

The Wynifred Keswick Memorial Trust

Registered in Scotland

Charity No. SC 001504

Report and Financial Statements

Year Ended : 28th February, 2025

The Wynifred Keswick Memorial Trust

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The Wynifred Keswick Memorial Trust

Legal and administrative information

Trustees



Registered Office

Gillespie, Gifford & Brown LLP
135 King Street
Castle Douglas
DG7 1NA

Independent Examiner



Farries, Kirk and McVean
Chartered Accountants
Dumfries Enterprise Park
Heathhall
Dumfries
DG1 3SJ

Bankers

Royal Bank of Scotland plc
133 King Street
Castle Douglas
DG7 1NB

Solicitors

Gillespie, Gifford & Brown LLP
135 King Street
Castle Douglas
DG7 1NA

Report of the trustees for the year ended 28th February, 2025

The trustees submit their annual report and the independently examined financial statements for the year ended 28th February, 2025. The Wynifred Keswick Memorial Trust is a charitable trust.

Governing document

The Foundation is an unincorporated charity and is governed by a Trust Deed.

Objectives of the Trust

In accordance with the Trust Deed, the Trust was established for the benefit of elderly people who by reason of age or other infirmity are unable to work in regular employment and are in necessitous or reduced circumstances with special performance being given to persons who have resided for at least three years in the Parish of Holywood prior to the date of their being nominated as beneficiaries of the Trust.

Benefits can be given in the form of:-

- a. occupation of a cottage free of rent and rates
- b. supplies of coal or other solid fuel and/or of units of electricity and/or of therms of Gas and/or other heating and lighting materials
- c. food stuffs
- d. clothing

The charity is organised so that the trustees meet regularly to manage its affairs. Full time administration of the Trust is vested with Gillespie, Gifford & Brown LLP, Solicitors.

Review of activities and future developments

The income and expenditure for the year is set out in the Receipts and Payments Account. There are no intended changes to the way the Trust acts in the foreseeable future.

Investment policy

Under the Trust Deed the trustees are not limited on the particular types of non-cash investment that may be made. The trustees have considered the most appropriate policy for investing funds and are satisfied with the present portfolio.

Reserves

The present level of funding is adequate to support the continuation of the charitable activities to present levels and the trustees consider the financial position of the charity to be satisfactory.

Trustees

The Trustees listed on page one served throughout the year under review except where specified differently. They did not receive any remuneration or benefits during the year.

Recruitment and appointment of trustees

The management committee has the power to appoint additional trustees as it considers fit to do so.

Risk management

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining reserves at current levels will provide sufficient resources in the event of adverse conditions. The trustees have also examined other operational and business risks faced by the charity and confirm they have

The Wynifed Keswick Memorial Trust

Report of the independent examiner

To the members of The Wynifred Keswick Memorial Trust

I report on the accounts of the charity for the year ended 28th February 2025 which are set on pages 4 to 8.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (a)-(c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention,

1. which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with Section 44 (1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and

- to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

Have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached



Farries, Kirk & McVean
Dumfries Enterprise Park
Heathhall
Dumfries
DG1 3SJ

24 November 2025

The Wynifred Keswick Memorial Trust

Receipts & Payments Account for the year ended 28th February 2025

	Unrestricted Funds	
	2025	2024
	£	£
Received		
Dividends received	6,438	5,464
Interest received	189	251
Cash collected from gas meters	2,568	2,605
Council Tax overpayment refund	904	0
Scotbelge Charitable Trust donation	10,000	45,000
Sale of shares	41,031	37,342
Total receipts	<u>61,130</u>	<u>90,662</u>
Payments		
Council tax	6,694	6,594
Gas	11,987	7,292
Administration	5,113	5,945
Maintenance and repairs to property	12,928	3,028
Fees rendered	0	4,200
Insurance	1,445	1,140
Purchase of shares	47,149	52,434
Total payments	<u>85,316</u>	<u>80,634</u>
Surplus / (Deficit) for year	-24,186	10,028
Fund balances brought forward at 1 st March	26,212	16,184
Fund balances carried forward at 28 th February	<u>£2,026</u>	<u>£26,212</u>

