

SC014462

HEARTLAND CHARGE
FORMERLY ST FILLAN'S EPISCOPAL CHURCH KILMACOLM
REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30TH SEPTEMBER 2024

ST FILLANS CHURCH, KILMACOLM
REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED
30 SEPTEMBER 2024

ST FILLANS CHURCH, KILMACOLM

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FOR THE YEAR ENDED 30 SEPTEMBER 2024**

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ST FILLANS CHURCH, KILMACOLM

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 SEPTEMBER 2024

The Trustees present their report with the financial statements of the charity for the year ended 30 September 2024. The Trustees have adopted the Charities SORP (FRS102) '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 (FRS102) (effective 1 January 2019).

REFERENCE AND ADMINISTRATIVE DETAILS

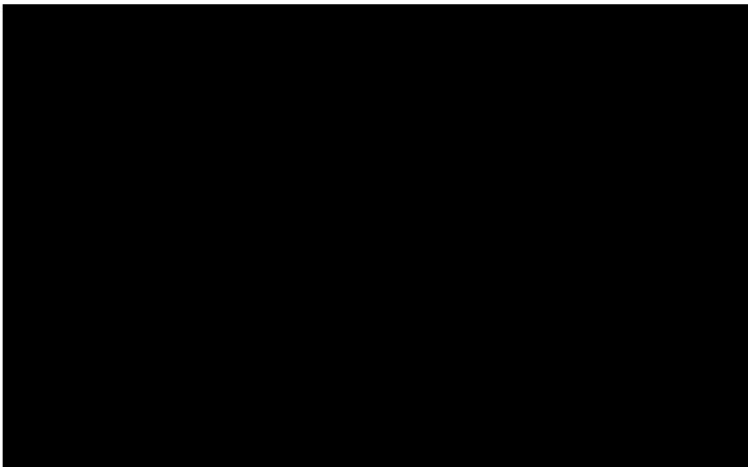
Registered Charity Number SC014462

Principal Address: Moss Road, Kilmacolm, Renfrewshire PA13 4DL

At an EGM on 10 September 2023, St Mary the Virgin Port Glasgow, St Mary Bridge of Weir and St Fillan's, Kilmacolm agreed to become the new Charge of Heartland as a sole incumbency with a Joint Vestry. Four members from each charge were elected as trustees to serve on the new Joint Vestry. The three churches are seeking approval from OSCR to amalgamate under St Fillan's in 2024.

In July, the Vestry began the interview process for the preferred candidate, the [REDACTED]. The post was offered to the successful candidate for a period of three years and this was accepted, to the Vestry and Congregations' unanimous approval. On 1st August 2024 the Revd Dr Lisa Curtice was installed as Priest in Charge. St Mary the Virgin, Port Glasgow was packed to overflowing for the Service led by [REDACTED] and there was a buffet lunch served in the hall afterwards. Our new Priest and her husband will reside in St Mary's Rectory

Trustees:



Vestry Member:

Independent Examiner

[REDACTED]
Henderson & Company
Chartered Accountants
73 Union Street
Greenock
PA16 8BG

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document:

The Church is administered in accordance with the terms of the Deed of Constitution adopted in 2018.

Recruitment and appointment of Trustees

All of the Church's Trustees are appointed or re-appointed by the members at our Annual General Meeting

Risk Management

The Trustees have a duty to identify and review the risks to which the Charity is exposed to ensure appropriate controls are in place and to provide assurance against fraud and error.

OBJECTIVES AND ACTIVITIES

Charitable Purpose

Our purpose, as recorded in our Constitution, is to glorify God and to work for the advancement of the local community.

ACHIEVEMENT AND PERFORMAMCE

Following the upheaval years of the Covid Pandemic, it was possible to resume St Fillan's longstanding Community Carol Service in December 2023. The Vestry agreed to have a Candlelight Carol Service of six lessons and carols as being shorter in form as Angel Voices were taking part and there would be a number of young families attending. The Readers were invited to represent local churches or active in the community. As Christmas Day was on a Monday, it was agreed with St Mary's BoW that St Fillan's would hold their Service on Sunday, Christmas Eve and St Mary's would have the Joint Christmas Day Service which was conducted by Revd Malcolm Crook OGS. It was agreed that holding a Midnight Mass Service was not possible.

