

COLLIER STREET UNITED CHURCH

112 COLLIER STREET, BARRIE, ON L4M 1H3, CANADA

www.collierunited.ca

2020 ANNUAL GENERAL MEETING REPORT

MARCH 7, 2021



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VISION



Our dream is to be a community with open hearts, open minds and open will as we become:

stronger through various styles of worship;

deeper through discipleship;

warmer through unconditional welcome, fellowship

richer through radical inclusion;

broader through ministry to all ages and stages of life; and

larger through intentionally inviting others on this journey of faith.

Connection

Community

Creativity

CORE VALUES

Inclusion

Love

Transformation

Hope





Minister

"My Love Colours Outside the Lines, exploring places that few could ever find and takes me into places where I've never been before, and opens doors to worlds outside the lines."

The words above are the first line of the contemporary hymn written by Gordon Light in 1995, which I've come to love. Words that best capture how I saw God at work in our community and world in 2020, the year that was unsettling, uncertain and unlike any other. For they speak to God's way of love in the world that is radically different, always 'gently encouraging us to overcome our fear of stepping out of our comfort zone.'

The COVID19 Pandemic changed our worship. In less than one month, we shifted from in-person to online Zoom worship, shortening our bulletin content. With the arrival of Sandra Lisa as our Music Director in the spring, we had live online music performed from her home. In the Fall, our worship was both in-person and online. It was wonderful but also had its growing edges. Even in such time, worship was meaningful and a way of showing us how God's love colours outside our beautiful sanctuary.

Our way of being in community changed

too. Our main connection became the online platform for meetings, silent auction, Lenten Services, book study on Racism and Gas the Van fundraising for Busby Centre. As life changed for us and the world, our prayers, phone calls, emails, cards, and other appropriate gestures were God colouring outside the lines.

Throughout the year, filled with new things, including physical distancing and mask wearing, God helped us to lovingly follow the health guidelines, caring for ourselves and others. We were compassionate friends on the journey of life.

In 2020, we were taken into places where we have never been before, yet God opened doors of virtual space to make us connect for worship, work and leisure. With appropriate social distancing, God helped us to see what colouring outside the lines really looked like with drive by birthdays, garage and park visits, virtual prayers and other events.

As we read this report, we will notice how our Collier family was active and alive in Barrie and beyond. Our engagement remains a blessing to me to have the honour of serving among such beloved people inclusive of staff, leaders, volunteers, and congregants/adherents.

My hope is that we will hear God singing to us in the new year, *"my Love Colours Outside the Lines, exploring places that few could ever find and takes me into places where I've never been before, and opens doors to worlds outside the lines."*

The colouring journey continues, much love and blessings!

- Hewitt



Ministry and Personnel

The M&P Committee is one of the teams of the Church Board that acts under the guidelines of the United Church of Canada Manual. The Committee functions around three roles: consultative and supportive role, healthy relationships, and supervisory role. We provide resources and support for the staff (ministry personnel/lay employees) and the community of faith with respect to any issue affecting staff of our church. The committee works to build a positive and trusting relationship between staff and adherents in our community of faith.

The M&P members for 2020 were: Joyce Moore (Chair) retired from the committee in July, Dave Lord, (retired from the committee in July), and current members are: Sandra Dowds, Acting Chair, Jean Cooke and Linda Fisker. We owe a debt of gratitude to Joyce and Dave for their loyalty and for carrying out their responsibilities of the Committee with dedication and purpose. Also, a special thanks to Jean and Linda for their loyalty and providing assistance to the Acting Chair.

As Acting Chair, I am so very grateful to those who have served on the committee this past year and for those who continue to serve with dedication, diligence and who continue to demonstrate the importance of trust and confidentiality.

The M&P committee welcomes new members and extends an invitation to you to speak with our Nominations team if you are willing to do this valuable and vital work.

During 2020, the committee worked diligently on aspects associated with the tenure of our new Music Director and we are so pleased to welcome Sandra Lisa Ruttan to our Collier Family as permanent part-time. Her music ability has added so much to our worship experience. We were also pleased to welcome Wayne Cameron into his new position of permanent, part-time Custodian. He has taken on the onerous duties of ensuring that the Collier building is well maintained, while managing our care-taking staff. In July we welcomed Biserka Clark as our new bookkeeper.

We thank Valerie Samson for the years of service to Collier as our Bookkeeper. We also welcomed Mohak Kapoor who, from October to December, worked diligently to enhance Collier's Website.

M & P is grateful for the full compliment of staff that all worked together for the benefit of the Collier Family. It has been a most difficult year and yet, staff rose to the challenges and went above and beyond to fulfill their responsibilities for the benefit of us all.

Vickie who continually had to leave her desk to answer the front door and go through COVID-19 protocols, yet welcomed us all with a smile. Wayne who took on the responsibility of ensuring that everything was sanitized so we could enter the building safely.

Sandra Lisa who had to start her job as Music Director by working from home and online. She worked diligently to keep the choir together and embarked on new music experiences with editing help from a faithful choir member, Ian Knox. Thanks to our Choir for being there for us in this time as well.

Our minister Rev. Hewitt who rose to the challenges of providing leadership and team building, through a most difficult year. His insight and expertise brought us the experience of on-line worship. In celebration of all staff who gave so much in this year of change, we do celebrate your contributions to our Collier family. We are so blessed with staff who are committed to their work and we are thankful for this work in the community of faith.

M & P wishes to also give God thanks for our volunteers who willingly provided support to staff as they came on board or moved into new roles; thanks to the support teams who provided support for Sandra Lisa and Wayne while they were on their three-months probation term. Thanks to the support team which is currently in place for Rob Murdock. Special thanks to all those who gave and are giving voluntary hours; we are all enriched by your generosity of spirit.

Personnel

Minister:

Rev. Hewitt Holmes,
Minister of Worship, Congregational Care &
Leadership.

Retired:

Rev. Donald Jay, Emeritus, retired as
Voluntary Associate Minister in December.
We wish to thank Don for his many years of
dedicated service. His contribution to the
Collier Family has been unmeasurable. Don
remains our Minister Emeritus.

Music Director:

Sandra Lisa Ruttan

Interim Organists:

Brian Frawley & John Charles

Administrator:

Vickie McMillan

Bookkeeper:

Biserka Clark

Custodian:

Wayne Cameron

Part time Caretakers:

Sam Alcamo, Tim Nguyen & Frankie Delong

Programs Director/Ministry Student

Rob Murdock

Community Outreach Administrator

Mohak Kapoor

- Sandra



Property

The Property Committee works with the Custodial Staff to oversee and manage property concerns of the facilities and grounds through an annual budget overseen by Official Board. Property Committee is also represented on special projects that touch facility or grounds. These projects are sponsored through congregational fundraising efforts or support provided by the Finance Committee and the Trustees.

The Committee consists of: Jeff Williams, Paul Fisker, Will Fiege, Terry Tizzard (Interim Chair), Wayne Cameron (Custodian), and Rev. Hewitt Holmes. Gillian MacLean retired as Secretary.

Meetings were to be held monthly and, when necessary, supplemented with specific consultations that would touch on tasks needing immediate attention.



Highlights for 2020 include:

- ◆ The most in-depth cleaning of the facilities seen in years
- ◆ Tree trimming and much volunteer led work on the gardens
- ◆ Fire retardant sheers installed in the Church Sanctuary supported by UCW

2021 objectives:

- ◆ Transition from Property Committee to the Time, Treasure, and Talent Team.
- ◆ Continue upkeep of exterior of building
- ◆ Implement approved projects from the Official Board from Church Improvement Task Force
- ◆ Addressing security concerns of office staff
- ◆ Install cameras and intercom system to maintain a secure facility, increasing staff safety.
- ◆ Improve Collier Street Signage:
 - Electronic Sign

Audio/Visual Technical Support

The team is operating with volunteers – and are always looking for more. A/V Team is made up of: Peter Eddy, Terry Tizzard, Chris Scharf as well as continued on-site/on demand support from Music Pro. Honourary Member: Laurie Crosson, hosted months of Zoom worship prior to return to sanctuary.

The A/V team supports worship and other events which take place in the sanctuary. It is our goal to provide the congregation with a seamless experience for those who attend live, view via a streaming platform, or who watch recordings of the Sermon online at <https://collierunited.ca/sermon-archive>.

With notice, and proper precautions, a member of the team can be arranged to support events, concerts or recordings that happen in the sanctuary or church hall. We can be available to assist, whether it is Collier's own program offerings or required as part of a rental.

In 2020 we accomplished the streaming of service via Zoom through use of the 2019 installed digital audio system & video components. We also achieved varying degrees of success while facility was open.

2021 Goals

- Acquire more members for the Team.
 - Achieve seamless streaming of the service.
 - Install additional speakers under the balcony for better sound in that space.
 - Install old system in Church Hall.
 - Continue to up keep & replace bulbs in production lighting system.
 - Investigate LED production lighting with a digital control system
 - Replace the wireless headsets that cannot be repaired with Lavalier microphones.
- Support willing, we will accomplish the highest demand items in 2021. - Terry

Board of Trustees

Our balance at the end of 2020 was \$547,742.44. This is an increase of \$18,940.57 over last year. Markets have been volatile over the last year due to the COVID-19 pandemic and will continue to fluctuate however, our financial advisor Terry Cheaney of RBC Dominion Securities has done a good job monitoring our investments, and adjusting to market conditions. Regardless of the market, dividends continue to come in and are being transferred monthly to Collier's general operating account to help with operating expenses. As seen below, we received a \$40,000.00 loan from the Federal Government a portion was applied to our existing loan bringing the balance to zero. \$30,000.00 of the Government Loan will have be repaid by December 2022. Our Board members are Hewitt Holmes (Chair), Marg Valad (Secretary/Treasurer), Murray Minshall, Jean Cooke & John Hunter. Thanks to Darcy Dolmage for his time with the Board of Trustees. - Marg

| Accounts | 2019 | 2020 |
|--|--|--|
| Steward's Margin Acct #376-67473-2-7 (Note the funds in this account supports borrowing against the Margin Loan) | \$ Jan 1, 2019 271,145.91 Dec 31, 2019 298,200.12 Change in Market Value 46,075.87 Dividends 7,958.59 Other Distributions 1,524.64 Withdrawals 28,504.89 Total Investment Return 55,559.10 Management Fees 3,317.86 Total Rate of Return 21.14% | \$ Jan 1, 2020 298,200.12 Dec 31, 2020 314,368.44 Change in Market Value 16,168.32 Dividends 6,908.29 Other Distributions 1,003.37 Withdrawals 6,871.38 Total Investment Return 19,215.75 Management Fee 3,303.47 Total Rate of Return 3.48 % Asset Summary of Holdings Cash 5% Equities 95% |
| Heritage Account #376-67470-2-0 (holds \$30,000 Mission Possible Mutual Fund for Mission Committee) Income from this account to be used for capital expenses | \$ Jan 1, 2019 231,472.93 Dec 31, 2019 230,601.75 Change in Market Value 41,485.52 Dividends 7,176.44 Other Distributions 1,177.10 Withdrawals 50,710.24 Total Investment Return 49,839.06 Management Fees 2,885.24 Total Rate of Return 22.38% | \$ Jan 1, 2020 230,601.75 Dec 31, 2020 240,088.78 Change in Market Value 8,466.27 Dividends 5,388.52 Other Distributions 1,078.24 Withdrawals/Trsf Out 5,446.10 Total Investment Return 14,933.13 Management Fees 2,541.45 Total Rate of Return 6.67 % Asset Summary of Holdings Cash 5% Equities 95% |
| Trustee's Account #1001411 (00302) (Capital Campaign Funds run through this account) See Capital Campaign report re payouts of funds. | \$ Jan 1, 2019 212,835.52 Dec 31, 2019 86,675.32 Interest Earned 902.45 Service Charges 127.50 | \$ Jan 1, 2020 86,675.32 Dec 31, 2020 82,133.34 Interest Earned 233.23 Service Charges 76.00 |
| Investment Acct # 5746361 (Mutual Funds held on behalf of UCWat BNS) | \$ Jun 30, 2019 60,829.24 | \$ June 30, 2020 62,849.66 Sept 30, 2020 64,016.87 Total Rate of Return (since opening) 4.03% Rate of Return – 1 Yr 4.46% Rate of Return - 3 yrs 4.02% |
| Margin Loan (Line of Credit) | \$ Dec 31, 2019 (77,673.06) | \$ Mar 31, 2020 (34,648.63) June 30, 2020 (30,884.14) Sept 30, 2020 (27,795.84) Dec 30, 2020 0.00 |
| Canadian Emergency Business Account (CEBA) Loan – 2020 COVID 19 Support | | \$ Received 40,000 Operating (Forgivable) 10,000 *Trustees (Repayable Amt) 30,000 *Gov't Loan to be repaid Dec. 31, 2022 |

Looking Forward Campaign

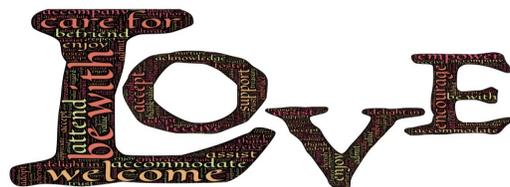
Collier Church Capital Campaign officially launched September 22, 2017. As of December 31, 2020 we have received pledges from 81 Collier families for a total of \$438,898.28. There has been a slight drop in our pledged amount as we have had a couple of people move and/or cancel their pledge. We have received 87% of our pledged amount for a total of \$382,223.79. This past year we supported the Church with an annual commitment of \$26,000.00. Due to COVID-19 there has been a delay in receiving some donations – we would appreciate anyone who still needs to meet their 2020 commitment to contact the Church Office, or Marg Valad. Thank you for your faithful support of this fund raiser for our Church.

