

Gingerbread*

Gingerbread Trustees Annual Report

**for the year ended
31 March 2024**

Gingerbread, the charity for single-parent families
Company number 402748
Charity number 230750





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Reference and administrative information

Charity name:	Gingerbread, the Charity for Single Parent Families
Company number:	402748
Country of incorporation:	United Kingdom
Charity number:	230750
Country of registration:	England and Wales
Registered office and operational address:	82 Tanner Street, London SE1 3GN
Email:	info@gingerbread.org.uk
Website:	www.gingerbread.org.uk

Trustees

Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

- Simon Bentley, Chair, appointed 9 December 2020 to 3 July 2023
- Dr Jo Caseborne, appointed 21 July 2021 to 30 October 2024

Interim Vice Chair from 13 December 2023 to 30 October 2024

- Dr Phil Deans, Vice Chair, appointed 30 October 2024
- Hariette Douglas, appointed 6 December 2024
- Lynette Eastman, appointed 17 February 2021 to 27 March 2024
- Diane Gault, appointed 29 April 2020
- Henry Gregg, appointed 21 July 2021
- Ema Howling, co-opted 27 October 2021 to 30 October 2024
- Mariam Kemple-Hardy, appointed 21 July 2021 to 20 February 2025
- Tom Madders, appointed 21 July 2021 to 4 March 2025

Interim Chair from 13 December 2023 to 25 November 2024

- Lucy Morgan, appointed 27 October 2021 to 13 June 2024
- Sanaz Nowroozi, co-opted 27 October 2021
- Sarah Pinch, Chair, appointed 25 November 2024
- Evangelos Raptis, Treasurer, appointed 5 February 2020 to 8 December 2023
- Tayyaba Siddiqui, co-opted 27 October 2021 to 30 October 2024
- Ed Tait, appointed 6 December 2024



Key management personnel

For the period of April 2023 to March 2024

CEO and Company Secretary

Victoria Benson, from February 2019 to December 2024

Head of Services

Jo Hardy, from July 2019

Head of Finance and Resources

Doug Ridley, from July 2020 to September 2023

Emma Griffiths, from October 2023 to November 2023

Jenny Jones, from January 2024 to March 2024 (interim role)

Cheryl Chan, from March 2024 to December 2024

Head of Marketing and Communications

Mark Gorman, from May 2022 to May 2024 (sabbatical leave September 2023 to May 2024)

Vaila McClure, from September 2023 to May 2024 (acting up role)

Head of Income Generation

Teresa Forgione, from January 2023 to November 2024

Head of Policy and Campaigns

Sarah Lambert, from October 2023

As of 19 March 2025

Interim CEO

Lisa Pearce, from February 2025

Company Secretary

Ella Whalley, from December 2024

Head of Services

Jo Hardy, from July 2019

Head of Finance and Resources

Theresa Dokpesi, from November 2024 (interim role)

Head of Policy and Campaigns

Sarah Lambert, from October 2023

Head of Communications and Engagement

Vaila McClure, from June 2024

Bankers

Coutts & Co, St Martin's Office, 440 Strand, London WC2R 0QS

Lloyds Bank Burnley Branch, PO Box 1000, Andover BX1 1LT

Solicitors

Bates Wells Braithwaite, 10 Queen Street Place, London EC4R 1BE

Auditor

Sayer Vincent LLP, Chartered Accountants and Statutory Auditor, Invicta House, 110 Golden Lane, London EC1Y 0TG



Introduction from our Chair

Gingerbread is an extraordinary charity, supporting 2 million single parents in the UK today – a quarter of all families with dependent children.

Every single parent is doing an amazing job, raising their children with love, patience and dedication. I know, as I am one of them.

It has been my privilege to join Gingerbread as its chair and I am grateful to previous and current trustees and colleagues who have been custodians and leaders of this organisation.

Becoming a single parent often begins in a place of distress, loss or trauma – a breakup or bereavement – and doesn't allow much respite. The dedication of single parents has an impact which cannot be underestimated.

As one child of a single parent told us:

'My mum is my hero. She has been by all of our sides through thick and thin, and fought our battles as well as her own.'

But the world doesn't work for people bringing up their children on their own and we exist to stand alongside single parents; supporting them and challenging unfair systems like the Child Maintenance Service (CMS).

We want to see a world where all single-parent families are thriving, not just surviving. And we're building a movement of single parents who are dismantling the barriers stacked against them.

Together we've made great strides in the last year but we know there's still more to do.

I am delighted that we are strengthening our board of trustees and welcome our Interim Chief Executive, Lisa Pearce, to lead Gingerbread at this important time.

Thank you to every one of our dedicated staff, all our volunteers and supporters.

Sarah Pinch

Gingerbread Chair

March 2025





Trustees' report

Introduction

The Trustees present their report and the audited financial statements for the year ended 31 March 2024. Reference and administrative information set out on page 2 forms part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association, the requirements of a directors' report as required under company law, and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

Gingerbread is the national charity working with single-parent families. We provide expert information and advice, facilitate peer-to-peer support, and campaign for fair and equal treatment and opportunity for single-parent families.

In May 2007, the National Council for One Parent Families (founded in 1918 as the National Council for the Unmarried Mother and her Child) merged with the charity Gingerbread. In June 2013, we changed our registered name from 'National Council for One Parent Families' to 'Gingerbread, the Charity for Single Parent Families', retaining the working name 'Gingerbread.'

