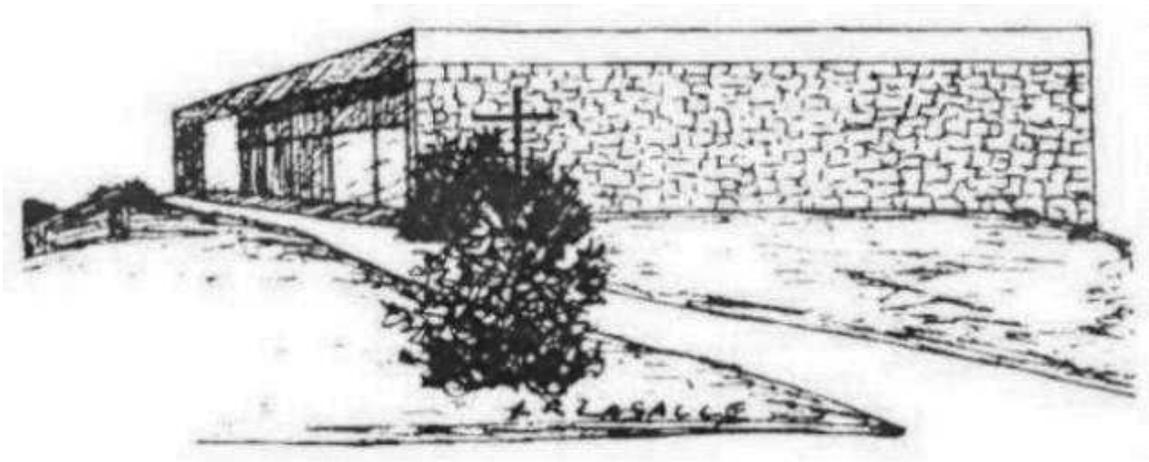


BRITANNIA UNITED CHURCH

2020 ANNUAL REPORT



MINISTER: REV. JIM BALDWIN

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OTTAWA, ONTARIO
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IN MEMORIAM

Betty McCowan	January 11, 2020
Helga Stanke	May 6, 2020
Audrey Martineau	May 11, 2020
Jennifer Sullivan	May 15, 2020
Helen Wisker	October 9, 2020
Norma Cummings	October 27, 2020
Marion Sobczak	October 30, 2020
Al Inglis	December 1, 2020
Judy Taylor	December 7, 2020
Joan Wilson	December 9, 2020
Robert Bell	December 18, 2020

I AM THE RESURRECTION AND THE LIFE,
HE THAT BELIEVETH IN ME,
THOUGH HE WERE DEAD, YET SHALL HE LIVE:
AND WHOSOEVER LIVETH AND BELIEVETH IN ME SHALL NEVER
DIE.

Minister's Letter

Christ is risen! He is risen indeed!

I don't normally begin my message for the annual report with those words, but then, I've never written an annual report message on Easter weekend before! Covid-19 has changed everything.

What a year this has been. I remember being in the sanctuary on March 16th of last year, after the service, to meet with our Council about the possible suspension of in-church worship for four weeks. Opinion was divided. Some wanted the church doors closed until the pandemic was over. Some believed that following simple precautions, like not shaking hands and using sanitizer would be enough; like I was when we were dealing with SARS. Others were afraid...afraid that if we closed the doors of the church, they might never open again.

I remember hearing someone recommend that we should suspend our in-church worship for the next four weeks and then reassess the situation, with the possibility of another four-week suspension. What immediately went through my mind was, "That will take us into Holy Week." I could not imagine, not being together as a church family, in our sanctuary, for Holy Week...

Well, here we are...a whole year and a month later. I won't pretend. It has been rough on all of us. Holy Week and Easter passed...then Thanksgiving, Remembrance Day, Advent and Christmas; all of those holy-days that we love so much, and love being in church to celebrate. But it has been more than that.

We have missed, simply being together: greeting each other in the parking lot, sitting next to our friends in worship, catching up over coffee after church, or heading off to lunch to extend our time together. We have missed all of our regular fundraising events and the camaraderie that we experience when we are setting up tables, working in the kitchen, or parking cars. We've missed our weekly choir practice and our wonderful anthems. We've even missed our committee meetings...okay, maybe not so much our meetings...but being together to do the work of the church as we answer Christ's call to mission and ministry.

But...all was not lost...and we've even experienced some new ways of doing things: Zoom meetings have ensured that the work of the church continues, Lauren pre-records our hymns and organizes solo offerings, she has also found technology that allows us to have anthems on special Sundays, our sermons, prayers and readings have all been recorded at home, or in my backyard, or at the church – with the help of AI and now Quinn, Kelvin came up with a brilliant idea for an online auction that has been successful - with the help of volunteers, a new finance committee has taken a very long, hard look into our financial situation and has put us on track to make it through, our offering has

stayed strong, and with our online presence we have even picked up new “members” in the city and across the country.

Sadly, we have had some members of our congregation move away without being able to offer a proper goodbye, and we have lost some of our beloved members – Alan Inglis, Al Tassie, Helen Wisker, Wendy Livingstone - without being able to celebrate their lives in a way that would fully honour their contributions to our church. But we will...it will just take time...and through the wonder of technology, two of our beloved choir members, Danielle Nicholls who moved to Guelph and Danielle Roberts who moved to Winnipeg, are still adding their voices to our online services and anthems!

And we’ve made it through another Holy Week. It has been hard on all of us...but we have made it through, because the faithful, hard-working spirit of Britannia United Church that has been a beacon of light in this community for almost 150 years is alive...and Christ is alive in us...and we will be together again

Easter brings new life and new hope to our world and this past year – as hard as it has been – may be the very thing that brings new life and new home to “the church” in general. We have been forced out of our comfort zones, forced to find new ways to do ministry and to think of new ways of being the church. The fact that people are logging in to our online services – some who have never gone to church before - shows us that there is a need that we can fill. And as much as we all long to go back to the way things were...we are also being called to look at where we are going. My hope, is that as we do the work of this annual meeting...as we look over the past year with all of it’s challenges and successes...that we will also be looking ahead, with new life and new hope

Christ is risen! He is risen indeed! Let us go to meet Him. Amen

Rev. Jim

Britannia United Church
2019 Annual General Meeting
October 18, 2020

Quorum

According to The United Church Manual, 2019, B.5.5, page 63, "A meeting of the congregation or pastoral charge may take place only if a minimum number of full members is present, as follows:

- a) for congregations or pastoral charges with 100 or more full members, at least 20 full members must be present;
- b) for congregations or pastoral charges with between 30 and 99 full members, at least 10 full members must be present; and
- c) for congregations or pastoral charges with fewer than 30 full members, at least 1/3 of the full membership must be present."

In Britannia United Church, voting privileges are extended to adherents.

Notice of Congregational Meeting

Notice of the meeting was given in *The Britannian* newsletter which was distributed by email and mail to all members and adherents. Information was posted on the Britannia United Church website and on the Britannia Church Facebook page. Rev Jim Baldwin announced that the meeting was going to take place during his on-line messages of October 4 and 11, 2020. An email reminder was sent to all members and adherents on the office distribution list.

Attendance

Rev. Jim Baldwin	Helen Hutcheson
Peter Bain	Don Jackson
Eileen Ball	Roelie Jackson
Kathy Banville (with Krista Ranacher)	Ole Jensen
Adam Batson	Dori Jensen
Rose Bernauer	Deirdre McEwen
Marilyn Bruce	Melissa McEwen
Verne Bruce	Barry Meredith
Don Cullen	Don Miller
Mary Lou Farrell	Kelvin Stanke
Bill Fenton	Maggie Taylor
Jamie Hill	Dianne Tupper
Diane Houston	Heather Wallace

1. Welcome and Opening Prayer

The meeting was called to order by Barry Meredith who welcomed the participants and explained that the 2019 Annual General Meeting (AGM), originally scheduled for March 29, 2020, had been postponed by the closure of the church due to COVID-19.

Rev Jim Baldwin delivered the opening prayer.

2. Direction on Meeting Procedures

Melissa McEwen explained Zoom procedures with respect to muting and unmuting, and voting using the YES and NO buttons.

3. Reading of Memorial List (pg.3)

Barry Meredith read the Memorial List.

4. Approval of Voting Privileges of Adherents

Motion: Moved by Rose Bernauer to extend voting rights to adherents. Seconded by Mary Lou Farrell. Carried.

5. Appointment of Chair and Recording Secretary

Motion: Moved by Mary Lou Farrell to appoint Barry Meredith as Chair, Helen Hutcheson as Recording Secretary, and Melissa McEwen as Zoom Host of the congregational meeting. Seconded by Rose Bernauer. Carried.

6. Approval of Agenda

Motion: Moved by Rose Bernauer to approve the agenda as presented. Seconded by Eileen Ball. Carried.

7. Approval of Minutes of 2018 Annual General Meeting (pg 5)

Motion: Moved by Mary Lou Farrell to approve the minutes of the 2018 Annual General Meeting. Seconded by Rose Bernauer. Carried.

8. Receiving and Approval of Annual Reports

All reports were reviewed. Participants were offered the possibility of asking questions and making comments.

- Minister's Letter (pg 4)

Rev Jim Baldwin indicated that the Minister's Letter was provided for information only.

- Church Council Report (pg 11)

The Church Council Report was provided for information only.

- Regional Council Representative Report (pg 12)

Eileen Ball presented the Regional Council Representative Report. In response to a question, she indicated that "Ottawa Presbytery" in the printed version of the *Annual Report*, distributed in March 2020, had been changed to "Eastern Ontario and Outaouais Regional Council" in the final version posted on the Britannia United Church website and distributed by email to participants.

- Reports from Standing Committees

- Christian Development Report (pg 13)

Mary Lou Farrell presented the Report of the Christian Development Committee, which oversaw the Sunday School and Library. She thanked the volunteers who had worked with her.

- Worship and Music Committee Report (pg 15)

Dori Jensen had nothing further to report on Worship and Music. In response to a question, she indicated that a Sunrise service had not been held on Easter Sunday 2019 and one had not been planned for Easter Sunday 2020.

- Mission, Service and Outreach Report (pg 17)
Verne Bruce reported on Mission, Service and Outreach.
 - Ottawa West End Community Chaplaincy (pg 19)
The highlight of 2019 for the Ottawa West End Community Chaplaincy was the Christmas concert, coordinated by Rev Steve Zink, with the choir directed by Rev Jim Baldwin.
 - West End Villa (pg 20)
Marilyn Bruce presented the West End Villa Report.
 - Seniors' Tea (pg 20)
Maggie Taylor reported on the Seniors' Tea, mentioning that the group was keeping in touch by telephone.
 - Haitian Bible Group, Friends in Song and Al-Anon (pg 21)
Verne Bruce explained that these groups used space in the church as part of its outreach program.
Maggie Taylor added that Friends in Song had disbanded for 2020 but hoped to reconvene in Spring 2021, using space at Britannia United Church.
- Pastoral Care Report (pg 22)
Dori Jensen had nothing further to report on Pastoral Care.
- Ministry and Personnel Report (pg 23)
Mary Lou Farrell thanked Judy Howey who had resigned from the Committee during 2019. She was replaced by Danielle Nicholls as the Liaison for the Music Director. Heather Wallace was the Liaison for the Bookkeeper and Scott Hughes for the Office Administrator. She indicated that there was a position available on the committee for a Liaison for the Custodian.
- Trustees Report (pg 24)
Ole Jensen had nothing further to report for Trustees.
- Stewards Report (pg 28)
Heather Wallace presented the report on behalf of Stewards. She mentioned that Bob Johnston had stepped down as a member of Stewards in January 2019 and was replaced by Adam Batson.

