

DR ELIZABETH ANDERSON CALDER MEMORIAL TRUST

Trustees' Annual Report and Accounts for the year ended 05 April 2026

Scottish Charity No: SC025003

Current Trustees

Mr. F.A.S. Duncan

Contact Address

Mactaggart & Co.
Solicitors
72-74 Main Street
LARGS
Ayrshire
KA30 8AL

Governing Document

Constituted by Deed of Trust

Charitable Purposes

The object of the charity is to hold the funds in Trust and to make payments to relieve poverty, destruction, financial hardship, misery, neglect, suffering, disease, sickness, infirmity or mental or physical handicap. The Trust deed gives the trustees the power to apply the funds whether by donation or otherwise to such individuals, whether British subjects or not and whether resident in the United Kingdom or elsewhere; at their sole discretion which they consider appropriate for the furtherance of the purposes of the trust.

Activities and achievements

The trustee considered various applications and agreed and paid donations to 20 registered charities. These donations totalled £30,500. The trustee was also advised by the stockbrokers in relation to the discretionary management of the investments and considered the reports provided in this regard.

Trustee remuneration and expenses

Legal costs for administering the trust were paid to Mactaggart & Co. solicitors with which the Trustee has a business connection. Mr. F.A.S. Duncan is a director.

Reserves

At the end of the year Mactaggart & Co. held a balance of £49,669.36 and Rathbones held a balance of £8,432.31 over and above the portfolio valuation.

Approved by the Trustees and signed and their behalf



Fergus A. S. Duncan - Trustee

28/07/2026

DR ELIZABETH ANDERSON CALDER MEMORIAL TRUST
Receipts and Payments Account for the year ended 05 April 2026
Scottish Charity No: SC025003

	2025	2026
Receipts		
Dividends from Investment Portfolio	17,232	15,412
Interest received	4,743	6,528
 Asset & Investment Sales:		
Proceeds from sale of investments etc	128,335	8,949
 Total Receipts	<u>150,309</u>	<u>30,889</u>
 Payments		
Investment Management Costs:		
Rathbones Fee (Investment Advisors)	<u>6,706</u>	<u>7,063</u>
 Grants and donations:		
Aruka		1,500
Ayrshire Hospice		1,500
Blood Cancer UK		1,500
Branch Out Together		1,500
British Heart Foundation		1,500
Bowel Cancer UK		1,500
Edinburgh Headway Group		1,500
Fisherman's Mission		1,500
Glasgow Children's Hospital Charity		1,500
Good Morning Service		1,500
Haylie House Trustees		2,000
Hogwatch Dumbarton		1,500
John Muir Trust		1,500
LHM 360		1,500
Megan's Space		1,500
PDSA		1,500
RNLI		1,500
Saving & Rehoming Strays	2,000	0
SSAFA		1,500
Scottish Mountain Rescue		1,500
Sunshine Wishes Children's Charity		1,500
 Total Grants and donations	<u>2,000</u>	<u>30,500</u>
 Governance Costs:		
Audit/independent examination	633	616
Registration Deed of Resignation		44
Legal Costs	6,252	5,712
 Total Governance Costs	<u>6,885</u>	<u>6,372</u>
 Payments relating to Asset & Investment Movements:		
Purchase of Investments	117,446	0
 Total payments	<u>133,037</u>	<u>43,934</u>
 Surplus/ (deficit) for year	<u>17,273</u>	<u>-13,045</u>
All funds are unrestricted		

DR ELIZABETH ANDERSON CALDER MEMORIAL TRUST

Statement of Balances as at 05 April 2026

Scottish Charity No: SC025003

	<u>2025</u>	<u>2026</u>
Bank and cash in hand		
Opening Balances	53,874	71,147
Surplus/ (deficit) for year	17,273	-13,045
	<u>71,147</u>	<u>58,102</u>
Reserves		
General funds	71,147	58,102
Closing balances	<u>71,147</u>	<u>58,102</u>
Assets		
Rathbones Portfolio	707,113	789,498
	<u>707,113</u>	<u>789,498</u>



.....
Fergus A. S. Duncan - Trustee

28/07/2026

Scottish Charity No: SC025003

Independent Examiner's Report to the Trustees of Dr. Elizabeth Anderson Calder Memorial Trust

I report on the accounts of the charity for the year ended 05 April 2026 which are set out on pages 2 to 4.

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) (d) 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 [~~other than disclosed below*~~]

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.

Name: DUNMOW BONE - PEARSON BONE + G

Relevant Professional qualification/professional body: B/A , ACCA .

Address: 6 WATERING STREET, LANGE, Ayrshire, KA30 9LN

Date: 28/07/2026

* Please delete the words in brackets if they do not apply. If words do apply set out those matters which have come to your attention.