

IV REPORT

OF THE FINANCE & SUSTENTATION COMMITTEE

1. Introduction

In a day of economic crisis, where the cost of living after Covid-19 has risen significantly, we have reason to thank the Lord for his continued provision for the denomination. Our people continue to give liberally, and the various Committees of the denomination seek to use finances sensibly and prudently. The Committee express their thanks for this.

As we move forward, the most significant expense will be maintaining the Gospel ministry. However, we cast ourselves upon the Lord, who has promised to supply all our needs *according to his riches in glory by Christ Jesus* (Philippians 4:19).

The following sections (2 to 9) pertain to the denominational accounts included within the *Annual Financial Report and Supporting Documents* appended to the Committee Reports.

2. Actual Results versus Budget

Despite the budget for 2023 projecting a surplus of just £331, we are thankful to the Lord that a surplus of £121,092 (before revaluations of fixed assets) was reported for the year (compared with a surplus of £69,792 in 2022).

The substantial variation from the projected deficit in 2023 was because of a variety of factors including:

- total income exceeding the prudent budget by £130,000;
- the Special Committee on Psalmody had budgeted £8,000 for a reprint of the Psalter which did not occur;
- legal fees of £5,000 had been set aside for work which has not been undertaken;
- repair work at Old Edinburgh Road, Inverness, costing more than £4,600 than that which was budgeted for, and student grants being £10,060 in excess of budget (as a result of two students rather than one);
- the audit fee being £6,410 more than had been budgeted for.

3. Income

As can be seen from page 12 of the accounts, total income for 2023 was £798,068 (2022: £804,846). The breakdown of that figure is analysed across pages 20-21 of the accounts, where Congregational Remittances are reported as £684,950 (2022: £690,117).

One legacy (specifically for foreign missions work) of £10,000 was received in 2023 (2022: £nil). The Committee would draw the attention of the Church to the leaflet, *Remembering the Church in your Will*, which should be available in each Congregation.

During the year £12,149 was received by the denomination in full and final settlement of a student loan debt.

Despite the small overall decrease in last year's income, the figures, when taken in a wider context, are very encouraging. Despite an ageing demographic in both pulpit and pew, Congregational Remittances have remained remarkably stable these last four years.

A detailed analysis of the Congregational Remittances since 2015 brings to light a maybe unexpected

encouragement and reason for thankfulness to our most high God.

Year	Total Income	Congregational Remittances	Donations	Legacies	Other
	£	£	£	£	£
2015	742,009	620,107	112,576	0	9,326
2016	878,566	657,819	215,601	1,000	4,146
2017	786,131	644,529	140,068	0	1,534
2018	895,576	651,448	187,320	56,523	285
2019	976,582	655,607	196,691	121,837	2,447
2020	800,060	680,225	119,135	0	700
2021	792,919	689,493	79,378	0	24,048
2022	772,081	690,117	81,358	0	606
2023	759,926	684,950	50,559	10,000	14,417

It can be seen from the above table that Congregational Remittances appear to have been generally on an upward trend since at least 2015, until the small dip in 2023. The donations column shows a marked decline – but the majority of what makes up this figure are payments by Congregations with Stewardship mortgages. It might be looked upon as disappointing, that when mortgages have been paid off normal remittances have not increased, but it is probably better to look at this in a positive light and thank God for the way these Congregations were able not only to pay off their mortgages but also to continue to support the normal Congregational Remittances during those years. Jehovah-Jireh.

4. Gift Aid

Total Gift Aid tax reclaimed and credited centrally was £147,345 (2022: £148,362). It should be noted that this represents 21.43% (2022: 21.38%) of all Congregational Remittances. An additional £24,884 (2022: £20,167) 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 Deacons' Court should, on an annual basis, seek to remind those who have made Gift Aid claims within their Congregation to ensure they are still eligible to do so. This would be an ideal opportunity to encourage any amongst the Congregation not claiming Gift Aid on their contributions to do so.

The Committee are grateful to Congregational Treasurers for recording and submitting the necessary information to the Financial Administrator to claim Gift Aid.

