Gingerbread

Gingerbread Trustees' Annual Report

for the year ended
31 March 2026



Contents

03 Reference and administrative information

04 Introduction from our Chair

05 Executive summary

07 Our vision, mission and values

10 Why our work is still needed

11 Our impact in 2025-26

12 We connect

14 We support

16 We challenge

18 Trustees' report

19 Introduction
- 19 Objects
- 19 Public benefit
- 19 Structure, governance and management
- 20 Renumeration
- 20 Risk management

21 Fundraising activities

22 Funders for 2025-26

23 Financial review
- 23 Introduction
- 23 Reserves policy
- 23 Going concern
- 23 Investment policy

24 Statement of responsibility for the trustees

25 Financial report

26 Independent auditor's report

29 Charity accounts for the year ended 31 March 2026
- 30 Statement of financial activities
- 31 Balance sheet
- 32 Statement of cash flows
- 33 Notes to the financial statements



Reference and administrative information

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

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:

As of 31 March 2026

Chair

Sarah Pinch

Vice-chair

Professor Phil Deans

Treasurer

Daniel Moore	appointed 11 September 2025

Trustees

Benjamin Auty	appointed 17 April 2025
Harriette Douglas	
Diane Gault	until 9 June 2025
Henry Gregg	until 11 June 2025
Sanaz Nowroozi	until 21 July 2025
Ed Tait	

Key management personnel

As of 31 March 2026

CEO

Abigail Wood	from 4 November 2025

Interim CEO

Lisa Pearce	from February 2025 to September 2025

Company Secretary

Ella Harwood

Head of Communications and External Affairs

Vaila McClure

Registered address

82 Tanner Street
London
SE1 3GN

info@gingerbread.org.uk

www.gingerbread.org.uk

Bankers

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

Lloyds Bank Burnley Branch
PO Box 1000
Andover BX1 1LT

Auditor

Albert Goodman
Goodwood House
Blackbrook Park Avenue
Taunton
Somerset TA1 2PX

Introduction from our Chair

Being a single parent can be joyous, I know, I am one; but it can also be so very challenging and, at times, feel nothing short of overwhelming. I am so proud to lead an organisation that stands alongside, and offers practical support, as well as strong and meaningful campaigning to single parents and their families. Gingerbread's vision is very clear; we want a world where all single parents and their children can thrive.

2025/26 was a time of transformation and renewal for Gingerbread and the board had to make some very difficult decisions. My role, as Chair, has been to provide the strategic direction, with my fellow Trustees, and support to the CEO and her team to ensure Gingerbread has the financial security to be able to continue to deliver on our vision.

By making those difficult decisions, we have secured Gingerbread's future, and I am deeply grateful for the work of Lisa Pearce as our Interim CEO and now Abigail Wood as our permanent CEO for the leadership they have provided.

We end this financial year with strong reserves, good cashflow and a dedicated team determined to fulfil our mission, as we stand with and support single parents to overcome disadvantage, inequality and injustice.

I want to thank everyone who has supported us during this year, our funders, supporters, our staff team, the volunteers who support single parents across England and Wales through our groups, the many parliamentarians who proudly wore our badge on Single Parents Day, our brave and extraordinary campaign group who share their stories online, in person and pre-recorded, so we are able to campaign with authentic voices and highlight the lived experiences of single parents.

I also want to thank my board, who bring professionalism and respectful challenge to our work; who never shy aware from difficult decisions and provide the strategic guidance to our dedicated leadership team. The appointment of Daniel Moore as our treasurer has further strengthened the board's skills set and next year, we shall be looking more deeply about what ED&I means to Gingerbread and to the board, specifically.

Always with an eye on the future, we are building strong relationships in every aspect of our work, with funders, with supporters, with our single parents through our groups, with our colleagues, in parliament and the media.

Thank you to everyone who continues to support us with this important work.

Sarah Pinch
Gingerbread Chair

September 2026



Thank you to everyone who continues to support us with this important work.

Executive summary

The past year has been one of transformation and renewal for Gingerbread. We are proud that as a result of the hard work of our staff and trustees, and the ongoing support of our funders, we end this financial year in a position of strength and with a renewed ability to support single parents and their families.

Our transformation programme

As a result of financial pressures and systems that were in need of renewal, Gingerbread's board and interim CEO had to take difficult decisions to secure the charity's future, including the decision to close our helpline in April 2025, and to implement a renewed strategic direction focused on:

- Supporting and connecting single parents through local and online Gingerbread groups, and digital wellbeing support
- Amplifying the lived experience of single parents
- Driving systems change through strong policy and public engagement
- Building sustainability through a clear focus on costs, income, partnerships and our people.

A focus on sustainability

Following the recruitment of a new Chair and Vice Chair the year before, we have recruited another trustee and a new treasurer to bring broader experience and financial expertise to the board.

Our governance has been further strengthened through a review of the charity's articles, the trustee code of conduct and governance practices.



We supported

2,399

single parents through our local groups



We supported

26,150

single parents through our online community

Delivering for single parents and their families

This year, we continued to deliver practical support, trusted information and a strong voice for single parents and their families.

Through our groups, digital offerings and campaigning work, we helped to ensure that single parents could access the support they need while amplifying their experiences to influence policy and practice. Some highlights included:

- Supporting 2,399 single parents through our local groups and 26,150 through our online community
- Being part of the coalition of charities that successfully campaigned for the ending of the two-chidl benefit limit that disproportionately affected single parent families

Looking to the future

Our priority in 2026-27 will be embedding the changes of the previous year with a focus on consolidation rather than growth, and improving consistency and quality across what we already do.