Donations will still be gratefully accepted and if you would like more information please connect with one of the committee members:

| | | |
|----------------|--------------|------------------------|
| Jean Cooke | 705-725-3642 | jeanandbill@hotmail.ca |
| Laurie Crosson | 705-722-2003 | lcrosson@rogers.com |
| Donna Martin | | dmartid42@gmail.com |
| Phil Neale | 705-737-3350 | hab_itant@yahoo.ca |
| Marg Valad | 705-726-4673 | margvalad@bell.net |

The funds are held in a Trustee's account. We started with a balance of \$6,546.49 (which belonged to the Trustees). These funds were transferred to the Refugee fund in October and are not Capital Campaign funds.

| | Debits | Credits | Balance |
|--|--------------|---------------|--------------------|
| Opening Balance- Apr 28/2017 | | | \$6,546.49 |
| Pledges Collected May 2017 - Dec 31, 2020 | | \$412,593.027 | |
| Interest Earned May 2017-Nov 30, 2020 | | \$2,204.89 | |
| Cheques & Debits. May 2017- Dec 31, 2020 | \$334,689.38 | | |
| Service Charge May 2017- Nov 30, 2020 | \$398.15 | | |
| Opening balance funds used towards Refugees (Trustee's funds not CC funds) | \$6,546.49 | | |
| Surplus re Transfer from Trustee's re Refugees and Audio Visual | | \$832.69 | |
| Adjustments- items processed in error | | \$1,590.00 | |
| Balance Dec. 31, 2020 | | | \$82,133.34 |



| | | |
|----------------|---|--------------|
| Jun 23, 2017 | Collier Church (over payment of Par \$1000 should have been \$685 – Diff \$315. Transferred Back to General Acct. | \$315.00 |
| Jul 12, 2017 | Deposit Slip order fee | \$24.91 |
| Aug 26, 2017 | Rainer's Siding | \$8,525.85 |
| Sep 20, 2017 | Collier Church – Re Children & Youth | \$2,886.38 |
| Nov 27, 2017 | Collier Church – Re Midhurst Roofing Ltd | \$15,581.57 |
| Jan 4, 2018 | Collier Church – (deposit made to Trustee's Acct in error- should have been to Music Acct) reversing entry | \$500.00 |
| Apr 27, 2018 | Collier Church – 2018 Budget Commitment (\$1500 x 5) Jan, Feb, Mar, Apr, May | \$7,500.00 |
| May 10, 2018 | Collier Church – Re Elevator One | \$2,925.57 |
| Jun 27, 2018 | Royal Bank (Chq returned NSF- Funds reimbursed July) | \$600.00 |
| Jul 14, 2018 | Collier Church – 2018 Budget Commitment (\$1500 x 3) Jun, Jul, Aug | \$4,500.00 |
| Aug 22, 2018 | Collier Church – Re 20% down payment re parging re Chameleon Parging | \$1,527.09 |
| Sep 12, 2018 | Collier Church – 2018 Budget Commitment (\$1500 x 4) Sep, Oct, Nov, Dec | \$6,000.00 |
| Oct 4/2018 | Collier Church – Final Invoice re parging – Chameleon | \$6,108.32 |
| Jan 30, 2019 | Collier Church – Re Drainage Pipes & interlock | \$2,034.00 |
| Feb 20, 2019 | Collier Church – Re Funds Deposited to Trustee's Acct in error – should have been for General Acct- reversing entry | \$125.00 |
| March 17, 2019 | Collier Church- Re Yorkton Contracting Ltd re Steeple | \$22,668.81 |
| Jun 17, 2019 | Collier Church – Re Yorkton Contracting Ltd re Steeple | \$166,722.82 |
| Sep 23, 2019 | Collier Church – Wagg's Painting (Ceiling) | \$3,994.55 |
| Oct 8, 2019 | Collier Church – Re AV invoices (partial payments towards expense) | \$23,150.00 |
| Oct 16, 2019 | Deposit Slip order fee | \$27.53 |
| Jan 10/20 | Collier – Re-imburement of Par Payment taken in error | \$40.00. |
| Jan 28/20 | Collier – 2020 Budget Commitment | \$26,000.00 |
| Jun 18, 20 | Collier – Par overpayment (error) | \$370.00 |
| Dec 3/20 | Collier – Piano and Organ Maintenance | \$2,561.98 |
| Dec 7/20 | Collier Margin Loan – Payout | \$30,000.00 |
| Total | | \$334,689.38 |

- Marg



Finance Committee



Our group met monthly, even through COVID, reporting to the Official Board. Thank you to Valerie Samson until June 2020, and then Biserka Clark from July 2020, who diligently tracks and records the financial life of our congregation. We also thank everyone who gives to our Collier family. Your giving is a blessing to our community and beyond. We pray for those considering giving to our community in coming days, we look forward to your generosity as we seek to be good stewards of our finances.

Members are: Orval Byers (from August 2020), Laurie Crosson (Chair/Treasurer), Janice Laking (from August 2020), Monica McArthur, Joyce Moore (to August 2020), Dave Wainwright (to December 2020), and Rev. Hewitt Holmes

General Principles for the 2021 budget.

We will seek to:

- ⇒ **Encourage** the love of God through faithful giving;
- ⇒ **Endeavour** to thank the congregation for their generosity and gifts of grace.
- ⇒ **Engage** in wise spending based on priorities 1 (Small Groups and Connecting) & 4 (Ways of Worship);
- ⇒ **Enlighten** Board and congregation on receipts and expenses monthly and quarterly respectively;

GUIDELINES



Specific Guidelines for 2021:

The 2021 budget will seek to:

- ◇ plan and show the Income and Expenses in light of the changing realities of COVID-19;
- ◇ continue to give to the community through various programs;
- ◇ remind givers that an increase of 5-10% in M&S (nationally) reduces our assessment; and
- ◇ provide the congregation with the report of the financial review of 2019 records at AGM.

We desire to have a balanced budget for 2022/2023.

- *Laurie*

2019 FINANCIALS

REVIEWED BY MORRISON CPA



Independent Practitioner's Review Engagement Report

To the Board of Directors:
Collier Street United Church

We have reviewed the accompanying financial statements of Collier Street United Church that comprise the statement of financial position as at December 31, 2019, and the statements of operations, changes in fund balances 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 Collier Street United Church as at December 31, 2019, 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.

MORRISON CPA
Professional Corporation

Innisfil, Ontario
January 28, 2021

MORRISON CPA Professional Corporation
Authorized to practice public accounting by the
Chartered Professional Accountants of Ontario

COLLIER STREET UNITED CHURCH

Statement of Financial Position
(Unaudited)
As at December 31

| | 2019 | 2018 |
|--|-------------------|-------------------|
| ASSETS | | |
| Current | | |
| Cash | \$ 179,741 | \$ 345,918 |
| Government remittances receivable | <u>14,607</u> | <u>3,902</u> |
| | <u>194,348</u> | <u>349,820</u> |
| Other assets | | |
| Investments (note 2) | 532,693 | 521,976 |
| Capital assets (note 3) | <u>208,062</u> | <u>-</u> |
| | <u>740,755</u> | <u>521,976</u> |
| | <u>\$ 935,103</u> | <u>\$ 871,796</u> |
| LIABILITIES | | |
| Current | | |
| Accounts payable and accrued liabilities | \$ 12,156 | \$ 21,327 |
| Investment margin account | <u>77,673</u> | <u>89,506</u> |
| | <u>89,829</u> | <u>110,833</u> |
| FUND BALANCES | | |
| Endowment | 50,000 | 50,000 |
| General Fund | 465,037 | 413,893 |
| Capital Fund | 310,658 | 262,841 |
| Missions Fund | 18,676 | 33,721 |
| Benevolent Fund | 823 | 508 |
| UCC Missions Fund | <u>80</u> | <u>-</u> |
| | <u>845,274</u> | <u>760,963</u> |
| | <u>\$ 935,103</u> | <u>\$ 871,796</u> |

On behalf of the Board

Members _____ Members _____

COLLIER STREET UNITED CHURCH

Statement of Operations
(Unaudited)

For the year ended December 31

| | 2019 | 2018 |
|--|------------------|-----------------|
| REVENUES | | |
| Unrestricted contributions | \$ 298,215 | \$ 292,627 |
| Rental of facilities | 60,604 | 55,505 |
| Investment income | 44,931 | 43,429 |
| Fundraising | 36,361 | 39,482 |
| Cost recoveries | <u>18,752</u> | <u>12,869</u> |
| | <u>458,863</u> | <u>443,912</u> |
| EXPENDITURES | | |
| Administration | 36,364 | 27,650 |
| Ancillary | 17,123 | 20,935 |
| Caring and nurturing ministry | 2,228 | 3,693 |
| Learning and growing in faith | 5,598 | 3,594 |
| Ministry and personnel | 224,613 | 296,862 |
| Music | 10,473 | 9,987 |
| Office and general | 12,704 | 10,258 |
| Property | 91,548 | 92,293 |
| Worship | <u>7,068</u> | <u>5,844</u> |
| | <u>407,719</u> | <u>471,116</u> |
| EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES BEFORE RESTRICTED FUNDS | <u>51,144</u> | <u>(27,204)</u> |
| EXCESS OF RESTRICTED FUND REVENUES OVER EXPENDITURES | | |
| Benevolent Fund, Schedule 1 | 315 | 508 |
| Capital Fund, Schedule 2 | 47,817 | 49,652 |
| Missions Fund, Schedule 3 | (15,045) | (15,253) |
| UCC Missions Fund, Schedule 4 | <u>80</u> | <u>(1,953)</u> |
| | <u>33,167</u> | <u>32,954</u> |
| EXCESS OF REVENUES OVER EXPENDITURES | <u>\$ 84,311</u> | <u>\$ 5,750</u> |

The accompanying accounting policies and notes are an integral part of these financial statements

COLLIER STREET UNITED CHURCH**Statement of Changes in Fund Balances**
(Unaudited)
For the year ended December 31, 2019

| | General Fund | Capital Fund | Missions Fund | Benevolent Fund | UCC Missions Fund | Total 2019 | Total 2018 |
|---|-------------------|-------------------|------------------|-----------------|-------------------|-------------------|-------------------|
| BALANCE, BEGINNING OF YEAR | \$ 413,893 | \$ 262,841 | \$ 33,721 | \$ 508 | \$ - | \$ 710,963 | \$ 705,213 |
| Excess (deficiency) of revenues over expenditures | <u>51,144</u> | <u>47,817</u> | <u>(15,045)</u> | <u>315</u> | <u>80</u> | <u>84,311</u> | <u>5,750</u> |
| BALANCE, END OF YEAR | <u>\$ 465,037</u> | <u>\$ 310,658</u> | <u>\$ 18,676</u> | <u>\$ 823</u> | <u>\$ 80</u> | <u>\$ 795,274</u> | <u>\$ 710,963</u> |

