

Annual Report 2021



**Cochrane Street United Church
St. John's Newfoundland**



Minister: Rev. Miriam Bowlby, BA, M.Div, MBA-SEE
Minister Emeritus: Rev. Eric Hillier
Minister of Music: Patricia Young
Music Director: Evan Smith
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COCHRANE STREET UNITED CHURCH STATISTICS 2021

BAPTISMS

Allie Jordan Brown, daughter of Andrea Noseworthy & Andy Brown
Alexandria Anna Brown, daughter of Andrea Noseworthy & Andy Brown
Rowan James Clarke, son of Brittany Lucas & James Clarke
Annika Alice Lorraine Caul, daughter of Shelbie Jost & Michael Caul
Isabelle Jennifer Jane Connors, daughter of Kathryn Jewczyk & Sean Connors
David Damien Lewis Barter, son of Joshua Strickland & Dominique Barter
Jonathan Joseph Pearce Strickland, son of Joseph Whelan & Kristan Strickland
Keagan Richard Rideout, son of Leslie Churchill & Trevor Rideout

MARRIAGES

Katelyn Naomi Forgeron & Stephen William Bishop
Gina Debbie Claudiea Chaulk & Courtney Susan Stephanie Bown

IN MEMORIAM

David Eric Boone
Nancy Marguerite Clarke
Jennifer Evans
Joan Fuller
Kathryn Mary Gray
Heber Wayne King
Nellie Myrtle King
Siegfried (Sig) Lenser
Kevin MacLellan
Mary Emily Neil
Roberta Neil
Pauline Newbury
Nellie Beatrice (Bea) Pope
Frederick Butt Rowe
Ivy Rowe
Jonathan Scott Ryan
Lawrence Wells

TRANSFERS OUT

Stephen Gray
Steven Hawkins

CONFIRMATION

Will Parso

2021 CHURCH COUNCIL:

Chair, Church Council:	Stephen Jewczyk.
Vice-Chair:	VACANT
Secretary:	Robyn McMaster
Treasurer:	Tim Reynolds (Karen Critch from August 2021)
Property:	VACANT
Ministries:	VACANT
Worship and Pastoral Care:	Paula Reynolds
Ministry and Personnel:	Judy Kay
Finance:	Tim Reynolds (from February 2022)
Regional Council Reps:	Karen Critch Bill Evans
Men's Club Rep:	Fraser Ellis
United Church Women:	Linda Facey (Faith Roberts Pike from February 2022)

Chair of the Congregation: Jim Oakley

BOARD OF TRUSTEES

Jean Brown	Jim Oakley,
Lloyd Brown,	Ted Howell
Geoff Budden,	Susan Winsor
	Rev. Miriam Bowlby

COMMUNITY OUTREACH REPRESENTATIVES

General Protestant Cemetery Committee:	Karen Critch
Bridges To Hope Incorporated Ministry:	Cheryl Sullivan Critch
Guide to the Good:	Tim Reynolds (Brian Butt from Nov. 2021)
United Community of Faith:	Stephen B. Jewczyk Tim Reynolds (Bill Evans from August 2021)
Cochrane Centre Incorporated Ministry:	Cheryl Sullivan Critch Jim Carscadden Susan Winsor VACANT

2022 Church Council Cochrane Street United Church

The following are the nominations for Church Council which are to be elected by the congregation at the congregational meeting

CHURCH COUNCIL

Chair: Stephen Jewczyk.

Vice-Chair: VACANT

Secretary: Robyn McMaster/Tara Bishop

Treasurer: Karen Critch

Property Committee: VACANT

Ministries: VACANT

Worship and Pastoral Care: Paula Reynolds

Ministry and Personnel: Judy Kay

Finance: Tim Reynolds

Director at Large: Fraser Ellis

Regional Council Reps: Karen Critch,
 Second position Vacant

The following positions are separate from the congregational election to Council but form part of the congregation's governance model.

Trustees Rep: Geoff Budden	Ted Howell
Susan Winsor	Jean Brown
Lloyd Brown	Rev. Miriam Bowlby

Group Representatives

United Church Women's: Faith Roberts-Pike

Representatives on Outreach Programs:

General Protestant Cemetery Committee: Karen Critch

Bridges to Hope Incorporated Ministry: Cheryl Sullivan Critch

Guide for the Good: Brian Butt

Cochrane Centre Board: Jim Carscadden
 Cheryl Sullivan Critch
 Susan Winsor
 Vacant

Minister Re. Miriam Bowlby (until June 30, 2022)

Cochrane Street United Church Annual Congregational Meeting

Meeting held at Cochrane Centre's sanctuary,
81 Cochrane Street, St. John's, Newfoundland

April 25, 2021

Attendance: A registration sheet was checked off and provided to the ACM Secretary (see copy). There were 33 persons in attendance.

1. CALL TO ORDER

The meeting was called to order by Rev. Miriam Bowlby.

2. QUORUM

Rev. Miriam noted that there were sufficient members in attendance for quorum.

3. OPENING PRAYER & MOMENT OF SILENCE

Rev. Miriam led the congregation with a prayer, followed by a moment of silence.

4. LAND ACKNOWLEDGEMENT

The Land Acknowledgement was verbally presented by Rev. Miriam.

5. ELECTION OF CHAIR OF CONGREGATION AND ACM SECRETARY

Rev. Miriam then opened the meeting with the election of the Chair of the Congregation (Chair) and Secretary of the Annual General Meeting.

Motion: to elect Jim Oakley as Chair of the Congregation for the ACM moved by Stephen Jewczyk/Judy Molyneux. Motion Carried.

Motion: to elect Robyn McMaster as Secretary for the ACM moved by Stephen Jewczyk/Heather McMaster. Motion Carried.

6. NOTICE OF MEETING

The Annual Congregational Meeting (ACM) began at 11:05 AM. Notice of the ACM has been in the church bulletin and in the email to congregation every week since March 21, 2021. It has also been announced during Worship Service every Sunday since Sunday, April 11, 2021. The annual report was made available electronically during the week of April 11, 2021, and hard copies were available at the April 18 Worship Service as well as today's ACM.

7. LENGTH OF MEETING

The Chair stated the meeting is to conclude within an hour. He will keep that goal in mind as we move forward.

8. APPROVAL OF AGENDA

**Motion: to approve Agenda as presented, Moved by Stephen Jewczyk /Sandy Stavlo.
Motion Carried**

9. APPROVAL OF ACM MINUTES

The Chair reminded attendees that the first ACM did not have quorum, but went ahead for discussion purposes, with approval of motions to be made at the second ACM where quorum was present.

Motion: to approve Minutes from the first ACM of October 14, 2020, and the second in November 8, 2020, moved by Paula Reynolds/Fraser Ellis. Motion Carried.

10. BUSINESS ARISING FROM THE MINUTES

No other business to report.

11. ACCEPTANCE OF 2020 FINANCIAL STATEMENTS

Treasurer's Report Letter

Tim Reynolds is happy to be CSUC's Treasurer and proud of what the congregation has accomplished in 2020. CSUC was quick to adjust, while reflective of dedication to its ministries and has continued to do so. There has been a decrease in income as a result of Rev. Miriam's unpaid leave in the winter as well as a decrease in expenses due to two wage subsidy programs awarded CSUC. The funding for provincial COVID support grant will be reported on next fiscal year as it came in this year.

Statement of Financial Position (as at Dec 31, 2020)

At the beginning of 2020, CSUC was in a different financial situation. Our revenues did not meet our expenses. CSUC is still grappling with it, but because its Minister was on leave without pay and subsidies received, CSUC has moved away from the edge it was on at beginning of 2020.