The Stewards Report included the following sub-committee reports:

- Stewardship Campaign (pg 29)
The group, which functioned from 2018 to 2019, was responsible for many rewarding initiatives and new fundraising ideas.

- Property (pg 31)

Don Jackson was thanked for the many projects and tasks that he undertook in and around the church.

In response to a question, Don Jackson explained that he had been seeking quotes for the painting of the church's exterior, but that the work had been deferred because of the financial situation of the church.

- Rental Contracts (pg 32)

- Security (pg 32)

- Office Automation (pg 33)

In response to a question, Adam Batson indicated that he had nothing further to report on Office Automation.

- Kitchen (pg 34)

- Coffee/Tea Juice Service (pg 35)

- Memorial (pg 35)

- Memorial Garden Report (pg 36)

Dianne Tupper presented the Memorial Garden Report indicating that Roelie Jackson, Heather Wallace and she were responsible for the Garden. Diane Tremblay had joined the group, but had moved. A special note of thanks was extended to Norm Toone for the work that he did mowing the lawn, and on the driveway and inside the church.

Dianne Tupper indicated that there was an ongoing issue with salt damage along the windows on the north side of the church. For this reason, the cedars were replaced with grasses in 2020.

Eileen Ball, as a neighbour, pointed out that the church and its gardens had never looked better. Rev Jim Baldwin mentioned that many people sat on the bench in front of the church during the week.

Dianne Tupper indicated that donations to the Memorial Garden would be appreciated.

She also noted that Roelie Jackson and she decorate the interior of the Church. Rev Jim stated that he would be recording some of his messages from inside the Church during the 2020 Advent and Christmas services and would appreciate the Christmas tree being decorated.

- Membership and Attendance Report (pg 37)

This report was prepared by the Office Administrator, Melissa McEwen. Verne Bruce clarified that Britannia United Church started 2019 with 175 members and adherents.

- Envelope Report (pg 46)

Verne Bruce had nothing to add to the written report.

- Newsletter Report (pg 37)
Peter Bain, in his report, thanked the contributors of articles and editors of the Newsletter, and apologized for any articles that may have gone astray because of technical difficulties. He noted that no further progress had been made on including paid advertising in the Newsletter; this will be pursued after the COVID-19 pandemic. He encouraged the electronic distribution of the Newsletter because it saves time and money, and the distribution is faster.
- Craft Group Report (pg 38)
As stated in the report, "unfortunately, after many years of contributions to the life and work of the church, the craft room decided to shut down in 2019."

Brenda Hamilton volunteered, if there were a need, to virtually lead a group to set aside craft items to be sold at a later date.
- Treasurer's Report (pg 39)
Jamie Hill explained that Britannia United Church ended 2019 with an excess of expenses over revenue of \$4,226, which was better than the \$60,818 that had been forecast.

Motion: Moved by Eileen Ball to approve all the annual reports, as written.
Seconded by Rose Bernauer. Carried.

9. Approval of 2020 Budget

Jamie Hill explained that the budget for 2020 had originally been compiled in November 2019. It projected a deficit of \$53,365.37, after withdrawals of \$31,800 from the Smith and Manse Funds. The current environment changed significantly with the COVID-19 pandemic.

By way of an update, Jamie Hill added that the church is currently struggling, but that it is no better or worse off than it would have been without the pandemic. The issue of ongoing deficits is a systemic issue. The federal government wage subsidy has helped the church. Repairs have been deferred. Withdrawals, to pay for such as expenditures as the purchase of new boilers, were made from the Smith and Manse Funds, and were accounted for as a capital expenditure. While the church is not in a healthy position, its results are similar to those that were indicated in the 2020 budget.

Ole Jensen questioned the 2019 actual amount of \$441.95 indicated for office supplies and stationary, as opposed to the \$2,000 budgeted for 2020, and the 2019 actual amount of \$812.70 indicated for music, as opposed to the \$2,142 budgeted for 2020. Melissa McEwen explained that the budgeted amounts reflect the real cost of office supplies and music as opposed to what had been actually spent in 2019.

Motion: Moved by Verne Bruce to approve the 2020 budget, as presented. Seconded by Rose Bernauer. Carried.

10. Elections

- Church Officers
 - Chair
 - Vice Chair

At the 2018 AGM held on March 31, 2019, Brenda Plamondon was affirmed as Chair, and Barry Meredith was elected as Vice Chair. However, Brenda Plamondon was unable to fulfill her duties as Chair in 2020 and the Vice Chair acted as Chair in her absence. Barry Meredith was thanked for having stepped in to chair the Church Council during this time.

Motion: Moved by Mary Lou Farrell to elect Barry Meredith as Chair of Council from October 18, 2020 to March 31, 2021. Seconded by Jamie Hill. Carried.

It was decided that the position of Vice Chair will remain vacant until the end of March 2021. A call will be put out for an expression of interest or a nomination before the 2020 AGM.

- Trustees

Peter Bain joined the Board of Trustees in Fall 2019. He was elected by the Church Council, which is authorized to make decisions on behalf of the congregation between congregational meetings, at its meeting of February 18, 2020.

Motion: Moved by Ole Jensen to approve the election of Peter Bain to the Board of Trustees. Seconded by Eileen Ball. Carried.

Two Trustees resigned in 2020. They will be replaced at the 2020 AGM in March 2021.

- Members at Large

Motion: Moved by Eileen Ball to confirm Verne Bruce, Wendy Gallant, Bob Livingstone and Kelvin Stanke as Members at Large. Seconded by Rose Bernauer. Carried.

- Auditor of 2020 Financial Reports

There was discussion as to whether Peter Bain, as a Trustee, would be in conflict of interest as the Auditor. He explained that he audited day-to-day operational items, such as bookkeeping entries and purchasing items. Ole Jensen emphasized that Peter Bain had no specific control over transfers from restricted funds in his role as Trustee.

Motion: Moved by Verne Bruce to elect Peter Bain as Auditor of the 2020 Financial Reports. Seconded by Rose Bernauer. 17 votes for, 1 against, 2 abstentions. Carried.

11. Affirmation of Standing Committees and Chairs

Motion: Moved by Ole Jensen to confirm the chairs of the standing committees until the 2020 AGM in March 2021. Seconded by Mary Lou Farrell. Carried.

12. Other Business

Maggie Taylor raised the possibility of holding an outdoor fundraising event in May 2021. Peter Bain suggested that the 2021 Garage Sale could be held in the Church parking lot or on the driveway beside the church. This proposal will be considered by the Committee of Stewards.

Kelvin Stanke mentioned that he was in the process of organizing an online auction sale.

Eileen Ball confirmed that the frozen berry sale will go ahead in October-November 2020.

13. Date of Next Meeting

The Annual General Meeting for 2020 will be held on March 28, 2021.

14. Closing Prayer and Adjournment

Rev Jim Baldwin closed the meeting with a prayer.

Barry Meredith adjourned the meeting.

Council Position Status 2020

Position	Position Holder 2020	Position Holder 2021	Comments	Notes from Britannia United Church Constitution, revision approved 2014
Minister	Rev Jim Baldwin			<ul style="list-style-type: none"> A quorum of the Council shall require the attendance of the Minister, a designated lay minister or another person appointed by Presbytery
Representatives at Regional Council	1. Eileen Ball			<ul style="list-style-type: none"> Elected at the Annual Congregational Meeting Serve two-year terms, but may be ratified for additional terms by the Congregation (6.3.7)
	2. Vacant		Nominee/volunteer required	
	3. Vacant		Nominee/volunteer required	
Officers				
Chair	Barry Meredith		Nominee/volunteer required	<ul style="list-style-type: none"> Elected by Congregation May be re-elected by the Congregation to a second term, if required (6.3.2)
Vice-Chair	Vacant		Nominee/volunteer required	<ul style="list-style-type: none"> Elected by the Congregation each year to a two-year term, serving in that capacity the first year and assuming the position of Chair in the second (6.3.2)
Recording Secretary	Vacant		Nominee/volunteer required	<ul style="list-style-type: none"> Elected by Congregation Serves a two-year term, but may be confirmed for additional terms by the Congregation (6.3.4)

Treasurer	Jamie Hill			<ul style="list-style-type: none"> • Elected by Congregation • Serves a two-year term, but may be confirmed for additional terms by the Congregation (6.3.4) • Also serves as a member of the Committee of Stewards (6.3.6)
Chairs of Standing Committees				
Chair of Christian Development	Mary Lou Farrell			<ul style="list-style-type: none"> • Elected by the members of the Committee and confirmed by the Congregation (6.3.11)
Chair of Worship and Music	Dori Jensen		Volunteers required for Committee	<ul style="list-style-type: none"> • Elected by the members of the Committee and confirmed by the Congregation (6.3.11)
Chair of Mission, Service and Outreach	Vacant		Nominee/volunteer required for Chair and Committee	<ul style="list-style-type: none"> • Elected by the members of the Committee and confirmed by the Congregation (6.3.11)
Chair of Pastoral Care	Dori Jensen		Volunteers for Committee required	<ul style="list-style-type: none"> • Elected by the members of the Committee and confirmed by the Congregation (6.3.11)
Chair of Ministry and Personnel	Mary Lou Farrell			<ul style="list-style-type: none"> • Elected by the members of the Committee and confirmed by the Congregation (6.3.11)
Chair of Stewards	Vacant	Helen Hutcheson	Volunteers for Committee would be welcome	<ul style="list-style-type: none"> • Elected by the members of the Committee and confirmed by the Congregation (6.3.11)
Chair of Board of Trustees	Ole Jensen		Nominee/volunteer required for Chair	<ul style="list-style-type: none"> • All members of the Board of Trustees shall be elected by the Congregation (6.3.1) • Serve two-year terms, but may be confirmed for additional terms by the Congregation (6.3.10)
Trustees	Peter Bain Horace Duncan Bill Fenton Bud Lusk Bob Livingstone		3 positions available for Trustees	

Chair of Accessibility Committee	Vacant			<ul style="list-style-type: none"> Elected by the members of the Committee and confirmed by the Congregation (6.3.11)
Persons representing ongoing church organizations				
West End Villa group	Marilyn Bruce			<ul style="list-style-type: none"> Elected by the members of the Committee and confirmed by the Congregation (6.3.11)
Seniors Tea	Maggie Taylor			<ul style="list-style-type: none"> Elected by the members of the Committee and confirmed by the Congregation (6.3.11)
Editor of Newsletter	Peter Bain			<ul style="list-style-type: none"> Elected at the Annual Congregational Meeting for a two-year term Additional terms may be confirmed by the Congregation (6.3.9)
Members at Large				
	1. Verne Bruce			<ul style="list-style-type: none"> All Members at Large shall be elected by the Congregation (6.3.1) Elected for two-year terms, but may be confirmed for additional terms by the Congregation (6.3.14)
	2. Wendy Gallant			
	3. Bob Livingstone			
	4. Kelvin Stanke			
	5. Vacant		Nominees/ volunteers required	
	6. Vacant			<ul style="list-style-type: none"> One Member at Large shall be under the age of 25 to represent the youth of the Congregation (6.2.1 f)

Church Council Report 2020

Submitted by: Barry Meredith, Chair

Purpose of the Committee:

The council ensures that the intentions of the Congregation are carried out by making decisions on its behalf. It is responsible for setting priorities, governing ongoing operations, carrying out the work of the Church and ensuring its health and well-being, as stated in the Britannia United church (BUC) Constitution and Mission Statement.