The accompanying accounting policies and notes are an integral part of these financial statements

COLLIER STREET UNITED CHURCH**Statement of Cash Flows**

(Unaudited)

For the year ended December 31

| | 2019 | 2018 |
|--|-------------------|-------------------|
| OPERATING ACTIVITIES | | |
| Excess of revenues over expenditures | \$ 84,311 | \$ 5,750 |
| Adjustment for Amortization | <u>19,559</u> | <u>-</u> |
| | 103,870 | 5,750 |
| Change in non-cash working capital items | | |
| Government remittances receivable | (10,705) | 3,602 |
| Accounts payable and accrued liabilities | <u>(9,172)</u> | <u>17,437</u> |
| | <u>83,993</u> | <u>26,789</u> |
| INVESTING ACTIVITIES | | |
| Purchase of investments | - | 57,149 |
| Proceeds on sale of investments | (10,717) | - |
| Purchase of capital assets | <u>(227,620)</u> | <u>-</u> |
| | <u>(238,337)</u> | <u>57,149</u> |
| FINANCING ACTIVITY | | |
| Investment margin account | <u>(11,833)</u> | <u>(31,888)</u> |
| NET (DECREASE) INCREASE IN CASH | (166,177) | 52,050 |
| CASH, BEGINNING OF YEAR | <u>345,918</u> | <u>293,868</u> |
| CASH, END OF YEAR | <u>\$ 179,741</u> | <u>\$ 345,918</u> |

The accompanying accounting policies and notes are an integral part of these financial statements

COLLIER STREET UNITED CHURCH

Notes to the Financial Statements

(Unaudited)

For the year ended December 31, 2019

Nature of operations

Collier Street United Church is an unincorporated registered charity under the Income Tax Act for Canada, and is exempt from income tax. The purpose of the organization is to provide faith formation and Christian education activities for children and adults, to hold worship services, to support local and global communities, to provide a facility for community groups, to provide benevolent help to individuals and families, and to provide pastoral care and activities.

1. Significant accounting policies

The organization applies the Canadian accounting standards for not-for-profit organizations.

Capital assets

Capital assets are recorded at cost. The organization provides for amortization using the straight-line method at rates designed to amortize the cost of the capital assets over their estimated useful lives. The annual amortization rates are as follows:

| | |
|-------------------------|-----------|
| Building | 40 years |
| Computer equipment | 3-5 years |
| Furniture and fixtures | 5 years |
| Machinery and equipment | 5 years |

Contributed materials and services

Contributions of materials are recognized in the financial statements at fair value at the date of contribution, but only when a fair value can be reasonably estimated and when the materials and services are used in the normal course of operations, and would otherwise have been purchased.

Contributions of services are not recognized in the financial statements due to the difficulty in determining fair value.

Financial instruments

The organization initially measures its financial assets and liabilities at fair value. The organization subsequently measures all its financial assets and financial liabilities at amortized cost. Financial assets measured at amortized cost include cash, and accounts receivable. Financial liabilities measured at amortized cost include accounts payable, and long term debt.

Fund accounting restricted

In order to ensure observance of the limitations and restrictions placed on the use of resources available to the organization, the accounts of the organization are maintained in accordance with the principles of fund accounting. Accordingly, resources are classified for accounting and reporting purposes into funds. These funds are held in accordance with the objectives specified by the donors or in accordance with directives issued by the Board. For financial reporting purposes, the accounts have been classified into the following funds:

- i. The General Fund accounts for contributions donated without being designated to a specific fund.
- ii. The Capital fund records contributions, capital assets and corresponding capital expenditures related to the maintenance, upkeep of the building, and capital campaign projects.
- iii. The Missions Fund records contributions and expenditures for funds that have been designated to missions.
- iv. The Benevolent Fund records contributions and expenditures to assist individuals or families who are experiencing difficulties due to life circumstances.
- v. The UCC Missions Fund records contributions and expenditures for funds that have been designated for the United Church of Canada's ("UCC") various mission projects.
- vi. The Endowment Fund records receipt of endowments and bequests.

COLLIER STREET UNITED CHURCH

Notes to the Financial Statements

(Unaudited)

For the year ended December 31, 2019

1. Significant accounting policies, continued

Government assistance

Government and other grants related to capital assets are accounted for as reductions in the directly related capital asset. Operating grants are accounted for in revenue.

Investments

The organization follows the cost method of accounting for its investments, written down for any permanent impairment in value.

Use of estimates

The preparation of financial statements in conformity with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the balance sheet date and the reported amounts of revenues and expenses during the year. Actual results could differ from those estimates.

2. Investments

Investments are made up of the following securities:

| | 2019 | 2018 |
|------------------------------------|-------------------|-------------------|
| Common shares | \$ 314,383 | \$ 381,402 |
| Mutual funds | 124,214 | 64,966 |
| Guaranteed investment certificates | 61,045 | 10,188 |
| Foreign securities | 33,052 | 62,819 |
| Margin account | - | 2,601 |
| | <u>\$ 532,694</u> | <u>\$ 521,976</u> |

The investment margin account is held by RBC Dominion Securities with no repayment terms, secured by the investment accounts.

3. Capital assets

| | Cost | Accumulated amortization | 2019 Net book value | 2018 Net book value |
|-------------------------|-------------------|--------------------------|------------------------|------------------------|
| Building | \$ 148,372 | \$ 3,710 | \$ 144,662 | \$ - |
| Computer equipment | 5,453 | 1,090 | 4,363 | - |
| Furniture and fixtures | 4,657 | 931 | 3,726 | - |
| Machinery and equipment | <u>69,138</u> | <u>13,827</u> | <u>55,311</u> | <u>-</u> |
| | <u>\$ 227,620</u> | <u>\$ 19,558</u> | <u>\$ 208,062</u> | <u>\$ -</u> |

4. Financial instruments

Transactions in financial instruments may result in an entity assuming or transferring to another party one or more of the financial risks described below. The required disclosures provide information that assists users of financial statements in assessing the extent of risk related to financial instruments.

COLLIER STREET UNITED CHURCH**Notes to the Financial Statements**

(Unaudited)

For the year ended December 31, 2019

4. Financial instruments, continued

(a) Market risk

Market risk is the risk that the value of a financial instrument will fluctuate as a result of changes in market prices, the organization is exposed to market risk with respect to the investments. The organization reduces its exposure to market risk by having the investments managed by a professional investment advisor who invests under board approved risk tolerances.

(b) Liquidity risk

Liquidity risk is the risk that the organization cannot repay its obligations when they become due to its creditors. The organization reduces its exposure to liquidity risk by ensuring that it documents when authorized payments become due.

5. Subsequent events

On March 11, 2020, the World Health Organization categorized COVID-19 as a pandemic. The potential economic effects within the organization's environment and in the global markets due to the possible disruption in supply chains, and measures being introduced at various levels of government to curtail the spread of the virus (such as travel restrictions, closures of non-essential municipal and private operations, imposition of quarantines and social distancing) could have a material impact on the organization's operations.

The extent of the impact of this outbreak and related containment measures on the organization's operations cannot be reliably estimated at this time.

COLLIER STREET UNITED CHURCH**Schedule 1****Schedule of Benevolent Fund**

(Unaudited)

For the year ended December 31

| | 2019 | 2018 |
|---|---------------|---------------|
| REVENUE | | |
| Restricted benevolent contributions | \$ 695 | \$ 1,114 |
| EXPENDITURES | | |
| Benevolent expenses | <u>380</u> | <u>606</u> |
| EXCESS OF REVENUES OVER EXPENDITURES | <u>\$ 315</u> | <u>\$ 508</u> |

| COLLIER STREET UNITED CHURCH | | Schedule 2 |
|---|------------------|-------------------|
| Schedule of Capital Fund | | |
| (Unaudited) | | |
| For the year ended December 31 | | |
| | 2019 | 2018 |
| REVENUE | | |
| Restricted capital contributions | <u>\$ 67,531</u> | <u>\$ 60,304</u> |
| EXPENDITURES | | |
| Amortization | 19,559 | - |
| Bank charges and interest | 155 | - |
| Capital repairs and maintenance | <u>-</u> | <u>10,652</u> |
| | <u>19,714</u> | <u>10,652</u> |
| EXCESS OF REVENUES OVER EXPENDITURES | <u>\$ 47,817</u> | <u>\$ 49,652</u> |

| COLLIER STREET UNITED CHURCH | | Schedule 3 |
|---|--------------------|--------------------|
| Schedule of Missions Fund | | |
| (Unaudited) | | |
| For the year ended December 31 | | |
| | 2019 | 2018 |
| REVENUE | | |
| Restricted missions contributions | <u>\$ 12,819</u> | <u>\$ 10,600</u> |
| EXPENDITURES | | |
| Missions expenses | 10,139 | 9,450 |
| Refugee payouts | <u>17,725</u> | <u>16,403</u> |
| | <u>27,864</u> | <u>25,853</u> |
| DEFICIENCY OF REVENUES OVER EXPENDITURES | <u>\$ (15,045)</u> | <u>\$ (15,253)</u> |

Collier Street United Church

| | 2020 Actual | 2020 Budget | 2021 Budget |
|--|---------------|---------------|---------------|
| Ordinary Income | | | |
| 50 · Regular Givings | | | |
| 50.09 · PAR Local | \$ 72,773.07 | \$ 90,000.00 | \$ 73,000.00 |
| 50.10 · Local Envelope | \$ 144,398.88 | \$ 205,000.00 | \$ 160,000.00 |
| 50.15 · Open Plate | \$ 1,163.90 | \$ 6,500.00 | \$ 1,750.00 |
| Total 50 · Regular Givings | \$ 218,335.85 | \$ 301,500.00 | \$ 234,750.00 |
| 51 · Mission Receipts | | | |
| 51.10 · Collier Mission Fund | \$ 8,730.79 | \$ 9,500.00 | \$ 7,315.00 |
| 51.20 · UCC Mission & Service | \$ 6,253.92 | \$ 12,000.00 | \$ 6,132.00 |
| 90.35 · Benevolent Fund - Donations | \$ 240.00 | | |
| Total 51 · Mission Receipts | \$ 15,224.71 | \$ 21,500.00 | \$ 13,447.00 |
| 52 · Other Givings: | | | |
| 52.31 · Adult Programming (Recovery) | \$ 10.00 | | |
| 50.16 · Canada Helps Donation | \$ 3,611.52 | | \$ 7,000.00 |
| 52.55 · Cap Camp Commitment to Salaries | \$ - | \$ 18,000.00 | |
| 50.17 · Stained Glass Books | \$ 235.00 | | |
| 52.29 · Envelopes (Cost Recovery) | \$ 244.00 | | |
| Total 52 · Other Givings | \$ 4,100.52 | \$ 18,000.00 | \$ 7,000.00 |
| 53 · Fundraising Receipts | | | |
| 53.15 · Church Dinners | | | |
| 53.21 · Lenten Lunches | \$ 228.00 | | |
| 53.15 · Church Dinners - Other | \$ - | | |
| Total 53.15 · Church Dinners | \$ 228.00 | \$ 2,500.00 | \$ - |
| 53.40 · Fundraising | \$ 9,010.49 | \$ 29,000.00 | \$ 15,000.00 |
| 53.52 · Fundscrip Commission | \$ 218.94 | \$ 714.00 | \$ - |
| 53 · Fundraising Receipts - Other | \$ 1,100.00 | | |
| Total 53 · Fundraising Receipts | \$ 10,557.43 | \$ 32,214.00 | \$ 15,000.00 |
| 54 · Other Receipts | | | |
| 54.70 · CEBA Forgivable Portion | \$ 10,000.00 | | |
| 50.12 · Busby Van Campaign | \$ 745.00 | | |
| 54.12 · U.C.W. Transfers | \$ - | \$ 10,000.00 | \$ 10,000.00 |
| 54.50 · Rental Of Facilities | \$ 11,060.00 | \$ 39,000.00 | \$ 20,000.00 |
| 55 · Cost Recoveries Funds | | \$ 9,300.00 | |
| 55.97 · Summer Student Wages Recovery | \$ - | \$ 8,000.00 | \$ 4,000.00 |
| 55.03 · Pension & Benefits (Recovery) | \$ - | | |
| 55.06 · A/V Technical Support (Recovery) | \$ 600.00 | | |
| 55.10 · Office Recovery | \$ 75.00 | | |
| 55.40 · VBS - Day camp Income | \$ - | | |
| 55.42 · Adult Programming Recovery | \$ - | | |
| Cost Recovery Snow Removal | \$ - | | \$ 2,249.00 |

Continue on Next page...