Statement of Operations (year ended Dec 31, 2020)

CSUC did not reach funding revenue goals due to COVID-19. However, expenses of \$15,645 are quite different from the start of 2020.

Statement of Changes in Net Assets (year ended Dec 31, 2020)

Peters' Organ Fund is a separate account item and still growing. It has increased by \$2,599 to \$57,012. There will be expenses during this year as we strive to get the organ operating again. Will get a chance to talk about that in the next few months.

Charlie Pope, Sr. asked what the details are on some of the expenses such as employee related expenses. The Treasurer provided the following information:

- Wages and salaries are \$62,274.11
- UCC benefit plan for employees \$7,682.04
- Contribution to pension plan for employees \$9,623.81
- WHIMS cost of \$496.91
- \$17K is for other benefits as specified above as CSUC pays part of the pension and health benefits for Rev. Miriam and the office administrator.

Motion: to approve 2020 Financial Statements, Moved by Tim Reynolds/Stephen Jewczyk. Motion Carried.

12. APPROVAL OF 2021 BUDGET

External partners and other revenue is a big part of the revenue section. The 2021 budget will stay within those projected targets as CSUC has in the past. CSUC should be able to reach those projections without difficulty. There is now a fund-raising committee to help that will be directed at more targeted fundraising events comprising of Bill Evans, Tim Reynolds, and Rev. Miriam.

The Treasurer is really appreciative of all that CUSC does to support its partners (Cemetery, Bridges to Hope, etc.). This is money not taken out of operating expenses. A cheque of \$675 was written to Bridges To Hope last week which was desperately needed. There will be another Food Drive mid-May. Stella Circle, First Light, Mission & Service, Cochrane Centre, and Burry Heights Camp are all good ministries we have supported in the past. \$26,130 was donated to our partners in 2020.

CSUC is doubling its payments to The United Church of Canada (UCC) to more quickly pay off our loan due to current financial help from the provincial and federal COVID support grants.

It is imperative that CSUC figures out what type of ministry it is to have in order to continue into the future.

Motion: to Approve 2021 Budget, Moved by Tim Reynolds/Bill Evans. Motion Carried.

Charlie Pope, Sr. asked how much is owed on the loan from UCC. The Treasurer stated it is currently \$11,687. With interest, it will cost \$13,830 in total. Doubling off the payments will help CSUC to remove that debt sooner.

13. APPROVAL OF AUDITORS FOR 2021

Motion: to Approve appointing MNP as accountant for 2021, Moved by Tim Reynolds/Ian McMaster. Motion Carried.

Stephen Jewczyk, Chair of CSUC Council, thanked Tim Reynolds for his report and all the work that he has done as Treasurer.

14. ACCEPTANCE OF REPORTS IN 2020 ANNUAL REPORT

Stephen Jewczyk noted that the plan was not to have formal presentation for the reports, but for members of church groups to be available for questions

Motion: to Approve Reports in 2020 Annual Report, Moved by Stephen Jewczyk/Ian McMaster. Motion Carried.

15. ELECTOIN OF 2021 CHURCH COUNCIL

The list of nominations for 2021-2022 for CSUC Council recommended for approval was read by Jim Oakley. He noted that other group representatives listed don't require an election since they are on the Council by position or appointment from that group. Jim thanked everyone who put their names forward.

Motion: to Approve Nominations for 2021-2022 Church Council, Moved by Ian McMaster/Fraser Ellis. Motion Carried.

16. OTHER BUSINESS

Church Council to Approve CSUC Groups' Use of Funds

Stephen Jewczyk read a note from Fraser Ellis that was provided to the ACM Secretary. Fraser had written that The Late Lois Ryan, a staunch fund raiser and member of CSUC, organized the Bridge Fellowship Club on January 2006 for the distinct purpose of helping start lovers of the game and to raise monies for CSUC. The club was very successful. After Lois' death, the Bridge Fellowship Club of CSUC ceased to benefit the church for which it was begun.

Stephen pointed out that this church group has raised money for worthy causes. However, the legal responsibility for funds lies on the Treasurer with approval of the Council. He added that Church Council is in the process of renewing the church manual. Even though it is stipulated in the UCC manual, it will be added to the revised church handbook to state this and have rules for following up.

Motion: That Future Groups within CSUC raising monies under the church's name shall spend such funds on approval of the Church Council, Moved by Fraser Ellis/Sandra Rowe. Motion Carried.

Adherents to CSUC

Charlie Pope, Sr. said it seems things are going smoothly. He understands 600 show as adherents to this congregation. But they don't attend church services due to having deceased, moved away, or joining another church. He's willing to help updated the church membership records.

Rev. Miriam thanked Charlie for his offer then said perhaps she and Linda Bowden, the church archivist, can meet with him to further discuss. She stated that over the years CSUC has historic roles in archives which have not been kept up to date. However, the database has. At the moment CSUC has about 168 members.

Church Organ

Charlie Pope, Sr., observed that the church organ hasn't been in use for five years and there has been no construction for over a year. He asked when it will be back in operation. It's a big asset and should be taken advantage of.

Rev. Miriam answered that the organ blower room was cleaned out just last week. In order for the organ to operate, a lot of air is needed. So venting is being installed with the right filters, following Casavant's specifications. There will be a fabulous celebration when the organ is usable. However, it will need to be tested to determine whether maintenance is needed before use.

Patricia Young, CSUC's Minister of Music, pointed out that CSUC must be careful of the dust. It is imperative not to turn on the organ too soon. She declared that it's good to see the congregation and great to be a part of CSUC. She feels it's a privilege to reach out to members on the phone list, and added that some respond that they won't go to church even though typically staunch members. Patricia implored CSUC to try to persuade others to start worshipping again. The church organ is the reason she and her husband joined CSUC at first. It's a fabulous instrument – her favourite of all the ones she's played throughout the world! Then she ended by saying "God Bless all the people looking into starting the organ".

Contribution to CCOPC

Charlie Pope, Sr. asked how CCOPC is managing financially. Could CSUC renegotiate the monthly contribution of \$1,500?

Stephen Jewczyk informed the congregation that CCOPC is has not been in great financial shape, but is getting better. The Board has changed dramatically as CSUC members stepped down. CCOPC had many discussions throughout the year on debts to UCC and the Bank of Nova Scotia. First Light has taken responsibility of this by taking over CCOPC's operating costs. Another matter that will be decided upon very shortly is the church archives. Council received notice from CCOPC that they will no longer pay the cost of renting with the expectation that CSUC should take this on. Council is looking at options at a lower cost. There may still be an option for archives to be returned to Cochrane Centre once the sanctuary is renovated.

Jim Oakley asked if there were any other business, questions, or comments.

17. MOTION TO ADJOURN

Motion: to adjourn meeting, Moved by Charlie Pope/Karen Critch. Motion Carried.

Meeting adjourned at 12:05 PM.

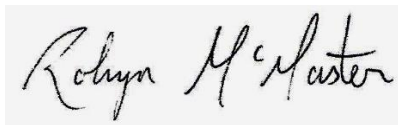
18. CLOSING PRAYER

Rev. Bowlby thanked Jim for chairing the meeting and Robyn for taking the minutes before closing the meeting in prayer.