5. Expenditure

As detailed on page 12 of the accounts, total expenditure for 2023 was £676,976 (2022: £735,054). A more detailed analysis of what makes up the majority of those costs can be found in note 7 on page 22 of the accounts. It can be seen from there, that most of this reduction relates to Payroll/stipend costs.

Last year, Payroll costs were £479,066 (2022: £521,501) a decrease of £42,435 (8.1%) compared to 2022. It should be noted that since 2020, when payroll costs were £598,537, this represents a decrease of £119,471 – testimony to the fact that we no longer have a Resident Lay Agent and have six fewer ministers in receipt of stipend. Payroll costs represent 69.9% (2022: 75.6%) of Congregational Remittances. As payroll/stipend costs make up such a large proportion of expenditure, an analysis of this since 2015 is also detailed over the page.

Year	Total Payroll Costs	Percentage of Ordinary Remittances	Percentage of Ordinary Expenditure	Stipend Level	Ministers	HMW-*RLA	Admin Staff
	£	%	%	£	No.	No.	No.
2015	561,137	90.5	80.0	19,500	21	2	2
2016	552,171	83.9	78.1	20,000	21	2	2
2017	538,379	83.5	76.8	20,000	20	2	2
2018	561,252	86.2	76.4	20,500	20	2	2
2019	584,513	89.2	76.6	20,500	22	2	2
2020	598,537	88.0	83.3	20,500	22	2	2
2021	571,268	82.9	79.1	21,000	21	2	2
2022	521,501	75.6	74.7	22,000	18	1	2
2023	479,066	69.9	74.3	22,000	16	1	2

*Resident Lay Agent – Retired 2021; Home Mission Worker.

The above table clearly identifies that:

- after reaching in 2019 the highest number of serving ministers (22) since 2000, that in 2023 we are now at our lowest level ever. Aside from in 2007 when there were 18 serving ministers, and 2011 where we had 19, the denomination has generally had between 20 and 21 serving ministers;
- the total payroll costs represent between 74.3% – 83.3% of ordinary expenditure. Ignoring the outliers on both extremes, it narrows down to 74.7% – 80.0%;
- as the payroll has gone down over the past few years, total payroll costs have dropped from being 89.2% of remittances in 2019 (22 ministers, 26 total staff) down to 69.9% of remittances in 2023 (16 ministers, 19 total staff).

Based on the current stipend of £22,000, the total cost of a minister, including Employers National Insurance and pension contributions, is £26,420. It is evident therefore that following on from the depleted ministry which we have, there has been a substantial reduction in payroll costs these past two years.

6. Revaluation of Denominational Properties

Further to the advice and recommendation of the auditors, the General Treasurer, on behalf of the General Trustees, undertook a major piece of work in obtaining revaluations for the properties held by the denomination. The result is the £125,633 gain on revaluation of fixed assets seen on the face of the Statement of Financial Activities on page 12 of the accounts – a further explanatory note is included within the notes to the accounts at note 11 on page 25.

7. 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 £92,782 (2022: £100,594) was given as follows:

	2023	2022
	£	£
International Mission to Jewish People (CWI)	1,000	1,000
Zambia	996	966
Sri Lanka	22,101	26,534
Spain	0	2,544
Spanish Student Support	7,750	7,750
France	1,000	2,725
Presbytery of Navarre & Aragon	15,536	0
Home Mission	28,605	29,293
Gospel Fund	10,093	26,812
Committee Expenses	5,701	2,970

8. Net Assets

At the end of 2023, the total net assets of the denomination amounted to £1,458,309 (2022: £1,211,584) – an increase of £246,725 (2022: £69,792) or 20.4%. More than 50% of this increase relates to the revaluation of the Old Edinburgh Road, Inverness property, and the church buildings on Thornwood Terrace, Glasgow.

The breakdown of this figure is seen in page 13 of the accounts and in the corresponding supporting notes (11, 12, 13 and 14) to the financial statements.

