

#### **4. Concurrent Program Developments by Hastings County Community & Human Services**

As of September 2021, Hastings County has been pursuing an intentional path of systems planning and transformation under the leadership of a new Director of Community and Human Services.

i. Community Response Teams were developed to provide intensive case management services on an outreach basis for those experiencing chronic homelessness and complex needs.

ii. A By-Names List process was initiated by Hastings County in November 2021 in response to the provincial government requirement to be in place by 31 January 2022, with support from the ICA team. The By-Names List includes names, contact information, and details about the service needs of people experiencing homelessness who would like to receive assistance to connect with services and supports. It is one means by which a Coordinated Access system will prioritize and match people experiencing homelessness with appropriate services and supports as they become available.

**Comment:**

**With the 31 March 2022 Reaching Home deadline for Coordinated Access implementation nearing, the ICA project team is supporting the ongoing development of the Community Response Teams by Hastings County Community & Human Services. The Community Response Teams are planned to serve as the focal point of the By-Names List and Coordinated Access system.**

**The ICA project team is also supporting the selection by Hastings County Community & Human Services of an information management system to meet the immediate and future needs of an ICA system.**

### **III b. Homelessness in Belleville April 2018 and April 2021**

#### **1. Background**

One component of the 5-year ICA contract between BSUC and the federal ESDC Reaching Home program was that an annual homeless enumeration be completed until a virtual real-time By-Name homeless list was available through the community venue, this being a planned component in the ICA roll-out process. The planned annual 2020 enumeration had been “COVID-postponed” until spring of 2021.

In 2017, BSUC Community Engagement personnel obtained funding to perform the first homeless enumeration in Belleville, given an absence of relevant data. That study utilized a respondent-driven-sampling methodology. Subsequent homeless enumerations were planned and implemented by Community Engagement personnel in April 2018 using a Point-in-Time (PiT) sampling methodology for Belleville, Hastings County being surveyed simultaneously using a Period Prevalence count (PPC) sampling methodology. The April 2018 and April 2021 homeless enumerations in Belleville utilized the same PiT sampling methodology, allowing a direct comparison of homelessness between 2018 and 2021.

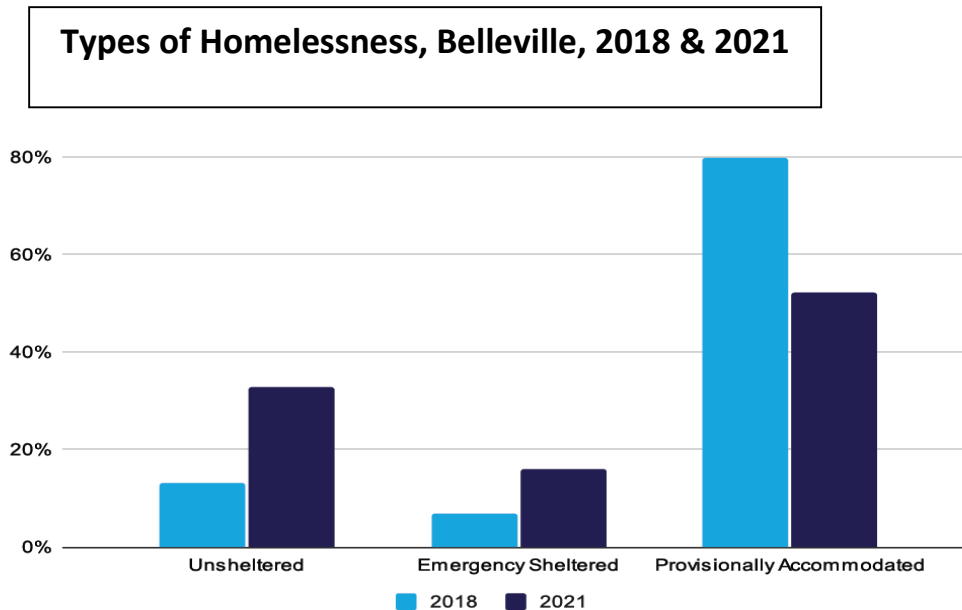
#### **2. Comparison of Types and Duration of Homelessness in 2018 and 2021 in Belleville**

##### **a. Types of Homelessness**

Results from the enumeration in Figure 1 below show the time trends from 2018 to 2021 in categories of homelessness in Belleville.

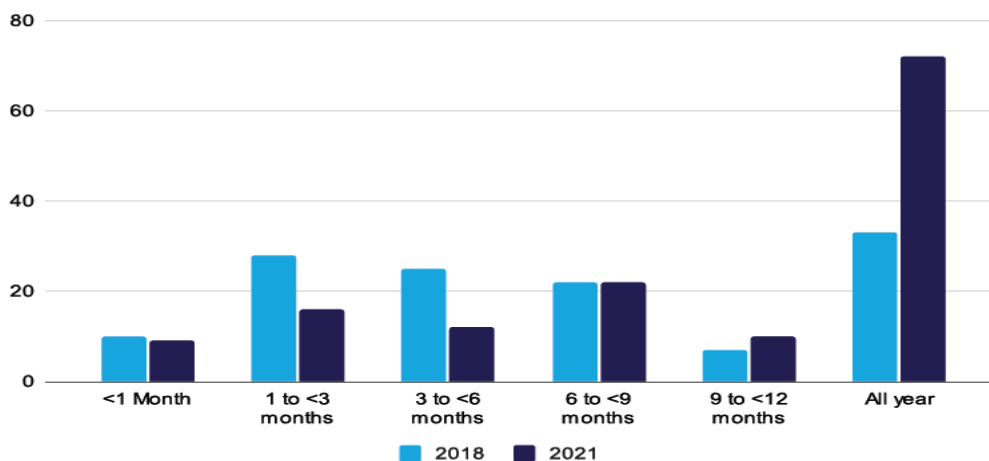
The increase in emergency sheltered homelessness in 2021 is due to the 23-bed Grace Inn Shelter opening, which resulted in a net increase in shelter beds, thus not depending as in 2018 on a hotel-voucher model.

There is a substantial increase in unsheltered and sheltered homelessness in 2021 compared to 2018. At least 180 people were experiencing homelessness in Belleville in April 2021, compared to 150 people in 2018.



*Figure 1. Time Trends in Type of Homelessness Belleville 2018 & 2021*

Without a commensurate decrease in unsheltered homelessness shifting to sheltered homelessness, the increase in both unsheltered and sheltered homelessness represents an increased need in the community for accommodation available to the homeless.



*Figure 2. Duration of Time Spent Homeless in the Past Year, Belleville 2018 & 2021*

Figure 2 above is derived from the homeless enumerations in Belleville in the years 2018 and 2019. It compares the duration of time spent homeless in the 12 months prior to the two enumerations. In 2021, there are more persons experiencing homelessness for 6 months or more.

Thus more of those experiencing homelessness in Belleville were chronically homeless in 2021 than in 2018.

### 3. Causes of Most Recent Accommodation Loss in Belleville and Challenges in Finding Accommodation 2021

**“What happened that caused you to lose your housing most recently?”**

| Reason for Housing Loss  | #   | % N (148) |
|--|-----|-----------|
| <b>Not enough income</b> for housing (e.g. lost benefit, income, or job)                 | 39  | 26%       |
| Other Interpersonal and Family Issues (e.g. Discrimination and conflict with others)     | 26  | 18%       |
| Conflict with: Spouse / Partner  | 22  | 15%       |
| Landlord / Tenant Conflict   | 17  | 11%       |
| Conflict with: Parent / Guardian   | 15  | 10%       |
| Other Housing and Financial Issues   | 15  | 10%       |
| Other Health or Corrections (e.g. physical health issue, hospitalization, incarceration) | 15  | 20%       |
| All other reasons  | <15 | <10%      |

**“What challenges or problems have you experienced when trying to find housing?”**

| Challenges Finding Housing | #   | % N (137) |
|----------------------------|-----|-----------|
| <b>Rents Too High</b>      | 116 | 85%       |
| <b>Low Income</b>          | 102 | 74%       |
| Other                      | 58  | 42%       |
| Discrimination             | 20  | 15%       |
| No Income Assistance       | 19  | 14%       |
| Mental Health Issues       | 14  | 10%       |
| Poor Housing Conditions    | 13  | 9%        |
| Addiction                  | 11  | 8%        |
| Health/Disability issues   | 11  | 8%        |

*Table 1. Causes of Most Recent Accommodation Loss and Challenges in Finding Accommodation in Belleville 2021*

The left side of Table 1 above displays the reasons for losing accommodation as identified by 148 respondents in the 2021 homeless enumeration. All reasons pertinent to a respondent could be identified, so the cumulative frequency of answers is more than 100%.

