

## V. REPORT

### OF THE FINANCE & SUSTENTATION COMMITTEE

#### 1. Introduction

Due to the late date of the 2020 General Assembly, the period covered by this Report is shorter than normal. The Committee have not been idle, however, and they have sought, in the midst of much change and uncertainty arising from the Coronavirus pandemic, to fulfil their remit. It behoves us at the outset to acknowledge, once more, the Lord's continued faithfulness. In the midst of great changes His steadfast loving-kindness remains the rock upon which we build.

#### 2. Income

Total income for 2020 was £822,199, a decrease of £183,293 (18.2%) compared to 2019. This decrease is largely due to the recognition of the Tain property with a value of £90,000 and a legacy of £31,837 in 2019. Congregational Remittances (including Gift Aid) totalled £684,621. Despite the budget for 2020 projecting a deficit of £106,330, we are thankful to the Lord that there was a surplus for the year of £25,048 (£64,248 in 2019). The surplus this year was due to a result of substantial savings realised because of COVID-19 restrictions in respect to the General Assembly, the Youth Camps and both national and international travel. The surplus in 2019 was entirely down to the receipt of a legacy of £31,837 for missions work and the realisation of the formal transfer (at a market value of £90,000) of the Tain property to the General Trustees.

No legacies were received in 2020. The Committee would draw the attention of the Church to the leaflet, *Remembering the Church in your Will*, which should be made available in each Congregation.

Total Gift Aid tax reclaimed and credited centrally was £143,269, an increase of £6,949 compared to 2019. It should be noted that this represents 21% of all Congregational Remittances; an additional £18,767 was reclaimed in the year via Gift Aid but was returned to local Congregations. It is important to maximise the claim made under Gift Aid, and the Committee would encourage the Church to promote this within each Congregation. The Committee are grateful to Congregational Treasurers for recording and submitting the necessary information to claim Gift Aid and the Gift Aid Small Donations Scheme.

Total Central Building Fund income was £63,782 (2019: £151,769); this figure comprises Mortgage and Loan repayment and deposit income of £59,732 (2019: £144,699), and net Central Building Fund remittances of £4,050 (2019: £7,070) (a decrease of 43% from 2019). The 2019 figures included a deposit of £85,100 in respect of the Brora manse. During the year seven (2019: five) Congregations benefited from grants, totalling £29,721 (2019: £40,000), that were paid out of the Central Building Fund. The current balance in the Central Building Fund is £7,405 (2019: £17,943).

#### 3. Expenditure

Total expenditure for 2020 was £797,151 – a decrease of £144,093 (15.3%). Payroll costs were £598,537, an increase of £14,024 (2.3%) compared to 2019. Payroll costs represent 88% of Congregational remittances.

#### 4. Net Assets

At the end of 2020, the total net assets of the denomination amounted to £1,154,753, an increase of £25,048 (2.2%) since 2019. This figure is comprised of cash funds of £356,776; net fixed assets of £700,578; stock of £1,401; loans due of £247,043; Gift Aid due of £76,039; other debtors of £739; less property mortgage loans repayable to Stewardship of £219,262 and net current liabilities of £8,561. Restricted Funds amount to £94,201 (£112,679 in 2019).

## **5. Budgetary Planning**

The Committee are grateful to Clerks and Conveners of Standing and Special Committees of Assembly for their timely submissions of their 2022 Draft Budgets. The Committee, having approved all the Draft Budgets, noted the projected deficit of £51,643 and recommend that the 2022 Draft Budget be noted and approved by the General Assembly. As is customary, there will be an opportunity at the General Assembly for Conveners of Standing and Special Committees to be questioned regarding specific details of their respective Committee Budgets.

The Unclassified Budget includes provision for payroll costs for the twenty Ministers active in Charges in the UK.

## **6. Annual Analysis of Congregational Accounts**

The Committee thank the General Treasurer for his analysis of Congregational Accounts and Statistical Schedules; this information will be circulated at the General Assembly. This summary is provided to help give a realistic 'snapshot' of the current situation, to encourage a prayerful concern throughout the Church, and to assist in future planning. During the year the Committee undertook some modest changes to the Statistical Schedule. These changes will come into effect with the next set of statistical returns.

## **7. Congregational Monthly Remittances**

The Committee appreciate the commitment of Congregational Treasurers, each of whom, in addition to local responsibilities, liaises with the Financial Administrator at the beginning of each month.

At the beginning of every month, the Financial Administrator must forward updated Congregational Remittance figures for inclusion in the *Free Church Witness* magazine. Additionally, in January the final figures for the whole previous year must be confirmed for submission to the Church's auditors. It is important that the figures from each congregation are confirmed by the Congregational Treasurer, and any discrepancy brought to the attention of the Financial Administrator, as soon as is practicable.

The Committee ask that Congregational Treasurers advise the Financial Administrator in advance of any periods when they will not be available to confirm these figures.

