



Cards for Bravery
making cards - brightening lives - raising funds

Annual Report 2024

Charity number: 1203710

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☎ 07438 786951

✉ contact@cardsforbravery.com

📍 74 Heath Row, Bishops
Stortford, CM23 5DF



Important Information

The charity is registered as a Charitable Incorporated Organisation (CIO) with the Charity Commission for England and Wales. The charity's governing document is a foundation model constitution. The charity registration number is 1203710. The organisation was founded on May 6th 2015 and gained charitable registration on the 23rd June 2023. The objective of the charity is to 'relieve the needs of people and their families, primarily in the UK but also in other countries, suffering from mental or physical illness or injury of any description (or in need of emotional support as a result of such illness or hospitalisation) in particular but not exclusively through the provision and delivery of small gifts, messages, greetings cards, activity packs, and other similar items and activities as the trustees may see fit.

Method of appointment/election of trustees

The charity trustees shall manage the affairs of the CIO and may for that purpose exercise all the powers of the CIO. Other than the first appointed trustees, every trustee must be appointed for a term of three years by a resolution passed at a properly convened meeting of the charity trustees.

Organisation structure and decision making

The trustees meet once every two months, and at additional times where necessary, to direct the activities of the charity. The charity trustees shall manage the affairs of the CIO and may for that purpose exercise all the powers of the CIO.

Risk management

The trustees have assessed and annually reviewed the major risks to which the charity is exposed, and are satisfied that systems and procedures are in place to mitigate the charity's exposure to those risks.

Other

This annual account and reports were created with guidance issued by the Charity Commission and SORP.

Message from our Trustees

As we look back on 2024, we feel incredibly grateful for all that has been achieved at Cards for Bravery. It has been a year of growth, new partnerships, and opportunities to support more children and families than ever before.

Every card, activity pack, and bravery package we send is more than just a kind gesture. For a child or young person in hospital, it is a reminder that they are not forgotten and that someone is thinking of them. We have seen first-hand how even small acts of kindness can bring comfort and encouragement during the most difficult times.

This year we expanded our hospital partnerships, delivered our largest Christmas appeal to date, and were able to respond quickly when unexpected needs arose by providing care packages to those affected by the Southport attack. These milestones remind us why our work is so important and why we remain committed to reaching even more young people in the future.

2024 was also a year of recognition for both the charity and its leadership. Our founder and Chair of Trustees, Katie, was awarded a British Citizen Award for her voluntary services, and later invited to Buckingham Palace for a Royal Garden Party in recognition of the charity's work. Katie was additionally presented with a Points of Light Award by the Prime Minister, highlighting the positive impact Cards for Bravery has on children and families across the UK. These recognitions have helped raise awareness of our work and reinforce the importance of the support we provide to children and families.

None of this would have been possible without our volunteers, supporters, and partners. From those who make cards, to those who fundraise, to those who help us pack and deliver parcels, every contribution plays a part in the difference we make together.

We look forward to building on the progress of this past year and continuing to stand alongside children and families who need us most.



Katie Callaghan BCav
Chair

**Signed on behalf of the Board
of Trustees**



Cards for Bravery
making cards - brightening lives - raising funds

About us



Cards for Bravery is a charity dedicated to **brightening the days** and **improving the emotional wellbeing** of **hospitalised and seriously ill children** and their **families**. These children and young people tend to be admitted to hospitals, hospices, CAMHS units or being cared for at home. We provide a range of services such as the distribution of **positive handmade cards**, **bravery packages** and **activity packs**.

Katie Callaghan founded Cards for Bravery at 13 years old in 2015 during a 4 month long hospital admission after her best friend gave her a card that brightened her day. This **sparked** the idea to **create handmade cards** for the other patients in her ward. Beginning with distribution in one hospital, Cards for Bravery has since **grown** to working with over **40** hospitals, CAMHS Units and hospices to deliver a range of services to children across the UK. The charity has **expanded** over the years and is **maintained** by a group of **dedicated volunteers**, many who are chronically ill themselves—relating to the charity's aims and ethos.



Katie, our founder, at 13



2024 Year in Numbers

215

**Christmas packages
delivered**

1,200

activity packs distributed

7,500

cards received

8

**bravery
packages
distributed**

13

**events
hosted**

6,000+

cards distributed

40

**new card
making volunteers**

10

**new partnerships
with hospitals and hospices.**

Activity Packs

Our activity packs are a way for hospitalised children to have a form of entertainment while they are enduring hospital stays. This year, we distributed **1,200** activity packs to over **30 hospitals** and **4 hospices** across the UK, representing a **140% increase** compared to 2023.