“Not enough income” was the top reason (26%) respondents identified that caused them most recently to lose their housing.

The right side of Table 1 notes challenges identified by the respondents in finding accommodation in Belleville. “Rents too high” (85%) and “low income”(74%) were identified as the top 2 challenges in obtaining accommodation in Belleville.

Thus, level of income and cost of housing – the intertwined aspects of housing affordability – were cited as primary barriers to finding new housing after becoming homeless.

#### Comments:

1. The number of people experiencing homelessness in Belleville has increased by 20% between 2018 and 2021

2. Chronic homelessness has also increased between 2018 and 2021.

Chronic homelessness is often associated with multiple, complex needs that require an intensive, coordinated approach. Community Response Teams and Coordinated Access are important structural elements in responding to chronic homelessness.

3. Level of income and cost of housing – the intertwined aspects of housing affordability – were cited as primary system barriers to finding new housing after becoming homeless. Low incomes and high rents – i.e. lack of affordability – create a bottleneck in exiting homelessness.

4. Sustained exits from homelessness requires: a. available and affordable housing; with b. person-centred services and supports; and c. coordination between these services. This is the “Housing First” model, both a program and an approach to reducing homelessness.

5. Preventing homelessness is key – coordination of services and integration across systems – exemplified through “Community Response Teams” and Integrated Coordinated Access is necessary to achieve sustained reductions and eventually an end to homelessness.

*WHY DOES IT MATTER? Coordination between public systems, and between those systems and community-based service providers (e.g. through integrated coordinated access for service provision and information sharing) will more effectively help provide services to meet the immediate and often complex needs of people experiencing homelessness.*

*Evidence and community experience across Canada demonstrate that moving away from managing homelessness (addressing immediate homelessness as a stand-alone accommodation issue) toward preventing homelessness (providing accommodation along with “wrap-around” social service supports to maintain the individual in housing) is a more cost-effective response to homelessness.*

*We submit that the planning and implementation of an appropriate response to homelessness in our community is an equitable societal imperative.*

#### **IV. Knitters United Annual Report 2021 – Elizabeth Ewashkiw, Lead**

In January 2008, a group of four women (two IFTC guests and two BSUC members) agreed to get together regularly, to knit for the Inn-from-the-Cold guests. The following year they produced 148 hats, mitts, and scarves for free distribution. By 2021, the foursome had gradually become a larger and mightier group of fifty-six which had donated a total of 18,637 to many places, near and far, by the end of that year.

In September 2021 we lost one of our prolific at-home knitters, Anna Lafferty. She will be greatly missed by all those who knew her.

This year, we donated items to BSUC Meal Programs, Hastings and Prince Edward Learning Foundation, Keep Kids Warm, Coats for Folks, Scott Mission, Abigail's Learning Centre, and Three Oaks. Being a community group, word of mouth and a little publicity kept new knitters coming. More yarn, needles and patterns, mostly from people who were downsizing, kept our needles clicking. The group used donated yarn, provided donated labour, and produced donated products for Belleville and beyond, as well as building new and ongoing friendships. **We invite knitters and want-to-be knitters or crocheters to join us anytime!**

## Knitters United 2021



We have been aided throughout the pandemic by our two capable lunch time supervisors, Lisa Morris and Dianne West. Hats, mittens, scarves and socks were offered to those whom they in their wisdom deemed in need. A few others make requests. This has streamlined our daily work significantly and minimized the duplication of items sometimes picked up by our guests.

For the Learning Foundation, personally, I got to deliver bags of hats and mittens to staff who came outdoors to receive. Prince Charles (Belleville), CSS, and BSS were most appreciative of our assistance. Plus there was human contact between Bridge Street United Church and each school involved. Pre-Pandemic, goods were impersonally delivered by courier. A successful mitten drive in December by the students of the Adventure Class at Queen Victoria School meant we, through the Learning Foundation, sent over 200 donated items to North Hastings HS.

2021 continued to be challenging for everyone, but our group kept right on knitting and crocheting from home, bringing completed items to and picking up additional yarn from the co-ordinator's home or the church. We kept in touch by telephone, newsletters, and emails but still look forward to the time when we meet together once again. In the meantime, we carry on knitting and supporting each other.

## **V. United Syrian Family Support (Belleville) 2015 – 2022-**

Ian Sutherland, United Syrian Family Support (Belleville) Constituency Group Representative

*On behalf of the members of the United Syrian Family Support (Belleville) refugee sponsorship group*

### **1. The Pre-pandemic Years September 2015 – March 2020**

In September 2015, in response to the image of 3-year-old Alan Kurdi dead on a beach in the arms of a Turkish policeman, discussions began on providing sponsorship aid to Syrian refugees. Within weeks, an inclusive community partnership named the United Syrian Family Support (Belleville) (USFS [B]) sponsorship group developed amongst BSUC, St Matthew's United Church, the Islamic Society of Belleville, Eastminster United Church, St Joseph's Catholic Church, the Baha'i Community of Belleville, individual members of St Columba Presbyterian Church, Queen of the Most Holy Rosary Catholic Church and many residents of Belleville and surroundings.

By 1 March 2017, a total of 23 Syrian newcomers had come as refugees to Canada through the 6 sponsorship agreements between USFS (B) and Immigration, Refugee and Citizenship Canada (IRCC). Four families and 3 related grandparents entered Canada as Permanent Residents between 7 December 2015 and 1 March 2017. USFS (B) members worked to support them in designated family support teams with defined scopes of responsibilities and facilitated horizontal communication and interactions.

A total of \$ 287,280 was raised by the USFA (B) Fund-raising Team between 2015 - 2019 through grants and donations to fund the extended 2-year support plan, and to defray extraordinary costs beyond that period.

### **2. The Pandemic Months March 2020 – December 2021**

#### **a. Employment Update During the Pandemic Months to December 2021**

As of end-December 2021, 3 of the 4 fathers of the families were working full-time with local employers, one of them having rehabilitated over 10 months in 2020-21 from a serious vocational hand injury. The father of the other family has had spring-through-autumn seasonal work as a self-employed gardener. Two of the mothers have part-time employment with commercial cleaning companies.

#### **b. Educational Activities During the Pandemic Months to December 2021**

i. Secondary School: Three of the Syrian young persons have graduated from high school since arrival in Canada, one in June 2019 from Loyola College of Adult and Continuing Education, one in June 2020 and one in June 2021 from Centennial Secondary School.

ii. Loyalist College: The three high school grads are all attending Loyalist College in the academic year September 2021 - June 2022. Mohamad Al Mansour entered 1<sup>st</sup> year of the chemical engineering technology program with advanced standing. Firas Al Mansour entered 1<sup>st</sup> year of the computer technology program.

Bayan Al Mansour graduated from the Loyalist College biotechnology 2-year program on 25 June 2021 (Dean's List). Figure 1 below is her virtual graduation photo. She returned to Loyalist College in September 2021 for an advanced year in biotechnology.



