

### **LIBRARY BOARD REPORT - Cheryl Bough, Coordinator**

The Library Board has stalled in its disbanding process. The Library Board did not purchase anything again this year with meetings conducted by email. The library was open until March and suggestions for purchase could be left in the library. Thank you Marilyn Bennett, Elizabeth Shantz.

### **BIRTH TO FOURS - Elizabeth Ewashkiw, Coordinator** **and CHILDREN'S CENTRE - Cheryl Bough, Coordinator**

Through music, story, crafts, discussion and being together, Christian education helped the children and leaders grow in faith and awareness of their spiritual nature. We aspired to deepen the understanding that God is present with us wherever we are and that God's love is shown through people's actions and words.

Our two programmes had been gradually moving to an amalgamated forum and this occurred during the fall with all ages meeting by Zoom each Sunday, at a time convenient to the participants (currently 6 p.m.) for a time of learning. A combination of *Seasons Growing Faith* and the virtual *GO Project* were our curriculum guides providing a nurturing faith-based programme. In 2020, we averaged about three children per week. We were indeed grateful for our dedicated, focused, and reliable team who contributed their faith, time, and skills to make this programme available. We moved the physical materials and equipment from the Birth to Fours rooms to the Children's Centre or donated it to appropriate local programmes. This will allow for the repurposing of the previous space for community use.

### **FINANCE – Richard Woodley, Team Leader**

The monthly financial records are being administered by Paulette Stacey of Select Services, ably assisted by Office Administrator, Carol Leslie. They have produced monthly Financial Statements for review by the Finance Team at their regular monthly meetings. Statements are reviewed and comments sent to the Intentional Interim Lead Minister for his review and presentation to the Governance Board. The Finance Team is also tasked with compiling the figures for the 2021 budget document for review and acceptance by the Governance Board and the congregation. Special mention must be made of the members of the UCW who continued their support with a \$5,000 contribution to the General Fund along with \$3,000 to Mission and Service in spite of not being able to conduct any fund raising events due to the pandemic. Finance Team acknowledges with thanks all church members who gave generously in support of the church in spite of not having in-person Sunday services due to the pandemic.

Specific thanks to the Bridge Street Foundation for the infusion of \$100,000 to assist with the ongoing daily expenses of the church.

### **Operating Results – Statement of Revenues and Expenditures**

Welch and Company, Chartered Professional Accountants, were retained to complete the 2020 Financial Statements.

- Total revenue was \$708,686. Total expenditures were \$743,413.
- Operating deficit was (\$34,727) net of Adjustment for Fair Market value of investments of \$(1,635) resulted in a deficit for the year of \$(36,362) on a budgeted deficit of \$(90,700.)
- Congregational givings for local expenditures were \$191,340.
- UCW financial support continued with total donations of \$8,000.
- Bridge St. Foundation contributed \$100,000 in the fourth year of a five year commitment.
- Trustee income from the Church General Investments earned \$10,870 in 2020.
- Parrott Trust interest earned in 2020 was \$13,797 and any unspent funds will be utilized in 2021.
- \$5,977 was received in memorial donations and bequests.
- Personnel expenses amounted to \$332,875.
- Property expenses amounted to \$78,143 which included \$27,402 for utilities and \$3,798 for capital works projects.

### Balance Sheet

- The value of the Church land and building were listed on the Balance Sheet at \$1. An explanation for this rationale was described in Note 5, Tangible Capital Assets, attached to the financial statements.

### Other Comments

- The White Gift reserve for 2021 is \$615.
- Support for the wider church (UCC) included \$9,278 in council dues and \$32,415 in Mission and Service contributions.
- Presbytery, in one of their last motions, authorized congregations with Manse funds to un-restrict 20% per year until further notice. \$19,391 of these funds were utilized for operations in 2020. Subject to Board and congregation approval (See Note 9 of the Financial Statements), \$15,519 will be available for 2021 operating expenses.
- Interest received from the Parrott Trust and General investments continue to decline due to current market conditions and reduced funds available to invest.

### **HOSPITALITY – Isabelle Hughes, Team Lead**

The definition of hospitality is... “the friendly and generous reception and entertainment of guests, visitors, or strangers”. Understanding that hospitality is God’s welcome in a world of difference, the members of the Hospitality/Fellowship Ministry Team, Ella May & John Attfield, Gary Botting, Marialice & Ted Fielding, Frank Hiebert, Isabelle Hughes, Glen Kennedy, Deanne Moring, Barbara Rath and Kay Summers, endeavour to model the practice of radical hospitality.

The team is responsible for coordinating and hosting congregational gatherings, such as Coffee Time, Anniversary Sunday, Canada Day, summer breakfasts, and the end-of-year picnic.

We did not get any volunteers to organize Coffee Time, so I arranged for two Coffee Time volunteers each Sunday. We now make the coffee, tea and juice, and people help themselves. We are not offering cookies or treats at Coffee Time to make it easier for the volunteers. We have not had Coffee Time since March 8, 2020 because of COVID-19.

Our 2020 church picnic, normally held in June, was cancelled because of COVID-19 and so were our summer breakfasts and anniversary luncheon.

John and Natalie Zandbergen coordinate the Greeter schedule. We also need more greeters. Please contact John and Natalie to volunteer for greeting when we return to holding church services in the Sanctuary.

Appreciation and gratitude is extended to members of the Hospitality Ministry Team, all Greeters and Coffee Time volunteers, and all members of the congregation for their commitment to creating a welcoming and hospitable atmosphere at Bridge Street Church.

#### *Associated responsibilities:*

#### **BOOK LOVERS CLUB – Carol Wolfigarth, on behalf of the Club**

The Bridge Street Book Lovers Club normally gathers from September to June on the second Thursday of the month to present a report and related information on the interesting, current books read, followed by discussion and refreshments. In 2020, the group of approximately 15 gathered in January, February and March due to COVID-19. They look forward to resuming this time of discussion and fellowship sometime soon!

### **PASTORAL CARE – Sue Reid, on behalf of the Team**

*We are called to walk compassionately with others long life’s journey in the presence of Christ.*

The Pastoral Care Team began 2020 with visits in LTC and Retirement Homes. Since mid-March, we were restricted to phone call visits because of the pandemic. Contact was also made through the

sending of cards. In January 2020 we welcomed The Rev. Bill Perry, Minister (Voluntary) of Pastoral Care.

