

From Campsie to Kedgerree: Scottish Enterprise, Asian Trade and the Company Raj

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Campsie: Presbytery of Glasgow, Synod of Glasgow and Ayr, County of Stirling. The Parish of Campsie measures eight English miles in length, and seven in breadth . . . It is bounded on the North by the parish of Fintry; on the West by Strathblane and Baldernock; on the South by Calder and Kirkintilloch; and on the East by Kilsyth; forming a distinct commissariat along with Hamilton, stiled the commissariat of Hamilton and Campsie.¹

Kedgerree: A village and police station on the low lands near the mouth of the Hoogly, on the west bank and 68 miles below Calcutta. It was formerly well known as a usual anchorage of the larger Indiamen.²

This article deals with the activities of one Scottish family—the Lennox family of Campsie in Stirlingshire—in Asian trade during the closing decades of the eighteenth century.³ The growth of private trade by Europeans in Asia in this period, and of the Agency Houses that managed much of their activity, is well-known. However, the classic studies of this subject have relied largely on official records and have used these to address issues in the history of imperial expansion.⁴ Thus standard accounts have tended to concentrate on

¹ *The Statistical Account of Scotland drawn up from the communications of the ministers of the different parishes by Sir John Sinclair*, Vol. XV, No. XIX (Edinburgh, 1791–9), pp. 314–15.

² Henry Yule and A. C. Burnell, *Hobson-Jobson: A Glossary of Colloquial Anglo-Indian Words and Phrases* (1886, reissued London, 1985), p. 477.

³ The main source for this article is the collection of papers of the Lennox family deposited in Glasgow City Archives.

⁴ See, for example, Ashin Das Gupta, 'The Eighteenth Century', in Ashin Das Gupta and M. N. Pearson (eds), *India and the Indian Ocean, 1500–1800* (New Delhi, 1987); Michael Greenberg, *British Trade and the Opening of China, 1800–1842* (New York, 1951); Holden Furber, *John Company at Work: A Study of European Expansion in India in the late Eighteenth Century* (Harvard, 1948) and *Rival Empires of Trade in the Orient, 1600–1800* (Oxford, 1975); P. J. Marshall, *East Indian Fortunes: the British in Bengal in the Eighteenth Century* (Oxford, 1976) and *Trade and Conquest: Studies of the Rise of British Dominance in India* (Aldershot, 1993); Hosea Ballou Morse, *The Chronicles of the East India Company Trading to China*, 5 vols (Oxford, 1926–29); Pamela Nightingale, *Trade and Empire in Western India, 1784–1806* (Cambridge, 1970);

the political relations between private traders and the East India Company, and to see private trade in the eighteenth century mainly as the by-product of the corruption of Company power. Viewed from inside the private business networks that made this possible, the perspective is rather different.

Many of those involved in Company activity and private trade in Asia were Scots. The apparent over-representation of Scots in the employment of the East India Company in the late eighteenth century was a frequent complaint among contemporaries, especially during the struggles between the friends and enemies of Warren Hastings in the early 1780s, and by opponents of Henry Dundas as President of the Board of Control in the 1790s. However, these arguments should be seen as the product of factional battles over patronage, and party conflicts that used the issue of corruption as part of their armoury, rather than dispassionate analysis. They tell us much more about perceived political structures than about genuine economic opportunities.⁵ The trading activities of Scottish merchant networks in this period have been extensively studied for the Atlantic economy, especially in connection with the tobacco and sugar trades with North America and the Caribbean,⁶ but much less work has been done on Asia.⁷ The case of the Lennox family and

N. K. Sinha, *Economic History of Bengal from Plassey to the Permanent Settlement*, Vol I (Calcutta, 1965); Amal Tripathi, *Trade and Finance in the Bengal Presidency, 1793–1833* (Calcutta, 1956 and 1979).

⁵ In reality, the proportion of Scots employed by the East India Company in this period was roughly equal to Scotland's percentage of the British population, although Scots were perhaps 'over-represented' in military service. The high death rates among the European community in India in this period should be taken into account in drawing any conclusions from such data. See Christopher A. Whately, *Scottish Society 1707–1830: Beyond Jacobinism, toward Industrialisation* (Manchester, 2000), pp. 112–13; Andrew McKillop, 'More Fruitful than the Soil', *Army, Empire and the Scottish Highlands, 1715–1815* (Edinburgh, 2000).

⁶ T. M. Devine, *The Tobacco Lords: A Study of the Tobacco Merchants of Glasgow and their Trading Activities, c1740–1790* (Edinburgh, 1976) and 'An Eighteenth-Century Business Elite: Glasgow–West India Merchants, c1750–1815', *Scottish Historical Review*, 57 (1978); David Hancock, *Citizens of the World: London Merchants and the Integration of the British Atlantic Community, 1735–1785* (Cambridge, 1995); Alan L. Karras, *Sojourners in the Sun: Scottish Migrants in Jamaica and the Chesapeake, 1740–1800* (Cornell, 1997).

⁷ Standard accounts stress the economic opportunities that Asia provided to some Scots, but do not investigate the networks or connections that delivered these. See G. J. Bryant, 'Scots in India in the eighteenth century', *Scottish Historical Review*, 64 (1985); J. G. Parker, 'Scottish enterprise in India, 1750–1914', in R. A. Cage (ed.), *The Scots Abroad: Labour, Capital and Enterprise* (London, 1985); Alex M. Cain, *The Cornchest for Scotland: Scots in India* (Edinburgh, 1986).

their business associates provides an opportunity to extend the analysis of Scottish business networks in Asian trade much further. Such conclusions should lead on to wider re-assessments of the importance of business networks in Asian trade, of the impact of these networks on economic activity in India and China, as well as in Britain, and of the creation of landed, professional and business elites in late-eighteenth century Scotland.

As is clear from the family tree presented in Figure 1, the Lennox family were able to branch out from their small landed estate in lowland Scotland to make good use of the employment possibilities that had been opened up by the Act of Union of 1707. Five of the six sons of John Lennox of Ballacorach, all born in the first decades of the Union, looked to the empire for a career. One (Robert) went to America and four (John, Hugh, James and Alexander) went to India, with only the eldest, William of Woodhead, left behind to manage the estate.⁸ The two most prominent members of the family linking it to Asian trade were John Lennox, the third son of John Lennox of Ballacorach, who made a series of voyages to India and China on Indiamen (ships commissioned by the East India Company), beginning in 1756,⁹ and his nephew, William, the third son of William Lennox of Woodhead, who went into a banking career in Edinburgh, and then moved to London, becoming the managing partner of David Scott & Co.—the most prominent London Agency House of the age dealing with Asian trade in the 1790s.