Minutes submitted by Robyn McMaster, Church Council Secretary



Jim Oakley
Congregation Chair



Robyn McMaster
Secretary

Attendance at Annual General Meeting

Bette Anderson
Betty Barnes
Rev. Miriam Bowlby
Carolyn Bradbury
Marie Butt
Maxine Chipp
Karen Critch
Fraser Ellis
Henrietta Ellis
Bill Evans
Olivia Evans
Linda Facey
Harris Flight
Joyce Grimes
John Hines
Stephen Jewczyk
Charlotte Jewczyk
Judy K

Ian McMaster
June Knight
Heather McMaster
Robyn McMaster
Judy Molyneux
Jim Oakley
Janet O'Brien
Faith Roberts Pike
Charles Pope Sr.
Paula Reynolds
Tim Reynolds
Sandra Rowe
Evan Smith
Sandy Stavlo
Patricia Young

MINISTER, REV. MIRIAM BOWLBY

Dear Friends,

I love this quote from Cameron Trimble's book *Piloting Faith*. It reminds me that faith is a journey in which we must continue to practice following in the ways of Jesus. She writes, "In congregations, a "successful landing" looks like a community that has learned to trust its deepest instincts and to adapt to its external environment. A successful congregation knows that just as a pilot has to practice landing hundreds of times before he perfects it, congregation members have to practice living in brave and kind ways over and over before they truly embody a way of being in the world that looks like Jesus'. We try. We fail. We try again. Life, death, life."

As I ponder endings and beginnings, this quote sticks with me. For the past 10 years, we've practiced being brave and kind together. There are times when I have gotten wrong and I've tried again. There are times when we as a congregation have gotten wrong and we've tried again. What stays with me is not the setbacks and failings but that we keep trying to live in brave and kind ways. I'm in awe of the courageous faith you show as a congregation and all the way you've continued to practice being both brave and kind.

Little did I know when I began working with you in January 2011 the adventures we'd have together or the good work we would do together. I'm in awe at the courage and faith you've shown in making big decisions about the future of the congregation and dreaming about the potential if we tried something different. It was a challenging time and a faith filled time. Through your commitment and God's guidance, we stayed together as a congregation for 16 months on the road and we adjusted as we returned to our church home that was both the same and different. This bold decision was both brave and kind. And it was risky! You did not know what the future would hold. But now look at the lives you've impacted through building homes and providing space for the community.

In the last two years, throughout a global pandemic, you've shown that same adaptability and willingness to stick together. Your kindness and bravery continued as you found ways to reach out to each other, to gather in person when you could and online when you.

In 2021, we continued to adapt to the ongoing restrictions and opening or closing as directed by the regulations set by the province. Despite the uncertainty that we lived in over the past year, we continued to do the important work of ministry, the important work of being both brave and kind. We held food drives for Bridges to Hope. We worshiped. We prayed. We sang. Some people are not yet ready to return to in-person worship and others were ready immediately. This will likely be the case for some time. Whatever the future holds, I know that you will continue to support and care for one another.

As I prepare to leave Cochrane Street, words fail as I think about the impact this congregation has had on my life. Thank you for sharing the last 10 years with me. It's been an honour to serve Cochrane Street United Church. May you continue to practice being brave and kind. May the Holy Spirit help you to dream big dreams for what is possible for this community.

Yours in Christ,

A handwritten signature in blue ink, appearing to read "Miriam". The signature is fluid and cursive, with the first letter being a large, stylized 'M'.

Rev. Miriam

**COCHRANE STREET UNITED CHURCH
2021 REPORT
CHAIR OF CHURCH COUNCIL**

Blessings to you all!

“Now faith is the assurance of things hoped for, the conviction of things not seen”.
Hebrews 11:1

Cochrane Street United Church family has shown its resilience and perseverance. The year 2021 was as unpredictable as was 2020 due to COVID, health restrictions and world events. When public health guidelines permitted, Council and volunteers jumped at the opportunity to do in-person activities in a cautious and safe manner. But much of the year has been in a COVID restricted protocol environment which has hampered our gatherings and times of fellowship.

Yet throughout this time, the Cochrane Street United Church family continues to show its resilience, perseverance and creativity. Ongoing members’ financial support augmented by fundraising events and government grants has allowed us to continue to worship on a regular basis and carry out our ministries within the church and the community.

We have continued to expand the reach of Cochrane Street to the congregation and the community at large through virtual and on-line services. Rev. Mariam Bowlby continued to deliver reflective and uplifting worship services during this time. Our music ministry under Evan Smith, our Music Director, continued its strong tradition of filling joy and happiness to all initially through our full choir and then by our Choral Scholars. John Williams, our video technical director, has connected us in our homes and across Canada virtually. There were times throughout this COVID year when Rev. Miriam, Evan and John were the only ones in the Sanctuary reaching out to us all. Through their efforts we were able to hold our Christmas at Cochrane Street series during the Advent season which brought the joy and magic of Christmas to the neighbourhood. A special thank you for your commitment to Cochrane Street United Church during these challenging times.

One of the highlights of the year is the recommissioning of the Casavant pipe organ in September 2021.

The 65-year-old organ had to be protected while the renovations to the church building commenced in

2015. It has since remained quiet until 2021 when all construction ceased and the organ was repaired and reconnected to the electrical system. We are thankful to once again hear the undeniable rich and powerful sounds that create the beautiful music under the dome. A special thank you goes out to the Peters family for the Organ Trust which was set up to ensure that we experienced the lovely sounds of the organ into the future. Also heartfelt thanks to Patricia Young who lent the congregation her Allen Electric Organ for several years which blessed us with beautiful and joyful organ music when the pipe organ could not be played.

First Light continues to manage the building on behalf of the Cochrane Centre Community Board. First Light has been responsive to the needs and requests of the Council and the congregation as we continue to share the space. Besides the minor repairs and maintenance to the building by First Light, the summer of 2021 saw considerable landscaping work undertaken to the south of the building. The staff at First Light was also instrumental in recommissioning the pipe organ.

During the year, discussions have been held regarding possible initiatives that may strengthen the partnership between First Light and Cochrane Street United Church.

Throughout the year, Council and its Committees have continued to meet to respond to the changing environment and to reach out to congregation members. Since the last ACM, Council has met fifteen times over the course of the year, not including meetings held by Council members with the national church and regional council. Unlike previous years, most of these meetings focused almost entirely on operational matters and how to guide the congregation through these stormy times.

The past year has seen a decline in maintaining interest and activities in our Groups. While the pandemic has had a great influence on these groups and activities, other factors such as the pool of volunteers, an aging congregation and volunteer burnout have also contributed. This is not unlike many other communities of faith across the region and country. This year saw the Men's Service Club suspend its activities on October 24, 2021, and the United Church Women have not held a meeting or activities since the last ACM.

Yet our volunteer spirit is still strong and alive as evident in those members of our congregation who support our church as choir members, ushers, registration takers, committee members, our Archivist, annual report editor, and our representatives on the United Community of Faith, Guide for the Good, Bridges to Hope and the General Protestant Cemetery Committee. We also have church members who sit as board members on the Cochrane Centre Community Board, our major outreach project. The Phone Tree Team has reached out with caring hearts to connect with congregation members at a time when in-person gatherings were restricted. Thank you to you all for your compassion, commitment and support of Cochrane Street United Church. Volunteers are the hallmark of our church family prosperity providing and ensuring our stability and future.

But the winds of change are upon us.

On March 15, 2022, Council received a letter from Rev. Miriam Bowlby requesting a change in pastoral relations with Cochrane Street United Church at the end of June. Rev. Miriam has accepted a new position at the United Property Resource Corporation of the United Church of Canada beginning on July 18th, 2022. This request was preceded by notification from Evan Smith, our Musical Director, that he would not be renewing his contract with Cochrane Street when it expires at the end of September 2022. To both Rev. Miriam and Evan, we are thankful that you have been such a significant part of the Cochrane Street family. We look forward in the coming months to celebrate in a more meaningful way their contributions to our church. We now turn our attention to the future.