Turkey dinners prepared by Meal Program volunteers were made available to folks who were on their own on Christmas Day. To coordinate this, members of the Pastoral Care Team made calls to several people and arranged for pickup or delivery of the meals. Many were delighted to receive the invitation. As a result of this outreach, several friendly visits took place and appreciation of the calls was evident.

*We are pilgrims on a journey,  
fellow travellers on the road,  
we are here to help each other  
walk the mile and bear the load.*

### **PERSONNEL – Doug Miles, Team Leader**

The Personnel Ministry Team was formed in January 2013 as part of the Governance Model adopted by Bridge Street United Church. It replaced the Ministry and Personnel Committee (M&P), as presented in the United Church of Canada Manual, and has similar duties, with some major exceptions. The Team works with, and reports to, the Church's Interim Lead Minister, rather than the Congregational Board, in matter related to the staff of Bridge Street Church. The Team maintains confidentiality on individual staff and congregation member issues, in accordance with The Manual of the United Church of Canada.

The COVID-19 pandemic throughout 2020 necessitated changes to Personnel Ministry Team meetings, as well as to staff assignments. The Team continued to meet on a monthly basis through ZOOM meetings. Certain staff hours needed to be reduced due to the reduction in regular church services, as well as in the use of the Church facility. Other positions were maintained at their regular hours due to their essential role in the functioning of the Church. Two, additional, part-time, staff were hired in 2020: Dianne West (Meal Program Supervisor), in early March to oversee End-of-the-Month and Thank God It's Friday meal programs (these duties were expanded at the end of March to also include coordinating the COVID-19 lunch program); and Lisa Morris (Lunch Service Supervisor), in November. Hours and duties of each staff member were reviewed on a monthly basis.

As conditions change and hopefully Bridge Street reopens, staff will help our Church family to return to normalcy.

On behalf of the Personnel Ministry Team, I would like to acknowledge the hard work of all of the staff: Rev. David King, Carol Leslie, Mitchell Cox, Rob Woodall, Steve van de Hoef, Dianne West and Lisa Morris. Appreciation is expressed for all that they do for the Bridge Street family, and its outreach into the world.

### **PROPERTY – Reg McCurdy, Team Co-Leader**

Due to COVID-19, there is not too much to report.

A few Structural issues were addressed this year, including:

- outsourced masonry/concrete repairs to middle and north Church Street steps
- outsourced drywall ceiling repair & painting of sanctuary north stairwell ceiling due to previous water damage
- outsourced handrail repair on front steps
- refinishing of badly-weathered, wood ramp door by Rob Woodall and Joe Santoni

Exterior trim painting for the south and east walls was postponed to 2021.

Under the category of Health and Safety, repair to steps at the most southerly Church Street entrance is scheduled to take place in 2021.

## **STEWARDSHIP –**

*“Stewardship is everything we do after we say ‘I believe’”.*

There is no Stewardship Team; therefore no stewardship activity to report for 2020.

## **WORSHIP & MUSIC – Bob Freeland, Team Leader**

Sunday, March 15, 2020 marked the last in-person worship service to be held in the Sanctuary before provincially-mandated restrictions from COVID-19 forced us to close our doors. One in-person service was subsequently held, on Thanksgiving, October 8, attended by 19 people. Included in that total were Reverend David King, Mitchell Cox (Music Director), Rob Woodall (Building Custodian) and media projectionist, Frank Hiebert.

The Worship & Music Ministry Teams joined forces in 2020 and met regularly during the first three months of the year, then with Zoom video-conference meetings in June and September.

The inability to hold in-person services and the switch to preparing on-line services added considerably to the workload of the Lead Minister. Rev. King has been working with Silvenwood Video Production to produce these services. Members of the Worship & Music Ministry Team have been frustrated that their participation in worship services has been reduced from previous years; however, members of the vocal choir have been able to participate in some services using the Apple ‘Acapella’ platform to record hymns. Mitchell Cox and Rev. King have also arranged for guest musicians to record occasionally, and several members of the Team have done scripture readings. A rendition of the traditional Christmas tableau was coordinated and produced by Elizabeth Ewashkiw, Faith Formation Ministry Team Lead.

While preparation of every aspect of the weekly services available on YouTube can sometimes provide technological challenges and are time consuming to produce, the reward for such efforts has resulted in consistent viewing numbers.

### *Associated Responsibilities -*

#### **CHOIRS – Veronica Leonard, President, BSUC Vocal and Bell Choirs**

The Bridge St. United Church Vocal and Bell Choirs were preparing for a busy year when activities ground to a halt on March 12, 2020. Singing and choirs (both voice and hand bells) were forbidden to meet in close proximity due to the easy spread of infection. News from the US included stories where half the people in a church choir succumbed to COVID-19.

We tried meeting by ZOOM for vocal choir practices, but, unfortunately, sound feedback and weak internet coverage from members living in Prince Edward County made it impossible to sing together. However, we found that meeting together on ZOOM was very inspirational at a time when we were frightened by the possibility of COVID-19.

Thanks to Moira Forrester, we learned about the Acapella app for Apple devices, which made it possible for one member of the choir to receive the musical soundtrack of a hymn recorded by Music Director, Mitchell, and then record the first vocal sound track over top and send it along to the next member in the email queue; each adding their own soundtrack along the way. We even found a trick whereby we could record a block of eight singers and insert that recording in another block of six to eight. There was a lot of trial and error, and we discovered that we did the best recording in groups of six along with Mitchell’s musical accompaniment. Larger groups tended to be more discordant. Sadly, not all members of the choir had Apple devices and some were uncomfortable with computers.

It is unfortunate that a similar project was not able to keep our bell choir active, but we hope to be able to return to in-church practices when the vaccine roll-out has made indoor worship possible again.

A huge thank you to our Music Director, who, despite reduced hours, was able to ensure the choir had a continuing participatory role in our weekly services.

A year to remember.