Objects

The objects of the charity as stated in the Articles of Association are:

- to prevent or relieve poverty and disadvantage and to promote fair and equal treatment and opportunity among single parents and their children, and to promote and protect their wellbeing through the provision of information, advice, education, training and other services
- the conducting, commissioning and publication of research
- the raising of awareness through publications, use of the media, public advocacy and other means of communication

Our vision, mission and values



Vision

Our vision is of a world where all single parents and their children can thrive



Mission

We stand with and support single parents to overcome disadvantage, inequality and injustice



Values

We are brave, inclusive, trustworthy, supportive and ambitious



Our impact: the numbers

a) Improving the financial situation of single parents



Advice and information

- 6,057 calls and webchats were answered by our advice service team.
- 96% of single parents knew what steps to take next after talking to our advice service team
- £579 per month per single-parent family - the average amount of unclaimed benefits we identified for single parents who were supported with a benefits calculation



Website

- 629,000 people visited our website
- 79% of single parents felt better able to make informed decisions after viewing our website information

b) Improving the mental health and wellbeing of single parents



Gingerbread community

- 55 local groups, with membership growing to 3,400+ members
- 3 in 4 single parents have made positive connections with other single parents thanks to being part of a group



Wellbeing programme

- 175 single parents accessed our programme and learnt new tools and strategies to better manage their wellbeing
- 88% of single parents felt more confident in their ability to look after their wellbeing as a result of the Programme



Policy and campaigning

- Single/lone parents and the key issues which affect them mentioned over 90 times in Parliament
- 5 key policy changes which we helped to secure have been implemented
- 5 further policy changes agreed

> Find out more about our work in our [2023-24 impact report](#)



Public benefit

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives that have been set.

Structure, governance and management

Gingerbread, The Charity For Single Parent Families is a company limited by guarantee (registered number 00402748) and a registered charity (number 230750).

Gingerbread's governing document, the Articles of Association, was revised in 2013. The Board of Trustees is responsible for the overall strategy and direction of the charity.

The Trustees delegate the day-to-day management of the organisation to a Chief Executive Officer (CEO), who was Victoria Benson for the reporting period.

Board members give their time voluntarily and receive no remuneration. There are a maximum of 15 Trustees, including up to three co-opted trustees, recruited through an open process, informed by a skills and diversity audit. Trustees are appointed for a maximum of two three-year terms. Trustees take part in an induction day to familiarise themselves with the activities and operations of the charity. They are also provided with a role description and guidance on their duties as trustees. The Board has a Finance Committee, a Nominations Committee and a Fundraising, Brand, Policy & Campaigns (FMBPC) Committee. The Trustees also appoint a Safeguarding lead from among their number. The scheme of delegation details which powers the Board of Trustees retains and which powers are delegated to the CEO.

The charity is grateful for the contribution of the 60 volunteers who coordinated local friendship groups either singly or jointly through the year across England and Wales and support the charity in a number of other ways.

The charity benefits from the support of its President.

Remuneration

Gingerbread is committed to salaries that are fair, transparent, based on market rates within the sector and enable us to recruit and retain expert staff. Gingerbread salaries are benchmarked and set at the median market rate (maximum variance of five per cent above or below) for charity sector salaries for all roles including key management personnel. Gingerbread is accredited by the Living Wage Foundation. The ratio between the highest and lowest salary is 3.6:1.

Risk management

The trustees have reviewed the principal risks faced by the charity as well as the controls, procedures and actions established to mitigate and manage those risks. Risks are reviewed regularly with input from managers across the organisation and are documented in a Risk Register which is reviewed by the Finance Committee and Board of Trustees quarterly.



Fundraising

Our small fundraising team continued to ensure our ongoing financial sustainability, despite the additional challenges posed by staff turnover. We were once again able to raise significant funds with only a small deficit.

Gingerbread's fundraising mix leans heavily towards statutory and charitable foundations. We are pleased to continue to be supported by a number of significant charitable trusts and foundations, listed below. In particular, we remain very grateful to the Volant Charitable Trust for their continued funding towards our overall work. And we were pleased Fondation CHANEL has joined the Gingerbread family as we embarked on a 3-year programme of policy-led work.

We have also continued to diversify and build our individual donor base for both oneoff donations and regular gifts. Our new website is making it easier for supporters to choose to make a donation and we are always delighted and amazed by the variety of challenges which people undertake to raise funds to support single-parent families and their children. Our thanks go to all the parents who shared their personal stories with such candour and enabled us to convey a compelling message to potential donors this year about the challenges of raising children alone. We are very grateful to all our individual donors and matched funders who contributed so generously to the total amount raised.

Going into the next financial year, we will continue to work with Run4Charity, and are looking to further develop our individual, community and event fundraising offers so more people can find a way to get involved that suits them.

In 2023/24, we continued to implement and uphold regulatory rules and compliance, and worked hard to develop the thousands of relationships we have with our supporters. We've maintained our long-standing commitment to the Code of Fundraising Practice in all our fundraising, including when we work with third parties.

We adhere to the principles of our fundraising promise and our privacy policy. When we identify people who may be vulnerable, we take steps to protect them from fundraising requests, which can include stopping fundraising communications to them.

Our Board of Trustees oversees our fundraising and ensures we comply with all the relevant rules and regulations. On occasion, we work with a small number of third parties to support our work to raise money. We closely monitor all these third parties and the work we do together by holding regular review meetings in order that we can ensure they meet the same high standards as our own fundraisers. Gingerbread does not work with any professional fundraisers on a commission basis.