Throughout the year, we started a process to consider our future direction as a congregation as we met several times to discuss and reflect upon "The Path Forward" document. While this process has not concluded, the document will be foundational in assisting the production of a Mission Articulation Plan (MAP) which determines the type of ministry we wish to pursue over the next number of years and our search for a new Minister. Action is already under way in establishing a Team to prepare the MAP.

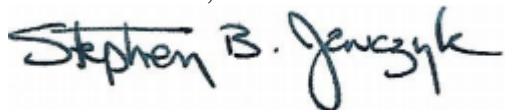
My heartfelt thanks go to all our Council members with whom I have shared this journey over past year. To Karen Critch Chaytor, Fraser Ellis, Bill Evans, Linda Facey, Judy Kay, Robyn McMaster, Faith Roberts Pike, Paula and Tim Reynolds. However, by the time of the 2021 ACM there have been changes to Council's membership. Linda Facey has resigned from Council, Tim Reynolds has stepped down as Treasurer but continues on Council as a member of the Finance

Committee and Bill Evans resigned from Council as his family is transferring their membership to Cowan Heights United Church. Karen Critch Chaytor has stepped in as Treasurer. Faith Roberts Pike is the new member on Council, replacing Linda Facey as representative of the United Church Women Group. Welcome Faith.

Our 2021 Annual Congregational Meeting is being held on the day we celebrate the 140th anniversary of the Cochrane Street United Church congregation. What a legacy we have all shared in.

Finally, abundant appreciation to the congregation for their support as we continue to follow God's plan whatever it may be. It is you that provides the volunteers with the impetus to continue to serve with "the conviction of things not seen". The spirit moves us in many different ways during these uncharted times. As in the early days of the Christian church, our faith will overcome the challenges before us.

Yours in Christ,

A handwritten signature in black ink that reads "Stephen B. Jewczyk". The signature is written in a cursive style with a large, stylized 'S' and 'J'.

Stephen B. Jewczyk
Chair, Church Council
2022 04 10

Ministry and Personnel (M & P) Committee Report 2022

It has been a year of both celebration and loss. After celebrating 10-year and 5-year anniversaries, for Rev Miriam and Evan Smith respectively, we are now dealing with their plans for leaving.

Rev. Miriam continued to develop our outreach with the growth of our online services. It has been a silver lining of another challenging year working with the realities of COVID restrictions and presence in the community. It did limit our usual levels of in-person outreach to the community, while we found our online presence increasing. The Christmas at Cochrane initiative Rev Miriam started last year continued, on a smaller level, having a local focus that we hope to continue to support and grow. After 10 years with our congregation, we now need to prepare for Rev Miriam's move from her pastoral charge position with us. Given the level of innovation and diversity of programs she has brought to this congregation, she will no doubt be a strong asset in her next position. Thank-you again Rev Miriam for all the thoughtful and diverse energies that you brought to your work at Cochrane over these past 10 years- you will be missed! The M and P committee is not formally part of the MAP process that searches for a new minister but will work with the church when this MAP committee completes its work. This committee will assist the congregation as needed in the transition period.

The work of the church also needs a steadfast office support. Thank-you to Robyn MacMaster who provided that support, through our part time office position over this past year. We appreciate the in-office presence for the congregation's assistance. Through the work of the office, we continue to link not only with the Cochrane Street Church community but also with First Light, with whom we share the space of this lovely building.

As Director of Music for Cochrane St, Evan Smith continued to enhance the worship experience with his wonderful gift of music. He sought out 4 chorale scholars again this year to supplement the services, as the choir was away for much of the year due to COVID -19 restrictions. I know it is with great reluctance that Evan has informed the church that he will be finishing as Director of Music, at the end of his contract in September of this year. The demands of his other work life, and a young family, leave little down time; we understand how important it is to support your family and wish you all the best! Your worship partnership with Rev. Miriam has been very creative and enriching for us all. Hopefully there will be opportunities for few returns as a guest music soloist. The M and P committee is in the midst of planning both an exit interview and a search for this position. There has already been an expression of interest sent to the church, triggered by the online news release of Evan's leaving. More to come over the next few months.

John Williams has also been with us all year providing such a consistent online presence that has been a beautiful gift of outreach in this COVID world. We have all come to realize there are such advantages of worship through this medium. Through his company, Jackabon Media, John has been an integral part of our worship service and we look forward to another year of working together. Thank-you again for joining us each week.

Thank-you also to Patricia Young, our Minister of Music, for your ongoing presence and influence with our congregation. It was lovely to see you back for those moments at the organ. We hope we will be treated to more over this coming year.

My thank-you to Olivia Evans and Cheryl Sullivan-Critch who have again this year provided wonderful counsel to the work of this committee. I have thoroughly enjoyed working with you both. Olivia, I will miss your input as you step down from M and P, to join your family at Cowan Heights United Church this year. We will be seeking a replacement for Olivia in the coming months.

I invite all members of the congregation to seek volunteer opportunities with our church, as we reach out to accomplish the important work of Cochrane Street.

Sincerely,

A handwritten signature in black ink that reads "Judy L Kay". The signature is written in a cursive style with a large initial 'J' and 'K'.

Judy L Kay,
Chair

WORSHIP AND PASTORAL CARE – 2021

Purpose: The Worship and Pastoral Care Committee usually meets quarterly to plan and coordinate worship services and to support and enhance Pastoral Care - In 2021 our committee met five times: February, April, May, September, and November.

Members: Rev. Bowlby, Evan Smith, Patricia Young, Carolyn Bradbury, June Knight, Karen Critch, Sandra Rowe, Paula Reynolds (Chair)

Pastoral Care: Congregational mailouts are sent out three - four times per year to keep all members and adherents up to date on all church business and information.

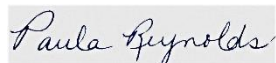
Again, this year because of the Covid 19 Pandemic, many of our members were still shut in. Our committee decided to reach out and contact them the same as 2020. Our phone tree list was reactivated and calls were made early in 2021.

Worship: Many individuals and groups have willingly contributed to our worship services. We are especially grateful to the following:

- Rev. Bowlby for leading us in worship
- Katie Vardy who led our church services when Rev. Bowlby was on vacation
- Evan Smith, Music Director, the Senior Choir, including our new Choral Scholars; Anne Jewczyk Claire Hartlen, William Austin, and Ben James, musician Maggie Power, and all extra singers that enhanced our services throughout the year.
- John Williams for live streaming and prerecording our services.
- The different individuals that helped decorate the church for Thanksgiving and Christmas.
- Our ushers

This year marked a very trying one for our committee. Because of the Covid 19 Pandemic our church was closed to the public in February, however “on line” services continued. Services resumed in late spring and throughout the summer following all public health guidelines. We also continued with meetings in person or via Zoom.

It is also important to note that in 2021, Cochrane Street United Church had: 8 baptisms, 2 weddings, 1 confirmation, 2 transfers (out) of membership, and 17 in Memoriams.



Submitted by:
Paula Reynolds (Chair)

MUSIC DIRECTOR

I hope this letter finds everyone well. I am writing it while isolating at home. Myself and the whole family have COVID but are doing quite well all things considered.

While reflecting on the past year, it was lovely to watch the Easter Sunday service from home (although I would have preferred to have been there). It was such a fantastic reminder of how far we've come.