The Church Council receives its authority from the Congregation and is mandated for one year. The Regional Council Representative, Chair, Vice Chair, Recording Secretary, Treasurer, Editor of the Newsletter and Members at Large are elected by the Congregation, while all other members of Council are affirmed at the Annual General Meeting.

Members of the Committee:

Rev. Jim Baldwin (Minister)

Eileen Ball (Regional Council Representative)

Officers: Barry Meredith (Chair) October 18, 2020 – March 31, 2021

Brenda Plamondon (Chair) March 31, 2019 – October 17, 2020

Vacant (Vice-Chair) October 18, 2020 – March 31, 2021

Barry Meredith (Vice-Chair) March 31, 2019 – October 17, 2020

Vacant (Recording Secretary)

Wendy Gallant (Recording Secretary) Resigned

Jamie Hill (Treasurer)

Chairs of Standing Committees:

Mary Lou Farrell (Christian Development)

Dori Jensen (Worship and Music)

Dori Jensen (Pastoral Care)

Mary Lou Farrell (Ministry and Personnel)

Ole Jensen (Board of Trustees)

Stewards select a person to chair each meeting; no formal chair

Members at Large:

Verne Bruce

Robert Livingstone

Kelvin Stanke

Persons representing ongoing church organizations:

Marilyn Bruce (West End Villa Group)

Maggie Taylor and Dee McEwen (Senior's Tea)

Peter Bain (Editor of Newsletter)

Highlights of Our Work:

- We on Council are fairly certain the in the almost 150 years that Britannia Church has been in existence, there have been few years like 2020. Perhaps 1918 with the Spanish Influenza – but that health news almost got buried in all of the news from Europe with the Great War, as World War I was then called; that flu hung around until 1919, as Covid-19 has been doing in 2021.
- In the face of so much upheaval in daily lives and daily routines, your Council endeavoured to carry on as best that we could to maintain church operations as close to normal as was possible. We are happy to report that offerings from you, our congregation, did continue to flow into the church, even as every other source of income disappeared.
- We were able to access a number of support programs from both federal government and the United Church of Canada to “keep the lights on”.
- We commissioned a Covid-19 response committee to investigate the logistics involved in staging some sort of safe re-opening of the church – only to be undone by a resurgence of the virus and government edicts to keep the church doors closed for the time being. We have examined various options for safely resuming our normal church services as the public health situation will allow us to, later this year.
- We thank you for not losing your faith in God or in our ability to do our best to keep our church viable until the day that we can all worship in person once again!

Contributions to the Life of Our Church:

The council is the senior administrative body of BUC. It exercises leadership in the care and oversight of the spiritual life and interests of the Church. A strong Council, with robust Standing Committees, is essential for the effective governance of BUC. It is by coming together and sharing our gifts that we will continue to flourish as a Congregation.

Remember: We work for you! As such, anyone in the congregation can choose to attend any Council meeting as a guest.

Regional Council Representative Report 2020

Submitted by: Eileen Ball

Purpose of the Committee:

Lay representatives are tasked to liaise with the Eastern Ontario Outaouais Regional Council, to keep Britannia Church Council informed of any activities of this group affecting the Congregation, to submit any directives issued by the Council and to serve as envoy to the Council in terms of communicating crucial congregational activities.

Highlights of our work:

- A meeting of the EOORC was held at Glen Cairn United Church in February. After that COVID-19 prevented any in person meetings.
- The Annual meeting scheduled in Cornwall in May was cancelled. A virtual meeting was held in October to formalize business that needed to be completed.
- The United Church Head Office and EOORC has been busy working with churches to help them cope with the many issues (financial and other) that the COVID-19 pandemic has caused.

Contributions to the Life of our church:

The representatives are kept up to date with what is happening in other churches in the Ottawa area, and indeed in the broader church as well. New ideas are shared with the various committees at Britannia.

Christian Development Report 2020

Submitted by: Mary Lou Farrell, Chair

Purpose of the Committee:

To support the group's activities that fall under its umbrella. These include Nursery, Church School, Youth Activities, Study Groups, Library; and other events that encourage a learning environment for the congregation.

The Church School, Youth Group provide a nurturing, caring environment in which the young have an opportunity to learn the stories of the Bible, and how the values presented in these stories apply to their lives.

Members of this Committee

Mary-Lou Farrell, Chair
Helen Hutcheson

Barbara Blair
Mary Townson

Highlights of Our Work:

- We are truly grateful for Helen Hutcheson. She has an extraordinary ability to engage with our children and youth, organize activities, maintain contact with all our young families, keep everyone up to date, provide materials and links for church materials. Despite the restrictions we have been faced with during COVID-19, Helen continues to ensure that our church families continue to feel connected and encouraged.
- We would also like to extend our thanks to all the active committee members and Sunday School volunteers. As always, they continuously strive to ensure a fantastic spiritual learning experience and environment.

Youth Activities

Submitted by: Helen Hutcheson

Highlights of Our Work:

- Britannia United Church did not have an active Youth Group in 2020.

Sunday School

Submitted by: Helen Hutcheson

Highlights of Our Work:

- During the beginning of 2020 in person, the children explored stories and themes from the Spark curriculum based on the Revised Common Lectionary. They learned about spreading love to others, forgiveness, humility and carrying out the work of God in their daily lives. Following a music session led by Valerie Baldwin, the children listen to a Bible story, engage in a conversation about it and enjoy a theme-related craft, activity, or game.
- A team-teaching approach is used. It takes a lot of leaders and assistants to run the Sunday School program, and special appreciation is extended to Valerie Baldwin, Jessica Carey, Lana Czelenski, Mary-Lou Farrell, Joanna Hughes, Lorraine Montgomery, Danielle Nicholls, Mat Saindon, Diane Tremblay, Jennifer Trewartha and Kim Vail.
- Attendance is steady, with about 10 children and youth participating on average each week.
- In March when the church closed due to COVID-19, Helen H. provided resources via online for our families to utilize and engage spiritually at home.

Library

Submitted by: Mary-Lou Farrell

Highlights of Our Work:

- Due to COVID-19 closures in March 2020, the library was closed and has remained closed for the balance of the year.
- Donations are not being accepted as this time, but we encourage those who have materials they would like to contribute to the library to hang onto them and we will gladly accept them upon reopening.

Suggestions for acquisitions are always welcome. Please forward your suggestions to the Chair of Christian Development at farrell.marylou@gmail.com

Worship & Music Committee Report 2020

Submitted by: Dori Jensen, Chair

Purpose of the Committee:

The worship committee assists Rev Jim in planning Sunday Worship Services, choosing hymns, readings, and dramatic presentations. This committee prepares communion, finds communion servers, prepares the advent wreath and find Advent readers. Having said this, however, because of the Covid-19 situation some of this was only done by Rev Jim.

Members of the Committee:

Dori Jensen, Chair

Rev. Jim Baldwin

Lauren Saindon, Music Director

Heather Wallace

Highlights of our Work:

- Lauren, our music director, continues to organize a special music offering each service. Many thanks to all who have contributed to the music offering. Also, a big thank you to Lauren for organizing and all who participated in a special Christmas video of our choir.
- Blue Christmas service (online) was planned by Rev Jim and was again much appreciated by all. It is always a much needed and appreciated service, even more so this year because of COVID-19.
- Also, online it was wonderful to hear four families, Ole and Dori Jensen, Lauren Saindon and family, Adam Batson and Lauren Wallace and Helen Hutchinson and Don Miller talking about what Advent means to them while Rev Jim lit the Advent candles.
- Unfortunately, many of our usual events were canceled because of COVID-19. For example, there was no food bank collection and Ada Mitten tree was not prepared this year either. Also, the church picnic was cancelled due to COVID-19.
- Fortunately, due to modern technology all of our services were able to be posted on our Church website. I would like to give a big thank you to Adam Batson and Al Tasse for making this possible.

Music Director's Report 2020

We will always remember 2020 - the ways it challenged us individually and as a church community. I never could have predicted, while planning music for the Easter 2020 services, that it would all be changed at the last minute! This experience was predictive of what was to come over the course of the next year.

When the pandemic hit, we had to find new ways of doing music, worshipping, and “gathering” as a community. The first adaptation was to move to online services.

Suddenly the choral music that had been planned for Maundy Thursday, Good Friday, and Easter Sunday was no longer appropriate. New music was selected, a team came together, and online services were produced. It was beautiful to see this new way of doing things emerging despite the hardship we were experiencing.

Online services have remained our primary method of worshipping together since the church ceased hosting in-person gatherings in March. Musically, this means that songs must be prerecorded. A switch to a better microphone has produced better quality recordings. After some feedback from congregation members, lyrics were displayed on the screen, which has made the text easier to understand and facilitates singing along at home. New technologies were explored, and multi-track recording was introduced. Many choir members undertook a significant project at Christmas, producing a joint remote recording of "Joy to the World!"

Like most of the church's ministries, the music ministry has been impacted by the budgetary concerns of the church. This has resulted in the need to find efficiencies in both time and materials in 2021.

This year - we missed each other! We were used to singing together twice a week at choir practices and services but those times of music making, and fellowship were gone. Some losses were permanent - Danielle Roberts moved out west to be closer to family, and Danielle Nicholls (who also served the church as music liaison) plans to move in 2021 to pursue a job opportunity. We will miss them dearly!

While this was a year of losses, it was also a year of gains. We have found new ways to connect. For example, a musical meditation evening gathered choir members in quiet song. Brenda Hamilton was instrumental in organizing virtual musical gatherings which provided performance and fellowship opportunities. Choir members have provided countless musical offerings to be posted to our online services. Congregation members who were not able to attend services are now able to join us online, and people who have never experienced a Britannia service are also listening in.

While we will never forget the challenges of this year, I remain hopeful that the things we have learned will carry us through 2021 and beyond.

Mission, Service and Outreach Report 2020

Submitted by: Mission, Service and Outreach Committee Members

Purpose of this Committee:

To raise awareness in the congregation about local Outreach projects and how the Mission and Service Fund supports local ministries, as well as ministries across Canada and around the world, through bulletin inserts, bulletin board displays, Minute for Mission readings, and articles in the church newsletter.

We encourage monetary support for Mission and Service through offering envelopes and PAR. The benevolent offering taken up at every communion service, administered by our Minister, is used for special outreach needs within our congregation and local community.

