



Treasurer's Preliminary Financial Comments 2020

The situation that has affected us all this year has affected WHAM as well. We have had one physical Committee Meeting in January and one in September (socially distanced!) so there have been reduced expenses there and no expenses for the AGM. The Officers and committee have kept in touch by Zoom and email. The Secretary had small travel expenses in the 1st quarter of the year relating to meetings with Transport Scotland and Crown Estate Scotland.

In order to help promote WHAM and to aid monitoring the membership we are separating income from Member Associations from that of Supporters (Clubs, boatyards, commercial organisations, etc.) and while as usual there are a small number of members who have not paid so far, income is on a par with last year and as expenses are down I anticipate ending the financial year in a stronger position than last year. Inevitably income from our charity savings account will be negligible.

David Wilkie 19th October 2020

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