During the service I was able to text John a couple times and say - "Please adjust this mic" "Please adjust that mic" and hear the changes in real time. It was pretty wonderful.

I'm reading back through emails and correspondence to try and remember the past year. It's been quite the whirlwind.

I've been blessed to have some wonderful people fill in for me during my absences this year. Peter Halley, Jenny Griffioen, Phil Roberts, and of course Maggie Power have all brought their wonderful touch to our services in my absences for funerals, weddings, or regular services.

The choir had a difficult year of ups and downs in attendance with members isolating, or sick, or feeling unsafe. We returned in September but did see quite a few rehearsals cancelled due to low attendance or illness.

We also struggled with public health guidelines constantly changing.

Singing through masks is certainly not ideal. Its hard to project and articulate text, but the choir did their best. For most of the fall, in addition to being masked, we were required to have bubbles socially distanced - which made hearing parts harder for members as well.

The additions of our four brilliant choral scholars certainly helped.

With the help of Claire Hartlen, Ben James, Anne Jewczyk and William Austin we made it to Lessons and Carols and the choir was able to perform beautifully even with the minimal rehearsal we had. Due to a last-minute accident, William was replaced by Rob Pittman at the very last minute but things worked out well!

We also had our Christmas at Cochrane throughout December with fantastic musical guests

Peter Halley, Shelley Neville, Terry Reilly, Dana Parsons and Wade Tarling.

On the afternoon of Dec 19th, with Lessons and Carols JUST concluded - the province received word that we were going into another lock down.

Not for the first or last time this sent Miriam and I intend another pivot of no congregation at church.

The winter continued on this way with the choral scholars expertly leading the music in each service. While the choir was missed - the scholars certainly filled the voice.

The choir has just recently returned (Easter Sunday being their first Sunday back singing an anthem) and it is so good to welcome everyone back.

I've made the decision to keep the choral scholars mic'ed individually to aid in the comprehensive and volume of the music and text. Both for the live stream and in the sanctuary, everyone masked and distanced is no longer an option after having the clear sound of the choral scholars on individual mics.

One of the most exciting additions to the year was the repair of the Casavant Organ. While much work is yet to be done with only 2 of 4 manuals working, and more issues beyond that - it is really wonderful to finally be able to play this legendary instrument during the services. It's a large beast to control since it was built for a 400-500-person congregation. Keeping the volume down but present enough to support a congregation of 30-50 is a challenge but I am doing what I can!

This year marked my 5th year with Cochrane Street United Church and what a pleasure these five years have been.

Of course, by now, the board and congregation are aware that this will also be my final year for now. I say "For now" because who knows what the future holds! But at this time in my life, working as much as I am, and with two small children, Tiffany and I had many meaningful conversations about how to make life more manageable. For her, it was less volunteer work. For me, a new mantra of "Work smarter, not harder". That is to say - finding a way to make the same income, while working less hours. This meant removing the work that paid the lowest hourly wage, and adding few hours in the other areas of my work.

I will always cherish my time with this congregation. I look forward to finishing my contract to the end of August and visiting beyond that!

With the greatest respect, Evan Smith



Music Director 2017-2022

**MEN'S CLUB FINANCIAL REPORT - FINAL STATEMENT
COCHRANE STREET UNITED CHURCH
JAN 01, 2021 TO OCTOBER 31, 2021**

<u>Item</u>	<u>Balance</u>
Opening Balance	1287.47
Expenses	
Memorial (2)	200.00
Bank Fee (10)	72.50
Final transfer to Church	1014.97
Sub-total	1287.47
 Closing Balance	 0.00

Submitted by:



Tim Reynolds,
Treasurer

Note: Account closed on October 28, 2021 by Gerry Penny and Tim Reynolds with the funds transferred to the church.

NOTE

There has not been any meeting of the Men's Service Club in 2021. There was a brief meeting of the Executive last fall after the morning service at which the Men's Service Club was considered non-functional. At some future date, if there is enough interest, the Club may start up again. There is nothing else to report.

UNITED CHURCH WOMEN

We have 12 members in our group. Since Covid-19 we have not held any meetings. Therefore, we did not have any fundraising. Hopefully we will be able to meet again in the near future.

Sincerely submitted,



Laura Baker

UNITED CHURCH WOMEN FINANCIAL REPORT JAN. 1, 2021 -DEC. 31, 2021

<u>Balance January 2, 2021</u>	\$ 198.54
<u>Receipts</u>	
Membership Fees	<u>\$ 150.00</u>
	\$ 348.54
<u>Expenses</u>	
East District – Membership Fees	<u>\$ 205.00</u>
	<u>\$ 143.54</u>
Bank Account	<u>\$143.54</u>



Ruth Lenser

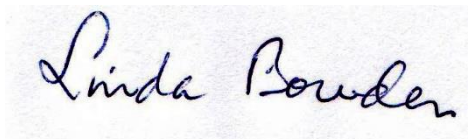
ARCHIVES REPORT 2021

This past year has been another one of lockdown and limited church activities. I wish to assure the congregation that all our records are securely and safely stored in the rented storage unit.

Accessions continue to be a part of the ongoing work in the Archives. In 2021 service bulletins for the past number of years were transferred to the Archives. These are an important source for documenting our history. Pending transfers to the Archives are Council records for the past several years. It is anticipated that this will be facilitated after the May 2022 Annual General Meeting of the congregation. The Men's Club disbanded at the end of 2021 and their records are being appraised in preparation for their description and accessioning into the Archives. "Notes from the Archives" continue to be written and inserted into printed bulletins. As not everyone has access to our online services, I decided as I composed them that the "Notes" would only be distributed on Sundays when there was in person worship and a printed bulletin. It was important to me that no one was disadvantaged in this regard because of their inability to access this information about our history.

As I have reported in the past, our Historic Roll is an important record and because of its importance is stored in the Archives. It is continually updated with ongoing changes in membership of the congregation. To review: The Roll records everyone who has joined Cochrane Street congregation either through profession of faith (confirmation) or transfer from another congregation. No name is ever erased from the Roll. Indications of death or transfer to another congregation are noted next to a member's name. From time to time, a "current" Historic Roll is produced. This is an extraction of names of all those persons for which there is no indication of death or transfer. Our previous iteration was in 1979; production of a new one which will be dated 2022 is being undertaken. All versions of the Roll are permanent records and therefore cannot be destroyed.

I write this in advance of our 140th anniversary. Our congregation started on Cochrane Street in 1882 with the dedication of our first building on May 18, 1882. Our history of service, fellowship and commitment to Cochrane Street Methodist / United Church is written in our records. Apart from the legal requirements to retain and care for our records, our "stories" as a congregation are documented in there as well and it is imperative that we continue to add to them. In this way we can continue to remember and appreciate all that was done by so many for our church.



Linda Bowden
Volunteer Archivist

CEMETERY REPORT 2021

During 2021 I was asked to sit on the cemetery board. For my report I have included the report from the Chairman of the Board, Harold Chubbs for the 2022 Annual General Meeting, however this meeting did not take place due to Covid restrictions.

In the report there is a breakdown of burials from 2018-2021. It was discussed of a new Columbarium to be installed at the Memorial Gardens. During Covid in 2020 & 2021 they were unable to hold on-site memorial services.

Sincerely,

A handwritten signature in cursive script that reads "Karen Critch". The signature is written in black ink on a light grey rectangular background.