**Bridge Street Church Choirs Financial Statements - Harvey Tremere, Treasurer**

**BRIDGE STREET CHOIR  
FINANCIAL REPORT FOR 2020**

**Balance on hand, Jan 1, 2020** \$ 439.90

**Receipts:**

Members Contribution to Social Fund & other contributions	\$1,020.00	
Dividend Shares*	<u>35.00</u>	<u>1,055.00</u>
		\$1,494.90

**Expenditure:**

Gift to Mitchell Cox	<u>\$1,025.00</u>	<u>\$1,025.00</u>
Closing balance, Dec. 31, 2020		<u>\$ 469.90</u>

**BRIDGE STREET RINGERS  
FINANCIAL STATEMENT FOR 2020**

**Balance on hand, Jan, 1, 2020** \$590.31

**Receipts:**

Dividend Shares*	<u>\$ 114.00</u>	<u>114.00</u>
		\$704.31

**Expenditures:**

	<u>\$ .00</u>	<u>\$ .00</u>
Closing balance, Dec. 31, 2020		<u>\$704.31</u>

\* Both accounts are at Quinte First Credit Union. When this bank became part of Alterna Savings in May 2020, some of the dividends were paid back to members.

**LAY READERS**

Thanks to the efforts of Ruth Mathieson, Lay Reader Coordinator, and our group of lay reader volunteers, lectionary-assigned scripture passages read by most other United Churches, many Presbyterian congregations, as well as all Lutheran, Anglican and Roman Catholic parishes were shared in the Sanctuary from the period of January through to March 15. After this date, and due to COVID-19 and the suspension of in-house worship, the usual rotation of lay readers was not followed. Scripture readings by lay readers in our on-line worship services took place whenever possible, as coordinated by the Worship & Music Ministry Team.

**MEMORIAL FUND**

The Memorial Fund is managed by the Worship & Music Ministry Team. No donations specifically requesting that funds be directed to the Memorial Fund were made in 2020.

**Memorial Fund Financial Statement – Carol Leslie, Office Administrator**

Opening balance, January 1, 2020 \$3,270.40

**RECEIPTS**

Deposits	\$	0	
Interest Earned		<u>.24</u>	
			<u>.24</u>
			<u>\$3,270.64</u>

**DISBURSEMENTS**

	\$	<u>.00</u>	<u>.00</u>
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Balance on hand, December 31, 2020 \$3,270.64

**OTHER MEMORIAL DONATIONS RECEIVED IN 2020:**

*In January 2015, the Governance Board approved that any donations made without designation or specification would be deposited into the General Fund.*

During 2020, memorial donations received without designation (or as requested) and credited to the **General Fund** were made in memory of: Bettie Anderson, Art Chapman, Marjorie Colliver, Bob Cruickshank, Joan Dooling, Alex & Irene Kidd, David McNaughton, Nancy & David McNaughton, Ted Milliken, Leanne Moody, Pam & Dick Morgan, Pamela Grace Morgan, Donna Parker, June Scarlett, Rev. Lloyd Shorten.

Donations received designating other BSUC ministries were received in memory of, and as follows:  
**Food Ministry** – Dot & Gerald Goodine, Leanne Moody; **Music Ministry** – Terry Head.

**UNITED CHURCH WOMEN - Isabelle Hughes, *on behalf of its membership.***

The UCW began 2020 with 27 ladies attending a luncheon at the Dugout Restaurant, which included a silent auction.

The UCW didn't cater any funeral receptions in 2020. Our Book Sale and Bazaar were both cancelled because of COVID-19.

Members' givings in 2020 were down because of a lack of gatherings, but the Christmas stocking collection was increased; therefore the total income from members was just \$214.18 less than in 2019.

The UCW was able to give Bridge Street United Church General Fund \$5,000, the Mission & Service Fund of the United Church of Canada \$3,000, and other local donations of \$7,600. Our local donation budgeted figure of \$1,500 was able to be increased thanks to a generous donation from a UCW member.

We cashed in our Kitchen Renovation Investments and were able to give \$18,800 to the BSUC Kitchen Reno project.

Meals on Wheels deliveries continued thanks to Gary & Gail Botting, who are coordinating.

We would like to thank Dave Parker for volunteering again this year to audit our Financial Statements.

This year has been a difficult one because of COVID-19 -- we all miss being together. We are still looking for a UCW President and Vice President. We all are great helpers, but it's difficult to find a leader. We enjoy working together, socializing, and helping others. We have a great group of ladies in our midst.

To the women of Bridge Street United Church, the staff and our extended church family, we say a big thank you for the continued support we receive in order to do the good work we do.

**BRIDGE STREET UNITED CHURCH WOMEN  
STATEMENT OF REVENUE & EXPENDITURE  
FOR THE YEAR ENDED  
Isabelle Hughes Treasurer**

31-Dec-20

OPENING GENERAL LEDGER BANK BALANCE JANUARY 1, 2020 \$9,136.72

Gallaway Estate Flower Fund included in Bank Balance \$809.67 \*

REVENUE:	YTD
Bank & Investment Interest	\$801.17
Bazaar	\$30.00
Christmas Stockings	\$3,240.00
Book Sale	\$35.00
MiscIncome=Investments Cashed\$18,000.00,Silent Auction\$66.00, M Rollins \$10,000	\$28,066.00
Envelope Giving, Pennies & Loose offering	\$2,392.59
<b>TOTAL INCOME</b>	<b>\$34,564.76</b>

EXPENDITURE:	BUDGET:	
Funerals	\$500.00	
Flowers	\$0.00	* \$31.64
Bridge St Church Gen Fund	5,000.00	December \$5,000.00
Mission Fund	3,000.00	November \$3,000.00
Presbyterial Rallies	200.00	
Presbyterial Dues	120.00	March \$200.00
Donations: Kente Presbyterial		Jan&May
BSC Kitchen Renovations	18,800.00	Jan \$18,800.00
BSC Food Ministry Program		Jan \$500.00
Grace Inn Shelter		Jan&Dec \$5,000.00
Kebte-Women for Change Zambia		March \$100.00
QUIN MO LAC-Fundraiser		September \$1,000.00
Three Oaks Women's Shelter		December \$1,000.00
Total Donations	1,500.00	
Supplies Office	100.00	
Miscellaneous-Meeting Sweets	100.00	\$50.00
Speakers-Sharon Bailey	200.00	\$50.00
Literature Supplies	50.00	
Picture Developing	50.00	\$20.95
Sunshine & Shadow	50.00	
Honoraria (Auditor) Dave Parker Gift Certificate	100.00	
Christmas Gifts	400.00	December \$250.00
Kitchen Supplies	100.00	\$69.26
<b>TOTAL Budget &amp; EXPENDITURE</b>	<b>\$30,270.00</b>	<b>\$35,071.85</b>

CLOSING GENERAL LEDGE BANK BALANCE 31-Dec-20 \$8,629.63

RECONCILIATION OF BANK BALANCE

BMO Statement Balance as of	31-Dec-20	\$8,589.63	
Add outstanding Deposit		\$40.00	
Closing General Ledger Bank Balance	31-Dec-20	<u>\$8,629.63</u>	<u>\$8,629.63</u>

MANULIFE BANK- INVESTMENTS:	12/31/2020
Tedesco- Memorial Fund - Original \$5,000	\$5,677.34

I have examined the Statement of Revenue & Expenditure for the year ended Dec 31, 2020 along with the supporting documentation provided.