Collier Street United Church

| | 2020 Actual | 2020 Budget | 2021 Budget |
|---|---------------|---------------|---------------|
| 55.92 · M&P Custodial Wages (Recovery) | \$ 590.00 | | |
| 55.96 · Salary Recovery | \$ 42,937.63 | | \$ 26,400.00 |
| Interest Income from Investments | | | \$ 20,000.00 |
| Total 55 · Cost Recoveries Funds | \$ 44,202.63 | \$ 17,300.00 | \$ 56,649.00 |
| 54 · Other Receipts - Other | \$ - | | |
| Total 54 · Other Receipts | \$ 66,007.63 | \$ 66,300.00 | \$ 86,649.00 |
| Total Income | \$ 314,226.14 | \$ 439,514.00 | \$ 352,846.00 |
| Gross Profit | \$ 314,226.14 | | |
| Ordinary Expenses | | | |
| 61 · Worship | | | |
| 61.10 · Sanctuary Supplies | \$ - | \$ 305.00 | \$ 220.00 |
| 61.12 · Worship & Communion Supplies | \$ 41.00 | \$ 500.00 | \$ 360.00 |
| 61.13 · Church Bulletins | \$ 54.01 | | |
| 61.15 · A/V Technical Support Ministry | \$ 625.00 | \$ 660.00 | \$ 475.00 |
| 61.15 - A/V Honoraria | | \$ 3,500.00 | \$ - |
| 71.71 · A/V Improvements | \$ - | | |
| 63.36 - Offering Envelopes | \$ 536.66 | | |
| 61.17 · Advertising | \$ - | | |
| 61.18 · Honoraria (Pulpit supply) | \$ 1,773.40 | \$ 2,000.00 | \$ 1,547.00 |
| 61 · Worship - Other | \$ 702.00 | | |
| Total 61 · Worship | \$ 3,732.07 | \$ 6,965.00 | \$ 2,602.00 |
| 62 · Church Office | | | |
| 62.10 · Office Supplies | \$ 4,909.69 | \$ 3,500.00 | \$ 2,520.00 |
| 62.15 · Equipment Rentals/Lease | \$ 4,553.21 | \$ 5,000.00 | \$ 5,200.00 |
| 62.20 · Postage | \$ 196.95 | \$ 335.00 | \$ 241.00 |
| 62.45 · Computer Maintenance | \$ 3,855.82 | \$ 1,500.00 | \$ 1,000.00 |
| 62.50 · Telephone & Internet | \$ 2,765.75 | \$ 3,000.00 | \$ 2,700.00 |
| Total 62 · Church Office | \$ 16,281.42 | \$ 13,335.00 | \$ 11,661.00 |
| 63 · Administration | | | |
| 63.32 · Investment Management Fees | \$ 1,092.53 | | |
| 63.30 · ADP Service Charge | \$ 252.80 | \$ 350.00 | \$ 350.00 |
| 63.35 · Bank Charges | | | \$ 1,890.00 |
| 63.47 · Canada Helps Disc Paid | \$ 55.79 | | |
| 63.46 · Moneris Fees | \$ 448.72 | | |
| 63.35 · Bank Charges - Other | \$ 1,339.06 | | |
| Total 63.35 · Bank Charges | \$ 1,843.57 | \$ 1,890.00 | \$ 1,890.00 |
| 63.36 · Envelope Cost | \$ - | \$ 210.00 | \$ 210.00 |
| 63.37 · Legal & Audit | \$ 4,850.00 | \$ 4,931.00 | \$ 4,931.00 |
| 63.44 · UCC/Region Assessment | \$ 18,876.00 | \$ 18,876.00 | \$ 21,562.00 |
| 63.45 · Search Committee | \$ - | \$ 1,000.00 | \$ - |
| Total 63 · Administration | \$ 26,914.90 | \$ 27,257.00 | \$ 28,943.00 |

Continue on Next page...

Collier Street United Church

| | 2020 Actual | 2020 Budget | 2021 Budget |
|---|---------------------|---------------------|---------------------|
| 64 · Mission Expenses | | | |
| 94.35 - Benevolent Fund - Expenses | \$ 1,750.00 | | |
| 64.10 · Collier Missions | \$ 8,730.79 | \$ 9,500.00 | \$ 7,315.00 |
| 64.20 · UCC Mission and Service | \$ 6,253.90 | \$ 12,000.00 | \$ 6,132.00 |
| Total 64 · Mission Expenses | \$ 16,734.69 | \$ 21,500.00 | \$ 13,447.00 |
| 66 · Learning & Growing in Faith | | | |
| 66.10 · Children & Youth Programming | \$ - | \$ 3,100.00 | \$ 1,500.00 |
| 66.20 · Adult Programming | \$ - | \$ 350.00 | \$ 252.00 |
| 66.56 · Congregational Programming | \$ 50.86 | \$ 1,000.00 | \$ 248.00 |
| 66.57 · New Member/Confirmation/ Baptism | \$ - | | |
| 66 · Learning & Growing in Faith - Other | \$ - | | |
| Total 66 · Learning & Growing in Faith | \$ 50.86 | \$ 4,450.00 | \$ 2,000.00 |
| 69 · Property | | | |
| 69.17 · Water Costs | \$ 4,081.34 | | \$ 4,000.00 |
| 69.10 · Insurance | \$ 17,680.90 | \$ 15,150.00 | \$ 20,000.00 |
| 69.15 · Utilities (Electricity) | \$ 18,557.57 | \$ 27,600.00 | \$ 20,000.00 |
| 69.20 · Gas | \$ 6,790.49 | \$ 11,500.00 | \$ 8,280.00 |
| 69.40 · Property Maintenance | \$ 32,975.10 | \$ 30,455.00 | \$ 28,527.00 |
| Total 69 · Property | \$ 80,085.40 | \$ 84,705.00 | \$ 80,807.00 |
| 73 · Caring & Nurturing Ministry | | | |
| 61.16 · Transportation Ministry | \$ 533.77 | \$ 2,100.00 | \$ 1,134.00 |
| 73.11 · Rainbows | \$ - | \$ 350.00 | \$ 350.00 |
| 73.13 · Inreach - Outreach | \$ - | \$ 400.00 | \$ - |
| 73.24 · Link | \$ - | | |
| Total 73 · Caring & Nurturing Ministry | \$ 533.77 | \$ 2,850.00 | \$ 1,484.00 |
| 74 · Music | | | |
| 74.24 · Piano/Organ Maintenance | \$ 2,561.98 | \$ 1,800.00 | \$ - |
| 74.25 · Adult & Youth Choir | \$ 141.34 | \$ 800.00 | \$ 600.00 |
| 74.28 · Honoraria - Musician Replacements (4) | \$ 6,247.80 | \$ 2,800.00 | \$ 1,400.00 |
| 74.28 · Honoraria - Guest Musicians (10) | \$ - | \$ 2,800.00 | \$ 3,000.00 |
| Total 74 · Music | \$ 8,951.12 | \$ 5,400.00 | \$ 5,000.00 |

Continue on Next page...

Collier Street United Church

| | 2020 Actual | 2020 Budget | 2021 Budget |
|--|--------------------|--------------------|--------------------|
| 82 · Ministry & Personnel | | | |
| 82.05 · Salaries & Wages | \$ 149,965.15 | \$ 220,310.00 | \$ 200,314.00 |
| 82.35 · Ministers - Travel Allowance | \$ 598.92 | \$ 1,800.00 | \$ 1,400.00 |
| 82.20 Summer Job Grant | | \$ 8,000.00 | \$ 4,000.00 |
| 82.37 · Staff Training | \$ 123.71 | | |
| 82.38 · Continuing Education- Ministers | \$ 1,370.00 | \$ 1,442.00 | \$ 1,500.00 |
| 82.39 · Employee Expenses | | | |
| 82.50 · Workers Comp | \$ 397.41 | \$ 600.00 | \$ 600.00 |
| 82.511 · Accessibility Allowance | \$ 1,200.00 | \$ 1,200.00 | \$ 1,500.00 |
| Total 82.39 · Employee Expenses | \$ 1,597.41 | \$ 1,800.00 | \$ 2,100.00 |
| 82.75 · Payroll Expenses | \$ 9,454.69 | \$ 14,000.00 | \$ 14,000.00 |
| 82.85 · UCC Pen & Ben | \$ 18,880.01 | \$ 25,700.00 | \$ 25,700.00 |
| 82.86 · Employee Team Building | \$ 68.76 | | |
| Total 82 · Ministry & Personnel | \$ 182,058.65 | \$ 273,052.00 | \$ 249,014.00 |
| Total Expense | \$ 335,342.88 | \$ 439,514.00 | \$ 394,958.00 |
| Net Income or (Loss) | \$ (21,116.74) | \$ - | \$ (42,112.00) |



Collier Street United Church, Balance Sheet, ending

Dec 31, 2020

ASSETS

Current Assets

Chequing/Savings

10 · Banks

10.11 · Royal Bank 2640

61,566.50

10.31 · TD - Collier Mission Fund

3,982.81

10.34 · Petty Cash

250.00

Total 10 · Banks

65,799.31

13 · Banks Trustees

10.16 · RBC Capital Campaign

82,133.84

Total 13 · Banks Trustees

82,133.84

Total Chequing/Savings

147,933.15

Accounts Receivable

1210 · GST/HST Rebate Receivable

23,513.13

Total Accounts Receivable

23,513.13

Other Current Assets

18 · Scotiabank UCW

18.30 · UCW-Trustee Investment 3616

60,175.40

18.20 · UCW Investment 1767

61,747.42

18.00 · UCW - Trust 3521

1,329.39

Total 18 · Scotiabank UCW

123,252.21

17 · RBC Shares Trustees

17.00 · Invest Shares-RBC-376-67470-2-0

186,959.53

17.01 · Invest in Shares-376-67473-2-7

248,266.54

Total 17 · RBC Shares Trustees

435,226.07

Total Other Current Assets

558,478.28

Total Current Assets

729,924.56

Fixed Assets

19.25 · Building

19.20 · Capitalizations

19.21 · Accum. Amort - Capitalizations

-3,709.29

19.20 · Capitalizations - Other

151,521.68

Total 19.20 · Capitalizations

147,812.39

19.01 · Hall Stage Drapes

8,704.35

Total 19.25 · Building

156,516.74

19 · Computers

19.13 · Accum. Amort - Computers

-1,090.65

19.11 · Office Computer 2

1,247.21

19.10 · Office Computer 3

1,278.38

19.03 · Office Computer 1

3,598.85

Total 19 · Computers

5,033.79

19.04 · A/V Equipment

19.08 · Accum. Amort - AV Equipment

-13,827.64

19.07 · A/V HP 15CS2013CA computer

1,099.99

19.06 · A/V Lenovo L340

1,299.99

19.05 · A/V Equipment in Sanctuary

62,273.01

Total 19.04 · A/V Equipment

50,845.35

Continue on Next page...