Karen Critch

**The General Protestant Cemetery Trustee Board Inc.
Report of the Chairman of the Board
To the 2022 Annual General Meeting**

We are sorry that we are unable to have our Annual General Meeting again this year because of COVID19 restrictions.

We continue to make improvements to our cemeteries each year. In addition to our regular maintenance at all three Cemeteries, we filled, leveled and re-sodded a large number of graves and levelled up a number of headstones. We use several thousand square feet of sods per year.

During the year we had 226 burials, an increase of 12 over the previous year, of these 173 or 76.50% were cremations, an increase over the previous year. The following breakdown may be of interest:

Burials in:	<u>2018-19</u>	<u>2019-20</u>	<u>2020-21</u>
The General Protestant Cemetery	4 (2.11%)	12 (5.61%)	20 (8.85%)
Mount Pleasant Cemetery	142 (74.74%)	161(75.23%)	159 (70.35%)
The Field of Honor	21 (11.05%)	21 (9.80%)	12 (5.31%)
Memorials Gardens Cemetery	23 (12.11%)	20 (12.11%)	35 (15.49%)
Total Burials	190 100 %	214 100%	226 100 %
Cremations Included	127 66.84%	156 72.90%	173 76.50%

Your Board met only seven times during the past year because of COVID-19.

Our Trust Fund for Perpetual Care last year was \$257,000.00. This year we added \$10,500.00. The fund now totals \$267,500.00. This is invested in GICs to earn an average rate of approximately 0.04%.

Since 2012, we have taken \$424,000.00 from our trust fund to complete Memorial Gardens. We have paid \$153,252.00 back into the trust fund. We will eventually pay back the full amount.

There have been 115 burials in Memorial Gardens. We installed two new sections of concrete headstone foundation in 2021.

We plan on having a Columbarium installed at Memorial Gardens this year.

All maintenance at Memorial Gardens such as grass cutting, snow clearing etc. is done by our own staff.

We have sold 107 of the 120 niches in the Columbarium installed at Mount Pleasant in 2019. We have ordered another Columbarium which will arrive in May or June.

Because of COVID-19 outbreak, we were unable to hold on-site memorial services in either of the cemeteries in 2020 and 2021.

The Rev. Bill Mercer, Minister at Wesley United Church, prepared a service that was broadcast virtually and incorporated all three cemeteries.

Portions of the service were recorded at each cemetery and joined together for one continuous service that was broadcast on Facebook, U-Tube and over VOWR.

We are especially grateful for the work that Rev. Mercer and his technical assistant, Mark Chafe, provided to ensure the success of a "virtual" service during a time when gatherings were prohibited. We received many favourable comments about the service.

We miss the offering that we usually receive at the Memorial Services, however we did receive many donations through the mail this year.

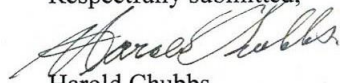
Judy Kennedy from St. Andrew's Presbyterian Church has been appointed to the Executive Board. We still need another member for the Board. Please call the office if you are interested.

We appreciate those member churches that support the cemeteries financially and otherwise and thank them most sincerely. Each representative should make sure that their Church's assessment is paid each year.

I am pleased to place on record thanks to our cemetery staff. We have a dedicated staff, and the feedback from the public is excellent. We appreciate the work done by Bill, Vince and Graham. We operate six days a week, sometimes through difficult and challenging situations, especially during the winter months.

A special thanks to the members of the Board who have given me their full support during the past year. Thank you.

Respectfully submitted,



Harold Chubbs
Chairman of the Board

BRIDGES TO HOPE

REPORT TO OUR PARTNER CHURCHES FOR 2021

Bridges to Hope, like most other organizations in N L, has just come through a second year of operating under COVID-19. With COVID levels of restriction rising and falling, this meant that management were faced with fluctuating COVID Levels, but still working at maintaining a functioning operation with staff, volunteers and clients. Despite often difficult conditions, Bridges to Hope was able to adapt successfully, and maintain its services.

January saw the Pantry, which had been in a separate building from the Main Offices, move to the main floor of our Cookstown Road facility. A generous donation from Rotary and funds from City of St. John's enabled us to establish this larger, fully functioning Pantry, user friendly for staff and volunteers, in which to prepare food hampers for our clients. Offices of Bridges to Hope have moved upstairs in our building, which now also has a Board Room for meetings. Rotary's donation also enabled the conversion of the former Pantry into a Food Storage Facility. We have always had a shortage of storage space, which limited us from being able to participate in Food Rescue. We now have relationships with grocery stores who donate usable food that otherwise would have been thrown out, reinforcing our mission to reduce food wastage and increase food security for our clients. In November Bridges to Hope received a generous donation from Tim Horton's Smile Cookie Campaign, and were able to purchase a Company Van to be used to pick up food from Food Drives, as well as shopping, and participating in more Food Rescues, thus expanding on our mission .

In August we had our Bags to School program and delivered 370 Back Packs full of quality curriculum based, age appropriate, school supplies to students of all grades to enable them to be prepared for classes. We also distributed over 2 ,000 Smart Snack Kits which provided school age children access to Healthy Food as recommended by Canada Food Guide.

In December we again partnered with Rotary to provide gift cards for 350 of our clients to purchase their Christmas food supplies at Colemans. COVID prevented us from providing actual Christmas hampers. Many of our clients preferred the gift cards as they then could make their own Christmas food choices for their families based on family size and need.

This year we have increased our partnership with Local Wellness Collective and Connections for Seniors. These organizations deliver hampers for us to client members of our community who cannot physically access our pantry. Most days around 30 of these hampers are prepared by staff and volunteers in addition to the hampers they prepare for our regular clients. Over 3,000 hampers were delivered to vulnerable people in our community. Our own regular client numbers vary from day to day depending on various circumstances including weather, but we had around 9,600 come for hampers this past year. Because of COVID we are also seeing new clients who need our assistance because of lower or no income.

Bridges to Hope requires the help of many people to carry out its programs. The increase in client numbers, and the work involved in carrying out our operations required that we increase staff. We depend upon our volunteers to assist in our Pantry, and to bake bread and cook meals in our Commercial Kitchen. They are a valuable asset. As long as we had low COVID levels we had loyal volunteers who continued to come on a regular basis, and we were most grateful for their help. Unfortunately, with rising COVID restrictions, most were not available to work with us, we were unable to bake and cook, and at COVID Levels such as the current Level 4,

volunteers were not allowed to be on our premises as our insurance only allows staff under the circumstances. Fortunately, we have an excellent staff, and they have all taken on extra work. Jody Williams is our Manager, Lesley Burgess who worked part time last year, has been hired full time as Procedure and Policy Coordinator, Raylene Roche, the Outtake Co-ordinator who was part time, has seen her hours extended, and Emily Noel, who was a summer student with us, has been hired part time to help with the Pantry for as long as needed. We appreciate their cooperation and willingness to help under COVID regulations.

Before COVID, the greater percentage of food for distribution was from donations from the general public. Our Participating Churches were consistent supporters as their congregations brought food items to church each Sunday. They also had Food Drives and other events at which donations of food were brought. Congregation members often dropped by our facilities bringing extra donations. COVID meant these activities were not allowed. Many members of the general public and other organizations and businesses also used to bring food donations and held Food Drives. All this came to a halt in 2020 with COVID regulations. 2021 saw some easing of these, and our Churches responded. Last year there were 10 successful Food Drives sponsored by our Participating Churches! Businesses and organizations are also responding and again supporting us with Food Drives and food donations.