The cash & Investment account balances on the Bank & Investment Statements agree with the balances reported on the Financial Statement. In my opinion the Statement of Revenue & Expenditure presents fairly the financial position of the Bridge Street UCW as at December 31, 2020.

David Parker



**BRIDGE STREET UNITED CHURCH WOMEN  
2020 ANNUAL REPORT  
PROPOSED BUDGET FOR 2021**

	Proposed 2020 Budget	Actual 2020 Expense	Proposed 2021 Budget
Bridge St Church General Fund	\$5,000.00	\$5,000.00	\$2,500.00
Mission Fund	3,000.00	3,000.00	1,500.00
Presbyterial Rallies (Fall & Annual)	200.00		200.00
Kente Dues	240.00	200.00	240.00
	<b>\$8,440.00</b>	<b>\$8,200.00</b>	<b>\$4,440.00</b>
Funeral Expenses	\$500.00	\$0.00	\$500.00
Flowers		\$31.64	
Supplies Office	100.00	0.00	100.00
Miscellaneous	100.00	50.00	100.00
Kitchen Supplies	100.00	69.26	50.00
Guest Speakers	200.00	50.00	100.00
Literature Supplies	50.00	0.00	50.00
Sunshine & Shadow	50.00	0.00	25.00
Picture Developing	50.00	20.95	25.00
Honoraria (Auditor)	100.00	100.00	100.00
Christmas Gifts	400.00	250.00	250.00
	<b>\$1,650.00</b>	<b>\$571.85</b>	<b>\$1,300.00</b>
Quinte Hospice		300.00	
Grace Inn Shelter		1,000.00	
Food Ministry		500.00	
Quin-Mo-Lac		1,000.00	
Kente National Donations		100.00	
Total Donations	<b>\$1,500.00</b>	<b>\$2,900.00</b>	<b>\$1,500.00</b>
<b>TOTAL</b>	<b>\$11,590.00</b>	<b>\$11,671.85</b>	<b>\$7,240.00</b>

**MANULIFE BANK INVESTMENTS**  
**Tedesco - Memorial Fund - Original \$5,000**

**12/31/2020**  
**\$5,677.34**

# **2020 FINANCIAL STATEMENTS**

**BRIDGE STREET UNITED CHURCH**

**FINANCIAL STATEMENTS**

December 31, 2020

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**Welch** LLP<sup>®</sup>

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**INDEPENDENT PRACTITIONER'S REVIEW ENGAGEMENT REPORT**

To the Directors of  
**BRIDGE STREET UNITED CHURCH**

We have reviewed the accompanying financial statements of **BRIDGE STREET UNITED CHURCH**, which 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, 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 **BRIDGE STREET 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.



CHARTERED PROFESSIONAL ACCOUNTANTS  
LICENSED PUBLIC ACCOUNTANTS

Trenton, Ontario  
June 17, 2021

**BRIDGE STREET UNITED CHURCH**  
**STATEMENT OF FINANCIAL POSITION**  
**DECEMBER 31, 2020**


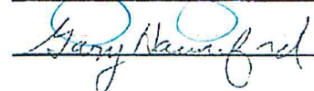
**ASSETS**

	<u>2020</u>	<u>2019</u>
<b>CURRENT ASSETS</b>		
Cash	\$ 373,190	\$ 79,809
Cash - restricted	12,894	17,767
Accounts receivable	902	23,628
Government remittances	3,719	27,392
Prepaid expenses	<u>1,996</u>	<u>1,481</u>
	392,701	150,077
<b>INVESTMENTS - note 4</b>	571,241	617,968
<b>TANGIBLE CAPITAL ASSETS - note 5</b>	<u>32,391</u>	<u>40,488</u>
	<u><u>\$ 996,333</u></u>	<u><u>\$ 808,533</u></u>

**LIABILITIES AND NET ASSETS**

<b>CURRENT LIABILITIES</b>		
Accounts payable and accrued liabilities	\$ 23,673	\$ 146,047
Accounts payable - community special projects - note 6	85,442	17,767
Deferred contributions - note 7	<u>357,055</u>	<u>78,194</u>
	<u>466,170</u>	<u>242,008</u>
<b>NET ASSETS</b>		
Endowments - note 8	111,112	106,069
Externally restricted - note 9	129,510	147,702
Unrestricted - note 10	289,540	312,753
Invested in tangible capital assets	<u>1</u>	<u>1</u>
	<u>530,163</u>	<u>566,525</u>
	<u><u>\$ 996,333</u></u>	<u><u>\$ 808,533</u></u>

Approved by the Board:

 Board Member  
 Board Member

(Unaudited)  
(See accompanying notes)

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**Welch LLP**

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**BRIDGE STREET UNITED CHURCH**  
**STATEMENT OF CHANGES IN NET ASSETS**  
**YEAR ENDED DECEMBER 31, 2020**

	Operating	Externally Restricted	Endowment	Invested in Tangible Capital Assets	2020 Total	2019 Total
Balance, beginning of year	\$ 312,753	\$ 147,702	\$ 106,069	\$ 1	\$ 566,525	\$ 606,574
Excess (deficiency) of revenue over expenses	(51,435)	7,737	7,336	-	(36,362)	(40,049)
Interfund transfers	28,222	(25,929)	(2,293)	-	-	-
Balance, end of year	<u>\$ 289,540</u>	<u>\$ 129,510</u>	<u>\$ 111,112</u>	<u>\$ 1</u>	<u>\$ 530,163</u>	<u>\$ 566,525</u>

(Unaudited)  
(See accompanying notes)

