

# Annual Report 2020



**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**  
**Email: [info@cochranestreetuc.com](mailto:info@cochranestreetuc.com)**  
**Website: [cochranestreetuc.com](http://cochranestreetuc.com)**  
**Telephone: 709-722-3023: Fax:709-722-3260**  
**81 Cochrane Street, St. John's, NL A1C 3L7**

## TABLE OF CONTENTS

	Page No.
Table of Contents.....	2
Baptisms, Marriages, In Memoriam ...	3
Church Council.....	4
Minutes AGM 2019 Part 1 (Oct 14, 2020) .....	5-9
Minutes AGM 2019 Part 2(Nov 8, 2020) .....	10-11

### REPORTS

Minister, Rev. Miriam Bowlby .....	12-13
Chair of Church Council .....	14-15
Ministry and Personnel .....	16
Worship and Pastoral Care .....	17-18
Music Director .....	19-21
Bridge Fellowship Group .....	22
Men's Service Club .....	23
Men's Service Club Financial Report .....	24
United Church Women .....	25
United Church Women Financial Report .....	26
Archives .....	27

### FINANCIAL

Treasurer's Report .....	28
Financial Statements .....	29-38
Budget.....	39-42

### APPENDIX

Cemetery Report .....	43
Bridges to Hope .....	44-46

## **CHURCH STATISTICS**

### **BAPTISMS**

Robert Dean Rideout, son of Leslie Churchill and Trevor Rideout

Raiden Leslie Raymond Garland, son of Roylynn Tiffany Gough and Randy William Joseph Garland

Oliver Watts Smith, son of Tiffany and Evan Smith

### **MARRIAGES**

Samantha Lisa Evans and Oliver Tony Dingwell

### **IN MEMORIUM**

Alexander Robert Evans

Mary Ann Miller

Roberta Neil

Pauline Newbury

Cecil Calvin Pelley

## CHURCH COUNCIL

Chair, Church Council: Stephen Jewczyk.

Vice-Chair: VACANT

Secretary: Robyn McMaster

Treasurer: Tim Reynolds

Property Committee: VACANT

Ministries: VACANT

Worship: Paula Reynolds

Ministry and Personnel: Judy Kay

Regional Council Reps: Karen Critch, Bill Evans

*This section does not require elections as they are on the council by position or appointment from another group:*

Men's Club Rep: Fraser Ellis

Women's Groups: Linda Facey

Trustees Rep: VACANT

Chair of the congregation: Jim Oakley, Jean Brown, Lloyd Brown, Geoff Budden  
Ted Howell, Susan Winsor, Rev. Miriam Bowlby

Minister: Rev. Miriam Bowlby

*The following outreach programs require representatives:*

General Protestant Cemetery Committee: VACANT

Bridges to Hope Incorporated Ministry: Cheryl Sullivan Critch

**Cochrane Street United Church Annual Congregational Meeting**

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

October 14, 2020

Attendance: Attendance was taken by the AGM Secretary. There were 14 persons in attendance.

The meeting started at 7:05 PM. The Cochrane Street United Church (CSUC) Annual Congregational Meeting (ACM) agenda, 2020 nominations, and the annual report for 2019 were distributed by congregational email on October 6, 2020, as well as made available before worship service on October 4 and October 11, 2020, and at the commencement of today's ACM.

**1. CALL TO ORDER**

The meeting was called to order by Jim Oakley who advised the congregants that if the ACM is not completed by 9:00 PM, unless a motion to continue is made, a congregational meeting to complete outstanding items will be held at earliest next date.

ACM Chair noted that there were insufficient members in attendance for quorum. Stephen Jewczyk, Chair of CSUC Council, recommended that the meeting go ahead. A brief congregational meeting will be held after worship service to confirm the motions that will be passed at today's meeting. The draft minutes of this meeting will be prepared and distributed prior to the November 8, 2020, meeting. This approach was agreed to unanimously by those in attendance.

**2. ELECTION OF CHAIR OF CONGREGATION AND AGM SECRETARY**

Reverend Miriam Bowlby 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 moved by Stephen Jewczyk/Heather McMaster. Motion Carried.**

**Motion: to elect Robyn McMaster as Secretary for the AGM moved by Tim Reynolds/ Stephen Jewczyk. Motion Carried.**

**3. OPENING PRAYER & MOMENT OF SILENCE**

Rev. Miriam Bowlby led the congregation with a Prayer for Guidance and a moment of silence for members who passed away in 2019.

**4. APPROVAL OF AGENDA**

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

**5. APPROVAL OF AGM MINUTES OF March 24, 2019 - - CHECK DATE ON 2019 ACM minutes**

**Motion: to approve Minutes from AGM of March 24, 2019, with adjustment to date of minutes that were in the heading as March 26, 2017, moved by Stephen Jewczyk/Linda Facey. Motion Carried.**

**5. a BUSINESS ARISING FROM THE MINUTES**

There was no business arising from the 2019 ACM and Congregation Meeting minutes.

**6. ACCEPTANCE OF 2019 FINANCIAL STATEMENTS**

CSUC Council's Treasurer, Tim Reynolds, was pleased to present the report to the congregation. However, CSUC continues to struggle to meet its budgetary expectations – more and more pronounced every year. This is not sustainable. Our congregation is too small. We have to get bigger or increase funds in a different way in order to get back to fundraising levels that were met in the past. If CSUC doesn't meet its revenue targets, ministries will have to be reviewed and potentially reduced.

## REVENUES AND EXPENDITURES

Regular givings were \$103,083.00 – a \$10,000.00 drop from 2018. A considerable amount of this decline was because of Snowmageddon 2020 – no Christmas services or concerts.

Special givings are mostly the memorial givings.

Fundraising is still well below target for 2019. Expenditures were able to be reduced a little bit, but not enough.

## ASSETS AND LIABILITIES

From the second page, - \$6,116.00 is carried over to Page 4. Current cash for 2019 is \$14,654.00 – CSUC's lowest fluidity yet. Ninety-five percent (95%) of marketable securities is Peters' Organ Fund. There is also a grant from the National Church about 3-4 years ago that still hasn't been used for the project, Embracing The Spirit.

The \$112.00 for the UCOF Picnic is part of cash assets.

## OPERATING ACTIVITIES

There is a negative number for operating activities which transfers over from Page 2 to Page 5. This page basically summarizes the flow of the funds through to the cash at year end.

## CONTRIBUTIONS TO PARTNERS

Another part of operations is the money given to CSUC partners. A special service was held at Cochrane Centre in the spring in which money was raised for them.

The assessment is kept lower when total revenue is lower.

**Motion: to accept 2019 Financial Statements, moved by Tim Reynolds/Heather McMaster. Motion Carried.**

## 7. APPROVAL OF 2020 BUDGET

Employee related expenses of \$102,277.00 are a little off from Winsor Coombs, but that's because Tim Reynolds calculated his differently. There are a few mitigating factors. The employee related expenses were reduced by \$7,000.00 due to Rev. Miriam Bowlby being on leave from September 2019 into March 2020. As well, the Music Ministry expenses were less due to not having choral scholars during that same time span.

Tim has the bank carry-over included, which accounts for the difference in revenue.

Fundraising continues to be a challenge.

Patricia Young enquired about the account for the project, Embracing The Spirit. Tim responded that an application was sent to the National Church for \$5,000.00 to find ways to reach out to the community and generate interest in CSUC.

CSUC must determine how to deal with the deficit dilemma to maintain its ministry and other expenses. Only about \$14,000.00 is in the bank which is why CSUC Council has been encouraging people to volunteer and come up with ideas to raise money.

Pages 16 and 17 of the 2019 ACM Report are a detailed breakdown on how the funds are used. This is how the budget is broken out so anyone can see how the money is spent.

Funds for the Peters' Organ Fund have increased from \$48,561.45 to \$54,413.21.

Tim noted he missed an error by the accountants. A very small amount of funds from operating budget was from operations expenses.