The funds which make up this £1,458,309 are detailed in note 17 (on page 27 of the accounts). It can be seen from that note that £59,827 represent restricted funds, £794,689 are designated funds and £603,793 are unrestricted general funds.

9. Loans

As reported at the last General Assembly, the two remaining Stewardship loans (totalling £98,428) were paid off in full by the denomination on 15 February 2023. These two loans were taken in-house on an interest free basis on more favourable terms. At the time, based on the rates in place then, it was calculated this would save the Congregations (and ultimately the denomination) at least £17,000 in interest over the lifetime of the loans.

The Committee commend both Congregations involved for their servicing of these loans whilst maintaining their ordinary monthly remittances.

As well as those two loans, there are another five congregational loans currently in place. A total of £256,198 was owed to the denomination in respect of these loans at 31 December 2023.

A student loan debt of £7,817 has been written off as a bad debt in the 2023 Church accounts.

10. Properties

The Committee have begun a programme of necessary improvement works to the denominational property at 85 Old Edinburgh Road, Inverness. At the time of writing this Report, the property has had the old timber roofline and guttering on the house, dormers, and flat roof extension removed, and replaced with PVC fascia, shiplap soffit, deep capability guttering, downpipes, and eaves guards.

This phase of the work is almost complete; the replacement of an old skylight with a new standard velux window is yet to be carried out. This has met with considerable delay; because of building control

legislation it has become necessary to submit a building warrant application to Highland Council. The work will recommence immediately upon approval of the application.

11. Budgetary Planning

The Committee are grateful to Clerks and Conveners of Standing and Special Committees of Assembly for their timely submissions of their 2025 Draft Budgets. The Committee, having approved all the Draft Budgets, noted the projected deficit of £35,235 and recommend that the 2025 Draft Budget (Ref: page 38 of the *Annual Financial Report and Supporting Documents*) be 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 16 current ministers and 2.5 Students.

The Committee express their thanks to Innes & Partners Ltd for the audit of the denomination's 2023 accounts and recommend to the General Assembly that they be reappointed as auditors for the coming financial year.

12. Annual Analysis of Congregational Accounts

The Committee thank the General Treasurer for his analysis of Congregational Accounts and Statistical Schedules (Ref: pages 39-43 of the *Annual Financial Report and Supporting Documents*). This detail 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.

13. 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.

The General Treasurer must forward updated Congregational Remittance figures for inclusion in the *Free Church Witness* magazine at the beginning of every month. 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 these figures from each Congregation are confirmed by the Congregational Treasurer, and any discrepancy brought to the attention of the Financial Administrator, as soon as 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.

14. General Treasurer's Department

Where would we be without the valuable work of the General Treasurer's Department? This department tirelessly ensures that all our finances are in good order. Our General Treasurer, Mr Murray Mackay, is meticulous in his work. He gives invaluable advice to this Committee and other Committees and Congregations throughout the Church. The Committee are thankful to have his expertise and professionalism to enable them to navigate the labyrinth of financial laws, of which there is a need for awareness.

Similarly, the Committee are thankful to have the diligent services of Mrs Muriel Smith as Financial Administrator. Mrs Smith is always approachable and willing to offer help and assistance to those who seek it.

The Committee are thankful to the Lord for providing the personnel of the department with their individual skill sets to ensure the smooth day-to-day running of the Church's finances.

(B) SUSTENTATION**15. Stipend Review**

The Committee carried out their annual review of stipend in accordance with their Memorandum on Procedure. The last increase in ministerial stipend was in July 2022. The Committee, after lengthy and detailed consideration, are recommending that the ministerial stipend be increased to £23,500 as of 1 July, with a *pro rata* salary increase for employees. The total payroll cost for each minister will be £28,307.

In making this recommendation, the Committee are aware of the impact of such an increase on the denomination's overall budget, but given the denomination's cash deposit position, together with a significant rise in the cost of living since the last increase in 2022, the Committee determined that such a rise is warranted.

During discussions, concerns were expressed that a formula, or set of yardsticks for determining stipend levels on a year-on-year basis, was not clearly in place. The Committee will give this matter consideration in the coming year.