Collier Street United Church
Balance Sheet as of December 31, 2020

| | | |
|--|--|-------------------|
| 19.02 · Floor Scrubber | | |
| 19.12 · Accumulated Amortization - Equipment | | -931.40 |
| 19.02 · Floor Scrubber - Other | | 6,865.19 |
| Total 19.02 · Floor Scrubber | | 5,933.79 |
| Total Fixed Assets | | 218,329.67 |
| Other Assets | | |
| 37.00 · Unrealized Gain / <Loss> | | -30,656.31 |
| Total Other Assets | | -30,656.31 |
| TOTAL ASSETS | | 917,597.92 |
| LIABILITIES & EQUITY | | |
| Liabilities | | |
| Current Liabilities | | |
| Accounts Payable | | |
| 2000 · Accounts Payable | | 13,462.28 |
| Total Accounts Payable | | 13,462.28 |
| Other Current Liabilities | | |
| 2200 · CEBA Loan | | 30,000.00 |
| 20.01 · Accrued Liabilities | | 4,850.00 |
| Total Other Current Liabilities | | 34,850.00 |
| Total Current Liabilities | | 48,312.28 |
| Total Liabilities | | 48,312.28 |
| Equity | | |
| 39.70 · Endowment | | 50,000.00 |
| 39.00 · Retained Earnings | | 84,310.92 |
| 39.30 · Unrestricted General Fund | | 413,892.63 |
| 39.40 · Restricted - Benevolent Fund | | 508.00 |
| 39.50 · Restricted - Missions Fund | | 33,721.00 |
| 39.61 · Restricted - Capital Fund | | 262,841.00 |
| Net Income | | 24,012.09 |
| Total Equity | | 869,285.64 |
| TOTAL LIABILITIES & EQUITY | | 917,597.92 |

MARKET VALUE* 239,428.65

MARKET VALUE^ 313,318.75



Programs Director



This is my first opportunity to report on my progress and work in the Church as a Candidate for Diaconal Ministry from Collier St. United. This Diploma Program takes about 4 and 5 years to complete at the Centre for Christian

Studies- Winnipeg. In addition there are 8 external courses to complete from a recognized University, a Global Perspectives (Missionary) assignment as well as three Field Placement assignments (8 months each) in the Worship and Education, Pastoral Care, and Social Justice fields of service. In addition, I am a candidate for a Master's of Theology degree at St. Stephens College, University of Alberta. A significant workload for anyone, let alone a pensioner, but I am enjoying this journey and the opportunity to grow in faith and service!

This year (November) I began my Field Placement at Collier with a mandate to work on Senior and Adult Ministry Short Programs. To date, I have facilitated a Study Group examining "Women in the Bible- The Two Marys" and hope to continue assisting with Lenten programs and a Spring Study as well.

I continue to serve this Church and the Region in Pulpit Supply and preach in many different local communities. The challenges of this pandemic have certainly created new learning opportunities of technology and management.

As a result of the demographics of our Church, this Field Placement required that I seek additional challenges in order to effectively learn in a Youth and Children's Director setting. Rev. Dr. Susan Eagle, and the members of Grace United Church have welcomed me and I am doing some work in that community as well. I can be reached very easily at my local at Collier or on my cell phone which is available through email contact at rmurdockunited@gmail.com. - Robert

Worship

Worship is at the heart of our Collier Street congregation. In our Sunday worship we journey into God's presence and gather together, hear God's word, praise God, and then go back into the world strengthened – ready to serve God wherever we are.

COVID19 has changed the way in which we worship this past year but despite all the hurdles, our worship has flourished and brought us together, thanks to modern technology and those who are able to use it so aptly. We worship online with Zoom at 10:30 every Sunday morning. The service is then linked to Facebook/YouTube so those not attending the Sunday service can listen to it at another time. The beauty of the Zoom service is that there is a 15-minute period before the service where people can connect and share what is happening in their lives. This has been an important way to stay together during this isolating time.

The Official Board drafted a plan to help us phase into reopening as restrictions are lifted about public gatherings. An Emergency Transition Task Force was established to implement this plan and meets as necessary to



make recommendations to the Board for easing into worship in the sanctuary. From October 4th until December 20th , worship was conducted in the sanctuary as well as online. The Emergency Task Force was responsible for setting up

the guidelines for this – protocols for hand sanitization, temperature, pre-registration and marking all the pews to ensure proper social distancing. Did you ever imagine registering to go to church? A big thank you is extended to all who have helped with this task.

Our new musical director, Sandra Ruttan, started her position at Collier in the spring. Her music has enriched our services and we look forward to being able to worship with her as a full congregation in the sanctuary at some time in the future. *(continue on next page)*



Worship

The work of the church has continued this year. Weddings, funerals, and baptisms have taken place. Communion has been offered online in a different format but in a way that still celebrates Christ at the Communion Table and nourishes us.

Our Nativity Pageant was presented virtually this year, thanks to Laurie Crosson's team and their enthusiasm. We even celebrated the Christmas season with a virtual Cantata by the combined choirs of Collier and Grace United – thanks to the dedication of Sandra, the choirs, and Ian Knox's technical expertise. E-newsletters go out regularly and Collier has a Facebook page as well.

Recently our new web page was launched, and it makes it easy to find out all that is going on at Collier. As well, a Bible study has

been started on The Two Mary's and a second Book Study begins in February. Congregants have been faithful with their giving's during Covid and this helps us continue the work of the church.

Many people work behind the scenes to make all these things possible and we are grateful for their commitment, time, and energy. Working as a team makes many things possible. As we go forward into 2021 under our new governance format, let us continue to be God-Centred, build community and deepen our connections with God and with each other. It is a blessing to be able to worship God and be reminded of God's promise and power.

- Anne



Choir

It was my privilege to become part of the Collier Street United Church community as Music Director in April of 2020. Because of the circumstances of COVID19, my introduction to the congregation was via Zoom, and my first involvement was to provide solo musical leadership from my home for services on Zoom.



However, I was able to meet the choir (also on zoom) and found them ready and willing to continue to participate in leading worship even though that participation would have to be quite different than what they were used to.

So we began to have zoom rehearsals and to learn how to produce recordings for a virtual choir. Through our combined effort and the timely expertise offered by Ian Knox, choir member AND master videographer, we spent June and July producing a number of virtual choir pieces which were, and continue to, be used in online services.

Starting up again in September, we continued with producing virtual anthems for use in the fall, and committed to a joint project with Grace United Church to create a virtual Cantata for Christmas. The collaboration was very successful, and the Cantata very well received by both congregations.

In this way, despite the restrictions that COVID19 put on singing together, the Collier Choir was able to remain a vibrant and inspiring part of worship at Collier.

I am deeply grateful for everyone's contribution to this effort...the singers, the tech people who incorporate the videos into the services, the children who contributed their artwork for the Cantata, the narrators for the Cantata, and especially Ian Knox, whose expertise as a videographer and generous donation of time were paramount to making a virtual choir possible.

From September to the beginning of December, online worship was offered from the sanctuary with a limited "in person" attend-

ance. During this time I was pleased to have others join me in leading worship as social distancing would permit. Guest organist, John Charles, joined us for Thanksgiving and Remembrance Day, and then again, virtually, for Christmas Eve. Trumpeter Daryl Yaeger also joined us for Remembrance Day. Members of the choir joined me to lead singing, and to otherwise enhance the music through the playing of rhythm instruments. A special thank you to Sharon Saint, Robin Milani, Ian Knox, Barb Wenzel, and Sherry Parker who participated in this way.

While the conditions of COVID made it impossible to pursue the creation of a children's choir, a proposal was submitted to and approved by the Official Board to approach other churches with an invitation to collaborate on a jointly supported community children's choir, and that process has been started. In the meantime, the Grand Family Flash Choir, also a new, multigenerational, initiative, will begin on a monthly basis, on zoom, in 2021.

Despite the on-going challenges presented by COVID19, I am hopeful for new possibilities to maintain and grow a vibrant and meaningful music ministry for all ages at Collier United Church, as we move into a new year.

- Sandra Lisa



Being A Community

Our Session meeting held on March 2, 2020 was the first and last In-Person meeting for the year. Our meetings of May 4, September 14 and November 2, 2020 were held on Zoom due to COVID-19.

At the start of the Pandemic, many people from the Board, Session and Visitors, helped reach out and connect by phone with our church family. There was follow up help with deliveries of the Link, Cards and Christmas cards to those not on e-mail as well. E-mail has been a tremendous help in staying connected through the weekly E-Newsletter. Please advise the office if you would like your name added to the E-mail list.

At our March meeting, we had a talk on the "Constitution" Governance Structure of Collier with then Official Board Chair, Christy Manuel and Secretary/Chair Elect Lianne Patterson. They shared with us a proposed Governance Structure that was a possible fit for Collier's needs. Discussion followed.

Much work was done on the proposed Constitution between March and November 2020. The New Constitution was voted on at a Congregational meeting held November 8, 2020. From there it went to Shining Waters Region for approval at their November 2020 meeting. The new Constitution became effective January 1, 2021.

Most of the work of Session will carry on under the Worship, Connecting & Community Team, with 3 representatives to the Church Board plus 1 UCW representative. Task Forces will back up each of these areas.

As mentioned previously, we will still need member/persons to support the completion of all the work. Of special importance at present during COVID-19 is connecting with our congregants and community. For now, this will have to be done by phone or e-mail. Work is in progress to re-align our Visitors areas.

Our Session work happened with the following persons: Leona Appleby, Cathey Battaglia; Jane Craig; Sharon Crossley (Clerk); Sandra Dowds; Linda Fisker; Paul Fisker; Betty Hunter; John Hunter; Marilyn King; Gillian Mac-

Lean; Donna Martin; Robin Milani; Mabel Peyer; Sharon Saint; Dorothy Schonewille; Anne Snell; Bev Stockdale; Tom Stockdale; Marg Valad. Our minister, Rev. Hewitt served as Chair. Joyce Moore also served but moved away from Barrie in July; Ria Won who resigned in October; and Jane Craig who resigned in December.

A very big thank you to all who have served so faithfully and willingly on Session. It has been rewarding and an honour to serve with you over the years. We will celebrate, likely by Zoom, in March 2021.

We will look forward to working together again on the Teams and Task Forces of the Church Board.



| | |
|-----------------------------------|------------|
| December 31, 2019 was | 368 |
| Welcomed by Affirmation of Faith: | |
| Agnes Herrington | + 1 |
| Transfer Out At Own Request | - 2 |
| To Historic Roll At Own Request | - 3 |
| To Historic Roll by Death | <u>-15</u> |
| Membership at December 31, 2020 | 349 |

Adherents 131

Baptism:

- Lincoln James Alexander Wong

Marriages:

- Sarah MacKinnon & Chris Scharf.

- Emile-Henri Costales-Perusse & Claire McDonald

- Sharon



In Memoriam

Members, Adherents, Family Members, Former Members & Community

Evelyn Millar
Sue Harris
Catherine Munro
Ridley "Rid" Groves
Marie Koornstra
Florence Stiff
Barbara Inch
Carol Warnica
Audrey Taylor
Dorothy Little
Millie Hesketh
Audrey Robinson
Helen Byles
Doug Moir
Judith Dickinson

Ed Swales
Alice Etter
Renee Snell
Anne K. Campbell
Rev. Dr. Douglas Jay
Dorothy (Jay) Attwood
Doug Fraser
Jack Cain
Rev. Tom Lowry
Norm McIntyre
Dennis Patterson

Serving Others

Collier Mission Fund

Purpose:

The Collier Mission Committee consists of four members who distribute the congregation's generous donations in the spirit of Mathew 25: 35 - 40 and Mathew 28: 19 - 20, to encourage spiritual and practical values just as Jesus did. We thank Lynn Giller, Larry Murray, Doug Edwards and Elizabeth Weber for serving on this Committee until the fall of last year.



Goals:

- To prayerfully disperse the congregation's donations where needed most both locally, nationally and internationally.
- To inform the congregation of our work via the LINK, Sunday bulletins and the annual report.
- To welcome suggestions from the congregation to ensure we meet their expectations.
- To give a minimum of 50% of receipts to racialized groups.

Activities:

From January to December the Collier Mission Committee donated 8,730.79 to the following organizations:

- \$797.33 was donated to **Doctors Without Borders** to help them bring medical assistance to areas of the world experiencing war, violence or health issues.
- \$843.33 was donated to **Youth Haven**.
- \$606.83 was donated to **Samaritan's Purse Canada**.
- \$699.83 was donated to **John Howard Society Simcoe Muskoka**.
- \$ 694.83 was donated to **Elizabeth Fry**

Centre.

- \$924.66 was donated to the **Black Youth Helpline**.
- \$429.83 was donated to **Hope International Agency**.

- \$1,256.00 was donated to **Stephen Lewis Foundation**.

- \$1,256.00 was donated to **Barrie Friendship Native Centre**.

- \$1,222.15 to be donated to **Canadian Race Relations Foundation**.



United Church of Canada

Mission and Service (M&S) Fund

The United Church Mission and Service is a mission and ministry that supports 12 ecumenical organizations and 94 funded global partners in 22 countries, as well as dozens of ministries within the United Church and across Canada.

Donations

2018 = \$12,139.86

2019 = \$10,697.22

2020 = \$ 6,253.92

We hope to increase our giving's to M&S as a con-



gregation by 10-15%.

