



STEP BY STEP IN MORAY SCIO

**Annual Report and
Financial Statements
For the Period ended
31 August 2025**

Scottish Charity No. SC042246

Trustees' Annual Report

Period Ended 31st August 2025

Reference and Administrative Information

Charity Name: Step by Step in Moray SCIO

Charity Registration Number: SC042246

Contact Address: Victoria House
10 Victoria Crescent
Elgin IV30 1RQ

Trustees (2025):

- Valerie Fowles B.Ed (Hons) – Chair
- Ruth Jeffries CQSW – Vice Chair
- Alastair Maltman – Treasurer
- Carleen Broad BA (Hons), H Dip Ed, CTEFL
- Karen J Delaney PG Dip Counselling, BA, Dip CLD
- Grant Cumming BSc (Hons), MBChB, FRCOG, MD
- Adelle Morris LLB (Hons), DPLP
- Kirsteen Carmichael
- Dr Janie Thomason MBChB, FRCGP, DCH, DRCOG

Independent Examiner: Alison Fionda CA, BAcc
Ritsons
103 High Street
Elgin IV30 1EB

Legal Advisors: GCVS, AM Employment Law

Bankers: TSB Bank plc
12 Commerce Street
Elgin IV30 1BS

Mission

Step by Step in Moray continues to support families with young children who may feel isolated or vulnerable. Our mission is rooted in Christian values of love, hospitality, fairness, and kindness.

How We Help

In 2025, we ran 17 weekly parent-and-child groups across Elgin, Forres, Lhanbryde, Portessie, and also Pregnancy Support groups. We supported 157 families, with 48 more on a waiting list. Our volunteers contributed over 3,590 hours during the reporting period. The newly introduced Rummage Room has been well received and is widely used.

For a more detailed analysis of our work and its impact, please visit our website:

<https://stepsmoray.org>

Making a Contribution to Our Community

We offer a safe, relaxed, and happy atmosphere where families build confidence and resilience. Our structured play, storytelling, and peer support continue to make a lasting impact.

Quotes from families:

- "Step by Step is a lifeline for me and my child."
- "It's warm, welcoming, and the only group we feel comfortable attending."
- "I feel loved here. It's like a family."
- "I enjoy Step by Step as it is a small group that is warm and welcoming. Often, baby groups can be very intimidating and very busy."
- "We enjoy the one group we can attend, Step by Step Portessie. It is a very relaxing and welcoming environment, and we can talk freely and openly."

Collaboration with Community Partners

We maintain strong relationships with funders and partners:

(Funders - National Lottery Community Fund, Robertson Trust, St Andrews Lhanbryde and Urquhart Parish Church, Moray Coast Methodist Church, Berry Burn Community Fund, NHS Grampian Charities, Communities Mental Health and Wellbeing Fund, Arnold Clark Community Fund. Private Donors)

(Partners / Collaborators - Moray Food Plus, tsiMORAY, Moray Council Communities (CLD) Services, Moray Public Protection Team, REAP Scotland, Home Energy Scotland, Child Smile, Moray Libraries, Moray CAB, Moray Pathways, Lhanbryde Community Challenge)

- The William Grant Foundation funded our impact study.
- Moray Chamber of Commerce selected us as their Charity of the Year.
- Step by Step was chosen for the local MSP's Christmas card.
- We launched a quarterly newsletter to increase transparency.
- Gareth and Val presented at the SCVO Conference in Edinburgh: 'Holding Our Nerve in a Complex Landscape', opening discussions on the tension between staying true to our core purpose and securing long-term funding.
- Church partnerships remain vital, providing volunteers and significant funding. One of our founders and funders is a Local Ordained Church of Scotland Minister.

- 46% of families were referred by partner organisations and professionals.

"Well, I went and did part of a session with the intention of seeing what it was like. And I'm now a serial referrer! I've referred a lot of families." — Community Health Visitor

Governance

The Board of Trustees meets quarterly and holds an Annual General Meeting. The organisational risk register is reviewed quarterly. Trustee representation remains stable.

