be in an advantageous position to enhance our association with statutory sector providers within our locality.
- The handover of the Stepping Out project leader role has continued to progress smoothly, following a plan for gradual transition.
- A suitable replacement for the Lifestyle Motivator role has recently been identified. The new incumbent will occupy the post on an interim basis until April 2026, when a decision will be made on whether the role should continue in its present form or be reconstituted as a different entity.

STEPPING OUT PROJECT

Achievements and Performance continued

The current fundraising focus is to secure an income source to replace two grants which are due to cease in April 2026.

Although exact details are yet to be revealed, it is anticipated that EL council, in response to extreme financial pressures, will start to apply a rental charge for Stepping Out's use of rooms at North Berwick Community Centre. It is likely that this will amount to a significant figure, the cost of which will need to be added to funding applications. A user's group representative will monitor developments.

Although progress has been limited by the availability of staff, Stepping Out remains committed to the process of becoming a SCIO and is keen to advance with the application process.

The Committee is once again very grateful to our Treasurer for the careful attention paid to our financial position and for the consideration of necessary strategic planning. Details are provided in the report that follows below.

Financial Review

The charity had receipts in the year of £136,491 (2024: £141,223, excluding an exceptional pension surplus receipt).

Total charity payments in the year were £134,992 (2024: £122,604), rising primarily due to discretionary employer pension contributions paid out of Designated Funds.

Overall, net receipts for the year were £1,499 (2024: net receipts of £18,619, excluding an exceptional pension surplus receipt).

Total charity funds at 31 March 2025 were £173,998 (2024: £172,499).

The funds are held between our Bank of Scotland current account, and a Virgin Money notice account to take advantage of higher interest rates and to provide greater protection of charity assets.

Total charity funds are made up of Unrestricted Funds £86,912 (2024: £74,057), Restricted Funds £73,883 (2024: £77,742) and Designated Funds £13,203 (2024: £20,700). The Designated Funds are earmarked for future employer pension contributions to NEST in lieu of an employee's future accrual of defined benefit pension. The restricted grant funding from The National Lottery and SIAL hasn't quite been enough to deliver what was needed and that shortfall is covered by other funds.

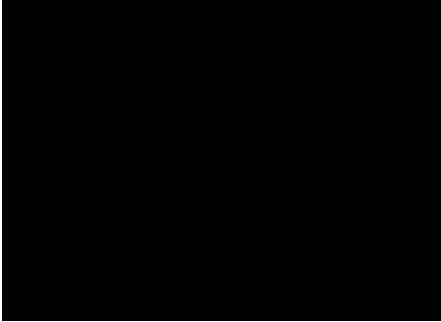
In light of the increasingly competitive and challenging charity funding environment, and as our main core funding comes from one source, the Management Committee currently consider it prudent to have sufficient charity funds (excluding Designated Funds) to cover approximately twelve months of operating costs.

STEPPING OUT PROJECT

Accounts Preparation

The members of the Management Committee confirm that the accounts for the year ended 31 March 2025 have been prepared to comply with current statutory requirements and the charity's own governing document.

Approved by the Management Committee and signed on their behalf by:



19 November 2025

STEPPING OUT PROJECT

Independent Examiner's Report to the Trustees of Stepping Out Project

I report on the accounts of the charity for the year ended 31 March 2025, which are set out on pages 8 and 9 and the related notes on pages 10 to 13.

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 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The charity's trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts as required under section (44)(1)(c) of the 2005 Act and to state whether particular matters have come to my attention.

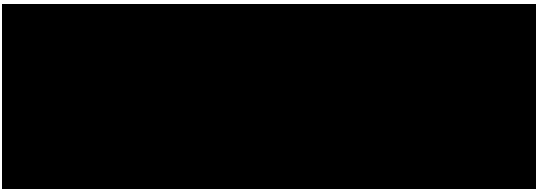
Basis of Independent Examiner's Statement

My examination is carried out in accordance with Regulation 11 of the 2006 Regulations. 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 seeks explanations from the 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 Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Regulations have 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.



