

Gingerbread

The charity for single parent families

Trustees' Report and Accounts
Year ended 31 March 2019

Gingerbread, the charity for single parent families

Company number 402748
Charity number 230750



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The Trustees present their report and the audited financial statements for the year ended 31 March 2019.

Reference and administrative information set out on page 1 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.

Objectives and activities

Gingerbread is the national charity working with single parent families. We provide expert information and advice, support for parents progressing into work and facilitate peer support to promote 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 well-being through the provision of information, advice, education, training and other services; the conducting, commissioning and publication of research; and the raising of awareness through publications, use of the media, public advocacy and other means of communication. For these purposes a single parent means an adult who is the main carer for one or more dependent children without a partner in the same household.

Vision

Our vision is of a world where diverse families can thrive.

Mission

Our mission is to champion and enable single parent families to live secure, happy and fulfilling lives.

Values

We value the diversity of family life.

Trusted: we can be relied upon to deliver expert, relevant and influential work that is evidence-based. Single parent families can rely on us for support.

Resourceful: we work practically, flexibly and creatively to improve the lives of single parent families.

Enabling: we provide single parents with the knowledge, skills and confidence they need to lead the lives they want.

Activities and achievements

New strategy

This was the first year of Gingerbread's new strategic plan which was developed over the previous year in consultation with single parents and other stakeholders. The strategy sets out our key objectives in supporting the 1.8 million single parents in the UK:

1. Stability through transition – to minimise any negative impact of life change on wellbeing and poverty for single parents and their children.
2. Families can flourish – to maximise the choices and opportunities for single parents and their children to thrive.
3. Families are valued – to build acceptance and celebration of diverse families in wider society.
4. Fit for the future – to ensure Gingerbread as an organisation is sustainable and equipped to deliver what single parent families want.

The charity has focused on delivering this through its core services of advice, information, campaigning, research, policy, advocacy and peer support. The achievements of our services and activities are set out below.

Change framework

During the year Gingerbread undertook an extensive piece of work, supported by City

Bridge Trust, to develop a clear theory of change which will guide strategic planning and decision making in the years ahead. External and internal evidence was reviewed and in-depth research with single parents was undertaken to find out what Gingerbread does well, what we could do better and what single parents value in Gingerbread's work as well as what they want from the charity in the future. The resulting report and change framework were presented to an audience of influential leaders and funders in January 2019. The event included presentations from two single parents who had experienced Gingerbread services who gave extremely moving testimony to the change that Gingerbread had helped them achieve.

The change framework has been recognised as a sector-leading piece of work and continues to inform our planning and decision making.

Services

Following the strategic decision to take on no further payment by results contracts reported last year, the charity continued to wind down this strand of work. This decision was taken to allow us to focus our resources towards delivering more sustainable work outcomes for single parents in line with our strategic goals and to reduce the financial losses associated with these contracts.

The Wales office closed and we said goodbye to more staff in London and the North West. Our remaining contracts in Kent and Essex will run until December 2019 with work in Manchester ending in September 2019.

Advice

The advice team continued to provide expert, professional advice through our free national helpline. We answered 8191 calls from single parents covering a range of topics with high volumes of calls around Universal Credit, child maintenance, tax credits, housing and family law. Preparations began for a trial of webchat as a supplement to the helpline service, supported by a grant from the Linbury Trust. The trial is due to take place in the coming financial year. In an evaluation of our helpline, 96.7% of the sample surveyed reported being very satisfied or satisfied with the service they received, with an overwhelming majority (98.7%) reporting that they would use the service again.

"The helpline adviser that I spoke to was knowledgeable, patient and empathetic. I felt that she cared about my situation and wanted to do her best to provide not only all of the information available but specifically the options that were best for me in my current situation. I was so impressed and very grateful for her help."

- Single parent helpline user

Information

New information packages on a range of issues were published on Gingerbread's website over the course of the year including information for LGBT+ single parents, disabled single parents, and updated information on key issues such as welfare benefits and child maintenance. The website had around 2.5 million page views, with around 1.4 million page views for information pages. In an evaluation of our information service, 89.1% of the sample surveyed reported being very satisfied or satisfied with the provision of information via our website.

"I have been struggling to come to terms with being a single parent and this website has been a real life saver. I would have had no idea where to turn if I hadn't counted this website"

- Single parent website user

Peer support

Gingerbread provided support to local friendship groups across England and Wales, through supporting and training volunteer single parent coordinators who run the groups and activities in their local areas. By the end of the year there were around 45 active groups with more waiting to be set up. During the year we were successful in gaining funding from the National Lottery Community Fund which will enable us to undertake a complete review and co-production programme to build a peer support service that responds to single parents needs and is fit for the future. The online forum continued to be popular with between 200 and 300 new posts every month. We will be exploring further opportunities to link single parents digitally as part of the co-production programme. We anticipate that this will be particularly effective in helping single parents who live in more isolated locations or find it difficult to get to a local group.