**BRIDGE STREET UNITED CHURCH**  
**STATEMENT OF OPERATIONS**  
**YEAR ENDED DECEMBER 31, 2020**

	Operating (Schedule 1)	Externally Restricted	Endowment	2020 Total	2019 Total
<b>REVENUE</b>					
Church offerings	\$ 191,340	\$ -	\$ -	\$ 191,340	\$ 193,130
Investment	11,585	6,538	2,293	20,416	28,193
Other	349,620	-	2,700	352,320	126,388
Foundation grants and mission	128,042	-	-	128,042	127,994
Deferred contributions recognized - note 7	16,568	-	-	16,568	264,734
	<u>697,155</u>	<u>6,538</u>	<u>4,993</u>	<u>708,686</u>	<u>740,439</u>
<b>EXPENSES</b>					
Amortization	8,097	-	-	8,097	-
Children and youth	200	-	-	200	324
Insurance	22,298	-	-	22,298	17,124
Music	9,600	-	-	9,600	16,614
Repairs and maintenance	21,382	-	-	21,382	50,975
Salaries, fees and benefits	332,875	-	-	332,875	338,309
Utilities	27,402	-	-	27,402	28,498
Worship	9,279	-	-	9,279	14,408
Pastoral care	5	-	-	5	558
Hospitality and fellowship	106	-	-	106	759
Community connections	238,988	-	-	238,988	30,819
Kitchen renovation	7,061	-	-	7,061	254,284
Faith, formation and leadership	519	-	-	519	648
Stewardship	32,415	-	-	32,415	31,920
Administration	19,791	-	-	19,791	21,953
Governance	13,395	-	-	13,395	2,368
	<u>743,413</u>	<u>-</u>	<u>-</u>	<u>743,413</u>	<u>809,561</u>
Excess (deficiency) of revenue over expenses before adjustment	(46,258)	6,538	4,993	(34,727)	(69,122)
Adjustment to fair market value of investments	(5,177)	1,199	2,343	(1,635)	29,073
<b>EXCESS (DEFICIENCY) OF REVENUE OVER EXPENSES</b>	<u>\$ (51,435)</u>	<u>\$ 7,737</u>	<u>\$ 7,336</u>	<u>\$ (36,362)</u>	<u>\$ (40,049)</u>

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(Unaudited)  
(See accompanying notes)

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**BRIDGE STREET UNITED CHURCH**  
**SCHEDULE 1 - CHURCH OPERATING ACTIVITIES**  
**YEAR ENDED DECEMBER 31, 2020**

	Church Operations	Food Ministries	Outreach Project 1	Outreach Project 2	Outreach Project 3	Outreach Project 4	2020 Total
<b>REVENUE</b>							
Church offerings	\$ 191,340	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 191,340
Investment	11,585	-	-	-	-	-	11,585
Other	17,863	116,233	15,816	-	82,508	117,200	349,620
Foundation grants and mission	128,042	-	-	-	-	-	128,042
Deferred contributions recognized	16,568	-	-	-	-	-	16,568
	<u>365,398</u>	<u>116,233</u>	<u>15,816</u>	<u>-</u>	<u>82,508</u>	<u>117,200</u>	<u>697,155</u>
<b>EXPENSES</b>							
Amortization	8,097	-	-	-	-	-	8,097
Children and youth	200	-	-	-	-	-	200
Insurance	22,298	-	-	-	-	-	22,298
Music	9,600	-	-	-	-	-	9,600
Repairs and maintenance	21,382	-	-	-	-	-	21,382
Salaries, fees and benefits	240,106	25,944	15,600	-	26,250	24,975	332,875
Utilities	27,402	-	-	-	-	-	27,402
Worship	9,279	-	-	-	-	-	9,279
Pastoral care	5	-	-	-	-	-	5
Hospitality and fellowship	106	-	-	-	-	-	106
Community connections	-	90,289	216	-	56,258	92,225	238,988
Kitchen renovation	7,061	-	-	-	-	-	7,061
Faith, formation and leadership	519	-	-	-	-	-	519
Stewardship	32,415	-	-	-	-	-	32,415
Administration	19,791	-	-	-	-	-	19,791
Governance	13,395	-	-	-	-	-	13,395
	<u>411,656</u>	<u>116,233</u>	<u>15,816</u>	<u>-</u>	<u>82,508</u>	<u>117,200</u>	<u>743,413</u>
<b>DEFICIENCY OF REVENUE OVER EXPENSES BEFORE ADJUSTMENT</b>	\$ (46,258)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (46,258)

(Unaudited)  
(See accompanying notes)



**BRIDGE STREET UNITED CHURCH**  
**STATEMENT OF CASH FLOWS**  
**YEAR ENDED DECEMBER 31, 2020**

	<u>2020</u>	<u>2019</u>
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Deficiency of revenue over expenses	\$ (36,362)	\$ (40,049)
Adjustments for		
Amortization	8,097	-
Fair market value adjustment of investments	<u>1,635</u>	<u>(29,073)</u>
	(26,630)	(69,122)
Change in non-cash working capital components:		
Cash - restricted	4,873	(2,229)
Accounts receivable	22,726	(20,306)
Prepaid expenses	(515)	4,470
Accounts payable and accrued liabilities	(122,374)	129,220
Government remittances	23,673	(21,285)
Accounts payable - community special projects	67,675	(7,153)
Deferred contributions	<u>278,861</u>	<u>55,758</u>
	<u>248,289</u>	<u>69,353</u>
 <b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Proceeds from sale of investments	181,801	313,818
Purchase of investments	(136,709)	(294,195)
Purchase of equipment	<u>-</u>	<u>(40,487)</u>
	<u>45,092</u>	<u>(20,864)</u>
 <b>INCREASE IN CASH</b>	293,381	48,489
<b>CASH, beginning of year</b>	<u>79,809</u>	<u>31,320</u>
<b>CASH, end of year</b>	<u><u>\$ 373,190</u></u>	<u><u>\$ 79,809</u></u>

(Unaudited)  
(See accompanying notes)

**BRIDGE STREET UNITED CHURCH  
NOTES TO FINANCIAL STATEMENTS  
YEAR ENDED DECEMBER 31, 2020**

**1. PURPOSE OF THE ORGANIZATION**

Bridge Street United Church is a non-profit organization that is a registered charity for income tax purposes. Bridge Street United Church is an affiliated member church of the United Church of Canada and its mission is to live the Good News of Jesus Christ, reaching out beyond itself to share the transforming power of faith by offering spiritual nurture within the congregation, and providing community-rooted ministries that serve the local area and outreach that responds to the needs of the wider world.

**2. SIGNIFICANT ACCOUNTING POLICIES**

**Basis of Accounting**

These financial statements have been prepared in accordance with Canadian accounting standards for not-for-profit organizations.

**Fund Accounting**

Bridge Street United Church follows the restricted fund method of accounting for contributions.

