

Trustees' Annual Report for the period

From 10th April, 2024

To

27th February, 2025

Charity name: Sudden Sam

Charity registration number: 1207785

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Sudden Sam exists to relieve the mental and physical sickness of people within the Liverpool City Region who have suffered sudden loss and trauma by providing counselling and emotional support. The charity also aims to relieve financial hardship by providing grants to those affected by sudden bereavement and by offering practical guidance through the coronial and multi-agency processes following a sudden death.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	During the reporting period, Sudden Sam provided emotional, practical, and financial support to individuals and families affected by sudden loss. Key activities included: • Emotional support – 1:1 counselling and therapy, as well as community support and coffee mornings – delivered by experienced and qualified counsellors. • Financial Support – providing support to those impacted by sudden loss, including funeral assistance grants. • Practical guidance – supporting those through the process of a sudden loss, including what to expect and when and the multi-agency process that is involved. • Community awareness – increasing understanding of the impact of sudden loss within the community through public speaking, events, and literature.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees confirm they have had due regard to the Charity Commission's guidance on public benefit when planning activities and making decisions.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	The charity awards funeral and hardship grants in accordance with its Financial Support Policy. All grants are assessed on need, supporting documentation, and the circumstances of sudden bereavement.
Policy on social investment including program related investment	Para 1.38	The charity does not currently engage in social or programme-related investment.
Contribution made by volunteers	Para 1.38	Sudden Sam, within this financial period, has been supported by a team of eight volunteers who assist with events, awareness campaigns, and administrative tasks. Their contribution is vital to the charity's work and reach.
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	During this financial period, Sudden Sam achieved the following milestones: • Officially registered as a charity on 10 April 2024. • Held its official launch event on 1 June 2024 with over 260 attendees, raising £6,000. • Raised over £15,000 in total through fundraising events and community support. • Appointed four counsellors to deliver therapy. • Established the Friends of Sudden Sam volunteer scheme • Registered with the Fundraising Regulator. • Received donations and grants to help deliver our charitable purposes. • Became partners with Funeral Experts and Aftermath. • Published 'practical guidance' guides to support those through the process of a sudden loss Through these achievements, the charity directly improved access to emotional and practical support for bereaved families, raised community awareness of sudden loss, and established a sustainable foundation for future service delivery.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	The trustees set out to establish Sudden Sam as a fully functioning, recognised charity providing emotional, practical, and financial support to those affected by sudden loss. All key objectives for the period were met or exceeded: • Registration with the Charity Commission and the Fundraising Regulator was completed. • Emotional support services were launched, with four counsellors delivering therapy sessions to bereaved individuals and children. • The Friends of Sudden Sam volunteer programme was introduced, expanding community engagement. • Public awareness was raised through coffee mornings, talks, and partnerships with local organisations. • Practical Guidance given through home visits, meetings, and published literature. Overall, the charity successfully transitioned from concept to a sustainable operational model within its first year.
Performance of fundraising activities against objectives set	Para 1.41	Fundraising exceeded expectations for the charity's first year. • The launch event raised £6,000, surpassing the initial £3,000 target. • Total fundraising for the year exceeded £15,000 through community events, raffles, and online donations. • Donations and grants provided additional income, supporting the offering of therapy. These achievements provided a strong financial foundation for the coming year and demonstrated wide public support and trust in the charity's mission.
Investment performance against objectives	Para 1.41	The charity does not currently hold investments or operate an investment portfolio. All funds are held in a current bank account to ensure liquidity and immediate availability for operational costs and grant-making. Trustees continue to review this annually but have agreed that maintaining cash reserves best serves the charity's present stage of development.
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At the end of the financial year, the charity held a healthy financial position with funds totalling over £20,000. The trustees are satisfied that Sudden Sam is financially stable and able to meet its commitments.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The trustees aim to maintain a reserve sufficient to cover at least three months of operating costs, ensuring continuity of service and financial resilience. At year end, unrestricted reserves stood at approximately £20,000 , which will support counselling delivery, running costs, and future sustainability.
Amount of reserves held	Para 1.22	Over £20,000
Reasons for holding zero reserves	Para 1.22	Not applicable – the charity holds positive unrestricted reserves.
Details of fund materially in deficit	Para 1.24	None – the charity does not have any funds in deficit.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	There are no material uncertainties about the charity's ability to continue as a going concern. Sudden Sam has a stable financial position and strong community support. The trustees are confident that the charity will continue to operate and grow in the foreseeable future.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The charity's income during the financial period was primarily generated through: - Fundraising events and community donations, including the official launch event, raffles, and supporter campaigns. - Corporate grants and donation. - Individual and regular donations from supporters through local fundraising and online giving platforms. All funds were used to support the delivery of emotional support services, funeral grants, and community awareness projects.
Investment policy and objectives including any social investment policy adopted	Para 1.46	The charity does not currently hold any investments or operate an investment portfolio. All funds are kept in a standard current account to ensure easy access for operational purposes. The trustees will review the potential for longer-term savings or low-risk investment options once a consistent financial surplus is achieved. There is currently no social investment policy adopted.
A description of the principal risks facing the charity	Para 1.46	The trustees regularly review key risks to ensure the charity's sustainability and good governance. The main risks identified include: - Funding continuity: Reliance on community fundraising and grant income poses a risk if external funding opportunities decline. - Safeguarding and data protection: As the charity works with bereaved individuals, confidentiality and safeguarding procedures must remain robust.