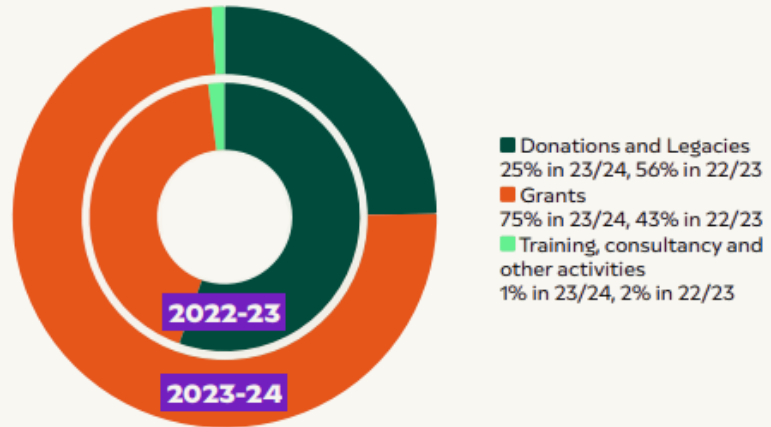
We have put measures in place to ensure personal information is kept safe and secure, and is not shared with anyone else for third parties' own purposes. We also sign contracts with third parties to ensure they only ever use supporter data on our behalf in accordance with our instructions. And we ask them to adhere to the same high levels of data security as we do, following the Data Protection Act.

Gingerbread is registered with the Fundraising Regulator.

We did not receive any complaints about our fundraising during the year.

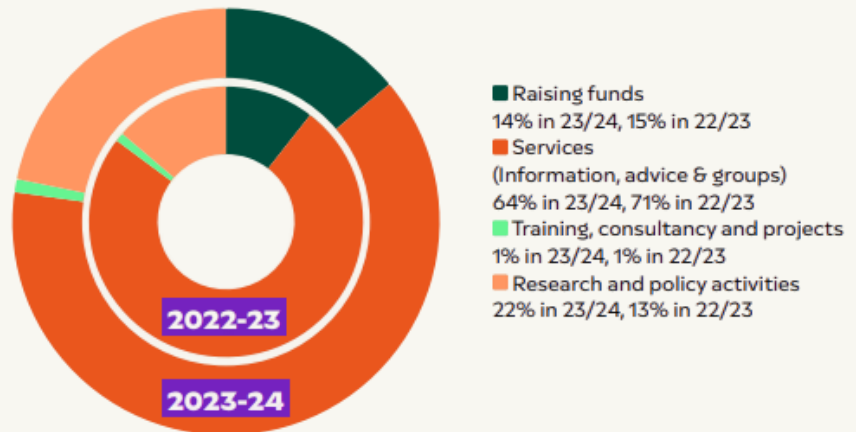


Income



Income	2023/24	2022/23
Donations and legacies	£0.62m	£1.00m
Grants	£1.87m	£0.76m
Training, consultancy and other activities	£0.01m	£0.03m
Total	£2.50m	£1.79m

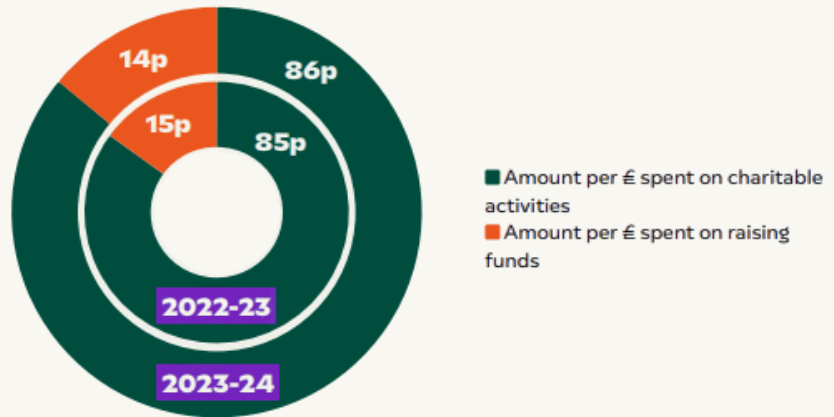
Expenditure



Expenditure	2023/24	2022/23
Raising funds	£0.30m	£0.29m
Information and advice services	£1.38m	£1.34m
Training, consultancy and projects	£0.02m	£0.02m
Research and policy activities	£0.47m	£0.23m
Total	£2.17m	£1.87m



Expenditure: fundraising vs charitable activities



Expenditure	2023/24	2022/23
Charitable activities	£1.87m	£1.59m
Raising funds	£0.03m	£0.29m





Our grateful thanks to the following principal funders for 2023-24

Charitable trusts and foundations

The 29th May 1961 Charity
Allen and Overy Foundation
Apple Tree Charitable Trust
Beaverbrooks Charitable Trust
Chapman Charitable Trust
The Charles and Elsie Sykes Trust
City Bridge Foundation – London’s biggest independent charity funder
David & Ruth Behrend Fund
Davis-Rubens Charitable Trust
Diana Deyong Charitable Trust
The Dulverton Trust
The E Slater Charitable Settlement
Englefield Charitable Trust
Fondation CHANEL
The G M Morrison Charitable Trust
The Gallus Trust
Garfield Weston Foundation
Gowling WLG Charitable Trust
The Hanley Trust (1987)
Highway One Trust
The lone Vassiliou Trust
John Armitage Charitable Trust
Joseph Rowntree Foundation
The Linbury Trust
Lloyds Bank Foundation for England and Wales
The Michael and Anna Wix Charitable Trust
The Nicka Vassiliou Trust
Norah and Leslie Prince Charitable Trust
The Paul Bassham Charitable Trust
Pears Foundation
Richard Cadbury Charitable Trust
Sir Jeremiah Colman Gift Trust
The Souter Charitable Trust
Stanton Ballard Charitable Trust
Swire Charitable Trust
Totara Charitable Trust
The Violet Melchett Children's Trust
The Volant Charitable Trust
The Wyseliot Rose Charitable Trust

Statutory, lottery funders and other grants

Department for Education
Elizabeth Finn Care (Turn2Us)
His Majesty’s Revenue and Customs (HMRC)
The National Lottery Community Fund - RC England Wide programme
The National Lottery Community Fund (Community Organisations Cost of Living Fund programme)

Corporate supporters

E-Negotiation Ltd, trading as amicable
Aura Financial

We are immensely grateful to the many individuals who have supported our work throughout the year with donations of all sizes, fundraising activities and taking part in our challenge events.