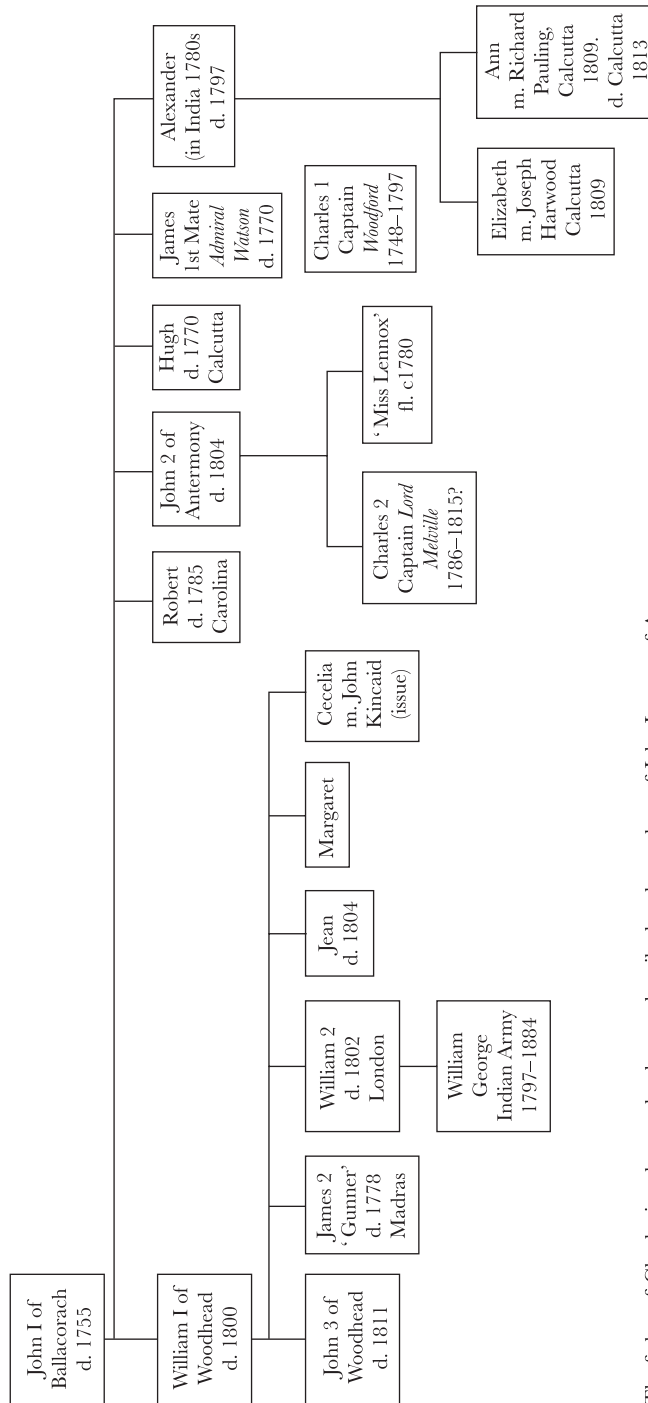
John Lennox's early voyages in the Company's service all involved significant amounts of private trade financed by a range of associates in Scotland and London.¹⁰ His younger brothers Hugh and James (first mate of the Indiaman *Lord Watson*) were involved in similar activities until their early deaths in 1770.¹¹ Alexander, the youngest

⁸ Following contemporary usage, and to avoid confusion resulting from the limited range of Christian names used in the family, those members who owned land in their own right are distinguished by the name of their principal estate.

⁹ He sailed as third mate on the *Prince Edward* in 1756–7; second mate, *Prince Edward*, 1759–60, first mate, *Speaker*, 1762–3; captain, *Anson*, 1765–6, 1768–9 and 1771–2; captain, *Southampton*, 1777–80 and 1780–5. Anthony Farrington, *Biographical Index of Indian Company Maritime Service Officers, 1600–1834* (British Library, 1999).

¹⁰ These included Alexander, John and James Moffatt (a prominent family of shipowners represented on the East India Company Directorate) James Stirling of Edinburgh, and other owners of Indiamen involved in private trade in India and China, such as George Richardson and Richard Parkes. See bonds in Lennox Papers (*henceforth* LP) T-LX 3/22/1 and T-LX 3/18/1.

¹¹ See bonds in LP T-LX 3/13 and T-LX 3/22/2.



The father of Charles is unknown, but he was described as the nephew of John Lennox of Antermomy

Figure 1. Family tree of Lennox Family, c1750-c1820.

Source: LP T-LX 15/122; India Office Records N/1/8/1196; N/1/8/1203; N/2/1/1398 OIOC.

brother, went out to Calcutta in the 1770s, and concentrated on private trading activities, notably in indigo. He was the first non-official to offer indigo for sale to the Company in Bengal as a means of financing its remittances in 1782.¹² Two other members of the family, Charles Lennox 1 (the son of either Hugh or James) and Charles Lennox 2 (the acknowledged but illegitimate son of John Lennox),¹³ also served in Indiamen and both eventually became captains, of the *Woodford* and *Lord Melville* respectively.¹⁴

One key episode in our story is the voyage that John Lennox undertook to Madras, Calcutta, Bombay and St Helena as captain of the Indiaman *Southampton* from 1781 to 1785.¹⁵ This was the second voyage he had made as master of this ship, having already sailed to Madras and Bengal in 1777–80. On this earlier voyage John Lennox and the *Southampton* acquired a reputation for eccentric navigation. In May 1779 William Hickey, as a member of the Calcutta bar, returned to England from Bengal to argue the case for trial by jury for British residents of India. He boarded the East India Company ship *Nassau* and she set off in the company of the *Southampton*, which Hickey described as ‘the errantest hog-trough that ever floated on salt water’.¹⁶ The two ships were quickly separated on the first leg of their voyage to Madras, and nothing more was heard of the *Southampton* until she arrived at Fort St George in early August, ten weeks after the *Nassau*. Hickey went to investigate:

Captain Lenox landed immediately, Captain Gore [of the *Nassau*] and myself going directly to congratulate him upon his arrival. He appeared much surprized when told the *Nassau* had been ten weeks at Madras. Captain

¹² Letters to Court, 7.12.82, 5.4.83. *Fort William – India House Correspondence (Public Series) [henceforth FWIHC]* Vol IX (ed. B. A. Saletore), National Archives of India, Delhi, 1959, pp. 327, 387. ‘Indigo planting’ at this time largely involved buying processed indigo from Indian producers and selling it on the export market.

¹³ John Lennox’s accounts include ‘Master Lennox’s bills for dancing lessons and drawing lessons’ in 1781 (LP T-LX 3/18/2), and also bills for an illegitimate daughter, who presumably died young, ‘Miss Lennox’s account for drawing’, (*ibid.*).

¹⁴ Farrington, *Biographical Index of Indian Company Maritime Service Officers*. Both also spent short periods in their career on ships in the Atlantic trade. Charles 1 served as a mate on his uncle’s ships *Anson* and *Southampton*; Charles 2 served briefly on the *Woodford* while Charles 1 was captain.

¹⁵ The *Southampton*. was a middle-sized Indiaman, of 758 tons, square rigged, 3-masted, mounted with 25 carriage guns receiving shot of 9lbs and 4lbs, with a crew of 99 men. She was owned by a syndicate headed by Charles Foulis and Robert Preston, both prominent Scottish members of the ‘shipping interest’ within the Company. See formal description in LP T-LX 3/23.