Designated Trustees oversee safeguarding and child protection, finances and volunteer representation. A finance subcommittee, convened by the Treasurer, and a safeguarding subcommittee, convened by the Deputy Chair, meet quarterly. Our volunteer representative meets regularly throughout the year with volunteers.

The Project Manager oversees day-to-day operations and is described as professional, skilled, approachable, and a highly effective leader and communicator.

Training and Development

Staff surveys show high satisfaction (9.7/10). Step by Step places a high value on training to ensure effective and skilled support. We employ 10 part time members of staff, some training is specific to staff whilst other courses are offered more widely to volunteers and Trustees.

Training Courses (2024–2025):

- PEEP Antenatal Programme Facilitator
- Time Out for Parents Facilitator
- Baby Massage (Scottish School of Baby Massage)
- Baby Vision and Baby Books (Scottish Book Trust)
- Understanding Paternal Mental Health (Fathers Network Scotland)
- Listen Well (Listen Well Scotland)
- Child Protection Training (Moray Council Public Protection Team)
- Sudden Unexpected Death in Infancy and Substance Use
- Emergency First Aid
- Sexual Harassment Awareness
- Manual Handling
- Food Hygiene

Looking Ahead

The Board welcomes the evaluative report titled 'Step by Step: Family and Community Wisdom – Holding a Fine Balance.' It highlights the tension between expanding our services and maintaining financial and values-based sustainability. The Board will continue to be mindful of these tensions as it plans for the future. And seeks to support young families across Moray. While there is demand for more groups, we must balance this against capacity.

Staff and volunteers demonstrate complex skills, often rooted in lived experience. In the year 25/26 it may be beneficial to explore self-evaluation tools such as the New Quality Improvement Framework for Early Years and Childcare in Scotland to identify and refine these skills.

Training and succession planning remain essential for future development.

Securing long-term funding and strengthening partnerships will be key as we move forward.

Acknowledgements

We extend heartfelt thanks to our staff, volunteers, trustees, funders, and community partners. Your dedication makes Step by Step a lifeline for families across Moray.

Reserves Policy

The Board's policy is to hold sufficient reserves to cover three months of general expenditure. Restricted funds are held for specific purposes, as disclosed in Note 2 of the accounts.

At year-end, the charity held:

- Unrestricted funds: £89,182
- Restricted funds: £21,541 (allocated for staff payroll, service expenses, rental, and insurance)

Approved and presented by the Trustees and signed on their behalf by:



Valerie Fowles B.Ed (Hons)
Chair Step by Step in Moray SCIO

STEP BY STEP IN MORAY SCIO

Independent Examiner's Report to the Trustees

I report on the accounts of the charity for the year ended 31 August 2025 which comprise the receipts and payments account, statement of balances and the related notes.

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 trustees consider that the audit requirement of Regulation 10(1) (d) 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 independent examiner's report

My examination is 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 seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all 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 proper accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations (as amended) and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended); 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.



Alison Fionda, CA
Associate in the firm of:
Ritsons
Chartered Accountants
103 High Street
Elgin
IV30 IEB

Date:

14/11/25

STEP BY STEP IN MORAY SCIO
Receipts and Payments Account
for the year ended 31 August 2025