The Wynifred Keswick Memorial Trust

List of Balances as at 28th February 2025

	Notes	2025 £	2024 £
Investments	2	<u>212,039</u>	<u>195,564</u>
Cash at bank			
Opening balances	3	26,212	16,184
Surplus/(Deficit) for year		-24,186	10,028
Closing balances		<u>2,026</u>	<u>26,212</u>
Liabilities	4	<u>4,140</u>	<u>3,180</u>
Funds:			
Unrestricted funds	5	<u>2,026</u>	<u>26,212</u>

Approved by the Trustees on 28.11.2025 and signed on their behalf by:



Notes forming part of the financial statements for the year ended 28th February 2025

1 Accounting Policies

Basis of preparation

The financial statements have been prepared under the historical cost convention and on a receipts and payments basis.

2 Investments

	2025	2024
	£	£
<u>Polar Capital Funds Global Insurance</u> 1098.2601 units	10,893	9,418
<u>Diageo plc</u> 240 Ordinary Shares of 28p	0	7,108
<u>IFSL Evenlode Inv Funds Global Income</u> 6,796.484 units	10,658	10,322
<u>Astra Zeneca</u> 75 Ordinary Shares US \$0.25	8,975	7,487
<u>Smith & Williamson Fund Admin Ltd</u> 8329.156 units	0	8,787
<u>Vontobel Asset Management</u> 95.902 units	9,580	9,373
<u>Novo Nordisk A/S</u> 85 Ser B shares	6,057	9,890
<u>Roche Holdings AG Genusscheine</u> 32 shares	0	6,652
<u>Nestle</u> 80 shares	6,135	6,579
<u>Relx plc</u> 300 0.1444 shares	11,451	10,380
<u>Siemens AG NPV</u> 45 shares	8,207	0
<u>Findlay Park American</u> 44.125 shares	7,944	0
<u>Natixis International Funds (LUX)</u> 72.027 shares	7,992	0
<u>Halma</u> 220 shares	6,158	0
<u>Spectris</u> 225 ord 0.05 shares	0	7,884
<u>Tate & Lyle</u> 1,050 ord 0.25 shares	0	6,300

The Wynifred Keswick Memorial Trust

<u>Tesco</u>		
2,763 Ord 0.0633333 shares	10,502	7,700
<u>Unilver plc</u>		
185 ord 0.031111 shares	8,299	7,152
<u>HICL Infrastructure plc</u>		
3,500 Ord 0.0001 shares	3,864	4,284
<u>Experian</u>		
240 units	9,031	8,122
<u>Smurfit Kappa Group</u>		
205 units	8,411	6,921
<u>Personal Assets Trust</u>		
1800 Ord 12.50 shares	9,162	8,505
<u>Ishares Physical Gold etc UDS Acc</u>		
200 units	8,792	6,298
<u>UK Treasury Gilt 5% SNR BDS</u>		
10,000 shares	10,241	10,262
<u>UK Treasury Gilt 3.5% BDS</u>		
10,000 shares	10,069	9,950
<u>UK Treasury Gilt 4.375% BDS</u>		
10,000 shares	10,182	0
<u>SSGA SPDR ETFs Europe II plc</u>		
210 shares	6,077	5,979
<u>JPM US Equity Income C Net</u>		
1,942.008 units	9,823	8,687
<u>Greencoat UK Wind plc</u>		
4,100 shares	4,608	5,584
<u>Invesment Fund Services Ltd</u>		
8236.438 shares	8,928	0
<u>Ruffer Investment Co Pref Shares</u>		
2,250 shares	0	5,940
	<u>212,039</u>	<u>195,564</u>

In accordance with the SORP 'Accounting and Reporting by Charities', Investments have been re-valued at market value at the year end.