The Committee are particularly grateful to all who have done their utmost to ensure that, despite the coronavirus 'lockdown' during 2020, Free Will Offerings and contributions to Central Funds have continued.

## **8. Denominational Property Loans**

The Committee continued to review the position of those Congregations with denominational property loans. It became apparent that the act of writing off these loans would have a detrimental effect on the denominational accounts. In order to avoid this eventuality, the Committee resolved to continue to suspend indefinitely any further repayment of these loans, leaving it to the discretion of local Deacons' Courts / Finance Committees to contribute as they feel able. They would assure any Congregation in this category which might wish to seek further help from the denomination that the continued existence of such loans would not prejudice any fresh approach for aid.

## **9. Properties**

### *Duthil-Dores*

The Committee are delighted to report that the Duthil-Dores Congregation have now paid off all their loans and the process for transfer of title for the manse building at 21 Duke's View, Inverness is now underway.

### *Partick*

The Committee are delighted to report that the Partick Congregation have now paid off their mortgage loan and are committed to clearing the balance of their £25,000 denominational loan.

*Poolewe & Aultbea*

The Poolewe & Aultbea Congregation have suffered multiple delays in the construction of their new church building. These were mainly due to a result of the difficulties faced by tradesmen during the pandemic. However, we are glad to report that the work is now seeing substantial progress.

**10. Loans**

<b>Mortgage Loans due to be repaid</b>	<b>Balance at 31st December 2019</b>	<b>New Loans in 2020</b>	<b>Repaid in 2020</b>	<b>Balance at 31st December 2020</b>
Partick*	31,595	0	(24,266)	7,329
North Uist & Grimsay*	3,390	0	(3,390)	0
Bracadale & Duirinish	37,913	0	(12,487)	25,426
Brora****	0	105,000	(10,239)	94,761
Poolewe & Aultbea	0	95,000	(3,254)	91,746
<b>Total</b>	<b>£72,898</b>	<b>£200,000</b>	<b>£(53,636)</b>	<b>£219,262</b>

<b>Loan Denominational Funds</b>	<b>Balance at 31st December 2019</b>	<b>New Loans in 2020</b>	<b>Repaid in 2020</b>	<b>Balance at 31st December 2020</b>
Partick	25,000	0	0	25,000
North Uist & Grimsay	48,000	0	(3,580)	44,420
Duthil-Dores	19,326	0	(19,326)	0
Harris	4,000	0	0	4,000
Shettleston	74,400	0	(1,200)	73,200
Poolewe & Aultbea	0	95,000	(3,254)	91,746
<b>Total Church Loans</b>	<b>£170,726</b>	<b>£95,000</b>	<b>£(27,360)</b>	<b>£238,366</b>

Car Loans	11,511	10,350	(9,461)	12,400
Student Loans**	50,944	0	(4,668)	46,276***
<b>Total Loans</b>	<b>£233,181</b>	<b>£105,350</b>	<b>£(41,489)</b>	<b>£297,042</b>

\*The Mortgage loans figures are net of the £100,000 (4 x £25,000) repaid (see Assembly Report, 2016) on behalf of the then four congregations with mortgages, in order to reduce interest costs. Therefore, this balance reflects what is due to the Mortgage lender, and not the repayment of £25,000 which is to be repaid to the denomination as indicated in the next section of the table.

\*\*As of the 2019 General Assembly all Student Loans owed to the denomination are, in effect, no longer repayable.

\*\*\*This includes an outstanding student loan of £9,307 awarded to a candidate who has since left the denomination and is making regular monthly repayments in respect of this loan.

\*\*\*\*This loan has been granted over a 20 year term, but is being paid to Stewardship over a 15 year term. The balance owed by the Congregation at 31 December 2020 is therefore £97,067.

**11. Property Grants**

In applying the terms of the 'Central Building Fund Guidelines' (paragraph 17), the Committee were in a position to make further grant payments during the period under review (in addition to the grant payments

under section 3 which details expenditure for year-end 31 December 2020) totalling £29,721 to the following seven Congregations thereby further reducing their mortgage loan debt: Aberdeen FC(C) £5,000; Bracadale & Duirinish FC(C) £5,000; Brora FC(C) £5,000; North Uist & Grimsay FC(C) £2,221; Partick FC(C) £5,000; Poolewe & Aultbea FC(C) £2,500 and Portree FC(C) £5,000.

### **12. Lochalsh & Strath – Investment**

The Committee are always happy to consider suggestions that would see an improvement in our use of available funds. They were therefore pleased to receive an imaginative approach from the Lochalsh & Strath Congregation. Their Deacons' Court, taking note of the fact that they had a considerable sum in their Property Account which they were unlikely to utilise locally for the foreseeable future, and the very low rate of interest available with commercial lenders, resolved to make the money available to the wider Church through an interest free loan.