Fraser Ellis enquired whether Cochrane Street United Church would have to close due to its ongoing financial situation. Tim replied that, with exception of the significant deficit in fundraising, the church is generally meeting its financial obligations. However, this situation cannot continue as we are continuing to decrease our financial resources year over year and we are at a stage where we will have difficult decisions to make. However, givings are up, including special purpose givings, so CUSC is in very good shape for this time of year – better than other years. But fundraising remains a challenge. CSUC cannot operate without it. It's a fundamental requirement.

The Canadian Employment Wage Subsidy from the federal government helps. This only keeps CSUC afloat until a solution is found. We would not have been here today if Rev. Miriam had not taken unpaid leave from January to March, 2020.

The congregation is too small to do this on givings alone. Another solution is needed and quickly. CSUC has been skating on ice for a long time. The account cannot go any lower. We are in dire straits.

Sandy Stavlo asked if there was any movement in amalgamating churches. Tim said there was nothing being done. CSUC is an older congregation and doesn't have the strength to do the traditional things it used to do. A viable way needs to be found in order to raise extra revenue or make expense adjustments.

**Motion: to approve 2020 Budget, Moved by Tim Reynolds/Robyn McMaster. Motion Carried.**

**8. APPROVAL OF AUDITORS FOR 2020**

**Motion: to approve Winsor Coombs (merged with MNP since June 1, 2020), as Official Accountants for 2020 moved by Tim Reynolds/Stephen Jewczyk. Motion Carried.**

**9. ACCEPTANCE OF REPORTS IN 2019 ANNUAL REPORT**

**Motion: to approve all reports moved by Heather McMaster/Paula Reynolds. Motion Carried.**

**10. ELECTION OF CHURCH COUNCIL FOR 2020**

A nominations report was presented to the congregation with names of nominees for the various individual positions. The Chair went through each position that was to be voted on at the Congregational meeting.

Stephen Jewczyk informed attendees that Cheryl Sullivan Critch has asked to be a nominee to be a representative on behalf of CSUC on Bridges To Hope Board.

**NOMINATIONS FOR 2020 CHURCH COUNCIL:**

Chair, Church Council:	Stephen Jewczyk.
Vice-Chair:	VACANT
Secretary:	Robyn McMaster
Treasurer:	Tim Reynolds
Property Committee:	VACANT
Ministries:	VACANT
Worship:	Paula Reynolds
Ministry and Personnel:	Judy Kay
Regional Council Reps:	Karen Critch, Bill Evans

This section does not require elections as they are on the council by position or appointment from another group:

Men's Club Rep:	Fraser Ellis
Women's Groups:	Linda Facey
Trustees Rep:	Jean Brown
Chair of the congregation:	Jim Oakley
Minister:	Rev. Miriam Bowlby

The following outreach programs require representatives:

General Protestant Cemetery Committee: VACANT  
Bridges to Hope Incorporated Ministry: Cheryl Sullivan Critch

**Motion: to approve Nominations for 2020 Church Council, moved by Stephen Jewczyk/Paula Reynolds. Motion Carried.**

Sandy Stavlo wished to know whether the property committee was necessary since First Light now manages the building and the congregation does not own any property.

Stephen Jewczyk explained that we are still using an old governance model with respect to CSUC Council. The governance model needs to be revised to reflect the changes in the church and the congregation. As a congregation, CSUC doesn't really own a property anymore except decorative and liturgical items and certain furniture. The members of the congregation are members of Cochrane Centre. So if there's a concern about the property, they can raise it to the Cochrane Centre Board.

In response to a question about the church organ, legally, the church organ belongs to Cochrane Centre since the ownership of the CSUC property including attachments were transferred to Cochrane Centre. However, this is still United Church of Canada property, so any changes need approval from Regional council and the National Church. But directly, the congregation don't have final say as CSUC.

## 11. OTHER BUSINESS

Stephen Jewczyk spoke up about the financial situation being a challenge to the congregation and their Council. He said that CSUC has come through in so many different ways despite financial shortcomings – not to down play the seriousness of the situation. But in the long run this will not help us. New sources of revenue are needed in different ways or ministries will be affected. Stephen is proud of all the challenges CSUC has overcome in 2019. Especially the Worship and Pastoral Care Committee leader, Paula Reynolds, coming through for us in planning Sunday worship services. It has been quite a learning experience on how the operation works! He thanks all our congregation for their support in ministries and fundraising.

Patricia Young brought attention to how well the recent Harvest Sale was organized, and thanked those who made or brought items and purchased them. She thanked Stephen Jewczyk for doing a terrific job as Chair of CSUC as well as Tim Reynolds, CSUC's Treasurer, for doing so well holding the leash on finances yet open to financial possibilities. She said it's great having our Minister back. The thought and work into ministries and reaching out to the congregation is very much appreciated. Patricia added that churches all over the world are affected negatively by COVID-19, not just CSUC.

Stephen Jewczyk stated that given the size and age of CSUC's congregation, it is no longer possible to do labor intensive fundraising that takes up a lot of energy. Judy Kay spoke up, saying that she is looking into fundraising which will be discussed in the next council meeting – "If the Spirit moves us all in different ways, then maybe we should follow those solutions".

Fraser Ellis asked if persons using the mike have to wear a mask. The mask muffles the sound too much for those who are hard of hearing to understand what is being said. Rev. Miriam responded that while the ACM's Chair has the use of one mike, the other one is shared. She shared the safety guidelines with Fraser immediately after the meeting.

## 12. MOTION TO ADJOURN

**Motion: to adjourn meeting, Moved by Heather McMaster/Robyn McMaster. Motion Carried.**

Meeting adjourned at 8:19 PM.

## 13. CLOSING PRAYER

Rev. Bowlby closed the October 14, 2020, meeting in a prayer.



Minutes submitted by Robyn McMaster, Church Council Secretary



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Jim Oakley  
Congregation Chair

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Robyn McMaster  
Secretary

**Attendance at Annual General Meeting  
October 14, 2020**

Betty Barnes  
Rev. Miriam Bowlby  
Karen Critch  
Fraser Ellis  
Linda Facey  
Stephen Jewczyk  
Charlotte Jewczyk  
Judy Kay

Heather McMaster  
Robyn McMaster  
Jim Oakley  
Paula Reynolds  
Tim Reynolds  
Sandra Rowe  
Sandy Salvo  
Patricia Young

**Cochrane Street United Church Annual Congregational Meeting – PART II**

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

November 8, 2020

Attendance: Attendance was taken by the ACM Secretary. There were 30 persons in attendance.

The second Annual Congregational Meeting (ACM) began at 12:10 PM. The Cochrane Street United Church (CSUC) ACM agenda, 2020 nominations, and the annual report for 2019 were distributed by congregational email on October 6 as well as made available before worship service on October 4, October 11, and October 14, 2020, and at the commencement of today's ACM.

**1. CALL TO ORDER**

The meeting was called to order by Jim Oakley.

**2. OPENING PRAYER & MOMENT OF SILENCE**

Rev. Miriam Bowlby led the congregation with a Prayer for Guidance.

**3. QUORUM**

Stephen Jewczyk, Chair of CSUC Council, noted that there were sufficient members in attendance for quorum.

**4. ELECTION OF CHAIR OF CONGREGATION AND ACM SECRETARY**

Reverend Miriam Bowlby 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 and Robyn McMaster as Secretary for the second ACM moved by Stephen Jewczyk/Jalna McMaster. Motion Carried.**

**5. APPROVAL OF AGENDA**

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

**6. APPROVAL OF ACM MINUTES AND MOTIONS of October 14, 2020**

**Motion: to approve Minutes from the first ACM of October 14, 2020, with adjustment to date of minutes that were in the heading as March 26, 2017, moved by Stephen Jewczyk/Ian McMaster. Motion Carried.**

**7. OTHER BUSINESS**

No other business to report.

**8. MOTION TO ADJOURN**

**Motion: to adjourn meeting, Moved by Brian Johnston/Sandy Stavlo. Motion Carried.**

Meeting adjourned at 12:20 PM.

**9. CLOSING PRAYER**

Rev. Bowlby closed the November 8, 2020, meeting in a prayer.