We are strengthening how we connect with single parents by improving the volunteer journey and launching our app, and further developing the practical and wellbeing support we offer. Alongside this, we will build a stronger, more visible movement of single parent campaigners. Underpinning all of this is a focus on strong foundations: governance, safeguarding, digital systems and sustainable funding, positioning the organisation securely ahead of our 110th anniversary in 2028.

With thanks to our funders

We are deeply grateful to the funders, partners and supporters who backed us through this year of transformation.

Your ongoing trust in us made it possible to take decisive steps and invest in changes that made Gingerbread stronger and ready to face the future.

Our vision, mission and values

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

Our mission

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



We do this in three ways:

We connect

We provide a support network so that, with Gingerbread, no single parent is ever alone.

We support

We provide expert information for single parents so that they have the tools to support their children and themselves.

We challenge

We campaign against the inequalities and injustices that single parents face every single day.

Our values

We are brave, trustworthy, supportive and ambitious



Why our work is still needed

For more than a century, Gingerbread has stood alongside single parent families across England and Wales, challenging the poverty, inequality and isolation they face.

Today, two-thirds of single parents are in work and head one in four families in Britain, yet they are almost twice as likely to live in poverty as couple families. Too many of their children experience poorer health, education, social and emotional outcomes. These disparities are not because of parenting, but because of the lower household incomes, insecure work and limited access to resources faced by single parents.

They also continue to face stigma driven by outdated and unjust stereotypes.

Our vision is of a world where single parent families are recognised and valued, where they have the financial security and equal access to opportunities, where they feel connected to others with shared lived experience and where support helps single parents and their children build brighter, more confident futures.



1918

Lettice Fisher, founder, with daughter Mary. © National Portrait Gallery, London



1970s

Tessa Fothergill and children in the 1970s



A single mum and five of her seven children in the 1980s. © Alamy

2000s

Our impact in 2025-26



We connect

Connection can be life-changing. Gingerbread brings single parents together, so they feel heard, supported and never alone. Across England and Wales, our local and online communities offered friendship, safety and belonging to thousands of single parents and their children.

By March 2026 there were:

26,150

single parents connected through our online community

57

active groups

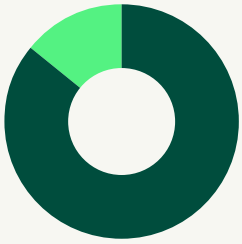
(46 Gingerbread run and 11 partner led)

2,399

single parent members of our local groups

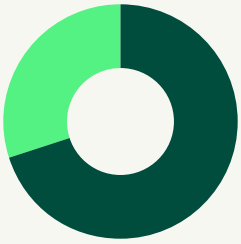


The impact on wellbeing for our community members has been extraordinary:



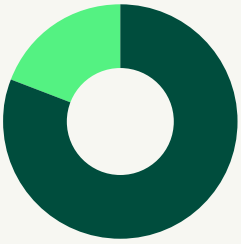
86%

of members felt part of a supportive single parent community



70%

felt less overwhelmed and better able to cope



81%

felt less lonely and isolated

Parents consistently tell us that when they feel supported, their children feel the benefits too. For many families, Gingerbread is more than a charity, it becomes a second family.

"My children see me relaxed, socialising, laughing... that's one of the biggest benefits of all."

"Being part of a community has helped my daughter feel less lonely and more confident."

"My children have met other children in single parent families and now know our situation isn't unusual, it's just another kind of normal."



We support

Single parents face complex pressures. We provide trusted, practical support that helps families become more resilient, improve their wellbeing and signpost the financial support they are entitled to.

Each month, around 50,000 people used our website to access specialist information on childcare, separation, finances and the cost of living.

Through our partnership with Turn2Us, over 9,000 single parents were able to check their benefit entitlements, and many found significant missed income.

In 2025–26, we helped single parents to identify:

Over

£37m

in unclaimed Universal Credit (UC)

Over

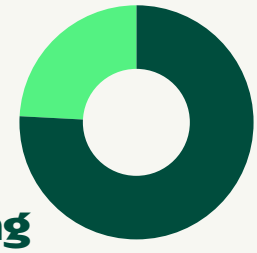
£68,000

in unclaimed Council Tax Support

We also redesigned our online Wellbeing Programme in response to feedback from single parents:

76%

of webinar attendees reported having improved wellbeing





"Having time to focus on myself and my needs, something I usually don't have time for, (the wellbeing session) gave me permission to do this."

Support also means joy. Through partnerships with businesses and cultural organisations, we gave single-parent families the chance to spend time and create positive memories together.

In 2025-26:

More than

150

single parents and children enjoyed a free day out at Hampton Court Palace

through our long standing partnership with Historic Royal Palaces



Over

1,500

free day passes were shared with single parents

through our newly formed National Trust partnership

92%

of users said the pass helped their family relax and spend quality time together

For parents facing financial constraints, these moments mattered.



"This was one of only two days out we had in the holidays... I was really grateful to have a day out for both of us which only cost the petrol and £4 for the car park."

"It made a really big difference to our holidays. I was feeling guilty that we hadn't particularly done much this summer, so it was a life saver for me."

We challenge

Challenging injustice has been at the heart of Gingerbread's work since 1918. In 2025–26, we continued to build a movement of single parents and their allies to campaign for change.



We focused on the policies having the greatest impact on families' financial security, including Universal Credit (UC) sanctions and reform of the Child Maintenance Service (CMS).

We were also proud to be part of a coalition of anti-poverty organisations that successfully campaigned for the removal of the two child benefit cap, which disproportionately affected single parent families.

