

GENERAL TRUSTEES

May 2017

PROPOSED DELIVERANCE

The General Assembly:

1. Receive the Report and Accounts of the General Trustees.
 - a. Appoint Rev Sheila M Kirk BA LLB BD, Mr J Grahame Lees MA LLB NP and Rev Janet S Mathieson MA BD as General Trustees (1.3).
 - b. Authorise payment of remuneration of £1,730 to each of Mr Iain C Douglas and Mr Roger G G Dodd as Vice-Chairman for the past year (1.4).
2. Note the work of the Way Forward Group and the various Working Groups (2.3).
3. Urge Presbyteries and congregations to undertake their respective responsibilities for the planned inspection, maintenance and repair of churches, halls and manses (4.3).

REPORT

1. Introduction

1.1 The Church of Scotland General Trustees submit to the Assembly their ninetieth Report since the passing of the Church of Scotland (Property and Endowments) Act 1925.

1.2 The Church Trustees report the retirement of three of their number, namely, Very Rev John B Cairns LTh LLB DD LLD, Professor William M McInnes MSc PhD CA and Mr Ian B Smith DA(Edin) RIAS. Appointed in 1995, 2012 and 2006 respectively, all three have contributed their considerable talents and expertise to their service as Trustees. Dr Cairns' experience as parish minister and as a member and convener of other Boards and Committees of the national administration, and as a former Moderator, has made him an effective member on deputation visits and on the Trustees' Board and Committees. With his blend of experience of commercial practice and academic teaching in accounting and auditing, Professor McInnes has ensured that the Trustees' Audit Committee adds value

to the Trustees' governance and compliance processes as well as contributing to the internal management of the Trustees and the Secretary's Department. Mr Smith has been a stalwart member of the Trustees' Fabric Committee and of countless deputation visits where his professional skills as an Architect and his personal tact and diplomacy have benefited many congregations undertaking repair and improvement projects at their buildings.

1.3 As part of their governance process, the Trustees regularly review the skills and experience of their members. Taking into account current and impending retirements, the Trustees co-opted the following Advisory Members through the year: Mr Manliffe Goodbody, Mr Nigel Hicks, Mr J G Grahame Lees, Mr John Maddock and Mr John Milne. The Trustees respectfully recommend that Advisory Members Rev Sheila M Kirk BA LLB BD, Mr J Grahame G Lees MA LLB NP and Rev Janet S Mathieson MA BD be appointed as full members of the Board.

1.4 The Trustees further recommend that for their services as Chair and Vice-Chair respectively for the past year, Mr Iain C Douglas RD BArch FRIAS and Mr Roger G G Dodd DipBldgCons (RICS) FRICS should each receive remuneration of £1,730 as authorised by Section 38 (1) of the 1925 Act.

1.5 Mr Douglas has intimated that he will be stepping down as Chair of the Trustees at this year's Assembly. Due to the timing of meetings, the Trustees will bring a Supplementary Report to the Assembly with a recommendation for the appointment of a new Chair.

2. The Way Forward

2.1 Over the last few years, the Trustees had been looking at a variety of aspects of their work and had begun a number of initiatives all of which have been reported on, or referred to, at recent General Assemblies covering more effective collaboration with Presbyteries, review of the Care of Ecclesiastical Properties legislation, the disposal of redundant buildings and land including pre-marketing development appraisal, the condition of manses, the issues affecting congregations whose buildings have very significant historic, architectural and civic elements, communications and various aspects of governance including the operation of the Department.

2.2 Recognising that these various endeavours needed to be co-ordinated, initial proposals were drafted by the Way Forward Group. Following a successful conference facilitated by the Principal Clerk, Very Rev Dr John Chalmers, a number of Working Groups have been set up under agreed terms of reference. The Way Forward Group will co-ordinate progress and will report regularly to the Trustees' Board. The process is expected to be completed by the end of June 2018.

2.3 Matters including the Manse Review, Review of the Quinquennial Property Inspection System, Development Appraisal and simplifying the process for withdrawing of monies from the Consolidated Fabric Fund on which the Trustees had indicated they would be reporting on to this

Assembly, are being dealt with under the Way Forward review process and it is proposed to report in more detail to next year's Assembly.