Members of the Mission, Service and Outreach Committee

Susan Aiken	Rev. Jim Baldwin
Marilyn Bruce	Verne Bruce
Helen Hutcheson (secretary)	Lorraine Montgomery

Target for 2020: \$12,500.00 Actual for 2020: \$11,164.00

Highlights of Our Work:

- Encouraged donations of food and money to the Britannia Woods Food Bank, with thanks to Edith Kenney and Susan Aiken for timely delivery of these items from January to March. Since the pandemic, the Community House staff took over the running of the Food Pantry and a full-time Food Pantry coordinator was hired. The Ottawa Food Bank (OFB) delivers food on Monday and the staff sort out and store the deliveries. Two volunteers now do weekly shopping as the Food Pantry is experiencing shortages and it is possible to buy in larger quantities at grocery stores.
- Participated in the Ottawa West End Community Chaplaincy (OWECC) board; Marilyn Bruce, Wendy Gallant and Marg Tyers are board members.
- Due to COVID-19, individual monetary donations for White Gifts were encouraged to support different agencies, such as Harmony House, Tewegan Housing for Aboriginal Youth, Youth Services Bureau and the Ottawa West End Community Chaplaincy.
- Assisted at the West End Villa with services and visits by volunteers from January to March.
- Presented Minute for Mission readings every Sunday from January to March.
- As part of Outreach, provided space for meetings of the Haitian Bible Study Group, Friends in Song and AI-Anon from January to March.
- Helen Hutcheson and Lorraine Montgomery, with Peter Bain, Diane Houston, Dori Jensen and Marie-Thérèse O'Sullivan, participated in a Bayreach project with Colonel By High School students who were creating a group to reach out to seniors by telephone and online platforms. They piloted discussion groups with the students and provided them with constructive feedback. If anyone knows of any seniors who could benefit from interaction with the students, contact anyone of the people mentioned above who were involved in the pilot project.

Contributions to the Life of Our Church:

Mission, Service and Outreach offers an opportunity to members and supporters of Britannia United Church to live out their faith and honour our story of “hope, healing, and justice-making”. We thank you for your support and your efforts in helping us to fulfill our purpose.

The position of Chair remains vacant. Interested volunteers are invited to express their interest in the position to any of the members of the Committee. The Chair shall be elected by the members of the Committee and confirmed by the Congregation at the Annual General Meeting on April 20, 2021.

Ottawa West End Community Chaplaincy

Submitted by: Marilyn Bruce, board member of OWECC

The Ottawa West End Community Chaplaincy is an ecumenical grassroots-based Christian community Chaplaincy presence in the multicultural, multi-faith communities in west-end of Ottawa. OWECC also supports the housing communities in Foster Farm, Morrison Gardens, Pinecrest Terrace and Regina Towers. This area is generally referred to as Pinecrest Queensway area.

The Britannia congregation along with several other groups, organizations and congregations that share concerns regarding the effects of poverty in these neighbourhoods support OWECC financially.

OWECC is a nonprofit charitable organization and is governed by a working board on which Marg Tyers, Marilyn Bruce and Wendy Gallant currently serve.

August 2020 marked the fourth anniversary of the revitalization of OWECC. The chaplaincy, under the leadership of Rev. Steve Zink, currently offers three main programs: a bible scripture drop-in at Regina Towers, a youth martial arts program at Britannia Woods and pastoral counseling; connecting with people at the Ottawa food banks in three of the four communities we serve. Steve also conducts special services; Blue Christmas, Easter and others as requested by Zoom.

In 2020 the Board hoped to expand some programs with the help of volunteers and the Board was hoping to arrange another camping event at Camp Otterdale but was unable to because of the pandemic.

Highlights of Our Work:

- Because of COVID 19 the bible scripture drop-in at Regina Towers was done through Zoom. The youth martial arts program has been put on hold and the Chaplain does pastoral counseling by phone and visit the food banks when invited and help out with

packaging of food boxes. The Chaplain arranged to have masks made that were handed out at all of the food banks in the four communities. Thank you to the members of Britannia who helped with the contribution of a large number of these masks.

West End Villa

Submitted by: Marilyn Bruce, Convener

Purpose of this Committee:

To provide residents at West End Villa, who wish to attend a United Church Service, the opportunity to do so every fourth Tuesday normally from January to June and September to November. Communion is served every 2 months during this time.

Members of this Committee:

Marilyn Bruce, Convener
Dori Jensen, Lay Preacher
Eileen Ball
Elaine Edwards
Roelie Jackson
Jean Milne
Joan Wilson

Rev. Jim Baldwin, Minister
Donna Armstrong
Verne Bruce
Joan Hines
Cathy Lowe
Brenda Plamondon

Highlights of our work:

- We missed the first two months of 2020 due to the flu at West End Villa
- We had no services for the balance of 2020 due to COVID-19

Contributions to the life of our church:

Outreach

Seniors' Tea

Submitted by: Maggie Taylor, Coordinator

Purpose of the Sub-Committee:

We are a group of seniors and seniors-at-heart from the church and community that meet from September to May on Thursday afternoons from 1:00 to 3:30/3:45. We start with a short devotion, hymn and prayer followed by games. We break at 3:00 for tea, coffee, sandwiches or sweets.

The year 2020 meant no meetings after February for our wonderful group. However, we have kept in contact and encouraged one another via phone. We shall have to wait and

see what the coming year of 2021 means to our ability to safely meet for games and tea. When and if we are able to meet safely the group will decide how to move forward.

Wishing everyone good health!

Haitian Bible Group

The Haitian Bible Study Group “L'EGLISE EVANGELIQUE DU CHRISTIANISME” is under the leadership of Simeon Saint-Germain, Celimene Malbranche and Nathacha Petifre. They meet every Sunday evening from 6:00 to 10:00 p.m. Unfortunately, due to COVID-19, they were unable to meet from March to December 2020.

Friends in Song

Submitted by: Maggie Taylor, Britannia contact for Friends in Song

Friends in Song would like to thank you once again for the use of the sanctuary for our rehearsals from September to May. Unfortunately, due to COVID-19, we were unable to continue after March 3rd, 2020.

Friends in Song is eager to continue singing for the community when and if health authorities permit.

Each choir member pays fees to cover the cost of paying our director and accompanist. We will accept honorariums from our singing venues if they are able to pay, but if not, we are happy to sing anyways. We continue to donate \$100 to BUC twice annually. Without the generosity of Britannia United Church providing rehearsal space we would be unable to fulfill our mandate to the community of nursing homes and retirement homes.

Wishing good health to all at Britannia United Church and hope to see you in September 2021.

Al-Anon

The Al Anon Group meets every Tuesday night and we are very grateful that we are able to meet in the Britannia United Church from January to March 2020. In an effort to keep members and our community safe and healthy during the COVID-19 pandemic, all meetings have taken place virtually since March

Al-Anon has but one purpose: to help families of alcoholics. We do this by practicing the Twelve Steps, by welcoming and giving comfort to families of alcoholics, and by giving understanding and encouragement to the alcoholic.

Pastoral Care Report 2020

Submitted by: Dori Jensen, Chair

Purpose of the Committee:

We assist Rev. Jim in addressing and nurturing the spiritual/pastoral needs of the congregation of Britannia United Church.

Members of the Committee:

Dori Jensen, Chair	Rev. Jim Baldwin
Donna Armstrong	Eileen Ball
Marilyn Bruce	Verne Bruce
Lana Czelenski	Diane Houston
Dick Howey	Brenda Plamondon

Unfortunately, Donna Armstrong and Lana Czelenski stepped down from the committee in 2020.

It was with great sadness that we learned of the passing of Betty McCowan, Helga Stanke, Audrey Martineau, Jennifer Sullivan, Helen Wisker, Norma Cummings, Marion Sobczak, Alan Inglis, Judy Taylor, Joan Wilson, and Bob Bell.

Highlights of our Work:

- One of the highlights of working on this committee is the opportunity to help others, as well as ourselves, know that we are all children of God and are worthy of God's love and that we are all able to help spread the light of God throughout the world.
- Being on this committee is a wonderful opportunity to meet and welcome new people into our church as well as getting to know our "regulars" more fully.

Contributions to the Life of our Church:

- Normally we would be visiting in local hospitals, extended care facilities, retirement homes, private homes, or over a coffee at local coffee shops. However, this past year, because of COVID-19, we have had to rely on telephone "visits". Each member of the team had a phone list to call and "check in" on. Fortunately, we had the help of a few volunteers who were not on this committee but offered to help with the phone calls. The committee would like to thank these volunteers: Francis Lake, Alison Manning, Helen Hutcheson, and Heather Wallace.
- We would normally welcome new people into our congregation and introduce them to our "regulars". Again, due to COVID-19, that did not happen.
- The beautiful prayer box usually would be where we receive prayer requests that people wish to have a prayer said for themselves or for someone else. However

again, due to COVID-19, all prayer request came to our attention by telephone either to us or directly to Rev Jim.

- We sent birthday cards, greeting cards and Christmas cards at the appropriate times.
-

Ministry & Personnel Report for 2020

Submitted by: Mary-Lou Farrell, Chair

Purpose of the Committee:

To provide a consultative and supportive body of liaison persons for the staff of Pastoral Charge, and for members and adherents of congregation; prepare, discuss, review and complete agreements with all staff members; and generally keep lines of communication open between staff and congregation, and amongst staff themselves; review and evaluate once a year all members of Pastoral Charge, with them.

Members of the Committee:

Mary-Lou Farrell, Chair & Temporary Custodian Liaison

Kelvin Stanke - Minister Liaison

Danielle Nicholls – Music Director Liaison, Resigned December 2020

Scott Hughes – Office Administrator Liaison

Heather Wallace – Bookkeeper Liaison

VACANT: Custodian Liaison

Highlights of Our Work:

- Overseeing changes to the structure, role, and responsibilities of the Office Administrator and Bookkeeper in consultation with the Treasurer, Secretary of Stewards, and Finance Committee.
- Reviewing job descriptions has been a focus throughout 2020. M&P are still in the process of finalizing job descriptions for the Office Administrator and Bookkeeper. With such a solid team of staff, we have been afforded the opportunity to have roles and responsibilities shifted. It is our intention to ensure that the job descriptions better reflect the expectations placed on our staff.
- The Music Director, Lauren, has continued to provide high quality music for the congregation despite the transition to virtual services. She reworked song selections to be appropriate for solo settings and has continued to offer a mix of familiar and contemporary selections throughout the year. She has also encouraged community engagement from choir members by inviting them to participate in recording music for services and providing accompaniment tracks as necessary. In December, she began experimenting with a software program that allows her to combine voices from multiple tracks to create group works despite not being able to meet in person. This is also allowing for a greater variety in sound from the recordings she produced on her own.

M&P thanks Lauren for all her hard work and dedication throughout the difficult 2020 year. The music you provide brings comfort and joy to all!

- M&P wishes to congratulate Lauren and her family on the arrival of their new song Gabriel Saindon, born July 15th, 2020. We wish them all health, wellness, joy, and love.
- The Committee continues to seek out volunteers to join and take on essential roles, including liaisons. Currently the Music Director Liaison position and Custodian Liaison positions are vacant.
- We would like to thank Danielle Nicholls for all her assistance and contributions to the M&P Committee. Danielle resigned from her position in December 2020 as she and her husband moved out of town. We wish them both the best of luck and congratulate Danielle on the new job opportunity in her field of passion and talent.
- We welcome Deanna Giles to the M&P committee for the 2021 year. We look forward to all that she will contribute to the team as we pursue our new objections.
- We would like to recognize and show our appreciation for Norm Toone who continues to ensure that the Church remains clean and safe for our volunteers and renters. Without all the time and effort he contributes on a daily basis to the upkeep of the Church, we would not have been able to make it through the year as smoothly as we did.
- With the many challenges that come from a minister's duties, Rev. Jim's holidays were a valuable period of renewal and rebalancing; providing him the renewed energy he needed and definitely deserved. We thank you, Jim, for always going above and beyond, stepping into a variety of roles and being wherever you are needed. 2020 has brought so many new challenges and obstacles due to COVID-19 and we cannot thank you enough for being amenable and flexible to the changes in your role.
- As always, the Ministry and Personnel Committee continues to ensure that annual staff reviews are completed in a timely manner to address any and all issues but more importantly, reflect on all the positives that each staff member contributes to our church and congregation.
- Lastly, we would like to thank the M&P Committee members for their ongoing support, commitment, and wisdom, guiding us through the various decisions and situations that we need to continuously act on.

