WHAM Treasurer Report for 2023 Financial Year

The Approved Accounts for the year ending 31st December will be available at the AGM in January 2024.

Once again our income from Moorings Associations trickles in over the year with a few needing reminders! However we appear to have only 'lost' one Member and have some new Members in the pipeline so our income is steady. We also have a core of 4 or 5 boatyards and clubs who also pay us £25 per year in recognition of the work we do in support of the leisure boat owner although this number has dropped further. No harm in asking your local boatyard or marina if they support WHAM!

Now we are no longer restricted to Zoom meetings your Committee has been able to have longer and more concentrated meetings over both the routine and the serious issues that have developed over the year so meeting expenses have increased. We are having to change our website hosting arrangement but Crown Estate Scotland have offered financial assistance with this. I have moved our Emergency Reserve Fund from Virgin Money to a BoS Savings account to improve the interest income.

Overall we are maintaining our financial position and I see no need to increase subscription rates from the £2 per mooring p.a. .

David Wilkie. 30th December 2023

West Highland Anchorage and Moorings Association RECEIPTS AND PAYMENT ACCOUNTS: YEAR END 31/12/23

Overpayment Subscription Crown Estate Web contribution Crown Estate Scotland donation to web costs TOTAL PAYMENTS Postage Stationery Legal Expenses- Constitution advice Travel Meeting Room & committee lunches Special donation OBAN BAY Refund subscription over-payment Misc AGM room hire Web Development SUB TOTAL Secretary's Honorarium Treasurers Honorarium TOTAL	3060 500 <u>3560</u> 0 0 0 322 46,9 0 0 322 46,9 0 0 127 0 95,9	3398 20 3418 480 100.8 28.78 20 115.9 745.48	0 0 0 0 0 374.75	3279 00 3279 00 00 00 248.75 00 28.78 00 28.78 00 00 228.78	225 1900 0 5397 5.51 0 465.95 418.3 0 1000 225
Overpayment Subscription Crown Estate Web contribution Crown Estate Scotland donation to web costs TOTAL PAYMENTS Postage Stationery Legal Expenses- Constitution advice Travel Meeting Room & committee lunches Special donation OBAN BAY Refund subscription over-payment Misc. AGM room hire Web Development SUB TOTAL Secretary's Honorarium ToTAL 261	500 3560 0 0 322 46.9 0 0 127 0 95.9	20 3418 480 100.8 28.78 20 115.9	0 0 0 0 0 374.75	0 3279 0 0 0 248.75 0 28.78 0 28.78 0 0 28.78	222 1900 5397 5.51 0 0 465.95 418.3 0 1000 225 26
Crown Estate Web contribution Crown Estate Scotland donation to web costs TOTAL PAYMENTS Postage Stationery Legal Expenses- Constitution advice Travel Meeting Room & committee lunches Special donation OBAN BAY Refund subscription over-payment Misc. AGM room hire Web Development SUB TOTAL Secretary's Honorarium Treasurers Honorarium TOTAL	0 0 0 322 46.9 0 0 127 0 95.9	3418 480 100.8 28.78 20 115.9	0 0 0 0 374.75	3279 0 0 248.75 0 28.78 0 28.78 0 28.78	0 5397 5.51 0 0 465.95 418.3 0 1000 225 26
Crown Estate Scotland donation to web costs TOTAL PAYMENTS Postage Stationery Legal Expenses- Constitution advice Travel Meeting Room & committee lunches Web Domain Charge Special donation OBAN BAY Refund subscription over-payment Misc: AGM room hire Web Development SUB TOTAL 9 Secretary's Honorarium ToTAL 26	0 0 0 322 46.9 0 0 127 0 95.9	480 100.8 28.78 20 115.9	0 0 0 95 374.75	3279 0 0 248.75 0 28.78 0 28.78 0 28.78	5397 5397 5,51 0 0 465.95 418.3 0 1000 225 26
TOTAL PAYMENTS Postage Stationery Legal Expenses- Constitution advice Travel Meeting Room & committee lunches S Meeting Room & committee lunches S Web Domain Charge S Special donation OBAN BAY Refund subscription over-payment Misc. AGM room hire Web Development SUB TOTAL S Secretary's Honorarium 1 Treasurers Honorarium 26 Draide X = 2.14 26	0 0 0 322 46.9 0 0 127 0 95.9	480 100.8 28.78 20 115.9	0 0 0 95 374.75	3279 0 0 248.75 0 28.78 0 28.78 0 28.78	5397 5397 5,51 0 0 465.95 418.3 0 1000 225 26