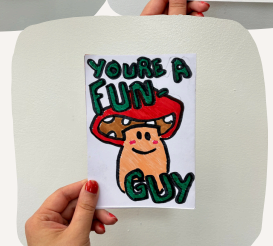
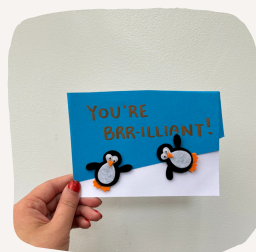


Bravery Packages

We delivered **8** tailored bravery packages to children and young people living with chronic health conditions, **double the amount from 2023**. Each package was individually personalised to reflect the recipient's interests, offering **encouragement** during particularly challenging times. These packages go beyond providing gifts, they are a **reminder** to young people that their **bravery is recognised** and that they are **not facing their journey alone**.

Card Distribution

This year we expanded our reach by forming 10 new partnerships with hospitals and hospices across the UK, bringing our total partners to over 40. Through these partnerships, we distributed around 6,000 cards, including both general and birthday cards, to hospitalised children and young people. Each card was designed to brighten a difficult day and remind recipients that someone is thinking of them.





Events

We hosted **13** events that brought our community together in different ways. These included **seven** fundraising events, **two** card-making workshops, a Christmas gift-bag packing day, and collaborative events with other charities such as **CamRARE**. Each event not only **raised vital funds** or **created resources** but also helped strengthen connections between **volunteers, supporters, and partners**.



Volunteers

As a volunteer run charity, volunteers are integral to our charitable activities. We welcomed **5 new volunteers** to our central team including admin volunteer, social media volunteers and activity pack volunteers and engaged over **40 new card-making volunteers**. We continue to value volunteers with lived experience, with **over 73%** of our main team having either **direct or indirect lived experience** of hospitalisation or chronic illness as a young person.



Other Projects

We delivered **10 care packages** to children and families affected by the tragic **Southport attack**, admitted to Alder Hey Children's Hospital. Our annual Christmas appeal resulted in the distribution of over **3,250 Christmas cards**, including **1,500 cards distributed in partnership with Christmas for CAMHS**.

In addition, **200 Christmas packages** were delivered to children and parents spending the holidays in hospital as well as families supported by hospice. A further **30 packages** were distributed to young people living with chronic conditions in the community in collaboration with Chronic Youth CIC.



Financial Activities Statement

to the nearest £

Financial Period: 1st January 2024 – 31st December 2024

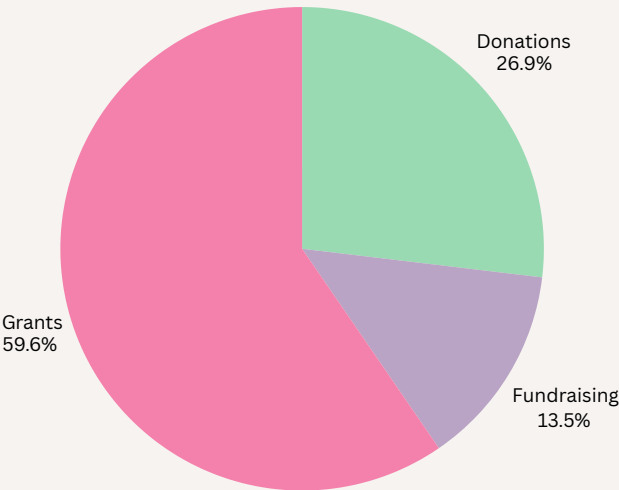
Income from	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024
Donations	£4,965	–	£4,965
Fundraising	£2,500	–	£2,500
Grants	–	£11,000	£11,000
Total Income	£7,465	£11,000	£18,465

Expenditure on	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024
Projects	£1,026	£3,500	£4,526
Maintenance	–	£3,044	£3,044
Events	–	£1,512	£1,512
Total Expenditure	£1,026	£8,056	£9,082

Financial Review

Income

2024 Year



In the year of 2024 we had a total income of £18,465.

This income came from donations, fundraising events and grants.

Donations include personal donations made through bank transfers, Paypal Giving Fund, and more.

Fundraising includes income from any fundraising activities we held or individuals held for us within the year.

Grants include any income we were granted from organisations, such as our grant from the National Lottery Fund.

£7465 of this income was unrestricted funds and £11,000 was restricted funds.

In the year of 2024 we had a total rounded expenditure of £9082.

This expenditure was spent on maintenance, projects, and events.

Projects include expenditure spent on our charitable activities such as card distribution, bravery packages, activity packs, our Christmas packages and more.