3. Fabric Funds

3.1 Central Fabric Fund

3.1.1 The Fund provides grants and loans to congregations towards the cost of repairing and improving the buildings for which they are responsible. As at 31 December 2016 the capital of the Fund stood at £18,332,000 out of which the Trustees voted new loans totalling £4,533,000 (2015 - £2,902,000). The vast majority of loans are repayable with interest at 5% per annum but on occasion the Trustees will offer loans with an interest rate of 3% per annum or interest-free where special circumstances justify this. Bridging loans for the purchase of replacement manses can be made available so long as there is a concluded bargain in respect of the manse which is being sold. In cases where a replacement manse is being provided by way of a new-build, the Trustees will consider making available a short-term loan, usually repayable with interest at 5% per annum when the loan and accrued interest will be repayable from the sale proceeds of the existing manse.

3.1.2 The Trustees are able to make grants available from Fund through a combination of periodic transfers of surpluses on their General Fund, interest charged on loans, investment income, an annual allocation from the Ministries & Mission Fund and the half-share which the Trustees receive from the 10% Levy on property sale proceeds.

3.1.3 During 2016, the Trustees approved standard grants totalling £902,000 (2015 - £858,000).

3.1.4 In the same period, the Trustees made available priority grants totalling £1,052,000 (2015 - £1,077,000). These grants support the repair and improvement of buildings used by congregations in Scotland's most deprived urban and rural areas in response to the

Assembly's policy that resources should be targeted at those most in need.

3.1.5 A detailed breakdown of grants and loans made from the Fund during 2016 is shown in Appendix 1 and a comparison of grants and loans with those voted in the two previous years is contained in Appendix 2.

3.1.6 During the course of 2016, the Trustees received £92,000 through the operation of the 10% Levy charged on property sale proceeds. One-half of this amount was credited to the Central Fabric Fund where, in accordance with Assembly guidelines, it is used to provide priority grants. The other half of the monies raised by the Levy has been credited to the Ministries Council's Go For It Fund.

3.2 Consolidated Fabric Fund

3.2.1 The Fund has two elements:

- a. Capital and accrued revenue derived principally from the sale of redundant properties and from the transfer from time to time of monies from congregations' holdings in the Consolidated Stipend Fund. Both capital and revenue are available to congregations to meet a wide variety of fabric-related costs in relation to churches, halls and manses. At the end of 2016, the value of the Consolidated Fabric Fund holdings amounted to £54,480,716.
- b. The capitalised value of heritable assets comprising churches, halls and manses is required by charity accounting regulations to be shown in the Trustees' accounts. As at the end of 2016, the capitalised value amounted to £457,928,000 which the Trustees believe is a fair and reasonable assessment of the value of buildings vested in them on the basis detailed in their Annual Report and Financial Statements. The Trustees wish to emphasise that this amount does not represent money in the bank nor is it an indication of market value. With the approval of their Auditors, the Trustees adopted a new policy

in relation to the revaluation of the capitalised value which is reflected in the foregoing figure. This has resulted in a restatement of the 2015 accounts. A comparison with the re-stated 2015 figures is contained in Appendix 3.

3.2.2 The Trustees invest the Fund monies in the Growth and Income funds of The Church of Scotland Investors Trust with a working balance held in the Deposit Fund equivalent to an estimated twelve months' withdrawals to enable fabric expenditure to be met. The underlying asset allocation is rebalanced if necessary. The investment in the Growth Fund is made with a view to maintaining capital value in the long term and in the Income Fund in order to boost income.

3.2.3 As indicated in the past two years' Reports, the Trustees continue to have concerns at the large amount of capital held on Deposit in the Fund. The Trustees' Finance Manager has written to all Congregational Treasurers with capital holdings to encourage Financial Boards to consider a more effective investment strategy. Upon sale proceeds being credited to the Fund, the Secretary routinely issues guidance notes on investment strategy along with Investors Trust Information Sheets.

3.2.4 The Trustees again remind congregations that surplus capital in their holdings in the Fund can be re-allocated across to the Consolidated Stipend Fund subject to Presbytery approval. Income from the Stipend Fund assists congregations in meeting their share of the costs of ministry posts approved under Presbytery Plans.

3.2.5 The Trustees indicated to last year's Assembly that they had begun considering simplifying and introducing greater flexibility into the release of both capital and accrued revenue from the Fund. As reported earlier, this and other elements of General Assembly legislation relating to buildings is now being dealt with by one of the Working Groups.