Financial resilience

With generous support from J P Morgan Chase Foundation we developed a programme of support to help single parents save. Scraping and Saving delivered a two-day training package to single parents to help build financial capability. Alongside this, we carried out research on single parents and how they manage financially and worked with single parents to develop a concept for a digital resource to help them save. The research report was published in May 2019.

Research, policy, campaigns and communications

We continued to research and campaign in the areas that most profoundly affect single parent families, namely child maintenance, Universal Credit, the costs of childcare and employment. Consultation responses were published on benefits sanctions, the benefits cap and managed migration to UC. Research reports covered the impact of benefit sanctions on single parents,

recommendations for improving traineeships and apprenticeships for single parents and the impact of the direct pay mechanism for child maintenance. Gingerbread maintained its position and influence in these policy areas as well as working with partner organisations on over-arching issues such as child poverty and the poverty premium. Work began on a research report into financial resilience amongst single parent families as part of the Scraping and Saving project noted above, and an investigation into in-work progression for single parents both nationally and within Greater London.

Gingerbread gave evidence to the Work and Pensions Select Committee on both benefit sanctions and the benefit cap. Our evidence was deemed 'very powerful' and we subsequently supported a single parent to give further filmed evidence to contribute to the Committee's report.

Media coverage included features in The Times on child maintenance, with further coverage of the issues and Gingerbread's report on Radio 4's Money Box and BBC Breakfast. There was excellent coverage in the employment trade press for our apprenticeships report and our change framework report was extensively covered in charity sector media.

We also campaigned to challenge the stigma faced by single parents, in order to build acceptance and celebration of diverse families in wider society. In June 2018 we delivered a campaign celebrating #SingleParentStrength, which secured wide engagement on social media. This received positive support from well-known figures who are single parents or grew up in a single parent family such as dancer and choreographer Wayne Sleep OBE, Derrick Evans (aka Mr Motivator), comedian Shappi Khorsandi and chef Sareta Puri as well as from Gingerbread beneficiaries.

Single parents signing up for free membership of Gingerbread continued to rise, reaching approximately 20,000 by the end of the year. We continue to reach and support our single parent members to play an active role in shaping and contributing to our research, campaigns and communications, and to ensure they are aware of information and policies that affect them, as well as providing them with bespoke communications and additional access to online services.

Fundraising

Gingerbread's funding is derived from a mix of income streams comprising statutory and charitable funders, individual donors, corporate supporters and community fundraising efforts. Our main sources of income over the year were from contracts for the provision of employability training, funded through a range of mechanisms, notably the European Social Fund via Big Lottery and other distributors; grants from the Department of Education and HMRC to support the provision of advice and information; a grant towards core costs from the Volant Charitable Trust. The Volant Charitable Trust is one of the charities established by J K Rowling who is Gingerbread's President. This is an honorary position and J K Rowling plays no part in the governance of Gingerbread or its strategic management.

During the year a significant grant was awarded by Sport England which will support work with two local leisure trusts – one in Salford and one in Knowsley – to develop a campaign to overcome barriers to participation in sport and leisure activity for single parents and their children. This programme of work began in November 2018.

We are enormously grateful to all of our funders and the many individuals who have supported our work over the year through donations, fundraising and volunteering. The list of funders on Page 12 is a spotlight of some of our key funders during the year.

Gingerbread does not use third party fundraisers or commercial participators in its activities to raise funds. The charity is registered with the Fundraising Regulator and no complaints were received during the year in relation to fundraising activities.

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. For the reporting period this was Rosie Ferguson, with Victoria Benson appointed as interim CEO in February 2019. Victoria was previously a trustee of Gingerbread but had resigned from the board before her appointment. The Board of Trustees sought and obtained the permission of the Charity Commission to make the appointment. This was to cover essential management functions during a period of extended sick leave.

Board members give their time on a voluntary basis 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 them 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 and a Nominations 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 Chief Executive. The charity is grateful for the contribution of the 62 volunteers who coordinate local friendship groups across England and Wales and support the charity in a number of other ways. The charity benefits from the support of its President and Vice Presidents and Ambassadors.

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 3.76:1

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.