The Wynifred Keswick Memorial Trust

3 Cash at bank	2025	2024
	£	£
Royal Bank of Scotland	3,153.48	24,109.94
Canaccord Cash Accounts	3,012.57	5,282.94
	<u>6,166.05</u>	<u>29,392.88</u>
4 Creditors: amounts falling due within one year	2025	2024
	£	£
Gillespie, Gifford & Brown LLP Fees	3,180.00	3,180.00
Farries, Kirk and McVean YE 29/2/24	960.00	.00
	<u>4,140.00</u>	<u>3,180.00</u>
5 Unrestricted Funds	2025	2024
	£	£
General fund	2,026.05	26,212.48
	<u>2,026.05</u>	<u>26,212.48</u>

Receipts for the year ended 28th February 2025

Receipts		2025 £
<u>Dividends</u>		
<u>Astra Zeneca plc</u>		
25/03/24 Dividend on 75 shares	117.00	
09/09/24 Dividend on 75 shares	58.20	175.20
<u>Diageo</u>		
17/04/24 Dividend on 240 shares	76.92	
17/10/24 Dividend on 240 shares	113.35	190.27
<u>Experian</u>		
19/07/24 Dividend on 240 shares	76.88	
07/02/25 Dividend on 240 shares	37.87	114.75
<u>Greencoat UK Wind</u>		
31/05/2024 Dividend on 4,100 units	102.50	
30/08/2024 Dividend on 4,100 units	102.50	
29/11/2024 Dividend on 4,100 units	102.50	
28/02/2025 Dividend on 4,100 units	102.50	410.00
<u>Halma</u>		
16/08/24 Dividend on 220 shares	29.04	
31/01/25 Dividend on 220 shares	19.80	48.84
<u>HICL Infrastructure</u>		
28/03/24 Dividend on 3,500 shares	42.54	
28/03/24 Dividend on 3,500 shares	29.56	
28/06/24 Dividend on 3,500 shares	44.19	
28/06/24 Dividend on 3,500 shares	28.26	
30/09/24 Dividend on 3,500 shares	62.73	
30/09/24 Dividend on 3,500 shares	9.37	
31/12/24 Dividend on 3,500 shares	16.58	
31/12/24 Dividend on 3,500 shares	55.52	288.75
<u>IFSL Church hse Inv Grd Fxd</u>		
31/05/24 Dividend on 8,236.438 shares	107.17	
31/08/24 Dividend on 8,236.438 shares	106.25	
30/11/24 Dividend on 8,236.438 shares	107.37	
28/02/25 Dividend on 8,236.438 shares	104.58	425.37
<u>IFSL Evenlode Investment Funds (prev. T Bailey Fund)</u>		
30/04/24 Dividend on 6796.484 units	64.06	
08/08/24 Dividend on 6796.484 units	56.84	
31/10/24 Dividend on 6796.484 units	56.84	
31/01/25 Dividend on 6796.484 units	56.84	234.58
<u>JP Morgan</u>		
30/04/24 Dividend on 1942.008 units	31.07	
30/04/24 Dividend on 1942.008 units	22.72	
31/07/24 Dividend on 1942.008 units	50.49	
31/10/24 Dividend on 1942.008 units	49.05	
31/01/25 Dividend on 1942.008 units	48.43	201.76
<u>North American Income</u>		
25/07/24 Dividend on 2,800 units	75.60	
31/10/24 Dividend on 2,800 units	75.60	
31/01/25 Dividend on 2,800 units	75.60	226.80