Following discussions, a Loan Agreement was drawn up and agreed to by both parties and the sum of £40,000 was transferred to the denominational account. This was put to immediate use, with the entire sum distributed to those Congregations with outstanding mortgage agreements in order to reduce their debt. The Committee would record their thanks to the Congregation of Lochalsh & Strath for their kindly and Presbyterian attitude, and would welcome any similar approaches in future.

In order to maximise the 'investment' benefit of this capital, the Committee approved that the sum be utilised to further reduce the mortgage loan debt of four congregations, thereby reducing their interest payments over the term of their mortgages. For instance, grant payments of £14,650 made during the first four months of a 15-year mortgage loan term have brought savings of £8,122. Such savings at a congregational level should enable Deacons' Courts to increase their remittances to Central Funds in support of the ministry rather sooner than they would have otherwise been able to.

The four Congregations are: Bracadale & Duirinish £11,150; Brora, £11,150; Partick, £6,550 (mortgage loan cleared); Poolewe & Aultbea, £11,150. These figures will be reflected in the 2021 end of year accounts.

### **13. Will's Leaflet**

A change in the official denominational address caused by the sale of the former Stornoway manse triggered a new print run for the leaflet *Remembering the Church in your Will*. The Committee hope to have these available shortly and they will be circulated in the *Free Church Witness* magazine, with additional copies made available to Congregational Treasurers for distribution.

### **14. Support of Mission Work**

The denomination continues to support the work of the Gospel both within Scotland and in relation to its various missionary endeavours furth of Scotland. Over the past year financial expenditure totalling £61,033 was given as follows: Sri Lanka £27,707; Zambia School Work £960; Home Missions Work £19,002; Gospel Fund £8,675; Christian Witness to Israel £1,000; Spanish student support work £2,970; the balance (£719) represents Home & Foreign Missions Committee expenses.

### **15. General Treasurer's Department**

Once again we must express our indebtedness for the diligence of the General Treasurer's Department. Mr Murray Mackay brings both expertise and a warm heart for the work of the Gospel. Throughout the year he is frequently called upon as an Adviser to the Committee and he gives his advice willingly.

The Committee greatly value the diligence and quiet, gentle efficiency of the Financial Administrator, Mrs Muriel Smith, who has, once again, left us in her debt.

The services of CIB Services, Stornoway, have been appreciated and the Committee recommend to the General Assembly that they are reappointed as auditors for the coming year.

**(B) SUSTENTATION****16. Stipend Review**

The Committee carried out its annual review of stipend in accordance with its Memorandum on Procedure. The last increase in ministerial stipend was in July 2018. The Committee, after careful consideration, are recommending that the ministerial stipend be increased to £21,000 as of 1 July, with a *pro rata* salary increase for employees. The total payroll cost for each Minister will be £25,198.

**17. Sustentation Fund Review**

The Committee gave further consideration to a review of the current Sustentation Fund legislation. The Committee concluded that whilst revision might be beneficial in some areas, it would also introduce a number of other difficulties. On balance, it was concluded that they could see no merit in further discussion of this matter for the present.

**18. Congregations under Special Arrangements**

The Committee commend the Congregations of Aberdeen, Ayr, Ballyclare & Doagh, Brora, Harris, Kilmuir & Stenscholl, Knock & Point, North Uist & Grimsay and Poolewe & Aultbea to the prayerful concern of the Church.

A summary of the Annual Reports received from these Congregations is appended to the Report.

## Sustentation Fund Schedules

*Harris FC(C)*

The Committee recommend that the Congregation of Harris continue on the Equal Dividend Platform under Special Arrangements in accordance with Act XVIII 1998 — Act anent Sustentation Fund, for a period of 5 years from commencement of a settlement, subject to the Congregation promising to remit to Central Funds 85% of Equal Dividend.

*Kilmuir & Stenscholl FC(C)*

It became increasingly apparent to the Committee that the Congregation of Kilmuir & Stenscholl were experiencing serious difficulties in meeting their remittance commitments to Central Funds. These observations were confirmed when the Presbytery of Skye & Lochcarron approached the Committee seeking a review of the terms on which Kilmuir & Stenscholl had been placed on the Equal Dividend Platform.

Had this approach come some time into the five-year period the Committee would, in all likelihood, have deferred the matter until a fresh application for Special Arrangements was sought. However, given the fact that the problems had occurred during the very first year of the arrangement, it was felt that the matter merited serious review.

Noting the local difficulties which had led to a serious shortfall in remittances, and the fact that these were unlikely to change in the foreseeable future, it was resolved to recommend to the General Assembly that the Special Arrangements terms for Kilmuir & Stenscholl (77% of Equal Dividend) for the remaining four years of the agreement be adjusted to a more realistic level.

The Committee accordingly recommend that the Congregation of Kilmuir & Stenscholl remain on the Equal Dividend Platform under Special Arrangements in accordance with Act XVIII 1998 — Act anent Sustentation Fund, for a period of 4 years from the rising of the Assembly, subject to the Congregation promising to remit to Central Funds 47% of Equal Dividend.