EA Independent Ltd
5 South Charlotte Street
Edinburgh
EH2 4AN

21 November 2025

STEPPING OUT PROJECT

STATEMENT OF RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 31 MARCH 2025

	Note	Unrestricted Funds £	Restricted Funds £	Designated Funds £	2024/25 Total	2023/24 Total
RECEIPTS						
Grants and Donations	2	10,548	57,054	0	67,602	60,766
Activities for Generating Funds	3	165	0	0	165	330
Incoming resources from charitable activities	4	0	65,447	0	65,447	78,583
Pension Fund Surplus		0	0	0	0	50,000
Bank Interest		3,277	0	0	3,277	1,544
Total Receipts		13,991	122,501	0	136,491	191,223
PAYMENTS						
<u>Project costs</u>						
Supper & Lunch Club		0	5,888	0	5,888	6,710
Lifestyle Motivator		0	7,795	0	7,795	15,199
Art Club		0	4,086	0	4,086	2,194
Sea Swimming		0	130	0	130	110
Pottery		0	1,496	0	1,496	411
Garden Project		0	1,948	0	1,948	2,251
Fundraising Costs		0	0	0	0	428
Client Outings		0	556	0	556	1,840
One to One Social Care		0	3,023	0	3,023	3,798
Miscellaneous Expenses		1,136	1,683	0	2,819	1,534
Next Steps Project		0	61,313	0	61,313	51,108
Pavilion café overheads		0	2,520	0	2,520	1,929
<u>Support Costs</u>						
Wages and Salaries	5	0	28,287	7,497	35,784	29,046
Travel and Subsistence		0	1,032	0	1,032	0
Insurances		0	2,231	0	2,231	1,823
Postage and Print		0	1,188	0	1,188	1,491
Bookkeeping Fees/Audit Fees		0	2,710	0	2,710	2,410
Membership Fees		0	354	0	354	0
Training Costs		0	122	0	122	183
Telephone/Website		0	0	0	0	138
Total Payments		1,136	126,360	7,497	134,992	122,604
Net incoming/(outgoing) resources		12,855	(3,859)	(7,497)	1,499	68,619
Transfers		0	0	0	0	0
Total Funds brought forward		74,057	77,742	20,700	172,499	103,880
Total Funds Carried Forward		86,912	73,883	13,203	173,998	172,499

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STATEMENT OF BALANCES FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted Funds £	Restricted Funds £	Designated Funds £	2024/25 Total £	2023/24 Total £
Opening Funds at 1 April		74,057	77,742	20,700	172,499	103,880
Net Receipts/(Payments) for the year		12,855	(3,859)	(7,497)	1,499	68,619
Transfers		0	0	0	0	0
Closing Funds at 31 March		<u>86,912</u>	<u>73,883</u>	<u>13,203</u>	<u>173,998</u>	<u>172,499</u>
Represented by						
Bank balances at 31 March		<u>86,912</u>	<u>73,883</u>	<u>13,203</u>	<u>173,998</u>	<u>172,499</u>

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

Approved by the Trustees and signed on their behalf.

(Chairman)

19 November 2025

(Treasurer)

19 November 2025

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NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR TO 31 MARCH 2025

1. Accounting Policies

Basis of preparation

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended)

Fund accounting

- Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.
- Designated funds are unrestricted funds earmarked by the trustees for particular purposes.
- Restricted funds are subject to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

Incoming resources

All incoming resources are included in the Statement of Receipts and Payments as it is received into the bank.

Resources expended

Expenditure is recognised on a Payments basis. Expenditure includes VAT, which cannot be recovered and is reported as part of the expenditure to which it relates.

Pension scheme

Three employees are members of the NEST defined contribution pension scheme.

The pension costs included in the Statement of Receipts and Payments represent the amount of employer's contributions paid to NEST in respect of the accounting period and in accordance with the scheme rules. The pension costs include regular contributions made at an equal rate on behalf of the 3 current members, plus additional discretionary payments to one member from the Designated Fund in lieu of a previous accrual of defined benefit pension.