Minutes submitted by Robyn McMaster, Church Council Secretary



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Jim Oakley  
Congregation Chair

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Robyn McMaster  
Secretary

**Attendance at Annual General Meeting  
November 8, 2020**

Laura Baker  
Betty Barnes  
Rev. Miriam Bowlby  
Carolyn Bradbury  
Marie Butt  
Fraser Ellis  
Henrietta Ellis  
Bill Evans  
Olivia Evans  
Linda Facey  
Joyce Grimes  
Stephen Jewczyk  
Charlotte Jewczyk  
Brian Johnston  
Mary Johnston

Sandy Stavlo  
Joan Soulier  
Patricia Young  
Bea Pope  
Paula Reynolds  
Tim Reynolds

Judy Kay  
Ian McMaster  
Heather McMaster  
Jalna McMaster  
Robyn McMaster  
Judy Molyneux  
Jim Oakley  
Janet O'Brien  
Charles Pope, Sr.



## MINISTER'S REPORT

As I reflect on 2020, it seems to me that it's been a year of learning, a year of challenges and a year of resilience. I did not start the year with you because I was in the final stages of completing my MBA-SEE at Memorial University. I loved learning new ideas and new skills. I could not have accomplished this without the support of the amazing people of Cochrane Street United Church. In particular, I want to thank the Church Council not only for their support but for the many extra hours of volunteer time they did to make this possible.

I was in the final stages of completing the coursework for my MBA-SEE when a Global Pandemic was declared. I returned to work early so that I could help our community move into virtual worship. During this time, I began Worship Wednesday an online service and together we learned about Zoom church, online church and a hybrid of the online and in-person church. We even did a Zoom Prayer group! I'm amazed at how quickly and easily we've learned to adapt to our continually changing worship environment. We've learned how to zoom, about YouTube, about Facebook and that we can worship in person and online. Thank you all for showing up and learning to worship in new ways. Together we are a resilient community.

My thanks go out to our amazing volunteers, our church council and committee members. Your work for the church truly makes a difference not only in our church but in the broader community. Thank you to Robyn who keeps our office operating through all the ups and downs for 2020. I would not be able to do what I do in worship without the hard work and dedication of our Sunday Morning Team. It is a privilege to work with Evan every week and plan on how we are going to make worship not only happen but bring meaning to those attending. In September, John joined our Sunday morning team and I'm not sure how we managed to do virtual church without him. It is a joy and privilege to work with them both John and Evan each week.

2020 marked my 10<sup>th</sup> year serving Cochrane Street United Church. Ten years fly by! Together we've been on an incredible journey. In that time there have been ups and downs, joys and sorrows. As I look back at the last 10, I am in awe of your courage and your ability to respond to God's invitation. Cochrane Centre would not exist without your foresight and courage to say yes to a new possibility. Along the way, you've taken risks, cared for each other, supported each other and celebrated with each other. I look forward to seeing what God has in store for Cochrane Street United Church as we begin our next decade together.



Rev. Miriam Bowlby

*For a Brief Moment by Joyce Rupp*

for a brief moment  
early spring rains ceases,  
the sun breaks through  
ground.  
grey sky...

glitter on the dewdrops,  
touching the eyelashes  
of blooming forsythia,

where everything arrogant  
takes off its shoes  
to stand on holy

threads of gold,  
thin enough to pierce the forest,

making yellow bushes  
a place where beauty  
bows to brilliance,

**COCHRANE STREET UNITED CHURCH  
2020 REPORT  
CHAIR OF CHURCH COUNCIL**

Blessings to you all!

*“For everyone who has been born of God overcomes the world.  
And this is the victory that has overcome the world—our faith.”  
— 1 John 5:4*

What a year it has been! 2020 started with an unprecedented amount of snow over the 2019 Christmas and New Year season then was followed up on January 17 by Snowmagedden. Then March came with the declaration of a public health emergency in response to the COVID – 19 pandemic. As the year progressed, as we all know too well, we went into a March lockdown then a limited reopening to a “new normal” which continued throughout 2020 but as the year was ending COVID cases began to increase.

At Cochrane Street, the year began as it had ended with Rev. Miriam Bowlby on leave until May pursuing a degree at MUN. However, given the turbulent times, it was welcomed news that Rev. Bowlby returned early to assist with the spiritual and pastoral life of the congregation. The Worship and Pastoral Care Committee continued to organize worship services during Rev. Miriam’s leave and then continued to explore new ways to provide worship services to the congregation and community given the public health protocols and United Church restrictions. As a result, many aspects of the worship service were impacted including the registration of attendees, limiting numbers of worshipers in the sanctuary, increasing sanitization efforts, wearing of masks, social distancing between families, and even restrictions on singing. As the year went by, the Committee along with Rev. Miriam and our Music Director Evan Smith expanded the reach of Cochrane Street to the congregation and the community at large through virtual and on-line services with the assistance of John Williams, our video technical director. A special thank you to Paula Reynolds and the Worship and Pastoral Care Committee for delivering wonderful and uplifting worship services during this time. Our appreciation is also extended to Rev. Miriam Bowlby, Evan Smith, John Williams and Robyn McMaster for responding in caring and creative ways to the year’s challenges.

Most importantly through it all the faith and resilience of our church family shone through. Indeed, this has been a very interesting year for our Community of Faith. We have been blessed with the leadership and volunteerism shown by many to contribute to the life of the congregation. New opportunities and challenges have emerged. The spirit moved us in many different ways during these uncharted times and we are stronger for it. Support from our congregation remained constant and through this support your Council was energized to respond and reach out in a caring and joyful way.

Since March, many of our annual activities and meetings were curtailed but through our social media initiatives we were able to get the word out about both congregational and community

events. We did manage to undertake a number of fundraising activities. At Christmas time, we partnered with First Light to hold four outdoor services known as Christmas at Cochrane which included prayers by Elders, remarks by Lieutenant Governor Judy Foote, Deputy Mayor Sheila O’Leary, Councillor Maggie Burton and Santa Claus and carols by local musicians. Christmas Eve services were held with reduced numbers because of public health restrictions.

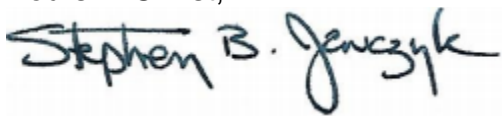
Throughout the year, Council and its Committees have continued to meet to respond to the changing environment and to reach out to congregation members. Council has met thirteen times over the course of the year, not including meetings held by Council members with the national church and regional council. Unlike previous years, most of these meetings focused almost entirely on operational matters and how to guide the congregation through these stormy times. An indication of this focus on sustaining the local congregation, Cochrane Street’s hosting of the 2020 First Dawn Eastern Edge Region Annual Conference was transferred to regional council. Even the 2019 Annual Congregational Meeting was postponed until November.

In closing, Council extends its appreciation to Rev. Miriam Bowlby who has responded to the challenge of the turbulent and ever-changing times and has introduced new outreach ministries through our on-line and virtual presence in the community.

I extend my heartfelt thanks to our Council members with whom I have shared this journey over past year. To Robyn McMaster, Karen Critch Chaytor, Fraser Ellis, Bill Evans, Linda Facey, Judy Kay, Paula Reynolds and Tim Reynolds, a big thank you. They have continued to demonstrate leadership and a strong commitment to the values and vision of the congregation even through these challenging times. I also want to take this opportunity to thank Linda Bowden, our Archivist who through her voluntary effort spends many hours collecting and organizing our church records, responding to individual requests for archival information and inspires our congregation through the weekly historical notes in the church bulletin. Once again, a special thank you to Harold Grandy for coordinating and organizing the annual report.

Finally, abundant appreciation to the congregation for their support as we continue to follow God’s plan whatever it may be. As in the early days of the Christian church, our faith will overcome the challenges before us.

Yours in Christ,



Stephen B. Jewczyk  
Chair, Church Council  
2021 03 07

## MINISTRY AND PERSONNEL (M & P) COMMITTEE REPORT 2020-21

The M&P committee echoes the sentiment of the Council chair in recognizing this has been an extraordinary year for our church. We are very fortunate in the face of all of the challenges we experienced, that we have a supportive congregation.