<u>Nestle SA</u>		
24/04/24 Dividend on 80 units		135.99
<u>Novo Nordisk</u>		
26/03/24 Dividend on 105 shares	55.88	
19/08/24 Dividend on 80 shares	24.46	80.34
<u>Personal Assets Trust</u>		
16/04/24 Dividend on 1800 shares	25.20	
31/07/24 Dividend on 1800 shares	54.00	
04/10/24 Dividend on 1800 shares	25.20	
24/01/25 Dividend on 1800 shares	25.20	129.60
<u>Polar Capital</u>		
30/04/24 Dividend on 1098.2601 shares	53.92	
31/07/24 Dividend on 1098.2601 shares	45.25	
31/10/24 Dividend on 1098.2601 shares	27.35	
31/01/25 Dividend on 1098.2601 shares	107.08	233.60
<u>Relx plc</u>		
13/06/24 Dividend on 300 shares	125.40	
05/09/24 Dividend on 300 shares	54.60	180.00
<u>Roche Holdings</u>		
18/03/24 Dividend on 32 shares		175.53
<u>Ruffer Investment</u>		
22/03/24 Dividend on 2250 shares	45.00	
11/10/24 Dividend on 2250 shares	69.75	114.75
<u>Smiths Group</u>		
13/05/24 Dividend	75.07	
22/11/24 Dividend	167.30	242.37
<u>Smurfit Kappa Group plc</u>		
13/05/24 Dividend on 205 units	155.00	
18/09/24 Dividend on 205 units	34.85	
18/12/24 Dividend on 205 units	36.29	226.14
<u>Spectris</u>		
28/06/24 Dividend on 225 shares	121.28	
08/11/24 Dividend on 225 shares	59.85	181.13
<u>SSGA SPDR ETFS Europe II plc interest</u>		
16/08/24 Dividend on 210 shares	138.71	
18/02/25 Dividend on 210 shares	143.03	281.74
<u>Tate & Lyle</u>		
02/08/24 Dividend on 1,050 shares	135.45	
05/01/24 Dividend on 1,050 shares		135.45
<u>Tesco</u>		
28/06/24 Dividend on 2,763 shares	227.95	
22/11/24 Dividend on 2,763 shares	117.43	345.38
<u>UK Treasury Gilt 3.5% BDS</u>		
22/04/24 Dividend on 10,000 units	175.00	
11/10/24 Dividend on 10,000 units	175.00	350.00

<u>Siemens AG NPV</u>			
18/02/25	Dividend on 45 shares	141.69	
<u>UK Treasury Gilt 5% SNR BDS</u>			
07/03/24	Dividend on 10,000 units	250.00	
09/09/24	Dividend on 10,000 units	250.00	500.00
<u>Unilever plc</u>			
22/03/24	Dividend on 185 shares	67.47	
07/06/24	Dividend on 185 shares	67.97	
06/09/24	Dividend on 185 shares	68.38	
06/12/24	Dividend on 185 shares	67.77	271.59
<u>Vontobel Asset Management</u>			
28/03/24	Dividend on 95.902 units	96.86	
28/06/24	Dividend on 95.902 units	96.86	
01/10/24	Dividend on 95.902 units	94.94	
31/12/24	Dividend on 95.902 units	107.41	396.07
			6,437.69
<u>Donation</u>			
06/09/24	Scotbelge Charitable Trust		10,000.00
<u>Interest</u>			
28/03/24	Royal Bank of Scotland account interest	15.87	
31/03/24	Dealing account interest	34.02	
30/06/24	Dealing account interest	31.94	
30/09/24	Dealing account interest	46.21	
30/09/24	Royal Bank of Scotland account interest	15.13	
31/12/24	Dealing account interest	45.74	188.91
<u>Cash collected from Gas Meters</u>			
08/03/24	No 5 Schoolhouses	124.95	
11/03/24	No 1 Schoolhouses	221.55	
14/03/24	No 3 Schoolhouses	133.35	
18/03/24	No 2 Schoolhouses	201.60	
19/03/24	No 6 Schoolhouses	70.35	
21/03/24	No 4 Schoolhouses	183.75	
11/06/24	No 5 Schoolhouses	88.20	
14/06/24	No 6 Schoolhouses	64.05	
17/06/24	No 1 Schoolhouses	219.45	
20/06/24	No 4 Schoolhouses	118.65	
02/07/24	No 2 Schoolhouses	157.50	
29/08/24	No 2 Schoolhouses	45.15	
03/09/24	No 1 Schoolhouses	94.50	
03/09/24	No 3 Schoolhouses	31.50	
04/09/24	No 6 Schoolhouses	19.95	
06/09/24	No 4 Schoolhouses	29.40	
14/11/24	No 5 Schoolhouses	26.25	
04/12/24	No 4 Schoolhouses	96.60	
05/12/24	No 1 Schoolhouses	202.65	
05/12/24	No 3 Schoolhouses	77.70	
05/12/24	No 5 Schoolhouses	85.05	
10/12/24	No 6 Schoolhouses	49.35	
16/12/24	No 2 Schoolhouses	137.55	
13/02/25	No 3 Schoolhouses	89.25	2,568.30
<u>Council Tax Overpayment</u>			
04/02/25	D&G Council from 2019/20		904.00

