

HEARTLAND CHARGE
REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED
30 SEPTEMBER 2025

THE HEARTLAND CHARGE

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THE HEARTLAND CHARGE
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30 SEPTEMBER 2025

The Trustees present their report with the financial statements of the charity for the year ended 30 September 2025. 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

Trustees:

Lay Reader:

Pastoral Assistant: Mrs Maureen Russell

Officers

People's Churchwarden Ellen Brown

Rector's Churchwarden Barbara McGranaghan

Treasurer Victor Weldin

Secretary Julie Tarrant

Lay Representative Maureen Russell

Property Convener

Protection Vulnerable Groups Maureen Todd

Vestry Member:

Independent Examiner

Robert J Henderson LLB CA

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

Annual Report

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 provides services to 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. Its work is supported by a very committed team of volunteers.

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.

Governance

The Charge is governed according to the Canons of the Scottish Episcopal Church by a Vestry who are the charity trustees, elected annually by all three congregations at the AGM. Vestry members were commissioned at a joint Eucharist on Mothering Sunday 2025. The Heartland Vestry met five times in 2024-5 (November, January, April, June, September) to receive a financial report and Rector's report, to consider decisions affecting the ministry and mission of the charge, to monitor safeguarding and to assess risks.

Final AGMS for each of the three constituent churches were held in December 2024. In March 2025 congregational meetings were held in each church to consider future developments in our common life.

The Vestry employs a stipendiary member of the clergy, currently with a three-year licence from the Diocese. (2024-2027). There are two licensed lay worship leaders, both of whom are also Eucharistic assistants and one of whom is a pastoral assistant. There are two further licensed Eucharist ministers.

All relevant officers and volunteers have PVG's.

Activity

There is Holy Communion in two of the three churches on any given Sunday. Matins takes place twice a month and there is also a monthly Evensong service. The Vestry appointed Bethany Williams as accompanist and she plays in each church for their Eucharistic services. The service from St Mary's Port Glasgow is livestreamed at <https://www.youtube.com/@StMarysPortGlasgow>

Joint Heartland services takes place when there is fourth Sunday in the month and rotate between churches. Training was offered for intercessors in autumn 2024 and risk assessment training for all Vestry members took place in September 2025. Heartland is an active participant in the Renfrewshire Region of the Scottish Episcopal Church and provided a Regional Advent quiet morning in 2024. A Heartland Lent study group looked at women in leadership roles in the Bible. The Rector has been elected to the Provincial Liturgy Committee and completed a Masters in Worship and Liturgy at the University of Durham through the Community of the Resurrection at Mirfield. The Vestry agreed to her taking two Sundays of her leave to complete her dissertation on liturgical traditions in the Scottish Episcopal Church in the West of Scotland, which included research on St Mary's Port Glasgow. She continues to act as a pastoral supervisor with fees for the work being paid to the Heartland Charge.

St Mary's Bridge of Weir

Public worship has been provided in the church on three Sundays every month, two being Eucharists, and one a service of Matins, led by a lay worship leader. For the year ending on the eve of Advent Sunday 2025, there were 30 celebrations of Holy Communion and 288 communions made by individuals. A special matronal festival was held on 31 August 2025, at which a congregation of 38 included members of all the Heartland churches.

The Ladies' Group continued to meet to plan for church requirements and to organise charitable and social events.

The sound system was upgraded to ensure that the service is accessible to people with hearing loss.

Regular visits are made to church members living in nursing homes. Members of the church volunteer fortnightly at Heartland Circle, a club for seniors living with dementia hosted at St Mary's Port Glasgow.

Members of the church took part in the annual Remembrance Day Parade alongside other churches. The annual Carols by Candlelight service on 20 December was attended by 35 people from across the churches in Bridge of Weir.

St Fillan's Kilmacolm

Public worship is provided weekly on a Thursday morning as either a service of Morning Prayer or a Eucharist. The new Morning Prayer service books containing the revised form of Daily Prayer for experimental use are now in regular use to cut down on paper and printing. On Sundays there is a service of Eucharist twice a month, a service of Matins and an Evensong once a month. The time of the monthly Matins service has been moved to the later time of 11 am and a simple soup lunch is offered after the service.

The popular Lessons and Carols service on 22nd December was attended by 117 people from the community of Kilmacolm. On 22 June a Come and Sing Evensong, led by Peter Christie of St John's Greenock, attracted a choir of over 20. The congregation was invited to vote on their preferred musical setting for the Eucharist and chose the Trinity Service by Christopher Tambling. They are currently learning it under the guidance of our accompanist.

The lay worship leader keeps in touch with church members who are unwell and regularly visits members in care homes, bringing home communion when requested.

The church continues to support the Angel Voices choir who contributed to the annual Lessons and Carols service in December 2024.

The church hall is used by the community for different activities, including an art class, a ballet class and taekwondo, as well as by local residents for birthday parties and celebrations.