4. Property and Fabric Matters

4.1 Making our buildings safer

4.1.1 As anticipated, the Trustees' Safe Building Consultant, Mr Brian Auld, has had a busy first year. In addition to assessing the type of resources which will give congregations the confidence to deal properly with health and safety matters, he has assisted individual congregations with specific situations, including fire risk assessment and food safety certification. An initial round of training sessions for groups of congregational office-bearers has been well-received. These sessions are most effective when undertaken under the umbrella of the Presbytery and the Trustees would encourage Presbyteries to support further development of the training process.

4.2 Review of Arbitration Process

4.2.1 Reference is made to the review of arbitration in relation to buildings undertaken by the Legal Questions Committee following an instruction of the General Assembly of 2015. The Committee is clear that referral to arbitration by Presbyteries of decisions in respect of buildings in parish adjustment cases does not sit with the 2013 Assembly legislation dealing with Presbytery Plans.

4.2.2 The Trustees support the Committee's view that arbitration should be discontinued. At the same time, the Trustees are conscious that Presbyteries have resorted to arbitration, at least in part, because they find it difficult to gather relevant information about buildings, particularly when partisan views are strongly expressed. When they have been invited to do so, the Trustees have been able to offer tools and offer resources to enable Presbyteries to pull together information about buildings in a clear and consistent fashion so as to provide a factual basis for decisions in respect of buildings. One central aim of the Way Forward process is to support Presbyteries as they undertake the wide range of buildings-related responsibilities placed on them by Assembly legislation. The Trustees recognise that decisions on the future of congregational buildings are often difficult but this can be eased where congregations accept that information has

been gathered in a comprehensive and transparent fashion.

4.2.3 In the meantime, the Trustees are happy to support the Committee's recommendation that they liaise with the Central Properties Department in compiling guidance for Presbyteries.

4.3 Planned Inspection and Maintenance of Congregational Buildings

4.3.1 As required under the Care of Ecclesiastical Properties legislation, the Trustees report diligence by Presbyteries in the inspection of Property Registers and Manse Condition Schedules as well as in the obtaining of professional inspection reports in the twelve months to 30 June in each year. The details for the period to 30 June 2016 are contained in Appendix 4. The Trustees are aware that Presbyteries sometimes struggle with implementing an effective building inspection and monitoring program perhaps as a result of changes of Presbytery Property Committee personnel or delay by professional firms in producing inspection reports. Nevertheless, the buildings are assets which need to be kept in good repair and adapted where appropriate as resources for mission and outreach. Failure to operate the system has adverse consequences for the buildings, increases costs for congregations, puts pressure on the Central Fabric Fund and is a waste of the dues levied by Presbyteries on congregations to cover the cost of the reports. As previously indicated, the Trustees are currently reviewing the 5-yearly inspection process as part of their Way Forward work and in the meantime they would urge Presbyteries and congregations to implement their respective responsibilities under the present legislation.

4.4 Inspiring Examples

4.4.1 At the same time as the Trustees are advising and assisting congregations which are facing buildings-related problems, they are also privileged to engage with congregations which have risen to the challenge of providing buildings which are a resource for mission and outreach. Details can be read in the online version of this

report. http://www.churchofscotland.org.uk/about_us/general_assembly/general_assembly_2017

5. Glebes

5.1 Historically, glebeland formed part of a minister's living. General Assembly legislation continues to reflect this by directing that income from glebe rents, as well as capital receipts upon sale, are credited to the benefit of a congregation's holding in the Consolidated Stipend Fund. Income from the fund helps congregations to meet their parish ministry costs. Net income in 2016 was £364,000 (2015 £361,000). The Trustees once again wish to express their appreciation of the work undertaken by members of their Glebes Committee and in particular those who have direct experience of the rural and agricultural sector as farmers, land agents and legal specialists. Each of them has responsibility for glebes in a particular area of Scotland and their considerable expertise helps in maintaining glebeland to proper standards and ensures that tenants pay realistic levels of rental income for the benefit of individual congregations.

5.2 Glebeland can provide a useful resource for congregations by offering amenity and parking ground to assist the sale of redundant church buildings, and by providing space for the construction of replacement manses or new churches such as at St Madoes & Kinfauns.

5.3 Although still at modest levels, the Trustees have seen an upturn in the number and value of Glebe sales during the course of 2016 with receipts amounting to £115,000 (2015: £43,000).