16. Congregations under Special Arrangements

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

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

*The Congregation of Brora, as of 2 April, are no longer under special arrangements (see section 17, paragraph 3).

17. Sustentation Fund Schedules

The following Congregations are being recommended for continuance on the Equal Dividend Platform (EDP) under Special Arrangements in accordance with paragraphs 17, 18 and 19 of the Committee's deliverance – Ayr; Ballyclare & Doagh; Knock & Point.

When the Congregation of Knock & Point were admitted to the Equal Dividend Platform under Special Arrangements by the General Assembly in 2022, they became subject to Act XIII, 1984, whereby a vacant Congregation's entitlement to call a minister is limited to two years from the date on which the Schedule is passed by the Sustentation Committee. With the Congregation still being vacant, another schedule was required to be submitted to the Committee for consideration.

The Committee are pleased to report that the Congregation of Brora, having been under special arrangements for a period of 10 years, have now been admitted onto the Platform at 100% of Equal Dividend. This is not only an encouragement to the Congregation but also to the Committee, and the Church at large.

18. Death-in-Service Scheme

The current Death-in-Service Scheme was approved by the General Assembly in 2019. The Committee revisited the terms of the scheme and recognised that when a payment is made to a beneficiary on the death of a minister or employee of the denomination, His Majesty's Revenue and Customs (HMRC) may view such a payment(s) to be subject to PAYE legislation, thereby increasing the individual's tax liability, as well as the Church possibly becoming liable for N.I. contributions.

To fulfil the Church's obligations to HMRC, viz. the PAYE scheme, the Committee recommends to the General Assembly that Act IV, 2019 be amended to read in accordance with paragraph 21 of the deliverance.

19 Changes to Ministerial Personnel*Deaths*

Rev. David Compton	Toronto (Rtd)	9 November 2023
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Ordinations & Inductions

Rev. J. Logan Shelton	to the pastoral charge of Auburn-Opelika	13 October 2023
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Inductions

Rev. Craig Scott	To the pastoral charge of Hunt County	16 November 2023
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Resignations

Rev. Thomas I. Budgen	Kilmuir & Stenscholl	28 May 2023
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Translations

Rev. Calum Smith	from Bracadale & Duirinish, to Knightswood	11 November 2022
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Register & Rolls:*Probationers:*

Joshua David Cochrane	Licensed by Presbytery of United States	11 November 2021
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Register of Ministers without Charge — eligible for call — as at 1st March 2024

Nil

Roll of Resigned Ministers

Rev. John J. Harding

Rev. Sherman Isbell

Rev. Bert Pohl

Rev. Stuart Farnes

20. Supply Fees and Expenses

The Committee review Supply Fees and Expenses triennially. The next review will take place in 2026. The Committee refer ministers and Deacons' Courts to Act IV, 2023 for the current applicable rates.

Mileage and fuel rates allowance remain unchanged at 32 pence per mile.

21. Pulpit Supply

The Committee record their appreciation for the work undertaken by our retired ministers, elders and others, who have provided such assistance throughout the Church over the past ecclesiastical year.

JAMES I. GRACIE, *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 for the financial needs of the Church in the past year;
3. 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, to ensure financial support for the Gospel ministry;
4. 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;
5. 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;
6. The General Assembly declare an Equal Dividend of £23,500 from 1st July 2024;
7. The General Assembly inform all Congregations that the total payroll cost from 1 July 2024 for each minister is £28,307;
8. The General Assembly endorse the recommendation of the Finance & Sustentation Committee that the Draft Budget for 2025 be approved with a projected deficit of £35,235;
9. The General Assembly reappoint Innes & Partners Ltd, Chartered Certified Accountants, of 9 Ardross Street, Inverness, Scotland, IV3 5NN as Church Auditors for the coming year (2024), and thank them for the audit of the 2023 accounts;
10. The General Assembly thank Congregations and Presbyteries for the prompt submission of Statistical Schedules and attested Accounts to the General Treasurer;
11. 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 monthly by the Financial Administrator, with specific attention being given to the year-end 31st December figures;
12. The General Assembly are thankful to the Lord for the financial assistance given to those Congregations who are servicing loans;
13. The General Assembly note the improvement works carried out on the denominational property at 85 Old Edinburgh Road, Inverness;
14. The General Assembly thank Mr Murray Mackay, General Treasurer for his invaluable advice and dedication shown to the financial well-being of the Church;
15. The General Assembly thank Mrs Muriel Smith for her continued commitment to serve the Church in her position as Financial Administrator;
16. The General Assembly encourage a prayerful concern for all our Congregations and the challenges faced at local level, especially those Congregations under Special Arrangements;