¹⁶ Alfred Spencer (ed.), *Memoirs of William Hickey: Volume II, 1775–1782* (London, 1918), p. 189.

Gore asking him where he could have been for so long a period, he replied in his broad Scots dialect. 'Hoot awa, maun, do not ausk me, ausk that de'il's cheeld, Chareley, who, with aw his coarsed loonor oobservations and his daumned roond-aboot vagaries, haas kept oos at sea saxteen weeks fra the peelot.' The *Chareley* alluded to was his nephew and chief mate, who although an enthusiastic advocate of the then new mode of working the longitude from lunar observations was not sufficiently experienced in it to avoid mistakes, the ill-consequences of which they had experienced.¹⁷

The rest of the voyage was also difficult, with the ships encountering storms and the crews contracting scurvy in the Indian Ocean, forcing them to land at the Cape of Good Hope for lengthy recuperation. Hickey left them there, and proceeded to London with a passage on a Dutch ship to Amsterdam.

In late 1780 the *Southampton* was again commissioned for 'Coast and Bay' (Madras and Calcutta), as were 12 of the 15 Indiamen to be sent to Asia early the next year.¹⁸ Lennox and his crew began fitting out the ship in December 1780 at Blackwall, and had finished loading supplies, Company goods (mostly woollen cloth and metals), arms for the Company's forces in India and private trade items by early February 1781.¹⁹ Most of these goods were for India, but there were some Company supplies for St Helena, and some private trade items for transshipment to the small Company settlement at Bencoolen in Sumatra. They sailed down the Thames on 12th February, and anchored off the Downs ten days later to load provisions, wait for other ships, and take a party of British troops and officers on board. On 13th March they sailed as part of a convoy of Indiamen for Madras. Britain was at war with France, Spain, Holland and America;²⁰ security from attack at sea was a high priority, as 5 of the outward ships in the 1780 fleet had been captured by the Spanish and taken to Cadiz.²¹ In India, the Company was facing serious difficulties in its wars against the Marathas (until 1782) and Mysore (until 1784).

¹⁷ *Ibid.*, pp. 207–8.

¹⁸ Letter from Court, 11.1.81, *FWIHC* Vol. VIII (ed. Hirahal Gupta, 1981), p. 279.

¹⁹ The account of this voyage is drawn from the ship's log preserved in the East India Company records: 'Journal of the Southampton 1781–85: voyage St Helena, Bombay, Madras, Bengal', India Office Records, L/MAR/538/B, Oriental and India Office Collection, British Library [*henceforth* OIOC]. Unacknowledged quotations in the following account are from this source.

²⁰ John Lennox was issued with royal letters of marque in 1780, permitting him to take prizes at sea from these powers (LP T-LX 3/23).

²¹ Letter from Court, 5.7.80, *FWIHC* Vol. VIII, p. 277.

The journey began uneventfully. Some foreign ships were sighted and chased in the Bay of Biscay, but they turned out to be Swedish. On 11th April the convoy arrived at Santiago in the Cape Verde Islands, and stopped to take on water. Here the one naval engagement of the voyage took place when, on the morning of 16th April, with many of ship's boats and crews on shore, 'a strange sail' was sighted, and 18 ships were seen to windward. Then

there rounded the Point a large Ship with an Union Jack hoisted at her Cross Jack yard arms and a Spanish one under it. She was closely followed by 4 more, who on their coming within Gunshot of us all hoisted French Colours and attacked our Fleet in General as they approached them.

The French ships sailed right through the British fleet 'with great bravery' and a number of the convoy had to cut anchor to avoid them. One of enemy was dismasted, and two others badly damaged, and several of the Indiamen also needed repairs. The opposing sides lost sight of one another at dusk. The *Southampton* was not heavily involved in the fighting, but Lennox commented that

I must in Justice to my Officers and every body on board say that they behaved with great spirit during the Action, and that we annoyed the Enemy as much as we could. The damage we sustained is trifling, and thank God we had neither Kill'd nor wounded.

The convoy set out again on 3rd May, and the voyage continued without incident until 13th July, when a big squall blew up and the weather became 'very thick', so that the crew could not see beyond the gunwales. In the poor visibility there was a sudden 'violent shock' as the *Southampton* collided with another member of the fleet (the *Essex*),²² neither having seen the other. The weather cleared but worse was to come:

About 7 a.m. one of the ships to windward of us came right down as if she intended to speak to us, what her intentions were God knows, but she had near run aboard us in midships, in spite of all we could do, which might have proved fatal to both, but the chief Mate [his nephew, Charles] and myself stood in the Gangway, hailing with trumpets, and at last she put her helm about, and by the assistance of Providence just cleared our Larboard Quarter almost touching us, and when past us, went ahead without taking any further notice. She appeared to be the *Chapman*. We ran up the distress signal, but it was not attended to—then the Maintop sail was carried away.

The damage from the collision was severe—the foremast was badly weakened, and the ship acquired a leak that was to limit her activit-

²² Letter to Court 10.4.82, *FWIHC* IX, pp. 299–300.

ies throughout the voyage. On 5th September the convoy arrived in the Madras Roads without further incident.

At Madras Lennox unloaded some passengers and their luggage, the Company goods and some items of private trade. He also delivered a packet of Company letters to be sent on to China. Then, having collected more passengers, water and two bullocks for fresh meat, the *Southampton* sailed for Bengal on 28th September in the company of another Indiaman, the *Grosvenor*. There was a scare two days later when a large sail was sighted; Lennox 'cleared ship for engaging and called the Hands to Quarters'—but the sail turned out to be another Indiaman—the *Neptune*—going from Bengal to Madras. On 14th October the ships arrived in the mouth of the Hooghly, and anchored off Kedgerree. They spent two months here unloading private trade goods and loading up rice for shipment to Madras, some on the Company's account, and some as private trade. This grain was urgently required to prevent famine in the south, and the Council at Fort William had decided to allow shipments 'by private agency but in Company ships';²³ they commented that 'the trade in grain is so advantageous' that large private exports were expected.²⁴

The *Southampton's* leak had not stopped, but had decreased to 12 inches (30.5 cm) in 2½ hours. On 23rd December she left for Madras, in the company of the galley *Success* that belonged to the Nawab of Bengal, reaching Madras Roads a week later without serious incident, but with a leak that now let in 11 inches of water an hour. In early February the *Southampton* sailed again for Bengal with a Dutch prisoner (the Dutch possessions in India had been occupied by the British in 1781), and a cargo of 'redwood' (used for dying cloth), this time in the company of the Indiaman *Valentyne*. Once at the Hooghly they anchored again at Kedgerree on 28th February, and then at Burrabulla, loading more rice and saltpeter for Madras on Company account.

It was now decided that the *Southampton* should not go to Madras since she would not be fit for the voyage home to England without major repairs,²⁵ and she was hired instead by the Company for a voyage to Bombay, which had the best repair facilities available, with

²³ Letter to Court, 7.12.82, *FWIHC* IX, p. 325.