The main risks facing the organisation are:

1. Inability to generate income. Increasing the quantity and diversity of income we are able to generate to deliver our new strategy remains a risk for the charity. The Income Generation team in place is focused on this, as well as both the Chief Executive and Director of Policy, Advice and Communications spending significant amount of time building relationships and working on bids. Moving forward, into 2020, we will be a much smaller organisation but with a more focused mission and impact.
2. Inability to embed compliance. As the type of risks that affect charities is changing, we must adapt and invest in new areas of compliance. Having undergone review of our safeguarding framework in 2017–2018, we are continuing to embed our new GDPR policy and practices and now have a new HR system that is modernising some of our outdated processes.

Risk Management continued

3. We don't modernise or adapt to the contemporary environment. As we reached Gingerbread's centenary year in 2018, it was vital that we ask questions about the contemporary need for the work of Gingerbread and how our mission and objectives remain relevant. Doing what we've always done is simply too risky a strategy in a time when single parents are facing severe cuts to their finances, as well as stigma and isolation. We have significant ambition within our new strategy to innovate and learn from new ways of reaching and supporting parents both through digital and face to face means and must ensure we resource and prioritise these new ways of working if we want to ensure we meet increasing and changing needs and demands of single parent families.

Financial review

Total income for the year was £3,035,328, a decrease from last year (£3,733,783 – 2018). This was largely due to the winding down of our employability programmes. Total expenditure for the year was £3,478,695 also showing a decrease on last year (£3,883,926 – 2018), due in part to gaps in staffing for the advice service and ongoing issues with contract income for employability contracts.

Overall there was a deficit on the year of £419,011 (£161,768 – 2018) after accounting for the gain on investments of £24,356. At the year end, the charity was carrying forward a balance of £681,111 (£1,100,122 – 2018) of which £256,752 (£251,222 – 2018) was restricted. Designated funds of £438,428 were released during the year following the completion of the digital projects started in 2016–17 and to support the delivery of funded activities.

The key risks to Gingerbread are a fall in income from grants and donations and an inability to recoup all of the expended funds on restricted projects. The Trustees have put in place arrangement to mitigate these risks and reduce financial losses to a minimal and manageable level.

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 aim of the reserves policy is 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. Unrestricted funds at the end of the reporting period stood at £424,359 (2018 £848,901) which included fixed assets of £35,354 (2018: £42,341). Trustees utilised reserves during the year to cover expenditure in a considered way to address the challenges that arose during the year. The charity will see further decreases in staffing costs at the end of 2019 and has plans to continue a review of overhead liabilities in the coming year to achieve cost savings. This, together with clear fundraising plans means that the Trustees are confident that the policy will be met within the next two years. No funds were designated for future use at the end of the year. (2018: £438,423).

Going concern

The Trustees consider that there are no material uncertainties about Gingerbread's ability to continue as a going concern. There are no material uncertainties affecting the current year's 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.

Principal funders 2018-19

Charitable trusts, foundations

29th May 1961 Charitable Trust
Adint Charitable Trust
Ballinger Charitable Trust
Barrow Cadbury Trust
C H Harrison Will Trust
Charles and Elsie Sykes Trust
CHK Charities Ltd
City Bridge Trust
Diana Deyong Charitable Trust
Dulverton Trust
Fair by Design
G M Morrison Charitable Trust
Garfield Weston Foundation
Godfrey Winn Will Trust
Goldsmiths' Company
Haberdashers' Company
Ione Vassiliou Trust
J P Morgan Chase Foundation
James Weir Foundation
John Ellerman Foundation
Joseph and Annie Cattle Trust
Linbury Trust
MacTaggart Third Fund
Maud Elkington Charitable Trust
Milton Damerel Trust
Nicka Vassiliou Trust
P & C Hickinbotham Charitable Trust
Porta Pia Foundation
Sir James Reckitt Charity
Souter Charitable Trust
Stanton Ballard Charitable Trust
Totara Charitable Trust
Tregelles Trust
Trust for London
Wixamtree Trust
Wyseliot Rose Charitable Trust
Volant Charitable Trust

Statutory and lottery funders

Big Lottery Fund (The National Lottery Community Fund)
Department for Education
Department for Work and Pensions
European Social Fund
Her Majesty's Revenue and Customs
Sport England
Welsh Government

Corporate supporters

Barclays Citizenship UK
Beechbrook Capital
Harris & Sheldon Group Ltd
Levison Metzler Piggott
One Sure Insurance
Reed in Partnership
Taylor James

Voluntary sector partners

Barnardo's
Greater Manchester CVO
Preston College
Redbridge CVS
Wales Council for Voluntary Action

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.

The Board of Trustees also thanks all of the staff volunteers and supporters whose commitment, energy and hard work enables Gingerbread to improve the lives of single parent families.

Statement of responsibilities of the trustees

The trustees (who are also directors of Gingerbread, the Charity for Single Parent Families 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 proper 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 and 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.