*Figure 1. Bayan Al Mansour Loyalist College Biotechnology Program Graduation 25 June 2021*

### **3. The Pandemic Year 2021 Update with Respect to Canadian Citizenship**

As of summer 2020, 11 of the 12 Syrian newcomer adults and 11 of the 12 minor children had submitted requests to apply for Canadian citizenship, the 12<sup>th</sup> child having been born a Canadian citizen at Belleville General Hospital in August 2018.

In July and October 2021, 2 of the families and 1 of the grandmothers were notified that they had satisfied all requirements for Canadian citizenship.

On 22 September 2021, Bilal Mansour, his wife Intisar Al Ghanem and their children Malek, Yaman and Wisam became Canadian citizens. On 25 October 2021, Ahmad Al Mansour, his wife Maysoun Mansour and their children Firas, Layth and Taym became Canadian citizens. On 29 November 2021, Fawziah Al Jahjah, mother of Bilal and Maysoun, became a Canadian citizen (Figure 2).



*Figure 2. Grandmother Fawziah Al Jahjah After Taking the Oath of Canadian Citizenship 29 November 2021*

As of 31 December 2021, two families and 2 grandparents are waiting for IRCC to review their 2019 and 2020 requests to apply for eligibility for Canadian citizenship.

#### 4. United Syrian Family Support (Belleville) Sponsorship Group 2021 Financial Statement

| ITEM                              | General Partnership Account | St Joseph Account |
|-----------------------------------|-----------------------------|-------------------|
| <b>REVENUE 2015-2021</b>          |                             |                   |
| Donations & Fund-raising          | \$96,920                    | \$98,770          |
|                                   | \$13,275                    | (\$13,275)        |
| Sub-Total                         | \$110,195                   | \$85,495          |
| Grants Received Sub-Total         | \$91,800                    | \$0               |
| <b>TOTAL REVENUE to 31 DEC'21</b> | <b>\$201,995</b>            | <b>\$85,495</b>   |
|                                   |                             |                   |
| <b>EXPENSES 2015 to 31 DEC'21</b> | <b>\$192,577</b>            | <b>\$85,495</b>   |
|                                   |                             |                   |
| <b>FUNDS on HAND 31 DEC '21</b>   | <b>\$9,418</b>              |                   |

Table 1. United Syrian Family Support (Belleville) Financial Statement 31 December 2021

Table 1 above provides the 31 December 2021 USFS (Belleville) sponsorship group financial statement (courtesy Richard Lefler). Table 2 below notes the 2021 financial activities in the USFS(B) account.

| Item   | Date                     | Revenue          | Expense |
|--|--------------------------|------------------|---------|
| BSUC Donation  | 15 November 2021         | \$60             |         |
| Blve Dental Services- Ziab Al Mansour                        | 20 August 2021           |                  | \$1,096 |
| Citizenship Application Fee                                  | 20 August 2021           |                  | \$2,190 |
| Reimbursement- Bilal Mansour & Family                        |                          |                  |         |
| Permanent Resident Status Renewal- Ahmad Al Mansour & Family | 20 August 2021           |                  | \$250   |
|  | Sub-Total                | \$60             | \$3,536 |
|  | <b>Net 2021 Activity</b> | <b>(\$3,476)</b> |         |

Table 2. United Syrian Family Support (Belleville) 2021 Financial Activity

The actual funds on hand as of 31 December 2021 are \$9,418, reduced by \$3,476 from 31 December 2020. The "Funds on Hand" through 2021 were used for: i. reimbursement to the families and grandparents for Immigration Citizenship & Refugee Canada (IRCC) citizenship application fees following successful completion of the citizenship exam and language interview. (\$630 per adult [older than 18yrs at time of application]; \$100 per minor [18yrs or younger at time of application]); ii. reimbursement for IRCC Permanent Resident status renewal fee (\$50 per person); and iii. 1/3 the cost of extraordinary dental fees.

#### Summary Comments on the Syrian Newcomers after 20 Months of Pandemic Life

1. The resettlement process for the Syrian newcomers has continued throughout the pandemic months of 2020 and 2021. All of the families now own a vehicle; 3 of the mothers and 4 of the fathers have attained G2 Ontario Driver's Licences; the families are self-sufficient financially; all of the children are progressing with their education at rates consistent with their age-group peers. The families continue to increase in self-sufficiency, in familiarity with their new land, in their desire to become citizens in their new country.

2. Are there residua of the deprivations and dangers which all of the Syrian newcomers experienced, at family and individual and societal levels, before arrival in Canada? YES, there are so.

There is daily and nightly worry about their relatives' arduous living conditions and recurrent violent dangers both for those who fled to Lebanon or Turkey, and for those still trapped in Syria.

There are regular phone contacts with and texts to and from the close relatives left behind. There are frequent money transfers from Belleville to support those family members who are "away" and who wish so fervently to immigrate to Canada.

We have heard some tales of the "unpleasantnesses" which they experienced in Syria from the onset of the Syrian homeland war in 2012, during their flight from Syria, and while living their years in refugee camps in Lebanon.

3. *Resilience, integrity, faithfulness, compassion, generosity, kindness, courage, gentleness*- words all of which have been uttered by USFS (B) members in describing personal characteristics of and lessons learned from the Syrian newcomers.

To express once again the wish written into the USFS (Belleville) annual reports for 2019 and 2020, modified now through necessity from the presence of COVID-19 among us; *"We look forward with anticipation in 2022 to many celebrations with our new Canadian friends as they swear their oaths of allegiance to Canada."*

## **FAITH FORMATION/CHILDREN, YOUTH & ADULTS -**

**Elizabeth Ewashkiw, Team Lead**

*Go make a difference.*

*We can make a difference;*

*Go make a difference in the world.*

*We are the salt of the earth,*

*Called to let the people see*

*The love of God in you and me.*

The role of the Faith Formation Ministry Team is to help ensure that quality faith programming is provided for the children, youth, and adults of the congregation, in keeping with the theology and ethos of the United Church of Canada. Meeting monthly or as needed, this team consisted of Cheryl Bough, (Audrey Cowan deceased), Elizabeth Ewashkiw (Team Leader), The Rev. David King, and Liza Van de Hoef (now retired). We endeavor to lead and demonstrate to our community that faith is a central part of enjoying living - with self, others, and God.

Most regrettably, Audrey Cowan, an active member of BSUC, as well as FFMT and Bible Study, passed away on July 28, 2021.

COVID-19 continued to impact all aspects of our lives, including the efforts of the FFMT, as is reflected in this report. None of Kids' Camp, Christmas Advent-ures, Santa Claus Parade Snacks, or Christmas Pageant occurred in 2021. We hope eventually to resurrect discussions with St. Thomas' Anglican Church concerning working together on Professional Day activities for elementary children.

The Rev. David King offered a virtual book study based on *Saving Jesus from the Church* by Robin R. Meyers, but, in January, not enough people responded to make it viable. We may revisit this at a later time. However, in December, Rev. David made another offer to study *Following the Call-Living the Sermon on the Mount Together*, a compilation from writers such as Martin Luther King Jr., Tolstoy, Mother Teresa, etc. The plan is to start in January 2022.



Associated Responsibilities:

**BIBLE STUDY – Frank Hiebert, Coordinator**

Throughout the pandemic, the Bible Study group has continued to operate on its usual Wednesday morning schedule, beginning at 8:30am, using the study materials “Seasons of the Spirit” from Wood Lake Publishing. From the beginning of 2021 until mid-September (excluding a summer break, during which we managed to gather for two in-dining breakfast occasions) one-hour video conferences using Zoom have enabled the group to continue its discussions and fellowship based upon the scripture reading recommendations from the Revised Common Lectionary. The “Season of Creation” study series was maintained in September, which deviated from the RCL, but a focus of celebrating creation and its creator was a pleasant diversion nonetheless.

Beginning September 22, the study group followed a hybrid arrangement of both in-person participation in the front of the sanctuary and online participation utilizing the screens in the sanctuary. Full COVID-19 protocols were followed on each occasion. We were managing to attract fifteen participants, in total, on a regular basis using this approach (half in-person and half online). However, we’ve had to revert back to only the online offering just before Christmas because of pandemic resurgence.