In connection with this, the Committee are seeking that Act VIII (Class II) 2019 — Act anent Special Arrangements for Congregation of Kilmuir & Stenscholl, be repealed.



**23. Resident Lay Agent – Furlough**

The Committee reported to the General Assembly of 2020, that due to the government-imposed ‘lockdown’ in March 2020, Mr Donald Robertson has been unable to undertake any preaching or pastoral work and had been ‘furloughed’ under the UK Government’s ‘Coronavirus Job Retention Scheme’. Following the easing of restrictions Mr Robertson was able to resume some limited duties, although pastoral visitation proved almost impossible due to the continuing restrictions. A further period of lockdown in January 2021 led the Committee to apply once again to have Mr Robertson placed on ‘furlough’ under the ‘Job Retention Scheme’. As the nation emerges from this period of lockdown, we anticipate Mr Robertson’s gradual return to duties.

**24. Home Mission Worker – Furlough**

The Committee reported to the General Assembly of 2020 that they had recommended to the Home & Foreign Missions Committee that the Home Mission Worker, Donald J. Morrison, also be placed on ‘furlough’ during his months of enforced inactivity in 2020. During the most recent period of lockdown the same suggestion was made; the Home & Foreign Missions Committee concurred with this advice and Mr Morrison was accordingly ‘furloughed’ from the beginning of January. This matter remains under review.

**25. Conclusion**

In their Report to the General Assembly of 2020, the Committee noted that rarely has a Committee of this kind been in such an uncertain position as it prepares its annual Report. At the time of writing, the Covid-19 emergency continues to impose some limitations on public worship. This makes it very difficult to plan or forecast anything for the coming year. In the midst of such global uncertainty, we are thankful for the gracious sovereignty of Almighty God who is ordering all these events and in whose hands we remain. May He continue to provide for us, and may we, in grateful recognition of His goodness hitherto, continue to bring into his storehouse what He is due.

MURDO A.N. MACLEOD, *Convener*  
MURDO MACIVER, *Vice-convener*

**PROPOSED DELIVERANCE**

1. The General Assembly receive and adopt the Report of the Finance & Sustentation Committee and thank the Committee, especially the Convener and Clerk, for their stewardship of the financial affairs of the Church during the past year;
2. The General Assembly acknowledge with thanksgiving the goodness of Almighty God in the provision of the financial needs of the Church in the past year;
3. The General Assembly thank each individual and every Congregation for their sacrificial support of the Gospel ministry, missionary interests and other activities of the denomination;
4. The General Assembly note the significant amount of income reclaimed through the Gift Aid Scheme and encourage each Congregation to promote the benefits of using the Scheme wherever possible;
5. The General Assembly endorse the recommendation of the Finance & Sustentation Committee that the Draft Budget for 2022, with a projected deficit of £51,643, be approved;
6. The General Assembly thank all who have contributed to the Central Building Fund and encourage each Congregation to support it;
7. The General Assembly give thanks for the good relationship enjoyed with Stewardship and note that all financial commitments to the Company have been met over the past year;

8. The General Assembly thank Congregations and Presbyteries for the prompt submission of Statistical Schedules and attested Accounts to the General Treasurer;
9. The General Assembly thank all Congregational Treasurers and Church Courts for managing financial affairs at a Congregational level. They draw the attention of all Congregational Treasurers to the importance of confirming, in a timeous manner, the accuracy of figures forwarded to them on a monthly basis by the Financial Administrator, with specific attention being given to the year-end 31st December figures;
10. The General Assembly declare an Equal Dividend of £21,000 from 1st July 2021;
11. The General Assembly remind all Congregations that from 1st July the total payroll cost for each Minister is £25,198;
12. The General Assembly approve a scheme for a grant payment on the death of a Free Church of Scotland (Continuing) Minister who is either in a Charge or has retired from a Charge as follows:
  1. The Minister must have been a member of a Scottish Free Church of Scotland (Continuing) Presbytery at date of decease.
  2. The grant shall be payable on formal written notification of decease by the relevant Presbytery to the General Treasurer.
  3. The Presbytery Clerk shall furnish the General Treasurer with the name and contact details of the widow, failing which, the executors of the estate of the deceased.
  4. The General Treasurer shall arrange for payment to be made directly to the widow, failing which, to the executors of the estate of the deceased.
  5. The amount to be paid as a funeral grant shall be reviewed triennially in conjunction with Supply Fees and Expenses.
  6. The General Assembly hereby repeal Act IV 2013 — Act anent Grants for Funeral Costs of Retired Ministers;
13. The General Assembly exhort Congregations to remit, in a timeous manner each month, a minimum of 75% of ordinary income to Central Funds wherever possible, in order to ensure financial support for the Gospel ministry;
14. The General Assembly suspend indefinitely the requirement for repayment of denominational property loans, leaving it to the discretion of local Deacons' Courts / Finance Committees to repay as they feel able;
15. The General Assembly are thankful to the Lord for the financial assistance given to those Congregations which are servicing mortgage loans;
16. The General Assembly note with gratitude the financial benefits that have accrued from the interest free loan kindly provided to the denomination by the Lochalsh & Strath Congregation;
17. The General Assembly are thankful to the Lord and his providence for the progress of the new Church building for the Poolewe & Aultbea Congregation;
18. The General Assembly are thankful to the Lord that in His providence the Duthil-Dores Congregation