Trustees Report 2020

Submitted by: Ole Jensen, Chair

The Purpose of this Committee:

Is to hold all of the property of the Congregation for the use and benefit of the Congregation as part of the United Church. The activities of the Trustees are restricted

and governed variously by public statutes, the United Church's Trusts of Model Deed, and the lawful directions of the Church Council.

Trustees are elected from the members of the Congregation. The Chair of Trustees is elected from within the Trustees, for a period of 2 years and then another Chairperson is elected. This allows for more diversity in the leadership and for more members to have the experience of being the Chair. The current Chair of Trustees, Ole Jensen, was elected in May 2019 and will be replaced this year.

To comply with legal requirements, the names and addresses of the Trustees of Britannia United Church for the 2018 year are listed below:

Gail Wyse, Secretary, Resigned ¹	50 Magnolia Way, Kemptville, ON, K0G 1J0
Arthur Buss ²	2018 Robertson Road, Nepean, ON, K2H 1C6
Eileen Chambers, Resigned ³	2366 Drury Lane, Ottawa, ON, K2C 1G5
Horace Duncan	2433 Sudbury Ave, Ottawa, ON, K2C 1L6
Bill Fenton	5 Stonehedge Park, Nepean, ON, K2H 8Z3
Ole Jensen	461 West Ridge Dr, Stittsville, ON, K2S 0L1
Robert Livingstone	37 Rueter St., Ottawa, ON, K2J 3Z9
Bud Lusk	736 Windermere Ave., Ottawa, ON, K2A 2X4
Peter Bain ⁴	26 Richlin Crescent, Ottawa, ON, K2B 8K4

- Notes: 1. Gail Wyse, Secretary of Trustees resigned on August 7, 2020.
2. Mr. Buss was elected Trustees Emeritus at the 2015 Britannia AGM. He transferred his United Church of Canada membership to Bells Corners United on March 2, 2017 at which time he ceased to be an active Trustee. However, he retains the honourific title of Trustee Emeritus for Britannia United Church.
3. Eileen Chambers resigned from Trustees on August 24, 2020.
4. Peter Bain joined the Trustees in February 2020.

During 2020, the Trustees held no regularly scheduled meetings.

Activities of Trustees during the year:

Insurance and Property Assessment:

Insurance coverage under the United Church of Canada policy is managed through a local insurance broker (Scrivens) to ensure that we have adequate protection for the building and contents as well as appropriate liability coverage for Officers of the Council and employees. As part of this insurance coverage, an inventory of the contents of the Church is maintained by the Trustees. Members of the Congregation are asked to please inform the Chair of the Board of Trustees if items are added to or removed from the Church, providing the necessary information regarding the changes to ensure our inventory is complete.

At the beginning of June, we were informed that the Insurance Premium for the Church had increased by 30% (from \$4,171 to \$5,421). After some investigation it was decided that we needed to have a more recent Property Appraisal and contracted a local company to do the appraisal. This was completed and the replacement cost of the Church building was appraised at \$2,256,000. The insurance coverage for the building and contents of the Church is \$2,924,645.

Isabel Elizabeth Smith Fund

The Isabel Elizabeth Smith Memorial Fund was established in 2010 by Arthur Smith in memory of his wife Isabel. Pursuant to a Letter of Agreement, the fund is administered by investment advisors at Scotia McLeod. The Letter of Agreement states that,

“The annual income earned by the fund can be used by the Britannia United Church for the annual operating expenses of the church. The capital of the fund may be used only for a major capital expenditure, such as an extension of the building or a new church”.

We are only allowed to use the income from the fund (dividends, interest, etc) for operational expenses. The capital (all the stocks, bonds, and other instruments) can only be used for capital projects within the Church.

During 2020, the portfolio was adjusted so that it is less impacted by changes in the stock market. The adjustment to the portfolio was made just days before the market correction in March and as a result we avoided a loss of about \$80,000 when the pandemic occurred. The trustees continue to work with Scotia McLeod to achieve a reasonable return and minimize the risk to the portfolio. A two-year fee reduction was negotiated with Scotia McLeod.

The transactions and performance of the Smith Fund during the year were as follows:

	<u>2020</u>	<u>2019</u>
Balance, beginning of year	\$ 458,203	\$ 415,362
Interest and dividends	14,953	22,984
Realized and unrealized capital gains	23,574	39,852
Investment fees	(2,407)	(4,995)
Withdrawals	<u>(60,500)</u>	<u>(15,000)</u>
Balance, end of year	<u>\$ 433,823</u>	<u>\$ 458,203</u>
Return	<u>7.8%</u>	<u>14.2%</u>

Note: “Realized and unrealized capital gains” refers to the value of the stocks, bonds and other instruments of the Fund. These are managed by the Scotia McLeod Fund Managers and we have no real control over it.

Manse Fund

The Manse Fund was established with the original proceeds of \$133,440 from the sale of the manse in 1997. The fund balance has increased since that time from the net accumulated investment income, realized and unrealized investment capital gains and losses less transfers to the Operating Fund.

We understand that the initial proceeds of \$133,400 is the property of the United Church of Canada and we can use any funds that exceed the initial value of the fund for any activities that the Church Council deems appropriate.

The Manse Fund incurred a loss at the time of the market correction in March, however, it has been recovering since that time. The transactions and performance of the Manse Fund during the year were as follows:

	<u>2020</u>	<u>2019</u>
Balance, beginning of year	\$ 188,969	\$ 176,923
Interest and dividends	10,301	8,261
Realized and unrealized capital gains	(4,042)	14,182
Withdrawals	<u>(5,437)</u>	<u>(10,397)</u>
Balance, end of year	<u>\$ 189,791</u>	<u>\$ 188,969</u>
Return	<u>3.4 %</u>	<u>13.0 %</u>

Note: “Realized and unrealized capital gains” refers to the value of the stocks, bonds and other instruments of the Fund.

Provision of funding for the Boiler and Flooring Capital Projects

The Boiler Replacement project and the Asbestos Flooring Replacement project were both Capital improvements in the Church and as such we were able to fund them from the Capital Component of the Smith Fund. The Funds were transferred to the Church Operating Fund to cover those costs. See the Stewards Report for more details on these 2 projects.

Participation on the Finance Sub-Committee of Stewards

In mid-2020, the Stewards established a Finance Sub-Committee. The purpose of the committee is to provide assistance and support to the Stewards and Council relating to financial matters. The committee acts in an advisory role and has no decision-making authority.

The Chair of Trustees (Ole Jensen) and Bill Fenton (Trustee) are on this committee. The committee work has taken up a great deal of the time and energy of the trustees, including the review of the current financial situation of the church. This has impacted the ability of the Trustees to pursue some of the other activities in the last few months.

Stewards Report 2020

Submitted by: Helen Hutcheson, Secretary

Purpose of the Committee:

To monitor the financial and temporal affairs of the congregation, ensure that sufficient funds are available to provide for staff salaries and operating expenses of the Church and Regional Council, account for all moneys received and disbursed, and ensure that all property is maintained.

Members of the Committee:

Adam Batson	Verne Bruce
Helen Hutcheson, Secretary	Jamie Hill, Treasurer
Don Jackson	Bob Livingstone
Gradon Nicholls (from August to November)	Heather Wallace
Bill Fenton (Finance Sub-Committee, from November 2020)	Ole Jensen (Finance Sub-Committee, from November 2020)

Although the committee had no chair, it was very active. Members chaired the meetings and presented reports to Council on a rotational basis. Should anyone be interested in joining the Committee of Stewards, please see one of the above members.

Highlights of our Work:

- Throughout the year, 7 meetings were held to follow up on the work of the committee and its sub-committees.
- Represented on the COVID-19 Response Committee, tasked with creating a plan for the re-opening of Britannia United Church, and a separate plan for re-opening the building to rentals and community groups
- In September 2020, established a Finance Sub-Committee to provide assistance and support to Stewards and the Church Council relating to the finances of the Church
- Led initiative to produce video-clip testimonials that were included in the Church worship services during Advent
- Supported the ongoing online auction that began in November 2020, under the leadership of Kelvin Stanke

Contributions to the Life of our Church:

The Committee of Stewards manages the Church's finances and property which are essential to the provision of services to our congregation and community.

Finance

Submitted by: Ole Jensen, Bill Fenton

Purpose of the Sub-Committee:

To provide assistance and support to the Stewards and Council relating to the finances of the Church. The Sub-Committee acts in an advisory role and has no decision-making authority.

Members of the Sub-Committee:

Heather Duncan, Bookkeeper

Bill Fenton, Trustee

Jamie Hill, Treasurer

Ole Jensen, Chair of Trustees

Melissa McEwen, Office Administrator

Highlights of our Work:

- Reviewed current financial situation of the Church
- The Committee noted that the Church had incurred significant operating losses over the last 5 years. This was compounded in 2020 as a result of the financial impact of the pandemic including a significant reduction in revenue from renting the Church property and income from the many projects the Church has undertaken in the past. The excess of expenses over revenue in the operating fund for 2020 was \$45,000 before capital expenses of \$44,000 and government support programs. The Church accessed the government wage subsidy program and the CEBA loan programs in 2020.
- It is important to recognize the continued financial support from members of the congregation. Offerings for 2020 totalled \$105,000 which is almost at the same level as 2019. A big thank you to everyone for the continued financial support of the Church's operations.
- Reviewed budget for 2021 and changes required to the organization for the reporting of the finances for the Church.
- The Church Council approved a budget for 2021 which shows a projected loss from operations of \$70,000. Details are presented in the attached Schedule 2 to the financial statements and the Treasurer's report.

Contributions to the Life of our Church:

The Finance Sub-Committee recommended that the Church take remedial action to address the revenue shortfall going forward and look for opportunities to reduce and

control costs. The Stewards launched a program to identify new initiatives and follow up on past activities to generate additional revenues for the Church going forward.

Property

Submitted by: Don Jackson

Members of the Sub-Committee: Don Jackson

Purpose of the Sub-Committee:

To maintain the Church buildings and land

Highlights of our Work:

- Replaced the heating boiler, at a large expenditure
- Installed new floor basement, with large outlay
- Replaced hot water tank
- Repaired leak on flat roof
- Installed new stone steps at front emergency exit door
- Installed new handrail at front emergency exit door
- Repaired handrail on front main steps
- Installed shelves in basement cupboards
- Installed patio stone sidewalk at front door area and cut pavement to suit

2021 Projects:

- Install outlet for TV in lobby
- Install office outlets for printer, etc.
- Conduct electrical panel renovation in basement hall to accommodate new office circuits
- Paint outside metal trim (possibly)

Contributions to the Life of our Church:

The Property Sub-Committee manages the Church's property which is essential to the provision of services to our congregation and community.

