WHAM Treasurer Report for Year ended 31/12/2025

The main problem this year has been getting members to change to our new bank details! Despite the reminders several payments were made to the old account and then returned by the bank without anyone realising! Hopefully this will not be an issue next year but if you have not already done so please delete the old bank account numbers!

Please note that this is the 40th WHAM AGM and the subscription is still the same as it was 40 years ago! No RPI adjustments here!

It is interesting to note that while some Associations are showing an increase in the number of moorings this is more than offset by a reduction among other Associations.

I believe the Accounts show us to be in a healthy situation with our current income just exceeding our expenses.

The strength of our Savings Account is there to give us an "emergency" reserve in case of any major problem that might come the way of Moorings Associations and Anchorages and also for the potential of offering small grant assistance to suitable recipients.

It is disappointing to note that another 3 Members have not paid their subscriptions of just £2 per mooring and they do not respond to emails. We do not know if this is due to changes in officers and we no longer have contact details, or indifference to the value of WHAM.

I thank everyone else for their payment even if some did have to be chased!

Wishing you all an excellent 2026!

David Wilkie