Charity number SC053395

WEST HIGHLAND ANCHORAGES AND MOORINGS ASSOIATION

(A Scottish Charitable Incorporated Association)

REPORT AND ACCOUNTS

YEAR ENDED 31 DECEMBER 2025

SCOTTISH CHARITY NUMBER: SC 053395

WEST HIGHLAND ANCHORAGES AND MOORINGS ASSOCIATION

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WEST HIGHLAND ANCHORAGES AND MOORINGS ASSOCIATION

Trustee Annual Report for the year ended 31 December 2025

Charity name	West Highland Anchorages and Moorings Association
Registered charity number	SC 053395
Principal address	Westhaugh of Dalshian Dalshian Pitlochry PH16 5TD
Chairperson	Jim Traynor
Treasurer	David Wilkie
Trustees	Chris Perring David Vass Boyd Holmes Derek Wilkinson Willie Ferguson Jeremy Birnie Tony Bennett (ex officio)
Secretary	Duncan Tannahill
Independent Examiner	Andrew Mead FCCA
Bankers	Bank of Scotland

Trustee Annual Report

Report of the Trustees for the year ending 31 December 2025

The Trustees have pleasure in presenting their report for the financial year ending 31st December 2025.

The financial statements comply with the Charities and Trustee Investment Scotland Act 2005, the Charity's accounts. Scotland Regulations 2006 (as amended), The Companies Act 2006, and Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Effective 1st January 2015).

Governing document

The association is a SCIO (Scottish Charitable Incorporated Organisation). The purposes and administration arrangements are set out in the Constitution.

Trustee recruitment and appointment

Trustees are recruited who have an interest and experience in relevant marine matters and are appointed by members of the charity at the annual general meeting. Membership of the charity is open to mooring associations and individuals who make application for membership and are admitted to membership under the terms of the Constitution. Trustees are elected in accordance with the provisions of the Constitution.

There are currently 9 Trustees. The constitution requires a minimum of three Trustees and a maximum of 9 Trustees. The Trustees retire at each AGM and are eligible for re-election. There are no salaried persons employed by the charity. The Treasurer and Secretary receive an honorarium.

Objectives and activities

The Organisation has been formed to benefit the maritime community on the West Coast of Scotland with the following purposes (the "Purposes"):

1. To work to ensure that west coast natural harbours and anchorages can continue to provide havens of refuge for all seafarers in order to protect life, assist in the provision of facilities for recreation through sailing and fishing, and so aid in the protection of the environment of our coastline and seabed.
2. To represent the interests of members on matters of overall policy affecting anchorages, moorings and other maritime matters.
3. To consider anchorage and mooring matters affecting west highland and island areas not covered by member groups and which could affect the interests of recreational boaters and fishers.
4. To support, when the committee agrees, other organisations in considering Scottish Government consent and licensing decisions affecting the west highland and island harbours and anchorages.

Achievements and performance

The charity had a successful year and continued in its work to support seafarers on the West Coast of Scotland by protecting anchoring and mooring areas. During the year we reviewed and commented where appropriate on 186 marine licence applications.

Future plans for 2026

The key objectives for 2026 are:

1. The ensure that WHAM continues to review and comment on all relevant marine licence applications in a timeous manner.
2. To promote our grant funding offer to our membership and allocate at least one grant during the year.
3. To issue two newsletters to members and stakeholders during the year.
4. To attend RYA Scotland Cruising and General Purposes Committee meetings and add to debate to help influence policy and address issues of concern in our area, namely, the west coast of Scotland.
5. To attend the Scottish Government Cross Party Working Group on Recreation Boating and Marine Tourism meetings (assuming the group is reconstituted after the Scottish Elections in May 2026) and add to debate to help influence policy and address issues of concern in our area, namely, the west coast of Scotland.

Statement of Trustees' responsibilities

The Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity as at the end of the financial year and of the surplus or deficit of the Charity for that period.

In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping proper accounting records, which should disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements have been properly prepared from the records of the Charity, are in agreement therewith and comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Association's constitution. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf by

David Wilkie

David Wilkie (Treasurer)

General Fund receipts and payments account

for the year ended 31 December 2025

West Highland Anchorages and Moorings Association

Financial Statement for Year Ending 31st December 2025

Current Account (note that Account number changed February 2025)

Opening balance 01/01/25		£5929.43	
Income from Member Associations and Supporters		£3078.00	
			£9007.43
Outgoings			
AGM Room Hire	£138.00		
Website, Hosting, maintenance, etc	£268.65		
Committee meetings, subsistence.	£352.10		
Travel	£226.60		
Treasurer Honorarium	£500.00		
Secretary Honorarium	£1200.00		
	£2685.35		
Closing balance 31/12/25			**£6322.08**

Savings Account

Opening balance 01/01/25		**£12,411.68**	
Interest	£261.57		
Closing Balance 31/12/25			**£12,673.25**

WHAM Association has no employees or physical assets.