6. Consolidated Stipend Fund

6.1 The Fund is largely derived from sale of glebeland since 1925 as well as transfers of surplus capital out of the Consolidated Fabric Fund and the investment of new monies from individual congregations. Virtually all congregations have a holding in the Fund. At the end of 2016 the Fund had a capital value of £86,402,000 (2015 - £77,000,012). With the concurrence of the Ministries Council, the Trustees have agreed a dividend rate of 0.192p

per share for 2017. The dividend represents a return on capital of approximately 4% per annum. Statistics showing the historical income and dividend position are set out in Appendix 5.

7. Land Registration

7.1 In their last two Assembly Reports, the Trustees have highlighted the significant cost implications not only for them but also for all congregations whose buildings are locally-owned arising out of the Scottish Government's drive to complete the process of registration of title to all land and property holdings in the Land Register of Scotland by 2024. As instructed, the Trustees wish to update the 2017 Assembly on developments in this area. In addition to the closing of the Sasine Register and the introduction of new "triggers" for registration in the Land Register, the Keeper of the Registers has adopted three different approaches in an attempt to encourage registration:

- Keeper-induced Registration (KIR) beginning with a pilot in three research areas comprising Murrayfield in Edinburgh, Bearsden and West Ferry in Dundee with the focus on residential properties. The process involves registration of title by the Keeper without owners being notified even once registration has been completed. The advantage is that the Keeper will meet the whole costs including plan preparation and registration fees, but the downside is that the level of scrutiny and care by the Keeper's staff in ensuring accuracy is likely to be cursory given that the Keeper is trying to achieve a high volume of individual registrations. The Keeper has, however, confirmed that any inaccuracies created by KIR will be rectified at no expense to the property owner.
- The Keeper as offered a variation of KIR for "heritage assets" which, for the General Trustees' purposes, equates to A-listed church buildings. The Keeper will meet the registration cost, as well as preparing the relevant plans and, in a welcome development, has undertaken to work in collaboration with the Church of Scotland Law Department to ensure the accuracy

of the plan and property description prior to registration being completed. Following an invitation from the Keeper to the Trustees to put forward “landmark” buildings for registration under the heritage assets process, a list of ten buildings, including St Giles’ Cathedral as well as the Church Offices and the Assembly Hall has been submitted to the Keeper for approval. Once approved, the Law Department is ready to proceed with the registration of these properties.

- The Keeper continues to encourage landowners to apply for voluntary registration of title by offering a discounted registration fee but with the landowner being responsible for meeting the cost of plan preparation. As reported to last year’s Assembly, the Trustees have been applying for voluntary registration of properties where they consider it essential or expedient to do so. In the vast majority of cases, the costs will be recovered from the eventual sale proceeds.

7.2 The Trustees also wish to advise that the first case involving the extension of the community right-to-buy to an urban setting involves a redundant church and hall in Portobello, Edinburgh. The Trustees are monitoring the process carefully and will endeavour to ensure that a fair and reasonable value is secured for the asset for the benefit of the congregation.

8. Energy

8.1 Energy Conservation Advice

8.1.1 The Trustees’ Heating Consultant, Mr Andrew W MacOwan, assists congregations in conservation of energy and reduction in carbon use. He carries out independent surveys of heating systems giving advice on improving the standards of comfort and efficiency and on saving energy costs. Approximately one-third of the cost of such surveys is grant-aided by the Trustees. During 2016, Mr MacOwan carried out 40 surveys comprising 31 initial and 9 repeat surveys of churches and/or halls as well as 5 manse surveys.

8.1.2 In addition, Mr MacOwan provides practical assistance to congregations through the checking of specifications for heating proposals and answering a wide range of enquiries relating to heating issues and difficulties.

8.2 Gas and Electricity Procurement

8.2.1 For many years, the Trustees have offered a Scheme to congregations for the purchase of electricity and gas supplies for non-domestic premises. As reported to last year’s Assembly, the Trustees entered into a new electricity supply contract with SSE plc through its Scottish Hydro trading brand for a three-year fixed price arrangement starting on 1 April 2016. The gas supply contract with SSE plc, which had begun on 1 April 2014, will expire on 31 March this year. The Trustees have undertaken a detailed tender process, initially involving eight suppliers with three being involved in a final quotation exercise. The Trustees have signed a three-year fixed price contract with SSE plc. Under the contract, standing charges for meters with particularly low consumption have fallen, while the total projected cost for those meters with higher consumption has also reduced. The average cost for participating congregations in the new contract period is estimated at 20% less than under the current contract.