This report could not be complete without paying homage to our beloved friend and colleague Audrey Cowan, who passed away on July 28, 2021. Audrey started the Bible Study group twenty-five years ago and has led the group since inception. Her dedication to Christian education paralleled her dedication to educating deaf children during her teaching career at Sir James Whitney School. It also was reflected in her many years of organizing church Sunday school, and the annual Lay School of Theology events offered locally over several decades. Her presence amongst us is greatly missed.

New participants are always welcome. Please feel free to contact Frank Hiebert by telephone (613) 968-5825 or email [fhiebert@cogeco.ca](mailto:fhiebert@cogeco.ca) for more information.

**LIBRARY BOARD REPORT – Cheryl Bough, Coordinator**

The Library Board has stalled in its disbanding process due to Covid-19. The Library Board did not purchase anything again this year, nor did it hold meetings in 2021.

**BIRTH TO FOURS and CHILDREN’S CENTRE – Elizabeth Ewashkiw and Cheryl Bough, Coordinators**

Through music, story, crafts, discussion, and being together on Zoom, Christian education helped the children (birth to 13 years) 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 already moved to an amalgamated format using the virtual *GO Project* as our curriculum guide. Starting in January, Cheryl and Elizabeth alternated weeks, with school-age children having bowed out the previous fall (perhaps because of daily online school?). Remaining attendees were all infant to kindergarten level and received age-related learning programming. These children were not attending consistently, with an average of two or fewer children each Sunday. As they gradually dropped off further in mid-April, we decided to cancel this programme for the present time.

Working cooperatively with the Music and Worship Teams, we identified and enlisted families with children to record the lighting of the Christ Candle for Sunday worship services.

We welcome more members to the Faith Formation Ministry Team. Please consider what your priorities are and how you could contribute as we move forward.

With gratitude to each member of our small team for their faithful support during this challenging year.

**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 2022 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 \$2,500 contribution to the General Fund along with \$1,500 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 for much of the year 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 2021 Financial Statements.

- Total revenue was \$1,228,682. Total expenditures were \$1,225,555.
- Operating surplus was \$3,127 net of Adjustment for Fair Market value of investments of \$42,675 resulted in a surplus for the year of \$45,802 on a budgeted deficit of \$(91,500.)
- Congregational givings for local expenditures were \$162,874.
- UCW financial support continued with total donations of \$4,000.
- Bridge St. Foundation contributed \$100,000 in the fifth year of a five-year commitment.
- Trustee income from the Church General Investments earned \$12,083 in 2021.
- Parrott Trust interest earned in 2021 was \$14,907 and any unspent funds will be utilized in 2022.
- \$4,622 was received in memorial donations and \$3,500 in bequests.
- Personnel expenses amounted to \$358,994.
- Property expenses amounted to \$265,200, which included \$38,629 for utilities and \$194,000 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 2022 is \$905.
- Support for the wider church (UCC) included \$9,279 in council dues and \$20,731 in Mission and Service contributions and \$821 to the Interim Ministry Sabbatical Fund.
- 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 available for operations in 2021. \$15,519 will be available for 2022 operating expenses (See Note 9 of the Financial Statements).
- 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**

Understanding that hospitality is God's welcome in a world of difference, the members of the Hospitality/Fellowship Ministry Team 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 celebrations, summer breakfasts, and the June picnic. Sadly all our activities were cancelled in 2021 because of Covid-19 restrictions.

When the Covid restrictions are finally lifted and we can socialize together again, we will have to re-imagine how the building can accommodate our activities, as the kitchen, gym and auditorium are currently being extensively used by the Drop In Centre.

John and Natalie Zandbergen coordinate the Greeter schedule. We need more greeters -- please contact John and Natalie to volunteer for greeting when we get back to having church services in the Sanctuary.

The definition of Hospitality is..."the friendly and generous reception and entertainment of guests, visitors, or strangers." Let's keep hospitality vibrant at Bridge Street Church.

*Associated responsibilities:*

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

The Bridge Street Book Lovers Club convened on September 9, 2021 at 9:30 a.m. in the Craft Room at The Quinte Living Centre. This meeting was a celebration of the club's 10<sup>th</sup> Anniversary and involved many activities: club highlights quiz, prizes, refreshments, Potluck of Plots and discussion on future books for the club to read. There were 10 club members and 4 residents of The Quinte Living Centre present for the meeting. The club gives sincere thanks to The Quinte Living Centre for use of the Craft Room for the meeting. Due to the pandemic, the club has not had other meetings during 2021, but will continue when safe to do so.

**PASTORAL CARE** –

See Minister (Voluntary) of Pastoral Visitation Report, page 8.

**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 matters 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.

As the COVID-19 pandemic continued throughout 2021, changes to Personnel Ministry Team meetings and to staff assignments were made in response to the fluctuating conditions brought about by the severity and duration of each wave. The Team continued to meet together and with Rev. King on a monthly basis via ZOOM. Certain staff hours continued 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. Hours and duties of each staff member were reviewed on a monthly basis. Due to the increased usage of the Church space, the Church custodian's hours were increased this autumn. Reverend David King, who is Bridge Street's Interim Lead Minister, has had his tenure extended as the Church seeks a path to move forward during these changing times.

When conditions improve and Bridge Street is able to reopen, the staff will help our Church family to return to a semblance of normality. 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 – Joe Santoni, Team Co-Leader**

In 2021, the space in the Christian Education wing previously used as the Infant Room was retrofitted to accommodate two showers and a laundry space. Also, a ventilation upgrade and the installation of acoustic panels took place in the gymnasium to make this a safer and more enjoyable space. These spaces are now being utilized by the daily Drop-In Centre. Due to the large amount of garbage produced by the Drop-In Centre, a waste disposal bin service is now required with weekly (and sometimes bi-weekly) pick-ups. The bin is situated on the north end of the Church St. driveway. A replacement door for the Bridge Street entrance was ordered in 2021, but production delays due to the pandemic have stalled its replacement to 2022. Repairs to the south steps of the building's Church St. entrance completed this masonry project, which began in 2020.

## **STEWARDSHIP –**

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

There is no Stewardship Team; therefore there is no stewardship activity to report for 2021.

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

The Worship & Music Team supports the Lead Minister in a variety of ways. Support for services includes decoration of the Sanctuary and co-ordination of Bible readers. Active participation during meetings assures that when Rev. King meets with the Governance Board, he has a sense of the congregation's wishes. Covid-19 restrictions and protocols have been challenging, and despite our desire for a return to in-person worship, we are still waiting for assurance that it will be safe to do so. We were heartened to see some members during the seven in-person services held during November and December. Special mention should be made of the assistance Frank Hiebert provided during these in-person services, which were also available on ZOOM, and for the recording he provided for our Christmas services, which were held on-line.

Music is an important part of our worship services. The vocal and bell choirs have endeavoured to provide leadership by recording music selections, which have been woven into the weekly on-line broadcasts. Our Music Director, Mitchell Cox, has encouraged choir members through weekly on-line choir practices.

*Associated Responsibilities -*

**CHOIRS** – See Music Director's Staff Report, p. 9.

## **Bridge Street Church Choirs Financial Statements – Harvey Tremeer, Treasurer**

### **BRIDGE STREET RINGERS                      Annual Financial Report**

|               |                 |          |
|---------------|-----------------|----------|
| Jan 1, 2021   | Opening balance | \$704.31 |
| Dec. 31, 2021 | Closing balance | \$704.31 |

There was no activity on this account.