In 2025–26, we campaigned for change which resulted in:

52

single parents sharing their lived experiences with policymakers and the media

4,025

digital campaign supporters

an increase from 3,000 in 2024–25

35

MPs engaging on Universal Credit

37

MPs engaging on Child Maintenance reform

7

meetings held with Government Ministers



45%

of MPs described our campaigning as effective

Through Members of our Campaigns Advisory Group (CAG) told us what it means to be heard in places of power:

"The group is an opportunity to have your voice heard — and your children's voices heard through you."

"I'm speaking up now and taking a stand. We're changing things for others."

We also piloted a new way to create change at work, recognising employers who actively support single parents. Learning from this, we will launch a Single Parent Friendly Employers scheme in 2026.

All of this means that, together, we are challenging stigma and systemic barriers and building a fairer future for single parent families.

Trustees' report



Trustees' report

The Trustees present their report and the audited financial statements for the year ended 31 March 2026.

Reference and administrative information set out on page 3 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.

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.

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 2025 as part of a governance review process. 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 Lisa Pearce from February to September 2025 and Abigail Wood from November 2025 onwards.

Board members give their time voluntarily and receive no remuneration. There are a maximum of 12 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 process 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 Trustees also appoint a safeguarding lead from among their number, the current safeguarding trustee is Harriette Douglas. 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 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 against charity sector salaries. Gingerbread is accredited by the Living Wage Foundation.

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 Board of Trustees quarterly.

Fundraising activities

As required by the Charities (Protection and Social Investment) Act 2016, the trustees of Gingerbread provide the following statement regarding fundraising activities carried out during the financial year ending 31 March 2026.

Gingerbread does not engage professional fundraisers or commercial participators. All fundraising activities were carried out directly by our staff and volunteers. Fundraising methods during the year ending 31 March 2026 included:

- Online donations via our website and fundraising platforms, including JustGiving
- Community events such as sponsored walks, runs, a bake off, raffles, quizzes and fundraising at a child's nursery
- Fundraising appeals via our website, social media channels and supporter emails
- Gift Aid claims on eligible donations.

Our fundraising mix continues to lean heavily towards statutory and charitable trusts and foundations, and we are pleased to continue to be supported by a number of significant charitable trusts and foundations (see page 12). It is with particular thanks that we acknowledge the continued support of Foundation CHANEL, The Linbury Trust and the Volant Charitable Trust, alongside new funding from the Kiawah Charitable Trust this year. We are also grateful to those who undertake personal challenges to raise funds for Gingerbread and all our individual donors who contributed so generously to the total amount raised this year.

Compliance with fundraising standards

Gingerbread is registered with the Fundraising Regulator, and we continue to follow the Code of Fundraising Practice. All fundraising activities are conducted with integrity and in line with our internal fundraising policies, which reflect best practice guidance.

Monitoring of fundraising activities

As our fundraising activity is carried out directly by our staff, our board of trustees oversee and monitor all fundraising activities, ensuring we comply with relevant rules and regulations. Trustees receive regular reports on fundraising performance, and any concerns are reviewed and acted upon promptly.

Complaints about fundraising

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

Protecting the public from undue pressure

We are committed to protecting vulnerable people and other members of the public from:

- Unreasonable intrusions in their privacy
- Unreasonably persistent approaches for money or other property
- Placing undue pressure on a person to give money or other property

We do this by treating people fairly, respectfully and responsively. We explain our cause in a way that doesn't mislead people. We make clear in all our communications that donations are voluntary so that donors do not feel pressured to give and always provide the choice to opt out of future fundraising contact.

Funders for 2025-26

Our grateful thanks to the following principal funders for 2025-26

Charitable trusts and foundations

- The 29th May 1961 Charity
- Ambergate Charitable Trust
- The Ardwick Trust
- Apple Tree Charitable Trust
- Barbour Foundation
- BNA Charitable Incorporated Organisation
- Cecil Pilkington Charitable Trust
- The Chalk Cliff 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
- Doris Field Charitable Trust
- The Dulverton Trust
- Eleanor Rathbone Trust
- Foundation CHANEL
- Foundation Derbyshire
- The G M Morrison Charitable Trust
- The Gallus Trust
- Garfield Weston Foundation
- The Hampstead Wells and Campden Charitable Trust
- The Hanley Trust (1987)
- John Armitage Charitable Trust
- Joseph Rowntree Foundation
- Joseph Rowntree Reform Trust
- The Linbury Trust
- Lloyds Bank Foundation for England and Wales
- Louis Nicholas Residuary Charitable Trust
- The Maud Elkington Charitable Trust
- Medlock Charitable Trust
- The Michael and Anna Wix Charitable Trust
- Michael Cornish Charitable Trust
- Mr and Mrs Sargeant Charitable Trust
- Nora Smith Charitable Settlement
- Norman Family Trust
- Northampton Town Council
- The Pat Newman Trust
- Pears Foundation
- Pilkington General Charity Fund
- The Rhododendron Trust
- Sharegift
- Simon's Charity
- Sir Jame Knott Trust
- Sir James Eastwood Foundation
- The Souter Charitable Trust
- Spears-Stutz Charitable Trust
- Stanton Ballard Charitable Trust
- Totara Charitable Trust
- Vandervell Foundation
- The Volant Charitable Trust
- William A Cadbury Trust
- William Leech Charity
- The Wyseliot Rose Charitable Trust

Statutory, lottery funders and other grants

- Department for Education
- Elizabeth Finn Care (Turn2Us)
- The National Lottery Community Fund – RC England Wide programme

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.