Trustees' Annual report
For the year ended 31 March 2019

Auditors

Sayer Vincent LLP, our auditors in the year have expressed their willingness to continue in that capacity.

Approved by the trustees on 22 January 2020 and signed on their behalf by


 Charlotte Thorne
Vice Chair

Independent auditor's report to the members of Gingerbread, the Charity for Single Parent Families

Opinion

We have audited the financial statements of Gingerbread, the Charity for Single Parent Families (the 'charitable company') for the year ended 31 March 2019 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 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 2019 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

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- The trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or

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Independent auditor's report to the members of Gingerbread, the Charity for Single Parent Families

• The trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

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. 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. In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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
- 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:

Independent auditor's report to the members of Gingerbread, the Charity for Single Parent Families

- 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 trustees 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 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.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

Independent auditor's report to the members of Gingerbread, the Charity for Single Parent Families

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion.
- The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the entity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements.
Or, if such disclosures are inadequate to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the entity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Independent auditor's report to the members of Gingerbread, the Charity for Single Parent Families

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 (Senior statutory auditor)

27 January 2020

for and on behalf of Sayer Vincent LLP, Statutory Auditor

Invicta House, 108-114 Golden Lane, LONDON, EC1Y 0TL

Gingerbread

Statement of Financial Activities (incorporating an income and expenditure account)

For the year ended 31 March 2019

		Unrestricted	Restricted	2019 Total	Unrestricted	Restricted	2018 Total
	Note	£	£	£	£	£	£
Income from:							
Donations and legacies	2	674,031	-	674,031	519,672	-	519,672
Charitable activities							
Information and advice services	3	36	719,182	719,218	3,068	610,595	613,663
Training, consultancy and projects	4	325,079	1,117,699	1,442,778	529,412	1,751,897	2,281,309
Research and policy activities	5	-	194,698	194,698	-	270,241	270,241
Other trading activities	6	-	-	-	-	-	-
Investments	7	4,603	-	4,603	48,898	-	48,898
Total income		1,003,749	2,031,579	3,035,328	1,101,050	2,632,733	3,733,783
Expenditure on:							
Raising funds	8	240,006	-	240,006	504,842	-	504,842
Charitable activities	8						
Information and advice services		106,072	654,357	760,429	280,318	610,595	890,913
Pathways to work		1,067,537	1,109,843	2,177,380	693,590	1,579,263	2,272,853
Research and policy activities		39,032	261,848	300,880	23,666	191,652	215,318
Total expenditure		1,452,647	2,026,048	3,478,695	1,502,415	2,381,511	3,883,926
Net income / (expenditure) before net gains / (losses) on investments		(448,898)	5,531	(443,367)	(401,365)	251,222	(150,143)
Net gains / (losses) on investments		24,356	-	24,356	(11,624)	-	(11,624)
Net income / (expenditure) for the year	9	(424,542)	5,531	(419,011)	(412,989)	251,222	(161,768)
Net income / (expenditure) before other recognised gains and losses		(424,542)	5,531	(419,011)	(412,989)	251,222	(161,768)
Net movement in funds		(424,542)	5,531	(419,011)	(412,989)	251,222	(161,768)
Reconciliation of funds:							
Total funds brought forward		848,901	251,221	1,100,122	1,261,890	-	1,261,890
Total funds carried forward		424,359	256,752	681,111	848,901	251,222	1,100,122

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 21a to the financial statements.

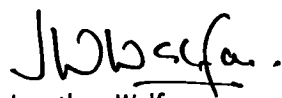
Gingerbread
Balance sheet

Company no. 402748

As at 31 March 2019

	Note	£	2019 £	£	2018 £
Fixed assets:					
Tangible assets	14		35,354		42,341
Investments	15		347,377		352,256
			<u>382,731</u>		<u>394,597</u>
Current assets:					
Debtors	16	456,523		658,891	
Cash at bank and in hand		185,916		394,333	
		<u>642,439</u>		<u>1,053,224</u>	
Liabilities:					
Creditors: amounts falling due within one year	17	(344,059)		(347,699)	
			<u>298,380</u>		<u>705,526</u>
Net current assets					
			<u>681,111</u>		<u>1,100,122</u>
Total net assets			<u>681,111</u>		<u>1,100,122</u>
The funds of the charity:	21a				
Restricted income funds			256,752		251,221
Unrestricted income funds:					
Designated funds		-		438,423	
General funds		424,359		410,478	
		<u>424,359</u>		<u>848,901</u>	
Total unrestricted funds			<u>424,359</u>		<u>848,901</u>
Total charity funds			<u>681,111</u>		<u>1,100,122</u>