Harvey Tremeer, Treasurer

### **BRIDGE STREET CHURCH CHOIR                      Annual Financial Report**

|               |                           |          |
|---------------|---------------------------|----------|
| Jan 1, 2021   | Opening Balance           | \$469.90 |
| Income:       |                           |          |
|               | Social Fund Contributions | \$425.00 |
| Expenses:     |                           |          |
|               | Gifts, cards              | \$ 41.16 |
|               | Gift for Mitchel Cox      | \$600.00 |
| Dec. 31, 2021 | Closing Balance           | \$253.74 |

Harvey Tremeer, Treasurer

## **LAY READERS**

Due to Covid-19 and the suspension of in-person worship services, the practise of utilizing a scheduled rotation of lay readers was not followed. Whenever possible, scripture readings by lay readers in our on-line worship services was coordinated by the Worship & Music Team.

## **MEMORIAL FUND**

The Memorial Fund is administered by the Worship & Music Ministry Team, as these funds are intended to enhance the Sanctuary and/or Chapel. Details of this dedicated **Memorial Fund Account** held at the Royal Bank are recorded each year in the financial statements prepared by our financial reviewers, Welch LLP. As the account has been dormant for four years, it was decided by the Finance Ministry Team that the account should be closed, funds deposited into the church's operating bank account at BMO and recorded as a special Reserve account currently named "Memorial Fund Special Reserve Account".

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

The following is an account of the Memorial Fund Royal Bank Account Transactions for 2021:

|  |                      |                   |
|--|----------------------|-------------------|
| Opening balance, January 1, 2021       |                      | <u>\$3,270.64</u> |
| <b><u>RECEIPTS</u></b>                 |                      |                   |
| Deposits                               | \$ 1,223.75*         |                   |
| Interest Earned                        | <u>.25</u>           | <u>1,224.00</u>   |
|  |                      | <u>\$4,494.64</u> |
| <b><u>DISBURSEMENTS</u></b>            |                      |                   |
| Account Closing Fee                    | \$ 8.50              |                   |
| Bank Draft to Bridge St. United Church |                      |                   |
| To Close Account                       | <u>\$ 4,486.14**</u> | <u>\$4,494.64</u> |
| Balance on hand, December 31, 2021     |                      | <u>\$ .00</u>     |

\*Designated donations made in memory of Audrey Cowan

\*\*These funds are now recorded as a reserve account of our operating account entitled "Memorial Fund Special Reserve Account".

### **OTHER MEMORIAL DONATIONS RECEIVED IN 2021:**

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

During 2021, memorial donations received without designation (or as requested) and credited to the **General Fund** were made in memory of: Vivian Britton, Jack Canning, Ruth Chisholm, Audrey Cowan, Bob Cruickshank, Frank Jefferson, Helen Loynes, Don McTaggart, Mary-Lynne Miles, E. Joan Smith and Marian Carson All, Rick Winegar.

Donations received designating other BSUC ministries were received in memory of, and as follows: **Food Ministry** – Kathryn Fellows, Geoff Rodgers. **Outreach** – Betty Bentley.

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

Our UCW Executive consists of: Dawn Allen (Sunshine & Shadow, Membership Recruitment); Gail Botting (Archives, Meals on Wheels); Jo Cooper; Maureen Dalrymple; Isabelle Hughes (Treasurer & Team Ministry Rep.); Veronica Leonard (Telephone Convener); Shirley McLaren (Secretary); Larna McPherson (Funeral Receptions); Cathy Newton; Susan Reid (Kente Contact); Kay Summers.

Sadly because of Covid restrictions our BSC UCW was not active in 2021.

In 2021, we received \$1,580 in Christmas stocking givings from our members. We also received our annual donation of \$2,000 from the Parrott Foundation.

Women of the UCW were able to give \$2,500 to the Bridge Street United Church general fund, \$1,500 to the Mission & Service Fund of the United Church of Canada, Christmas gifts to church staff, pay our Kente UCW and National UCW dues and Presbyterian Rally fees.

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

Meals on Wheels deliveries January and July continued thanks to Gary & Gail Botting who are coordinating.

Sue Reid, our Kente Contact, reported that our BSC UCW was represented at a Kente Executive meeting, World Day of Prayer at St Mark's UC, three Share & Plan Meetings, a Fellowship Day at Quin-Mo-Lac, and a Fall Rally at St Mark's UC.

Thank you to Dawn Allen who has continued to send out greeting cards on behalf of our UCW.

Veronica Lenard has offered to take over the position of Telephone Convenor previously held by Beth Campbell. Thank you, Beth, for all your years in that position and to Veronica for your offer.

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.



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

31-Dec-21

OPENING GENERAL LEDGER BANK BALANCE JANUARY 1, 2021  
Gallaway Estate Flower Fund included in Bank Balance

\$778.03 \*

\$8,629.63

YTD

**REVENUE:**

|  |            |
|--|------------|
| Bank & Investment Interest                       |            |
| Bazaar   | \$3,630.00 |
| Christmas Stockings - Parrott Foundation \$2,000 |            |
| Book Sale  |            |
| MiscIncome=                                      |            |
| Envelope Giving, Pennies & Loose offering        | \$3,630.00 |
| <b>TOTAL INCOME</b>                              |            |

**EXPENDITURE:**

**BUDGET:**

\$500.00

|  |                   |                   |
|--|-------------------|-------------------|
| Funerals   |                   |                   |
| Flowers  |                   | *                 |
| Bridge St Church Gen Fund                        | 2,500.00 December | \$2,500.00        |
| Mission Fund                                     | 1,500.00 December | \$1,500.00        |
| Presbyterial Rallies                             | 200.00 Feb&Sep    | \$210.00          |
| Presbyterial Dues                                | 240.00 Feb        | \$120.00          |
| Total Donations                                  | 1,500.00          |                   |
| Supplies Office                                  | 100.00            |                   |
| Miscellaneous-                                   | 50.00             |                   |
| Speakers-  | 100.00            |                   |
| Literature Supplies                              | 50.00             |                   |
| Picture Developing                               | 25.00             |                   |
| Sunshine & Shadow                                | 25.00             |                   |
| Honoraria (Auditor) Dave Parker Gift Certificate | 100.00            |                   |
| Christmas Gifts                                  | 250.00 December   | \$250.00          |
| Kitchen Supplies                                 | 100.00            |                   |
| <b>TOTAL Budget &amp; EXPENDITURE</b>            | <b>\$7,240.00</b> | <b>\$4,580.00</b> |

CLOSING GENERAL LEDGE BANK BALANCE 31-Dec-21

\$7,679.63

**RECONCILIATION OF BANK BALANCE**

|                                     |           |            |            |
|-------------------------------------|-----------|------------|------------|
| BMO Statement Balance as of         | 31-Dec-21 | \$7,379.63 |            |
| Add outstanding Deposit             | 7-Jan-22  | \$250.00   |            |
| Add outstanding Deposit             | 10-Jan-22 | \$50.00    |            |
| Closing General Ledger Bank Balance | 31-Dec-21 |            | \$7,679.63 |
|                                     |           | \$7,679.63 | \$7,679.63 |

**MANULIFE BANK- INVESTMENTS:**

Tedesco- Memorial Fund - Original \$5,000

\$5,702.94 as at Dec 31/21

I have examined the Statement of Revenue & Expenditure for the year ended Dec 31, 2021 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, 2021.