Rental Contracts

Submitted by: Verne Bruce

Purpose of the Sub-Committee:

To negotiate long-term leases and temporary arrangements with groups and individuals wishing to use the Church

Members of the Sub-Committee:

Verne Bruce, Chair
Melissa McEwen

Highlights of our Work:

- Prepared rental contracts and lease agreements for both long term and short term periods

Contributions to the Life of our Church:

Rental and lease agreements brought in \$47,067 to help support the general operations of the Church.

Security

Submitted by: Verne Bruce

Purpose of the Sub-Committee:

To maintain a secure environment in and around the Church.

Members of the Sub-Committee:

Verne Bruce, Chair
Melissa McEwen

Highlights of our Work:

- Requested that the security company come into the Church and establish the major security code for the Church Administrator to use, in order to make any changes or updates to the system. This code is now retained and is now kept in the office in a secured place.

Contributions to the Life of our Church:

Provides security pass codes for both long-term and short-term renters that use the Church facilities

Office Automation

Submitted by: Adam Batson

Purpose of the Sub-Committee:

To ensure that the computers and peripherals used by Church staff during the performance of their duties are capable of the requirements that are placed on them.

To maintain the Britannia United Church website (www.BritanniaUnitedChurch.ca – www.brituc.ca).

Members and Responsibilities of the Sub-Committee:

Adam Batson, Chairperson: Responsible for office automation system and web-site design and maintenance

Melissa McEwen, Member: User representative, responsible for system monitoring, minor maintenance, and consumables replenishment.

Highlights of Our Work:

- The office computer hard drive was replaced with a new solid state hard drive improving performance of the computer and hopefully extending the useful life of the computer.
- Started a Church YouTube channel that has been vital in distributing Church services and other communications during the COVID-19 pandemic

Contributions to the Life of Our Church:

- The Church website continues to be updated with news and updates so that the congregation can stay up to date during the COVID-19 pandemic.
- Virtual services are uploaded to the website / YouTube channel weekly, allowing Church services to continue during the pandemic as well as giving flexibility so that Church attendees can watch services at their convenience.

Kitchen

Submitted by: Verne Bruce

Purpose of the Sub-Committee:

To oversee the kitchen facilities and equipment and their use for Sunday service and during special events

Members of the Sub-Committee:

Verne Bruce, Chair

Roelie Jackson

Heather Wallace

Highlights of our Work:

- The Kitchen Sub-Committee provides an opportunity to ensure that the kitchen is organized for people who use the facilities, both members and non-members.

Coffee / Tea / Juice Service

Submitted by: Verne Bruce

Purpose of this Sub-Committee:

To oversee the serving of coffee, tea and juice each Sunday after the regular service and on special occasions. Refreshments are provided by different volunteers on a weekly basis. This gives the members of the congregation the opportunity to socialize with each other before departing for the week.

Members of the Committee:

Verne Bruce, Chair	Helen Hutcheson and Don Miller
Dianne Tupper and Barry Meredith	Adam Batson and Dee Vance
Kristine and Kelvin Stanke, Coordinator	Deanna Giles and Rick Vail

Highlights of our Work:

From January to March 2020, this group provided an opportunity for the members of the congregation to stay after the in-person service to socialize.

Memorial

Submitted by: Bob Livingstone

Purpose of this Sub-Committee:

To keep a record of all memorial donations received

Members of the Sub-Committee: Bob Livingstone

Highlights of our Work:

- Use Memorial Funds for the purchase of contributions to specific items for the Church in loving memory of those who have passed
- Receive items donated in loving memory of family members presented to the Church
- Donations received this year have been made in memory of Audrey Edna Martineau (Scharf) and Allan Inglis.

Contributions to the Life of our Church:

To keep the memorial book up to date so that there is an accurate record of the members of our Church who have passed on and what has been left in their memory

Memorial Garden Report 2020

Submitted by: Dianne Tupper

Purpose of the Sub Committee:

To create floral beauty both inside and outside the church throughout each season; Christmas, Easter, Thanksgiving and Summer.

Members of the Sub-Committee:

Roelie Jackson
Dianne Tupper
Heather Wallace

Highlights of our Work:

- We removed all the Emerald Cedars along the sidewalk as they had suffered irreparable damage due to the heavy use of road salt being thrown into the garden during the snow cleaning of the entrance lane; they have been replaced with hardy decorative grasses that should withstand all seasons.
- The addition of geraniums along with the Stella D'or will make a very pleasant display to the entrance of the church.
- The bench both outside and inside the front entrance has initiated many favourable comments from many parishioners.
- Seasonal decorations are added with the changing seasons i.e. Christmas tree, floral decorations, creche scene, etc., and appropriate changes at Easter and Thanksgiving.

Contributions to the Life of our Church:

For those who may not have been part of our congregation, or, who have just forgotten the beginnings of this beautiful addition to our church, --a little history as follows-

The garden was established in 2013 to commemorate the 140th anniversary of Britannia United Church. It was dedicated to the memory of those whose faith inspired work and worship in this community for 140 years, and it has continued today. It is a living memorial, a legacy that we leave for future generations.

It is maintained spring through fall by this committee with the much appreciated help from Norm Toone.

The costs are helped through anonymous donations from some members over the years. If you wish to help out, you can use an envelope marked "Memorial Garden" on Sundays, or call/mail the church with your request. These donations help defray the cost of maintaining these gardens.

With thanks for your continued support from the committee.

Membership and Attendance Report 2020

CONGREGATIONAL STATISTICS	2015	2016	2017	2018	2019	2020
Total January 1	208	207	204	185	177	169
New Members	2	2	0	0	0	0
Transfer by Certificate	2	2	0	0	0	0
Profession of Faith	0	0	0	0	0	0
Transferred to non-resident roll	0	3	0	0	0	0
Removal	5	5	7	8	8	6
Transfer by Certificate	1	0	1	0	3	0
By Death	4	5	6	8	5	6
By Session	0	0	0	0	0	0
Total as of December 31	207	204	197	177	169	163
Active Members	154	158	158	136	136	125
Non-Resident Members	31	31	31	11	12	11
Member Families	121	118	118	106	106	132
Number of Identifiable Supporters	138	134	186	158	144	111
Number of Identifiable Supporters M&S	47	49	84	47	44	29
Funerals	4	5	10	8	6	6
Marriages	3	2	6	5	2	0
Baptisms	3	2	0	0	3	2
Holy Communion	13	12	7	9	9	5

Newsletter Report 2020

Submitted by: Peter Bain, Editor

Purpose of this Committee:

The purpose of the newsletter is to inform members of the congregation and of the outside community of the activities and concerns of the Britannia congregation, the United Church as a whole, and of the local community. It features a mixture of reports

and news from members and groups within Britannia United Church such as Mission and Service, Sunday School, and the Music Director, as well as articles from the community.

We have made minor changes to our process due to the pandemic, such as adjusting publication dates, accepting only electronic submissions, and mailing hard copies immediately.

I am indebted to our Office Administrator for her help in overcoming the challenges of the last year.

Highlights of our work:

- Britannia published four newsletters in 2020: Easter, June, Fall, and Christmas
 - It is distributed electronically via the church website and via e-mail to many members. We also publish hard copies; selected print issues are sent to members via Canada Post. However, due to the high cost of printing and mailing, we recommend signing up for electronic delivery of the newsletter.
 - Articles are accepted electronically at newsletter@brituc.ca and in hard copy.
 - As always, thanks to all the contributors, without whom the newsletter would not be possible.
-

Treasurer's Report 2020

Submitted by: Jamie Hill, MTS, CPA, Treasurer

Once again, the financial process of: preparing a budget, monitoring monthly operational revenues and expenses, assembling quarterly projections, and finalizing year-end financial statements has come full circle. And thanks to your generous support, we have managed to complete the year in reasonably good shape!

Your donations continue to support the church as we saw offerings of \$105 000 which is \$8800 over budget! For this I thank each and every one of you for your generosity. Facility rentals were below budget by \$21000, due largely to covid lockdowns, but still brought in another \$47 000. Total revenues were down by \$14000 to \$171 000, as a result of not holding fund-raisers.

As is traditionally the case, salaries was our largest expense at \$160 000 followed by property expenses of \$36 000 with total expenses being \$215 000. Though savings were realized in most categories, due to largely to volunteer efforts of our congregation and to reduced operations, our operational loss was \$45000.

While transfers from restricted funds in addition to the government wage subsidy and two partially forgivable loans provided us sufficient cash flow to remain solvent in 2020, the operational deficit has been part of our financial picture for several years now. In order to address part of the problem, the Stewards Committee has re-organized itself and struck a specialized Finance Committee to examine the strategic and operational options available. One of its first tasks was to re-format the financial statements which you will see attached. The information has not changed but it is presented differently.

In financial theory, the 'fiscal dividend' can be defined as the money saved then re-invested into a project based on a series of sound financial decisions which resulted in increased revenues or lowered expenses. The dividend often yields compounded growth as the original investment along with the invested savings grow simultaneously. It is often touted by policy makers as proof that their policies were successful. I believe there is a better way to measure the success of community growth and corporate health - that is the social dividend.

The social dividend could be seen as the joy experienced or the pain reduced among members of a community when it comes together in harmony toward a common cause. The body of Christ or the Corpus Christi is best served when the social dividend is then re-invested, yielding compound returns.

This corporate body views the financial lens as a necessary tool to ensure accountability and stewardship in our interactions with one another as it seek to envision a brighter future for all. While finances have their place, it is the people who both are and bring true

wealth into the community of Christ. When we truly see one another, authentically as they are, a mix of good and bad, of divine incarnate, we bear witness to a treasure beyond all value. When we walk with one another, celebrate one another in times of joy, hold up one another in times of trial, and remind one another that we are not alone, that we live in God's world, then the social dividend compounds.

As 2020 comes to a close, we look back with hindsight and realize how the challenges we have faced together brought us closer, made us stronger. We look back and realize that we could not have come this far nor accomplished all that we have without one another or the grace of God.

We thank you God for the many blessings you have gifted us, for financial support when we needed it but also for emotional and spiritual guidance. We praise you for your divine love and eternal forgiveness which allows us the free will to seek our own paths and to make mistakes, knowing we are still your children. Forgive us when we falter and help us to seek higher forms of wisdom as we tackle some difficult challenges ahead and move forward together.

Although the future is still uncertain, although financial pressures remain and covid restrictions wreak havoc with our sense of purpose and belonging, we will face it without fear or trepidation because we have faith that You will lead us and that we have each other to lean on.

In Luke 12:16-21, the rich fool stored all his wealth for a future life of ease, not realizing that he would die before he could enjoy it. "This is how it will be with whoever stores up things for themselves but is not rich toward God" (v21). If 2020 has taught us anything, it is a renewed focus on God's plan for us and a better understanding of how we can serve Him and one another.

In the words of a favourite hymn, "*When the Poor Ones*"

When the poor ones, who have nothing, share with strangers,

When the thirsty, water give unto us all,

When the crippled in their weakness, strengthen others,

then we know that God still goes that road with us, then we know that God still goes that road with us.

God's grace is abundant and my cup overflows. May He bless you not in the ways you richly deserve, but in the manner in which you graciously serve. Amen!

