Cards for Bravery

making cards - brightening lives - raising funds

Annual Report 2025

Charity number: 1203710

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Reference and Administrative Details

Trustees:	Katie Callaghan - Chair Chelsea Wong - Treasurer Molly Clark Leah Attwood Annabelle Rafferty (resigned 18/01/2025)
Phone:	07438786951
Email:	contact@cardsforbravery.com
Website:	www.cardsforbravery.com
Charity Number:	1203710
Principal Address:	Suite 26, 10 Shenley Pavillions Chalkdell Drive, Shenley Wood Milton Keynes, MK5 6LB
Independent Examiner:	Mr Umbar Khan, AFA, MIPA Taxwise Accountancy 16 Titan Court, Laporte Way Luton, Bedfordshire LU4 8EF

Message from our Trustees

As I write this year's message, it feels incredibly special to be reflecting on our tenth year. A simple idea during my own experience in hospital has grown into a charity supporting thousands of children, young people and families across the UK.

2025 has been another year of growth, impact, and exciting progress. In March, we launched our Sibling Packs, marking the beginning of a new chapter as we expanded our regular support beyond the child or young person to include the wider family. We know that illness affects everyone around a child, and we are proud to be able to recognise and support siblings too.

One of the highlights of the year was our 10th Anniversary Bravery Ball. It was a truly special evening celebrating everything we have achieved together over the past decade. Alongside raising an incredible amount to support our future work, it gave many of the families we support the opportunity to enjoy a night away from the challenges they face and create new memories together.

Our record-breaking Christmas campaign saw more than 800 gifts distributed to children, young people and families spending the festive season in hospital or living with serious illness. Seeing our community come together to make this possible was a powerful reminder of the difference kindness can make.

This milestone year has also been a time of reflection. Looking back over the past ten years has reminded us why we started, how much we have achieved, and how much more we can do. As we look ahead, we are focused on strengthening the charity, developing our services and building a sustainable future so we can continue reaching more families who need us.

This year also saw the departure of trustee Annabelle Rafferty. On behalf of the Board, I would like to thank Annabelle for her dedication and contribution during her time with us. We wish her every success for the future.

Finally, thank you to our trustees, volunteers, supporters, partners and donors. Your belief in our work has made everything we achieved this year possible. As we enter our next decade, I am excited for what the future holds and the difference we can continue to make together.

Katie Callaghan BCAV, Chair of Trustees

About Us

About Our Charity

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 90 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.

Meet the Trustees



Katie Callaghan



Chelsea Wong



Molly Clark



Leah Attwood



Annabelle Raffety

Objectives and Activities

Aims and Objectives

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.

Significant Activities

During 2025, the charity continued to deliver its charitable activities, supporting individuals affected by serious and chronic illness or hospitalisation, primarily children and young people, as well as their families.

Activities included the distribution of handmade greeting cards, activity packs and care packages to children and young people in hospitals, hospices and other settings. The charity also continued its seasonal initiatives, including its Christmas card and festive giving activities, to brighten the days of those experiencing illness or hospitalisation over the festive period.

Through these activities, the charity aimed to support emotional wellbeing, provide comfort and distraction during difficult periods, and help children, young people and their families feel remembered and supported.

All activities were provided in furtherance of the charity's objectives and for the public benefit.

Public Benefit

The trustees have reviewed and understand the Charity Commission guidelines, and followed guidance on public benefit when planning and delivering the charity’s activities.

The trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the Charity Commission’s guidance on public benefit.

Contribution Made by Volunteers

The charity is volunteer-led, with volunteers playing a vital role in delivering its charitable activities. This year, we welcomed support from individual volunteers, group volunteers, and corporate volunteering teams, contributing their time, skills and creativity to help prepare cards, assemble activity packs, and care packages, support fundraising and events, and assist with the charity’s wider operations.

Structure, Governance, and Management

Governing Document

Cards for Bravery is a Charitable Incorporated Organisation (CIO), registered with the Charity Commission for England and Wales (charity number 1203710), and is governed by its constitution. The charity's governing document is a foundation model constitution

Trustee Selection Methods

The charity trustees 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.

Statement of Trustee's Responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales 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 charity and of the incoming resources and application of resources of the charity for that period. In preparing the financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and accounting estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to persume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at anytime the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The Trustees report was approved by the trustee board and signed on its behalf by:



Katie Callaghan, Trustee
27/10/26

Year at a Glance

812
Christmas gifts delivered

1,800+
activity packs distributed

700+
sibling packs distributed

12 Bravery packages distributed

13 Events hosted

10th
anniversary celebrated

6,200+
cards distributed

4
new volunteers on our main team

60
new partnerships with hospitals and hospices

Achievements and Performance

During 2025, the charity continued to expand its reach and deliver meaningful support to individuals, particularly children and young people, affected by serious and chronic illness, as well as their families.