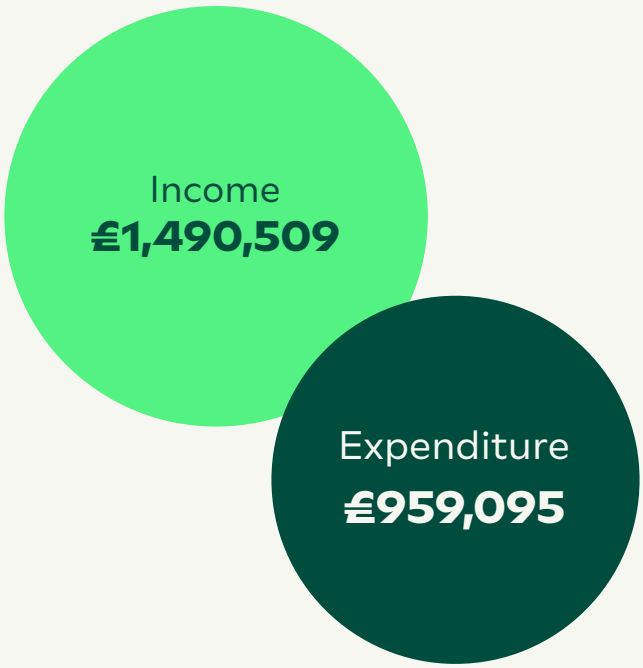
Financial review

During 2025–26, work continued on reviewing and reducing expenditure with the aim of achieving a year-end surplus to replenish the charity's reserves.

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.

The total income for the charity was £1,490,509 (2025: £2,073,615). The largest components of this came from donations and legacies of £805,553 (2025: £610,457), funding for research and policy activities of £340,000 (2025: £656,256), information and advice services of £96,100 (2025: £667,677) and core grant funding of £226,282 (2025: £125,000).

Total expenditure was £959,095 (2025: £2,483,625), which consisted of £598,914 on charitable activities (2025: 2,109,807) and £360,181 on raising funds (2025: £373,818). Taking into account net gains on investments, this resulted in a total surplus of £532,269 (2025: deficit of £389,275).



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 general funds set aside to cover at least three months' close-down operating costs if needed.

At 31 March 2026, three months operating costs remained approximately £290K. Of the total funds of £1,323,239 at the year-end (2025: £790,970), general unrestricted funds amounted to £874,343 (2025: £139,685). Trustees note the significant improvement in the charity's reserves position during the year, driven by continued cost control and an increase in unrestricted grant income from Trusts and Foundations. Designated funds stood at £14,241 at the end of the year (2025: £33,814) and restricted funds accounted for £434,655 (2025: £617,471) of the balance at year end. Given the recovery in Gingerbread's financial position, trustees have approved a small deficit budget for 26/27, to invest in critical areas of delivery, and build out our fundraising capability to secure our long-term financial health as we prepare for our next strategy.

Going concern

The trustees have considered the charity's financial position and remain confident that Gingerbread is a going concern. At 31 March 2026, the charity held cash at bank of £1,239,147 (2025: £648,226) and unrestricted general funds of £874,343 (2025: £173,499), providing a significantly strengthened liquidity and reserves position compared to the prior year.

In their review, the trustees assessed the charity's financial performance, cash flow forecasts and future funding expectations. Based on this review, the trustees are satisfied that the charity has sufficient resources to continue operating for the foreseeable future.

Investment policy

In 24/25 in light of the decline in reserves the charity took the decision to divest of all investment holdings. Cash savings are held in a money markets account.

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 2026 was 6 (2024-25:7). The trustees are members of the charity but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.
- Albert Goodman 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 7 September 2026.

Sarah Pinch
Chair

Professor Phil Deans
Vice-Chair

Financial report



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 2026, 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 Generally Accepted Accounting Practice, 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 2026 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- 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
- 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 trustees are responsible for the other information. The other information comprises the information included in the Trustees' Report, other than the financial statements and our auditor's report thereon. 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' Report, which includes the Directors' Report, prepared for the purposes of company law for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Directors' Report included within the Trustees' Report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our 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 Directors' Report included within the Trustees' Report.

We have nothing to report in respect of the following matters where 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 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' 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' 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.

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.

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:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charitable company through discussions with management, and from our commercial knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, Charities Act 2011, and employment legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and considering legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charitable company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they consider there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation, claims and breaches of relevant legislation; and
- reviewing correspondence with the Charity Commission and other relevant regulators.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the financial statements is located 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 and trustees 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 and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Michelle Ferris BSc (Hons), FCA, DChA
(Senior Statutory Auditor)

For and on behalf of Albert Goodman LLP,
Statutory Auditor

Goodwood House
Blackbrook Park Avenue
Taunton
Somerset
TA1 2PX

Date: 7 September 2026

Charity accounts

for the year ended 31 March 2026



Statement of financial activities

(incorporating an income and expenditure account)