United Church Women (UCW)



What can we say about 2020 except that I'm sure most of us are glad to have seen the last of it!

In sitting down to prepare this report and in discussion with the ladies of the UCW Executive, I was surprised at what as a group we did accomplish considering everything that was happening (or not) in 2020.

We started the year off well, were able to contribute \$10,000.00 to the General Fund and then needless to say we were all thrown into a bit of a blur in March. We really didn't know where we stood as a church going forward regarding functions happening, the church building being open etc.

However, due to COVID Lock downs at the time and the impending fall/winter closures, most of our UCW functions/fundraisers were subsequently cancelled. This involved meetings, any funeral/special event banquets, our November bazaar and our Vendor Marketplace to name a few.

Our ladies were still anxious to stay in touch and thank goodness for email contacts, personal phone calls and in one case at least, a socially distanced gathering at St. Vincent Park at the end of the summer. Some of our members have even reached out to others in the congregation just to stay in touch. Another example that we all miss everyone in our Collier family.

By the fall, we realized that getting together in person wasn't going to happen in the near future so we started doing Zoom meetings in November and plan to do so going forward during this Covid pandemic. Both of the UCW groups are taking part as they are able and it has certainly been nice to "get together" with Amicae and Wo He Lo members.

We are all learning as we go and have been helped very much by Hewitt as we manage the

workings of a Zoom meeting but so far, we've done okay.

We even had a lovely virtual Christmas party with some games, a craft demonstration and a wonderful time to reminisce about our family Holiday traditions while growing up. Sandra Ruttan even offered us some musical entertainment. Again, discussions involved staying in touch with members of the congregation and I understand that some of the ladies have done so over the holiday season.

That all being said, the UCW is proud to say that we held a very successful Italian dinner in February, we were finally able to have the new Sanctuary curtains installed and we were able to organize and catalogue all of the lovely banners that have been presented over the years by dedicated Church members. It was so nice to see some of them in use over the Christmas season. We now have our own UCW storage room so that we can organize our UCW historical files, have room for Bazaar items and even to store the Prayer Shawl materials.

Finally, we were even able to hold a very successful impromptu Chocolate Sale fundraiser in December so all in all, we got a lot done considering the circumstances!

As we look forward to the imminent arrival of the COVID19 vaccines worldwide, we really do need to remind ourselves that we are truly blessed to have so many friends within our congregation. We know that they have held each other in their prayers, offered support as we have had to learn a whole new way of living and worshipping, but we know that there is hope around the corner and we all look forward to being together in person soon.

If you are interested in becoming a member of either of Collier's United Church Women's groups, please contact either myself or Mabel Peyer.

Thank you.

- Susan

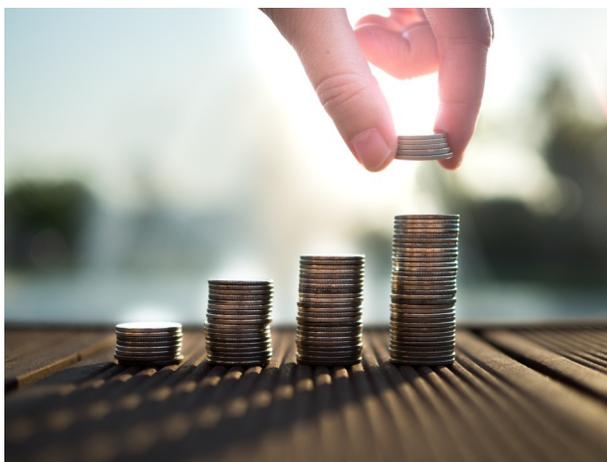


UCW CASH POSITION STATEMENT

FOR THE PERIOD ENDED DECEMBER 31, 2020

| | | |
|--|--------------------------------------|--------------------|
| OPENING BALANCE JANUARY 1, 2020 | | \$10,264.61 |
| INCOME | | |
| | PASTA DINNER | 2,628.00 |
| | VENDOR FAIR | 250.00 |
| | RECEPTIONS—2 funerals, 1 birthdays | 1,180.00 |
| | SANCTUARY CURTAINS REFUND | 3,070.00 |
| | MISSIONS, GENERAL FUND, MEETING DUES | 143.00 |
| TOTAL INCOME | | \$7,271.00 |
| EXPENSES | | |
| | PASTA DINNER | 1,373.26 |
| | VENDOR FAIR | 250.00 |
| | GIFT TO CUC | 10,000.00 |
| | RECEPTION EXPENSES | 127.81 |
| | SANCTUARY CURTAINS REPURCHASED | 2,993.45 |
| | SUPPLIES, OTHER FEES | 1,461.70 |
| TOTAL EXPENSES | | \$16,206.22 |
| CLOSING BALANCE—December 31, 2020 | | \$1,329.39 |

PREPARED BY SHARON SAINT, UCW TREASURER January 6, 2021



Sharing the Good News

Reception Desk

For the first three months we had volunteers at the Reception Desk. We are very thankful to our volunteers that welcome guests, answer the phone and supply security. They build community through their interactions with the people they come in contact with. As well, their efforts certainly make it easier for the administrative staff, so thanks again: Jeff Williams, Leona Appleby, Jean Cooke, Jane Craig, Joan Harris, Marilyn King, Edie Lohoway, Marnie Neale, Judy Robertson, Deb Tyler, and Ria Won.

Promotions

With a year like 2020, our communication remained important in keeping in touch with our Collier family. The office prepared a weekly e-newsletter for the congregation. Portions of which became the Link for the year, which was sent to those not on emails. Our Website was re-designed by Mohak and will be updated by Staff and Laurie Crosson. Laurie also helps out with updating the Facebook and YouTube pages.

Due to the faithful work of Leona Appleby we now have “**Stories in Glass**”, a book about the messages and meanings of the stained glass windows in our building at Collier. We give God thanks for all who made this possible. [Get Your copy soon!](#)

Paperless Bulletins

During the year, our bulletins were online and on PowerPoint. COVID made us do paperless bulletins. The printed words on the screen make it very easy to focus and follow along. As well, the pictures projected with the printed word give greater depth to the messages.

Reaching Out

Community is best formed when we reach out to one another and support each another. This is evident at Collier in the generous way our community reached out to others during a year of pandemic. The check ins made a world of difference to others. Our community remains alive as we work, pray and play together in the coming year.





Today, Collier stands with Blacks, Indigenous, Latinos, Asian and racialized peoples and communities and says that Racism must be eradicated and will never be tolerated at Collier Street United Church.

While much of the current media is focussing on the situation in the USA, we recognize that Racism, including systemic Racism, exists in Canada too.

“Although we believe that God is found in our common diversity, the Sin of Racism is present in our society and in our church. The United Church is committed to becoming an anti-racist church through a continuous struggle against racism. ‘Change is possible. We believe in forgiveness, reconciliation, and transformation and the potential to learn from stories and experiences.’”

Collier Street United Church is a nurturing faith community where diversity and differences are welcomed and celebrated in our worship and work in community and the world. Our values include “Inclusion, Love, Transformation and Hope.”

We seek to live out these core values intentionally by saying how blessed we are to have a black minister, Rev. Hewitt Holmes.

We uphold and support Hewitt as we acknowledge his blackness and cross-cultural experiences whereby others treat him differently.

Hewitt has experienced racial bias on our property in the parking lot and in the Church building where others fail to imagine that he could possibly be our minister because of his colour. We denounce this treatment.

We stand with Hewitt and seek to commit to practical ways to combat Racism.

We acknowledge our congregation as predominately White. Our Whiteness has given us power and privilege. Our Whiteness also gives us the opportunity to emphatically and unequivocally condemn Violence, Discrimination and Racism and seek to be anti-racist; purposefully working for justice and peace.

We believe that Black Lives Matter: Black, Indigenous, Latino, Asian, or any racialized group should be able to enjoy equality and opportunity and be free from judgement and violence.

We love, see, and respect each other!

- Official Board





BOARD MEMBERS

Chair - Lianne Patterson

Secretary - Vacant

Regional Rep. - Robert Murdock

Past Chair - Christy Manuel

Worship - Anne Snell

Learning and Growing in Faith - Vacant

Being a Community - Sharon Crossley

Serving Others - Steve Harding

Trustees - Marg Valad

Volunteers Rep. - Terry Oram

Property - Terry Tizzard

United Church Women - Susan Storning

Ministry and Personnel - Sandra Dowds

Treasurer - Laurie Crosson

Minister - Hewitt Holmes (Rev.)



The Board places on record its thanks to Lynn Giller (UCW representative) & Joyce Moore (M&P Chair until July) who served on the Board.

Shining Waters Regional Council

The year 2020 was the first full year that the United Church of Canada utilized the new "Regional" structure as the linking "Court" between Pastoral Charges (The individual churches or communities of faith) and the General Council. As you may recall, this second "court" which took the place of Presbytery is called **Shining Waters Regional**



Council in this geographic area. This Region contains a significant population base in the GTA and surrounding area and as such, is an important part of the structure in the greater Church.

Due, in some part to this new structure, but also due to the restrictions imposed by following health and government guidelines in the global pandemic battle against the COVID19 virus, there was only one general meeting held this year.

On Saturday, October 17th, 2020, representatives: Rob and Maureen Murdock, Minister: Reverend Hewitt Holmes and Retired Minister: Rev Dick Moffatt, attended the "virtual" Conference held on ZOOM, a teleconference computer platform.

We learned that many places of worship were following similar "battle plans" to deal with the COVID pandemic that we were following at Collier Street United. The differences throughout the region were in the ways Churches used Social Media or other remote audio visual means to continue the practice of worship. The Regional Conference was attended by approximately 175 persons, of which 130 were voting members. (Clergy, lay and elected members) President, Dr. David Leyton-Brown opened the meeting.

The Conference began with an overview of Racism within and around the United Church. We

were asked about Preaching a message of anti-racism and education involving the many issues. We were asked to examine our use of Art, Song, and Images of Jesus and other holy iconography for the presence of white power and privilege.

Don't be afraid to tackle these issues head-on! For "others" racism never stops, so we are required to use deep listening and learning techniques to become aware and support those facing these issues. We hope, to believe and create a hope for a new world vision.

The Conference had discussion surrounding four major issues. All issues were passed successfully by overwhelming majority decisions. The following four motions were passed into the policy of Shining Waters Region.

1. The Intercultural Movement Commission was established.
2. The Shining Waters 2021 Budget was approved.
3. Reverend Betty Lou McNabb was elected as "President Elect".
4. Two parts of the Equity Action Plan were accepted and it is now official that the newly formed (2019) Region of Shining Waters is officially an **AFFIRMING REGION**.



The celebratory portion of this meeting took place when we met, listened to and heard selected sacred music by each of the Five (5) Candidates for Ministry.

1. Steven LOWETH (DLM)
2. Joel AGUIRRE (Admission Candidate from USA/Phillipines)
3. Brian STEVENS (Ordination)
4. Lisa NAUMANN (Ordination)
5. Alydia SMITH (Ordination)



Reverend Lisa NAUMANN, (Candidate from Collier United) is the Minister at Mayfield United Church, Caledon) *was ordained in the "Celebrations of Ministries" Service on Sunday, October 18th. At 3:00pm via zoom.*

Unfortunately, due to COVID with a virtual meeting, there was no opportunity to interact personally with attendees. Valuable networking relationships will have to wait until we meet in person. The meeting was ended with prayer and a special prayer for the Mik'Maq peoples and all in Nova Scotia who were facing violence and tension surrounding the Lobster fishing industry.

It should also be noted that Robin Milani, a member of our community, is a member of the Living in Right Relations subcommittee of Region and attends regularly and provides updates to this Regional Rep. The last meeting of this committee saw a somewhat subdued celebration of the 5th Anniversary of the Truth and Reconciliation Commission's final report. I say subdued, as it was noted that the work of reconciliation with Indigenous (and marginalized) peoples is moving slowly and far from complete. We pray that all of the United Church will redouble efforts to continue in this important social justice area.

- Robert & Maureen

Minutes of 2019 AGM, Sunday, March 8, 2020

The congregation gathered in the Church Hall for a shortened service followed by the congregational Annual Meeting. The meeting was called to order by Chair, Christy Manuel, at 11:24 a.m. and extended a warm welcome to all congregation members and adherents as well as guests and partners who help us carry out our mission. Hearing assistance technology is available. Meeting attendance was being brought around for people to sign. Rev. Hewitt Holmes led us in prayer.