Rev. Miriam was on special study leave for the first 4 months, to allow her to complete the academic requirements of her Masters in Business Administration, MBA in Social Enterprise. With the successful completion of this program, she has been able to return full time to our congregation with renewed energy and knowledge truly relevant to the work we continue to progress at Cochrane St. One of our goals is greater involvement within the neighbourhood of our church. Building on the spirit of our past church work such as barbeques in the park, she spearheaded the Christmas at Cochrane initiative to very positive reviews. We look forward to growing this initiative next year. We have been so fortunate that she brings such innovation and interest to the work of our church. The virtual prayer sessions and themed weekly services have been a source of calm and rejuvenation for our congregation; particularly important this year when we have been very limited in our ability to celebrate together face to face. A silver lining in the constraints of this unique year, is we have gained a virtual congregation presence. We are committed to continuing this platform, even when all restrictions are lifted. Thank-you again Rev Miriam for your exploration and support of this form of worship.

Evan Smith, as Music Director for Cochrane St, continues to provide us with the gift of wonderful music. Despite the absence of the choir for much of the year due to COVID -19 restrictions, we have been blessed with a wonderful variety to the music that enhanced the experience of the worship. Whether we had the shared experience from our separate homes on Zoom, online or for those few months that we were back in the sanctuary, his contributions have been an integral part of our worship experience.

What a wonderful surprise this year that Patricia Young's rehabilitation from a past elbow injury enabled her to begin playing the organ again for us on special occasions. We are certainly blessed to have such wonderful depth in the musical celebration of worship and our church life.

Thank-you to Robyn McMaster who has worked diligently to provide our congregation with a weekly presence in the church office; such an important connection over this past year, in particular. We have worked to find the best match for her part time hours and the needs of the church.

The church functions fully due to the many volunteer contributions of its congregation; thank-you all for your input, in the various ways that has been possible this year. My thank-you to Olivia Evans and Cheryl Sullivan-Critch who have graciously continued to provide me with resource for the work of this committee. Whether virtually or on-site in the coming year, I invite all members of the congregation to seek volunteer opportunities as we reach out to accomplish the important work of the church.



Sincerely,  
Judy L Kay, Chair



## WORSHIP AND PASTORAL CARE

Purpose: The Worship and Pastoral Care Committee usually meets quarterly to plan and coordinate worship services and to support and enhance Pastoral Care.

-In 2020 our committee met seven times: February, May, June, July, twice in September, and November. As Rev. Bowlby went on sabbatical and did not return until May, extra worship planning was needed.

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

-This year because of the Covid 19 Pandemic, many of our members were shut in. Our committee decided to reach out and contact them individually. A phone tree was organized and we contacted the congregation three times: 1) Two to three months into the pandemic in May, 2) Before the reopening of church in September, 3) Before our Advent services in November.

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
- Evan Smith, Music Director, the Senior Choir, including our Choral Scholars, and musician Maggie Power, and all extra singers that enhanced our services throughout the year.
- Tim and Paula Reynolds, Olivia and Bill Evans, Mary and Brian Johnston, Joan Soulier and Sandra Stavlo, Joan O'Leary and Sandra Garland for preparing the communion table.
- United Church Women, for organizing and leading services at Glenbrook Lodge in February during Rev. Miriam's absence.
- The different individuals that helped decorate the church for Thanksgiving and Christmas.
- The United Church Women and different volunteers for coordinating Coffee Time after church in January, February, and, March.
- The Canadian Bible Society for providing Bible story books given to the children at Baptism
- Oliver Dingwell, Rebecca Pike, Rev. Eric Hillier, Karen Critch, Rev. Bruce Kearley, Paula Reynolds, Tim Reynolds, and Rev. Scott Parsons for conducting services in Rev Bowlby's absence.
- Our ushers
- A special thank you to Rev. Bruce Kearley who stepped in for worship related emergencies in Rev. Miriam's absence.

This year marked a very trying one for our committee. Because of the Covid-19 Pandemic our church was closed to the public after our March 15 service. Our committee continued with meetings via Zoom.

Rev. Miriam returned early and started programs through Zoom:

- Coffee Mondays
- Worship Wednesdays
- Thursday Prayer Group

We began with Zoom church services and also prerecorded church services throughout the summer until our sanctuary reopened for services in September. At that time, we also acquired the expertise of John Williams who is live streaming and prerecording our services.

Submitted by:

A handwritten signature in cursive script that reads "Paula Reynolds". The signature is written in black ink on a light-colored background.

Paula Reynolds (Co-Chair)

## **MUSIC DIRECTOR**

I think we can all agree that this year has felt like numerous years in one. Reflecting on last year's report, written in February of 2020, however, could we have known what was in store?

The pandemic struck in March of 2020 and church was shut down. Miriam and I continued to add what we could to the weeks as we began our "Worship Wednesday" series. Through these beautiful short little sessions, we added traditional hymns, and prayers, with classic sacred, and sometimes contemporary or pop solos that fit our theme.

It was so meaningful for me at the time to be able to sing some of the emotions I was feeling - and the church was my only outlet. It seems that many people felt the same way, as the reaction to this weekly video was wonderful.

I never thought my singing would come in so handy as it did during this pandemic. I'm sure music directors who don't sing exist, but I would imagine they would have had a pretty rough time during this pandemic.

As we moved forward, we began Zoom church, and I led all the hymns playing and singing with the congregation singing along from home.

We were soon able to move into a combination of recorded church services and Zoom services. This was a huge undertaking (Which we did not realize at the time) - but the amount of time that was required to edit the videos and audio was certainly not our expertise and therefore was quite time consuming. But we persevered and managed to keep the music alive in the service.

As the year progressed and the fall approached, we were able to go back to church in person - and what a joy this was. The choir was able to return, thank goodness - with strict measures in place.

All members outside of their bubble had to sit 6 feet from each other and rehearsals couldn't be longer than 30 minutes. It was for this reason that I decided to cancel weekly choir practices for that time. The choir rehearsed on Sunday mornings before the service, and sang an anthem every TWO weeks. The extra week gave us at least 1 hour total to rehearse each piece.

With no choral scholars, and attendance a little shaky, the choir made some really wonderful music throughout the fall. The fall also saw the addition of John Williams - our technical expert! I have worked with John for years and once the budget for him was approved, it became clear how much the quality of online services and live streaming could be with someone who knew what they were doing.

With the congregation unable to sing - and the choir not able to be heard through the microphones (given their spacing of 6 feet per bubble), I continued to sing into a microphone throughout the fall to allow those at home to hear the hymns and service music. This meant that the organ was left virtually untouched. Playing organ and singing is not nearly as feasible as playing piano and singing.

As Lessons and Carols approached - it was clear that the choir required some reinforcements. With the limited rehearsal time we had - there was simply no way the choir could deliver the standards they had been accustomed to delivering for Lessons and Carols.

For the few weeks leading up to Christmas, the choir ceased singing anthems, so we could use our Sunday morning rehearsals for Lessons and Carols prep. I then brought in some outstanding singers from around the city to lead the singing in an Advent service and join together for Lessons and Carols. Meghan Herder, Darrin Martin, and Mary Antle each led one service during Advent, and then along with myself and the choir, lead the music during Lessons and Carols. With the addition of Lee Tizzard on sound, and John Williams on the live stream - it truly was a Lessons and Carols I will never forget.

As well, coinciding with Advent we ran our Advent Tree lighting each Sunday at 5. Along with myself, we had some wonderful music leaders including Peter Halley, Shelley Neville, Sheila Williams, and Alex Abbott.

When the new year began, I continued the pattern with the choir of singing a solo one week and an anthem the next. We only got a few anthems in before we were hit with another Alert Level 5.

Thankfully, this time we were prepared for it. John was already involved, and it was clear that this time we could switch to recorded services and live streams from the get go. I think this was helpful in not creating the same void that we all felt the first-time church had to shut down.