Locum Clergy:

During the past year, St Fillan's has been served by three locum clergy: [REDACTED] and [REDACTED]. We acknowledged our gratitude to them for their ministry to us.

Lay-led services were conducted during the week-days and monthly on Sundays by [REDACTED] Pastoral Assistant.

Other Activities During the Year

St Fillan's Shrove Tuesday Pancake Day returned in February 2024. This event is popular with the local community and raises funds. St Fillan's continued to support national and international charities and the local food bank Churches' Angels Project run by the URC Church in Port Glasgow.

Angel Voices Children's Choir in Association with St Fillan's Church

The Children's Choir is organised by [REDACTED] and now in its 11th Year. The Music Director, [REDACTED] is a professional music teacher and the children are taught to sing different styles of music including the sacred. The Choir performs at various community events, the Greenock Festival and on occasions sings in St Fillan's Church.

The Choir Team would like to acknowledge our thanks to the Vestry for the use of the hall and for the support of church members.

FINANCIAL REVIEW

Trustees Remuneration and Expenses

All Trustees contribute on a voluntary unpaid basis.

Reserves

As a result of the surplus of £12,610 for the year, the Church held unrestricted funds of £184,974 and restricted funds of £2,207 at the year end.

Approved by order of the board of trustees 1 December 2024 and signed on its behalf by:

[REDACTED]

Purposes

The Heartland Charge comprises the churches of St Mary the Virgin, Port Glasgow, St Fillan's Church, Kilmacolm and St Mary the Virgin, Bridge of Weir in the Scottish Episcopal Church in the Diocese of Glasgow and Galloway. The single incumbency was approved by the Diocesan Synod of Glasgow and Galloway in March 2024 and the name change of the charity from St Fillan's to Heartland, pending the winding up of the separate charities of St Mary the Virgin, Port Glasgow and St Mary the Virgin Bridge of Weir was approved by OSCR in November 2024.

The purposes of the Heartland Charge are to advance religion and provide public benefit by glorifying God through worship and service and by contributing to the advancement of the local community. The Charge offers public worship according to the rites of the Scottish Episcopal Church, co-operates with other church leaders in the local community to witness to the Christian faith, and supports the local community, including leasing out meeting rooms, organising clubs to meet local needs, and organising occasional events, such as musical or flower festivals to enhance the wellbeing of the local community.

The worship and community activity offered in the Heartland Charge is open to all in the community who wish to take part and is inclusive of age, ability, gender and sexuality. Holy Communion is available to all baptised Christians.

ST FILLANS CHURCH, KILMACOLM

**INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 30 SEPTEMBER 2024**

I report on the accounts of the charity for the year ended 30 September 2024, set out on pages 4 to 11.

Respective Responsibilities Of Trustees & 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 (as amended).

The charity's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the 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.

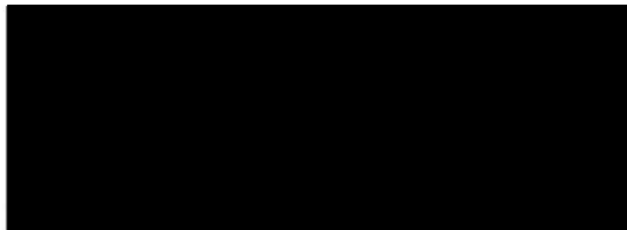
Basis Of Independent Examiner's Report

My examination is carried out in accordance with Regulation 11 of the 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 and 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 view given by the accounts.

Independent Examiner's Statement

In the course of my examination, no matter has come to my attention:

1. which gives reasonable cause to believe that in any material respect the following requirements:
 - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounting 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.