The Operating Fund accounts for all of the activities of the Church's day-to-day operations including outreach projects as follows:

Outreach Project 1 - feasibility study for a social research and planning program in the Quinte Area.

Outreach Project 2 - count and survey of people experiencing homelessness.

Outreach Projects 3 and 4 - coordination of services and supports in the homeless-serving sector, with a systems change lens.

The Externally Restricted Fund reports the assets, liabilities, revenues and expenses related to the restricted contributions.

The Endowment Fund reflects the activities related to endowments and bequests made available to the Church under conditions specified by donors. The endowments and bequests received by the Church are to be used primarily for operations, education and building costs.

**Tangible Capital Assets**

Tangible capital assets, other than land and building (see note 5), are stated at acquisition cost. Amortization is calculated on a straight-line basis using the following rates:

Equipment	5 years
Computer equipment	3 years

*(Unaudited)*

**BRIDGE STREET UNITED CHURCH**  
**NOTES TO FINANCIAL STATEMENTS**  
**YEAR ENDED DECEMBER 31, 2020**

**2. SIGNIFICANT ACCOUNTING POLICIES (continued)**

**Financial Instruments**

The Church's cash and investments are initially recognized and subsequently measured at fair value. All other financial instruments are subsequently measured at amortized cost.

**Revenue Recognition**

Grants, donations and bequests are reported as income when received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

Restricted contributions are recognized as revenue in the year in which the related expenses are incurred.

**Donated Materials and Services**

Donated materials are recognized in the financial statements when a fair value can be reasonably estimated and when the materials are used in the normal course of operations and would otherwise have been purchased. Donated services are not recognized because a fair value cannot be reasonably estimated.

**Use of Estimates**

The preparation of financial statements in conformity with Canadian accounting standards for not-for-profit organizations requires the Church to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and reported amounts of revenues and expenses during the reporting period. Management makes accounting estimates when determining the estimated useful lives of the Church's tangible capital assets, deferred contributions and significant accrued liabilities. Actual results could differ from those estimates.

**3. FINANCIAL INSTRUMENTS**

**Credit Risk**

Credit risk is the risk that parties may default on their financial obligations. The Church's maximum exposure to credit risk represents the sum of the carrying value of its cash and accounts receivable. The Church's cash is deposited with a Canadian chartered bank and accounts receivable are from HST rebates due from the Canadian federal government and employees and as a result the Church believes the risk of loss on these items to be remote.

*(Unaudited)*

**BRIDGE STREET UNITED CHURCH  
NOTES TO FINANCIAL STATEMENTS  
YEAR ENDED DECEMBER 31, 2020**

**3. FINANCIAL INSTRUMENTS (continued)**

**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 risk, interest rate risk and other price risk.

The Church holds investments in fixed income securities, equities and mutual funds. The nature of these investments exposes the Church to market risks. The Church mitigates the risk exposure through an investment policy.

**Currency Risk**

Currency risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in foreign exchange rates. Substantially all of the Church's transactions are in Canadian dollars and as a result the Church is not exposed to significant currency risk.

**Interest Rate Risk**

Interest rate risk is the risk that the fair value of financial instruments or future cash flows associated with the instruments will fluctuate due to changes in market interest rates. The Church invests in interest bearing assets. The Church mitigates this risk through a ladder portfolio with varying maturity dates.

**Other Price Risk**

Other price risk refers to the risk that the fair value of financial instruments or future cash flows associated with the instruments will fluctuate because of changes in market prices (other than those arising from currency risk or interest rate risk), whether those changes are caused by factors specific to the individual instrument or its issuer or factors affecting all similar instruments traded in the market. The Church is exposed to other price risk on its equities and mutual fund investments.

**Liquidity Risk**

Liquidity risk is the risk that the Church cannot repay its obligations once they become due to its creditors. The Church manages this risk by reviewing its future cash flow requirements and holding cash reserves.

**Changes in Risk**

There have been no changes in the Church's risk exposures from the prior year.

*(Unaudited)*

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**BRIDGE STREET UNITED CHURCH  
NOTES TO FINANCIAL STATEMENTS  
YEAR ENDED DECEMBER 31, 2020**

**4. INVESTMENTS**

Investments consist of the following:

	<u>2020</u>		<u>2019</u>	
	<u>Fair value</u>	<u>Cost</u>	<u>Fair value</u>	<u>Cost</u>
Cash	\$ 2,152	\$ 2,152	\$ 785	\$ 785
High interest savings	66,288	66,288	67,300	67,300
Fixed income	69,131	66,630	194,717	193,010
Equities	294,590	257,404	223,359	175,921
Mutual funds	<u>139,080</u>	<u>134,450</u>	<u>131,807</u>	<u>135,000</u>
	<u>\$ 571,241</u>	<u>\$ 526,924</u>	<u>\$ 617,968</u>	<u>\$ 572,016</u>

Investments are pooled and income is allocated based on each funds' share of the pool.

At December 31, 2020, investments with a fair value of \$330,619 are unrestricted, investments with a fair value of \$129,510 are externally restricted and investments with a fair value of \$111,112 are endowments.

Fixed income investments have maturity dates ranging from April, 2021 to December, 2021 and interest rates ranging from 0.25% to 3.45%.

**5. TANGIBLE CAPITAL ASSETS**

Tangible capital assets consist of the following:

	<u>2020</u>		<u>2019</u>
	<u>Cost</u>	<u>Accumulated amortization</u>	<u>Net</u>
Land and building	\$ 1	\$ -	\$ 1
Equipment	<u>40,487</u>	<u>8,097</u>	<u>40,487</u>
	<u>\$ 40,488</u>	<u>\$ 8,097</u>	<u>\$ 40,488</u>

(Unaudited)

**BRIDGE STREET UNITED CHURCH  
NOTES TO FINANCIAL STATEMENTS  
YEAR ENDED DECEMBER 31, 2020**

**5. TANGIBLE CAPITAL ASSETS (continued)**

The amount capitalized under land and building represents the building and the land on which the Church is situated. The land on the Northwest corner of Bridge and Church Streets was deeded to the Trustees by the Honourable Billa Flint in 1862. The building was built in 1886 and 1887 when the original stone church was destroyed by a disastrous fire on January 6, 1886. While the historical cost cannot reasonably be determined, it is presumed that the costs would be minimal in terms of today's dollars. In addition, the historical cost of the building, if determinable, would have been fully amortized some time ago. Consequently, the cost of the land and building is carried on the financial statements at a nominal value of \$1.