Chair, Christy Manuel, outlined that A Whole People's Covenant was created to help define the

way in which the councils and church members work together and is recited at the beginning of each of our board meetings. Our business today will be handled in a positive and forward-thinking manner in the spirit of the Covenant. Our desire is one of unity. The Chair asked each of us to consider these words prayerfully with deep respect, faith, hope and love for our church and for each other, as we discuss the business of Collier Street. Together, the congregation recited the Covenant.

It is to be noted that the hard work of our congregants has led us to be here on this day. We have shown passion in our preparation and deep love for both our church and for God. We have a strong church that deeply desires open communication, transparency and is faith filled. Thanks, were extended to those members of the board who serve our congregation, to committee members and their respective chairs who support us and to all in attendance for caring enough to spend this time in mindful, meaningful discussion.

The Chair requested a motion to appoint a Minute Taker.

Motion: MOVED by Rob Murdock, SECONDED by Cathey Battaglia, that Lianne Patterson be appointed as Minute Taker for today's congregational meeting. **Carried**

The Chair requested attendees identify any conflicts of interest. There were none identified.

The Chair requested attendees review the agenda and outlined one minor adjustment.

Motion: MOVED by Donna Martin, SECONDED by Rob Murdock, that the agenda be approved as amended, dedicated to God and the forward-thinking mission in support of Collier Street United Church. **Carried**

Motion to receive Reports in Booklet

Chair, Christy Manuel, referred to the 2019 Annual Report outlining the pertinent information on all committees and areas are contained within. Christy reviewed the adjustments to be made to the 2019 Annual Report Booklet. The Chair requested a motion to receive the included reports in the Annual Report Booklet as amended.

Motion: MOVED by Gillian Maclean, SECONDED by Deb Tyler, that the reports included in the 2019 Annual Report booklet be accepted as amended, dedicated to God and the forward-thinking mission in support of Collier Street United Church. **Carried**

Minutes continue...

The Chair outlined the desire for a well-rounded discussion asking all present to participate in active listening during this congregational meeting. Comments should be concise and specific; questions asked should seek clarity for all. Comments offered should be your own; refrain from acting as a spokesperson. Everyone is asked to share the discussion time; individuals are asked to speak once on a topic and allow others to participate in the discussion before requesting the floor a second time.

The Chair requested a motion to allow all present to participate in the AGM discussion.

Motion: MOVED by Anne Snell, SECONDED by Joyce Moore, that all present have full right to participate in the discussion during this congregational meeting, dedicated to God and the forward-thinking mission in support of Collier Street United Church. **Carried**

Minutes of 2018 ANNUAL MEETING

Secretary, Lianne Patterson, referred to the Minutes of the 2018 Annual Meeting dated February 24, 2019. Clarification was provided that the meeting held in 2019 was to review Collier's activities during 2018, therefore it is the 2018 Annual Meeting. Today's meeting held in 2020 is a review of 2019, so it is the 2019 Annual Meeting of the congregation.

Motion: MOVED by Lianne Patterson, SECONDED by Barb Wenzel, that the minutes of the 2018 Annual Meeting be accepted as printed, dedicated to God and the forward-thinking mission in support of Collier Street United Church. **Carried**

IN MEMORIAM

Rev. Hewitt Holmes read the names of Collier members and adherents whom we lost during 2019. Our hearts are full with the memories of these beloved Collier family members and we hold them and their families in our prayers.

MOTION TO RECEIVE REPORT FROM RBC (INVESTMENTS)

Terry Cheaney, Vice-President and Portfolio Manager, The Madison Group of RBC Dominion Securities provided an update on the Trustees Investment portfolio.

Terry Cheaney has been managing Collier funds in excess of 10 years and has worked extensively with the Trustees and the Board and he finds Collier's oversight very effective. Referring to page 9 of the 2019 Annual Report Booklet, returns during 2019 were very good but were noted to be exceptional and not likely to continue. A document that provides an overview of the holdings is available. There is a focus on stocks that provide dividends and contribute to cash flow. The dividend value is currently at approximately 3%; the target is to increase dividends to approximately 5%.

The Investment Policy Statements are the guide to the portfolio strategy and it is followed very closely to protect church funds. It was suggested to include a detailed investment list in the Annual Report Booklet next year. Terry Cheaney advised of the tax advantage to a member when transferring stock directly to the church as a donation vs. selling the stock and providing the resulting cash donation.



LUNCH BREAK – 12:03 p.m.

Thanks, were extended to members of the coffee team and to UCW for preparing our refreshments today. Rob Murdock was invited to pray for the meal.

During the lunch break, Robin Milani on behalf of the Refugee Sponsorship Committee presented a summary of the experience during the past year of receiving and connecting with Enas, Fatima, Khaled and Qusai Helmi, our sponsored family. A slideshow of highlights from the past year was shared. Enas Helmi shared words of gratitude to the Collier Street United Church family. Christy Manuel shared thanks to the Sponsorship Committee on behalf of Collier for their tireless work and dedication.

The meeting reconvened at 12:37 pm.

FINANCIAL REPORTS

The Finance Statements were prepared with much discernment and much effort. In preparation for the subject to come in the meeting, the congregation again recited together the Covenant.

Minutes continue...

MOTION TO APPROVE 2018 REVIEWED FINANCIAL STATEMENTS

The Reviewed Financial Statements for the period ending December 31, 2018, as provided by Morrison CPA were presented by Treasurer, Laurie Crosson. These statements were available to the congregation as of Sunday, March 1, 2020. Laurie reviewed the following definitions:

Endowment – An endowment is a sum of money that is donated to fund a specific project in perpetuity, using the interest from the donation. In our case, a sum of \$50,000 was donated a number of years ago to fund the maintenance of the memorial book located in the sanctuary.

Restricted – A restricted fund represents money that has been donated to fund a specific project. The difference between a restricted fund and an endowment is that the project focus for a restricted fund is a one-off. For example, money donated to the capital campaign is to be spent on projects identified under the campaign – capital projects such as the steeple, learning and growing in faith ministry, AV technology and the organ fund.

Unrestricted – An unrestricted fund is money that the church can use for budgeted and emergency unbudgeted expenses.

Records were sent to Morrison CPA with Laurie Crosson, the Finance Committee and our Bookkeeper in constant contact. The board was presented with the review and is recommending it to the congregation. An extensive amount of time was spent on the review process; thanks, were extended to everyone involved.

The conclusion of Morrison CPA as quoted from the review: “Nothing has come to my attention that causes me to believe that the financial statements do not present fairly, in all material respects, the financial position of Collier Street United Church as at December 31, 2018, and the results of its operations and its cash flow for the year then ended in accordance with Canadian Accounting Standards for not for profit organizations.”

Motion: MOVED by Laurie Crosson, SECONDED by Sharon Saint, that the Reviewed Financial Statements for the period ending December 31, 2018 be accepted as recommended by the Official Board, dedicated to God and the forward-thinking mission in support of Collier Street United Church. **Carried**

MOTION TO APPROVE 2019 UNAUDITED FINANCIAL STATEMENTS

The Unaudited Financial Statements for the period ending December 31, 2019 were presented by Treasurer, Laurie Crosson (begin on page 13 of 2019 Annual Report Booklet). Thanks, were extended to each individual who has contributed to the life of our church – through UCW, silent auction, fundraising dinners, time, PAR givings, envelope givings, supporting facility rentals – lots of love and resources go into this. Total income is 96% of budgeted income.

Expenses – It was noted that bank reconciliation items should not be carried forward from year-to-year. During the 2018 Review process, Morrison CPA identified several historical bank reconciliation items that were being carried forward (some going back as far as 2012). The details are

currently being worked through with Chartered Accountant, John Nixon and our Bookkeeper, Valerie Samson.

In order to clear these historical transactions for the 2018 Review, the entry of (\$1,166.45) was completed as part of the 2019 Financial Statements. 2019 Total expenses were \$59,124.20 lower than budgeted. We have been faithful to our 2019 objective which was to spend within what we have. Net ordinary income is significantly above budget.

Motion: MOVED by Laurie Crosson, SECONDED by Rob Murdock, that the Unaudited Income Statement for the period ending December 31, 2019 (Income of \$447,684.83 and Expenditures of \$405,364.80) as recommended by Official Board be accepted, dedicated to God and the forward-thinking mission in support of Collier Street United Church. **Carried**



Minutes continue...

During the review of the 2018 statements, Morrison CPA identified how capital campaign transfers for capital expenditures should be appropriately reflected in our financial statements. The original process continued during 2019 and will be properly updated during the 2019 review.

As part of the 2018 review and our compliance to Canadian Accounting Standards for not for profit organizations, Shares are reported on the balance sheet at book value (the cost of the share when purchased). UCW funds are held by the UCW.

Liabilities include accounts payable, our bank loan which is at \$77,673.06, as well as the UCW investment account. The 2020 Line of Credit balance is significantly less than it was at the end of 2019.

Equity accounts – As part of the 2018 review and our compliance to Canadian Accounting Standards for not for profit organizations, this should detail what is in the endowment, restricted and unrestricted funds as indicated in the 2018 financial review.

Moving forward this practice will be adopted for 2019 reviewed statements and onward.

Notes at the bottom of the balance sheet:

GL 17.00 – Heritage Fund – \$230,601.75.

GL 17.01 – Margin account – \$298,200.12 as indicated on page 9 of the Trustees report.

71.71 AV Improvements – A question was asked why there was a difference in the budgeted amount of \$23,150 with expenses of \$75,000. It was clarified that funds for the AV Improvements were directed from the Capital Campaign, the Silent Auction and the Trustees.

Motion: MOVED by Laurie Crosson, SECONDED by Leona Appleby, that the Unaudited Balance Sheet for the period ending December 31, 2019, as recommended by Official Board be accepted, dedicated to God and the forward-

thinking mission in support of Collier Street United Church. **Carried**

MOTION TO APPOINT MORRISON CPA TO REVIEW FINANCIAL STATEMENTS

Morrison CPA is recommended by the Finance Committee to perform the 2019 financial review. The cost to conduct the review is expected to be below \$5,000. The reviewed financial statements will be presented to the Official Board when completed by the reviewers.

Motion: MOVED by Laurie Crosson, SECONDED by Sharon Saint, that Morrison CPA be approved to conduct a review of the 2019 Financial Statements. **Carried**

One individual felt that Capital Campaign funds should not be used towards the operating budget because it gives a false sense of what we can afford. Laurie Crosson clarified that one of the Capital Campaign pillars is Learning & Growing in Faith and some Capital Campaign contributions specifically are directed to Learning & Growing in Faith, which must be honoured. The Capital Campaign booklet details the overall commitments.

64.10 Collier Missions – the congregation was reminded that an increase in Mission & Service (M&S) reduces our Assessment; the recent Stewardship campaign requested members consider an increase to M&S. It was clarified that the values in the UCC M&S are by individual members' direction and are not directed by UCC head office as a certain amount per membership.

Motion: MOVED by Laurie Crosson, SECONDED by John Hunter, that the Proposed Operating Budget for 2020 as recommended by Official Board, be accepted without changes, dedicated to God and the forward-thinking mission in support of Collier Street United Church. **Carried**

Minutes continue...

INFORMATION ON BOARD'S WORK ON NEW GOVERNANCE STRUCTURE

The Chair and Secretary, Lianne Patterson provided an overview of the process the Board is using in reviewing options on a new governance structure. The Board drafted one option which will be explored further by a Governance Structure Task Force. Congregation members who have input regarding the governance structure are welcome to provide their input to a member of the Task Force.

MOTION FOR CONGREGATIONAL APPOINTMENTS

The Chair outlined with excitement the congregational appointments for 2020, indicating these appointments will help Collier commit anew to our Vision, Mission and Core Values:

MOTION FOR CONGREGATIONAL APPOINTMENTS

| GROUP | ROLE | APPOINTMENT |
|---------------------------------|---------------------------|--|
| Official Board | Treasurer | Laurie Crosson (1 year) |
| | Worship | Sandra Dowds |
| | UCW (United Church Women) | Lynn Giller |
| | Serving Others | Steve Harding |
| | Property | Terry Tizzard (1 Year) |
| Session | New Elders | Cathey Battaglia, Linda Fisker and Paul Fisker |
| Board of Trustees | Trustee | John Hunter |
| M & P Committee | Committee Member | Linda Fisker |
| Shining Waters Regional Council | Council Representatives | Maureen Murdock and Robert Murdock (1 Year) |

The Chair noted for positions that currently have a vacancy, we are not at this time asking for nominations as the governance structure is being reviewed. Accepting a leadership position needs to be reached mindfully and prayerfully with full scope of what a position entails requiring prior discussion.