Financial review

Introduction

During 2023/24, work has continued on the reengineering and diversifying of Gingerbread's funding streams. A successful application to a new funder, Fondation CHANEL, contributed to an increase in income for the year (£2,508,058 for 2024 compared to £1,786,559) in 2023. Expenditure increased in the year (£2,165,929 for 2024 against £1,873,584 for 2023). This reflects the investment in staff to expand the Policy and Campaign team to drive our commitment to changing the narrative for single parents as well as recruitment to other roles.

Performance for the year shows an increase in restricted funds of £649,506 arising from the new funding, alongside a loss of £289,588 in unrestricted funding primarily due to the loss of previous funding for the Information and Advisory Services which needed to be funded from our reserves. The result for the year is a net surplus of £359,918 (deficit of £99,927 - 2023) after accounting for a gain on investments of £17,789. At the year end, Gingerbread carried forward a balance of £1,042,247 (£682,329 - 2023) of which £731,447 (£81,942 - 2023) was restricted. The financial statements, including the notes to the accounts, have been prepared in accordance with the Financial Reporting Standard 102. As a charity, the accounts are also prepared in accordance with the Statement of Recommended Practice.

Reserves policy

The reserves policy aims to ensure that the charity's reserves are sufficient to provide continuity of service to our beneficiaries, investment capital and ongoing financial security. The trustees have adopted a policy that aims to have sufficient unrestricted funds set aside to cover three months' close-down operating costs if needed. At 31 March 2024, these operating costs totalled [£364,200]. Of the total reserves of £1,042,247 at the year-end (2023: £682,329), unrestricted funds amounted to £310,799 (2023: £600,387), which included tangible fixed assets of £18,026 (2023: £14,183), leaving it £53,401 short of the requirement. Trustees feel this is an acceptable shortfall which will be addressed in the following financial year. Funds totalling £39,358 were designated for future use at the end of the year (2023: £38,958) and restricted funds accounted for £731,447 (2023: £81,942) of the reserves balance at year end.

Going concern

Income grew in the year ended March 2024 due to securing significant multi-year funding. There remains a strong funding pipeline and the Trustees consider that there are no material uncertainties about Gingerbread's ability to continue as a going concern. Gingerbread's reserve position provides an adequate "cushion" against a potential shortfall in income. There are no material uncertainties affecting the current year accounts.

Upon the appointment of the interim CEO in February 2025, a comprehensive business review was conducted. On 28 February 2025, the Trustees approved a strategic repositioning of the charity, essential for its sustainability and long-term resilience. The trustees are happy that the charity is a going concern 12 months to March 2026 from the date of signing the accounts.

Investment policy

The charity's policy is to seek to maximise its investment income whilst not incurring a level of risk that is inconsistent with its charitable status. Investments held directly by the charity are:

- A common investment fund divided between a deposit account and a mixed investment fund
- A portfolio of shareholdings acquired as the result of a legacy

During the reporting period, the charity reviewed its investment policy and worked with an investment manager to develop a longer-term investment plan and manage the portfolio. The charity's investments are managed by Seven Investment Management.



Statement of responsibilities of the trustees

The trustees (who are also directors of Gingerbread for the purposes of company law) are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's auditor is unaware. The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.
- The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.
- Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The total number of such guarantees at 31 March 2024 was 12 (2022/23:12). The trustees are members of the charity but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.
- Sayer Vincent LLP was re-appointed as the charitable company's auditor during the year and has expressed its willingness to continue in that capacity.
- The trustees annual report has been prepared in accordance with the special provisions applicable to companies subject to the small companies regime.

The trustees annual report has been approved by the trustees on 19 March 2025.

Sarah Pinch
Chair

Dr Phil Deans
Vice-Chair



Independent auditor's report

Opinion

We have audited the financial statements of Gingerbread, the Charity for Single Parent Families (the 'charitable company') for the year ended 31 March 2024 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- Give a true and fair view of the state of the charitable company's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure for the year then ended
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice
- Have been prepared in accordance with the requirements of the Companies Act 2006

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

- In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.
- Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on Gingerbread, the Charity for Single Parent Families' ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.
- Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other Information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.



Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- The information given in the trustees' annual report, for the financial year for which the financial statements are prepared, is consistent with the financial statements; and
- The trustees' annual report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- Adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- The financial statements are not in agreement with the accounting records and returns; or
- Certain disclosures of trustees' remuneration specified by law are not made; or
- We have not received all the information and explanations we require for our audit; or
- The directors were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' annual report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements Independent auditor's Report can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, are set out below.



Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management and the finance committee, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
 - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
 - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Joanna Pittman

21 March 2025

Senior statutory auditor

for and on behalf of Sayer Vincent LLP, 110 Golden Lane, London EC1Y 0TG



Statement of financial activities

Gingerbread, the Charity for Single Parent Families

Statement of financial activities (incorporating an income and expenditure account)