8.2.2 The Trustees will receive an annual introducer’s fee from SSE plc for the duration of the contract. The primary application of the fee will be to cover the additional administration costs which the Trustees will incur.

8.2.3 It is open to non-participating congregations to join the Scheme for both gas and electricity supplies to non-domestic properties so long as they are able to terminate their existing supply contracts. Any enquiries about joining should be directed to the Secretary’s Department.

9. The Church of Scotland Insurance Services Ltd

9.1 The Company is wholly owned by the General Trustees and is authorised and regulated by the Financial Conduct Authority. The Company arranges cover for most classes of general insurance for Church of Scotland congregations as well as congregations of other denominations.

9.2 In 2016 the Company successfully implemented the previously agreed cover improvements and rating reduction to the Church Insurance Scheme; these have been further enhanced effective from the 1st January 2017. For more information regarding these latest changes please visit the Company's web site at www.cosic.co.uk.

9.3 During 2016, the Company transferred £1,422,463 under Gift Aid to the General Trustees. The Trustees wish to record their appreciation of the significant financial contribution made by the Company towards the Trustees' work. The General Trustee who is a Director of the Company receives no remuneration for his services.

9.4 In accordance with current accounting requirements, the 2016 Annual Accounts of the Company have been consolidated with those of the Trustees.

10. Determinations made under Regulations V 1995

10.1 These Regulations provide a mechanism to reallocate the capital held by the General Trustees for the

benefit of congregations in the Consolidated Fabric and Stipend Funds. The following reallocation was made during 2016: Buckhaven & Wemyss - £61,151 from Stipend to Fabric.

11. Determinations under Act VII 1995

11.1 The Trustees report that under the powers delegated to them by Act VII 1995 (as amended by Act XIII 1996) and IV 1998) they have made 60 Determinations as set out in Appendix 6.

12. Finance

12.1 The General Trustees Accounts for the year 2016 as audited by the Auditor of the Church will be laid on the table at the Assembly. Copies of the Annual Report and Financial Statements are available from the Secretary. The firm of registered Auditors appointed to audit the Accounts of the Unincorporated Councils and Committees for 2017 was re-appointed by the Trustees to audit their accounts for that year.

On behalf of the General Trustees

IAIN C DOUGLAS, *Chairman*
ROGER G G DODD, *Vice-Chairman*
DAVID D ROBERTSON, *Secretary and Clerk*

APPENDIX 1
SYNOPSIS OF CENTRAL FABRIC FUND GRANTS AND LOANS VOTED IN 2016

		Churches/Halls		Manse		Total	
		no	amount £	no	amount £	no	amount £
Grants	Standard	110	817,000	11	85,000	121	902,000
	Priority	26	1,006,000	4	46,000	30	1,052,000
Loans	5%	22	754,000	9	1,038,000	31	1,792,000
	3%	5	543,000			5	543,000
	Interest Free	27	1,049,000	9	1,149,000	23	2,198,000
Bridging Loans		-	-	-	-	-	-

APPENDIX 2
CENTRAL FABRIC FUND

Comparative figures for loans and grants voted over the past three years:

	2016 £	2015 £	2014 £
Interest-bearing Loans	2,335,000	1,343,000	1,982,000
Interest-free Loans	2,198,000	1,334,000	1,578,000
Bridging Loans	0	225,000	225,000
	<u>4,533,000</u>	<u>2,902,000</u>	<u>3,560,000</u>
Standard Grants	902,000	858,000	901,000
Priority Grants	<u>1,052,000</u>	<u>1,077,000</u>	<u>1,235,000</u>
	<u>1,954,000</u>	<u>1,935,000</u>	<u>2,136,000</u>

APPENDIX 3
VALUE OF HERITABLE ASSETS VESTED IN THE GENERAL TRUSTEES

	2016		2015	
	£		£	
Glebeland	32,413,000	(12,521 acres)	32,475,000	(12,545 acres)
Churches including integral halls	178,262,000	(1,345 properties)	170,186,000	(1,357 properties)
Halls	24,488,000	(197 properties)	24,022,000	(200 properties)
Manses	<u>222,765,000</u>	(835 properties)	<u>229,167,000</u>	(845 properties)
	<u>457,928,000</u>		<u>455,850,000</u>	

APPENDIX 4

- 34 out of 44 Presbyteries submitted a Diligence Report (2015 – 33/44; 2013 – 36/44);
- Out of 1,009 congregations reported on, 1,027 Property Registers and 765 Manse Condition Schedules had been examined by Presbytery Property Committees;
- 109 professional 5-yearly inspection reports had been obtained and issued;
- of the 34 Presbyteries, 5 were behind schedule in obtaining professional reports.