This also meant we were back to solos for me every week. Miriam and I, along with the worship committee thought it would be a great idea to mix up solos and service music with the usual sacred Voices United, More Voices, classic old hymns, as well as pop, rock and folk music that fit into the messages of the day. This took us from having solos in each weekly service ranging from "The Times They Are a-Changing" by Bob Dylan, "Bridge Over Troubled Water" by Simon and Garfunkel", "It Is Well With My Soul", all the way to "How Sweet It Is" by James Taylor.

So many times throughout the year I have been feeling frustrated that the only way we can share music during lock downs (or semi lock downs) is through myself singing hymns and solos. I constantly think "My goodness - people must be getting sick of me by now" and yet each week I receive a beautiful message from someone in the congregation online or in person thanking me for the music that week. The kindness of the people we are surrounded by in this wonderful community of Cochrane Street United Church has kept me going this year. Singing through the happy and the sad. And I am forever grateful!

With the change to Alert Level 4, we are very much looking forward to our upcoming Good Friday and Easter Sunday services. I have enlisted the help of some more brilliantly talented people to make the Good Friday service a musical journey through the passion of the Christ. We will be joined by Abra Whitney, Kara Nottle, Shelley Neville, Peter Halley, Darrin Martin, and Dominic Greene to help us share the message through song.

Easter Sunday will find ECMA Nominees "Quote the Raven" performing their original song "Golden Hour" with the service music being led by Peter, Shelley, Abra and myself.

Updates on the Casavant Organ continue to flow in as the blower room gets cleaned within the coming weeks. Then the instrument can be turned on and we can see where we have to go from there. It's certainly an exciting time on that front as it's been over 5 years since the organ has been played.

August will make the end of my 5th year with Cochrane Street United and I look forward to many more surrounded by this community of support, love and faith.

A handwritten signature in black ink, appearing to read "Evan Smith". The signature is stylized and cursive, with the first name "Evan" on the left and "Smith" on the right.

Evan Smith  
Music Director

## **BRIDGE FELLOWSHIP GROUP**

The CSUC Bridge Group has folded and closed out the bank account. The remaining funds were distributed to the following:

- Bridges to Hope
- Kids Eat Smart
- School Lunch Program
- Choices for Youth

Respectfully submitted:



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Linda Boone

## **MEN'S CLUB ANNUAL REPORT 2020**

The Men's Club, like most groups within the church, had its last meeting in March of 2020 with hopes of getting new leadership with the retirement of Gerry Penney.

After many years of faithful service, Gerry wished to retire as president of the club and we had hoped to get new blood at the top in the changing times before us.

However, this was not to be. The COVID 19 Viral epidemic and its effects were and continue to be far reaching with prohibited meetings of all kinds and performances at fund raising and gatherings, cancelled.

Our fellow Brother Tim Reynolds, as treasurer, has given us our financial report for the year, but it remains static as to any events for 2020. Any donations to the Church have been deducted from our 2019 balance, and mostly as memorials to the deceased members of our club.

At time of writing, our losses include Bob Evans in March, Dave Boone in Jan 2021 and Sig Lenser in Feb 2021, members whose long history of service will be remembered.

I must single out the works of Dave Boone whose work as chef, fund raising organizer and other events within the church will be long noted.

The pandemic will pass and with its passing we hope that our club will have new leadership, new hopes and aspirations for the changing church.

May God Bless our Club, our Church and its Membership.

Fraser Ellis,  
Past President

**Men's Club Financial Report  
Cochrane Street United Church  
Jan 01, 2020 to December 31, 2021**

<u>Item</u>		<u>Balance</u>
Opening Balance		1365.87
Credits		
Feb. Supper	110.00	
Memorial Gift	50.00	
Sub-total	160.00	1525.87
Expenses		
Feb. Supper	51.40	
Memorial (2)	100.00	
Bank Fee	87.00	
Sub-total	238.40	
Closing Balance		1287.47

Submitted by:



Tim Reynolds,  
Treasurer



## **UNITED CHURCH WOMEN**

We have 14 members in our UCW. No meetings were held in 2020 because of snow storms and Covid-19.

Elizabeth Purchase moved to a retirement home. Some of our members visited her and had a picnic lunch with her. She was overjoyed!

No fundraising was done because of Covid-19. Hope 2021 will be a better year.

Respectfully submitted,

  
Laura Baker

**UNITED CHURCH WOMEN  
FINANCIAL REPORT**

January 1, 2020 – December 31, 2020

BALANCE January 1, 2020	\$	278.84
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**RECEIPTS**

Sale of quilts	200.00	
Donations	50.00	
Coffee money	<u>194.70</u>	\$ <u>444.70</u>
		\$ 723.54

**EXPENSES**

Cochrane St. United Church	225.00	
East District Allocations	215.00	
Can. Bible Society	48.00	
UCW Expenses	<u>37.00</u>	\$ <u>525.00</u>
		\$ <u>198.54</u>

BANK ACCT. \$ 198.54  
December 31. 2020



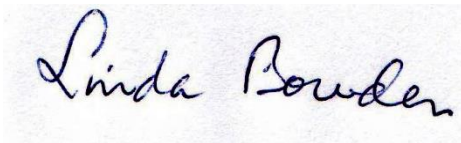
R. Lenser  
Treasurer

## ARCHIVES REPORT

As this past year has been one of lockdown and church activities severely restricted, archives work has been limited. I wish to assure the congregation that all our records are securely and safely stored in the rented storage unit. There have been no accessions during this past year; pending transfers from Council are Council records for 2017, 2018, 2019, and 2020.

With many weeks of no in-house worship, Notes from the Archives had been an intermittent project. For the most part these “notes” were only written when the bulletins were printed for in-house worship, so that everyone, whether online or in person, had access to the same “notes” in the same timely manner.

Our congregation started on Cochrane Street in 1882 with the dedication of our first building. As I write this for the 2021 annual meeting, I would like to mention that next year, 2022, is the 140<sup>th</sup> anniversary of worship, fellowship, and work for our congregation.

A handwritten signature in black ink that reads "Linda Bowden". The signature is written in a cursive style and is centered within a light gray rectangular box.

Linda Bowden  
Volunteer Archivist

## **TREASURER'S REPORT**

I am pleased to provide the 2020 Treasure's report for Cochrane Street United Church and the proposed budget for 2021. 2020 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.

