

THE FUTURE ECHO CHARITABLE TRUST

England & Wales · Charity number 1205366

Details

Status	Registered
Legal form	Trust
Registered	2023-10-23
Register	View on the Charity Commission register

Contact

Address	Ludlow Trust Co Ltd Tower Wharf Cheese Lane Bristol BS2 0JJ
Phone	01173138200
Email	charitabletrusts@ludlowtrust.com

Activities

Objects: AS PER OBJECTS IN DEED, STANDARD OBJECTS ARE:THE OBJECTS OF THE CHARITY ARE FOR THE PUBLIC BENEFIT TO FURTHER SUCH EXCLUSIVELY CHARITABLE PURPOSES ACCORDING TO THE LAWS OF ENGLAND AND WALES IN ANY PART OF THE WORLD (OBJECTS) AS THE TRUSTEES MAY IN THEIR ABSOLUTE DISCRETION THINK FIT.

Activities: General Charitable Purposes. Trustees Do Not accept any unsolicited applications

Classification

- **How:** Makes Grants To Organisations
- **What:** General Charitable Purposes
- **Who:** Other Charities Or Voluntary Bodies

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-07-04	£55,481	£47,587	-	-
2024-07-04	£28,914	£17,943	-	-

Trustees

Name	Role	Appointed
Charlotte Faith O'Luanaigh		2023-07-05
Ludlow Trust Company Ltd		2023-07-05
Patrick Gavin O'Luanaigh		2023-07-05
Tamsin Patricia O'Luanaigh		2023-07-05

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 05 July 2024 To 04 July 2025

Charity name: The Future Echo Charitable Trust

Charity registration number: 1205366

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To hold the capital and income upon trust to apply the income and all or such parts of the capital at such time or times and in such a manner to or for the benefit of such exclusively charitable objects and purposes in any part of the world as the Trustees may in their absolute discretion think fit.
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	In furtherance of the charity's objects for the public benefit the trustees provide grants. In determining the charity's activities, the trustees have had regard to the Charity Commission's guidance on public benefit.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	In determining the charity's activities the trustees have had regard to the Charity Commission's guidance on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
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 the year under review the charity made grants to the following charities totalling £40,000.00 • Appeer Community Interest Company • The Rainbow Trust Children's Charity • Save the Children • The Honeypot Children's Charity

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	In addition to the free reserves the charity has bank balances of £94,561 (2024: £132,870) and investments valued at £642,142 within the expendable endowment fund which can be released to support the activities of the charity.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Trustees pursue a policy of maintaining a free reserve available to be spent in the furtherance of the charity's objectives as well as covering future needs, opportunities, contingencies and risks.
Amount of reserves held	Para 1.22	At the end of the reporting period the charity had free reserves of £21,533 (2024: £13,371).
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	No funds in deficit
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

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	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		Expendable endowment funds are those which are required to be invested to produce income, but which may be transferred to unrestricted funds at the discretion of the trustees in order that they may be expended in furtherance of the charity's objectives. Unrestricted income funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document	Para 1.25	Trust deed dated 05 July 2023
How is the charity constituted?	Para 1.25	Trust
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	Trustees are appointed by the settlors during their lifetime and subject to this by the trustees from time to time

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	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	No trustee received any remuneration or was reimbursed any expenses in the year under review. Ludlow was paid £6,520 (2024: £5,543) for trust administration and cash management fees during the year under review. These fees are authorised under clause 9 of the trust deed. The trustee Tamsin O'Luanaigh declared she has an indirect interest in Appeer – CIC and would not therefore take part in consideration of the proposed grant. Similarly, Patrick O' Luanaigh, as spouse of Tamsin O'Luanaigh, and Charlotte O'Luanaigh, as the daughter of Tamsin O'Luanaigh, were also conflicted. This was approved by Ludlow Trust Company.
Other		

Reference and Administrative details

Charity name	The Future Echo Charitable Trust
Other name the charity uses	None
Registered charity number	1205366
Charity's principal address	Ludlow Trust Co Ltd, Tower Wharf, Cheese Lane, Bristol, BS2 0JJ

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	Ludlow Trust Company Limited			
2	Patrick Gavin O'Luanaigh			
3	Charlotte Faith O'Luanaigh			
4	Tamsin Patricia O'Luanaigh			

Corporate trustees – names of the directors at the date the report was approved

Director name		
Gary St John Collins		
Walter Duncan Coxon		
Ali Reza Sarikhani		
Ziba Christina Sakine Sarikhani		
Christopher Ian Thurlow		
Matthew John Wickers		
John Stephen Dennis	Resigned on 25/10/2024	