01



Activity Packs

We distributed over 1,800 activity packs to more than 40 hospitals across the UK, providing entertainment, creative activities and distraction for children during hospital stays, including lengthy periods of treatment.

02



Sibling Support

In March, we launched our Sibling Activity Packs, recognising that siblings can also be affected by a child's illness. 700 packs have been distributed to hospitals across the UK, helping siblings feel included and supported during challenging times.

03



Bravery Packages

We delivered 12 personalised bravery packages, tailored to reflect each recipient's interests and provide encouragement, comfort and something positive to look forward to during difficult periods of illness.

04



Handmade Cards and Partnerships

We established 60 new healthcare partnerships during the year, bringing our total to 85. Through these partnerships, we distributed over 5,000 handmade cards to remind children and young people that they are being thought of and remembered, helping to reduce feelings of isolation during illness and hospitalisation.

Achievements and Performance

05



Community Engagement and Fundraising

We hosted 13 events throughout the year, helping to raise vital funds, create resources and strengthen relationships with our community, partners and sponsors. These activities supported the continued delivery and development of our charitable services.

06



10th Anniversary

We celebrated the charity's 10th anniversary with a special ball, bringing together people we have supported alongside volunteers, supporters, partners and sponsors to celebrate the charity's journey and impact.

07



Christmas Campaign

During the festive period, we distributed over 800 gifts and packages to children and families spending Christmas in hospital, alongside donating 1,200 handmade Christmas cards. These initiatives helped bring moments of kindness, comfort and festive cheer to families facing the challenges of illness during the holiday season

08



Other Projects

Throughout the year, we made additional donations to hospitals. This included providing 30 gift bags for Mothers Day for mothers spending time in hospital alongside their children,

These achievements enabled us to reach more children, young people and families, provide practical and emotional support during difficult experiences, and strengthen the network of volunteers, healthcare settings, and community partners working to improve their wellbeing.

Financial Review

Financial Review

At the end of 2025, the charity was in a comfortable financial position, reflecting the continued growth and development of its charitable activities. The charity's income increased significantly compared with previous years, enabling us to expand our reach and strengthen the support provided to individuals affected by health conditions.

The trustees are satisfied that the charity is in a stable financial position to continue delivering its charitable activities and work towards its future plans, while ensuring that restricted funds are used for their designated purposes.

Reserves policy statement

The trustees aim for the charity to hold reserves equivalent to twelve months of basic operational costs, providing financial stability and ensuring the charity can continue delivering its activities should income fluctuate or unexpected costs arise.

At the end of 2025, the charity continued to meet its reserves target. The trustees remain committed to maintaining an appropriate level of reserves while supporting the charity's continued growth and development.

The charity currently holds approximately £3,000 in reserves in accordance with its reserves policy. The trustees will review the reserves policy during 2026 to ensure it remains appropriate for the charity's financial position, continued growth and future plans.

Trustee Declaration

The trustees declare they have approved the trustees annual report.

Signed on behalf of the charity's trustees

Signature(s)		
Full Name(s)	Katie Callaghan	Chelsea Wong
Position	Chair	Treasurer
Date Signed	27/10/26	27/10/26

CARDS FOR BRAVERY
Independent Examiner's Report to the Trustees of CARDS FOR BRAVERY
For The Year Ended 31 December 2025

I report to the trustees on my examination of the accounts of CARDS FOR BRAVERY (the Trust) for the year ended 31 December 2025.

Responsibilities and Basis of Report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and contents of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Mr Umber Khan, AFA, MIPA

27/10/2026
Taxwise Accountancy
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Laporte Way
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Bedfordshire
LU4 8EF

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CARDS FOR BRAVERY
Statement of Financial Activities
For The Year Ended 31 December 2025

	Notes	Unrestricted funds	Restricted funds	2025 Total funds	2024 Total funds
		£	£	£	£
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	**3**	12,320	20,000	32,320	18,465
Charitable activities:					
Charitable Activities		250	2,240	2,490	-
Investments	**4**	27	-	27	-
		12,597	22,240	34,837	18,465
EXPENDITURE ON:					
Raising funds	**5**	(3,730)	(1,970)	(5,700)	(1,512)
Charitable activities:	**5**				
Charitable Activities		(12,286)	(64)	(12,350)	(7,570)
		(16,016)	(2,034)	(18,050)	(9,082)
NET INCOME		(3,419)	20,206	16,787	9,383
NET MOVEMENT IN FUNDS		(3,419)	20,206	16,787	9,383
RECONCILIATION OF FUNDS:					
Total funds brought forward		9,064	2,944	12,008	2,625
TOTAL FUNDS CARRIED FORWARD	**7**	5,645	23,150	28,795	12,008

The notes on pages 9 to 11 form part of these financial statements.