For the year ended 31 March 2026

	Note	Unrestricted £	Restricted £	2026 Total £	Unrestricted £	Restricted £	2025 (Restated) Total £
Income from:							
Donations and legacies	2	805,553	-	**805,553**	610,457	-	**610,457**
Charitable activities:							
Information and advice services	3	81,100	15,000	**96,100**	1,066	666,611	**667,677**
Training, consultancy and projects	4	13,500	-	**13,500**	7,625	-	**7,625**
Research and policy activities	5	-	340,000	**340,000**	1,500	654,756	**656,256**
General Support Grant (Core Grant)	6	226,282	-	**226,282**	125,000	-	**125,000**
Investments	7	9,074	-	**9,074**	6,600	-	**6,600**
Total income		**1,135,509**	**355,000**	**1,490,509**	**752,248**	**1,321,367**	**2,073,615**
Expenditure on:							
Raising funds	8a	353,641	6,540	**360,181**	373,818	-	**373,818**
Charitable activities:	8a						
Information and advice services		37,691	9,406	**47,097**	613,495	744,070	**1,357,565**
Training, consultancy and projects		240	-	**240**	-	-	**-**
Research and policy activities		29,707	521,870	**551,577**	2,970	749,272	**752,242**
Other		-	-	**-**	-	-	**-**
Total expenditure		**421,279**	**537,816**	**959,095**	**990,283**	**1,493,342**	**2,483,625**
Net income / (expenditure) before net gains/ (losses) on investments and transfers		714,230	(182,816)	**531,414**	(238,035)	(171,975)	**(410,010)**
Net gains / (losses) on investments		855	-	**855**	20,735	-	**20,735**
Transfers between Funds		-	-	**-**	-	-	**-**
Net income / (expenditure) for the year and Reconciliation of funds:		715,085	(182,816)	**532,269**	(217,300)	(171,975)	**(389,275)**
Total funds brought forward		173,499	617,471	**790,970**	390,799	789,446	**1,180,245**
Total funds carried forward		**888,584**	**434,655**	**1,323,239**	**173,499**	**617,471**	**790,970**

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.

Balance sheet

Company no. 00402748

As at 31 March 2026

	Note	£	2026 £	£	2025 (Restated) £
Fixed assets:					
Tangible assets	14		**5,812**		10,341
Intangible assets	14		**14,241**		33,814
Investments	15		**1,322**		2,805
			21,375		**46,960**
Current assets:					
Debtors	16	92,321		309,928	
Cash at bank and in hand		1,239,147		648,226	
		1,331,468		**958,154**	
Liabilities:					
Creditors: amounts falling due within one year	17	(29,604)		(214,144)	
Net current assets			**1,301,864**		**744,010**
Creditors: amounts falling due after more than one year	18		**-**		-
Total net assets			**1,323,239**		**790,970**
The funds of the charity:	20a				
Restricted income funds			**434,655**		617,471
Unrestricted income funds:					
Designated funds		14,241		33,814	
General funds		874,343		139,685	
Total unrestricted funds			**888,584**		**173,499**
Total charity funds			**1,323,239**		**790,970**

Approved by the trustees on 7 September 2026 and signed on their behalf by

Sarah Pinch
Chair

Phil Deans
Vice-Chair

Statement of cash flows

For the year ended 31 March 2026

	Note	£	2026 £	£	2025 (Restated) £
Cash flows from operating activities					
Net income / (expenditure)			532,269		(389,275)
Adjustments for:					
Depreciation charges			23,567		28,205
Loss on disposal of fixed assets			(645)		-
Net losses/ (gains) on investments			(855)		(20,736)
Investment income			(9,074)		(6,600)
(Increase) / decrease in debtors			217,607		(82,021)
Increase / (decrease) in creditors			(184,540)		74,261
Net cash provided (used in)/provided by operating activities			**578,329**		**(396,166)**
Cash flows from investing activities:					
Investment income		9,074		6,600	
Net losses/ (gains) on investments		855		-	
Purchase of fixed assets		-		(947)	
Purchase of intangible assets		-		(14,029)	
Proceeds from sale of investments		1,181		338,894	
Change in cash held in investment		1,483		835	
Purchase of investments		-		-	
Net cash provided by / (used in) investing activities			**12,593**		**331,353**
Cash flows from financing activities:					
Cash inflows from new borrowing		-		-	
Repayments of borrowings		-		-	
Net cash provided (used in) financing activities			**-**		**-**
Change in cash and cash equivalents in the year			590,922		(64,813)
Cash and cash equivalents at the beginning of the year			648,226		713,039
Cash and cash equivalents at the end of the year			**1,239,147**		**648,226**

Notes to the financial statements

For the year ended 31 March 2026

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 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), the Charities Act 2011 and the Companies Act 2006. The financial statements are presented in Pounds Sterling (£) and rounded to the nearest pound. 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 have considered the charity's financial position, including cash held at bank of £1,239,147 and unrestricted general funds of £888,584 as at 31 March 2026. The trustees have also reviewed the charity's financial performance, cash flow forecasts and future funding expectations. Based on this review, the trustees are satisfied that the charity has sufficient resources to continue operating for the foreseeable future. The trustees have also concluded that there are no material uncertainties related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. Accordingly, the financial statements have been prepared on a going concern basis.

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 treated as a contingent asset and disclosed if material.

f. Grant income

Grant income is recognised when the charity has entitlement to the funds, any performance conditions attached to the grant have been met, it is probable that the income will be received, and the amount can be measured reliably. Grants received for specific purposes are credited to restricted funds and other grants are credited to unrestricted funds.

g. Fundraising income

Fundraising income is shown gross of related expenditure.

h. Investment income

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

i. 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. Income is stated after deduction of trade discounts and other sales taxes and is recognised net of VAT.

j. 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.

k. 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.

l. 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.

m. 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.

n. Operating leases

The charity did not hold any operating lease agreements during the year.

o. VAT

Expenditure is recorded net of recoverable VAT. Any VAT that is not recoverable from HM Revenue & Customs is charged to the relevant expenditure heading.

p. 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.

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.

Following a review of the website accounting policy, website development costs incurred from 1 April 2025 onwards have been recognised as an expense in the Profit & Loss Account rather than capitalised.

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.

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 16 and 17 for the debtor and creditor notes.

t. Cash and cash equivalents

Cash and cash equivalents comprise cash held at bank and in hand. Cash balances held within investment portfolios are presented within Investments and Cash Savings and are not included within cash and cash equivalents for the purposes of the cash flow statement.

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 statemen.

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.

w. Prior period adjustment

During the audit of the financial statements for the year ended 31 March 2026, it was identified that certain multi-year grant income relating to the prior year had been recognised in the current year.