Company no. 00402748

For the year ended 31 March 2024

		Unrestricted	Restricted	2024 Total	Unrestricted	Restricted	2023 Total
	Note	£	£	£	£	£	£
Income from:							
Donations and legacies	2	622,622	-	622,622	998,390	-	998,390
Charitable activities							-
Information and advice services	3	40	910,806	910,847	956	705,154	706,110
Training, consultancy and projects	4	12,160	-	12,160	28,500	-	28,500
Research and policy activities	5	750	958,348	959,098	-	53,536	53,536
Investments	6	3,331	-	3,331	23	-	23
Total income		638,904	1,869,155	2,508,058	1,027,869	758,690	1,786,559
Expenditure on:							
Raising funds	7a	299,674	-	299,674	285,705	-	285,705
Charitable activities	7a						
Information and advice services		489,355	893,916	1,383,271	632,910	702,463	1,335,374
Training, consultancy and projects		17,027	-	17,027	17,531	-	17,531
Research and policy activities		152,392	313,565	465,957	170,243	64,731	234,974
Total expenditure		958,448	1,207,481	2,165,929	1,106,390	767,194	1,873,584
Net income / (expenditure) before net gains / (losses) on investments and transfers		(319,545)	661,674	342,129	(78,521)	(8,504)	(87,025)
Net gains / (losses) on investments		17,789	-	17,789	(12,902)	-	(12,902)
Transfers between Funds		12,168	(12,168)	-	9,126	(9,126)	-
Net income / (expenditure) for the year and Net Movement in Funds		(289,588)	649,506	359,917	(82,297)	(17,631)	(99,927)
Reconciliation of funds:							
Total funds brought forward		600,387	81,942	682,329	682,684	99,572	782,256
Total funds carried forward		310,799	731,447	1,042,246	600,387	81,942	682,329

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 20a to the financial statements.



Balance sheet

Gingerbread, the Charity for Single Parent Families Balance sheet

Company no. 00402748

As at 31 March 2024

	Note	£	2024 £	£	2023 £
Fixed assets:					
Tangible assets	13		18,026		14,183
Intangible assets	13		39,358		38,958
Investments	14		321,798		302,577
			379,182		355,718
Current assets:					
Debtors	15	89,908		111,438	
Cash at bank and in hand		713,039		500,282	
		802,947		611,720	
Liabilities:					
Creditors: amounts falling due within one year	16	(139,883)		(285,109)	
Net current assets			663,064		326,611
Total net assets			1,042,246		682,329
The funds of the charity:	20a				
Restricted income funds			731,447		81,942
Unrestricted income funds:					
Designated funds		39,358		38,958	
General funds		271,441		561,429	
Total unrestricted funds			310,799		600,387
Total charity funds			1,042,246		682,329

Approved by the trustees on 19/03/2025 and signed on their behalf by

Sarah Pinch
Chair

Dr Phil Deans
Vice-Chair



Statement of cash flows

Gingerbread, the Charity for Single Parent Families Statement of cash flows

Company no. 00402748

For the year ended 31 March 2024

	Note	2024	2023
		£	£
Cash flows from operating activities			
Net income / (expenditure)		359,917	(99,928)
Adjustments for:			
Depreciation charges		21,199	8,622
Net losses / (gains) on investments		(17,789)	12,902
Investment income		(3,331)	(23)
(Increase) / decrease in debtors		21,530	90,924
Increase / (decrease) in creditors		(27,463)	15,070
Net cash provided (used in)/provided by operating activities		<u>354,064</u>	<u>27,568</u>
Cash flows from investing activities:			
Investment income		3,331	23
Purchase of fixed assets		(13,274)	(791)
Purchase of intangible assets		(12,168)	(38,958)
Proceeds from sale of investments		-	-
Change in cash held in investment		(1,433)	(496)
Purchase of investments		-	-
Net cash provided by / (used in) investing activities		<u>(23,544)</u>	<u>(40,222)</u>
Cash flows from financing activities:			
Cash inflows from new borrowing		-	-
Repayments of borrowings		(117,763)	(121,635)
Net cash provided (used in) financing activities		<u>(117,763)</u>	<u>(121,635)</u>
Change in cash and cash equivalents in the year		212,757	(134,289)
Cash and cash equivalents at the beginning of the year		500,282	634,571
Cash and cash equivalents at the end of the year		<u>713,039</u>	<u>500,282</u>



Notes to the financial statements

1. Accounting policies

a) Statutory information

Gingerbread, the Charity for Single Parent Families is a charitable company limited by guarantee and is incorporated in England and Wales. The registered office address is 82 Tanner Street, London, SE1 3GN.

b) Basis of preparation

The financial statements have been prepared in accordance with 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) – (Charities SORP FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

c) Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. At that the time of writing, Gingerbread anticipates returning a small surplus for the year. Our projected cashflow shows a positive balance through to December 2026, and our funding pipeline is strong.

d) Donations

Donations are recognised in the accounting period in which they are receivable.

e) Legacies

Entitlement is taken as the earlier of the date on which either: Gingerbread is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is a treated as a contingent asset and disclosed if material.

f) Fundraising income

Fundraising income is shown gross of related expenditure.

g) Investment income

Investment income is included gross or at the amounts receivable plus the attributable tax credit.

h) Fees and sales

Fees for the supply of services and publications are recognised when earned. Income received in advance for services to be delivered in the following year is treated as deferred income and included in creditors. Deferred income in these financial statements is shown in Note 17.

i) Donated Services

On receipt, donated gifts, professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.



Notes to the financial statements

j) Fund accounting

Restricted funds are subject to restrictions imposed by the donor or by the specific terms of the charity appeal. These are accounted for separately from unrestricted funds. Details of restricted funds are shown at Note 20.

Unrestricted funds are those which are not subject to restrictions. Any surpluses are available for use at the discretion of the Trustees in furtherance of the objectives of the charity. Designated funds form part of the unrestricted funds and represent amounts earmarked by the Trustees for particular purposes.

k) Expenditure

Costs apportioned to activities include costs of staff time spent on each area of activity, costs directly incurred in order to deliver the activity, and support costs apportioned according to the ratio of staff time on the area of activity to total staff time.