David Parker

*David Parker*

**BRIDGE STREET UNITED CHURCH WOMEN  
2021 ANNUAL REPORT  
PROPOSED BUDGET FOR 2022**

|                                      | Proposed<br>2021<br>Budget | Actual<br>2021<br>Expense | Proposed<br>2022<br>Budget |
|--------------------------------------|----------------------------|---------------------------|----------------------------|
| Bridge St Church General Fund        | \$2,500.00                 | \$2,500.00                | \$1,000.00                 |
| Mission Fund                         | 1,500.00                   | 1,500.00                  | 500.00                     |
| Presbyterial Rallies (Fall & Annual) | 200.00                     | 210.00                    | 210.00                     |
| Kente Dues                           | 240.00                     | 120.00                    | 120.00                     |
|                                      | <u>\$4,440.00</u>          | <u>\$4,330.00</u>         | <u>\$1,830.00</u>          |
| <br>Funeral Expenses                 | <br>\$500.00               | <br>\$0.00                | <br>\$0.00                 |
| Flowers                              |                            |                           |                            |
| Supplies Office                      | 100.00                     | 0.00                      | 0.00                       |
| Miscellaneous                        | 100.00                     | 0.00                      | 0.00                       |
| Kitchen Supplies                     | 50.00                      | 0.00                      | 0.00                       |
| Guest Speakers                       | 100.00                     | 0.00                      | 0.00                       |
| Literature Supplies                  | 50.00                      | 0.00                      | 0.00                       |
| Sunshine & Shadow                    | 25.00                      | 0.00                      | 0.00                       |
| Picture Developing                   | 25.00                      | 0.00                      | 0.00                       |
| Honoraria (Auditor)                  | 100.00                     | 0.00                      | 0.00                       |
| Christmas Gifts                      | 250.00                     | 250.00                    | 0.00                       |
|                                      | <u>\$1,300.00</u>          | <u>\$250.00</u>           | <u>\$0.00</u>              |
| <br>Quinte Hospice                   |                            |                           |                            |
| Grace Inn Shelter                    |                            |                           |                            |
| Food Ministry                        |                            |                           |                            |
| Quin-Mo-Lac                          |                            |                           |                            |
| Kente National Donations             |                            |                           |                            |
| Total Donations                      | <u>\$1,500.00</u>          | <u>\$0.00</u>             | <u>\$0.00</u>              |
| <br>TOTAL                            | <u><u>\$7,240.00</u></u>   | <u><u>\$4,580.00</u></u>  | <u><u>\$1,830.00</u></u>   |

**MANULIFE BANK INVESTMENTS**

**Tedesco - Memorial Fund - Original \$5,000**

**2021-12-31**

**\$5,702.94**



# **2021 FINANCIAL STATEMENTS**

**BRIDGE STREET UNITED CHURCH**

**FINANCIAL STATEMENTS**

December 31, 2021

**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, 2021, and the statements of operations, changes in net assets and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

**Management's Responsibility for the Financial Statements**

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for not-for-profit organizations, 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, 2021, and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Trenton, Ontario  
March 9, 2022

  
CHARTERED PROFESSIONAL ACCOUNTANTS  
LICENSED PUBLIC ACCOUNTANTS

**BRIDGE STREET UNITED CHURCH**  
**STATEMENT OF FINANCIAL POSITION**  
**DECEMBER 31, 2021**

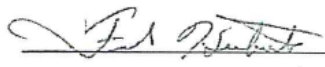
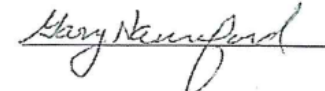
**ASSETS**

|   | <u>2021</u>              | <u>2020</u>              |
|---|--------------------------|--------------------------|
| <b>CURRENT ASSETS</b>                   |                          |                          |
| Cash                                    | \$ 229,503               | \$ 373,190               |
| Cash - restricted                       | 9,418                    | 12,894                   |
| Accounts receivable                     | -                        | 902                      |
| Government remittances                  | 8,995                    | 3,719                    |
| Prepaid expenses                        | <u>77,076</u>            | <u>1,996</u>             |
|   | 324,992                  | 392,701                  |
| <b>INVESTMENTS - note 4</b>             | 626,922                  | 571,241                  |
| <b>TANGIBLE CAPITAL ASSETS - note 5</b> | <u>24,294</u>            | <u>32,391</u>            |
|   | <u><u>\$ 976,208</u></u> | <u><u>\$ 996,333</u></u> |

**LIABILITIES AND NET ASSETS**

|  |                          |                          |
|--|--------------------------|--------------------------|
| <b>CURRENT LIABILITIES</b>                             |                          |                          |
| Accounts payable and accrued liabilities               | \$ 19,536                | \$ 23,673                |
| Accounts payable - community special projects - note 6 | 279,551                  | 85,442                   |
| Deferred contributions - note 7                        | <u>101,156</u>           | <u>357,055</u>           |
|  | <u>400,243</u>           | <u>466,170</u>           |
| <b>NET ASSETS</b>                                      |                          |                          |
| Endowments - note 8                                    | 119,235                  | 111,112                  |
| Externally restricted - note 9                         | 125,916                  | 129,510                  |
| Unrestricted - note 10                                 | 330,813                  | 289,540                  |
| Invested in tangible capital assets                    | <u>1</u>                 | <u>1</u>                 |
|  | <u>575,965</u>           | <u>530,163</u>           |
|  | <u><u>\$ 976,208</u></u> | <u><u>\$ 996,333</u></u> |

Approved by the Board:

 Board Member  
 Board Member

(Unaudited)  
(See accompanying notes)

**BRIDGE STREET UNITED CHURCH**  
**STATEMENT OF CHANGES IN NET ASSETS**  
**YEAR ENDED DECEMBER 31, 2021**

|  | Operating         | Externally<br>Restricted | Endowment         | Invested in<br>Tangible<br>Capital Assets | 2021<br>Total     | 2020<br>Total     |
|--|-------------------|--------------------------|-------------------|---|-------------------|-------------------|
| Balance, beginning of year                   | \$ 289,540        | \$ 129,510               | \$ 111,112        | \$ 1                                      | \$ 530,163        | \$ 566,525        |
| Excess (deficiency) of revenue over expenses | 14,556            | 20,587                   | 10,659            | -   | 45,802            | (36,362)          |
| Interfund transfers                          | 26,717            | (24,181)                 | (2,536)           | -   | -                 | -                 |
| Balance, end of year                         | <u>\$ 330,813</u> | <u>\$ 125,916</u>        | <u>\$ 119,235</u> | <u>\$ 1</u>                               | <u>\$ 575,965</u> | <u>\$ 530,163</u> |

(Unaudited)  
(See accompanying notes)

**BRIDGE STREET UNITED CHURCH**  
**STATEMENT OF OPERATIONS**  
**YEAR ENDED DECEMBER 31, 2021**

|  | Operating<br>(Schedule 1) | Externally<br>Restricted | Endowment        | 2021<br>Total    | 2020<br>Total      |
|--|---------------------------|--------------------------|------------------|------------------|--------------------|
| <b>REVENUE</b>   |                           |                          |                  |                  |                    |
| Church offerings   | \$ 162,874                | \$ -                     | \$ -             | \$ 162,874       | \$ 191,340         |
| Investment   | 13,609                    | 8,662                    | 2,537            | 24,808           | 20,416             |
| Community connections  | 676,206                   | -                        | -                | 676,206          | 331,757            |
| Other  | 50,111                    | -                        | -                | 50,111           | 20,563             |
| Foundation grants and mission                                  | 120,731                   | -                        | -                | 120,731          | 128,042            |
| Deferred contributions - note 7                                | 193,952                   | -                        | -                | 193,952          | 16,568             |
|  | <u>1,217,483</u>          | <u>8,662</u>             | <u>2,537</u>     | <u>1,228,682</u> | <u>708,686</u>     |
| <b>EXPENSES</b>  |                           |                          |                  |                  |                    |
| Amortization   | 8,097                     | -                        | -                | 8,097            | 8,097              |
| Children and youth   | -                         | -                        | -                | -                | 200                |
| Insurance  | 25,269                    | -                        | -                | 25,269           | 22,298             |
| Music  | 13,263                    | -                        | -                | 13,263           | 9,600              |
| Repairs and maintenance  | 213,950                   | -                        | -                | 213,950          | 21,382             |
| Salaries and benefits  | 353,994                   | -                        | -                | 353,994          | 332,875            |
| Utilities  | 38,629                    | -                        | -                | 38,629           | 27,402             |
| Worship  | 9,279                     | -                        | -                | 9,279            | 9,279              |
| Pastoral care  | 168                       | -                        | -                | 168              | 5                  |
| Hospitality and fellowship                                     | -                         | -                        | -                | -                | 106                |
| Community connections  | 507,035                   | -                        | -                | 507,035          | 238,988            |
| Kitchen renovation   | -                         | -                        | -                | -                | 7,061              |
| Faith, formation and leadership                                | 260                       | -                        | -                | 260              | 519                |
| Stewardship  | 24,389                    | -                        | -                | 24,389           | 32,415             |
| Administration   | 30,925                    | -                        | -                | 30,925           | 19,791             |
| Governance   | 297                       | -                        | -                | 297              | 13,395             |
|  | <u>1,225,555</u>          | <u>-</u>                 | <u>-</u>         | <u>1,225,555</u> | <u>743,413</u>     |
| Excess (deficiency) of revenue over expenses before adjustment | (8,072)                   | 8,662                    | 2,537            | 3,127            | (34,727)           |
| Adjustment to fair market value of investments                 | <u>22,628</u>             | <u>11,925</u>            | <u>8,122</u>     | <u>42,675</u>    | <u>(1,635)</u>     |
| <b>EXCESS (DEFICIENCY) OF REVENUE OVER EXPENSES</b>            | <u>\$ 14,556</u>          | <u>\$ 20,587</u>         | <u>\$ 10,659</u> | <u>\$ 45,802</u> | <u>\$ (36,362)</u> |