Sale of shares

20/02/25	2,250 Ruffer Investment Co Red pref shares	6,245.78	
20/02/25	240 Diageo ord shares	5,014.80	
20/02/25	2,800 North American Income TST plc shares	9,531.44	
26/04/24	32 shares Roche Holdings AG Genusscheine	6,045.15	
31/10/24	225 ord 0.05 shares Spectris	5,612.60	
24/06/24	1,050 ord 0.25 shares Tate & Lyle	6,564.31	
17/07/24	20 Ser B shares Novo Nordisk A/S	2,017.06	
			<u>41,031.14</u>
			<u><u>61,130.04</u></u>

The Wynifred Keswick Memorial Trust

Receipts for the year ended 29th February 2024

<u>Receipts</u>		2024 £
<u>Dividends</u>		
<u>Smith Group plc</u>		
07/06/23 Dividend on 8329.156 units	71.46	
24/11/23 Dividend on 8329.156 units	158.99	230.45
<u>Astra Zeneca plc</u>		
27/03/23 Dividend on 100 shares	122.10	
11/09/23 Dividend on 100 shares	53.85	175.95
<u>BNY Mellon Fund Managers Ltd</u>		
29/09/23 Dividend on 7206.176 units	111.82	
28/02/24 Dividend on 7206.176 units	114.44	226.26
<u>Dechra Pharmaceuticals</u>		
13/04/2023 Dividend on 260 units		32.50
<u>Diageo</u>		
13/04/23 Dividend on 240 shares	73.99	
12/10/23 Dividend on 240 shares	118.01	192.00
<u>Experian</u>		
21/07/23 Dividend on 240 shares	71.25	
02/02/24 Dividend on 240 shares	33.85	105.10
<u>Greencoat UK Wind</u>		
29/02/2024 Dividend on 4,100 units		140.63
<u>HICL Infrastructure</u>		
31/03/23 Dividend on 3,500 shares	42.54	
31/03/23 Dividend on 3,500 shares	29.56	
30/06/23 Dividend on 3,500 shares	23.18	
30/06/23 Dividend on 3,500 shares	49.27	
29/09/23 Dividend on 3,500 shares	1.44	
29/09/23 Dividend on 3,500 shares	70.66	
29/12/23 Dividend on 3,500 shares	31.72	
29/12/23 Dividend on 3,500 shares	40.38	288.75
<u>IFSL Church hse Inv Grd Fxd</u>		
31/05/23 Dividend on 8,329.156 shares	90.20	
31/08/23 Dividend on 8,329.156 shares	99.43	
30/11/23 Dividend on 8,329.156 shares	107.23	
29/02/24 Dividend on 8,329.156 shares	106.31	403.17
<u>IFSL Evenlode Investment Funds (prev. T Bailey Fund)</u>		
28/04/23 Dividend on 6796.484 units	51.48	
31/07/23 Dividend on 6796.484 units	52.50	
31/10/23 Dividend on 6796.484 units	52.51	
31/01/24 Dividend on 6796.484 units	52.56	209.05
<u>Nestle SA</u>		
26/04/2023 Dividend on 80 units		136.49
<u>Novo Nordisk</u>		
28/03/23 Dividend on 70 shares	48.65	
22/08/23 Dividend on 70 shares	34.83	83.48

The Wynifred Keswick Memorial Trust

Personal Assets Trust

12/04/23 Dividend on 1800 shares	25.20	
28/07/23 Dividend on 1800 shares	63.00	
06/10/23 Dividend on 1800 shares	25.20	
24/01/24 Dividend on 1800 shares	25.20	138.60

Polar Capital

28/04/23 Dividend on 1321.308 shares	29.58	
31/07/23 Dividend on 1321.308 shares	29.25	
31/10/23 Dividend on 1321.308 shares	23.73	
31/01/24 Dividend on 1321.308 shares	39.65	122.21