1. Accounting policies (continued)

l) Pension costs

The charity operates a group personal pension scheme. The assets of the scheme are held separately from those of the charity in independently administered funds. Payments in respect of current service contributions are charged in the accounts as they fall due.

m) Operating leases

Rentals payable under operating leases are charged to the income and expenditure account as incurred.

n) VAT

Expenditure is recorded net of VAT and any VAT not recovered from HM Revenue and Customs is recorded as irrecoverable VAT.

o) Fixed assets

Tangible fixed assets costing more than £500 are capitalised and depreciated over their useful lives and shown in the balance sheet at cost less accumulated depreciation. Depreciation is provided at the following rate:

Computers and other equipment – 25% per annum, Furniture & Fittings – 25% per annum.

p) Intangible assets

Intangible Fixed assets include development costs of the website. Amortisation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The amortisation rates are as follows:

Website – Straight line over 3 years

At the end of each reporting period, the residual values and useful lives of assets are reviewed and adjusted if necessary. In addition, if events or change in circumstances indicate that the carrying value may not be recoverable then the carrying values of tangible fixed assets are reviewed for impairment.

q) Liabilities

The accruals concept is applied. Liabilities are recognised as soon as a legal or constructive obligation arises. Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

r) Tax status

The company is a registered charity and is not liable to Corporation Tax on its current activities.



Notes to the financial statements

s) Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' of FRS 102 to all of its financial instruments. Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument. Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

With the exceptions of prepayments and deferred income all other debtor and creditor balances are considered to be basic financial instruments under FRS 102. See notes 15 and 16 for the debtor and creditor notes.

t) Cash and cash equivalents

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar accounts.

u) Employee benefits

The costs of short-term employee benefits are recognised as a liability and an expense.

v) Critical accounting estimates and areas of judgement

In preparing financial statements it is necessary to make certain judgements, estimates and assumptions that affect the amounts recognised in the financial statements.

In the view of the Trustees in applying the accounting policies adopted, no judgements were required that have a significant effect on the amounts recognised in the financial statements nor do any estimates made.

2 Income from donations and legacies

	Unrestricted £	Restricted £	2024 Total £	2023 Total £
The Volant Charitable Trust	300,000	-	300,000	650,000
Donations	322,622	-	322,622	348,390
	622,622	-	622,622	998,390

3 Information and advice services

	Fees £	Grants £	2024 Total £	2023 Total £
Single parent helpline and advice line	41	910,806	910,847	706,110
	41	910,806	910,847	706,110

Information and advice services income includes restricted grants of £910,806 (2023: £705,154)



Notes to the financial statements

4 Training, consultancy and projects

	Fees £	Grants £	2024 Total £	2023 Total £
Single parent Employability Training	12,160	-	12,160	28,500
	<u>12,160</u>	<u>-</u>	<u>12,160</u>	<u>28,500</u>

Training consultancy and projects income includes restricted grants of £Nil (2023: £Nil)

5 Research and policy activities

	Fees £	Grants £	2024 Total £	2023 Total £
Research and policy	750	958,348	959,098	53,536
	<u>750</u>	<u>958,348</u>	<u>959,098</u>	<u>53,536</u>

Research and policy income includes restricted grants of £958,348 (2023: £53,536)

6 Income from investments

	Unrestricted £	Restricted £	2024 Total £	2023 Total £
Bank deposit and other interest	3,331	-	3,331	23
	<u>3,331</u>	<u>-</u>	<u>3,331</u>	<u>23</u>

Total income from Government in the year was £400,012 (2023: £383,595)



Notes to the financial statements

7a Analysis of expenditure (Current year)

	Charitable activities						2024 Total £	2023 Total £
	Raising funds £	Information and advice services £	Training Consultancy & Projects £	Research and policy £	Governance costs £	Support costs £		
Staff costs (Note 9)	188,082	853,771	9,489	258,627	126,051	173,503	1,609,522	1,366,253
Direct costs	19,548	89,855	2,638	109,160	-	-	221,200	248,675
Management	-	-	-	-	21,233	2,827	24,060	13,216
Finance	-	-	-	-	-	6,305	6,305	13,797
Premises	-	-	-	-	-	86,090	86,090	83,413
IT	-	-	-	-	-	105,892	105,892	90,401
Trustee meetings	-	-	-	-	92	-	92	193
Audit	-	-	-	-	17,315	-	17,315	17,547
Office administration costs	-	-	-	-	-	74,254	74,254	31,468
Depreciation	-	-	-	-	-	21,199	21,199	8,621
Irrecoverable VAT	-	-	-	-	-	-	-	-
	207,630	943,626	12,126	367,787	164,691	470,069	2,165,929	1,873,584
Support costs	68,163	325,578	3,629	72,699	-	(470,069)	-	-
Governance costs	23,881	114,068	1,272	25,471	(164,691)	-	-	-
Total expenditure 2024	299,674	1,383,271	17,027	465,957	-	-	2,165,929	
Total expenditure 2023	285,705	1,335,374	17,531	234,974				1,873,584

7b Analysis of expenditure (Prior year)

	Charitable activities						2023 Total £
	Raising funds £	Information and advice services £	Training Consultancy & Projects £	Research and policy £	Governance costs £	Support costs £	
Staff costs (Note 9)	137,282	774,563	14,469	128,401	148,421	163,116	1,366,253
Direct costs	69,168	129,484	2,800	47,222	-	-	248,675
Management	-	-	-	-	10,585	2,631	13,216
Finance	-	-	-	-	-	13,797	13,797
Premises	-	-	-	-	-	83,413	83,413
IT	-	-	-	-	-	90,401	90,401
Trustee meetings	-	-	-	-	193	-	193
Audit	-	-	-	-	17,547	-	17,547
Office administration costs	-	-	-	-	-	31,468	31,468
Depreciation	-	-	-	-	-	8,621	8,621
Irrecoverable VAT	-	-	-	-	-	-	-
	206,451	904,048	17,269	175,624	176,746	393,448	1,873,584
Support costs	54,688	297,626	181	40,953	-	(393,448)	-
Governance costs	24,567	133,700	81	18,397	(176,746)	-	-
Total expenditure 2023	285,705	1,335,374	17,531	234,974	-	-	1,873,584