17. The General Assembly direct that the Congregation of Ayr 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, subject to the Congregation promising to remit a minimum of 75% of Equal Dividend to Central Funds;
18. The General Assembly direct that the Congregation of Ballyclare & Doagh 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, subject to the Congregation promising to remit a minimum of 75% of Equal Dividend to Central Funds;
19. The General Assembly direct that the Congregation of Knock & Point 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 requirements of Act XIII, 1983), contingent upon the Congregation's promise to remit a minimum of 85% of Equal Dividend to Central Funds;
20. The General Assembly are thankful that the Congregation of Brora have been placed on the Equal Dividend Platform in accordance with Act XVIII, 1998 — Act anent Sustentation Fund, having promised to submit a minimum of 100% of Equal Dividend;
21. The General Assembly approve the following Death-in-Service Scheme and direct that it be operated in the following terms:
 1. The Church shall maintain a ring-fenced Death-in-Service account with funds not less than the Equal Dividend plus corresponding employers NIC costs in any year.
 2. Any beneficiary of the Fund shall be added to the Church's payroll for the duration of the payout to fulfil the Church's obligations to His Majesty's Revenue and Customs' PAYE Scheme.
 3. Upon the death of a minister in service, and upon notification being received by the General Treasurer from the relevant Presbytery Clerk, a sum equivalent in total to the Equal Dividend at the time of death shall be paid in twelve monthly instalments over the following year into the account of a nominated beneficiary.
 4. Each minister in service shall be encouraged to inform the Treasurer's Department of his nominated beneficiary. The General Treasurer will keep this information in the strictest confidence.
 5. In exceptional circumstances, and upon application being made by the Executor of the Will, consideration shall be given to paying the full balance of the moneys into the Estate of the deceased person as a lump sum.
 6. The Death-in-Service account shall be used to fund the Scheme as necessary. If the Death-in-Service account be depleted by the payment of Death-in-Service benefit(s) under the Scheme, payments to the Death-in-Service account shall recommence until such time as a sum equivalent to at least the Equal Dividend plus corresponding employers NIC costs has been restored.
 7. In the event of retirement from the ministry due to terminal illness, payment of the benefit shall commence (effective from the date of retirement) upon a report being received from the Church's Chief Medical Officer.

8. Death-in-Service Benefit of an amount equal to one times salary shall similarly be paid to each of the employees of the Church at the time of his/her death, and upon the equivalent terms as above.

Act IV (Class II) 2019 is hereby repealed.

22. 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.

APPENDIX

Annual Report from Congregations on Special Arrangements

The following are summaries of the Reports submitted to the Finance & Sustainment Committee by the various Congregations for whom Special Arrangements were in place during 2023.

Ayr

The work in Ayr has continued to be consolidated and has known some encouragements in 2023. The numbers connected with the Congregation, or with whom the Congregation have a contact, continue to increase, and it is not uncommon for people from the surrounding area to come and worship from time to time. Obviously, this needs to be translated into regular attendance, but it indicates that people from the local community are aware of the Congregation and are open to attending. Although overall there has not been a great change numerically, it is hoped that with God's blessing there may be growth in 2024.

The Minister, together with the two divinity students, spent a week doing door-to-door outreach which was beneficial to the students and the ongoing work in the area. Some useful contacts were made. The locality is needy, but such needs open doors and often people are willing to listen. Around 1,100 copies of the *Good News* magazine were distributed last year, as well as 1,000 TBS Calendars in December. The Sabbath School and children's work continue. Other avenues are also being explored to make inroads into the community.