Jamie Hill, CPA, MTS

Treasurer

Financial Statements prepared by: The Financial Committee

**BRITANNIA UNITED CHURCH
STATEMENT OF FINANCIAL POSITION
as at DECEMBER 31, 2020**

	Operating Fund	Restricted Funds	Capital Fund	2020	2019
ASSETS					
Current assets					
Cash	89,812			89,812	32,234
Accounts receivable	3,927			3,927	-
	93,739			93,739	32,234
Restricted funds					
Investments (note 2)		633,238		633,238	647,172
Tangible capital assets					
Land and building			320,405	320,405	320,405
	93,739	633,238	320,405	1,047,382	999,811
LIABILITIES AND FUND BALANCES					
Current liabilities					
Accounts payable and accrued liabilities	9,572			9,572	30,540
CEBA and UCC loans (note 5)	50,000			50,000	-
Fund balances					
Operating fund surplus (deficit)	34,167			34,167	(38,161)
Restricted funds		633,238		633,238	691,562
Capital assets			320,405	320,405	315,870
	34,167	633,238	320,405	987,810	969,271
	93,739	633,238	320,405	1,047,382	999,811

See accompanying notes and schedules to financial statements

Approved on behalf of Council

Barry Meredith

Chair

Signed electronically by Melissa McEwen April 2, 2021

Jamie Hill

Treasurer

Signed electronically by Melissa McEwen April 2, 2021

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

	Operating Fund	Restricted Funds (Schedule 1)	2020	2019
Revenue				
Offerings	105,197	2,520	107,717	112,026
Mission and Service	11,164		11,164	12,971
Donations	8,219		8,219	1,059
Facilities Rental	47,067		47,067	63,677
Projects	3,379		3,379	21,026
Dividends and interest		25,254	25,254	31,245
Capital gains		19,532	19,532	54,034
Other	6,663		6,663	3,784
	<u>181,689</u>	<u>47,306</u>	<u>228,995</u>	<u>299,822</u>
Expenses				
Salaries and benefits	160,461		160,461	170,508
Property expenses	35,784		35,784	33,735
Programs	12,976	881	13,857	17,368
Session	1,583		1,583	2,047
Mission & Service	11,164		11,164	12,971
Investment fees		2,407	2,407	4,995
Administration	4,589		4,589	7,680
	<u>226,557</u>	<u>3,288</u>	<u>229,845</u>	<u>249,304</u>
Excess of revenue over expenses (expenses over revenue) before undernoted	(44,868)	44,018	(850)	50,518
Other income (expenses)				
Capital expenses (note 9)	(44,225)		(44,225)	
Government wage subsidy (note 5)	39,079		39,079	
CEBA loan (note 5)	20,000		20,000	
Excess of revenue over expenses (expenses over revenue)	<u>(30,014)</u>	<u>44,018</u>	<u>14,004</u>	<u>50,518</u>

See accompanying notes and schedules to financial statements

BRITANNIA UNITED CHURCH
STATEMENT OF CHANGES IN FUND BALANCES
YEAR ENDED DECEMBER 31, 2020

	Operating Fund	Restricted Funds (Schedule 1)	Capital Fund	2020	2019
Balance, Beginning of Year	(38,161)	691,562	315,870	969,271	918,753
Excess of revenue over expenses (expenses over revenue)	(30,014)	44,018		14,004	50,518
Inter fund transfers	65,937	(65,937)			
Fund adjustments (note 11)	36,405	(36,405)	4,535	4,535	
Balance, end of year	34,167	633,238	320,405	987,810	969,271

See accompanying notes and schedules to financial statements

BRITANNIA UNITED CHURCH
STATEMENT OF CASH FLOWS - OPERATING FUND
YEAR ENDED DECEMBER 31, 2020

	2020	2019
Cash provided by (used in):		
Operating activities:		
Excess of expenses over revenue	(30,014)	(29,624)
Items not involving cash	4,535	
Changes in non cash working capital		
Increase in accounts receivable	(3,927)	
Increase (decrease) in accounts payable and accrued liabilities	(20,968)	1052
	(50,374)	(28,572)
Financing activities		
CEBA and UCC loans	50,000	
Transfers from restricted funds	65,937	25,397
	115,937	25,397
Investing Activities		
Transfers to restricted funds	(7,985)	(142)
	(7,985)	(142)
Increase (decrease) in cash	57,578	(3,317)
Cash, beginning of year	32,234	35,551
Cash, end of year	89,812	32,234

See accompanying notes and schedules to financial statements

BRITANNIA UNITED CHURCH
SCHEDULE 1 - RESTRICTED FUNDS
YEAR ENDED DECEMBER 31, 2020

	Manse Fund	Smith Fund	Benevolent Fund	Building Fund	Memorial Fund	Sunday School	Memorial Garden
Balance, beginning of year	188,969	458,203	7,069	11,241	24,864	654	562
Increase:							
Dividends and interest	10,301	14,953					
Increase in market value of Investments	(4,042)	23,574					
Offerings			2,170		300		50
	47,306	6,259	38,527	-	300	-	50
Decrease:							
Transfer funds to operating fund	5,437	60,500					
Adjustments (note 11)				11,241	25,164		
Investment fees		2,407					
Programs	881					498	383
	105,630	5,437	62,907	-	11,241	498	383
Balance, end of year	189,791	433,823	9,239	-	-	156	229

BRITANNIA UNITED CHURCH
SCHEDULE 2 - OPERATING FUND REVENUE AND EXPENSES*

	BUDGET 2021	ACTUAL 2020	BUDGET 2020	ACTUAL 2019
REVENUE				
Offering	85,300	105,197	96,400	107,168
Rent	45,530	47,067	68,380	63,677
Projects	2,000	3,379	16,440	21,026
Other	4,000	14,882	3,500	4,842
	<u>136,830</u>	<u>170,525</u>	<u>184,720</u>	<u>196,713</u>
OPERATING EXPENSES				
Salaries and benefits	157,495	160,461	189,533	170,508
Property Expenses	31,702	35,784	51,052	33,735
Programs	9,943	12,976	14,043	12,367
Session	900	1,583	6,127	2,047
Administration	6,500	4,589	9,130	7,680
	<u>206,540</u>	<u>215,393</u>	<u>269,885</u>	<u>226,337</u>
EXCESS OF EXPENSES OVER REVENUE BEFORE UNDERNOTED	(69,709)	(44,868)	(85,165)	(29,624)
OTHER INCOME (EXPENSES)				
Capital expenses		(44,225)		
Wage subsidies		39,079		
CEBA loan forgiveness		20,000		
		<u> </u>		
EXCESS OF EXPENSES OVER REVENUE	<u>(69,709)</u>	<u>(30,014)</u>	<u>(85,165)</u>	<u>(29,624)</u>

*excluding mission and service revenue and expense

BRITANNIA UNITED CHURCH
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2020

The Britannia United Church (“the Church”) began in 1869. The Church provides religious activities and related charitable social services of general benefit to the community. It operates under the jurisdiction of the United Church of Canada and is located on Pinecrest Road, Ottawa, Ontario. The Church is a non-profit registered charitable organization without share capital and is exempt from income taxes.

1. Significant accounting policies:

The financial statements have been prepared by management in accordance with Canadian accounting standards for not-for-profit organizations and include the following significant accounting policies:

(a) Fund accounting

Revenue and expenses related to program delivery and administrative activities are reported in the operating fund.

Revenue, expenses and fund balances related to the restricted investments and activities are reported in the applicable restricted funds.

The Church’s land and building are reported in the capital fund – see also note (d) below.

(b) Revenue recognition

The Church follows the restricted fund method of accounting for offerings, donations and other contributions which are recognized as revenue when received or receivable.

(c) Donated services

The work of the Church is dependent on the voluntary service of many individuals. Since these services are not normally purchased by the Church and because of the difficulty of determining their fair value, donated services are not recognized in these financial statements.

(d) Tangible capital assets

The Church’s land and building are recorded at their original cost. The cost of repairs, maintenance, upgrades and replacements of capital assets are expensed when incurred.

BRITANNIA UNITED CHURCH
NOTES TO FINANCIAL STATEMENTS (continued)
YEAR ENDED DECEMBER 31, 2020

1. Significant accounting policies (continued):

(e) Financial instruments

Financial instruments are recorded at fair value on initial recognition. Equity instruments that are quoted in an active market are subsequently measured at fair value. All other financial instruments are subsequently recorded at cost or amortized cost unless management has elected to carry the instruments at fair value. The Church has elected to carry its investments at fair value.

The transaction costs incurred on the acquisition of financial instruments measured subsequently at fair value are expensed as incurred.

Financial assets are assessed for impairment on an annual basis at the end of the fiscal year. If there is an indicator of impairment, the Church determines if there is a significant adverse change in expected amount or timing of future cash flows from the financial asset. If there is a significant adverse change in the expected cash flows, the carrying value of the financial asset is reduced to the highest of the present value of the expected cash flows, the amount that could be realized from selling the financial asset or the amount that the Church expects to realize by exercising its right to collateral. If events and circumstances reverse in a future period, an impairment loss will be reversed to the extent of the improvement, not exceeding the initial carrying value.

BRITANNIA UNITED CHURCH
NOTES TO FINANCIAL STATEMENTS (continued)
YEAR ENDED DECEMBER 31, 2020

2. Restricted Funds - Investments

	Manse Fund	Smith Fund	Other Funds	2020	2019
Cash and cash equivalents	\$ 323 (.2%)	45,835 (10.6%)	9,624	55,782	84,601
Fixed income mutual funds	48,776 (25.7%)	239,973 (55.3%)		288,749	45,995
Equities					
Stocks	91,915			91,915	376,449
Mutual funds	48,777	148,015		196,792	140,127
	<u>140,692 (74.1%)</u>	<u>148,015 (34.1%)</u>		<u>288,707</u>	<u>516,576</u>
 Total	 \$ <u>189,791 (100%)</u>	 <u>433,823 (100.0%)</u>	 <u>9,624</u>	 <u>633,238</u>	 <u>647,172</u>
 Rate of return in 2020	 3.4%	 7.9%			

The rates of return reflect the realized and unrealized gains and losses, as well as income earned on the investments while taking into account the timing of withdrawals; and are calculated after fees are deducted.

3. Impact of COVID-19

In March of 2020, the COVID-19 outbreak was declared a pandemic by the World Health organization and has had a significant financial, operational and social dislocating impact on the operations of the Church.

The Church has taken a number of measures to monitor and mitigate the effects of COVID-19, such as safety and health measures for the congregation and other parties using the Church premises including working from home, meetings held using digital methods and limiting the number of members of the congregation accessing the Church at a given time.

BRITANNIA UNITED CHURCH
NOTES TO FINANCIAL STATEMENTS (continued)
YEAR ENDED DECEMBER 31, 2020

4. Impact of COVID-19 (continued):

While the revenue from projects and from the rental of Church facilities suffered during the year, the congregation and other contributors have continued to support the Church.

The Church successfully gained access to available support programs including the Canada Emergency Wage Subsidy (CEWS), the Canada Emergency Business Account (CEBA) as well as the United Church of Canada emergency loan program.

The pandemic situation is fluid and the ultimate duration and the magnitude of the impact on the economy and on the Church's operations and its financial position are unknown at this time. The financial statements are required to be adjusted for events occurring between the date of the financial statements and the Church's Annual General Meeting which provide additional evidence relating to conditions that existed at the year-end. Management has assessed the current financial impacts of the pandemic and there are no additional adjustments required to the financial statements at this time.