²⁴ Letter to Court, 29.12.81, *FWIHC* IX, p. 556. When the Court of Directors in London heard of the scheme they expressed shock at the size of the profits that had been made, especially from freight charges. Letter from Court, 12.7.82, *FWIHC* IX, p. 58.

²⁵ Letter to Court 10.4.82, *FWIHC* IX, pp. 299–300.

a cargo of saltpeter valued at Rs.20,000 financed by John Fergusson, a prominent Calcutta merchant and government contractor.²⁶ After a false start, which had to be aborted for emergency repairs to the leak, she finally sailed at the end of May 1782.²⁷ The voyage took her first to the Andamans, where she passed a large ship which hoisted Portuguese colours. More worryingly, they also encountered a canoe with four natives, one of whom spoke some Portuguese and informed them that two French ships were concealed in a nearby bay. Lennox was worried that the French had been sent to intercept him (the French frigate *La Fine* captured two British ships on their way from Bengal to Madras in July that year),²⁸ and sailed on to Nicobar, where other natives assured him that the enemy ships had left the area.

The *Southampton* arrived at Bombay on 16th August and unloaded the Company's cargo; as the ship rose in the water, Lennox 'discovered a great deal of the [copper] sheathing off both Bows and the Leaboard Bilge'. Repairing this took several months, and in early December they set sail for Bengal again, with a private trade cargo of raw cotton for the Bengal weaving industry, and some casks of Madiera wine.²⁹ This voyage took three months, and included a stop for water in the Maldives. Here, having landed on a small uncharted island with a coral reef to find water (which Lennox named 'Road Island'), they were fired on from the bushes with arrows. After burying two members of the crew who had died on the voyage, they landed elsewhere on the island and found a group of natives 'who received us without any marks either of fear or resentment. They ate greedily of boil'd rice, Biscuit and Saltbeef, but were shy of drinking Liquor'. On 1st March 1783 the *Southampton* anchored again at Kedgerree, and unloaded her cargo of cotton.

At the end of March 1783 the ship was again ordered to carry rice (both Company and private) to Madras,³⁰ and set out on 31st May, arriving six weeks later to find the whole of Admiral Hughes's fleet, plus a number of Indiamen and country ships, in Madras Roads. The

²⁶ Copy of Resolution of Honourable Governor General in Council 8.4.82, *Ninth Report from Select Committee . . . on the Administration of Justice in Bengal, Bahar and Orissa, 1783*, Appendix 11, p. 117; Letter to Court 10.4.82; *FWIHC IX*, pp. 299–300; 'Reponentia and Bonds for voyages of *Southampton*', LP T-LX 3/21.

²⁷ Letter to Court, 9.5.82, *FWIHC IX*, p. 308.

²⁸ Letter to Court, 15.7.82, *FWIHC IX*, pp. 314–15.

²⁹ For details of the cotton purchase, see 'Statement of Captain John Lennox in account with David Scott, Bombay', 20.12.82, LP T-LX 3/18/1.

³⁰ Probably financed by John Fergusson. See Letter to Court 27.3.83, *FWIHC IX*, p. 422.

war with France and her allies had ended in May 1783 with the signing of the Treaty of Versailles, which restored the French possessions in India. In September the *Southampton* sailed again for Bengal, delivering the Committee of Circuit and their assistants to Vizagapatam on the way. Arriving at the Hooghly in early December 1783, the *Southampton* again required thorough repairs; Lennox reporting to the Council at Fort William that she was still in 'a leaky condition', and was given permission to bring her up to Calcutta to be 'hove down and repaired'.³¹ In the event, she spent most of the next twelve months in dock. Finally, she sailed for England on 8th January 1785, having loaded a Company cargo of cloth, saltpeter, shellac, timber and 'Injeelee' (probably 'gingelly'—sesame or groundnut oil), worth Rs. 13,56,225, plus 'a few chests and cases of sundries on acct. of the Private Trade'. She also probably had British army officers on board, as Lennox complained to the Council at Fort William about the low rates of allowances made to him for such passengers.³²

The voyage home via St Helena was uneventful, apart from the diversion of turtle-hunting at Ascension Island, and the need to maintain discipline in the crew:

Having convicted John Mark and John Prescot Seamen of getting drunk and behaving Mutinously and also stealing a Case of Liquor the property of John Dowling Ships Cook, making use of and Embazling the Contents, and breaking the bottles, on the evidence of Sam Couch, John Rubens Seamen, and John Dowling, Ships Cook; falled the hands out and had them seized up at the Gangway, and flogged with a dozen Lashes each on the bare back by the Boatswain with a Cat of 9 Tails, as a Punishment to deter others from the like dangerous and disorderly behaviour. Also having convicted John Brown Seaman of deliberately taking out his knife and cutting several holes in the Spritsail in the dark on being sent out one evening with 5 men to furl it, as is the general Custom with such sail every Evening with evident intent to render the same useless and unserviceable to the Ship, Punish'd him also in the manner above described with one dozen lashes to the end that such dangerous and Vicious Practices might be discontinued in future, Practices that if not timely and effectually put a stop to, are big with the most alarming Circumstances. [29th May 1785]

The *Southampton* reached Blackwall on 11th June 1785, and delivered her cargo of Company and private trade to the Company's warehouse. Finally on 16th July—more than four and a half years after the voyage had begun—His Majesty's Inspector of Customs and Excise came on board and cleared the ship.

³¹ Letter to Court, 29.11.83, *FWIHC* IX, p. 449.

³² Letter to Court, 10.1.85, *FWIHC* IX, p. 521.

In many ways the voyage of the *Southampton* was typical of an Indiaman during this period, except that it lasted much longer than most because of the problems caused by damage sustained on the outward voyage. What is clear from the log of the voyage, apart from the existential abruptness of the life of an eighteenth-century sea captain, is the mixture of activities undertaken on Company and private account, and the opportunities for private profit that these allowed. These opportunities depended on connections inside and outside the Company, and on being able to balance obligations to the Company and the ship's owners against the ability to indulge in private enterprise. Here John Lennox's activities as captain of the *Southampton* were significant: they are listed in Appendix I below.

Lennox had spent the month before the *Southampton* sailed in January 1781 assembling a cargo of private trade goods to sell in India. This consisted of items designed to appeal to the British community in the East—largely woollen cloth, wine, furniture and saddlery, and silverware. The cost of these items was about £6,000; Lennox did not pay for them in cash, but signed a series of bonds with the suppliers, promising to repay the loans at 5% interest within two years. He also insured his voyage out and home at a premium of £2,364 with his London agent, James Moffatt.³³ While in India from 1781 to 1784 Lennox borrowed approximately Rs.200,000 (£20,000) from Agency Houses in Calcutta to finance his private trade in rice, cotton and other goods.³⁴ The bulk of these loans were in the form of respondentia, drawn at the 50% interest customary in war-time, and repayable in London.³⁵ The captains of Indiamen were permitted to remit a fixed amount of their capital from India to Britain by buying certificates of exchange on the Company in London. These were intended to allow captains to repay the suppliers of private-trade goods in Britain. Between September 1781 and October 1783 Lennox remitted £11,285 from India to London, £9,700 in bills on the Company.³⁶ Because his return from India had been delayed, the Council in Calcutta allowed Lennox, among other captains, an extra allowance of

³³ 'Repondentia and Bonds for voyages of *Southampton*', LP T-LX 3/21.