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address
Investment Managers	Coutts & Co	Coutts & Co, 440 Strand, London WC2R 0QS
Bankers	Coutts & Co	Coutts & Co, 440 Strand, London WC2R 0QS
Accountants	Charter Tax Consulting Limited	8th Floor, 1 Southampton Street, London WC2R 0LR
Independent examiner	James O'Rourke	Blue Spire Limited, Cawley Priory, South Pallant, Chichester, PO19 1SY

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

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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)	<i>Nikki Image</i>	
Full name(s)	Nikki Image	
Position (eg Secretary, Chair, etc)	On behalf of Ludlow Trust Company Ltd (Trustee)	
Date	18 March 2026	



CHARITY COMMISSION
FOR ENGLAND AND WALES

The Future Echo Charitable Trust

1205366

Receipts and payments accounts

CC16a

For the period
from

05/07/2024

To

04/07/2025

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Income from investments	3,566	-	-	3,566	-
Interest received	4,515	-	-	4,515	14,184
Other Income - Compensation	489	-	-	489	-
HMRC Gift Aid					150,000
Additions	-	-	-	-	600,000
Sub total (Gross income for AR)	8,570	-	-	8,570	764,184
A2 Asset and investment sales, (see table).					
Sale of investments	-	-	628,598	628,598	-
	-	-	-	-	-
Sub total	-	-	628,598	628,598	-
Total receipts	8,570	-	628,598	637,168	764,184
A3 Payments					
Grants awarded	40,000	-	-	40,000	10,000
Investment Manager Fees	-	-	288	288	-
Accountancy	600	-	-	600	-
Trust administration fees	6,344	-	-	6,344	4,974
Independent Examiners fees	180	-	-	180	-
Cash Management Charges	175	-	-	175	569
Coutts Advice Fee	-	-	-	-	2,400
	-	-	-	-	-
Sub total	47,299	-	288	47,587	17,943
A4 Asset and investment purchases, (see table)					
Investment purchases	-	-	619,708	619,708	600,000
	-	-	-	-	-
Sub total	-	-	619,708	619,708	600,000
Total payments	47,299	-	619,996	667,295	617,943
Net of receipts/(payments)	- 38,729	-	8,602	- 30,127	146,241
A5 Transfers between funds	46,911		46,911	-	-
A6 Cash funds last year end	13,371		132,870	146,241	-
Cash funds this year end	21,553	-	94,561	116,113	146,241

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Capital account	-	-	94,561
	Income account	21,553	-	-
		-	-	-
	Total cash funds	21,553	-	94,561
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets		Fund to which asset belongs	Cost (optional)	Current value (optional)
	Investment portfolio	Endowment	-	642,142
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities		Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	Nikki Image	Nikki Image on behalf of Ludlow Trust Company Ltd (Trustee)	18 March 2026	

Independent Examiner's Report to the Trustees of The Future Echo Charitable Trust

I report to the charity trustees on my examination of the accounts of the charity for the year ended 4 July 2025

Responsibilities and basis of report

As the charity's trustees 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 charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all 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 charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.



James O'Rourke FCA
Blue Spire Limited
Cawley Priory
South Pallant
Chichester
West Sussex
PO19 1SY

Date 19 March 2026

THE FUTURE ECHO CHARITABLE TRUST

England & Wales - Charity number 1205366

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

The Future Echo Charitable Trust

1205366

Receipts and payments accounts

CC16a

For the period
from

Period start date
05.07.2023

To

Period end date
04.07.2024

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Income from investments	-	-	-	-	-
Income from interest	14,184	-	-	14,184	-
Funds introduced	-	-	600,000	600,000	-
Gift Aid	-	-	150,000	150,000	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	14,184	-	750,000	764,184	-
A2 Asset and investment sales, (see table).					
Sale of investments	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	14,184	-	750,000	764,184	-
A3 Payments					
Charitable Payments	10,000	-	-	10,000	-
Investment Management fees (incl VAT)	-	-	-	-	-
Trust Administration fees (incl VAT)	4,974	-	-	4,974	-
Cash management fee	569	-	-	569	-
Investment managers Advisory fee	-	-	2,400	2,400	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	15,543	-	2,400	17,943	-
A4 Asset and investment purchases, (see table)					
Investment purchases	-	-	600,000	600,000	-
	-	-	-	-	-
Sub total	-	-	600,000	600,000	-
Total payments	15,543	-	602,400	617,943	-
Net of receipts/(payments)	- 1,359	-	147,600	146,241	-
A5 Transfers between funds	14,730	-	14,730	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	13,371	-	132,870	146,241	-