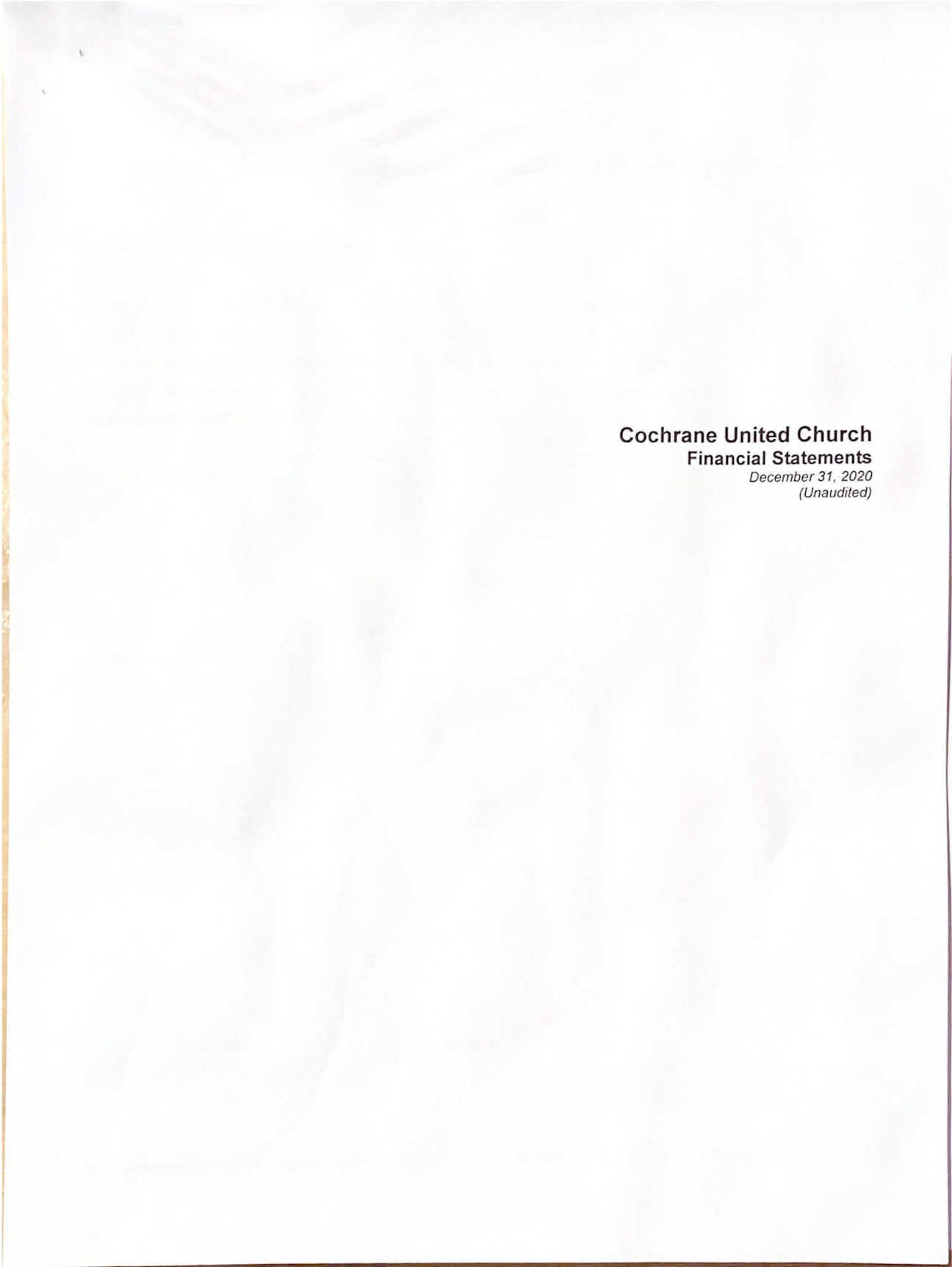
Thank-you to all of you that continued to support our ministries throughout this challenging time. Your givings to our collection plate actually went up a little over 2019! Although I say this all the time it can never be said too often – Thank-you! Thank-you! Thank-you! Your givings help us to continue 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. To help compensate for these losses we applied for the Federal Wage Subsidy program last summer. Our application was approved and we continue to be supported monthly through this program. In the fall we applied for a provincial Covid support grant and were successful with this application as well. These Federal and Provincial funds will help sustain us until we are able to resume fundraising on a more consistent basis.

With our Minister off on leave without pay while continuing her studies last winter and spring we were able to operate at a sustainable level. Now, with our Minister back full time to lead and assist us and with the Covid 19 governmental support providing us some extra time, the congregation must strive to develop a sustainable ministry that will guide us for the next few years. This ministry must reflect our expectations and priorities while at the same time keeping the size and age of our congregation and our fundraising and stewardship potential into account.



Tim Reynolds  
Treasurer



**Cochrane United Church**  
**Table of Contents**

*For the year ended December 31, 2020*  
*(Unaudited)*

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	<i>Page</i>
<b>Independent Practitioner's Review Engagement Report</b>	
<b>Financial Statements</b>	
Statement of Financial Position.....	1
Statement of Operations.....	2
Statement of Changes in Net Assets.....	3
Statement of Cash Flows.....	4
<b>Notes to the Financial Statements.....</b>	<b>5</b>

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## Independent Practitioner's Review Engagement Report



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, 2020, 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, 2020, 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.

### Other Matter

The financial statements of Cochrane United Church for the year ended December 31, 2019 were reviewed by Winsor Coombs of Mount Pearl, NL, Canada, prior to its merger with MNP LLP. Winsor Coombs expressed an unmodified conclusion on those statements on March 15, 2020.

Mount Pearl, Newfoundland and Labrador

April 5, 2021

Chartered Professional Accountants

**Cochrane United Church**  
**Statement of Financial Position**

*As at December 31, 2020*  
*(Unaudited)*

	<b>2020</b>	<b>2019</b>
<b>Assets</b>		
<b>Current</b>		
Cash	36,668	14,654
Marketable securities	57,012	54,413
Harmonized sales tax recoverable	721	1,902
	<b>94,401</b>	<b>70,969</b>
<b>Liabilities</b>		
<b>Current</b>		
Accounts payable and accruals	7,202	3,038
Deferred revenue	-	5,000
UCOF Picnic	112	112
Due to Cemetery Fund	80	100
Due to Cochrane Centre	800	-
Current portion of long-term debt	2,143	3,920
	<b>10,337</b>	<b>12,170</b>
Long-term debt (Note 3)	11,687	12,007
	<b>22,024</b>	<b>24,177</b>
<b>Net Assets</b>		
General Fund	15,365	(17,912)
Restoration Fund	-	10,291
Peter's Organ Fund	57,012	54,413
	<b>72,377</b>	<b>46,792</b>
	<b>94,401</b>	<b>70,969</b>

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, 2020*  
*(Unaudited)*

	2020	2019
<b>Revenues</b>		
Regular offerings	109,871	103,083
Special purpose collections	27,126	29,891
Fundraising	3,212	9,881
<b>Total revenue</b>	<b>140,209</b>	<b>142,855</b>
<b>Expenses</b>		
Assessment	6,972	5,154
Contribution to Cochrane Centre	-	198
Employee related expenses	80,019	101,533
General operating expenditures	25,324	27,480
Insurance	641	464
Interest and bank charges	1,745	2,178
Interest on long-term debt	302	723
Office equipment lease	287	-
Office expenses	2,750	4,430
Professional fees	6,025	6,065
Training	499	425
Travel	-	320
<b>Total expenses</b>	<b>124,564</b>	<b>148,970</b>
<b>Excess (deficiency) of revenue over expenses before other items</b>	<b>15,645</b>	<b>(6,115)</b>
<b>Other income</b>		
Government assistance <i>(Note 4)</i>	7,341	-
<b>Excess (deficiency) of revenue over expenses</b>	<b>22,986</b>	<b>(6,115)</b>

*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, 2020*  
*(Unaudited)*

	<i>General Fund</i>	<i>Restoration Fund</i>	<i>Peter's Organ Fund</i>	<i>2020</i>	<i>2019</i>
Net assets, beginning of year	(17,912)	10,291	54,413	46,792	47,056
Deficiency of revenue over expenses	22,986	-	-	22,986	(6,115)
Increase in Market Value of Investments	-	-	2,599	2,599	5,851
Interfund transfer	10,291	(10,291)	-	-	-
Net assets, end of year	15,365	-	57,012	72,377	46,792

*The accompanying notes are an integral part of these financial statements*

**Cochrane United Church**  
**Statement of Cash Flows**

*For the year ended December 31, 2020*  
*(Unaudited)*

	2020	2019
<b>Cash provided by (used for) the following activities</b>		
<b>Operating</b>		
Excess (deficiency) of revenue over expenses	22,986	(6,115)
	22,986	(6,115)
Changes in working capital accounts		
Accounts payable and accruals	4,964	(587)
Deferred contributions	(5,000)	-
Harmonized sales tax payable	1,181	(661)
	24,131	(7,363)
<b>Financing</b>		
Repayment of long-term debt	(2,097)	(1,673)
Cash contributions received for collections	-	112
Increase in due to cemetery fund	-	100
Decrease in due to cemetery fund	(20)	-
	(2,117)	(1,461)
<b>Investing</b>		
Change in Market Value of investments	2,599	5,851
<b>Increase (decrease) in cash resources</b>	<b>24,613</b>	<b>(2,973)</b>
<b>Cash resources, beginning of year</b>	<b>69,067</b>	<b>72,040</b>
<b>Cash resources, end of year</b>	<b>93,680</b>	<b>69,067</b>
<b>Cash resources are composed of:</b>		
Cash	36,668	14,654
Marketable securities	57,012	54,413
	93,680	69,067

*The accompanying notes are an integral part of these financial statements*

**Cochrane United Church**  
**Notes to the Financial Statements**  
*For the year ended December 31, 2020*  
*(Unaudited)*

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**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.