³⁴ These bonds are preserved in LP T-LX 3/22/2, 3/22/3 and 3/18/1, see especially 'Account of Captain John Lennox with Claud Alexander', 17.3.83, LPL T-LX 3/18/1.

³⁵ Respondentia were bonds lent on a ship's cargo, which were payable only if the voyage was successfully completed. Since they were, in effect, a form of insurance as well as a means of raising working capital, the interest rate on them tended to be quite high.

³⁶ These bills are preserved in LP T-LX 3/22/3.

Company bills of exchange in 1782 to allow him to meet his obligations to his suppliers in London.³⁷ Lennox did not use the remittances for this purpose, however—most of his debts to London tradesmen remained unpaid until his return in 1785, and so attracted an extra burden of interest.³⁸

The total payment by the Company to the owners of the *Southampton* for her voyage of 1781–85 amounted to £41,975 for freight and ‘demorage’—the compensation paid by the Company for the detention of Indiamen in Asian waters beyond the date contracted for their return home.³⁹ Against this income, syndicates met the costs of building ships, and their repairs and running-costs. Lennox’s own rough calculations estimated the profit of the voyage for the owners (without capital costs) at about £6,000.⁴⁰ The captains of Indiamen were agents of the owners, and their income was not officially recorded. While there are no formal accounts for the voyage of the *Southampton*, it is possible to piece together some estimate of the profits that Lennox made. These are presented in Table 1. The

TABLE 1
Estimate of Sums Received by John Lennox in London as Proceeds of Voyage of Southampton, 1781–5 (in £)

	+	–
<i>Income</i>		
Payment by owners of allowable costs of voyage	22,027	
Proceeds of respondentia from Claud Alexander	15,863	
Direct remittances from India	11,285	
<i>Expenditure</i>		
Lennox’s estimate of actual costs of voyage		27,397
Cost of private trade goods exported from London		11,000
<i>Gross income</i>	49,175	
<i>Gross expenditure</i>		38,397
<i>Net income</i>	10,778	

Note: There is no estimate for the value of the goods imported to Britain from India on the return voyage. However, given the restrictions on legal private trade, this is not likely to have been very large.

Source: Accounts and papers in LP T-LX 3/21, T-LX 3/23/3.

³⁷ Letter to Court, 10.4.82, *FWIHC*, IX, p. 301.

³⁸ See Appendix 1.

³⁹ ‘Account with owners of Southampton, 1785–6’, India Office Records, L/MAR/C, OIOC.

⁴⁰ Note in file LP T-LX 3/23/3. The figures on which these calculations were based were disputed by the owners.

main item of remittance arose from an arrangement that Lennox made with his principal backer in Calcutta—Claud Alexander—that the proceeds of the respondentia bonds (including the interest) payable to Alexander in London should be transferred by Alexander's agent to Lennox's private account.⁴¹ These bonds should have been defrayed in full by the *Southampton's* owners; however the high interest rate, and some of the other costs of the voyage, were challenged by them when the accounts were reviewed, and a sum of £5,370 was deducted from Lennox's claim for reimbursement.⁴²

Whatever the precise amounts of profit that John Lennox and other members of his family were making from Asian trade in the 1780s, it is clear that they were able to spend heavily on the purchase of land and other assets as a result.⁴³ William Lennox of Woodhead and his brother John had been buying land in Campsie by bonds and mortgages, some of which was encumbered with debt, during the 1760s and 1770s. In the early 1780s, while John Lennox was in India, the pace of their purchases quickened: a heritable bond of £4,000 on land at Airth bought in 1777 was paid off in November 1783 (with money received for John Lennox's certificates of exchange from Calcutta), and more land purchased in Antermony, Inchbelly, Inchbrek and Auchinivie in August 1784.⁴⁴ By 1793, when the parish of Campsie was surveyed for *The Statistical Account of Scotland*, William Lennox of Woodhead was recorded as the largest proprietor in the parish, and his brother John, who had now created an estate for himself at Antermony, as the second-largest. Between them the two brothers owned more than a quarter of all land by value in the parish.⁴⁵

⁴¹ Claud Alexander to John Moffatt, 21.1.84, LP T-LX 3/23/3.

⁴² 'Adjusted account of Captain Lennox, agreed to be settled by the owners for the ship *Southampton* 14.9.85', LP T-LX 3/23/3; Jn. Rundall to Captain John Lennox 14.9.85, LP T-LX 3/18/1.

⁴³ According to a standard conversion table, £10,000 in the 1780s had the purchasing power of £700,000 to £800,000 in 2000, although direct comparisons are dangerous, since the risks to which capital was exposed were much larger then than now. EHNet: 'How much is that worth today?: Purchasing Power of the British Pound, 1600 – Present' at <http://www2.eh.net/ehresources/howmuch/poundq.php> (accessed 05.06.01).

⁴⁴ See bonds and papers in LP T-LX 3/19/1 and LP T-LX 3/19/2, especially 'Account Current between John Lennox and David Erskine, Clerk to the Signet, 1777–1785', LP T-LX 3/19/1.

⁴⁵ *Statistical Account of Scotland*, Vol. XV, pp. 336–7. Mr Bell, the previous owner of the Antermony estate, had a local reputation for his travels in China and Persia. (*Ibid.*, p. 374).

Other members of the family also contributed to its financial resources from Indian income. Alexander Lennox returned to Scotland from Bengal in 1790, leaving Rs.40,000 invested there, plus some property. Out of this he paid for the upkeep of his two daughters, Elizabeth and Ann, who were boarded out in Calcutta.⁴⁶ In his retirement Alexander continued to provide advice based on his experiences and contacts in Calcutta.⁴⁷ Before his death in 1797 Alexander bequeathed the bulk of his estate (worth about £6,000) to his brother John and his nephew William, with legacies of £2,000 to be divided between his three nieces in Scotland, and Rs.1,000 to be shared between his two daughters in Calcutta.⁴⁸ Charles Lennox 1 (Captain of the *Woodford*) left his uncle and ship-mate £10,000 in his will on his death in 1797;⁴⁹ perhaps as a result, John Lennox of Antermony had a balance of more than £13,000 with his bankers in London in July 1799.⁵⁰

The activities of the Lennox family in expanding their estates continued through the 1790s and early 1800s. In May 1799 William Lennox of Woodhead drew about £10,000 from his son William at David Scott Junior & Co. in London to buy land.⁵¹ The Woodhead family had long had a difficult business relationship with a nearby printfield (a works for preparing and dyeing cloth), to which the estate was contracted to supply coal. On the works' insolvency in 1803, John Lennox of Woodhead bought up the concern with money withdrawn from his account in London.⁵² The family retained an interest

⁴⁶ Fairlie, Reid & Co., Calcutta to Alexander Lennox, 13.3.91, LP T-LX 18/2/1; this letter notes that 'no money has been paid to their mother for some months and no more shall be paid'.