	Note	2025		Total	2024
		Unrestricted	Restricted		
		£	£	£	£
Receipts					
Donations	4	55,819	145,062	200,881	207,411
Gift aid		9,271	-	9,271	5,128
Bank interest		1,842	-	1,842	1,495
Total Receipts		66,932	145,062	211,994	214,034
Payments					
Costs of charitable activities:					
Rental of premises		21,106	13,217	34,323	29,461
Staff costs		62,955	100,740	163,695	144,224
Employer's NIC		1,866	3,492	5,358	4,240
Pension costs		1,581	2,624	4,205	3,131
Grants issued		-	-	-	-
Travel costs		777	2,161	2,938	1,728
Training		-	2,421	2,421	421
Telephone, stationery and postage		3,401	13	3,414	2,705
Insurance		1,743	-	1,743	1,703
Cleaning		3,357	155	3,512	4,386
Equipment		2,222	2,472	4,694	2,085
Food		1,859	1,567	3,426	3,630
Uniforms		356	-	356	362
Subscriptions		277	-	277	144
Advertising		-	-	-	45
Website		-	-	-	444
Arts, crafts and gifts		430	151	581	1,459
Payroll Service Charge		1,318	-	1,318	1,680
NHS Grampian parental support		-	-	-	438
TSIMoray - Pregnancy support group		-	-	-	1,968
Other expenses		1,377	255	1,632	1,621
		104,625	129,268	233,893	205,875
Governance costs:					
Independent examination		875	-	875	826
Asset Additions		-	-	-	3,720
Total Payments		105,500	129,268	234,768	210,421
Net (payments)/receipts for the period		(38,568)	15,794	(22,774)	3,613
Transfer (from) / to funds					
(Deficit)/Surplus for period		(38,568)	15,794	(22,774)	3,613

STEP BY STEP IN MORAY SCIO

Statement of Balances as at 31 August 2025

	<u>Unrestricted</u> £	2025 <u>Restricted</u> £	<u>Total</u> £	2024 <u>Total</u> £
Bank and cash in hand				
Opening balance	127,750	5,747	133,497	129,884
(Deficit)/Surplus for the period	(38,568)	15,794	(22,774)	3,613
Closing balance	<u>89,182</u>	<u>21,541</u>	<u>110,723</u>	<u>133,497</u>
Assets				
<u>Office Equipment - unrestricted</u>			5,821	2,101
Opening balance			-	3,720
Additions			<u>5,821</u>	<u>5,821</u>
Closing balance			<u>5,821</u>	<u>5,821</u>

Approved by the Trustees and signed on their behalf by:

Valerie D Howles

Date 14.11.25

STEP BY STEP IN MORAY SCIO

Notes to the Accounts for the year ended 31 August 2025

1 Basis of accounting

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) Act 2006 (as amended).

2 Nature and purpose of funds

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. The trustees maintain a single unrestricted fund for the day to day operation of the charity.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes. The restricted funds are detailed in a separate note to the accounts.

3 Trustee remuneration and expenses

The trustees were not remunerated during the year.

Expenses totalling £nil were reimbursed to one of the Trustee's in respect of Christmas Gifts purchased for staff (2024: £270).

STEP BY STEP IN MORAY SCIO

Notes to the Accounts for the year ended 31 August 2025

4 Donations

	Unrestricted funds	Restricted funds	2025 Total	2024 Total
National Lottery fund	-	60,118	60,118	53,600
Adam Family Foundation	-	-	-	12,750
The Robertson Trust	32,000	-	32,000	35,000
Rev Anne Attenburrow	-	34,000	34,000	28,500
Berry Burn	-	8,600	8,600	-
William Grant Foundation	12,852	8,970	21,822	27,080
S A L U	-	10,000	10,000	10,000
TSI Moray	-	10,000	10,000	12,458
NHS Grampian	-	974	974	3,896
Portessie Methodist Church	-	12,400	12,400	-
Miscellaneous	10,967	-	10,967	24,127
	<u>55,819</u>	<u>145,062</u>	<u>200,881</u>	<u>207,411</u>

5 Restricted funds

	Opening balance	Incoming resources	Outgoing resources	Transfer	Closing balance
Restricted donations	-	135,062	(119,036)	-	16,026
TSI Moray	5,747	10,000	(10,232)	-	5,515
	<u>5,747</u>	<u>145,062</u>	<u>(129,268)</u>	<u>-</u>	<u>21,541</u>

The restricted donations together funds staff costs, training and travel expenses.

The TSI Moray fund relates to the Pregnancy Support Group