***Financial instruments***

The Church initially measures its financial assets and financial liabilities at fair value. It subsequently measures all of its financial assets and liabilities at amortized cost. The financial assets measured at amortized cost include cash and accounts receivable. The financial liabilities measured at amortized cost include accounts payable and accrued liabilities.

***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 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.

**Cochrane United Church**  
**Notes to the Financial Statements**  
*For the year ended December 31, 2020*  
*(Unaudited)*

**3. Long-term debt**

	2020	2019
United Church of Canada loan bearing interest at 2% per annum, repayable in monthly blended payments of \$200. The loan matures on December 31, 2026 and is unsecured.	13,830	15,927
Less: Current portion	2,143	3,920
	11,687	12,007

Principal repayments on long-term debt in each of the next five years, assuming long-term debt subject to refinancing is renewed are estimated as follows:

	<i>Principal</i>
2021	2,143
2022	2,186
2023	2,230
2024	2,275
2025	4,996
	13,830

Interest on long-term debt amounted to \$302 (2019 – \$723).

**4. Government assistance**

During the year, the Church recognized \$7,341 in Canada Emergency Wage Subsidy ("CEWS") and Temporary Wage Subsidy ("TWS") as other income. CEWS 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.

**Cochrane United Church**  
**Notes to the Financial Statements**  
*For the year ended December 31, 2020*  
*(Unaudited)*

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**5. Financial instruments**

The Church is exposed to various risks through its financial instruments and has a comprehensive risk management framework to monitor, evaluate and manage these risks. The following analysis provides information about the Church's risk exposure and concentration as of December 31, 2020.

**(a) Liquidity risk**

Liquidity risk is the risk that an entity will encounter difficulty in meeting obligations associated with financial liabilities. The Church is exposed to this risk mainly in respect of its receipt of funds from its donors and other related sources.

**(b) Market risk**

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk comprises three types of risk: currency rate risk, interest rate risk and other price risk. The Church is mainly exposed to other price risk.

**(c) 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 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 is exposed to other price risk through its investment in quoted shares.

**6. 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.

**BUDGET 2021****BUDGET**

	<b>2021 Projected Budget</b>	<b>Actual 2019</b>	<b>Actual 2020</b>	<b>Projected 2021</b>
<b>EXPENSES</b>				
Employee Related Expenses		102277	80576	108011
Office & Ministry Operations		14061	14164	14700
Bank, Professional Fees & Insurance		8654	8414	8525
Other United Church (assessment)		5154	7473	5854
United Church Line of Credit Repayment		2400	2400	4800
Music Ministry		17531	14181	15000
		<b>\$150,077</b>	<b>\$127,208</b>	<b>\$156,890</b>
<b>REVENUE</b>				
		<b>Actual 2019</b>	<b>Actual 2020</b>	<b>Projected 2021</b>
Regular Offering		42078	48710	49000
Regular PAR		58332	60182	61000
Cash		2672	979	1000
Fundraising		7212	2433	4000
Special offering, groups		24525	22126	24000
External partners/other revenue		8092	8120	16000
<b>SUB-TOTAL REVENUE</b>		<b>142,911</b>	<b>142,550</b>	<b>155,000</b>
Congregational Donation Cochrane Centre		18000	18000	18000
Congregational Donation Cemetery		1000	1000	1000
Congregational Donation Bridges to Hope		1203	1285	1300
Congregational Donation M & S		6014	5560	6000
Congregational Donation Bahamas Relief		1640	0	0
Congregational Donation Burry Heights Camp		559	0	0
Congregational Donation STNFC ( First Light )		0	185	0
Congregational Donation Stella's Circle		0	100	
<b>SUB-TOTAL REVENUE</b>		<b>28,416</b>	<b>26,130</b>	<b>26,300</b>
Bank Account Balance		<b>19,336</b>	<b>14,654</b>	<b>36,257</b>
Total Funds Available		<b>\$190,663</b>	<b>\$183,334</b>	<b>\$217,557</b>

		<b>2019</b>	<b>2020</b>	<b>2021</b>
<b>Worship Services</b>	<i>Regular Sunday Service, on line ministries, communion, baptism, confirmation, special services, wedding and liturgy.</i>			
	Personnel: Minister, Support Staff (34%)	34774	27396	36724
	Office & Ministry Operations (45%)	6327	6374	6615
	Bank fees, Professional fees, insurance, (20%)	1731	1683	1705
	Other expenses: UC assessment,...(20%)	1031	1495	1171
		<b>\$43,863</b>	<b>\$36,947</b>	<b>\$46,215</b>
<b>Congregational Development</b>	<i>Group meetings, Christian education, on line ministries, Sunday school, Messy Church, special family events.</i>			
	Personnel: Minister, Support Staff (17%)	17387	13698	18362
	Office & Ministry Operations (25%)	3515	3541	3675
	Bank fees, Professional fees, insurance, (20%)	1731	1683	1705
	Other expenses: UC assessment,...(20%)	1031	1495	1171
		<b>23,664</b>	<b>20,416</b>	<b>24,913</b>
<b>Music Ministry</b>	<i>Regular Sunday music, choir practice, choral scholars, guest performers for worship, on line ministries</i>			
	Personnel: Minister, Support Staff (0%)			
	Choir, Organist, Choral Scholars (100%)	17531	14181	15000
	Office & Ministry Operations (5%)	703	708	735
	Bank fees, Professional fees, insurance, (15%)	1298	1262	1279
	Other expenses: UC assessment,...(15%)	773	1121	878
		<b>20,305</b>	<b>17,272</b>	<b>17,892</b>



		<b>2019</b>	<b>2020</b>	<b>2021</b>
	<i>Ministry to individuals, families and groups in transition: grieving, sick, shut-in, personal crisis, adapting to changing families, adapting to change, pandemic response, crisis of faith, funerals.</i>			
<b>Pastoral Care</b>				
	Personnel: Minister, Support Staff (17%)	17387	13698	18362
	Office & Ministry Operations ( 10%)	1406	1416	1470
	Bank fees, Professional fees, insurance, tax (10%)	865	841	853
	Other expenses: UC assessment,...(10%)	515	747	585
		<b>20,173</b>	<b>16,703</b>	<b>21,270</b>
<b>Community Outreach</b>	<i>Outreach activities in support of on line ministries, BBQ in the Park, Cochrane Centre, Bridges to Hope, Bags to School, Stella's Circle, food sharing association.</i>			
	Personnel: Minister, Support Staff (12%)	12273	9669	12961
	Office & Ministry Operations (5%)	703	708	735
	Bank fees, Professional fees, insurance, (15%)	1298	1262	1279
	Other expenses: UCOF, UC assessment,... (15%)	773	1121	878
		<b>15,047</b>	<b>12,760</b>	<b>15,853</b>
<b>Other Church Related</b>	<i>Internal committees (Church Council, Cochrane Centre), United Community of Faith, NL Conference, General Council, on line support and infrastructure...</i>			
	Personnel: Minister, Support Staff (20%)	20455	16115	21602
	Office & Ministry Operations (10%)	1406	1416	1470
	Bank fees, Professional fees, insurance, (20%)	1731	1683	1705
	Other expenses: UC assessment,...(20%)	1031	1495	1171
	Loan Repayment	2400	2400	4800
		<b>27,023</b>	<b>23,109</b>	<b>30,748</b>
<b>Total Expenses</b>		<b>150,076</b>	<b>127,208</b>	<b>156,890</b>

**Peters' Organ Fund**

Opening balance January 1, 2020	\$54,413.21
Change in Value	2,598.54
Closing Balance December 31, 2020	\$57,011.75

## **THE GENERAL PROTESTANT CEMETERY BOARD**

The CSUC representative on the General Protestant Cemetery Board, David Boone, resigned in January 2020 after 25 years of faithfully representing Cochrane Street United Church. A heartfelt response of appreciation for his many years of service, not only to the Cemetery Board but to the Cochrane Street United Church, was sent to Dave upon receipt of his resignation notice.