Notes to the financial statements

8 Net income / (expenditure) for the year

This is stated after charging / (crediting):

	2024 £	2023 £
Depreciation	21,199	8,622
Operating lease rentals:		
Property	58,281	58,215
Other	-	-
Auditor's remuneration (excluding VAT):		
Audit	14,700	13,700
Under accrual from previous year	-	1,466
Other services	-	-
	<u>14,700</u>	<u>13,700</u>

9 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:

	2024 £	2023 £
Salaries and wages	1,369,732	1,175,564
Redundancy and termination costs	-	-
National insurance contributions	144,846	126,787
Pension costs	72,258	56,527
Temporary staff	-	-
Staff recruitment	22,686	7,376
	<u>1,609,522</u>	<u>1,366,253</u>

The following number of employees received employee benefits (excluding employer pension costs and employer's national insurance) during the year between:

	2024 No.	2023 No.
£60,000 – £69,999	5	3
£70,000 – £79,999	-	-
£80,000 – £89,999	-	-
£90,000 – £99,999	-	-
£100,000 – £109,999	-	1
£110,000 – £119,999	1	-
	<u>1</u>	<u>-</u>

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £431,834 (2023: 366,953)

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2023: £nil). No charity trustee received payment for professional or other services supplied to the charity (2023: £nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £92.00 (2023: Nil) incurred by members relating to attendance at meetings of the trustees).



Notes to the financial statements

10 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was 36.1 FTE (2023: 32.7 FTE).

Staff are split across the activities of the charitable company as follows (full time equivalent basis):

	2024 No.	2023 No.
Raising funds	5.1	4.6
Information and advice services	21.5	19.9
Training, consultancy and projects	2.0	0.7
Research and policy activities	2.7	2.1
Support	4.8	5.4
	36.1	32.7

11 Related party transactions

As at 31 March 2024, the charity was the sole Trustee of the John Bruce's Will Trust, a charity registered in the UK whose sole purpose is to hold and distribute monies to Gingerbread in 2014. All funds were transferred to Gingerbread from the Trust. Therefore it is now dormant.

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

12 Taxation

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

13 Tangible and intangible fixed assets

	Fixtures and fittings £	Computer equipment £	Total Fixed assets £	Website development £	Total intangible £
Cost					
At the start of the year	44,896	132,387	177,283	38,958	38,958
Additions in year	-	13,274	13,274	12,168	12,168
At the end of the year	44,896	145,661	190,557	51,126	51,126
Depreciation					
At the start of the year	44,896	118,204	163,099	-	-
Charge for the year	-	9,431	9,431	11,768	11,768
At the end of the year	44,896	127,635	172,531	11,768	11,768
Net book value					
At the end of the year	-	18,026	18,026	39,358	39,358
At the start of the year	-	14,183	14,183	38,958	38,958

All of the above assets are used for charitable purposes.



Notes to the financial statements

14 Listed investments

	2024 £	2023 £
Fair value at the start of the year	300,369	313,271
Additions at cost	–	–
Disposal proceeds	–	–
Dividends and fees	–	(238)
Net gain / (loss) on change in fair value	17,789	(12,664)
	318,158	300,369
Cash held by investment broker pending reinvestment	3,640	2,208
Fair value at the end of the year	321,798	302,577
Investments comprise:		
	2024 £	2023 £
UK Common investment funds	261,928	248,198
Shares listed on the London Stock Exchange	56,230	52,171
Cash	3,640	2,208
	321,798	302,577

The listed investments were last valued on 31 March 2024 by Seven Investment Management (7IM).

15 Debtors

	2024 £	2023 £
Trade debtors	19,001	24,670
Other debtors	274	750
Prepayments and accrued income	70,633	86,019
	89,908	111,438

With the exception of listed investments, all of the charity's financial instruments, both assets and liabilities, are measured at amortised cost.

16 Creditors: amounts falling due within one year

	2024 £	2023 £
Trade creditors	52,539	81,659
Taxation and social security	44,417	43,645
Accruals	32,554	33,761
Loan capital repayment	–	118,257
Other creditors	10,374	7,787
	139,883	285,109

Included within other creditors is £10,326.77 in respect of pension contributions outstanding at 31 March 2024 (2023: £7,739.94).

17 Deferred income

Deferred income comprises income received in the year ending 31st March 2024 that relates to the next financial year. There was no deferred income as at 31st March 2024.



Notes to the financial statements

18 Pension scheme

The charity operates a group personal pension scheme (Aegon). The assets of the scheme are held separately from those of the charity in independently administered funds. Payments in respect of current service contributions are charged in the accounts as they fall due. The amount owed to the pension scheme at 31 March 2024 was £10,326.77 and 35 employees were in the scheme.