⁴⁷ See Alexander Lennox to William Lennox (David Scott Junior & Co.), 6.7.93, LP T-LX 3/18/2.

⁴⁸ 'Account current of the estate of Alexander Lennox with Fairlie, Colvin and Gilmour, Calcutta', 1.1.98; Memorandum by John Lennox, August 1800, LP T-LX 3/33/1.

⁴⁹ Account of Capt. John Lennox with David Scott Junior & Co., 21.5.99, LP T-LX 3/18/1.

⁵⁰ Statement of Effects of Captain John Lennox with David Scott Junior and Co., 21.7.99, LP T-LX 3/22/2.

⁵¹ See bonds and papers in LP T-LX 3/19/1 and 3/19/2, and correspondence in T-LX 3/33/3.

⁵² See John Innes (D.S.&Co.) to John Lennox of Woodhead, 2.9.03 and 5.10.03, LP T-LX 3/27/2. The purchase had to be delayed because the London firm was undergoing a liquidity crisis caused by a collapse in the sale price of Indian cottons, and could not meet the demand. On the failing competitiveness of Indian cotton textiles in the British market, see B. R. Tomlinson, 'Bengal Textiles, British Industrialisation, and the Company *Raj*: Muslins, Mules and Remittances, 1770-1820', *Bulletin of Asia-Pacific Studies*, X (2000).

in Asian trade through John Lennox of Antermony's illegitimate son, Charles, who was appointed captain of a newly-built Indiaman *Lord Melville* in 1802. The *Lord Melville* was owned by a syndicate headed by the prominent East India shipping magnate Robert Charnock, in which members of the Lennox family had one-quarter of the shares.⁵³ She was not a fortunate ship, failing to make a profit on her first voyage in 1803, and being shipwrecked and struck by lightning in 1809.⁵⁴

When John Lennox died in 1804, he left the estate at Antermony at a tack-rent of £1 per annum to his niece Margaret for her lifetime, with the reversion to her brother John Lennox of Woodhead, and £10,000 in cash to his son Charles.⁵⁵ The deaths of John Lennox of Woodhead and Margaret Lennox without heirs concentrated the family's financial resources, largely in the hands of Cecilia Lennox, who married another Campsie landowner (John Kincaid, who changed his name to Kincaid-Lennox in consequence). During the early nineteenth century the family largely turned away from its India connection, devoting its energies and resources to the unsuccessful attempt to have Margaret Lennox recognized as the rightful inheritor of the defunct Earldom of Lennox, and to building a mock-baronial mansion, Lennox Castle at Lennoxton, on the site of the old house at Woodhead.

John Lennox's activities in India depended on the development of a network of connections that he had built up there, some of which may have been strengthened by the activities of other members of his family. During the *Southampton's* voyage of 1781–5, and at other times, his extensive involvement in the 'country trade' between ports in India and elsewhere in Asia was financed and facilitated by a number of important Agency Houses in Bengal and Bombay. All of those he dealt with were run by fellow Scots.

The most prominent of Lennox's contacts was Claud Alexander, a company servant in Bengal who was also extensively involved in promoting private trade. Alexander, from Ballochmyle in Ayrshire, was one of the Company servants who had benefited from the institutional changes and personal patronage of Warren Hastings. In the early 1780s he was Paymaster-General of Bengal, and also ran his

⁵³ 'Article of Agreement, 1802', LP T-LX 3/13.

⁵⁴ Henry Bonham (D.S.&Co.) to John Lennox of Woodhead, 30.12.03 and David Scott & Co. to John Lennox of Woodhead, 23.3.09, LP T-LX 3/26/2.

⁵⁵ 'Statement of John Lennox of Antermony of 1.4.04', LP T-LX 3/33/1.

own Agency House to manage the affairs of fellow-expatriates who wanted to invest in Asian trade and remit their savings to Britain. Obtaining such remittance was often difficult, since the Court of Directors in London constricted the main legal channel—their own bills of exchange sold in India on London—and tried to prohibit the obvious alternative of financing the trade of foreign East India Companies from India to Europe. Influence with the Council at Calcutta could help to circumvent these restrictions and conceal dubious activities.⁵⁶ Alexander was engaged at this time in remitting his own fortune of £60,000 to London, partly through the illegal channel of bills on the Dutch East India Company.⁵⁷ Following his retirement in 1785 he used the proceeds to purchase an estate at Ballochmyle in Ayrshire for £27,000, build a new house there and develop a pioneering cotton-spinning factory in partnership with David Dale at Catrine, which was contiguous to his property.⁵⁸

Claud Alexander represented the classic mixture of official position and the search for private profit that characterized Company rule in Bengal in the 1770s and early 1780s. However, the days of such freebooting activity were coming to an end, with the recall and impeachment of Warren Hastings, the passing of the 1784 India Act to reinforce parliamentary control over the Company, and the arrival in Calcutta of Lord Cornwallis as a reforming Governor in 1786, dedicated to excluding company officials from private trade. The future of trade in Asia belonged to a different type of operator, acting wholly as private agents in managing trade and investments, although with powerful official connections.

Lennox's other contacts in India were the pioneers of this form of activity—notably the partnership of John Fergusson and William Fairlie (both from Ayrshire) in Calcutta, and David Scott (from Forfar in Angus) and his associates in Bombay. John Fergusson,

⁵⁶ In the early 1780s the Council at Calcutta proposed a series of changes to the arrangements for remitting money from India that gave significant opportunities to those engaged in private trade. The Court of Directors in London refused to endorse these, but, by acting first and asking afterwards, powerful individuals in Bengal and Madras obtained some advantages. See Letters from Court 25.1.82 and 16.3.82, Letter to Court 15.7.82, *FWIHC* IX, pp. 16, 21, 36–7, 159–60, 315.

⁵⁷ Furber, *John Company at Work*, p. 92.

⁵⁸ Marshall, *East Indian Fortunes*, pp. 241–2. David Dale, who was Robert Owen's father-in-law, was the most prominent entrepreneur in the fledgling Scottish machine-based cotton thread industry of the time. The Catrine mills eventually passed into the hands of Kirkman Finlay, who pioneered exports of cotton manufactures to India after 1815.

who built up an extensive shipping business in Bengal in the late 1770s, was described in 1785 as 'the only merchant in Calcutta (for few if any of the Company's servants merit the appellation)', a man 'of great integrity and unblemished reputation, generous and humane'.⁵⁹ Fergusson also explored the possibilities of extending the range of the Calcutta mercantile community eastwards—he brought the first opium shipment from Calcutta to Canton via Macao in 1780.⁶⁰ William Fairlie became Fergusson's partner in the early 1780s, and went on to develop the Agency House into one of the most prominent in Calcutta in the late 1790s and early 1800s.⁶¹ Both Fergusson and Fairlie provided finance and insurance for Lennox; the shipments of rice from Calcutta to Madras carried in the *Southampton* in 1781 and 1783, and the cargo of saltpeter taken from Calcutta to Bombay in 1782, were organized by Fergusson.⁶² David Scott, who was to become the most prominent figure in the debates over private trade in the Court of Directors in the late 1790s, and who was Chairman of the Court in 1796 and 1801, had come to Bombay as a free mariner in the 1763, and built up an extensive business empire based on the manipulation of the local government and the exploitation of extensive patronage.⁶³ Lennox had some direct dealings with Scott in Bombay in 1782 on behalf of Fergusson and Fairlie; the finance for his cargo of 702 bales of cotton worth Rs.35,000 from Bombay to Calcutta in 1782–3 was arranged by Rawson Hart Boddam (soon to become Governor of Bombay, where the rights of Company servants to engage in private trade were not abolished until 1806),⁶⁴ and the shipment was brokered