One individual who began attending church two years ago has now professed faith. Meanwhile, one member living away was given a disjunction certificate, whilst another has relocated to England although remains connected with the Congregation. Average attendances are 22 in the morning and 17 in the evening, with 12 at the Prayer Meeting. Including the Minister, there are now around 30 souls connected with the Congregation: 16 members, 8 adherents and 5 children, from 15 households. This does not include contacts.

Financially, income was down slightly. There was a not-unexpected decrease in donations from those outside the Congregation. However, remittances remained stable at £18,000 or 82% of the Equal Dividend. It is hoped that this can be maintained in 2024.

The Congregation value the financial and prayerful support of the wider Church. They look to the Lord to bless his word in coming days.

Ballyclare & Doagh

One of the strengths of the denomination is that of mutual support. This is a matter for which the Congregation are very grateful and thankful for. While the number of wage earners in the Congregation is limited, and remains the same, as some of them are self-employed, any change in their circumstances has a significant impact. The Congregation have sought to ensure that they contribute above their required annual rate, while at the same time striving to build sufficient capital to enable the purchase of a manse at some point. This is to secure a ministry for the future. The Congregation rejoice that they have been able to sustain their givings to the level they have.

Spiritually, congregational life flourishes as the Lord enables. One particular aspect is that of regular fellowships, which take the form of a question meeting. These are well attended, and the men of various ages participate to much benefit.

The Congregation have of course a student in the ministry who is in his second year. A further application for the ministry has been received and is working its way according to the usual procedure. They are thankful that the Lord has been pleased to use them, even in this way, for the overall benefit of the

denomination. They rejoiced in the celebration of marriage, as one member got married during the year and transferred to a Congregation in Scotland.

The recent addition of infants to the Congregation continues to encourage and delight.

Outreach by the Congregation continues by both personal and collective means. Each year the Congregation leaflets the entire surrounding area with tracts and invitations. The Congregation prays that such witness bears fruit.

Brora

Place of Worship

The Congregation continue to avail themselves of the Scout Hall in Brora for public worship on the Sabbath. Thankfully, in-person midweek meetings, held in the same location, have recommenced after an interruption of many years. The Zoom facility has remained for the midweek meeting, as it is necessary due to the large geographical area covered by those in the Congregation.

It continues to be the prayer of the Congregation that the Lord in his goodness and in the advancement of his cause would give them a building of their own. This is desired for a greater visible presence, and for the establishment of firmer roots, not just in Brora but also in the East Sutherland area of the Highlands of Scotland.

Manse

The Congregation continue to be thankful for the provision of a manse. It is hoped that some building work on the manse, that is urgently needed, will now finally be completed this year, after some delay. The Congregation acknowledge the invaluable financial help given to them by the denomination, Congregations, and individuals.

Congregation

The Congregation are deeply thankful for the provision of a minister. They continue to remember the vacant Congregations of the denomination. There were a number of encouragements throughout the past year in the form of members added to the Communion Roll. The Congregation continues to benefit from believers associated with the FC(C) moving into the local area. This has greatly helped in making the people of Brora more aware of the Congregation.

Vision

The Congregation are very much burdened for the local area and wider East Sutherland. A number of projects for outreach are being considered. They have been encouraged that an opportunity arose in the local primary school where the Minister has been well received. They continue to pray for perseverance in prayer and work, and continue to look to the Lord for every increase in the work of His Kingdom.

Harris (Leverburgh)

The Congregation remain thankful for the provision of a settled ministry over another year. The typical attendance at Sabbath morning and evening services remained similar to the previous year, at around 15 and 12 respectively, although in recent months illness has adversely affected attendance. Seven members normally attend the midweek Prayer Meeting.

Two Communion Seasons were held in the Congregation and there is hope that at future Communion Seasons it will be possible for more visitors to attend from other Congregations.