19a Analysis of net assets between funds (current year)

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	18,026	-	-	18,026
Intangible fixed assets	-	39,358	-	39,358
Investments	321,798	-	-	321,798
Net assets	71,499	-	731,447	802,947
Current liabilities	(139,883)	-	-	(139,883)
Long term liabilities	-	-	-	-
Net assets at 31 March 2024	271,441	39,358	731,447	1,042,246

19b Analysis of net assets between funds (prior year)

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	14,183	-	-	14,183
Intangible fixed assets	-	38,958	-	38,958
Investments	302,577	-	-	302,577
Net assets	529,778	-	81,942	611,720
Long term liabilities	(285,109)	-	-	(285,109)
Net assets at 1 April 2023	561,429	38,958	81,942	682,329



Notes to the financial statements

20a Movements in funds (current year)

	At 1 April 2023 £	Income & gains £	Expenditure & losses £	Gains/losses	Transfers between funds £	At 31 March 2024 £
Restricted funds:						
Information and advice services						
Big Lottery & Trusts Advice and Support	2,420	221,627	(201,547)	-	-	22,500
National Lottery Community Fund	-	75,000	(75,000)	-	-	-
City Bridge Trust	11,152	75,500	(71,489)	-	-	15,164
DfE Family Support Services	-	228,012	(223,332)	-	(4,680)	-
Garfield Weston	50,029	75,000	(76,029)	-	-	49,000
HMRC Advice and support	-	172,000	(164,512)	-	(7,488)	-
Linbury	-	50,000	(50,000)	-	-	-
Turn2us	18,340	13,668	(32,008)	-	-	-
Research and policy activities						
Fondation Chanel	-	860,000	(270,445)	-	-	589,555
Joseph Rowntree Foundation	-	8,279	(4,251)	-	-	4,028
Lloyds Bank Foundation	-	72,244	(21,044)	-	-	51,200
Pears Foundation	-	17,825	(17,825)	-	-	-
Total restricted funds	81,942	1,869,155	(1,207,481)	-	(12,168)	731,447
Unrestricted funds:						
Designated Funds						
Website Development	38,958	-	(11,768)	-	12,168	39,358
General funds	561,429	638,904	(946,681)	17,789	-	271,441
Total unrestricted funds	600,387	638,904	(958,448)	17,789	12,168	310,799
Total funds	682,329	2,508,058	(2,165,929)	17,789	-	1,042,246

The narrative to explain the purpose of each fund is given at the foot of the note below.



Notes to the financial statements

20b Movements in funds (prior year)

	At 1 April 2022 £	Income & gains £	Expenditure & losses £	Gains/losse s £	Transfers £	At 31 March 2023 £
Restricted funds:						
Information and advice services						
Big Lottery Advice and Support	88,377	57,000	(142,957)	-	-	2,420
City Bridge Trust	-	74,000	(62,848)	-	-	11,152
DfE Family Support Services	-	228,012	(220,992)	-	(7,020)	-
Garfield Weston	-	75,000	(24,971)	-	-	50,029
HMRC Advice and support	-	155,583	(153,477)	-	(2,106)	-
Linbury	-	50,000	(50,000)	-	-	-
Smallwood Trust	-	45,000	(45,000)	-	-	-
Turn2us	-	20,558	(2,218)	-	-	18,340
Research and policy activities						
Standard Life Foundation	11,195	30,786	(41,981)	-	-	-
Trust for London 3	-	22,750	(22,750)	-	-	-
Total restricted funds	99,572	758,690	(767,194)	-	(9,126)	81,942
Unrestricted funds:						
Designated Funds						
Website Development	-	-	-	-	38,958	38,958
General funds	682,684	1,027,869	(1,106,390)	(12,902)	(29,832)	561,429
Total unrestricted funds	682,684	1,027,869	(1,106,390)	(12,902)	9,126	600,387
Total funds	782,256	1,786,559	(1,873,584)	(12,902)	-	682,329



Notes to the financial statements

20c. Purposes of restricted funds

Restricted funds are funds that have restrictions imposed by donors and can only be used for the particular purposes specified by the donors.

1) Information and Advice services

[A] HMRC: Providing tailored support to hard-to-reach single parents facing significant life events that require engagement with HMRC

[B] DfE: Providing information and advice to single parents as part of the DfE's Family Support Services

[C] The National Lottery Community Fund – Coronavirus Community Support Fund: Providing advice, information and support to single parent families during the Covid-19 crisis

[D] The National Lottery Community Fund: Strategic development of a single parent peer support service

[E] The National Lottery Community Fund – Community Organisations Cost of Living Fund: providing Advice and Information and Direct Support to single parents in London

[F] Smallwood Trust: Providing advice and information to single parents

[G] Dulverton Trust: Providing advice, information and support to single parent families outside Greater London during the Covid-19 crisis

[H] Trust for London – London Community Response Fund: Providing advice, information and support to single parent families in London during the Covid-19 crisis

[I] City Bridge Trust: Supporting our work in London during the Covid-19 crisis

[J] Garfield Weston Foundation: To support our newly accredited advice and information service

[K] Linbury: To support our free, expert advice and information services to single parents

[L] Turn2Us: Submit referrals for grant support to on behalf of single parents contacting Gingerbread for support through our telephone helpline

2) Research and Policy activities

[M] Trust for London: Research into increased work conditionality for single parents with pre-school aged children in London

[N] Standard Life Foundation: Research into experiences and outcomes for single parents who were in work at the onset of the Covid-19 crisis

[O] Joseph Rowntree Foundation: Research into tackling single parent poverty after the Covid-19 crisis

[P] Fondation CHANEL: To build a movement of empowered single parents: Gingerbread will amplify their voices to challenge stigma and achieve lasting policy change

[Q] Joseph Rowntree Foundation: Making the case for reform of the Child Maintenance

[R] Lloyds Bank Foundation of England and Wales: Exploring Single Parents' experience of the Universal Credit sanction system

[S] Pears Foundation: Single parents and disability research



Notes to the financial statements

21 Operating lease commitments

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods

	Property		Equipment	
	2024	2023	2024	2023
	£	£	£	£
Less than one year	63,753	63,753	2,578	3,797
One to five years	127,506	318,764	5,800	-
	191,259	382,517	8,378	3,797

22 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.