The comparative figures and opening fund balances have therefore been restated to recognise the relevant grant income and accrued income in the correct accounting periods, including the years ended 31 March 2024 and 31 March 2025.

The adjustment affects only the timing of grant income recognition and has no impact on the charity's cash position or total income recognised over the life of the grants.

The effect of the restatement is summarised below:

Description	Previously reported £	Adjustment £	Restated £
Increase in Total funds at 31 March 2024 (Unrestricted)	310,799	80,000	**390,799**
Increase in Total funds at 31 March 2024 (Restricted)	731,447	57,999	**789,446**
Increase in accrued income at 31 March 2024	70,633	1 37,999	**208,632**
Decrease in grant income recognised in 2025 (Unrestricted)	140,000	(15,000)	**125,000**
Decrease in grant income recognised in 2025 (Restricted)	683,143	(28,387)	**654,756**
Increase in accrued income at 31 March 2025	209,196	94,612	**303,808**

2. Income from donations and legacies

	Unrestricted £	Restricted £	2026 Total £	2025 Total £
The Volant Charitable Trust	600,000	-	**600,000**	400,000
Donations	205,553	-	**205,553**	210,457
	805,553	**-**	**805,553**	**610,457**

3. Information and advice services

	Fees £	Grants £	2026 Total £	2025 Total £
Single parent helpline and advice line	-	-	**-**	667,677
Garfield Weston Foundation	600	80,000	**80,600**	-
Bartlett Taylor Charitable Trust	-	500	**500**	-
Highway One Trust	-	15,000	**15,000**	-
	600	**95,500**	**96,100**	**667,677**

Information and advice services income includes restricted grants of £15,000 (2025: £666,611)

4. Training, consultancy and projects

	Fees	Grants	2026 Total	2025 Total
	£	£	£	£
Single Parent Employability Training	-	-	-	7,265
Reed in Partnership	-	3,000	3,000	-
Three Hands Ltd	-	500	500	-
Money & Pensions Service	-	10,000	10,000	-
	-	13,500	13,500	7,265

Training consultancy and projects income includes restricted grants of £Nil (2025: £Nil)

5. Research and policy activities

	Fees	Grants	2026 Total	2025 (Restated) Total
	£	£	£	£
Research and policy	-	340,000	340,000	656,256
	-	340,000	340,000	656,256

Research and policy income includes restricted grants of £340,000 (2025: £654,756)

6. General Support Grant (Core Grant)

	Unrestricted	Restricted	2026 Total	2025 (Restated) Total
	£	£	£	£
The Linbury Trust	-	-	-	140,000
Pears Foundation	-	-	-	25,000
John Armitage Charitable Trust	20,000	-	20,000	(40,000)
Kiawah	150,000	-	150,000	
Stewarts Law Foundation	50,000	-	50,000	
29th May 1961 Charity	3,000	-	3,000	
Apple Tree Charitable Trust	3,282	-	3,282	-
	226,282	-	226,282	125,000

7. Income from investments

	Unrestricted	Restricted	2026 Total	2025 Total
	£	£	£	£
Dividend income	-	-	-	1,759
Bank deposit and other interest	9,074	-	**9,074**	4,841
	9,074	**-**	9,074	**6,600**

Total income from Government in the year was £Nil (2025: £228,012)

8a. Analysis of expenditure (Current year)

		Charitable activities						
	Raising funds	Information & advice services	Training consultancy & projects	Research & policy	Govern-ance costs	Support costs	2026 Total	2025 Total
	£	£	£	£	£	£	£	£
Staff costs (Note 10)	125,950	9 ,950	-	280,623	29,570	190,420	**636,513**	1,894,593
Direct costs	3,878	330	-	73,510	-	-	**77,718**	266,888
Management	-	-	-	-	-	22,622	**22,622**	35,049
Finance	-	-	-	-	-	1,126	**1,126**	2,869
Premises	-	-	-	-	-	11,079	**11,079**	94,981
IT	-	-	-	-	-	78,505	**78,505**	86,176
Trustee meetings	-	-	-	-	-	191	**191**	-
Legal and professional fees	-	-	-	-	52,749	-	**52,749**	11,312
Accountancy	-	-	-	-	3,000	-	**3,000**	3,000
Audit	-	-	-	-	18,779	-	**18,779**	17,228
Office administra-tion costs	-	-	-	-	-	33,246	**33,246**	43,325
Depreciation and amortisation	-	-	-	-	-	23,567	**23,567**	28,205
	129,828	**10,280**	**-**	**354,133**	**104,098**	**360,756**	**959,095**	**2,483,625**
Support costs	138,326	36,817	240	185,373	-	(360,756)	**-**	-
Governance costs	92,027	-	-	12,071	(104,098)	-	**-**	-
Total expenditure 2026	**360,181**	**47,097**	**240**	**551,577**	**-**	**-**	**959,095**	
Total expenditure 2025	**373,818**	**1,357,565**	**-**	**752,242**	**-**	**-**	**-**	**2,483,625**

8b. Analysis of expenditure (Prior year) (Restated)