Approved by the trustees on 22nd of January 2020 and signed on their behalf by


Jonathan Welfare
Chair


* Charlotte Thorne
Vice Chair

Gingerbread
Statement of cash flows

For the year ended 31 March 2019

	Note	2019 £	£	2018 £	£
Cash flows from operating activities					
Net income / (expenditure)		(419,011)		(161,768)	
Adjustments for:					
Depreciation charges		14,154		9,934	
Net losses/ (gains) on investments		(24,356)		11,624	
Investment income		(4,603)		(48,898)	
(Increase) / decrease in debtors		202,368		(13,238)	
Increase / (decrease) in creditors		(3,640)		94,575	
Net cash provided (used in)/provided by operating activities		<u>(235,087)</u>		<u>(107,770)</u>	
Cash flows from investing activities:					
Dividends, interest and rents from investments		4,603		48,898	
Purchase of fixed assets		(7,166)		(37,191)	
Proceeds from sale of investments		267,596		246,360	
Change in cash held in investment		6,637		(26,030)	
Purchase of investments		<u>(245,000)</u>		<u>-</u>	
Net cash provided by / (used in) investing activities		<u>26,670</u>		<u>232,037</u>	
Change in cash and cash equivalents in the year		(208,417)		124,267	
Cash and cash equivalents at the beginning of the year		<u>394,333</u>		<u>270,066</u>	
Cash and cash equivalents at the end of the year		<u>185,916</u>		<u>394,333</u>	

1 Accounting policies

a) Statutory information

Gingerbread is a charitable company limited by guarantee and is incorporated in England and Wales. The registered office address is Unit B, Mary Brancker House, 54-74 Holmes Rd, London, NW5 3AQ.

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) (effective 1 January 2015) – (Charities SORP FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (September 2015) 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.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

d) Donations

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

e) Legacies

Legacies that are capable of financial measurement are recognised as income in the year in which they are receivable. The Board of Trustees has determined that it does not regard a legacy as receivable until probate has been granted in respect of the legatee's estate.

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 18.

i) Donated Services

Benefits in kind such as services provided free of charge are included in the Statement of Financial Activities at the lower of the cost to the provider and the estimated value to the charity. Where the value cannot be ascertained with any reasonable reliability the income is not included in the Statement of Financial Activities, but the benefit received is described in the Trustees' Report.

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 21.

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, leasehold improvements – over the remaining period of the lease.

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.

p) Liabilities

The accruals concept is applied. Liabilities are recognised as soon as a legal or constructive obligation arises.

q) Tax status

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

r) 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 16 and 17 for the debtor and creditor notes.

s) Cash and cash equivalents

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

t) Employee benefits

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.

u) 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.

For the year ended 31 March 2019

2 Income from donations and legacies

	Unrestricted £	Restricted £	2019 Total £	2018 Total £
The Volant Charitable Trust	400,000	-	400,000	250,000
Donations	274,031	-	274,031	269,672
	<u>674,031</u>	<u>-</u>	<u>674,031</u>	<u>519,672</u>

At 31st March 2019, the charity was the sole Trustee of the John Bruce's Will Trust, a charity registered in the UK, whose purpose is to hold and distribute monies to Gingerbread. All assets were transferred from the Trust to Gingerbread in 2014 so it is now dormant.

3 Information and advice services

	Fees £	Grants £	2019 Total £	2018 Total £
Single parent helpline and advice line	36	596,779	596,815	523,370
Membership	-	-	-	423
Communications	-	122,403	122,403	89,870
	<u>36</u>	<u>719,182</u>	<u>719,218</u>	<u>613,663</u>

Information and advice services income included restricted grants of £719,182 (2017: £610,595).

4 Training, consultancy and projects

	Fees £	Grants £	2019 Total £	2018 Total £
Single parent Employability Training	200,000	-	200,000	305,905
Single parent Community Learning	125,079	1,117,699	1,242,778	1,975,404
	<u>325,079</u>	<u>1,117,699</u>	<u>1,442,778</u>	<u>2,281,309</u>

Training consultancy and projects income includes restricted grants of £1,149,703 (2017: £1,751,897).

5 Research and policy activities

	Fees £	Grants £	2019 Total £	2018 Total £
Research and policy	-	194,698	194,698	270,241
	<u>-</u>	<u>194,698</u>	<u>194,698</u>	<u>270,241</u>

Research and policy income includes restricted grants of £154,698 (2017: £270,241)

6 Income from other trading activities

The charity has no other trading activities.