A new development during the year has been the leasing of the hall and grounds to the BASK before and after school scheme on every school day. This required some building alterations, now approved by the Care Inspectorate, and support from the Diocesan lawyer with the lease agreement which was made in the name of the Diocesan trustees. It is wonderful to have children on the premises on a daily basis and we are grateful to everyone who has helped to make this happen.

For the year ending on the eve of Advent Sunday 2025, the church provided 45 celebrations of Holy Communion. 574 communions were made by individuals.

St Fillan's joined with other churches in Kilmacolm to offer an outdoor service to the public on the Piazza at Christmas and Easter.

St Mary's Port Glasgow

Public worship in the form of a service of Eucharist is held weekly on Wednesdays and Sundays. For the year ending on the eve of Advent Sunday 2025 there were 2 baptisms, 1 wedding, 5 funerals and 96 celebrations of Holy Communion. 1,790 individual communions were made. From Easter 2025 St Mary's began to livestream the Sunday service with advice from Rev Stuart Bain and this service is maintained by a team of volunteers. St Mary's is an active member of Port Glasgow Churches Together and a prayer meeting of local clergy was held at St Mary's. In Holy Week some members attended ecumenical services hosted by the Salvation Army and on Holy Saturday there was a large ecumenical attendance for the Easter Vigil at St Mary's. A monthly service is now held in Newark Care Home.

St Mary's runs a weekly volunteer-led club for people living with dementia and their carers, the Heartland Circle, which provides a range of engaging activities, tea with home baking, companionship and support. Volunteers from across the Heartland churches and community members support the running of the club.

The Clydemen lunch club was restarted in March 2025 for men who worked in the shipyards and associated industries. It provides a monthly session including a speaker and soup and sandwich lunch provided by volunteers from across Heartland.

A significant part of our outreach is the charity shop run in Port Glasgow three times a year by a team of volunteers with donations from church members across Heartland.

The church hall hosts a very successful weekly slimming club and taekwondo classes run by outside organisations.

Property issues tackled during the year have been the installation of fast broadband in the church and rectory, attention to the heating system and a change of water supply to the mains in response to a highlighted risk of Legionella.

Outcomes

St Mary's Bridge of Weir

Congregation members report that the church is like a family in which people look after each other. It provides a family community and the church building has a beautiful atmosphere which makes it possible just to focus on the worship.

St Fillan's

Congregation members report that involvement with the church gives them a sense of community, peace and a spiritual dimension to their lives.

St Mary's Port Glasgow

Congregation members report that they receive a non-judgemental welcome and support in the church.

The Heartland Circle supports around a dozen members including four new members this year. Members enjoy sharing time, conversation and activities together. They are supported by a team of 9 volunteers.

The Clydemen lunch club has met seven times between March to October 2025 and members have enjoyed listening to speakers on a variety of subjects related to the shipyards, as well as having a soup and sandwich lunch prepared by volunteers. There is an average attendance of 35 and members have contributed £3000 to church funds.

The charity shop raised £6000 for church funds this year.

The Heartland Charge is extremely grateful to the Vestry members and volunteers who give so generously of their time.

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.

FINANCIAL REVIEW**Trustees Remuneration and Expenses**

All Trustees contribute on a voluntary unpaid basis.

Reserves

As a result of the deficit of £29,363 for the year, the Church held unrestricted funds of £244,652 and restricted funds of £2,837 at the year end.

Approved by order of the board of trustees 12 December 2025 and signed on its behalf by:



Victor Weldin
Trustee

THE HEARTLAND CHARGE

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 30 SEPTEMBER 2025

I report on the accounts of the charity for the year ended 30 September 2025, 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.



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

12 December 2025

**THE HEARTLAND CHARGE
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

	Note	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Income and Endowments From					
Donations and Legacies		44,651	-	44,651	51,978
Other Trading Activities		1,000	-	1,000	13,135
Investment Income	2	9,371	271	9,642	9,959
Other Income		45,760	-	45,760	37,096
<hr/>					
Total Incoming Resources		100,782	271	101,053	112,168
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Expenditure on Activities		130,415	-	130,415	97,009
<hr/>					
Net Income/(Expenditure)		(29,633)	271	(29,362)	15,159
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Reconciliations of Funds					
Total Funds brought forward		274,285	2,566	276,851	261,692
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Total Funds carried forward		244,652	2,837	247,489	276,851
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**THE HEARTLAND CHARGE
BALANCE SHEET AS AT 30 SEPTEMBER 2025**

	Note	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Fixed Assets					
Investments	4	157,945	2,837	160,782	160,782
Current Assets					
Cash at Bank and in Hand		92,652	-	92,652	125,212
Creditors					
Amounts falling due within one year	5	(5,945)	-	(5,945)	(9,143)
Net Current Assets		86,707	-	86,707	116,069
Total Assets Less Current Liabilities		244,652	2,837	247,489	276,851
Net Assets		244,652	2,837	247,489	276,851
Funds	6				
Unrestricted Funds				244,652	274,285
Restricted Funds				2,837	2,566
Total Funds				247,789	276,851

The financial statements were approved by the Board of Trustees on 12 December 2025 and signed on their behalf by:-


M Russell
Trustee

**THE HEARTLAND CHARGE
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

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.