Relx plc

07/06/23 Dividend on 365 shares	141.99	
07/09/23 Dividend on 365 shares	62.05	204.04

Roche Holdings

20/03/23 Dividend on 32 shares		172.69
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Smurfit Kappa Group plc

12/05/23 Dividend on 205 units	142.40	
27/10/23 Dividend on 205 units	44.54	186.94

Spectris

30/06/23 Dividend on 225 shares	115.43	
10/11/23 Dividend on 225 shares	56.93	172.36

SSGA SPDR ETFS Europe II plc interest

15/02/24 Dividend on 210 shares		132.17
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Tate & Lyle

02/08/23 Dividend on 1,050 shares	137.55	
05/01/24 Dividend on 1,050 shares	65.10	202.65

Tesco

23/06/23 Dividend on 2,763 shares	194.79	
24/11/23 Dividend on 2,763 shares	106.38	301.17

The Renewables Infrastructure

31/03/23 Dividend on 4,750 shares	81.23	
30/06/23 Dividend on 4,750 shares	85.26	
29/09/23 Dividend on 4,750 shares	85.26	
29/12/23 Dividend on 4,750 shares	85.26	337.01

UK (Government of) 2.25% SNR BDS

07/03/23 Dividend on 10000 units	112.50	
07/09/23 Dividend on 10000 units	112.50	225.00

UK Treasury Gilt 3.5% BDS

15/02/24 Dividend on 210 shares		175.00
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UK Treasury Gilt 5% SNR BDS

15/02/24 Dividend on 210 shares		250.00
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Unilever plc

21/03/23 Dividend on 185 shares	70.52	
15/06/23 Dividend on 185 shares	69.99	
31/08/23 Dividend on 185 shares	68.45	
08/12/23 Dividend on 185 shares	68.73	277.69

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Vontobel Asset Management

31/03/23 Dividend on 95.902 units	66.17		
30/06/23 Dividend on 95.902 units	80.56		
29/09/23 Dividend on 95.902 units	93.98		
29/12/23 Dividend on 95.902 units	101.66	342.37	5,463.73

Donation

15/03/23 Scotbelge Charitable Trust	10,000.00		
15/06/23 Scotbelge Charitable Trust	10,000.00		
02/02/24 Scotbelge Charitable Trust	10,000.00		
29/02/24 Scotbelge Charitable Trust	15,000.00		45,000.00

Interest

29/09/23 Royal Bank of Scotland account interest	6.02		
Conaccord income statement	245.17		251.19

Cash collected from Gas Meters

14/04/23 No 5 Schoolhouses	157.50		
20/04/23 No 3 Schoolhouses	165.90		
24/04/23 No 4 Schoolhouses	226.80		
24/04/23 No 1 Schoolhouses	284.55		
24/04/23 No 6 Schoolhouses	101.85		
09/05/23 No 2 Schoolhouses	215.25		
16/06/23 No 4 Schoolhouses	78.75		
16/06/23 No 5 Schoolhouses	63.00		
22/06/23 No 1 Schoolhouses	128.10		
22/06/23 No 6 Schoolhouses	36.75		
22/06/23 No 3 Schoolhouses	76.65		
04/07/23 No 2 Schoolhouses	95.55		
02/10/23 No 5 Schoolhouses	18.90		
04/10/23 No 4 Schoolhouses	17.85		
04/10/23 No 3 Schoolhouses	37.80		
09/10/23 No 1 Schoolhouses	87.15		
09/10/23 No 6 Schoolhouses	12.60		
21/11/23 No 2 Schoolhouses	45.15		
18/12/23 No 5 Schoolhouses	96.60		
19/12/23 No 1 Schoolhouses	202.65		
20/12/23 No 4 Schoolhouses	128.10		
20/12/23 No 3 Schoolhouses	111.30		
20/12/23 No 6 Schoolhouses	53.55		
18/01/24 No 2 Schoolhouses	162.75		2,605.05