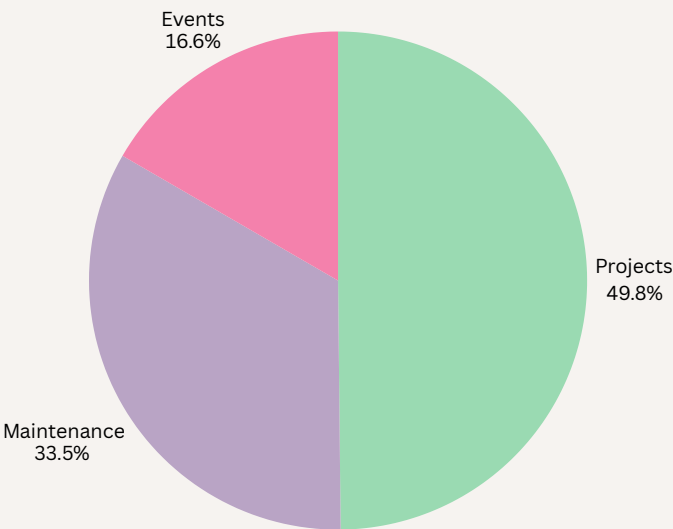
Maintenance includes any expenditure spent on the daily running costs of the charity such as volunteer expenses, admin costs, charitable materials and more. No trustees claimed expenses in the year of 2024.

Events include any expenditure spent on running either fundraising, card-making or other events, including hall hire costs.

£1026 of this expenditure was spent from unrestricted funds with £8056 from restricted funds.

Expenditure

2024 Year



Financial Review

Review of charities financial position year ending 2024

2024 marked a year of financial growth with a notable increase in income compared to the previous year. This growth reflects the continued generosity of our supporters, successful fundraising efforts, and increased access to grant funding. We maintained a careful balance between income and expenditure throughout the year, ensuring that we remained financially responsible while continuing to invest directly in our charitable activities. As a result, we ended the year in a stable and comfortable financial position.

Looking ahead, our focus will be on diversifying our income streams to further strengthen the sustainability of the charity. We remain committed to careful financial planning, ensuring we can continue to meet demand, respond to emerging needs, and grow our impact in a sustainable and responsible way.



Reserves policy statement

The trustees aim for the charity to hold free reserves equivalent to twelve months' operational costs. In a situation where there is a deficit, the trustees will ensure that fundraising activities are prioritised and, if appropriate, the charity's activities will be scaled back. Due to being a newly registered charity, at present our reserves meet the required threshold however our unrestricted funds are low. Plans to increase unrestricted funds in the coming year and two years will address this. In the meantime, trustees regard this as a low risk to the charity.

Trustee Declaration:

The trustees declare that they have approved the trustees report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full Name(s)	Katie Callaghan	Chelsea Wong
Position	Chair	Treasurer
Date Signed	19/09/2025	19/09/2025



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name CARDS FOR BRAVERY

No (if any)

1203710

Receipts and payments accounts

For the period
from

Period start date

1/1/24

To

Period end date



31/12/2024

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds
	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts				
Donations	4,965	-	-	4,965
Fundraising	2,500	-	-	2,500
Grants	- 0	11,000	-	11,000
	- 0	-	-	-
	- 0	-	-	-
	- 0	-	-	-
	- 0	-	-	-
	- 0	-	-	-
Sub total (Gross income for AR)	7,465	11,000	-	18,465
A2 Asset and investment sales, (see table).				
	- 0	- 0	- 0	-
	- 0	- 0	- 0	-
Sub total	- 0	- 0	- 0	-
Total receipts	7,465	11,000	- 0	18,465
A3 Payments				
Projects	1,026	3,500	-	4,526
Maintenance/Running Costs		3,044	-	3,044
Events	- 0	1,512	-	1,512
	- 0	-	-	-
	- 0	-	-	-
	- 0	-	-	-
	- 0	-	-	-
	- 0	-	-	-
Sub total	1,026	8,056	-	9,082
A4 Asset and investment purchases, (see table)				
	- 0	- 0	- 0	-
	- 0	- 0	- 0	-
Sub total	- 0	- 0	- 0	-
Total payments	1,026	8,056	- 0	9,082
Net of receipts/(payments)	6,439	2,944	-	9,383
A5 Transfers between funds	- 0	-	-	-
A6 Cash funds last year end	2,625	-	-	2,625
Cash funds this year end	9,064	2,944	-	12,008

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds	Restricted funds
		to nearest £	to nearest £
B1 Cash funds		-	-
		-	-

		-	-
	Total cash funds	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	Agreement Error
		Unrestricted funds	Restricted funds
	Details	to nearest £	to nearest £
B2 Other monetary assets		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
	Details	Fund to which asset belongs	Cost (optional)
B3 Investment assets			-
			-
			-
			-
			-
	Details	Fund to which asset belongs	Cost (optional)
B4 Assets retained for the charity's own use			-
			-
			-
			-
			-
			-
			-
			-
			-
	Details	Fund to which liability relates	Amount due (optional)
B5 Liabilities			-
			-
			-
			-
			-
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	
		KATIE CALLAGHAN	
		CHELSEA WONG	
Caption			

-
-
OK
Endowment funds
to nearest £
-
-
-
-
-
-
Current value (optional)
-
-
-
-
-
Current value (optional)
-
-
-
-
-
-
-
-
-
When due (optional)
Date of approval
19/09/2025
19/09/2025