APPENDIX 5
CONSOLIDATED STIPEND FUND

	Capital	Total Value	Value of Share
31 December 2012		£62,402,389	£4.0482
31 December 2013		£73,565,935	£4.7268
31 December 2014		£76,440,828	£4.9099
31 December 2015		£77,666,271	£4.9668
31 December 2016		£86,275,370	£5.4390
	Revenue	Income	Shares Issued at 31 December
			Rate of Dividend
2012		£2,899,637	15,414,898
2013		£2,930,183	15,563,546
2014		£3,001,209	15,568,718
2015		£2,998,499	15,637,028
2016		£3,018,391	15,746,459

During 2016 the sum of £572,811 was admitted to the Fund in exchange for 109,433 shares.

APPENDIX 6

DETERMINATIONS MADE UNDER ACT VII 1995

General Sales:

In the following cases, the General Trustees made determinations authorising the sale or let of the property concerned and directed that the proceeds should be credited for the benefit of the congregations in the Consolidated Fabric Fund:

Aberdeen: Rubislaw – manse; Arbuthnott, Bervie and Kinneff – manse; Auchterderran Kinglussia – manse building plots; Boarhills and Dunnino – Boarhills Church; Bo'ness: St Andrew's – manse; Broom – church officer's house; Ceres, Kembeck & Springfield (1) – manse, (2) – Ceres Session Hall, (3) – Springfield Church; Cheviot Churches – Kirk Yetholm manse; Craigie Symington – Symington manse; Creich, Flisk and Kilmany – Brunton manse; Cumbrae – church; Denny: Old – manse; Dreghorn & Springside – manse; Dundee: Downfield Mains – Mains church and hall; Dundee: Meadowside St Paul's – manse; Earlston – manse outbuilding; Edinburgh: Gorgie Dalry Stenhouse – Stenhouse manse; Edinburgh: Juniper Green – church officer's house; Edinburgh: Morningside – Cluny Church Centre; Edinburgh: St Cuthbert's – manse; Edinburgh: The Old Kirk and Muirhouse – manse; Edinburgh: Willowbrae – manse; Elie, Kilconquhar & Colinsburgh – Colinsburgh church and hall; Fernhill & Cathkin – manse; Galashiels: St John's – manse; Glasgow: Carntyne – South Carntyne church and hall; Glasgow: Cathedral – former Martyr's manse; Glasgow: Govan & Linthouse – Govan Old church; Glasgow: St Christopher's Priesthill & Nitshill – (1) St Christopher's manse and (2) St Christopher's church and hall; Glasgow: Tron St Mary's – manse; Glenelg, Kintail & Lochalsh – manse garden ground; Hawick: Teviot & Robertson – manse; Huntly

Strathbogie Drumblade – Drumblade church; Jedburgh: Old & Trinity – Edgerston church; Kilbarchan Parish Church – West church and hall; Kildonan & Loth Helmsdale – Kildonan manse; Kincardine, Croick & Edderton – Amat mission hall; Lochbroom & Ullapool – manse; Norrieston – manse; Perth: St Leonard's-in-the-Fields – manse; Stirling: St Mark's – manse; Stoneykirk – Ardwell church; Strathaven: Avendale Old & Drumclog Memorial – former West church.

Glebe Sales:

In the following parishes, the General Trustees made determinations authorising the sale of Glebe subjects and directed that the proceeds should be credited to the benefit of the congregations in the Consolidated Stipend Fund:

Balmaclellan & Kells; Culross & Torryburn; Dalry: St Margaret's; Fortrose & Rosemarkie; Inverkip; Isla Parishes; Jura; Kilmallie; Kilmodan & Colintraive; Lamlash; New Cumnock.

Miscellaneous Sales:

The General Trustees made the following miscellaneous determinations:

Edinburgh: North Merchiston (Dissolved) – sale of retirement house at 52 Inverleith Row, Edinburgh, and funds credited equally to Central Fabric Fund and Ministries Council; Gardenstown (Dissolved) – (1) sale of former manse and transfer of funds to the Central Fabric Fund and (2) transfer of £50,000 to Gamrie Fund; Paisley: St James (Dissolved) – sale of former manse and transfer of funds to the Central Fabric Fund.