7 Income from investments

	Unrestricted £	Restricted £	2019 Total £	2018 Total £
John Bruce Will Trust	2,564	-	2,564	48,568
Common investment fund deposit interest	178	-	178	116
Bank deposit and other interest	1,861	-	1,861	214
	<u>4,603</u>	<u>-</u>	<u>4,603</u>	<u>48,898</u>

8 Analysis of expenditure

	Charitable activities						2019 Total £	2018 £	Total £
	Raising funds £	Information and advice services £	Training Consultancy & Projects £	Research and policy £	Governance costs £	Support costs £			
Staff costs (Note 10)	161,404	497,243	1,034,551	155,678	114,338	261,114	2,224,328		2,620,813
Direct costs	8,690	62,044	579,075	82,465	-	-	732,273		885,419
Management	-	-	-	-	7,454	2,387	9,841		29,913
Finance	-	-	-	-	-	7,719	7,719		3,288
Premises	-	-	-	-	-	237,811	237,811		145,863
IT	-	-	-	-	-	59,654	59,654		24,155
Trustee meetings	-	-	-	-	1,488	-	1,488		4,870
Audit	-	-	-	-	21,800	-	21,800		12,400
Office administration costs	-	-	-	-	931	52,990	53,921		29,274
Depreciation	-	-	-	-	-	14,154	14,154		9,934
Irrecoverable VAT	-	-	-	-	-	115,706	115,706		117,997
	170,094	559,287	1,613,626	238,143	146,011	751,535	3,478,695		3,883,926
Support costs	56,914	165,462	475,691	53,468	-	(751,535)	-		
Governance costs	12,998	35,680	88,064	9,269	(146,011)	-	-		
Total expenditure 2019	240,006	760,429	2,177,380	300,880	-	-	3,478,695		3,883,926
Total expenditure 2018	504,842	890,913	2,272,854	215,318	-	-	-		-

	Charitable activities						2018 Total £		
	Raising funds £	Information and advice services £	Training Consultancy & Projects £	Research and policy £	Governance costs £	Support costs £			
Staff costs (Note 10)	187,263	528,979	1,279,397	183,562	116,201	325,412	2,620,813		
Direct costs	33,036	187,722	656,571	8,090	-	-	885,419		
Management	-	-	-	-	9,905	20,007	29,913		
Finance	-	-	-	-	-	3,288	3,288		
Premises	-	-	-	-	-	145,863	145,863		
IT	-	-	-	-	-	24,155	24,155		
Trustee meetings	-	-	-	-	4,870	-	4,870		
Audit	-	-	-	-	12,400	-	12,400		
Office administration costs	-	-	-	-	935	28,339	29,274		
Depreciation	-	-	-	-	-	9,934	9,934		
Irrecoverable VAT	-	-	-	-	-	117,997	117,997		
	220,299	716,701	1,935,968	191,652	144,311	674,995	3,883,926		
Support costs	278,439	145,623	230,333	20,601	-	(674,995)	-		
Governance costs	6,103	28,589	106,553	3,065	(144,311)	-	-		
Total expenditure 2018	504,842	890,913	2,272,854	215,318	-	-	3,883,926		

For the year ended 31 March 2019

9 Net income / (expenditure) for the year

This is stated after charging / (crediting):

	2019 £	2018 £
Depreciation	14,154	9,934
Operating lease rentals:		
Property	206,663	133,132
Other	13,347	9,119
Auditor's remuneration (excluding VAT):		
Audit	11,000	12,400
Under accrual from previous year	3,300	-
Other services	7,500	-

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

Staff costs were as follows:

	2019 £	2018 £
Salaries and wages	1,749,026	2,162,909
Redundancy and termination costs	74,728	49,339
National insurance contributions	176,056	216,649
Pension costs	81,945	96,657
Temporary staff	103,959	79,185
Staff recruitment	38,613	16,073
	2,224,328	2,620,813

£12,032 redundancy costs were unpaid as at year-end (2018: £14,894)

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

	2019 No.	2018 No.
£60,000 – £69,999	1	1
£80,000 – £89,999	1	1

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £301,357 (2018: £357,324).

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2018: £nil). No charity trustee received payment for professional or other services supplied to the charity (2018: £nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £1,488 (2018: £4,870) incurred by members relating to attendance at meetings of the trustees).

Gingerbread

Notes to the financial statements

For the year ended 31 March 2019

11 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was 55.2 FTE (2018: 69.8).

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

	2019 No.	2018 No.
Raising funds	4.8	6.3
Information and advice services	12.0	15.6
Training, consultancy and projects	27.5	38.0
Research and policy activities	4.2	3.5
Support	6.7	6.4
	<u>55.2</u>	<u>69.8</u>

12 Related party transactions

As at 31 March 2019, 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.