- are now debt free of all loan commitments on their manse property at 21 Duke's View, Inverness and that the process for transfer of title from the denomination to local trustees can now proceed;
19. The General Assembly encourage our people to remember the needs of the Church when drawing up their Wills and commend the leaflet *Remembering the Church in your Will* to the attention of our Congregations;
  20. The General Assembly thank Mr Murray Mackay, *General Treasurer*, for the continued dedication and professionalism he has displayed in the carrying out of his duties in the past year;
  21. The General Assembly thank Mrs Muriel Smith, *Financial Administrator*, for her diligence and efficiency over another year;
  22. The General Assembly thank CIB Services, Stornoway, for their work on behalf of the Church over the past year and reappoint them as Auditors for the coming year;
  23. The General Assembly note with interest that it proved possible to enrol Mr Donald A. Robertson, Resident Lay Agent, and Donald J. Morrison, Home Mission Worker, in the UK Government's Coronavirus Job Retention Scheme for some months during 2020-2021;
  24. The General Assembly encourage a prayerful concern for all of our Congregations and the particular challenges faced at local level;
  25. The General Assembly note that the Committee are proposing no further action regarding the review of all related Acts of Assembly on Sustentation Fund legislation;
  26. The General Assembly direct that the Congregation of Harris continue on the Equal Dividend Platform under Special Arrangements in accordance with Act XVIII 1998 — Act anent Sustentation Fund, for a period of 5 years from commencement of a settlement, subject to the Congregation promising to remit to Central Funds 85% of Equal Dividend;
  27. The General Assembly repeal Act VIII, 2019 and direct that the Congregation of Kilmuir & Stenscholl remain on the Equal Dividend Platform under Special Arrangements in accordance with Act XVIII 1998 — Act anent Sustentation Fund, for a period of 4 years from the rising of the Assembly, subject to the Congregation promising to remit to Central Funds 47% of Equal Dividend;
  28. The General Assembly express their appreciation to all who have assisted with pulpit supply over the past year and crave God's blessing upon their labours in the Gospel;
  29. The General Assembly note with gratitude the work of the Resident Lay Agent, Mr Donald Robertson, during the past ecclesiastical year.

## APPENDIX

### Annual Report from the Congregations on Special Arrangements

#### Aberdeen FC(C)

The Congregation have throughout 2020 sought to maintain a witness despite all the difficulties faced at this time. Attendance has remained steady with a new couple from Aberdeen attending. The Congregation have paid off the loan for the building and thank the Lord for His faithfulness and His people for their kindness (including the Finance Committee who have been most supportive in the last couple of years). They hope to be on Equal Dividend this year and continue to trust the Lord for the future. The Congregation are also seeking to support the raising up of a Christian school in Aberdeen.

#### Ayr FC(C)

Despite much of the past year being affected by the Covid-19 situation, 2020 was a year of great encouragement to the Ayr Congregation.

It was only during the middle of February that the Minister was able to move into the area, and before there was time to do much, apart from trying to get the Manse organised, the country was plunged into lockdown until mid-July. There are between 500 and 1000 homes in the immediate vicinity of the Church building, and over the period between August and the beginning of November when door-to-door work was feasible, the Minister visited at least 300 homes, introducing himself and handing out invitation leaflets. Although no one came to services directly as a result of this, there is reason to believe that at least some have listened into the services being broadcast online. Some very positive contacts were made which will be followed up when the public health situation allows. Indeed, the Minister was asked into some homes and others asked for a return visit. These are small things, but they are not insignificant, and are reason for hope that doors may open and good be done to needy souls in the area.

Over the period from September to November, four households or eleven people, seven adults and four children, began attending regularly. Whilst two were from an FC(C) background who had relocated to Ayrshire, the others, though having had some connection with the Congregation in the past, appear to be now firmly committed and are diligent in attendance. Having two young families has been a great boost to the Congregation. It is expected that DV in 2021 there will be additions to the Congregation's membership, including by profession, and that some Baptisms may also take place. All in all there has been much to encourage, and for this praise is given to the Lord.

Numerically, Sabbath attendances increased from an average of 9 at each service to 23 (a.m.) and 18 (p.m.). The Prayer Meeting attendances have increased from 9 to 16. Although there have been changes, the number of members remains at 11. There are now 13 adherents over the age of 16 (2 in 2019) and 5 children under 16 (4 in 2019, though in practice this was 0 as the family concerned had withdrawn from all Congregational contact for a good part of 2019 and have subsequently left the area). Financially, the Congregation received some additional support from some outwith the Congregation, for which they are most grateful, and this, together with increased income locally, means that Ordinary Income increased to £19,201 in 2020 (£18,139 in 2019), and Remittances increased to £12,463 (£10,496 in 2019), which represents 60.8% of the Equal Dividend. It is expected that both Income and Remittances to Central Funds will increase, God willing, in 2021.