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
	£	£
Income on Restricted Investments	271	169
Investment Income on Unrestricted Investments	9,371	7,489
Bank Interest	-	2
	<hr/>	<hr/>
	9,642	7,660
	<hr/>	<hr/>

3. TRUSTEES' REMUNERATION AND BENEFITS

Trustees' Expenses

There were no trustees' expenses paid for the year ended 30 September 2025 nor for the year ended 30 September 2024.

4. FIXED ASSET INVESTMENTS

	2025 £	2024 £
Other	160,782	160,782

There were no investment assets outside the UK

Investments were as follows:

	2025 £	2024 £
SEC Unit Trust Pool Poor of the Parish	2,090	2,090
SEC Unit Trust Pool Held Against Specific Bequest	747	747
SEC Unit Trust Pools – General	157,945	157,945
	160,782	160,782

The market value at 30 September 2025 of the SEC Unit Trust Units (Unrestricted) was £340,301. The market value of Restricted SEC Unit Trust Units was £9,095.

5. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Angel Voices Choir Loan	2,245	1,035
Accruals	3,700	8,108
	5,945	9,143

6. MOVEMENT IN FUNDS

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

	Incoming Resources £	Resources Expended £	Gains and Losses £	Movement in Funds £
Unrestricted Funds	100,782	130,415	-	(29,633)
Restricted Funds	271	-	-	-
Total Funds	101,053	130,415	-	(29,362)

Comparatives for movement in funds

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

	Incoming Resources £	Resources Expended £	Gains and Losses £	Movement in Funds £
Unrestricted Funds	111,999	97,009	-	14,990
Restricted Funds	169	-	-	169
Total Funds	112,168	97,009	-	15,159

7. RELATED PARTY DISCLOSURES

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

**THE HEARTLAND CHARGE
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

	30.9.25 £	30.9.24 £
INCOME AND ENDOWMENTS		
Donations and Legacies		
Ordinary Collections	13,658.95	13,788.00
Special Collections	1,255.15	1,750.00
Freewill Offering	2,007.50	2,966.00
Freewill Offering - Gift Aid	1,027.00	4,812.00
Gift Aid Standing Order	17,154.00	12,560.00
Gift Aid Single Payment	130.00	130.00
Income Tax Recovered on Gift Aid	4,779.14	10,249.00
Donations Pledged	-	4,340.00
Fundraising	4,639.44	1,383.00
	<hr/> 44,651.18	<hr/> 51,978.00
Other Trading Activities		
Bequest	1,000.00	5,265.00
Fundraising Shop	-	7,870.00
	<hr/> 1,000.00	<hr/> 13,135.00
Investment Income		
Investment Income	9,641.51	9,788.00
Poor of the Parish – Restricted	-	169.00
Bank Interest	-	2.00
	<hr/> 9,641.51	<hr/> 9,959.00
Other Income		
Hall Receipts	13,617.64	12,516.00
Grant: Heartland Circle	-	1,500.00
Heartland Churches Joint Expenses	-	4,394.00
Donations	2,395.91	1,698.00
Coffee Morning	-	610.00
Sunday Coffee	496.21	565.00
Wednesday Coffee	114.60	351.00
Rectory Rental	13,200.00	12,845.00
Diocese	203.85	-
Refunds	-	849.00
Insurance Claim	-	1,586.00
General Income	15,731.79	182.00
	<hr/> 45,760.00	<hr/> 37,096.00
Total Income	<hr/> 101,052.69	<hr/> 112,168.00

THE HEARTLAND CHARGE
DETAILED STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025

	30.9.25	30.9.24
	£	£
Support Costs Management		
Clergy Stipend	33,386.20	1,924.00
Clergy Locums	439.60	7,578.00
Clergy Pensions	1,698.90	124.00
Organist	4,234.50	636.00
Other		
Telephone WiFi	1,151.25	448.00
Insurance	1,788.24	1,978.00
Clergy Council Tax	3,052.45	-
Clergy Other	799.00	-
Insurance	6,439.96	6,155.00
WiFi	2,135.50	-
Upkeep of Rectory	1,608.26	5,020.00
Upkeep of Church Hall	23,828.79	14,494.00
Heartland Churches Joint Expenses	-	8,425.00
Heartland Circle	-	1,799.00
Maintenance	-	7,140.00
Charity Donations	1,350.00	2,305.00
Hygiene	1,760.00	1,920.00
Bus	1,111.40	-
Gas and Electricity	22,831.55	16,699.00
Altar Expenses	592.75	193.00
Diocesan Quota	12,876.60	10,902.00
General Expenses	7,520.82	7,851.00
Stationery	1,809.67	1,418.00
Total Outgoings	130,415.44	97,009.00
Net Income/(Deficit)	(29,362.75)	15,159.00