Sale of shares

24/04/23 260 Dechra Pharmaceuticals	9,792.80		
07/09/23 10,000 UK (government of) 2.25% SNR BDS	10,000.00		
19/09/23 35 Ser B shares Novo Nordisk A/S	2,554.59		
09/01/24 7206.176 units BNY Mellon Fund Managers Ltd	7,641.69		
18/01/24 4,750 Ord shares The Renewables Infrastructure	5,287.34		
18/01/24 65 0.1444 shares Relx plc	2,065.94		37,342.36
			<u>90,662.33</u>

Payments for the year ended 28th February, 2025

		2025 £
<u>Council Tax</u>		
20/03/24 D&G Council Tax 24/25 No 2 Schoolhouses	1,463.19	
20/03/24 D&G Council Tax 24/25 No 4 Schoolhouses	1,463.19	
20/03/24 D&G Council Tax 24/25 No 5 Schoolhouses	1,097.38	
20/03/24 D&G Council Tax 24/25 No 6 Schoolhouses	1,463.19	
17/05/24 D&G Council Tax 24/25 No 3 Schoolhouses	1,207.12	
		6,694.07
<u>Gas Accounts</u>		
06/03/24 FloGas Britain Ltd No 5 & No 6 Schoolhouses	1,213.76	
06/03/24 FloGas Britain Ltd No 1 - 4 Schoolhouses	1,686.31	
05/04/24 FloGas Britain Ltd No 5 & No 6 Schoolhouses	1,608.00	
24/06/24 FloGas Britain Ltd	929.58	
09/07/24 FloGas Britain Ltd No 5 & No 6 Schoolhouses	31.64	
11/09/24 FloGas Britain Ltd	1,750.45	
06/11/24 FloGas Britain Ltd	1,210.21	
10/12/24 FloGas Britain Ltd	1,167.06	
31/01/25 FloGas Britain Ltd	2,390.63	
		11,987.64
<u>Admin Expenses</u>		
10/04/24 Savills - consultancy to 31/3/24	343.20	
10/04/24 Canaccord Management Fee	613.62	
17/04/24 Savills - Clerk of works to 31/3/24	719.66	
01/07/24 Savills - consultancy	189.00	
09/07/24 Savills	179.66	
10/07/24 Canaccord Management Fee	622.07	
09/10/24 Canaccord Management Fee	638.35	
18/11/24 LEI annual renewal	60.00	
13/01/25 Canaccord Management Fee	631.21	
14/02/25 Chapel Law Accountants audit fee	156.00	
Farries, Kirk and McVean	960.00	
		5,112.77
<u>Insurance</u>		
24/05/24 Insurance paid to Lycetts		1,445.12
<u>Maintenance & Repairs to Property</u>		
06/03/24 Donald C McRobert & Son, No 6	8,785.92	
26/03/24 Nithsdale Plumbing & Heating	40.00	
26/03/24 Donald C McRobert & Son, No 3	57.30	
26/03/24 Nithsdale Plumbing & Heating	8.00	
09/04/24 Nithsdale Plumbing & Heating, No 6	108.00	
29/11/24 Donald C McRobert & Son, No 6	52.56	
17/01/25 Nithsdale Plumbing, No 2 & No 3	216.00	
22/01/25 Nithsdale Plumbing, No 1 & No 2	228.00	
14/02/25 Nithsdale Plumbing	3,432.00	
		12,927.78
<u>Purchase of shares</u>		
20/02/25 10,000 UK Treasury Gilt 4.375% SNR BDS	10,173.25	
2,800 North American Income TST plc shares	8,108.00	
01/11/24 45 Siemens AG NPV	6,933.40	
21/02/25 44.125 Findlay Park American	8,002.52	
21/02/25 72.027 Natixis International Funds	7,999.72	
24/06/24 220 Halma shares	5,932.60	
		47,149.49
		<u>85,316.87</u>

The Wynifred Keswick Memorial Trust
Payments for the year ended 29th February, 2024