Under the provisions of the Manual of the United Church of Canada, should the land and buildings be sold or otherwise disposed of, the use of any such monies received as a result of such disposal shall be determined by the United Church of Canada taking into account the recommendation of the Congregation. Any such funds would not be distributed to members of the congregation.

**6. ACCOUNTS PAYABLE - COMMUNITY SPECIAL PROJECTS**

Accounts payable - community special projects consist of the following:

	<u>2019 Balance</u>	<u>Contributions received</u>	<u>Amounts spent</u>	<u>2020 Balance</u>
Syrian Families	\$ 17,767	\$ 51	\$ 4,923	\$ 12,895
Outreach Project 3	-	129,694	82,508	47,186
Outreach Project 4	<u>-</u>	<u>142,561</u>	<u>117,200</u>	<u>25,361</u>
	<u>\$ 17,767</u>	<u>\$ 272,306</u>	<u>\$ 204,631</u>	<u>\$ 85,442</u>

(Unaudited)

**BRIDGE STREET UNITED CHURCH**  
**NOTES TO FINANCIAL STATEMENTS**  
**YEAR ENDED DECEMBER 31, 2020**

**7. DEFERRED CONTRIBUTIONS**

Deferred contributions consist of the following:

	2019 <u>Balance</u>	Contributions <u>received</u>	Amounts recognized as <u>revenue</u>	2020 <u>Balance</u>
Music	\$ 7,955	\$ 2,949	\$ 350	\$ 10,554
Capital projects	-	175,000	-	175,000
Food ministries	-	233,098	116,233	116,865
White gift	1,060	615	1,060	615
Kitchen renovation	<u>69,179</u>	<u>-</u>	<u>15,158</u>	<u>54,021</u>
	<u>\$ 78,194</u>	<u>\$ 411,662</u>	<u>\$ 132,801</u>	<u>\$ 357,055</u>

Included in deferred contributions for the kitchen renovation is \$32,390 of contributions related to the purchase of equipment which will be amortized on the same basis as the equipment.

**8. ENDOWMENTS**

Endowment funds are to be maintained permanently with any investment income generated to be used for operating purposes unless otherwise specified by the donor. During the year, the Church transferred investment income of \$2,293 to operations.

Endowments consist of the following:

Harry J. Clarke	\$ 5,000
Rev. Roy Rickard	5,000
Fern Williams	2,000
William and Mary Johnson	7,246
Josephine Tickell	48,600
Joe Demeza	25,000
Dorothy Jeffries	4,926
Rev. G. David King - 30th Anniversary	2,700
Cumulative fair market value adjustment	<u>10,640</u>
	<u>\$ 111,112</u>

(Unaudited)

**BRIDGE STREET UNITED CHURCH  
NOTES TO FINANCIAL STATEMENTS  
YEAR ENDED DECEMBER 31, 2020**

**9. EXTERNALLY RESTRICTED**

These funds were restricted by donors for specific purposes at the time of gift. The original gifts were invested and the income earned on these investments is either reinvested or transferred to the operating fund for general purposes. During the year, the Church transferred investment income of \$6,538 and capital of \$19,391 to operations.

The externally restricted fund consists of the following:

Robert Reid	\$ 4,076
James W. Ross	1,000
S. Alec Gordon	4,785
Walter Elliott	24,328
Manse proceeds	77,601
Parrott Trust	5,000
Cumulative fair market value adjustment	<u>12,720</u>
	<u>\$ 129,510</u>

Manse proceeds of \$151,550 were originally restricted by the presbytery on disposal. In 2018, the presbytery dissolved and approved a motion that up to 20% of the Manse proceeds could be unrestricted annually and utilized for operations subject to Board and Congregation approval. For 2020, the Board approved a transfer to operations of \$19,391.

**10. UNRESTRICTED NET ASSETS**

Parrott Trust monies are included in unrestricted net assets with the exception of \$5,000 that is included in restricted net assets as this amount must be maintained per the funding agreement.

**11. GRANTS FROM BRIDGE STREET UNITED CHURCH FOUNDATION**

During the year, the Church received grants totalling \$100,000 from the Bridge Street United Church Foundation.

**12. BANK INDEBTEDNESS**

The Church has a line of credit with a limit of \$50,000 which was not utilized at the year end. The line of credit bears interest at prime plus 0.5%.

*(Unaudited)*



**BRIDGE STREET UNITED CHURCH  
NOTES TO FINANCIAL STATEMENTS  
YEAR ENDED DECEMBER 31, 2020**

**13. COMMITMENTS**

The Church has a commitment under an operating lease for office equipment. The minimum payments under this lease are as follows:

2021	\$	1,856
2022		1,392

**14. UNCERTAINTY DUE TO THE ECONOMIC CONSEQUENCES OF THE  
CORONAVIRUS DISEASE (COVID-19) OUTBREAK**

In mid-March of 2020, the Province of Ontario declared a state of emergency in response to the public health concerns originating from the spread of the coronavirus disease.

A high degree of uncertainty persists surrounding the full economic impact of the situation. The unpredictable nature of the spread of the disease makes it difficult to determine the length of time that the Church's operations will be impacted. Consequently, at the time of issuance of these financial statements, the effects that the abrupt decline in economic activity will have on the Church's operations, assets, liabilities, revenues and expenses are not yet known.

*(Unaudited)*

# **2021 BUDGET PRESENTATION**

*Approved by the Governance Board on March 18, 2021\**

\*During this time of COVID-19 -19, General Council Executive of the United Church of Canada has approved a temporary change to polity allowing governing bodies to empower communities of faith to proceed with their business. On March 18, 2021, and in response to the pandemic, the Governance Board availed itself of this authority to approve the 2021 Budget.