Motion: MOVED by Deb Tyler, SECONDED by Leona Appleby, that the appointments for Official Board, Session, Board of Trustees, Ministry and Personnel Committee and Regional Council be approved, dedicated to God and the forward-thinking mission in support of Collier Street United Church.

Carried

Expressions of Thanks—Joyce Moore, M&P Committee Representative, extended thanks to our staff on behalf of our congregation.

Special thanks to Rev. Hewitt Holmes, for being our minister – for his love and dedication to Collier – for his inspirational messages – the love of God shines through Hewitt's words and actions. The addition of Passing the Peace is a wonderful way of showing our love to our visitors and to each other. "Halle Halle Halle" is also loved and makes us feel the togetherness that is so important in our congregation. Joyce indicated she heard that Hewitt is starting a special course on how to interpret his jokes at the beginning of the sermon, for those who are having difficulty understanding them – that's a joke Hewitt!

Thanks to Rev. Don Jay for all of his efforts with hospital visitation and other visits to congregation members and in organizing the Senior Luncheon with Chris Jay. Thanks to Rev. Dick Moffat for all he has done, including assisting Hewitt at different times and for sharing his expertise during a scripture reading.

Thanks to our Office Administrator, Vickie McMillan, who always has a smile and even though is especially busy, always has time for each of us. The beautiful coloured Annual Report booklet is in much part due to Vickie.

Minutes continue...

Thanks to our Bookkeeper, Valerie Samson for all the work she does for Collier. Thanks to our Custodial staff, Wayne, Tim, Mike and Heather – the church is becoming squeaky clean. Thanks to Sharon Saint, interim Choir Director, who does such an awesome job and to John Charles, our interim Organist – thanks for all of your help. And thanks to all of the volunteers – without which we couldn't survive.

ADJOURNMENT

Motion: MOVED by Rob Murdock that the meeting be adjourned at 1:45 p.m. **Carried**

BLESSING

Rev. Hewitt Holmes closed the meeting with a blessing and we all sang "You Shall Go Out with Joy".

Chair, Christy Manuel
Secretary, Lianne Patterson



Minutes of Congregational Meeting, Sunday, November 8, 2020

Re: Proposed Constitution

The meeting was held in the Church sanctuary, and online via Zoom. Lianne Patterson, Chair of the Official Board, called the Congregational meeting to order at 11:45 a.m. on November 8, 2020 to do business of the Church to the glory of God. Purpose of the meeting was to discuss and decide on the Proposed Constitution as recommended by the Official Board.

The Chair offered a warm welcome to congregational meeting attendees. Quorum was met with attendance taken. It was noted that 35 members of Collier United Church were in attendance. The Rev. Hewitt Holmes led us in Prayer.

The Chair outlined expectations of conduct during the meeting. The Congregation was encouraged to handle our business in a positive and forward-thinking manner in the spirit of the covenant listed below that was recited by the attendees.

Covenant:

May we act with humility and respect;
May the words we speak show truth and wisdom;
May our thoughts be honest and courageous; and
May everything, we think, say and do,
show gratitude and be wrapped in love.

Minute Taker Approval

Motion: MOVED by Susan Storning, SECONDED by Sharon Saint, that Steve Harding be appointed as Minute Taker for today's congregational meeting. All were in favour.

Motion **Carried**

Approval of the Agenda

A copy of the agenda for today's meeting was included in the e-newsletter; sharing the Bulletin for today's service and is posted. The Chair requested a motion to approve the Agenda.

Motion: MOVED by Marg Valad, SECONDED by Anne Snell, that the agenda be approved, dedicated to God and the forward-thinking mission in support of Collier Street United Church.

All in were in favour. Motion **Carried**

Approval of participation for those who are in attendance.

The Chair requested that we allow for a well-rounded discussion. This means that all present should be able to take part as an active listener, commentor or both.

Chair asked that comments be concise and specific.

Motion: MOVED by Sandra Dowds, SECONDED by Steve Harding, that all present in person and online have full right to participate in the discussion during this congregational meeting. All were in favour. Motion

Carried

Proposed Constitution Presentation

Christy Manuel assumed the Chair of the Meeting for this portion as Lianne Patterson was a member of the Governance Structure Task Force.

Lianne and Sharon provided an overview of the proposed Constitution structure. They identified key changes from the old to the new Constitution. They talked about the opportunities that the Congregation had to review the new structure and provide feedback during meetings held from July to October of this year. Both pro's and con's were discussed from information that they received during these Congregational meetings.



Open discussion around the Proposed Constitution, from the sanctuary:

Question: What is the role of a Minister as it relates to the new Constitution. Specifically, does a Minister have the right to add or remove members from the teams and committees based on the proposed Constitution?

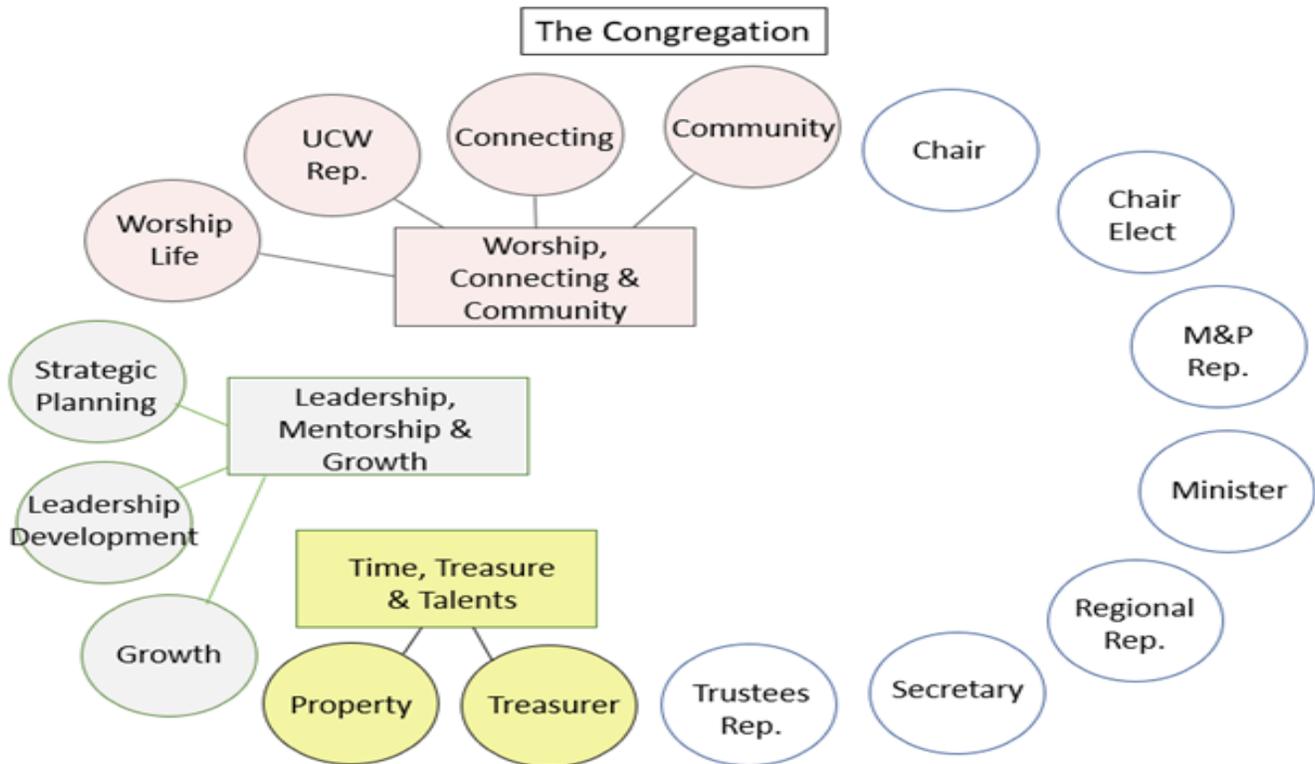
Answer: Proposed Constitution follows guidelines outlined in the United Church Manual. The United Church allows for changes to be made within teams and committees as needed.

Question: How are gifts handled that are left to the Church. Example money left in a Members Will to the Church. We need to ensure these gifts are used as directed and not just put to the bottom line for general Church expenses?

Answer: There is no change in the Proposed Constitution to the manner in which the Trustees function. A Trustee Representative is a member of the Board structure both previously and as proposed as outlined in the presentation.

Question: Is the new harassment policy part of the Proposed Constitution?

Answer: The Harassment policy is a standalone document separate from the Proposed Constitution under the responsibility of the Ministry and Personnel Committee.



CSUC – Church Board Structure – Visual Worksheet #1 – 2020 04

Congregational minutes

Question: It is understood that the Minister may chair the Board of Trustees. Under what circumstances would a Trustee Representative be the Chair?

Answer: As outlined in the United Church Manual, the Board of Trustees is the sole committee where the Minister has the first right of refusal to be the Chair. The proposed Constitution is in line with the United Church Manual in this regard and follows the past practice at Collier.

Question: Online, though having some technical difficulty hearing the speaker, those in the sanctuary were finally able to hear one of the members who made a long presentation comparing Collier's Workplace, Violence and Harassment Policy with the General Council of the UCC and Shining Waters Regional Council policies, then proceeded to ask a question.

Answer: The Minister indicated that this question was inappropriate and inflammatory and advised that we keep focus on the agenda item of the proposed constitution.

Motion to receive the recommended Constitution from the Official Board

Motion: MOVED by Terry Oram, SECONDED by Sharon Crossley, that the Proposed Constitution be accepted as recommended by the Official Board, for implementation January 1, 2021, dedicated to God and the forward-

thinking mission in support of Collier Street United Church. Twenty Nine were in favour, one opposed and one abstained. **Carried**

Expressions of Thanks

Christy Manual expressed thanks to the members of the Governance Structure Task Force – Sharon Crossley, Rev. Hewitt Holmes, John Hunter, Robin Milani and Lianne Patterson for their time, energy and dedication to this work of transformation and hope.

The Constitution business having concluded, Lianne Patterson resumed the Chair for the balance of the meeting, thanking all who gathered both in-person and online for their time and energy and for their love and commitment to Collier Street United Church, our community of faith.

Motion to Adjourn the meeting MOVED by Sharon Saint to adjourn the Congregational Meeting at 12:47 p.m.

All were in favour. **Carried.**

Closing Blessing was led by Rev. Hewitt Holmes.

Chair, Lianne Patterson
Recorder, Steve Harding

2020 Annual General Meeting, Sunday, March 7, 2021

Agenda

1. Constitution, Regrets and Courtesies – Chair Lianne
2. Covenant (We say together):

*May we act with humility and respect;
May the words we speak show truth and wisdom;
May our thoughts be honest and courageous; and
May everything we think, say and do,
show gratitude and be wrapped in love.*
3. Motion to Accept Agenda – Lianne
4. Motion to allow all present to participate in discussion – Lianne
5. Minutes of 2020 AGM & Congregational Meeting – Secretary Steve
6. In Memoriam – Hewitt
7. Motion to receive reports in the booklet – Lianne
8. Update from RBC (Investments) & motion to receive report – Terry C./Lianne
9. Motion to approve 2019 reviewed financial statements and
2020 un-audited financial statements – Treasurer Laurie
10. Motion to appoint Morrison CPA to review 2020 financial statements – Laurie
11. Motion to approve 2021 Budget – Laurie
12. Motion to appoint as recommended by the Nominations Team – Deb
 - a. Church Board
 - b. Board of Trustees
 - c. Shining Waters Regional Council (Robert & Maureen Murdock, 2 others)
 - d. Teams of Church Board
13. Motion to Adjourn – Lianne
14. Prayer – Hewitt



**"CREATIVITY REQUIRES THE COURAGE
TO LET GO OF CERTAINTIES."**

Erich Fromm