Taxation

The entity is a charity within the meaning of Section 506 (1) of the Taxes Act 1988. Accordingly, it is potentially exempt from taxation in respect of income or capital gains received within categories covered by Section 505 of the Taxes Act 1988 or Section 256 of Taxation of Chargeable Gains Act 1992 to the extent that such income or gains are applied to exclusively charitable purposes.

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2. Voluntary Income: grants and donations

	2024/25		2023/24	
	Unrestricted	Restricted	Total	Total
	£	£	£	£
The National Lottery	0	33,054	33,054	31,480
SIAL	0	24,000	24,000	16,000
Donations over £1000	7,500	0	7,500	8,388
Donations under £1000	3,048	0	3,048	4,898
TOTAL	10,548	57,054	67,602	60,766

3. Activities for generating funds

	2024/25		2023/24	
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Fundraising Activities	165	0	165	330
TOTAL	165	0	165	330

4. Incoming resources from charitable activities

	2024/25		2023/24	
	Unrestricted	Restricted	Total	Total
	£	£	£	£
<u>Grants</u>				
East Lothian Health and Social Care				
Partnership: Adult Social Care	0	62,424	62,424	64,683
East Lothian Council: Next Steps	0	0	0	10,000
East Lothian Council: One to One Social Care	0	3,023	3,023	3,900
TOTAL	0	65,447	65,447	78,583

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5. Salaries and wages

Admin and Project Manager salaries are shown as support costs, and all other salaries are included within project costs.

The significant increase in pension costs relates to discretionary employer contributions as described in Notes 1 & 6.

	2024/25	2023/24
	£	£
Project Manager & Admin Salary Costs	26,835	26,357
Employers Pension - NEST	8,442	1,792
Employers National Insurance	506	897
Total	<u>35,784</u>	<u>29,046</u>
Other salaries included in project costs	68,240	63,700
Total	<u>104,024</u>	<u>92,746</u>

The average number of employees during the year was as follows;

	2024/25	2023/24
	Count	Count
Project Manager	1	1
Admin (part time)	1	1
Finance (part time)	1	1
Project Workers (part time)	4	4

No trustees received any remuneration during either the current or previous year. No expenses were reimbursed to trustees.

No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year.

The Trustee's Indemnity is a part of a commercial combined policy to protect the charity from loss arising from the neglect or default of its trustees or employees and the consequences of any such neglect or default.

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6. Funds

FUNDS NOTE FOR THE YEAR ENDED 31 MARCH 2025

	Balance at 1 April 2024				Balance at 1 April 2025
	£	Receipts £	Payments £	Transfers £	£
Unrestricted Funds					
General Funds	74,057	13,991	(1,136)	0	86,912
Designated Fund	20,700	0	(7,497)	0	13,203
Unrestricted Total	94,757	13,991	(8,633)	0	100,115
Restricted Funds					
National Lottery	0	33,054	(33,284)	230	0
SIAL	0	24,000	(24,167)	167	0
East Lothian Council - Social Care	0	3,023	(3,023)		0
East Lothian Health and Social Care Partnership: Adult Social Care	77,742	62,424	(65,886)	(397)	73,883
Restricted Total	77,742	122,501	(126,360)	0	73,883
Total Funds	172,499	136,491	(134,992)	0	173,998

The Designated Fund balance relates to the exit of the charity project leader from the Lothian Pension Fund (LPF) and subsequent return of valuation surplus. The Management Committee consider the use of a Designated Fund prudent, to ensure they can contribute to an employee's NEST pension plan in lieu of their future accrual of defined benefit pension in LPF.

The restricted grant funding from The National Lottery and SIAL hasn't quite been enough to deliver what was needed and that shortfall is covered by other funds.

Adult Social Care funding from East Lothian Health and Social Care Partnership allows Stepping Out to provide support to people with mental health issues in East Lothian by providing a range of activities to promote a better quality of life and to increase public awareness of mental health issues.

The National Lottery and SIAL funding allows Stepping Out to fund our Next Steps programme which provides tailored support to people with severe and enduring mental health issues. It focuses on reducing isolation and improving the lives of some of the most vulnerable people in East Lothian.

7. Related Parties

There were no related party transactions in the current or previous years.