The Congregational website includes recordings of Sabbath sermons and Prayer Meeting addresses, as well as brief devotional readings for different age groups. The Soundcloud platform, to which the sermons are uploaded, saw a 45% increase in numbers compared to the previous year. The majority of the 'visitors' are from the UK, but several other countries have been significantly represented, including USA, Spain,

Pakistan and Ukraine. It is the prayer of the Congregation that God's Word will prove a blessing to all who hear it by these means.

The Congregation experienced a significant increase in energy bills over the past year, with an almost doubling of electricity costs for both church and manse. Despite this, remittances to Central Funds were maintained at the previous year's figure – equating to 77% of ordinary remittances. The Congregation remain thankful for the support they receive under Special Arrangements, as well as previous financial assistance towards improvements of the church building. In this regard, the Congregation remitted £1200 towards repayment of the loan during the year and will endeavour to continue making modest repayments as other commitments permit.

The work in South Harris is commended to the prayers of the wider Church.

Kilmuir & Stenscholl

The year under review proved to be a challenging one for the small Congregation of Kilmuir & Stenscholl. In May 2023, Rev. T. Budgen demitted the charge in order to accept a Call to Launceston, Southern Presbyterian Church, Tasmania. The Congregation were able to remit slightly more to Central Funds than in the previous year but they have little by way of reserves. In common with other Congregations, increased energy bills will bring additional challenges in the coming year.

However, there have been encouragements. The numbers attending services have remained stable and the Congregation continue to be warm and welcoming. A particular cause for thanksgiving is the fact that the young couple referred to in last year's Report have both professed faith, one of them also being baptised. We are undoubtedly living in a 'day of small things' but nevertheless the Lord is still at work; calling His people out of darkness into his own 'marvellous light'.

The Congregation have enjoyed several periods of residential supply and have also, on occasion, joined with the Snizort Congregation by Zoom. A new Congregational Treasurer has recently been appointed and the property continues to be well maintained. Despite setbacks, this small band in the north end of Skye continue to look to the Lord and covet the prayers of the wider Church.

Knock & Point

The Congregation continues vacant at present. A number of men have been invited to preach for consideration regarding their suitability as preacher and pastor. A call was signed by the Congregation to one man who decided to sist proceedings. Others were not ready to be considered by the Knock & Point Congregation.

The Congregation seems to be in a healthy state with names having been added to the Communion Roll at each of the last four Communion Seasons. One major problem is the availability of men for pulpit supply. Four of the six retired men residing within Presbytery bounds are in their 80s and not all of these are available for Supply.

The Congregation also enjoys a monthly fellowship held in the Swordale manse property. The attendance at all Church services continues to be consistent. There is an annual visit from the TBS where the speaker delivers a message, as well as delivering a report on TBS work in various places. Evangelistic services are held, usually in July. The Home Missions Worker does regular outreach work. Entire services are broadcast live to a chosen audience and sermons are uploaded later to YouTube.

The finances are healthy for a small Congregation and the agreed remitted figure is being met regularly. The last of the 'children' are now beyond Sabbath School age and no young families are presently attending.

There is no immediate financial need regarding church properties. The church building is in first class

condition and the Swordale manse is in relatively good order for an old building. The greatest need, as in all Congregations in the denomination, is for a powerful movement of the Holy Spirit to bring spiritual and eternal realities to bear on the conscience of the surrounding district.

North Uist & Grimsay

Office-bearers

The Congregation 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 2023 there were eight communicants, eleven supporting adherents and fourteen households.

Worship

There are two services on the Sabbath (12.00 noon & 6.00 pm) and a Prayer Meeting on Thursday afternoons (3.00 pm). The usual two Communion Seasons were held during the year, in April and September.

Attendance

Attendances at the services during 2023 were slightly reduced compared to 2022. There were thirteen regular attenders at the Sabbath noon service and eleven at the evening service; the regular number attending the Prayer Meeting was eight.

Outreach

The Congregation have a website (www.northuistandgrimsayfcc.org) providing details of their services and recordings of sermons preached in the congregation. The site sometimes leads to holidaymakers in North Uist attending the services. It was encouraging for the Congregation to be able to welcome a number of visitors during 2023.