		Charitable activities					
	Raising funds	Information & advice services	Training consultancy & projects	Research & policy	Govern-ance costs	Support costs	2025 Total (Restated)
	£	£	£	£	£	£	£
Staff costs (Note 10)	241,785	887,276	-	467,485	90,519	207,528	**1,894,593**
Direct costs	37,500	68,178	-	161,210	-	-	**266,888**
Management	-	-	-	-	32,227	2 ,822	**35,049**
Finance	-	-	-	-	-	2 ,869	**2,869**
Premises	-	-	-	-	-	94,981	**94,981**
IT	-	-	-	-	-	86,176	**86,176**
Legal Expenses	-	-	-	-	11,312	-	**11,312**
Accountancy	-	-	-	-	3,000	-	**3,000**
Audit	-	-	-	-	17,228	-	**17,228**
Office administration costs	-	-	-	-	-	43,325	**43,325**
Depreciation and amortisation	-	-	-	-	-	28,205	**28,205**
	279,285	955,453	-	628,695	154,286	465,906	**2,483,625**
Support costs	74,484	294,077	-	97,345	-	(465,906)	**-**
Governance costs	20,049	108,035	-	26,202	(154,286)	-	**-**
Total expenditure 2025	**373,818**	**1,357,565**	**-**	**752,242**	**-**	**-**	**2,483,625**

9. Net income / (expenditure) for the year

This is stated after charging / (crediting):

	2026	2025
	£	£
Depreciation	**23,567**	28,205
Loss or (profit) on disposal of fixed assets	**(645)**	-
Operating lease rentals:		
Property	**-**	67,458
Auditor's remuneration (excluding VAT):		
Audit	**15,750**	14,840
	38,672	**110,503**

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

Staff costs were as follows:

	2026	2025
	£	£
Salaries and wages	**540,647**	1,508,136
Redundancy and termination costs	**-**	113,983
National insurance contributions	**66,490**	162,369
Pension costs	**29,121**	81,008
Staff recruitment	**255**	29,097
	636,513	1,894,593

During the year ended 31 March 2025, the charity recognised redundancy and termination costs of £113,983 in connection with organisational restructuring. These costs comprised statutory and contractual redundancy payments together with payments in lieu of notice made to affected employees.

The payments were authorised by the Board of Trustees in accordance with the charity's governance procedures and were considered necessary to facilitate organisational restructuring and operational requirements.

At 31 March 2025, £106,559 of the total cost remained outstanding and was included within accruals. This balance was subsequently paid during April 2025. The restructuring programme and the associated redundancy and termination payments were approved by the Board of Trustees at its meeting held on 28 February 2025.

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

	2026	2025
	No.	No.
£60,000 – £69,999	**1**	3
£70,000 – £79,999	**-**	-
£80,000 – £89,999	**-**	-
£90,000 – £99,999	**-**	-
£100,000 – £109,999	**-**	-
£110,000 – £119,999	**-**	1

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £232,898 (2025: £523,687)

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2025: £Nil). No charity trustee received payment for professional or other services supplied to the charity (2025: £Nil).

Trustees' expenses represent the reimbursement of travel and subsistence costs totalling £191 (2025: £Nil) incurred in connection with attendance at trustee meetings. During the year, one trustee received reimbursement for these expenses (2025: none).

11. Staff numbers

The average number of employees (head count based on number of staff employed) during the year was 12.5 FTE (2025: 41.7 FTE).

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

	2026 No.	2025 No.
Raising funds	**3.1**	7.0
Information and advice services	**0.7**	16.1
Training, consultancy and projects	**-**	5.0
Research and policy activities	**5.5**	6.8
Governance costs	**0.1**	-
Support	**3.1**	6.8
	12.5	**41.7**

12. Related party transactions

As at 13 March 2026, the John Bruce's Will Trust was closed. Gingerbread had previously acted as the sole Trustee of the John Bruce's Will Trust, a UK registered charity whose sole purpose was to hold and distribute funds to Gingerbread. The Trust had distributed all of its funds to Gingerbread in prior years and remained dormant prior to closure.

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 and intangible fixed assets

	Fixtures & fittings	Computer equipment	Total tangible assets	Website develop-ment	Total intangible assets
	£	£	£	£	£
Cost					
At the start of the year	44,896	146,609	**191,505**	65,155	**65,155**
Additions in year	-	-	**-**	-	**-**
Disposal in year	-	129,914	**129,914**	-	**-**
At the end of the year	44,896	16,695	**61,591**	65,155	**65,155**
Depreciation					
At the start of the year	44,896	136,267	**181,163**	31,341	**31,341**
Charge for the year	-	3,994	**3,994**	19,573	**19,573**
Disposal in year	-	129,378	**129,378**	-	**-**
At the end of the year	44,896	10,883	**55,779**	50,914	**50,914**
Net book value					
At the end of the year	**-**	**5,812**	**5,812**	**14,241**	**14,241**
At the start of the year	-	10,341	**10,341**	33,814	**33,814**

All of the above assets are used for charitable purposes.

15. Investments and cash savings

	2026	2025
	£	£
Fair value at the start of the year	-	318,158
Additions at cost	-	-
Disposal proceeds	-	(338,893)
Net gain / (loss) on change in fair value	-	20,735
Cash held by investment broker	1,322	2,805
Fair value at the end of the year	**1,322**	**2,805**

	2026	2025
	£	£
Investments comprise:		
Cash held by investment broker	**1,322**	2,805
	1,322	2,805

The listed investments were last valued on 31 March 2026 by Seven Investment Management (7IM).

16. Debtors

	2026	2025 (Restated)
	£	£
Trade debtors	**500**	-
Other debtors	**1,075**	6,120
Prepayments and accrued income	**90,746**	303,808
	92,321	309,928

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

17. Creditors: amounts falling due within one year

	2026	2025
	£	£
Trade creditors	**6,634**	37,666
Taxation and social security	**1,512**	42,433
Accruals	**15,750**	124,399
Other creditors	**5,708**	9,646
	29,604	214,144

Included within other creditors is £3,453 in respect of pension contributions outstanding at 31 March 2026 (2025: £9,646).

18. Deferred income

Deferred income comprises income received in the year ending 31st March 2026 that relates to the next financial year. There was no deferred income as at 31st March 2026.