⁵⁹ By George Smith, another Scottish merchant, in a letter to Henry Dundas (Marshall, *East Indian Fortunes*, p. 249). George Smith was an associate of Scott, and was much exercised by the possibilities of developing trade from western India to China in private hands (Nightingale, *Trade and Empire in Western India*, pp. 54–5). Fergusson retired in 1789 with what was said to be 'an easy fortune, honestly acquired' (Marshall, *East Indian Fortunes*, p. 249).

⁶⁰ Morse, *Chronicles of the East India Company trading to China*, Vol II, p. 51.

⁶¹ For glimpses of Fairlie's subsequent career, see Tripathi, *Trade and Finance in the Bengal Presidency*.

⁶² Accounts and papers in LP T-LX 3/21, T-LX 3/23/3.

⁶³ On Scott's career and activities, see Nightingale, *Trade and Empire in Western India*; C. H. Philips (ed.), *The Correspondence of David Scott, Director and Chairman of the East India Company, Relating to Indian Affairs, 1787–1805*, Camden Society, Third Series, Vol LXXV (London, 1951); C. H. Philips, *The East India Company, 1784–1834* (Manchester, 1940).

⁶⁴ Nightingale, *Trade and Empire in Western India*, p. 24.

by Dady Naserwanji (a Parsi trader), both close associates of Scott.⁶⁵

For private traders such as Fergusson, Fairlie and Scott a connection to the captain of an Indiaman brought its own advantages. Such ships were much larger and better armed and equipped than most of those engaged in the country trade, and so provided more assured transport, especially in time of war. Their dealings with Lennox marked the beginning of a concerted business network that linked the cotton-exporting regions of Bombay with the more developed trading economy of the Bay of Bengal, and exploited to the full the commercial possibilities of the East India Company's expanding territorial control, and the demands for remittance to Europe caused by the accumulating wealth of the British military and civilian community in India. Their association continued for the next twenty years in both India and Britain: Scott left Bombay in 1786, was elected to the Court of Directors in 1788 and became an MP for Forfarshire in 1790; John Fergusson took over Scott's London business interests when he also came home from Bengal in 1789. When Fergusson died in 1793, Scott had been elected to the Court of Directors, and so could no longer directly engage in trade; instead he formed a new partnership in the name of his son (David Scott Junior & Co.) with William Fairlie in Calcutta and William Lennox, John Lennox's nephew, who became the managing partner of the London house.⁶⁶ Over the next twenty years this partnership operated as the centre of a concerted and extensive business network with its core in London, Bombay, Calcutta and Canton, and connections in Penang, Batavia, Manilla, Macao and New York, surviving the deaths of William Lennox in 1802 and Scott in 1805.⁶⁷ Although no longer active in trade, John Lennox of Antermony retained links to his old associates in London and Calcutta. When he died in May 1804 after a short illness, 'quite exhausted and worn out', his nephew John Lennox of Woodhead wrote to William Fairlie of Cal-

⁶⁵ 'Statement of Captain John Lennox in account with David Scott, Bombay' 20.12.82, LP T-LX 3/18/1.

⁶⁶ See David Scott to Hercules Ross, 1.5.1796 in Philips, *Correspondence of David Scott*, Vol 1, pp. 69–70; 'Settlement of Wm. Lennox Affairs: Statement by Mrs Cecilia Lennox (1802)', LP T-LX 3/17.

⁶⁷ For more details, see B. R. Tomlinson, 'The "Empire of Enterprise": Scottish Business Networks and Asian Trade, 1793–1813', *KIU Journal of Economics & Business Studies*, 8 (2001).

cutta with the news of the passing of 'your senior friend',⁶⁸ while David Scott commiserated with the family for the death of 'the best of men; in him I have lost the oldest friend I had in life and one of the most attached'.⁶⁹

As Holden Furber and Ashin Das Gupta have noted, the ten years from the early 1780s to the early 1790s saw the rise to dominance of British agents in the carrying trade between Asia and Europe, and in the country trade within Asian waters.⁷⁰ The voyage of the *Southampton* in 1781–5 provides some significant clues about how this transformation was effected. The 1780s were a crucial decade in the financial relations between the East India Company and its possessions in India. In the 1760s and 1770s the Company had financed its 'investment' in India (the purchase of Indian goods to send to London to meet its costs there and make profits) by using the land tax raised on its possessions in Bengal and Madras. In the early 1780s this tax-base no longer provided sufficient surplus revenue for this purpose, so the Company had to cast around for a new way of financing its exports.⁷¹ At the same time the volume of private trade was increasing as British merchants in Calcutta and Bombay began to expand their interests in the 'country trade' between India, South-East Asia and China. The profits of this trade had to be remitted to London since the finance for it came largely from the savings of British civilians and military personnel in India who wanted to retire to Britain. The Court of Directors of the East India Company in London were unwilling to allow too much private remittance through Company institutions at a time when Indian goods were becoming harder to sell in the British market, and also sought to bar an alternative remittance route through the financing of the activities of foreign merchants in Asia.

As a result of these developments the networks of private trade by British citizens in Asia became much more elaborate, dominating the purchase and export of India goods in the years to come, and

⁶⁸ John Lennox of Woodhead to William Fairlie, Calcutta 6.6.04, LP T-LX 3/33/2.

⁶⁹ David Scott to John Lennox of Woodhead, 28.5.04, LP T-LX 3/26/1.

⁷⁰ Das Gupta, 'The Eighteenth Century', in Das Gupta and Pearson, *India and the Indian Ocean*; Furber, *Rival Empires of Trade*.

⁷¹ This problem was identified, and various solutions discussed, in the *Ninth Report from Select Committee . . . on the Administration of Justice in Bengal, Bahar and Orissa, 1783*.

seeking to take advantage of the Company, and the transport opportunities provided by its ships, whenever possible. From the mid-1780s until 1813 over £1 million a year was remitted by private interests in India to London through legitimate channels (largely by lending money to the Company in Calcutta and Canton, and taking the proceeds in bills on London), and perhaps as much again through direct exports to Britain and clandestine trade.⁷² With the emergence of sophisticated business networks in Asian trade, colonial India became the centre of a major network of international and inter-regional trade, exporting cotton textiles, silk, indigo, spices and other raw materials to Europe and North America, and opium, raw cotton and other goods to South-East Asia and China. This empire of enterprise was centred on Bengal, and represented a significant share of global economic activity in the late-eighteenth and early-nineteenth centuries. It was built, in part at least, on the development of inter-connected networks of Scottish Agency Houses in London and Calcutta and elsewhere which had been pioneered by Lennox, Scott, Fergusson and Fairlie during the voyage of the *Southampton* in 1781–5.