The Minister hopes to continue to make contact with those who live around the church building, as well as other contacts he is developing as the health situation allows. There are a variety of means that may be used to reach out to the area, including the use of the Home Mission Worker. As the Congregation is consolidated and strengthened, these will be considered. There is also hope that a Sabbath School may be started.

Although the present disruption is likely to continue in one form or another for some time, this has been an exciting time for the Congregation. Truly, “the Lord hath done great things for us, whence joy to us is brought.” We look to Him to strengthen the cause – it is all His doing and to Him be all the glory.

### **Ballyclare & Doagh FC(C)**

The Congregation began 2020 hoping that the Lord would bless. They knew that they would lose the Buchanan family to Brora which would impact upon them in a number of ways. What they didn't expect was the pandemic, with further unexpected news. The result was the closure of meeting houses across the country. This impacted greatly upon the Congregation in ways they never envisaged. They also noticed a fall in income, which unexpectedly returned to normal levels very quickly.

Meanwhile, the absence of public worship meant that members lost out in many ways. However, the Lord preserved the Congregation and despite the interruption they were allowed to regather. Their joy was short-lived as another lockdown came. This time they had an alternative venue enabling them to meet in the open air. They were pleasantly surprised by the response.

On returning to their premises in Doagh, they have been continually encouraged by new families who have joined with them. Their stance throughout has been to insist upon the need for public worship, believing that alternatives failed to satisfy Biblical requirements. One thing they have missed is the communion season. That has been very difficult for the people.

At the beginning of 2021, with a further lockdown, the situation had changed. This time it was left to denominations and Congregations in Northern Ireland to decide if they should close. They were astonished that churches volunteered to close. They have continued to gather publicly and all services continue as normal.

They are pleased to report that the Congregation have increased in size. A number of families have come and stayed. They have also added to their membership and further applications have recently been received.

While they are on Special Arrangements, they are pleased to report that they exceeded the target set for them.

#### *Matters for prayer*

1. Currently the Congregation does not have its own Manse. This has been a matter laid before the Congregation for prayerful consideration.
2. They do not have a permanent place of worship. However the present building is adequate, for which they are pleased.
3. The strengthening of the Congregation remains a priority. It is obvious to them that the preaching of the Word, adherence to the Regulative Principle, head covering and the Authorised Version, are distinctives which others have appreciated.
4. One pressing need is to see those outside converted and brought into the Church.

### **Brora FC(C)**

#### *Settlement of Charge*

In a year that was fraught with difficulties for the public life of the wider Church, the Congregation of Brora rejoiced in finally being settled with a Minister to the charge of the Congregation. Rev. Thomas J. Buchanan, along with his family, settled in the village of Brora in July 2020. The family have adapted well to life in Brora and enjoy living among the people of Sutherland. The new Minister was ordained and inducted into the charge on the evening of Friday 4<sup>th</sup> September 2020.

#### *Place of Worship*

The Congregation continue to avail themselves of the Scout Hall in Brora for public worship on the

Sabbath. As this hall is not available during the week, the Congregation still need the use of homes kindly supplied by the Congregation for a midweek meeting. The Covid restrictions have been upsetting to the Public Worship of the Congregation. It has been the practice of the Congregation during these times of lockdown to join other Congregations in the Free Northern Presbytery for both Sabbath and Midweek meetings by the means of Zoom.

#### *Congregation*

The Congregation have had a year of mixed providences. The gladness experienced with the charge being settled was quickly followed with sadness at the passing of its senior Minister Rev. Allan Murray. The Congregation remain very much committed to the work and look to the Lord for growth. It has been encouraging for the Congregation to see a number of visitors come with regularity this year during the time allowed in the Scout Hall. These visitors also join in with the Zoom meetings.

#### *Vision*

It is hoped that this year will see the erection of a study for the Minister. The Congregation do hope that in providence the right circumstances will soon allow for a coordinated outreach in Brora and the surrounding villages. The Congregation of Brora continue to look to the Lord for growth, numerical and financial, and most importantly spiritual growth among the Congregation.

#### **Harris FC(C)**

Shortly after the Communion season in February 2020 it was necessary to suspend public worship due to the Coronavirus pandemic. Printed sermons and prayer meeting addresses were circulated to members of the congregation on a weekly basis, and CD recordings were made available to those without internet access. Due to health and / or transport issues a small number of the Congregation were unable to attend following the resumption of public worship in July. Despite this, the average attendances at morning and evening Sabbath services were encouraging, at 18 and 15 respectively; with eight normally attending the Prayer Meeting.