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Capital cash	-	-	132,870
	Income cash	13,371	-	-
		-	-	-
	Total cash funds	13,371	-	132,870
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Investment portfolio	Endowment	-	615,116
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	Nicola Image	Nikki Image on behalf of Ludlow Trust Company Limited		



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 05 July 2023 To 04 July 2024

Charity name: The Future Echo Charitable Trust

Charity registration number: 1205366

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The objects of the charity are for the public benefit to further such exclusively charitable purposes according to the laws of England & Wales as the Trustees may in their absolute discretion think fit.
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	In furtherance of the charity's objects for the public benefit the trustees provide grants in accordance with the letter of wishes.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	In determining the charity's activities the trustees have had regard to the Charity Commission's guidance on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
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Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
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 the year under review the charity made the following grant payment: Change of Scene £10,000

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At the end of the reporting period the charity had free reserves of £13,371. In addition to the free reserves the charity has bank balances of £132,870 and investments valued at £615,116 within the expendable endowment fund.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Trustees pursue a policy of maintaining a free reserve available to be spent in the furtherance of the charity's objectives as well as covering future needs, opportunities, contingencies and risks.
Amount of reserves held	Para 1.22	
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

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	
Investment policy and objectives including any	Para 1.46	

social investment policy adopted		
A description of the principal risks facing the charity	Para 1.46	
Other		Expendable endowment funds are those which are required to be invested to produce income but which may be transferred to unrestricted funds at the discretion of the trustees in order that they may be expended in furtherance of the charity's objectives. Unrestricted income funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust Deed date 05 July 2023
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Trust deed
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	Trustees are appointed by the settlors during their lifetime and subject to this by the trustees from time to time.

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	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	

Relationship with any related parties	Para 1.51	No trustee received any remuneration nor reimbursed any expenses in the year under review. During the year Ludlow Trust Company were paid fees for trust administration services of £4,974. These fees are authorised under clause 9.2 of the trust deed.
Other		

Reference and Administrative details

Charity name	The Future Echo Charitable Trust
Other name the charity uses	
Registered charity number	1205366
Charity's principal address	Trustees Department 1st Floor, Tower Wharf Cheese Lane, Bristol BS2 0JJ

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	Patrick Gavin O'Luanaigh			
2	Tamsin Patricia O'Luanaigh			
3	Charlotte Faith O'Luanaigh			
4	Ludlow Trust Company Limited			
5				

6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the	

assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Investment Managers	Coutts & Co	440 The Strand, London, WC2R 0QS
Bankers	Coutts & Co	440 The Strand, London, WC2R 0QS
Accountants	KJF Accounting Limited	17 Sheringham Avenue, Southgate, London, N14 4UB

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

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

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)	<i>Nicola Image</i>	
Full name(s)	Nikki Image on behalf of Ludlow Trust Company Limited	
Position (eg Secretary, Chair, etc)		
Date		



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

The Future Echo Charitable Trust

**On accounts for the year
ended**

4th July 2024

**Charity no
(if any)**

1205366

Set out on pages

1 to 2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 4th July 2024.

**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 which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:

K Felton

Date:

25-04-2025

Name:

Mr Keith Felton

**Relevant professional
qualification(s) or body
(if any):**

ACCA

Address:

KJF Accounting Ltd, 17 Sheringham Avenue, Southgate, London N14 4UB

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

2025-04-30FutureEcho-ReceiptsAndPayments

Final Audit Report

2025-04-30

Created:	2025-04-30
By:	Estera Rzepus (Estera.Rzepus@ludlowtrust.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAKntTboxl622Pn_HqTzYmQ7NN_42S5O5n

"2025-04-30FutureEcho-ReceiptsAndPayments" History

-  Document created by Estera Rzepus (Estera.Rzepus@ludlowtrust.com)
2025-04-30 - 7:55:54 AM GMT
-  Document emailed to Nikki Image (Nicola.Image@ludlowtrust.com) for signature
2025-04-30 - 7:55:59 AM GMT
-  Email viewed by Nikki Image (Nicola.Image@ludlowtrust.com)
2025-04-30 - 10:40:49 AM GMT
-  Document e-signed by Nikki Image (Nicola.Image@ludlowtrust.com)
Signature Date: 2025-04-30 - 11:32:27 AM GMT - Time Source: server
-  Agreement completed.
2025-04-30 - 11:32:27 AM GMT