We have, however, a challenge because of the quantity of food we need to maintain the number of hampers we pack. We are faced with having to purchase a higher percentage of our supplies. We pack Healthy Hampers to try to encourage healthy eating, and this involves fresh fruit and vegetables as well as eggs, when available. All of this is purchased. We make soups, our own bread and items such as lasagna for which ingredients must be purchased. Many items that used to be donated such as tins of milk and cereal are so increased in price, we see fewer donated, and we purchase them too as they are staples in our hampers. It is challenging, but we are a Food Bank, and our staff works very diligently to meet the challenge. We thank all those who donate food or funds to help us operate, and our staff who find the most efficient way to use our food and money.

We acknowledge the financial assistance of First Dawn Eastern Edge Regional Council of the United Church. We are a part of their Outreach Ministry and receive the benefits and supports it provides, and which have been valuable to us. We also acknowledge the support of the Presbyterian Synod of the Atlantic Provinces.

As a non-profit organization, we are dependent on the kindness and generosity of others for our existence. A list of donors is printed in the Annual Report of Bridges to Hope, a more comprehensive report compiled for our Annual General Meeting, and which is sent out to the Participating Churches at that time. We encourage you to read it. Our meeting this year will be held in April 2022.

Hopefully COVID will soon be under control, and some restrictions will be lifted so that the burden it places on all of us can be eased, and life can return to whatever will be the 'new 'normal'.

Eleanor Bonnell
Chair, Board of Directors
Bridges to Hope

TREASURER'S REPORT

I am pleased to provide the 2020 Treasure's report for Cochrane Street United Church and the proposed budget for 2022. 2021 has been a challenging year for everyone due to the Covid 19 pandemic and our church is no different. We have had to make considerable changes to the way we worship and the way we support our various ministries.

Thank-you to all of you that continued to support our ministries throughout this challenging time. Your givings to our collection plate went down a little but our fundraising increased by the same amount! Although I say this all the time it can never be said to often – thank-you, thank-you, thank-you. Your givings help us to continue to adapt and provide the ministries relevant for these challenging times.

Not surprisingly, we again saw a drop in our fundraising revenues as we were unable to carry out many of the traditional fundraising activities of our congregation. We continued to apply for the Federal Wage Subsidy during 2021, which we received \$ 8,432. We also received \$10,000 from a provincial support grant which we do not have to pay back. These subsidies contribute to the net income of \$ 10,573 found in the 2021 Financial Statements.

Our ministry must reflect the size and age of our congregation and our fundraising and stewardship potential. With the news that Rev Miriam and Evan Smith are leaving our congregation to pursue other projects changes our budget for this year. During the second half of the year our financial position will change like it was when Rev Miriam was on study leave. I wish them both well in their endeavors.



EXPENSES	2021 Projected Budget		Actual 2020	Actual 2021	Projected 2022
	2020	2021			
Employee Related Expenses	80576	102865			85000
Office & Ministry Operations	14164	16846			16000
Bank, Professional Fees & Insurance	8414	8889			9000
Other United Church (assessment)	7473	5854			6000
United Church Line of Credit Repayment	2400	4657			4800
Music Ministry	14181	\$15,373			15000
Christmas at Cochrane	0	50			2000
Grant - United Church -Training/Learning on history Residential Schools and Indigenous history in Canada	\$ 127,208	\$ 154,484.00			3700

REVENUE	2021 Projected Budget		Actual 2020	Actual 2021	Projected 2022
	2020	2021			
Carry over 2019/20/21	14654	36257			41057
Regular Offering	48710	43014			43500
Regular PAR	60182	62572			60000
Cash	979	763			750
Fundraising	2433	7634			5000
Special offering, groups	22126	23306			23500
External partners/other revenue	8120	9336			10500
Grant - Seniors New Horizons - Used for Choral Scholars & Director	0	0			9800
Grant - City of St. John's - Used for Christmas at Cochrane	0	0			2000
Grant - United Church -Training/Learning on history Residential Schools and Indigenous history in Canada	\$ 157,204.00	\$ 182,882.00			3700

SUB-TOTAL REVENUE	2020	2021	2022
Congregational Donation Cochrane Centre	18000	18000	18000
Congregational Donation Cemetery	1000	1000	1500
Congregational Donation Bridges to Hope	1285	1090	1200
Congregational Donation M & S	5560	6016	6000
Congregational Donation Ukraine Relief	0	0	500
Congregational Donation Burry Heights Camp	0	0	0
Congregational Donation STNFC	185	1230	1300

Cochrane United Church
Financial Statements
December 31, 2021
(Unaudited)

Cochrane United Church Contents

*For the year ended December 31, 2021
(Unaudited)*

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To the Members of Cochrane United Church:

We have reviewed the accompanying financial statements of Cochrane United Church that comprise the statement of financial position as at December 31, 2021, and the statements of operations, changes in net assets and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for not-for-profit organizations (ASNPO), and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Practitioner's Responsibility

Our responsibility is to express a conclusion on the accompanying financial statements based on our review. We conducted our review in accordance with Canadian generally accepted standards for review engagements, which require us to comply with relevant ethical requirements.

A review of financial statements in accordance with Canadian generally accepted standards for review engagements is a limited assurance engagement. The practitioner performs procedures, primarily consisting of making inquiries of management and others within the entity, as appropriate, and applying analytical procedures, and evaluates the evidence obtained.

The procedures performed in a review are substantially less in extent than, and vary in nature from, those performed in an audit conducted in accordance with Canadian generally accepted auditing standards. Accordingly, we do not express an audit opinion on these financial statements.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the financial statements do not present fairly, in all material respects, the financial position of Cochrane United Church as at December 31, 2021, and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Mount Pearl, Newfoundland and Labrador
May 10, 2022



Chartered Professional Accountants

Cochrane United Church Statement of Financial Position

*As at December 31, 2021
(Unaudited)*

	2021	2020
Assets		
Current		
Cash	41,057	36,668
Accounts receivable	2,377	-
Marketable securities	65,389	57,012
Harmonized sales tax recoverable	881	721
	109,704	94,401
Liabilities		
Current		
Accounts payable and accruals	9,823	7,202
UCOF Picnic	112	112
Due to Cemetery Fund	355	80
Due to Cochrane Centre	1,637	800
Due to Mission and Service	1,996	-
Current portion of long-term debt (Note 3)	4,657	2,143
	18,580	10,337
Long-term debt (Note 3)	4,608	11,687
	23,188	22,024
Net Assets		
General Fund	25,938	15,365
Peter's Organ Fund	60,578	57,012
	86,516	72,377
	109,704	94,401

Approved on behalf of the Members

Director

Director

The accompanying notes are an integral part of these financial statements

Cochrane United Church
Statement of Operations
For the year ended December 31, 2021
(Unaudited)

	2021	2020
Revenues		
Regular offerings	106,349	109,871
Special purpose collections	32,642	27,126
Fundraising	7,634	3,212
Total revenue	146,625	140,209
Expenses		
Archive storage fees	2,492	-
Assessment	5,854	6,972
Employee related expenses	102,865	80,019
General operating expenditures	30,030	25,324
Insurance	695	641
Interest and bank charges	2,183	1,745
Interest on long-term debt	235	302
Office equipment lease	436	287
Office expenses	2,582	2,750
Postage	569	-
Professional fees	6,471	6,025
Training	72	499
Total expenses	154,484	124,564
Excess (deficiency) of revenues over expenses before other items	(7,859)	15,645
Other income		
Government assistance <i>(Note 5)</i>	18,432	7,341
Excess of revenues over expenses	10,573	22,986

The accompanying notes are an integral part of these financial statements

Cochrane United Church
Statement of Changes in Net Assets

For the year ended December 31, 2021
(Unaudited)