Following the retirement of Rev. Iain Smith in October, the Presbytery appointed Rev. Raymond Kemp as Interim Moderator. The availability of St Kilda House enabled hospitality to be given to visiting Ministers. However, due to the ongoing Covid restrictions, it has been necessary to utilise mainly local supply.

There was a small (0.5%) drop in Congregational income in 2020, compared to 2019, and whilst the amount remitted to Central Funds fell by a similar amount this still represented 79% of ordinary income. The Congregation will endeavour to maintain remittances to Central Funds, bearing in mind that there are likely to be additional supply expenses when the current restrictions are lifted.

The Finance Committee had obtained quotations in early 2020 with a view to carrying out internal work on the church building. Due to the contractor's work commitments, as well as the likely difficulty in obtaining an alternative place of worship during the pandemic, it has not been possible to proceed with the work.

The Congregation craves the continued prayerful support of the wider denomination, particularly as it is now in a period of vacancy.

#### **Kilmuir & Stenscholl FC(C)**

The Congregation give thanks to the LORD for His continued care and preservation in what has been a tumultuous year for many. Aside from the unprecedented closure of its church doors in response to the national crisis of COVID-19, the past year has been a quiet one with nothing particularly new to report. The Congregation remains united, harmonious and faithful in their attendance and in their givings. There are now seven members (two of whom are housebound) and four supporting adherents (excluding the five children), including one Elder and one Deacon.

There have been some encouragements, but these relate mainly to fabric matters. The most notable has been the installation of a brand new central heating system in the Manse. Poor central heating was always a concern, but with the help of a loan provided and administered by the Finance & Sustentation Committee, the problem is now thankfully resolved. A local plumber was contacted and work began at the beginning of January 2021. Due to the nature of the work, the Manse had to be vacated. At the time of writing, virtually all the work has been completed, and the Minister and his family are waiting for a suitable date to return to Skye.

The year, however, has not been without its difficulties. Sadly, two of its elderly men – an Elder and a Deacon – passed away, reducing the small Congregation further. The lockdown also initially disrupted finances, but every effort was made to ensure funds were remitted timeously. Financially, the Congregation is struggling. Expenses now exceed income. At its recent Annual Business Meeting in December 2020, it was noted it was operating at a deficit of about £2,500. This is not the result of poor money management, but simply the result of a dwindling Congregation struggling to meet legitimate outgoings such as oil for the central heating, the Minister's car expenses and more particularly, monthly remittances; the latter is being reviewed and the Congregation's Sustentation Schedule will have to be amended.

The Deacons' Court meet regularly to review finances and are well aware of the challenges. With very little (if any) prospect of imminent numerical growth, the situation is concerning, and it is with a sense of nervousness it presses forward, committing these matters wholly to the LORD. The Congregation is kept apprised of finances.

Regarding the wider community, things remain much the same. The Free Presbyterians, the Free Church and the Church of Scotland remain vacant; only the Continuing has a 'live' Ministry. To date there has been no interest in the Congregation. In a small rural community where four Denominations are represented, prospects of growth seem difficult. Regarding outreach, the Minister had hoped to circulate literature soon after his arrival, but ensuing family challenges and lockdown prevented this. It is hoped – in the wake of COVID-19 – there might be fresh opportunities to circulate literature and invite people to church.

Like every faithful Congregation, it labours in dark and difficult days. The spiritual temperature is low, ignorance is great, and the power of the Spirit is lacking. The Congregation is very desirous of the LORD's blessing and continues to pray fervently to the LORD for a mighty outpouring of His Spirit. "Except the LORD build the house, they labour in vain that build it" (Ps. 127:1).

#### **Knock & Point FC(C)**

The work of the Congregation has continued in 2020 and 2021 despite the two separate periods of lockdown, using internet and telephone connections to bring services to those unable to attend in person. Services are filmed and broadcast over YouTube, and can be listened to live using a free telephone number. The lockdowns have brought challenge and discouragement, and have adversely impacted the Congregation's income, which has caused a reduction in the remittances to Central Funds for 2020. Nonetheless, the Congregation continues to remit well in excess of its commitments.

#### **North Uist & Grimsay FC(C)**

The following is a brief report of the situation in the Congregation at the end of 2020. There is little change from 2019, although Covid-19 obviously had a major impact upon the Congregation during the year.

#### *Office-bearers*

They have one elder of their own and are grateful for the help of the two General Assessors who were appointed to the Congregation by the Presbytery in 2016. They have no deacons of their own. At the end of 2020 there were ten communicants and ten supporting adherents.

*Worship*

They have two services on the Sabbath (12.00noon & 6.00pm) and a prayer meeting on Thursday afternoons (3.00pm). Because of Covid-19 restrictions, they suspended public worship on 22<sup>nd</sup> March, resuming on 19<sup>th</sup> July when the restrictions were lifted. They did not hold online Sabbath services during the lockdown, but prayer meetings continued by means of the Zoom teleconference facility.