**BRIDGE STREET UNITED CHURCH**  
**SCHEDULE 1- CHURCH OPERATING ACTIVITIES**  
**YEAR ENDED DECEMBER 31, 2021**

|  | Church<br>Operations | Food<br>Ministries | Outreach<br>Project 2 | Outreach<br>Project 3 | Outreach<br>Project 4 | Outreach<br>Project 5 | 2021<br>Total |
|--|----------------------|--------------------|-----------------------|-----------------------|-----------------------|-----------------------|---------------|
| <b>REVENUE</b>   |                      |                    |                       |                       |                       |                       |               |
| Church offerings   | \$ 162,874           | \$ -               | \$ -                  | \$ -                  | \$ -                  | \$ -                  | \$ 162,874    |
| Investment   | 13,609               | -                  | -                     | -                     | -                     | -                     | 13,609        |
| Community connections  | -                    | 206,476            | 27,148                | 88,555                | 51,275                | 302,752               | 676,206       |
| Other  | 50,111               | -                  | -                     | -                     | -                     | -                     | 50,111        |
| Foundation grants and mission                                | 120,731              | -                  | -                     | -                     | -                     | -                     | 120,731       |
| Deferred contributions                                       | 193,952              | -                  | -                     | -                     | -                     | -                     | 193,952       |
| - note 7   | 541,277              | 206,476            | 27,148                | 88,555                | 51,275                | 302,752               | 1,217,483     |
| <b>EXPENSES</b>  |                      |                    |                       |                       |                       |                       |               |
| Amortization   | 8,097                | -                  | -                     | -                     | -                     | -                     | 8,097         |
| Insurance  | 20,269               | 5,000              | -                     | -                     | -                     | -                     | 25,269        |
| Music  | 13,263               | -                  | -                     | -                     | -                     | -                     | 13,263        |
| Repairs and maintenance                                      | 198,950              | 15,000             | -                     | -                     | -                     | -                     | 213,950       |
| Salaries, fees and benefits                                  | 230,948              | 49,776             | 3,000                 | 35,000                | 32,025                | 3,245                 | 353,994       |
| Utilities  | 28,629               | 5,000              | -                     | -                     | -                     | 5,000                 | 38,629        |
| Worship  | 9,279                | -                  | -                     | -                     | -                     | -                     | 9,279         |
| Pastoral care  | 168                  | -                  | -                     | -                     | -                     | -                     | 168           |
| Community connections  | -                    | 128,700            | 22,148                | 46,555                | 15,125                | 294,507               | 507,035       |
| Faith, formation and leadership                              | 260                  | -                  | -                     | -                     | -                     | -                     | 260           |
| Stewardship  | 24,389               | -                  | -                     | -                     | -                     | -                     | 24,389        |
| Administration   | 14,800               | 3,000              | 2,000                 | 7,000                 | 4,125                 | -                     | 30,925        |
| Governance   | 297                  | -                  | -                     | -                     | -                     | -                     | 297           |
|  | 549,349              | 206,476            | 27,148                | 88,555                | 51,275                | 302,752               | 1,225,555     |
| <b>DEFICIENCY OF REVENUE OVER EXPENSES BEFORE ADJUSTMENT</b> | \$ (8,072)           | \$ -               | \$ -                  | \$ -                  | \$ -                  | \$ -                  | \$ (8,072)    |

(Unaudited)  
(See accompanying notes)

**BRIDGE STREET UNITED CHURCH**  
**STATEMENT OF CASH FLOWS**  
**YEAR ENDED DECEMBER 31, 2021**

|  | 2021       | 2020        |
|--|------------|-------------|
| <b>CASH FLOWS FROM OPERATING ACTIVITIES</b>    |            |             |
| Excess (deficiency) of revenue over expenses   | \$ 45,802  | \$ (36,362) |
| Adjustments for                                |            |             |
| Amortization                                   | 8,097      | 8,097       |
| Fair market value adjustment of investments    | (42,675)   | 1,635       |
|  | 11,224     | (26,630)    |
| Change in non-cash working capital components: |            |             |
| Cash - restricted                              | 3,476      | 4,873       |
| Accounts receivable                            | 902        | 22,726      |
| Prepaid expenses                               | (75,080)   | (515)       |
| Accounts payable and accrued liabilities       | (4,137)    | (122,374)   |
| Government remittances                         | (5,276)    | 23,673      |
| Accounts payable - community special projects  | 194,109    | 67,675      |
| Deferred contributions                         | (255,899)  | 278,861     |
|  | (130,681)  | 248,289     |
| <b>CASH FLOWS FROM INVESTING ACTIVITIES</b>    |            |             |
| Proceeds from sale of investments              | 90,285     | 181,801     |
| Purchase of investments                        | (103,291)  | (136,709)   |
|  | (13,006)   | 45,092      |
| <b>INCREASE (DECREASE) IN CASH</b>             | (143,687)  | 293,381     |
| <b>CASH, beginning of year</b>                 | 373,190    | 79,809      |
| <b>CASH, end of year</b>                       | \$ 229,503 | \$ 373,190  |

(Unaudited)  
(See accompanying notes)



**BRIDGE STREET UNITED CHURCH  
NOTES TO FINANCIAL STATEMENTS  
YEAR ENDED DECEMBER 31, 2021**

**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 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.

Outreach Project 5 - providing a daytime drop-in facility offering shelter, food, shower, laundry and other social services for those experiencing homelessness in the City of Belleville.

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, 2021**

**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)*

9

**Welch LLP<sup>®</sup>**

An Independent Member of BKR International

**BRIDGE STREET UNITED CHURCH  
NOTES TO FINANCIAL STATEMENTS  
YEAR ENDED DECEMBER 31, 2021**

**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)*

**BRIDGE STREET UNITED CHURCH**  
**NOTES TO FINANCIAL STATEMENTS**  
**YEAR ENDED DECEMBER 31, 2021**

**4. INVESTMENTS**

Investments consist of the following:

|                       | 2021              |                   | 2020              |                   |
|-----------------------|-------------------|-------------------|-------------------|-------------------|
|                       | <u>Fair value</u> | <u>Cost</u>       | <u>Fair value</u> | <u>Cost</u>       |
| Cash                  | \$ 684            | \$ 684            | \$ 2,152          | \$ 2,152          |
| High interest savings | 87,686            | 87,686            | 66,288            | 66,288            |
| Fixed income          | 6,381             | 6,381             | 69,131            | 66,630            |
| Equities              | 377,123           | 295,086           | 294,590           | 257,404           |
| Mutual funds          | 155,048           | 150,094           | 139,080           | 134,450           |
|                       | <u>\$ 626,922</u> | <u>\$ 539,931</u> | <u>\$ 571,241</u> | <u>\$ 526,924</u> |

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

At December 31, 2021 investments with a fair value of \$381,771 are unrestricted, investments with a fair value of \$125,916 are externally restricted and investments with a fair value of \$119,235 are endowments.