		- Service delivery capacity: Ensuring sufficient qualified counsellors and volunteers to meet demand. - Reputational risk: Maintaining public trust through transparency, professional conduct, and compliance with the Fundraising Regulator and Charity Commission. Mitigating actions include clear financial oversight, safeguarding training, risk registers, and regular trustee review meetings.
Other		The trustees would like to express their sincere thanks to all supporters, volunteers, partner organisations, and funders who have enabled Sudden Sam to grow so rapidly in its first year. Their commitment ensures that families affected by sudden loss continue to receive the emotional, practical, and financial support they need.

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	The charity is governed by a Constitution of a Charitable Incorporated Organisation (CIO) – Foundation Model, adopted on 25 January 2024.
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Sudden Sam is constituted as a Charitable Incorporated Organisation (CIO), where the charity trustees are the only voting members.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	In accordance with clause 10 of the constitution, trustees are appointed by resolution of the existing trustees at a properly convened meeting. When selecting new trustees, the board considers the skills, knowledge, and experience needed for the effective governance of the charity. There are no external bodies entitled to appoint trustees, and there are currently five trustees serving. Trustees serve for a term of three years and may be reappointed in line with the governing document.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	New trustees receive an induction pack containing the charity's governing document, latest annual report, and key policies, including safeguarding, finance, and data protection. An introductory meeting with the Founder and CEO is held to explain trustee duties, Charity Commission guidance (CC3 – <i>The Essential Trustee</i>), and Sudden Sam's operational structure. Ongoing development is supported through trustee meetings, updates on charity law and governance, and opportunities to attend external training sessions relevant to their roles.
		Sudden Sam operates under the oversight of its Board of Trustees, who are responsible for governance, compliance, and strategic direction.

The charity's organisational structure and any wider network with which the charity works	Para 1.51	The day-to-day running of the charity is managed by the Founder and CEO, supported by self-employed counsellors and a team of volunteers. While independent, Sudden Sam collaborates with local authorities, community organisations, schools, and funeral providers to ensure joined-up support for those affected by sudden loss. The charity also works in partnership with local mental health professionals and bereavement services to provide holistic care across the Liverpool City Region.
Relationship with any related parties	Para 1.51	There are no related party transactions during the financial period. None of the trustees or connected persons received any remuneration or other benefit from the charity. All payments made during the year were for charitable purposes only, and all relationships with suppliers and contractors were conducted at arm's length and in the charity's best interests.
Other		

Reference and Administrative details

Charity name	Sudden Sam
Other name the charity uses	None
Registered charity number	1207785
Charity's principal address	24 Worthing Street Bootle Liverpool L22 6QU

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Tom Hanlon	Founder / CEO	Full year	
2	Andrew Mercer	Trustee	Full year	
3	Susan Hanlon	Trustee	Full year	
4	Paula Mercer	Trustee	Full year	
5	Gaynor Shiels	Trustee	Full year	
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Corporate trustees – names of the directors at the date the report was approved

Director name		
NIL	NIL	NIL

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
NIL	NIL	NIL

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None – the charity does not hold any assets as a custodian trustee on behalf of another organisation.
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	Not applicable – Sudden Sam holds and manages only its own charitable funds and assets.
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	Not applicable – the charity does not hold assets for other bodies. All funds are managed in a single charity bank account, with financial controls and dual authorisation in place to ensure transparency and proper stewardship.

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Tom Hanlon

Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

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

Signed on behalf of the charity’s trustees

Signature(s)	T.Hanlon	
Full name(s)	Tom Hanlon	
Position (eg Secretary, Chair, etc)	Founder and CEO	
Date	12 th November, 2025	