Three pastoral letters were sent during the lockdown. Contact with the Congregation was also maintained by phone, providing the opportunity to pray with individuals. E-mail circulars were sent daily (apart from the Sabbath) to those in the Congregation able to receive them; these contained brief expositions of Scripture, selections from Thomas Moor's *Counsels and Thoughts for the Spiritual Life of Believers* and items for prayer. No Communion seasons were held during 2020.

*Attendance*

Attendances at the services during 2020 were the same as in 2019. At the end of the year there were fourteen regular attenders at the Sabbath noon service (fourteen in 2019) and thirteen at the evening service (thirteen in 2019); the regular number attending the prayer meeting was eight (eight in 2019).

*Outreach*

The Congregation has a website ([www.northuistandgrimsayfcc.org](http://www.northuistandgrimsayfcc.org)) providing details of our services and recordings of sermons preached in the Congregation. The site sometimes leads to holidaymakers in North Uist attending our services, although there were very few visitors in 2020 due to Covid-19.

The Congregation receives ten free copies of the Church magazines each month for circulation beyond the Congregation. One copy is sent to the local library in Benbecula, one to the nursing home in Carinish, and one to the surgery in Lochmaddy; the rest are passed on by the Congregation to their contacts. Twenty copies of the *Good News* magazine were purchased in 2020, for passing on to people outwith the Congregation; due to Covid-19, wider distribution of the magazine was not really feasible in 2020.

The services of worship in the nursing home at Carinish, which they conduct every sixth Sabbath afternoon, have been suspended since the first Covid-19 restrictions were imposed in March 2020. Visits by the Minister to the local hospital at Balivanich in Benbecula have also not been possible since then.

They are thankful that they are welcome to visit in many homes beyond those represented in the Congregation, and they look forward to doing this again once Covid-19 is over (D.V.).

*Property*

It was a great encouragement to the Congregation when the Deacons' Court were informed by the General Treasurer in March that the Church's Finance & Sustentation Committee had made a further grant payment towards redemption of the Congregation's mortgage commitment regarding the manse, for full and final settlement of the mortgage.

*Future*

The islands of North Uist, Grimsay and Berneray have a total population of approximately 1,600 and there are four Presbyterian denominations with a local presence. The Church of Scotland has two Congregations, both of which have Ministers. The Free Church has one Congregation, a Minister having been inducted in 2016. The Free Presbyterian Church has one Congregation, which became vacant in 2017. In addition there is an independent Community Church which has a pastor.

Occasionally people move from one Congregation to another, but what they really long to see is people from the world coming out to the means of grace, and they do what they can to reach them with the gospel. It was encouraging for them to have up to six people from other Congregations worshipping with them in 2020, during a period in the second half of the year when the Congregation had resumed public worship but their own Congregations had not.

They are thankful to God for His kindness to them in blessing them through the generous givings of His people, both within the Congregation and without. In these dark times, they are bound as a Congregation to look to the One who has said, "I will build my church; and the gates of hell shall not prevail against it." (Matt. 16:18) On that basis they should pray with confidence, believing that there are those in this world whom the Lord will yet bring to Himself. "A seed shall serve him; it shall be accounted to the Lord for a generation." (Ps. 22:30)

**Poolewe & Aultbea FC(C)**

As in common with all Congregations in the denomination, 2020 has been a particularly challenging year, due in the main to the impact of the Covid-19 virus restrictions and the suspension of public worship for 29 weeks, from March 15<sup>th</sup>.

The rental agreement for use of the Bualnaluib Primary School Hall for public worship has been suspended indefinitely, but the Congregation are thankful that in September 2020 the Lord provided the Aroma Café in nearby Mellon Charles as a suitable substitute, until of course public worship was again suspended on 4<sup>th</sup> January 2021. Attendances at the public means of grace when services resumed were numerically reduced, as some remained anxious about attending in public. Numbers were between 8-11 morning and evening on the Lord's Day, and 2-4 at midweek prayer meeting services.

Use was made of Zoom technology to maintain the preaching of the Gospel within the bounds of the Congregation throughout the period of Covid-19 restrictions.

Structures were put in place by the Deacons' Court to ensure freewill offering contributions were collected from homes or electronically, and it is pleasing to report that the Congregation has again managed to meet its financial commitments for the year. The Congregation now carries the additional responsibility of monthly loan repayments, but the Deacons' Court are thankful that the early signs are that this can be met in the short to medium term.

The Covid-19 pandemic also had a detrimental effect on the construction of the new church meeting hall (to which the additional loan applies), as the construction site was closed for a period of six months, which unfortunately were the best summer months. Work began again in September, but project timescales have slipped considerably, with an estimate that September/October 2021 may be a more realistic target for completion.

The Congregation remains fragile and aged, the longer term impact of the Covid-19 situation being difficult to assess accurately at this time. It is their prayer that the Lord will sustain their witness in the community, despite the obvious challenges.

In common with many of the Congregations within the denomination, it is fervently prayed that the Lord might be pleased to add to the Congregation's number and greatly bless the preaching of the Gospel.