Fixed income investments have maturity dates ranging from July, 2022 to March, 2023 at interest rates of 0.25%.

**5. TANGIBLE CAPITAL ASSETS**

Tangible capital assets consist of the following:

|                   | 2021             |                                     | 2020             |
|-------------------|------------------|-------------------------------------|------------------|
|                   | <u>Cost</u>      | <u>Accumulated<br/>amortization</u> | <u>Net</u>       |
| Land and building | \$ 1             | \$ -                                | \$ 1             |
| Equipment         | 40,487           | 16,194                              | 32,390           |
|                   | <u>\$ 40,488</u> | <u>\$ 16,194</u>                    | <u>\$ 32,391</u> |

(Unaudited)



**BRIDGE STREET UNITED CHURCH**  
**NOTES TO FINANCIAL STATEMENTS**  
**YEAR ENDED DECEMBER 31, 2021**

**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 building 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>2020</u><br><u>Balance</u> | <u>Contributions</u><br><u>received</u> | <u>Amounts</u><br><u>spent</u> | <u>2021</u><br><u>Balance</u> |
|--------------------|-------------------------------|---|--------------------------------|-------------------------------|
| Syrian Families    | \$ 12,895                     | \$ 60                                   | \$ 3,537                       | \$ 9,418                      |
| Outreach Project 2 | -                             | 40,175                                  | 27,148                         | 13,027                        |
| Outreach Project 3 | 47,186                        | 199,101                                 | 88,555                         | 157,732                       |
| Outreach Project 4 | 25,361                        | 45,886                                  | 51,275                         | 19,972                        |
| Outreach Project 5 | <u>-</u>                      | <u>382,154</u>                          | <u>302,752</u>                 | <u>79,402</u>                 |
|                    | <u>\$ 85,442</u>              | <u>\$ 667,376</u>                       | <u>\$ 473,267</u>              | <u>\$ 279,551</u>             |

(Unaudited)

**BRIDGE STREET UNITED CHURCH**  
**NOTES TO FINANCIAL STATEMENTS**  
**YEAR ENDED DECEMBER 31, 2021**

**7. DEFERRED CONTRIBUTIONS**

Deferred contributions consist of the following:

|                    | 2020<br>Balance   | Contributions<br>received | Amounts<br>recognized as<br>revenue | 2021<br>Balance   |
|--------------------|-------------------|---------------------------|-------------------------------------|-------------------|
| Music              | \$ 10,554         | \$ 522                    | \$ 240                              | \$ 10,836         |
| Capital projects   | 175,000           | -                         | 175,000                             | -                 |
| Food ministries    | -                 | -                         | -                                   | -                 |
| White gift         | 615               | 905                       | 615                                 | 905               |
| Kitchen renovation | 54,021            | -                         | 18,097                              | 35,924            |
|                    | 240,190           | 1,427                     | 193,952                             | 47,665            |
| Food ministries    | 116,865           | 143,102                   | 206,476                             | 53,491            |
|                    | <u>\$ 357,055</u> | <u>\$ 144,529</u>         | <u>\$ 400,428</u>                   | <u>\$ 101,156</u> |

Included in deferred contributions for the kitchen renovation is \$24,293 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 \$2,536 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 | 18,763            |
|   | <u>\$ 119,235</u> |

(Unaudited)

**BRIDGE STREET UNITED CHURCH**  
**NOTES TO FINANCIAL STATEMENTS**  
**YEAR ENDED DECEMBER 31, 2021**

**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 \$8,421 and capital of \$15,519 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                          | 62,082                   |
| Parrott Trust                           | 5,000                    |
| Cumulative fair market value adjustment | <u>24,645</u>            |
|   | <u><u>\$ 125,916</u></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 2021, the Board approved a transfer to operations of \$15,519.

**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, 2021**

**13. COMMITMENTS**

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

|      |          |
|------|----------|
| 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)*



# **2022 BUDGET DOCUMENTS**

Bridge Street Church  
Summary Budget Statement  
For the Year Ending December 31 2021

|                                    | <u>2022 Budget</u> | <u>2021 Budget</u> | <u>2021 Actual</u> |
|------------------------------------|--------------------|--------------------|--------------------|
| <b><u>REVENUE</u></b>              |                    |                    |                    |
| Regular Envelopes                  | 125,000            | 160,000            | 144,964            |
| Loose                              | 4,000              | 4,000              | 4,758              |
| Recurring Seasonal                 | 19,000             | 18,715             | 13,152             |
| Total Church Offerings             | <u>148,000</u>     | <u>182,715</u>     | <u>162,874</u>     |
| Investment Income                  | 28,250             | 21,850             | 24,808             |
| Community Connections & Projects   | 1,000,500          | 532,400            | 889,095            |
| Other Income                       | 25,850             | 23,000             | 31,174             |
| Mission and Service                | 20,500             | 26,500             | 20,731             |
| Total Investment and Other Income  | <u>1,075,100</u>   | <u>603,750</u>     | <u>965,808</u>     |
| Total Revenue                      | 1,223,100          | 786,465            | 1,128,682          |
| <b><u>EXPENDITURES</u></b>         |                    |                    |                    |
| Administration and Finance Team    | 26,600             | 26,600             | 30,925             |
| Amortization                       | -                  | -                  | 8,097              |
| Community Connections Team         | 842,000            | 243,000            | 507,035            |
| Faith, Formation & Leadership Team | 1,700              | 1,700              | 260                |
| Governance Board                   | 34,000             | 29,800             | 297                |
| Hospitality & Fellowship Team      | 2,000              | 2,000              | -                  |
| Pastoral Care Team                 | 700                | 700                | 168                |
| Staffing/Personnel                 | 372,900            | 366,150            | 353,994            |
| Property                           | 136,300            | 260,200            | 277,848            |
| Stewardship Team                   | 23,600             | 28,815             | 24,389             |
| Worship and Music Team             | 24,000             | 19,000             | 22,542             |
| Total Expenditure                  | 1,463,800          | 977,965            | 1,225,555          |
| Gross Operating Surplus/Deficiency | <u>(240,700)</u>   | <u>(191,500)</u>   | <u>(96,873)</u>    |
| Financial Support Plan Sources     |                    |                    |                    |
| BSUC Foundation                    | 100,000            | 100,000            | 100,000            |
| Adjustment to fair market value    | <u>          </u>  | <u>0</u>           | <u>42,675</u>      |
| Surplus/Deficiency After Transfer  | <u>(140,700)</u>   | <u>(91,500)</u>    | <u>45,802</u>      |

## ~ NARRATIVE BUDGET PRESENTATION ~

### BRIDGE STREET UNITED CHURCH 2022 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) \$114,000 + (B) \$728,000 = \$842,000

#### **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                         | = \$12,500 |
| Strategic Planning                                   | = \$ 1,000 |
| Interim Ministry workshops                           | = \$19,000 |
| Annual Meeting and other Governance Board provisions | = \$ 1,500 |

*Funding Need*      \$34,000

BRIDGE STREET UNITED CHURCH  
2022 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:

*Drop in Centre*      \$21,000

*Warming Centre*      \$17,630

**\*Real funding expense for Property is budgeted at \$97,670**

*Funding Need*      \$136,300

**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/newsletters 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*      \$372,900

BRIDGE STREET UNITED CHURCH  
2022 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. This account disperses dollar for dollar receipts as, and to whom, donors direct. As such, the real funding expense budgeted is \$0.

*Funding Need*      \$23,600

**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. expenses related to 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*      \$24,000