

## **WHAM Treasurer Report for 2023 Financial Year**

The Approved Accounts for the year ending 31<sup>st</sup> 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. 30<sup>th</sup> December 2023



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

RECEIPTS	2023	2022	2021	2020	2019
Annual Subscriptions	3060	3398	3494	3279	3272
Overpayment Subscription		20			225
Crown Estate Web contribution					1900
Crown Estate Scotland donation to web costs	500			0	0
<b>TOTAL</b>	<b>3560</b>	<b>3418</b>	<b>3494</b>	<b>3279</b>	<b>5397</b>
<b>PAYMENTS</b>					
Postage	0		0	0	5.51
Stationery	0		0	0	0
Legal Expenses- Constitution advice	0	480	0	0	0
Travel	322	100.8		248.75	465.95
Meeting Room & committee lunches	546.9		95	0	418.3
Web Domain Charge	0	28.78		28.78	0
Special donation OBAN BAY	0			0	1000
Refund subscription over-payment	0	20		0	225
Misc AGM room hire	127	115.9	374.75	22	26
Web Development	0			0	1900
<b>SUB TOTAL</b>	<b>995.9</b>	<b>745.48</b>	<b>469.75</b>	<b>299.53</b>	<b>4040.76</b>
Secretary's Honorarium	1200	1200	1200	1200	1200
Treasurers Honorarium	500	500	500	500	500
<b>TOTAL</b>	<b>2695.9</b>	<b>2445.48</b>	<b>2169.75</b>	<b>1999.53</b>	<b>5740.76</b>
Previous Year Balance carried forward.	7153.48	8180.96	4856.71	3577.24	3921
Total income less outgoings	864.1				
Payment from current account to new savings a/c	2492.99				
Bank Balance at Year End - Bank of Scotland Account	<b>5524.59</b>	<b>7153.48</b>	<b>6180.96</b>	<b>4856.71</b>	<b>3577.24</b>
Virgin Charity Deposit Account at closure 19/07/23	9507.01	9458.23	9445.69	9399.46	9329.36
Interest For 2023 - 6 months	48.78	24.87	12.54	48.23	70.1
BoS Savings A/C 01/09/23 £9607.01+£2492.99	12000	9483.1	9458.23	9445.69	9399.46
Bank of Scotland Savings A/C 31.12.23 started September 23	12100.25				
<b>TOTAL BOTH ACCOUNTS at 31/12/2021</b>	<b>17624.84</b>	<b>16636.58</b>	<b>19639.19</b>		

Signed:

David Wilkie - Hon Treasurer

*David H. Wilkie* 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 accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations  
 & to prepare accounts which accord with the accounting records and comply with Regulation 8 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

Signed:

Independent Examiner

*[Signature]* 11/01/23