Victoria Benson resigned as Trustee of Gingerbread on 30 January 2019. On 1 February 2019, she became interim CEO of Gingerbread and permanent CEO on 1 May 2019. (2018: none). There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

13 Taxation

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

14 Tangible fixed assets

	Fixtures and fittings £	Computer equipment £	Total £
Cost			
At the start of the year	37,730	98,523	136,252
Additions in year	7,166	–	7,166
At the end of the year	<u>44,896</u>	<u>98,523</u>	<u>143,419</u>
Depreciation			
At the start of the year	17,970	75,941	93,911
Charge for the year	6,814	7,340	14,154
At the end of the year	<u>24,784</u>	<u>83,281</u>	<u>108,065</u>
Net book value			
At the end of the year	<u>20,112</u>	<u>15,242</u>	<u>35,354</u>
At the start of the year	<u>19,760</u>	<u>22,581</u>	<u>42,341</u>

All of the above assets are used for charitable purposes.

15 Listed investments

	2019 £	2018 £
Fair value at the start of the year	293,904	551,888
Additions at cost	245,000	–
Disposal proceeds	(267,595)	(246,360)
Dividends and fees	(1,766)	
Net gain / (loss) on change in fair value	26,120	(11,624)
	<u>295,663</u>	<u>293,904</u>
Cash held by investment broker pending reinvestment	51,714	58,353
Fair value at the end of the year	<u>347,377</u>	<u>352,256</u>
Investments comprise:		
	2019 £	2018 £
UK Common investment funds	241,816	169,193
Shares listed on the London Stock Exchange	53,846	124,711
Cash	51,714	58,353
	<u>347,377</u>	<u>352,256</u>

The listed investments were last valued on 31 March 2019 by Seven Investment Management (7im), Compass Group, Santander, HSBC, Aberdeen Diversified and Severn Trent.

16 Debtors

	2019 £	2018 £
Trade debtors	64,078	80,190
Other debtors	6,477	11,153
Prepayments and accrued income	385,968	567,547
	<u>456,523</u>	<u>658,891</u>

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

Gingerbread

Notes to the financial statements

For the year ended 31 March 2019

17 Creditors: amounts falling due within one year

	2019 £	2018 £
Trade creditors	85,885	136,367
Taxation and social security	73,285	81,174
Accruals	125,083	68,027
Deferred income	53,000	38,300
Other creditors	6,806	23,830
	<u>344,059</u>	<u>347,699</u>

Included within other creditors is £6,760 in respect of pension contributions outstanding at 31 March 2019 (2018: £22,691).

18 Deferred income

Deferred income comprises of income received in the year ending 31st March 2019 (from Trust for London, Barrow Cadbury and Barclays) that relates to the next financial year.

	2019 £	2018 £
City Bridge Trust (City of London)	-	15,000
Talent Match	-	23,300
Trust for London	20,500	-
Barrow Cadbury	7,500	-
Barclays	25,000	-
	<u>53,000</u>	<u>38,300</u>

19 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. Amounts owed to the pension scheme at 31 March 2019 was £6,760 and 37 employees were on the scheme.

20a Analysis of net assets between funds (current year)

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	35,354	-	-	35,354
Investment properties	-	-	-	-
Investments	347,377	-	-	347,377
Net current assets	385,687	-	256,752	642,439
Long term liabilities	(344,059)	-	-	(344,059)
Net assets at 31 March 2019	424,359	-	256,752	681,111

20b Analysis of net assets between funds (prior year)

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	42,341	-	-	42,341
Investments	33,833	318,423	-	352,256
Net current assets	682,002	120,000	251,222	1,053,224
Current liabilities	(347,699)	-	-	(347,699)
Net assets at 31 March 2018	410,477	438,423	251,222	1,100,122

For the year ended 31 March 2019

21a Movements in funds (current year)

	At 1 April 2018 £	Income & gains £	Expenditure & losses £	Transfers £	At 31 March 2019 £
Restricted funds:					
Information and advice services	26,667	719,182	(654,357)	-	91,492
Training, consultancy and projects	2,103	1,117,699	(1,109,843)	-	9,959
Research and policy activities	222,451	194,698	(261,848)	-	155,301
Total restricted funds	251,221	2,031,579	(2,026,048)	-	256,752
Unrestricted funds:					
Designated funds:					
Investment fund	318,423	-	-	(318,423)	-
Digital Strategy	120,000	-	-	(120,000)	-
Total designated funds	438,423	-	-	(438,423)	-
General funds	410,478	1,003,750	(1,452,648)	462,779	424,359
Total unrestricted funds	848,901	1,003,750	(1,452,648)	24,356	424,359
Total funds	1,100,122	3,035,329	(3,478,696)	24,356	681,111

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

21b Movements in funds (prior year)