PAYMENTS Postage Stationery Legal Expenses- Constitution advice Travel Meeting Room & committee lunches Special donation OBAN BAY Refund subscription over-payment Misc AGM room hire Web Development SUB TOTAL Secretary's Honorarium Treasurers Honorarium TOTAL Zeit	0 0 322 46.9 0 0 127 0 95.9	480 100.8 28.78 20 115.9	0 0 0 95 374.75	0 0 248.75 0 28.78 0 0 0 22	5.51 0 465.95 418.3 0 1000 225 26
Postage Stationery Legal Expenses- Constitution advice Travel Meeting Room & committee lunches Special donation OBAN BAY Refund subscription over-payment Misc. AGM room hire Web Development SUB TOTAL Secretary's Honorarium Treasurers Honorarium TOTAL 261	0 0 322 46.9 0 0 0 127 0 95.9	100.8 28.78 20 115.9	0 0 95 374.75	0 0 248.75 0 28.78 0 0 0 0 22	0 0 465.95 418.3 0 1000 225 26
Stationery Legal Expenses- Constitution advice Travel Meeting Room & committee lunches Special donation OBAN BAY Refund subscription over-payment Misc AGM room hire Web Development SUB TOTAL Secretary's Honorarium Treasurers Honorarium TOTAL	0 0 322 46.9 0 0 0 127 0 95.9	100.8 28.78 20 115.9	0 0 95 374.75	0 0 248.75 0 28.78 0 0 0 0 22	0 0 465.95 418.3 0 1000 225 26
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Travel Meeting Room & committee lunches 5 Web Domain Charge Special donation OBAN BAY Special donation OBAN BAY Refund subscription over-payment Misc AGM room hire Web Development Sub TOTAL 90 Secretary's Honorarium 1 Treasurers Honorarium 260	0 322 46.9 0 0 127 0 95.9	100.8 28.78 20 115.9	0 95 374.75	0 248.75 0 28.78 0 0 0 222	0 465.95 418.3 0 1000 225 26
Meeting Room & committee lunches 5 Web Domain Charge 5 Special donation OBAN BAY 6 Refund subscription over-payment 6 Misc AGM room hire 9 Web Development 9 Subscription 9 Secretary's Honorarium 1 Treasurers Honorarium 26	322 46.9 0 0 127 0 35.9	100.8 28.78 20 115.9	95 374.75	248.75 0 28.78 0 0 22	465.95 418.3 0 1000 225 26
Web Domain Charge Special donation OBAN BAY Refund subscription over-payment Misc. AGM room hire Web Development SUB TOTAL Secretary's Honorarium Treasurers Honorarium TOTAL 264	46.9 0 0 127 0 95.9	28.78 20 115.9	374.75	0 28.78 0 0 22	418.3 0 1000 225 26
Web Domain Charge Special donation OBAN BAY Refund subscription over-payment Misc. AGM room hire Web Development SUB TOTAL Secretary's Honorarium Treasurers Honorarium TOTAL 264	0 0 127 0 95.9	20 115.9	374.75	28.78 0 0 22	0 1000 225 26
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SUB TOTAL 9 Secretary's Honorarium 1 Treasurers Honorarium 269	95.9	745.48	.	13	3, 3, 8, 5, 5, 2, 2
Treasurers Honorarium TOTAL 26	He Me to		469.75	299.53	4040.76
Treasurers Honorarium TOTAL 26	200	1200	1200	1200	3 4 4 4
TOTAL 261	500	500	500		1200
	25.9	2445.48	2169.75	500 1999.53	500 5740.76
Burnel and Marca Caller and A. C.					
Previous Year Balance carried forward. 715	1.48	6180.96	4856.71	3577.24	3921
	4.1				
Payment from current account to new savings a/c 2493	.99				
Bank Balance at Year End - Bank of Scotland Account 5524	.59	7153.48	6180.96	4856.71	3577.24
Virgin Charity Deposit Account at closure 19/07/23 9507	1.014	9458.23			
	.78		9445.69	9399.46	9329.36
BoS Savings A/C 01/09/23 £9507.01+£2492.39 12(24.87	12.54	46.23	70.1
Bank of Scotland Savings A/C 31.12.23 started Septmber 23 12100		9483.1	3458.23	9445.69	\$399.46
TOTAL BOTH ACCOUNTS at 31/12/2021 17624			15639.19		

Signed:

David H. Willer 10/01/23

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 the eccounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations. 8 to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulationshave not been met ac or 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

Signed:

Independent Examiner

David Wilkie Hon Treasurer

11/01/23