⁷² *Ninth Report*, Appendix 21; ‘Report to the Court of Directors by their Committee of Accounts, 16th May 1786’ and ‘Account of the Board and other Directors of the East India Company in Great Britain as the same stood 1st March 1787’, reprinted in Sheila Marriner (ed.), *House of Commons Sessional Papers of the Eighteenth Century* (Delaware, 1975), Vol. 40, pp. 326, 419; *Fourth Report from the Select Committee . . . on the Affairs of the East India Company, May 1812*, Appendix 48.

Appendix 1: John Lennox's bonds and respondentia for voyage of *Southampton*, 1781-85.

Date	Lender	Location	Sum lent and term	Interest	Sum and date repaid	Comments
29.01.81	George Johnston (Wine Merchant)	London	£779-4s-7d. For two years	'lawful interest' (5% p.a.)	£859-2s. 1.8.83	
30.01.81	John & William Chauffield	London	£84-5s. For two years	'lawful interest' (5% p.a.)	£103-13s-10d. 22.7.85	
30.01.81	Blakesley & Black (Sadlers)	London	£105-12s. For two years	'lawful interest' (5% p.a.)	£128-15s. 9.8.85	
31.01.81	Parish & Rankem (Mercers)	London	£118-8s. For two years	'lawful interest' (5% p.a.)	£145-0s-9d. 8.8.85	
31.01.81	William Willsons (Woollen Draper)	London	£214-7s. For two years	'lawful interest' (5% p.a.)	£257-4s. 19.1.85	
31.01.81	John Barnes (Wine Merchant)	London	£192-10s. For two years	'lawful interest' (5% p.a.)	£224 3.12.84	
31.01.81	John Hatchett	London	£650 For two years	'lawful interest' (5% p.a.)	£795-15s-8d. 6.8.85	
31.01.81	Daniel Cox	London	£177 For two years	'lawful interest' (5% p.a.)	£216-1s-9d. 13.7.85	Bond insured with James Moffatt.
31.01.81	Peter Maclaren (Oilman)	London	£420 For two years	'lawful interest' (5% p.a.)	£511-11s. 15.7.85	
31.01.81	Thomas Hodgkiss Littler	London	£103-5s. For two years	'lawful interest' (5% p.a.)	£126-9s-7d. 31.7.85	
01.02.81	James Oliphant	London	£157 For two years	'lawful interest' (5% p.a.)	£183-16s-5d. 5.7.85	Bond insured with James Moffatt.
01.02.81	Hinde, Butterfield & Cameron	London	£101-11s. For two years	'lawful interest' (5% p.a.)	£124-4s-1d. 13.7.85	
02.02.81	Skinner & Rogers (Distillers)	London	£82 For two years	'lawful interest' (5% p.a.)	£102-18s. 2.9.85	
02.02.81	Joseph Everett (Stationers)	London	£109 For two years	'lawful interest' (5% p.a.)	£133-1s-5d. 7.7.85	

Appendix 1: *cont.*

Date	Lender	Location	Sum lent and term	Interest	Sum and date repaid	Comments
02.02.81	George Hodgson & Co. (Brewers)	London	£189-11s. For two years	5% p.a.	£230-10s. 15-7-85	
02.02.81	William Shone	London	£137-2s. For two years	'lawful interest' (5% p.a.)	£204-9s-6d. 15-7-85	
02.02.81	Thomas Farquharson	London	£198-10s. For two years	'lawful interest' (5% p.a.)	£242-14s-2d. 18-7-85	
02.02.81	Thomas and Daniel Blackford	London	£167-11s. For two years	'lawful interest' (5% p.a.)	£241-10s. 15-7-85	
03.02.81	Robert Campbell (Cabinet Maker)	London	£275 For two years	'lawful interest' (5% p.a.)	£323-10s-5d. n.d.	
03.02.81	John Moffatt (Insurance Broker)	London	£2,364 For two years	5% p.a.	n.d.	'For insurance out and home.'
05.02.81	Thomas Everett (Factor)	London	£529-12s. For two years	'lawful interest' (5% p.a.)	£616-11s. 5-7-85	Bond insured with James Moffatt.
05.02.81	Anderson & Davidson (Merchants)	London	£176-12s. For two years	'lawful interest' (5% p.a.)	£215-15s. 13-7-85	Bonds insured with James Moffatt.
05.02.81	Timothy Williamson (Silversmith)	London	£1,643 For two years	'lawful interest' (5% p.a.)	£2,012 8.8.85	Bond insured with James Moffatt.
10.02.81	John Walker (Ship's Chandler)	London	£112 For two years	'lawful interest' (5% p.a.)	£136-14s-2d. 7-85	
10.02.81	Hooker, Cowling & Co.	London	£68 For two years	'lawful interest' (5% p.a.)	£83-0s-4d. 7-85	
23.03.82	Claud Alexander	Calcutta	Rs.53,680 (£5,368) For 20 months at respondentia.	50%	1785. Proceeds paid into Lennox's account in London.	For voyage Calcutta to Madras and elsewhere. To be repaid in London. John Moffatt (London) power of attorney.

Appendix 1: *cont.*

Date	Lender	Location	Sum lent and term	Interest	Sum and date repaid	Comments
03.04.82	William Fairlie	Calcutta	Rs.2,600	n.a.	Repaid in full n.d.	Paid to David Scott (Bombay) at fixed exchange rate.
03.04.82	John Fergusson	Calcutta	Rs.26,000	n.a.	Repaid in full n.d.	To be delivered to David Scott (Bombay) at fixed exchange rate. Note 'borrowed from JF for DS'.
23.05.82	Claud Alexander	Calcutta	Rs.33,969-8a. (£3,399-19s.) For 20 months at respondentia.	50%	1785. Proceeds paid into Lennox's account in London.	For voyage Calcutta to Bombay and elsewhere. To be repaid in London. John Moffatt (London) power of attorney.
? 1783	Claud Alexander	Calcutta	£742-13s-6d.	n.a.	n.d.	John Moffatt (London) power of attorney.
17.03.83	William Fairlie	Calcutta	Rs.1860-10-2	n.a.	n.d.	For insurance Bombay to Calcutta on Rs.10,000.
01.05.83	Claud Alexander	Calcutta	Rs.13,000 (£1,300) For 20 months at respondentia.	50%	1785. Proceeds paid into Lennox's account in London.	To be repaid in London. John Moffatt (London) power of attorney.
14.05.83	Claud Alexander	Calcutta	Rs.11,000 For 6 months	10%	Rs.12,980-15-10. Fully repaid by 16.3.84	

Source: Bills and accounts in Lennox Papers, T-LX 3/18/1; 3/18/2; 3/21; 3/22/1.