	2024 £	
<u>Council Tax</u>		
21/03/23 D&G Council Tax 23/24 2 Old Schoolhouses	1,428.89	
21/03/23 D&G Council Tax 23/24 4 Old Schoolhouses	1,428.89	
21/03/23 D&G Council Tax 23/24 6 Old Schoolhouses	1,428.89	
21/03/23 D&G Council Tax 23/24 5 Old Schoolhouses	1,071.66	
03/05/23 D&G Council Tax 23/24 2 Old Schoolhouses	164.33	
05/05/23 D&G Council Tax 23/24 3 Old Schoolhouses	1,071.66	
	<hr/>	6,594.32
<u>Gas Accounts</u>		
04/04/23 FloGas Britain Ltd	576.99	
30/05/23 FloGas Britain Ltd	1,000.00	
20/06/23 FloGas Britain Ltd	2,639.58	
06/07/23 FloGas Britain Ltd	28.48	
10/08/23 FloGas Britain Ltd	33.65	
12/09/23 FloGas Britain Ltd	1,261.10	
07/11/23 FloGas Britain Ltd	26.46	
06/12/23 FloGas Britain Ltd	1,725.69	
	<hr/>	7,291.95
<u>Admin Expenses</u>		
16/03/23 [REDACTED]	115.20	
11/04/23 Canaccord Management Fee	475.74	
20/06/23 Farries, Kirk & McVean	840.00	
04/07/23 Savills – consultancy to 31/03/23	663.00	
11/07/23 Canaccord Management Fee	480.64	
13/07/23 Savills – consultancy 30/06/23	553.20	
10/10/23 Savills – consultancy 30/09/23	441.00	
10/10/23 Canaccord Management Fee	485.39	
17/11/23 LEI annual renewal	60.00	
10/01/24 Canaccord Management Fee	606.77	
06/02/24 Savills – consultancy 31/12/23	1,032.18	
16/02/24 Registers Direct re Copy Deed	30.00	
21/02/24 Savills – consultancy 31/12/23	126.00	
21/02/24 Registers of Scotland	36.00	
	<hr/>	5,945.12
<u>Fees Rendered</u>		
15/03/23 Gillespie, Gifford & Brown Fees		4,200.00
<u>Insurance</u>		
21/06/23 Insurance paid to Lycetts		1,140.45

The Wynifred Keswick Memorial Trust

Maintenance & Repairs to Property

06/04/23 Donald C McRobert & Son, No 6	207.84	
06/04/23 Donald C McRobert & Son, No 1	199.44	
26/05/23 Donald C McRobert & Son, No 6	68.04	
10/08/23 Nithsdale Plumbing & Heating, No 2 & 5	120.00	
23/08/23 Donald C McRobert & Son, No 3	56.16	
31/08/23 LK Roofing, No 6	274.50	
26/09/23 Roland Scott Electrical Contractor, No 1	61.94	
16/10/23 Nithsdale Plumbing & Heating, No 1	42.00	
16/10/23 Nithsdale Plumbing & Heating, No 2	72.00	
08/11/23 AB Hastings & Son, No 4	817.57	
09/11/23 Roland Scott Electrical Contractor, No 1	78.00	
10/01/24 Donald C McRobert & Son, No 4	106.44	
05/02/24 Gas Safety Checks, No 1-6	540.00	
05/02/24 Donald C McRobert & Son, No 2	207.54	
06/02/24 Roland Scott Electrical Contractor, No 1 & 3	112.56	
14/02/24 AB Hastings & Son, No 5	63.60	
		3,027.63

Purchase of shares

24/04/23 200 Ishares Physical Gold etc USD Acc	6,256.00	
24/04/23 10,000 UK Treasury Gilt 5% SNR BDS 07/03/25	10,262.28	
12/09/23 10,000 UK Treasury Gilt 3.5% BDS 22/10/25	9,871.60	
01/11/23 210 SSGA SPDR ETFs Europe II plc	5,960.78	
02/11/23 1,942.008 JPM US Equity Income C Net	8,000.00	
18/01/24 4,100 Greencoat UK Wind plc	6,077.23	
18/01/24 2,250 Ruffer Investment Co Pref Shares	6,006.48	
		52,434.37

80,633.84