19. Pension scheme

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. Pension costs are allocated between restricted and unrestricted funds on the same basis as the related staff costs, reflecting the proportion of time spent by employees on restricted and unrestricted activities. The amount owed to the pension scheme at 31 March 2026 was £3,453 and 27 employees were in the scheme.

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

	General unrestricted	Designated	Restricted	Total funds
	£	£	£	£
Tangible fixed assets	5,812	-	-	**5,812**
Intangible fixed assets	-	14,241	-	**14,241**
Investment and cash savings	1,322	-	-	**1,322**
Current assets	896,813	-	434,655	**1,331,468**
Current liabilities	(29,604)	-	-	**(29,604)**
Net assets at 31 March 2026	**874,343**	**14,241**	**434,655**	**1,323,239**

20b. Analysis of net assets between funds (Prior year - Restated)

	General unrestricted (restated)	Designated	Restricted (restated)	Total funds (restated)
	£	£	£	£
Tangible fixed assets	10,341	-	-	**10,341**
Intangible fixed assets	-	33,814	-	**33,814**
Investment and cash savings	2,805	-	-	**2,805**
Current assets	340,683	-	617,471	**958,154**
Current liabilities	(214,144)	-	-	**(214,144)**
Net assets at 31 March 2025	**139,685**	**33,814**	**617,471**	**790,970**

21a. Movements in funds (current year)

	At 1 April 2025 (Restated)	Income & gains	Expenditure & losses	Gains/ losses	Transfers between funds	At 31 March 2026
	£	£	£	£	£	£
Restricted funds:						
Information and advice services						
Big Lottery & Trusts Advice and Support	9,204	-	(50)	-	-	**9,154**
Highway One Trust	-	15,000	(9,356)	-	-	**5,644**
Research and policy activities						
Fondation Chanel	537,737	340,000	(496,569)	-	-	**381,168**
Joseph Rowntree Foundation	6,540	-	(6,540)	-	-	**-**
Lloyds Bank Foundation	63,990	-	(25,301)	-	-	**38,689**
Total restricted funds	**617,471**	**355,000**	**(537,816)**	**-**	**-**	**434,655**
Unrestricted funds:						
Designated Funds						
Website Development	33,814	-	(19,573)	-	-	**14,241**
General funds	139,685	1,135,509	(401,706)	855	-	**874,343**
Total unrestricted funds	**173,499**	**1,135,509**	**(421,279)**	**855**		**888,584**
Total funds	**790,970**	**1,490,509**	**(959,095)**	**855**		**1,323,239**

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

21b. Movements in funds (Prior year - Restated)

	At 1 April 2024 (Restated)	Income & gains (Restated)	Expenditure & losses	Gains/ losses	Transfers between funds	At 31 March 2025 (Restated)
	£	£	£	£	£	£
Restricted funds:						
Information and advice services						
Big Lottery & Trusts Advice and Support	22,500	241,099	(254,395)	-	-	**9,204**
City Bridge Trust	15,164	77,500	(92,664)	-	-	**-**
DfE Family Support Services	-	228,012	(228,012)	-	-	**-**
Dulverton Trust	-	50,000	(50,000)	-	-	**-**
Garfield Weston	49,000	-	49,000	-	-	**-**
Linbury	-	70,000	(70,000)	-	-	**-**
Research and policy activities						
Fondation Chanel	589,555	600,000	(651,818)	-	-	**537,737**
Joseph Rowntree Foundation	4,028	49,676	(47,165)	-	-	**6,540**
Joseph Rowntree Foundation Reform Trust	-	5,080	(5,080)	-	-	**-**
Lloyds Bank Foundation	109,199	-	(45,209)	-	-	**63,990**
Total restricted funds	**789,446**	**1,321,367**	**(1,493,342)**	**-**	**-**	**617,471**
Unrestricted funds:						
Designated Funds						
Website Development	39,358	-	(19,573)	-	14,029	**33,814**
General funds	351,441	752,248	(970,710)	20,735	(14,029)	**139,685**
Total unrestricted funds	**390,799**	**752,248**	**(990,283)**	**20,735**	**-**	**173,499**
Total funds	**1,180,245**	**2,073,615**	**(2,483,625)**	**20,735**	**-**	**790,970**

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 [Restricted]

A. Big Lottery & Trusts Advice and Support: Providing advice, information and support to single parents.

B. Highway One Trust: Providing wellbeing services and webinars to single parent families.

2) Research and Policy activities [Restricted]

C. Fondation Chanel: System change for single parents.

D. Joseph Rowntree Foundation: Policy transformation for child maintenance support system.

E. Lloyds Bank Foundation: Political Influencing.

3) General Support Grant (Core Grant) [Unrestricted]

F. Pears Foundation: Support the ongoing delivery of our charitable objectives.

G. The Linbury Trust: Support the ongoing delivery of our charitable objectives.

H. Kiawah: Support the ongoing delivery of our charitable objectives.

I. John Armitage Charitable Trust: Support the ongoing delivery of our charitable objectives.

J. Stewarts Law Foundation: Support the ongoing delivery of our charitable objectives.

K. 29th May 1961 Charity: Support the ongoing delivery of our charitable objectives.

L. Apple Tree Charitable Trust: Support the ongoing delivery of our charitable objectives.

22. Capital commitments

There were no capital commitments at 31 March 2026.

23. Contingent assets or liabilities

There were no contingent assets or liabilities at 31 March 2026.

24. 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.

Gingerbread

gingerbread.org.uk

Gingerbread, the charity for single parent families, is registered in England and Wales as a company limited by guarantee, no. 402748, and a registered charity, no. 230750.