The Congregation receives ten free copies of the Church magazines each month for circulation beyond the Congregation. Copies are sent to the local library in Benbecula, the nursing home in Carinish, and the surgery in Lochmaddy; the rest are passed on by the minister and congregation to their contacts. The same is done with copies of the *Good News* magazine.

Worship in the nursing home at Carinish, which the minister and elder conduct every sixth Sabbath afternoon and which had been suspended due to Covid-19, was resumed at the beginning of 2023. The minister made visits as appropriate to people from the Congregation and others who were spending time in the local hospital at Balivanich, in Benbecula. He is thankful that he is welcome to visit in many homes beyond those represented in the Congregation.

Property Loans

There are two outstanding loan balances: the capital loan payment of £25,000 made by the Church to Stewardship on 15th October 2015 and the deposit capital payment of £23,000. The Congregation have continued collections for the Central Building Fund, as they have benefited from this Fund themselves. The outstanding balance on the deposit capital loan at 1st January 2023 was £12,930.00. During 2023 the sum of £4,095.00 was paid towards the balance, leaving a closing balance at 31st December 2023 of £8,835.00.

Future

There are many discouragements today. Many of the godly witnesses in the islands have been taken home to glory. Communities tend to be ageing, and where there are families, the parents generally do not appreciate the importance of bringing up their children in “the nurture and admonition of the Lord” (Eph. 6:4). Sadly, the young are no longer in receipt of any consistent biblical instruction in the schools. All in all, the spiritual climate is a bleak one.

In times such as these, believers need to be like David, who, when in a situation of great difficulty,

“encouraged himself in the Lord his God” (1 Sam. 30:6). The God of the covenant is unchangeable in His being, steadfast in His love and faithful to His promises. When it pleases Him, He is able to make “the wilderness a pool of water, and the dry land springs of water” (Isa. 41:18). Praying, working and looking for such a day was never more needed!

Poolewe & Aultbea

As is common with all Congregations in our denomination, 2023 has been another challenging year as the Congregation continues to seek God’s grace to maintain a truly Reformed Christian witness in a community which evidences a lamentable combination of ignorance, apathy, and antagonism to the things of God.

On Lord’s Day 10th December 2023, the Congregation marked the first anniversary of moving into its most suitable new church building at Heatherlea, Aultbea. The Congregation are extremely thankful to the Lord for His marvellous provision and remain very grateful for the indispensable support of the Finance Committee and the generosity of the wider denomination, without which the financing of the new church build would not have been possible.

The Congregation remains fragile and aged, and suffered the loss of a faithful communicant member who was called home in December 2023. This leaves the Communion Roll at seven, two of whom are permanently housebound. Attendances at the public means of grace have remained low but stable throughout 2023, with 7-9 attending services on the Lord’s Day, and 2-4 at the midweek service.

Despite a small decrease in freewill offering contributions, the Congregation has again been able to meet its agreed financial commitments for the year.

No immediate encouragements have been evident, but it remains a fervent prayer that the Lord would use the building as His light in the community and use it to draw sinners into His kingdom, through the faithful preaching of the Gospel there.

Their prayer is that the Lord will sustain the witness of the Congregation in the community despite the obvious challenges.

Shettleston

By the time this Report appears before the Assembly it will be nearly two years since the Congregation has been without a pastor. During that time some people have left but new people have been attending and joined the Congregation.

There is a small but committed group of members and adherents who make up the Congregation who are determined to seek the Lord that He might provide them with a pastor in due season.

Sabbath services continue as before, relying on a steady handful of supply preachers who faithfully fill the pulpit and bring God’s Word week by week. The mid-week prayer meeting is taken by one of the elders and is conducted by Zoom. There is an early morning Saturday prayer meeting and an evangelistic leaflet has been prepared to be distributed locally in due course.

Work is ongoing at the Manse to prepare it for the new occupants.

The office-bearers and Congregation covet the prayers of the brethren as they seek to keep a gospel light shining in the east-end of Glasgow.