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CARDS FOR BRAVERY
Comparative Statement of Financial Activities
For The Year Ended 31 December 2025

	Notes	Unrestricted funds	Restricted funds	2024 Total funds
		£	£	£
INCOME AND ENDOWMENTS FROM:				
Donations and legacies	**3**	7,465	11,000	18,465
Charitable activities:				
EXPENDITURE ON:				
Raising funds	**5**	-	(1,512)	(1,512)
Charitable activities:	**5**			
Charitable Activities		(1,026)	(6,544)	(7,570)
		(1,026)	(8,056)	(9,082)
NET INCOME		6,439	2,944	9,383
NET MOVEMENT IN FUNDS		6,439	2,944	9,383
RECONCILIATION OF FUNDS:				
Total funds brought forward		2,625	-	2,625
TOTAL FUNDS CARRIED FORWARD	**7**	9,064	2,944	12,008

The notes on pages 9 to 11 form part of these financial statements.

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CARDS FOR BRAVERY
Statement of Financial Position
As At 31 December 2025

	Notes	Unrestricted funds	Restricted funds	2025 Total funds	2024 Total funds
		£	£	£	£
CURRENT ASSETS					
Cash at bank and in hand		5,645	23,150	28,795	12,008
		5,645	23,150	28,795	12,008
NET CURRENT ASSETS (LIABILITIES)		5,645	23,150	28,795	12,008
TOTAL ASSETS LESS CURRENT LIABILITIES		5,645	23,150	28,795	12,008
NET ASSETS		5,645	23,150	28,795	12,008
FUNDS OF THE CHARITY					
Restricted Funds				23,150	2,944
Unrestricted Funds				5,645	9,064
TOTAL FUNDS	**7**			28,795	12,008

The financial statements were approved by the board of trustees on 27 October 2026 and were signed on its behalf by:



Katie Callaghan

Trustee

The notes on pages 9 to 11 form part of these financial statements.

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1. General Information

CARDS FOR BRAVERY is a charitable incorporated organisation registered with the Charity Commission, registered charity number 1203710. The principal address is Suite 26, 10 Shenley Pavilions, Chalkdell Drive, Shenley Wood, Milton Keynes, MK5 6LB.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities Act 2011.

The charity is a Public Benefit Entity as defined by FRS 102.

2.2. Going Concern Disclosure

The trustees have not identified any material uncertainties related to events or conditions that may cast significant doubt about the charity's ability to continue as a going concern.

2.3. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

3. Income from Donations and Legacies

	Unrestricted funds £	Restricted funds £	2025 Total funds £
Donations and gifts:			
Donations and fundraising	12,320	-	12,320
Grants:			
Grants	-	20,000	20,000
	12,320	20,000	32,320

	Unrestricted funds £	Restricted funds £	2024 Total funds £
Donations and gifts:			
Donations and fundraising	7,465	-	7,465
Grants:			
Grants	-	11,000	11,000
	7,465	11,000	18,465

4. Investment Income

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	2025 Unrestricted funds £	2024 Unrestricted funds £
Bank interest receivable	27	-

5. **Analysis of Expenditure**

	2025 Activities undertaken directly £
Raising funds	5,700
Charitable Activities	12,350
	18,050

	2024 Activities undertaken directly £
Raising funds	1,512
Charitable Activities	7,570
	9,082

6. **Average Number of Employees**

Average number of employees during the year was: NIL (2024: NIL)

7. **Movement in Funds**

	As at 1 January 2025 £	Income £	Expenditure £	As at 31 December 2025 £
Unrestricted funds				
General:				
General unrestricted fund	9,064	12,597	(16,016)	5,645
Restricted funds				
Restricted fund	2,944	22,240	(2,034)	23,150
Total funds	12,008	34,837	(18,050)	28,795

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	As at 1 January 2024	Income	Expenditure	As at 31 December 2024
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	2,625	7,465	(1,026)	9,064
Restricted funds				
Restricted fund	-	11,000	(8,056)	2,944
Total funds	2,625	18,465	(9,082)	12,008

8. **Transactions with Trustees**

None of the trustees received any remuneration or any other benefits from an employment with the charity or a related entity during the current or previous year.

No trustee expenses have been incurred.

9. **Related Party Disclosures**

There have been no related party transactions in the reporting period that require disclosure.

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CARDS FOR BRAVERY
Detailed Statement of Financial Activities
For The Year Ended 31 December 2025

	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations and fundraising	12,320	7,465
Grants	20,000	11,000
	32,320	18,465
Charitable Activities:		
Charitable Activities		
Income from charitable activities	250	-
Events	2,240	-
	2,490	-
Investments		
Bank interest receivable	27	-
	27	-
	34,837	18,465
EXPENDITURE ON:		
Raising funds		
Fundraising event costs	(5,700)	(1,512)
	(5,700)	(1,512)
Charitable Activities:		
Charitable Activities		
Project costs	(7,713)	(4,526)
Support and administration costs	(4,637)	(3,044)
	(12,350)	(7,570)
	(18,050)	(9,082)
NET INCOME	16,787	9,383

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Mr Umber Khan, AFA, MIPA

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