Signed: *David Wilkie*

David Wilkie
Treasurer

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 requirement to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act & regulation4 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: *Andrew Mead FCCA*

Independent Examiner

All amounts relate to continuing operations. There are no recognised gains and losses other than the surplus for the financial period reported above.

General Fund Statement of Balances at 31 December 2025

Bank account balances

At the 31st December 2025 the charity had the following funds (reserves) held in our bank accounts:

- Current account - £6,322.08
- Savings account - £12,673.25

All funds are unrestricted.

Reserves Policy

1. Purpose

The purpose of this Reserves Policy is to ensure that the West Highlands Anchorages and Moorings Association ("the Association") maintains sufficient financial reserves to:

- Safeguard the long-term financial stability of the Association.
- Meet unforeseen expenditure and emergencies.
- Manage fluctuations in income.
- Fund future development, maintenance, and replacement of Association assets.
- Enable the Association to meet its legal, contractual, and operational obligations at all times.

2. Principles

The Association recognises that prudent financial management requires the maintenance of appropriate reserves. Reserves are not intended to accumulate indefinitely but should provide adequate protection against financial risk while supporting the Association's strategic objectives.

The level of reserves shall be reviewed annually by the Management Committee as part of the budgeting process.

3. Types of Reserves

3.1 General Reserve

The General Reserve shall be maintained to provide working capital and financial resilience against unexpected events, including:

- Unforeseen repair or maintenance costs.
- Reduction in membership or mooring-related income.
- Insurance excesses and uninsured losses.
- Legal or regulatory expenses.
- Emergency environmental or safety-related expenditure.

3.2 Designated Reserves

The Management Committee may establish designated reserves for specific future purposes, including:

- Providing grant funding to members to assist with their development and maintenance of infrastructure.
- Providing repayable loans to members to assist with their development.
- Member mooring inspection and replacement programmes.
- Environmental protection initiatives.
- Equipment replacement.
- Special projects approved by members.

Designated reserves remain part of the Association's unrestricted funds and may be reallocated by Committee resolution where circumstances require.

4. Target Reserve Levels

The Association shall seek to maintain:

General Reserve: a minimum balance equivalent to twelve months of normal operating expenditure.

The exact target shall be determined annually following consideration of:

- The Association's risk profile.
- Income stability and membership trends.

5. Use of Reserves

Reserves may only be used:

- For purposes consistent with this policy.
- With the approval of the Management Committee.
- Following consideration of alternative funding options where practical.

Any use of reserves exceeding £1,000 shall be specifically recorded in Committee minutes.

6. Replenishment of Reserves

Where reserves fall below the minimum target level, the Committee shall develop a plan to restore reserves within a reasonable period, which may include:

- Budget surpluses.
- Adjustments to membership subscriptions.
- Fundraising activities.
- Grants and external funding.

7. Reporting and Review

The Treasurer shall report on reserve levels at least annually and provide:

- The balance held in each reserve.
- Any significant movements during the year.
- An assessment of whether current reserves remain adequate.

This policy shall be reviewed every three years, or sooner if there are significant changes to the Association's activities, financial position, or risk exposure.

8. Approval

This Reserves Policy was approved by the Trustees on 10th January 2026 and signed on its behalf by:

Jim Traynor

Jim Traynor
Chair

David Wilkie

David Wilkie
Treasurer

Notes to the Accounts

for the year to 31 December 2025

1. **Accounting policies**
    1.1. The financial statements have been prepared using the original purchase price (historic cost convention);
    1.2. Income is included in the financial statements when received and entered in the accounting records (i.e. under the cash basis);
    1.3. Expenditure is charged to the receipts and payments account on an as paid basis (i.e. under the cash basis);
    1.4. The Charity is not registered for Value Added Tax purposes.
2. **Remuneration / reimbursement of expenses**
    2.1. An honorarium was paid to the Treasurer and Secretary during the year. No other fees or remuneration was paid to any other committee member.
3. **Funds**
    3.1. All income comes from subscriptions and donations.

Independent Examiner's Report to the members of the West Highland Anchorages and Moorings Association

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on the preceding pages.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 2006 Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently, I do not express an audit opinion on the accounts.

Independent examiner's statement

1. In the course of my examination no matter has come to my attention which gives me reasonable cause to believe that in any material respect the requirements:
    - to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
    - to prepare accounts which accord with the accounting records and comply with Regulation 9 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.

Andrew Mead FCCA

Independent Examiner

Andrew Mead & Co Ltd
Craigoran
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Oban
PA34 4NB

Date: 11 January 2026