Henderson & Company
Chartered Accountants
73 Union Street
Greenock
PA16 8BG

5 December 2024

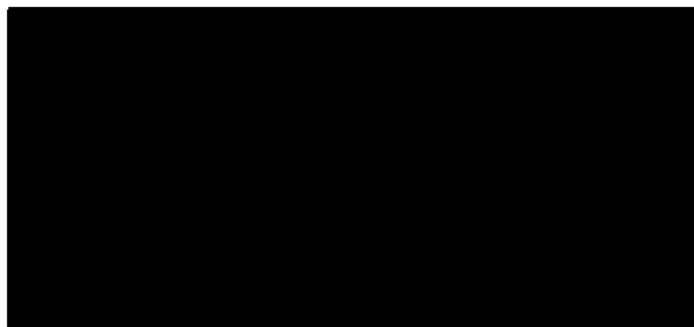
ST FILLANS CHURCH, KILMACOLM
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 SEPTEMBER 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Income and Endowments From					
Donations and Legacies		25,790	-	25,790	23,556
Investment Income	2	7,491	169	7,660	7,087
Other Income		21,512	-	21,512	16,814
Total Incoming Resources		54,793	169	54,962	47,457
Expenditure on					
Other		42,352	-	42,352	32,104
Net Gains on Investments		-	-	-	-
		42,352	-	42,352	32,104
Net Income/(Expenditure)		12,441	169	12,610	15,353
Reconciliations of Funds					
Total Funds brought forward		172,533	2,038	174,571	159,218
Total Funds carried forward		184,974	2,207	187,181	174,571

ST FILLANS CHURCH, KILMACOLM
BALANCE SHEET AS AT 30 SEPTEMBER 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Fixed Assets					
Investments	5	136,017	1,392	137,409	137,409
Current Assets					
Prepayments and Accrued Income		-	-	-	-
Cash at Bank and in Hand	6	54,992	815	55,807	43,432
		54,992	815	55,807	43,432
Creditors					
Amounts falling due within one year	7	(6,035)	-	(6,035)	(6,270)
Net Current Assets		48,957	815	49,772	37,162
Total Assets Less Current Liabilities		184,974	2,207	187,181	174,571
Net Assets		184,974	2,207	187,181	174,571
Funds	8				
Unrestricted Funds				184,974	172,533
Restricted Funds				2,207	2,038
Total Funds				187,181	174,571

The financial statements were approved by the Board of Trustees on 18th November 2024 and signed on their behalf by:-



ST FILLANS CHURCH, KILMACOLM
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 SEPTEMBER 2024

1. ACCOUNTING POLICIES

Basis of Preparing the Financial Statements

The financial statements of the charity, which is a public benefit entity under FRS102, have been prepared in accordance with the Charities SORP (FRS102) '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 (FRS102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities and Trustee Investment (Scotland) Act 2005. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from tax on its charitable activities.

Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire Purchase and Leasing Commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight-line basis over the period of the lease.

Pension Costs and Other Post-Retirement Benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. INVESTMENT INCOME

	2024	2023
	£	£
Poor of the Parish	169	156
Investment Income	7,489	6,929
Bank Interest	2	2
	7,660	7,087

3. TRUSTEES' REMUNERATION AND BENEFITS

Trustees' Expenses

There were no trustees' expenses paid for the year ended 30 September 2024 nor for the year ended 30 September 2023.

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Income and Endowments from			
Donations and Legacies	23,556	-	23,556
Other Trading Activities	-	-	-
Investment Income	6,931	156	7,087
Other Income	16,814	-	16,814
Total	47,301	156	47,457
Expenditure on			
Other	32,104	-	32,104
Net Gains on Investments	-	-	-
	32,104	-	32,104
Net Income/(Expenditure)			
Reconciliation of Funds	15,197	156	15,353
Total Funds Brought Forward	157,336	1,882	159,218
Total Funds Carried Forward	172,533	2,038	174,571

5. FIXED ASSET INVESTMENTS

	2024 £	2023 £
Other	137,409	137,409

There were no investment assets outside the UK

Investments (neither listed nor unlisted) were as follows:

	2024 £	2023 £
SEC Unit Trust Pool – Poor of the Parish	1,392	1,392
SEC Unit Trust Pool Held Against Specific Bequest	1,140	1,140
SEC Unit Trust Pool – General	134,877	134,877
	137,409	137,409

The market value at 30 September 2024 of the SEC Unit Trust Units (Unrestricted) (8,529 units) was £260,183. The market value of 79 Unrestricted SEC Unit Trust Units was £2,410. The market value of 194 Restricted SEC Unit Trust Units was £5,918.

