



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 £ |
| <b>A1 Receipts</b>                                    |                    |                  |                  |                  |                  |
| Income from investments                               | -                  | -                | -                | -                | -                |
| Income from interest                                  | 14,184             | -                | -                | 14,184           | -                |
| Funds introduced                                      | -                  | -                | 600,000          | 600,000          | -                |
| Gift Aid                                              | -                  | -                | 150,000          | 150,000          | -                |
|                                                       | -                  | -                | -                | -                | -                |
|                                                       | -                  | -                | -                | -                | -                |
|                                                       | -                  | -                | -                | -                | -                |
|                                                       | -                  | -                | -                | -                | -                |
| <b>Sub total (Gross income for AR)</b>                | 14,184             | -                | 750,000          | 764,184          | -                |
| <b>A2 Asset and investment sales, (see table).</b>    |                    |                  |                  |                  |                  |
| Sale of investments                                   | -                  | -                | -                | -                | -                |
|                                                       | -                  | -                | -                | -                | -                |
| <b>Sub total</b>                                      | -                  | -                | -                | -                | -                |
| <b>Total receipts</b>                                 | 14,184             | -                | 750,000          | 764,184          | -                |
| <b>A3 Payments</b>                                    |                    |                  |                  |                  |                  |
| 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            | -                |
|                                                       | -                  | -                | -                | -                | -                |
|                                                       | -                  | -                | -                | -                | -                |
|                                                       | -                  | -                | -                | -                | -                |
| <b>Sub total</b>                                      | 15,543             | -                | 2,400            | 17,943           | -                |
| <b>A4 Asset and investment purchases, (see table)</b> |                    |                  |                  |                  |                  |
| Investment purchases                                  | -                  | -                | 600,000          | 600,000          | -                |
|                                                       | -                  | -                | -                | -                | -                |
| <b>Sub total</b>                                      | -                  | -                | 600,000          | 600,000          | -                |
| <b>Total payments</b>                                 | 15,543             | -                | 602,400          | 617,943          | -                |
| <b>Net of receipts/(payments)</b>                     | - 1,359            | -                | 147,600          | 146,241          | -                |
| <b>A5 Transfers between funds</b>                     | 14,730             | -                | 14,730           | -                | -                |
| <b>A6 Cash funds last year end</b>                    | -                  | -                | -                | -                | -                |
| <b>Cash funds this year end</b>                       | 13,371             | -                | 132,870          | 146,241          | -                |

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

| Categories                                                  | Details                                                | Unrestricted funds<br>to nearest £                    | Restricted funds<br>to nearest £ | Endowment funds<br>to nearest £ |
|-------------------------------------------------------------|--------------------------------------------------------|-------------------------------------------------------|----------------------------------|---------------------------------|
| <b>B1 Cash funds</b>                                        | Capital cash                                           | -                                                     | -                                | 132,870                         |
|                                                             | Income cash                                            | 13,371                                                | -                                | -                               |
|                                                             |                                                        | -                                                     | -                                | -                               |
|                                                             | <b>Total cash funds</b>                                | <b>13,371</b>                                         | <b>-</b>                         | <b>132,870</b>                  |
|                                                             | (agree balances with receipts and payments account(s)) | OK                                                    | OK                               | OK                              |
|                                                             |                                                        | Unrestricted funds<br>to nearest £                    | Restricted funds<br>to nearest £ | Endowment funds<br>to nearest £ |
| <b>B2 Other monetary assets</b>                             | Details                                                | -                                                     | -                                | -                               |
|                                                             |                                                        | -                                                     | -                                | -                               |
|                                                             |                                                        | -                                                     | -                                | -                               |
|                                                             |                                                        | -                                                     | -                                | -                               |
|                                                             |                                                        | -                                                     | -                                | -                               |
|                                                             |                                                        | -                                                     | -                                | -                               |
| <b>B3 Investment assets</b>                                 | Details                                                | Fund to which asset belongs                           | Cost (optional)                  | Current value (optional)        |
|                                                             | Investment portfolio                                   | Endowment                                             | -                                | 615,116                         |
|                                                             |                                                        |                                                       | -                                | -                               |
|                                                             |                                                        |                                                       | -                                | -                               |
|                                                             |                                                        |                                                       | -                                | -                               |
|                                                             |                                                        |                                                       | -                                | -                               |
| <b>B4 Assets retained for the charity's own use</b>         | Details                                                | Fund to which asset belongs                           | Cost (optional)                  | Current value (optional)        |
|                                                             |                                                        |                                                       | -                                | -                               |
|                                                             |                                                        |                                                       | -                                | -                               |
|                                                             |                                                        |                                                       | -                                | -                               |
|                                                             |                                                        |                                                       | -                                | -                               |
|                                                             |                                                        |                                                       | -                                | -                               |
|                                                             |                                                        |                                                       | -                                | -                               |
|                                                             |                                                        |                                                       | -                                | -                               |
|                                                             |                                                        |                                                       | -                                | -                               |
| <b>B5 Liabilities</b>                                       | 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 |  |
|--|----------------|--|
|--|----------------|--|

|                                                                  |           |  |
|------------------------------------------------------------------|-----------|--|
| 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      | <p>During the year under review the charity made the following grant payment:</p> <p>Change of Scene £10,000</p> |

### 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.<br><br>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                                                   |           | <p>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.</p> <p>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.</p> |

## Structure, Governance and Management

|                                                                                                                                                                           |           |                                                                                                                     |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|---------------------------------------------------------------------------------------------------------------------|
| Description of charity's trusts:                                                                                                                                          |           |                                                                                                                     |
| Type of governing document<br>(trust deed, royal charter)                                                                                                                 | Para 1.25 | Trust Deed date 05 July 2023                                                                                        |
| How is the charity constituted?<br>(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 | <p>No trustee received any remuneration nor reimbursed any expenses in the year under review.</p> <p>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.</p> |
| 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 | <p>Trustees Department</p> <p>1<sup>st</sup> Floor, Tower Wharf</p> <p>Cheese Lane, Bristol</p> <p>BS2 0JJ</p> |
|                             |                                                                                                                |

## 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                                          |
|----------------------------|------------------------|--------------------------------------------------|
| <b>Investment Managers</b> | Coutts & Co            | 440 The Strand, London, WC2R 0QS                 |
| <b>Bankers</b>             | Coutts & Co            | 440 The Strand, London, WC2R 0QS                 |
| <b>Accountants</b>         | KJF Accounting Limited | 17 Sheringham Avenue, Southgate, London, N14 4UB |
|                            |                        |                                                  |

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

|  |
|--|
|  |
|--|

### Exemptions from disclosure

Reason for non-disclosure of key personnel details

|  |
|--|
|  |
|--|

### Other optional information

|  |
|--|
|  |
|--|

## 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<br>Ludlow Trust Company Limited |  |
| Position (eg Secretary,<br>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**

4<sup>th</sup> 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 4<sup>th</sup> 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