	At 1 April 2017 £	Income & gains £	Expenditure & losses £	Transfers £	At 31 March 2018 £
Restricted funds:					
Information and advice services	-	610,595	(583,928)	-	26,667
Training, consultancy and projects	-	1,741,897	(1,739,794)	-	2,103
Research and policy activities	-	280,241	(57,788)	-	222,453
Total restricted funds	-	2,632,733	(2,381,511)	-	251,222
Unrestricted funds:					
Designated funds:					
Investment fund	438,423	-	-	(120,000)	318,423
Digital Strategy	-	-	-	120,000	120,000
Total designated funds	438,423	-	-	-	438,423
General funds	823,467	1,101,050	(1,502,415)	(11,624)	410,478
Total unrestricted funds	1,261,890	1,101,050	(1,502,415)	(11,624)	848,901
Total funds	1,261,890	3,733,783	(3,883,926)	(11,624)	1,100,122

21c. 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] Big Lottery: Providing grassroots and intensive practical support to single parents with the Big Lottery

[D] London and Quadrant: Empowering You aims to give holistic support to single parents living in L&Q Housing – factoring in primary considerations for single parents, the project teaches single parents how to access childcare and how to meet other single parents

[E] Linbury: To trial advice services using the web chat platform

[F] Sport England: Working with Leisure trusts to overcome barriers to single parent families participation.

[G] Dulverton: Provision of our Peer support service

2) Training, consultancy and projects

[H] DWP: Contract to provide programmes to improve employment opportunities, strengthen social inclusion, fight poverty and promote education, skills and life-long learning for Single Parents.

[I] Mersey Youth Works: Employability contracts

[J] Talent Match: To deliver positive outcome progression with single parents aged 18–24 years

[K] Greater Manchester JCP – NW : Employability contracts in Manchester

[L] Preston: Delivery of a learning programme for single parents

3) Research and Policy activities

[M] JP Morgan: Delivered in partnership with Toynbee Hall – supports low income single parent families to confidently save.

[N] Barclays : In-work progression research for single parents.

[O] Trust for London and Barrow Cadbury: Research investigating the impact of benefits sanctions on lone parents and their families in London.

[P] Barrow Cadbury trust: Research and policy work on child maintenance for single parents– Maintenance matters

Purposes of designated funds

The Trustees have released the sum of £438,423k previously designated for the John Will Trust Investment fund and investment in the three year digital strategy which ended in 2018.

For the year ended 31 March 2019

22 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	
	2019	2018	2019	2018
	£	£	£	£
Less than one year	231,146	243,658	8,153	12,497
One to five years	674,329	899,105	19,987	28,665
	<u>905,475</u>	<u>1,142,763</u>	<u>28,139</u>	<u>41,162</u>

23 Capital commitments

There were no capital commitments at 31 March 2019.

24 Contingent assets or liabilities

There were no contingent assets or liabilities at 31 March 2019.

25 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.

Reference and administrative information

Company number 00402748
Country of incorporation United Kingdom
Charity number 0230750
Country of registration England & Wales

Registered office and operational address

Unit B, Mary Brancker House
57-74 Holes Road
London NW5 3AQ

Email: info@gingerbread.org.uk
Website: www.gingerbread.org.uk

Trustees

Jonathan Welfare	Chair
Charlotte Thorne	Vice-Chair from 28 November 2018
Jenny van Krieken Robson	Treasurer (resigned 5 September 2019)
Fran Parry	
Alison Taylor	
Michelle Wright	from 10 June 2019 (resigned 15 November 2019)
Tracey Fletcher	from 10 June 2019 (resigned 26 November 2019)
George Coleman	
Sir Martin Donnelly	resigned 30 November 2019
Joyce Materego	
Sorcha Faherty	from 10 June 2019 (resigned 26 November 2019)
Jasmin Choudhury	from 10 June 2019
Jake Dyer	from 10 June 2019
Amina Ahmed	from 10 June 2019 (resigned 26 November 2019)
Patrick Mears	resigned 28 November 2018
Wendy Scott	resigned 13 February 2019
Wanda Wyporska	resigned 9 January 2019
Lily Caprani	resigned 28 November 2018
Mary Lumetta	resigned 13 February 2019
Victoria Benson	resigned 30 January 2019

Reference and administrative information

Key management Personnel

Rosie Ferguson –CEO to April 2019

Victoria Benson – Interim CEO from 1 February 2019 (Permanent CEO –1 May 2019)

Paula Harris – Interim director of finance and resources from Sept 2018

Otto Balsiger – Director of Finance and Resources to August 2018

Dalia Ben Galim – Director of Policy, Advice and Communications

Company secretary

Paula Harris from December 2018 to 31 March 2019

Bankers

Coutts & Co

St Martin's Office 440

Strand

London

WC2R 0QS

Lloyds Bank Plc

Burnley Branch

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