	<i>General Fund</i>	<i>Peter's Organ Fund</i>	<i>2021</i>	<i>2020</i>
Net assets, beginning of year	15,365	57,012	72,377	46,792
Excess of revenues over expenses	10,573	-	10,573	22,986
Increase in market value of investments	-	8,378	8,378	2,599
Funds used	-	(4,812)	(4,812)	-
Net assets, end of year	25,938	60,578	86,516	72,377

The accompanying notes are an integral part of these financial statements

Cochrane United Church Statement of Cash Flows

*For the year ended December 31, 2021
(Unaudited)*

	2021	2020
Cash provided by (used for) the following activities		
Operating		
Excess of revenues over expenses	10,573	22,986
Changes in working capital accounts		
Accounts receivable	(2,377)	-
Harmonized sales tax recoverable	(160)	1,181
Accounts payable and accruals	2,621	4,964
Deferred contributions	-	(5,000)
	10,657	24,131
Financing		
Repayment of long-term debt	(4,565)	(2,097)
Increase in due to Cemetery fund	275	-
Decrease in due to Cemetery fund	-	-
(20) Increase in due to Cochrane Community Outreach and Performance Centre	837	-
- Increase in due to Mission and Service	1,996	-
Peter's Organ Funds used	(4,812)	-
	(6,269)	(2,117)
Investing		
Change in market value of investments	8,378	2,599
Increase in cash resources	12,766	24,613
Cash resources, beginning of year	93,680	69,067
Cash resources, end of year	106,446	93,680
Cash resources are composed of:		
Cash	41,057	36,668
Marketable securities	65,389	57,012
	106,446	93,680

The accompanying notes are an integral part of these financial statements

1. Incorporation and nature of the organization

Cochrane United Church (the "Church") is a not-for-profit organization incorporated provincially under the Corporations Act of Newfoundland and Labrador. As a registered charity the Church is exempt from the payment of income tax under section 149(1) of the Income Tax Act.

The Church is a congregation of the United Church of Canada and performs sacraments and pastoral care locally.

2. Significant accounting policies

The financial statements have been prepared in accordance with Canadian accounting standards for not-for-profit organizations set out in Part III of the CPA Canada Handbook - Accounting, as issued by the Accounting Standards Board in Canada and include the following significant accounting policies:

Cash and cash equivalents

Cash and cash equivalents include balances with banks and short-term investments with maturities of three months or less.

Fund accounting

Cochrane Street United Church follows the restricted fund method of accounting for contributions except for funds in the general fund where the deferral method is used.

The General Fund accounts for the Church's program delivery and administrative activities. This fund reports unrestricted resources as they are received or become receivable and restricted contributions are recognized as revenue in the year in which the related expenses are incurred.

The Peter Organ Fund is an externally restricted fund that reports only contributions and the related expenses for the repair of the organ.

Other investments

Marketable securities have quoted prices in an active market and are carried at fair value. Unrealized gains or losses are reported as part of net income.

Contributed services

The operations of the Church depend on both the contribution of time by volunteers and donated materials from various sources. The fair value of donated materials and services cannot be reasonably determined and are therefore not reflected in the financial statements.

Financial instruments

The Church recognizes financial instruments when the Church becomes party to the contractual provisions of the financial instrument.

Arm's length financial instruments

Financial instruments originated/acquired or issued/assumed in an arm's length transaction ("arm's length financial instruments") are initially recorded at their fair value.

At initial recognition, the Church may irrevocably elect to subsequently measure any arm's length financial instrument at fair value. The Church has made such an election during the year.

The Church subsequently measures investments in equity instruments quoted in an active market and all derivative instruments, except those designated in a qualifying hedging relationship or that are linked to, and must be settled by delivery of, unquoted equity instruments of another entity, at fair value. Fair value is determined by published price quotations. Investments in equity instruments not quoted in an active market and derivatives that are linked to, and must be settled by delivery of, unquoted equity instruments of another entity, are subsequently measured at cost less impairment. With the exception of financial liabilities indexed to a measure of the Church's performance or value of its equity and those instruments designated at fair value, all other financial assets and liabilities are subsequently measured at amortized cost.

Cochrane United Church
Notes to the Financial Statements
For the year ended December 31, 2021
(Unaudited)

Transaction costs and financing fees directly attributable to the origination, acquisition, issuance or assumption of financial instruments subsequently measured at fair value are immediately recognized in excess of revenues over expenses. Conversely, transaction costs and financing fees are added to the carrying amount for those financial instruments subsequently measured at cost or amortized cost.

Measurement uncertainty (use of estimates)

The preparation of financial statements in conformity with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of revenues and expenses during the reporting period.

Accounts receivable are stated after evaluation as to their collectability and an appropriate allowance for doubtful accounts is provided where considered necessary. Provisions are made for slow moving and obsolete inventory as well as warranty and after sales service costs. Amortization is based on the estimated useful lives of capital assets.

By their nature, these judgments are subject to measurement uncertainty, and the effect on the financial statements of changes in such estimates and assumptions in future [years] could be material. These estimates and assumptions are reviewed periodically and, as adjustments become necessary they are reported in excess of revenues over expenses in the years in which they become known.

3. Long-term debt

	2021	2020
United Church of Canada loan bearing interest at 2% per annum, repayable in monthly blended payments of \$400. The loan matures on December 31, 2023 and is unsecured.	9,265	13,830
Less: Current portion	4,657	2,143
	4,608	11,687

Principal repayments on long-term debt in each of the next two years are estimated as follows:

	Principal
2022	4,657
2023	4,608
	9,265

Interest on long-term debt amounted to \$235 (2020 – \$302).

**4.
Financial
instruments**

The Church, as part of its operations, carries a number of financial instruments. It is management's opinion that the Church is not exposed to significant interest, currency, credit, liquidity or other price risks arising from these financial instruments except as otherwise disclosed.

Liquidity risk

Liquidity risk is the risk that the Church will encounter difficulty in meeting obligations associated with financial liabilities. The Church's exposure to liquidity risk is dependent on the receipt of funds from its donors and other related sources.

Other price risk

Other price risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices (other than those arising from interest rate risk or foreign currency risk), whether those changes are caused by factors specific to the individual financial instrument or its issuer, or factors affecting all similar financial instruments traded in the market. The Church's investments in publicly-traded securities and corporate bonds exposes the Church to price risk as these investments are subject to price changes in an open market due to a variety of reasons including changes in market rates of interest, general economic indicators and restrictions on credit markets.

5. Covid-19

Since March 12, 2020, the outbreak of the novel strain of coronavirus, specifically identified as "COVID-19", has resulted in a widespread health crisis that has affected economies and financial markets around the world resulting in an economic downturn. This outbreak may cause the cancellation of operating events and increased government regulations or interventions, all of which may negatively impact the operations or financial condition of the Company. The duration and impact of the COVID-19 outbreak is unknown at this time and is not possible to reliably estimate the length and severity of these developments.

During the year, the Church recognized \$18,432 in Canada Emergency Wage Subsidy ("CEWS") and the Small Business Assistance Program ("SBAP") as other income. CEWS was introduced in response to the COVID-19 pandemic, provide eligible employers with a subsidy to cover a portion of wage costs paid to eligible employees during prescribed claim periods. There are no unfulfilled conditions related to amounts recognized. However, amounts claimed under these programs are subject to validation and detailed verification by the Federal Government. The SBAP was introduced to provide small businesses with additional relief if the entity incurred a reduction in revenue