Bridge Street Church  
Summary Budget Statement  
For the Year Ending December 31 2020

	<u>2020 Budget</u>	<u>2020 Actual</u>	<u>2021 Budget</u>
<b><u>REVENUE</u></b>			
Regular Envelopes	160,000	171,432	160,000
Loose	4,000	4,636	4,000
Recurring Seasonal	19,200	15,272	18,715
Total Church Offerings	183,200	191,340	182,715
Investment and Other Income	167,300	392,304	577,250
Mission and Service	28,000	25,042	26,500
	378,500	608,686	786,465
Total Revenue		608,686	
<b><u>EXPENDITURES</u></b>			
Admin. and Finance & Communications Teams	30,000	19,791	26,600
Amortization	-	8,097	-
Community Connections Team	25,000	238,988	243,000
Faith, Formation & Leadership Team	1,700	719	1,700
Governance Board	29,800	13,395	29,800
Hospitality & Fellowship Team	2,000	106	2,000
Pastoral Care Team	700	5	700
Staffing/Personnel	339,400	332,875	366,150
Property	87,800	78,143	260,200
Stewardship Team	31,300	32,415	28,815
Worship and Music Team	21,500	18,879	19,000
Total Expenditure	569,200	743,413	977,965
Gross Operating Surplus/Deficiency	(190,700)	(134,727)	(191,500)
Financial Support Plan Sources			
BSUC Foundation	100,000	100,000	100,000
Adjustment to fair market value		-1,635	
Surplus/Deficiency After Transfer	(90,700)	(36,362)	(91,500)

## - NARRATIVE BUDGET PRESENTATION -

### BRIDGE STREET UNITED CHURCH 2021 Ministry Funding Needs (as endorsed by the Governance Board)

**This document identifies BSUC's areas of ministry and the funds required to live out our mission, vision, and values.**

#### **ADMINISTRATION & FINANCE**

To provide, repair, and maintain office supplies and equipment needed for weekly newsletters, Sunday bulletin production, income/expenditures processing, receipts issuing, promotional resources creation, electronic communications (telephone and internet), and property use/rentals.

*Funding Need*      \$24,000

#### **COMMUNICATIONS**

To share news of the life and work of B.S.U.C. via photography, online and print advertising.

*Funding Need*      \$2,600

#### **COMMUNITY CONNECTIONS**

**A.** In support of Meal Program initiatives: to augment donated food with purchased provisions necessary to provide wholesome, nutritious meals to those who would otherwise go hungry. Purchased items would include supplies needed to prepare daily lunches and frozen meals. *(Budgeted expense offset by grant funding and pledged donations)\*.*

**B.** In support of government-funded social research projects. *(Budgeted expenses offset by government funds, already received)\*.*

**\*Real funding expense for Community Connections is \$0.**

*Funding Need*      (A) \$130,500 + (B) \$112,500 = \$243,000

#### **FAITH FORMATION & LEADERSHIP**

To provide resources (books, magazines, curriculum) and learning supplies (crayons, craft components, etc.) associated with the offering of Christian formation to both children and adults alike.

*Funding Need*      \$1,700

#### **GOVERNANCE BOARD**

To fulfil its leadership mandate as informed by both the national, regional, and local input of the United Church of Canada, all of which have associated costs.

As examples:

United Church of Canada levy	= \$ 9,300
EDGE consultancy services etc. (Strategic Planning Committee)	= \$15,000
Interim Ministry workshops, community engagement, and studies	= \$ 4,000
Annual Meeting provisions	= \$ 500

*Funding Need*      \$29,800

BRIDGE STREET UNITED CHURCH  
2021 Ministry Funding Needs  
(as endorsed by the Governance Board)

**HOSPITALITY AND FELLOWSHIP**

To fulfil the gospel imperative that a welcoming, inclusive environment be the hallmark of the Christian Church. This is accomplished by providing after worship refreshments, receptions in recognition of milestones/rights of passage, and food stuffs for annual congregational gatherings (i.e. summer Sunday breakfasts, Anniversary Sunday, and the off-site Picnic)

*Funding Need*      \$2,000

**PASTORAL CARE**

To demonstrate in tangible ways our congregation's love for those who are recognized as being in particular need of comfort, care, and encouragement, be it by way of a greeting card or the delivery of a seasonal plant (for example, a poinsettia at Christmas). To have on hand in the sanctuary printed resources for newcomers, and to supply the Communion elements for its regular observance.

*Funding Need*      \$700

**PROPERTY**

To provide, repair and maintain the physical space in which ministry happens, including heat, hydro, water & sewer, property insurance, elevator maintenance, cleaning supplies, and equipment replacement.\*

And, in addition to this, to perform **grant-funded** capital works upgrades to parts of the 1962 addition to the church:

- an energy recovery ventilation system for the gymnasium will be installed which, when functioning in conjunction with public health measures, will assist in making the room COVID-safe for gatherings and meals;
- the installation of sound baffling material on sufficient of the gym wall area to improve the capacity for verbal communication and sound amplification in the space;
- upgraded washrooms with barrier-free access to toilets and showers, and a laundry area with two sets of stacked washer/dryers to meet the basic human needs of our meal program guests.

\*Real funding expense for Property is budgeted at \$82,700

*Funding Need*      \$260,200

**PERSONNEL**

To retain and compensate four full-time, three part-time, and occasional contracted workers, in supporting the congregation to live out of its mission, vision, and values.

This is accomplished by staff:

- being a welcoming 'point of contact';
- comforting the ill and grieving;
- ensuring a clean and pleasant environment;
- receiving and conveying information;
- extending hospitality and care to those who dine with us;
- leading worship, offering spiritual guidance;
- making and effecting operational decisions;
- crafting and creating Sunday worship bulletins for upwards of 52 weeks a year
- lifting spirits through beautiful music;
- contributing to community improvement via social research, program design, etc.;
- always being as Christ to those who present at our door or cross our paths.

*Funding Need*      \$366,150

BRIDGE STREET UNITED CHURCH  
2021 Ministry Funding Needs  
(as endorsed by the Governance Board)

**STEWARDSHIP**

To support and enable the stewardship Initiatives of B.S.U.C. and the Mission & Service Fund of The United Church of Canada. Excepting a nominal cost for promotion (estimated at \$500) this account disperses dollar for dollar receipts as, and to whom, donors direct. As such, the real funding expense is budgeted at \$500.

*Funding Need*      \$28,815

**WORSHIP & MUSIC**

To remunerate pulpit leadership for those 9 annual Sundays when the Lead Minister is anticipated to be away on vacation, study leave, or attending the Regional Meeting; and, to fund sanctuary decorations, worship supplies and miscellaneous worship-related costs (i.e. the production of on-line worship services).

To continue B.S.U.C.'s commitment to providing diverse musical offerings to the congregation and larger community by maintaining its instrument collection, purchasing choir (bell and voice) music, securing copyright licences, retaining guest and supply musicians, providing scholarships to promising students, hosting community "pay what you can" performances, and offering the continually-successful Christmas Concert.

*Funding Need*      \$19,000