Since January 2020, Cochrane Street United Church has not had a representative on the Cemetery Board and the position remains vacant.

Submitted by



Stephen B. Jewczyk  
Church Council Chair  
2021 03 17

## **BRIDGES TO HOPE**

### **REPORT TO OUR PARTNER CHURCHES FOR 2020**

Bridges to Hope, which is the largest Food Bank in St. John's, had, like most organizations in NL, a different and difficult 2020. However, like everyone else, we have worked through both Snowmageddon and COVID-19, and we have come through, learning new lessons about ourselves, our community and our clients, which have enabled, and will enable us to provide better services as we head into 2021.

Snowmageddon in January saw St. John's shut down, and Bridges to Hope with it. This was cause for concern for our clients who, with limited financial resources and city-wide food shortages, could be without sufficient food. The persistence of Jody our Manager with the city had them recognize our dilemma, and a plow was sent to create an access to Bridges to Hope. Jody and a group of about 8 Volunteers and Board Members arrived the next day and immediately set about packing emergency hampers. 100 hampers were packed and distributed by 2:00pm. Several food businesses who were closed came with deliveries of frozen food, dairy products, eggs and fruit and vegetables to restock supplies, and we were helped as well by two policemen assigned to us should there be crowd issues (there weren't). Community spirit was alive and well.

March saw COVID-19 arrive in NL, and with it concern about how we could operate as a Food Bank under Government restrictions. Each day brought new issues, and the Board held regular conference calls as to whether we could remain open. Finally, we agreed we had no choice but to close our doors at the end of March. The final day we were open, we emptied our shelves to those who came for hampers.

The Board and staff now had to work toward preparing for how and when we could reopen. A COVID-19 Health and Safety Committee was created, and the Committee carefully established Protocols and how to follow them according to Government regulations. This required physical and operational changes to Bridges to Hope, as many of our food sources such as churches and individual donors were no longer available to us, as well as suppliers unable to provide enough food for our needs.

Early May saw us in a position to reopen on a limited scale. It was fortunate that the students who were hired to begin with us in June under a Federal summer program (and were with us in 2019) were all available to start in May, and were able to help reopen and set up. We had received Federal COVID-19 monies for Food Banks, most of which we received as gift cards for supermarkets, and many generous businesses and companies and the general public donated funds to help us stay open. We gave out the limited food we had and gift cards to clients, we were able to have 2 Drive By Food Drives after which all food received was placed

in quarantine for three weeks, and from there we have moved ahead slowly and steadily to where we are now, about the same as in March 2020 with respect to food and number of clients. Since the reinstatement of Level 5 we are seeing an increase in the number of clients coming to us for help. Food insecurity seems to be a main concern these days, and we are doing our best to help those in need. All Protocols are still being followed, and they have become the basis for a new Health and Safety Committee for Bridges to Hope. Bridges to Hope has also created two new partnerships to aid in the distribution of food to those who have need, but are unable to come to our Pantry, Connections with Seniors and Local Wellness Collective (part of Food First NL). Seniors who need to use Food Banks and are unable to leave their homes or have no one to collect a hamper for them can contact Connections with Seniors, giving their MCP number and ID, and a list of their food needs. Connections will then contact Bridges to Hope, a hamper will be prepared according to what we have on our shelves, and Connections will pick up the hamper and deliver it. Local Wellness Collective provides the same service under the same conditions for people who need to use Food Banks and are ill or disabled. Bridges to Hope does not deliver hampers as we do not have the ability to do so.

August saw us wondering if we could do our Bags to School Program under present conditions, especially as so many parents count on this for their children. Again, a new method appeared. Thanks to Jody, staff and Dicks & Company we were to provide over 250 backpacks filled with school supplies appropriate for each individual. Clients registered with staff at Bridges to Hope giving the necessary information, and were then given a day and time to pick up their backpack. Monies were donated by many businesses, companies and individuals to provide supplies, and Dicks & Company staff assembled and identified all the backpacks in their warehouse, then delivered them for distribution to Bridges to Hope on the specified days. Dick & Company also helped us with reducing costs of materials. This was a much more efficient way to do the bags, and was quite successful.

A similar method was used to provide Christmas Hampers. Clients registered for hampers, noting family size – small, medium, large and extra large as to hamper needed. Rotary, with whom we have partnered to do these hampers for many years, chose in these times, not to pack actual hampers, but to give the value of what would be put in a hamper according to size, in a supermarket gift card of the same value. It was a very generous donation from Rotary, and made for providing hundreds of families with the means to purchase a Christmas dinner. We would like to introduce you to our new staff members. Our Manager is still Jody Williams, who many of you may recognize from interviews about Bridges to Hope. Kelly Yetman, who was our Administrator/Accountant moved out of the province. We were happy to welcome Lindsay Upshall to this position in September. We have established a new fulltime position, Pantry Manager, and have hired Lesley Burgess, who was one of our student staff in 2019 and 2020, and has been with us part time since September. She will help Jody with the Pantry and give him time for Fund Raising and his other responsibilities. We have also hired Emily Noel on a part time basis to help with stocking shelves.

Our other good news is that we have been making renovations at Bridges to Hope that are almost completed. The Pantry will now move to the main floor of the Cookstown Road building in what was formerly our Offices. The Offices have been moved upstairs in the same building.

This will give us a larger Pantry space, and will make providing services more efficient for staff, volunteers and clients. It is hoped in the future to renovate the present Pantry to become a food storage facility.

Because of the generosity of many organizations, businesses, individuals, and government COVID-19 based funding, we are at the moment financially stable. However, there is no guarantee we will see the same monies donated next year. Jody has worked hard on fundraising, and has had a successful year on our behalf. We hope we can continue to provide the services that we give, and also to start some new initiatives for our clients. A newsletter is in the offing to keep donors and partners up on what we are doing, and any new program initiatives we may undertake.

Again, we would like to thank all those who have supported and donated to Bridges to Hope, whether it be food, monies or your time. We value all three. Our Volunteers are one of our most valuable assets. We could not exist without them and are grateful for the time they give us. Our partner churches have been a big support especially with food donations. We appreciate that, since Churches are not back to usual, many church members have brought donations of food to us at Cookstown Road. We are unable to receive food from individuals under Level 5, but will welcome all donations after it is lifted.

We acknowledge the support and financial assistance of First Dawn Eastern Edge Regional Council of the United Church and the Presbyterian Synod of the Atlantic Provinces. Special thanks are given to the United Church of Canada who have made their Conference Calling Ability available to us at no charge so that we are able to conduct our many Board Meetings that cannot be held in person, and which are so important to dealing with the COVID-19 crisis, and operational issues as a Board.

We offer a special thank you to two of our participating churches. Wesley United and First United Church Mount Pearl have come to our assistance several times over the past year. In September Wesley allowed us to use their property to have a Drive By Food Drive, and then stored all food received in a closed room for the long quarantine. Wesley has also provided the Board of Bridges to Hope a place to have its meetings, as our own quarters cannot provide the required social distancing. We also held our Annual General Meeting at Wesley, and Rev. Mercer participated with prayer, and conducted the election of officers.

First United Church in Mount Pearl also held a Drive By Food Drive, and provided space for quarantine for food donated. They have also assisted us with providing space for food storage while Bridges to Hope is undergoing renovations and we required space to empty our building of food. Thank you to Wayne Rideout, a member of First United who on Tuesday's volunteers to drive a truck to Food Sharing to pick up our weekly supply of reclamation food. This requires loading the truck and unloading it at Bridges to Hope Pantry. We thank you Wayne for performing this important and essential service.

Hopefully by this time next year COVID in its many forms will be under control and we can return to the new 'normal' whatever that may be. We anticipate that Bridges to Hope will still be in existence as a Food Bank, and will continue to provide food and services for our clients, many of whom are the most vulnerable members of our society. We ask for your continuing support and prayers as we carry out our mandate.

Eleanor Bonnell, Board Chairperson

Bridges to Hope