6. CASH AT BANK AND IN HAND

	General Fund £	Poor of the Parish £	Total 2024 £	Total 2023 £
Group Float	3,825	-	3,825	3,825
Royal Bank of Scotland A/c 100472	-	-	-	-
Royal Bank of Scotland A/c 100464	50,132	815	50,947	38,102
Barclays Premium 10 day Account	-	-	-	235
Angel Voices Choir Fund	1,035	-	1,035	1,270
Total	54,992	815	55,807	43,432

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Angel Voices Choir Loan	1,035	1,270
Accruals	5,000	5,000
	6,035	6,270

8. MOVEMENT IN FUNDS

	At 1.10.23 £	Net Movement in Funds £	At 30.9.24 £
Unrestricted Funds			
General Fund	172,533	12,441	184,974
Restricted Funds			
Poor of the Parish	2,038	169	2,207
Total Funds	174,571	12,610	187,181

Net Movement in funds, included in the above are as follows:

	Incoming Resources £	Resources Expended £	Gains and Losses £	Movement in Funds £
Unrestricted Funds				
General Fund	54,793	42,352	-	12,441
Restricted Funds				
Poor of the Parish	169	-	-	169
Total Funds	54,962	42,352	-	12,610

Comparatives for movement in funds

	At 1.10.22 £	Net Movement in Funds £	At 30.9.23 £
Unrestricted Funds			
General Fund	157,336	15,197	172,533
Restricted Funds			
Poor of the Parish	1,882	156	2,038
Total Funds	159,218	15,353	174,571

8. **MOVEMENT IN FUNDS** - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming Resources £	Resources Expended £	Gains and Losses £	Movement in Funds £
Unrestricted Funds				
General Fund	47,301	32,104	-	15,197
Restricted Funds				
Poor of the Parish	156	-	-	156
Total Funds	47,457	32,104	-	15,353

9. **RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 30 September 2024.

ST FILLANS CHURCH, KILMACOLM
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 SEPTEMBER 2024

	30.9.24 £	30.9.23 £
INCOME AND ENDOWMENTS		
Donations and Legacies		
Ordinary Collections	933	461
Freewill Offering	2,966	2,901
Freewill Offering Gift Aid	1,315	1,554
Gift Aid Standing Order	6,730	12,240
Income Tax Recovered on Gift Aid	10,249	-
Single Payment Gift Aid	130	130
Fundraising	312	370
Special Collections	1,155	900
	23,790	18,556
Other Trading Activities		
Bequest – in memory of [REDACTED]	2,000	5,000
Investment Income		
Poor of the Parish	169	156
Investment Income	7,489	6,929
Bank Interest	2	2
	7,660	7,087
Other Income		
Hall Receipts	6,401	6,979
Donations	740	450
Coffee Morning (Shrove Tuesday)	610	920
Sunday Coffee	565	599
Wednesday Coffee	351	200
Newspapers	-	166
Diocesan General Grant Fund	-	-
Rectory Rental	12,845	7,500
	21,512	16,814
Total Incoming Resources	54,962	47,457
EXPENDITURE		
Support Costs		
Management		
Organists	136	60
Clergy Stipends	1,924	-
Clergy Pensions	124	-
Other Operating Leases	-	-
Rectory Council Tax	-	-
Locums	3,458	2,425
	5,642	2,485

ST FILLANS CHURCH, KILMACOLM
DETAILED STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2024

	30.9.24 £	30.9.23 £
Other		
Clergy Other Expenses	-	-
Insurance	2,402	1,888
Clergy Council Tax	-	-
Clergy Mileage	-	-
Clergy Telephone	-	1,720
General Expenses	4,182	-
Upkeep of Church and Hall	14,494	14,766
Upkeep of Rectory	5,020	1,689
Altar Expenses	193	297
Diocesan Quota	5,261	4,854
Charity Donations	1,820	2,190
Printing, Stationery, Books and Postage	1,418	295
Hygiene	1,920	1,920
	36,710	29,619
Total Resources Expended	42,352	32,104
Net Income/(Expenditure) Before Gains and Losses	12,610	15,353
Realised Recognised Gains and Losses		
Realised gains/(losses) on Programme Related Investments	-	-
Net Income/(expenditure)	12,610	15,353

SWEEP 2416
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etc

Trustees