5. CEBA and UCC loans

(a) Canada Emergency Business Account (CEBA) Loan	\$ 60,000
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The funds received under the CEBA loan program are available to pay for non-deferrable operating expenses of the Church. The loan is interest free until December 31, 2022. If the loan is repaid by December 2022, \$20,000 of the loan will be forgiven. If the loan is not repaid by December 31, 2022, interest charges of 5% per annum will start on January 1, 2023. The full principal is due on December 31, 2025.

Less forgivable portion included in 2020 income pursuant to CRA requirement.	<u>(20,000)</u> 40,000
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(b) United Church of Canada (UCC) Emergency Loan	10,000
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If the United Church of Canada emergency loan is repaid in full by September 30, 2021, the loan will be interest free and \$500 of the loan will be forgiven. Otherwise, interest will begin to accrue at 2% beginning on October 1, 2021. Principal and interest must be paid within three years from September 30, 2021.

	<u>\$ 50,000</u>
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BRITANNIA UNITED CHURCH
NOTES TO FINANCIAL STATEMENTS (continued)
YEAR ENDED DECEMBER 31, 2020

6. Pension plan

The Church participates in a multi-employer defined benefit pension plan providing pension benefits. The plan is accounted for as a defined contribution plan since sufficient information is not available to apply Canadian accounting standards for not-for-profit organizations required for defined benefit pension plans. The net expense for the plan for the year is \$9,785 (2019 \$ 9,463) which represents the Church's required current contributions to the plan for the year.

7. Insurance

The Church has insured its building and contents for a value of \$ 2,924,645.

8. Financial risks and concentration of credit risk:

(a) Liquidity risk:

Liquidity risk is the risk that the Church will be unable to fulfill its obligations on a timely basis or at a reasonable cost. The Church manages its liquidity risk by monitoring its operating requirements. The Church prepares a budget and cash forecasts to determine if it has sufficient funds to fulfill its obligations.

(b) Credit risk:

Credit risk refers to the risk that a counterparty may default on its contractual obligations resulting in a financial loss. The Church's credit risk relating to its accounts receivable is minimal. The Church has engaged financial advisors to monitor and advise on the credit risk relating to its restricted fund investments.

(c) Interest rate risk:

The Church is exposed to interest rate risk on its floating interest rate financial instruments which are not significant. See note 5 on interest rates relating to CEBA and UCC loans.

(d) Currency risk:

The Church's functional currency is the Canadian dollar. It does not enter into foreign currency transactions. The Church invests in mutual funds which hold securities of companies domiciled in the United States and other countries. The Church has engaged financial advisors to monitor and advise on the currency risks relating to its restricted funds.

BRITANNIA UNITED CHURCH
NOTES TO FINANCIAL STATEMENTS (continued)
YEAR ENDED DECEMBER 31, 2020

9. Capital expenditures

During 2020, the Church replaced the boiler for its building at a cost of \$28,806 and installed new flooring in the basement at a cost of \$15,419.

10. Restricted funds

The Church has established a number of restricted funds to administer and account for gifts received by the Church in accordance with the specific wishes of the donor. The transactions in each fund during the year are shown separately in the attached Schedule 1 – Restricted Funds. A brief description of each fund is set out below:

(a) Manse Fund

The Manse Fund was established with the original proceeds of \$133,440 from the sale of the manse in 1997. The fund balance has increased since that time from the net accumulated investment income, realized and unrealized investment capital gains and losses less transfers to the Operating Fund. The Manse Fund investments are monitored by the Trustees of the Church.

(b) Isabel Elizabeth Smith Memorial Fund

The Isabel Elizabeth Smith Memorial Fund was established in 2010 by Arthur Smith in memory of his wife Isabel. Pursuant to a Letter of Agreement, the fund is administered by investment advisors at Scotia McLeod. The Letter of Agreement states that “ *the annual income earned by the fund can be used by the Britannia United Church for the annual operating expenses of the church. The capital of the fund may be used only for a major capital expenditure, such as an extension of the building or a new church*”.

The balance in the fund as at December 31, 2020 consists of the original gift of \$297,638 plus the accumulated net investment income, realized and unrealized capital gains and losses less funds transferred to the Operating Fund since the date the fund was established.

(c) Memorial Fund

The Memorial Fund was established to receive gifts and bequests in memory of someone who has passed away. The intended purpose of how the funds will be spent needs to be specified.

(d) Building Improvement Fund

A Building Improvement Fund was established to receive contributions towards improvements and upgrades to the church building.

BRITANNIA UNITED CHURCH
NOTES TO FINANCIAL STATEMENTS (continued)
YEAR ENDED DECEMBER 31, 2020

(e) Benevolent Fund

A Benevolent Fund was established to receive gifts in support of members of the congregation and the broader community in times of need. Funds are disbursed from the Benevolent Fund at the discretion of the Minister.

(f) Sunday School Fund

The Sunday School Fund was established to receive gifts directed towards the support of the activities of the Sunday school.

(g) Memorial Garden Fund

The Memorial Garden Fund was established to receive gifts in memory of someone who passed away and the donor wished that the funds be spent on the Church's memorial flower garden.

11. Fund adjustments

(a) Memorial Fund

Because the balance of the amounts recorded in the Memorial Fund dates back several years and the intent of the donors is not known at this time and the funds received were subsequently used for operating purposes, the Church Council approved the transfer of amount in the Memorial Fund account at December 31, 2020 of \$ 25,164 to the Operating Fund.

(b) Building Improvement Fund

During 2020 the Church incurred significant capital expenditures on the Church building which were reflected in the Operating Fund. The Church Council approved the transfer of the balance in the Building Improvement Fund of \$11,241 to the Operating Fund.

(c) Capital Fund

An adjustment of \$4,535 was made to increase the amount in the Capital Fund to equal the tangible capital assets shown on the Statement of Financial Position.

BRITANNIA UNITED CHURCH

ENVELOPE REPORT FOR 2020

GENERAL FUND			MISSION & SERVICE			OTHER & SPECIAL REQUEST			TOTAL OF ALL GIVINGS		
REGULAR ENVELOPE GIVER			REGULAR ENVELOPE GIVER			REGULAR ENVELOPE GIVER			REGULAR GIVERS		
GIVERS	DOLLARS	VALUE	GIVERS	DOLLARS	VALUE	GIVERS	DOLLARS	VALUE	GIVERS	DOLLARS	VALUE
38	\$6,455	0-499	6	\$162	0-499	0	\$0	0-499	38	\$6,617	0-499
11	\$7,684	500-999	5	\$430	500-999	3	\$27	500-999	11	\$8,141	500-999
2	\$2,080	1000-1099	0	\$0	1000-1099	0	\$0	1000-1099	2	\$2,080	1000-1099
1	\$1,115	1100-1199	0	\$0	1100-1199	0	\$0	1100-1199	1	\$1,115	1100-1199
2	\$2,100	1200-1299	2	\$300	1200-1299	2	\$25	1200-1299	2	\$2,425	1200-1299
0	\$0	1300-1399	0	\$0	1300-1399	0	\$0	1300-1399	0	\$0	1300-1399
1	\$1,430	1400-1499	1	\$10	1400-1499	0	\$0	1400-1499	1	\$1,440	1400-1499
1	\$1,540	1500-1599	1	\$10	1500-1599	0	\$0	1500-1599	1	\$1,550	1500-1599
0	\$0	1600-1699	0	\$0	1600-1699	0	\$0	1600-1699	0	\$0	1600-1699
0	\$0	1700-1799	0	\$0	1700-1799	0	\$0	1700-1799	0	\$0	1700-1799
4	\$9,170	1800-2999	3	\$390	1800-2999	0	\$0	1800-2999	4	\$9,560	1800-2999
3	\$13,585	3000-OVER	1	\$1,900	3000-OVER	1	\$80	3000-OVER	3	\$15,565	3000-OVER
63	\$45,159	TOTAL	19	\$3,202	TOTAL	6	\$132	TOTAL	63	\$48,493	TOTAL

PRE-AUTHORIZED GIVERS			PRE-AUTHORIZED GIVERS			PRE-AUTHORIZED GIVERS			PRE-AUTHORIZED GIVERS		
GIVERS	DOLLARS	VALUE	GIVERS	DOLLARS	VALUE	GIVERS	DOLLARS	VALUE	GIVERS	DOLLARS	VALUE
6	\$1,190	0-499	2	\$240	0-499	1	\$80	0-499	6	\$1,490	0-499
10	\$6,872	500-999	4	\$884	500-999	1	\$125	500-999	10	\$7,881	500-999
1	\$1,050	1000-1099	0	\$0	1000-1099	0	\$0	1000-1099	1	\$1,050	1000-1099
4	\$4,520	1100-1199	1	\$300	1100-1199	0	\$20	1100-1199	4	\$4,840	1100-1199
2	\$2,260	1200-1299	1	\$240	1200-1299	1	\$120	1200-1299	2	\$2,620	1200-1299
0	\$0	1300-1399	0	\$0	1300-1399	0	\$0	1300-1399	0	\$0	1300-1399
1	\$1,380	1400-1499	1	\$80	1400-1499	0	\$0	1400-1499	1	\$1,440	1400-1499
0	\$0	1500-1599	0	\$0	1500-1599	0	\$0	1500-1599	0	\$0	1500-1599
1	\$1,320	1600-1699	1	\$300	1600-1699	0	\$0	1600-1699	1	\$1,620	1600-1699
0	\$0	1700-1799	0	\$0	1700-1799	0	\$0	1700-1799	0	\$0	1700-1799
2	\$4,221	1800-2999	1	\$958	1800-2999	0	\$0	1800-2999	2	\$5,179	1800-2999
4	\$20,850	3000-OVER	4	\$4,880	3000-OVER	1	\$1,200	3000-OVER	4	\$26,730	3000-OVER
31	\$43,663	TOTAL	15	\$7,462	TOTAL	4	\$1,525	TOTAL	31	\$52,650	TOTAL

NON- ENVELOPE GIVERS			NON- ENVELOPE GIVERS			NON- ENVELOPE GIVERS			NON- ENVELOPE GIVER		
GIVERS	DOLLARS	VALUE	GIVERS	DOLLARS	VALUE	GIVERS	DOLLARS	VALUE	GIVERS	DOLLARS	VALUE
14	\$1,570	0-499	0	\$0	0-499	0	\$0	0-499	14	\$1,570	0-499
0	\$0	500-999	0	\$0	500-999	0	\$0	500-999	0	\$0	500-999
0	\$0	1000-1199	0	\$0	1000-1199	0	\$0	1000-1299	0	\$0	1000-1299
3	\$2,381	1550-1599	0	\$0	1550-1599	0	\$0	1550-1599	3	\$2,381	1550-1599
1	\$1,500	1600-1699	0	\$0	1600-1699	0	\$0	1600-1699	1	\$1,500	1600-1699
1	\$2,150	1800-2999	0	\$0	1800-2999	0	\$0	1800-2999	1	\$2,150	1800-2999
19	\$7,581	TOTAL	0	\$0	TOTAL	0	\$0	TOTAL	19	\$7,581	TOTAL

113	\$96,403	TOTAL	34	\$10,664	TOTAL	10	\$1,657	TOTAL	113	\$108,724	TOTAL
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Reconciliation of Envelope Report 2020

Stewards Envelope Report	2020
General Fund	96,403
Mission & Services	10,664
Other & Special Requests	<u>1,657</u>
Total Envelope Giving's for the year	\$108,724

Treasurer's Reconciliation to Envelope Giving's	
Offering	95,768
Mission & Service	10,664
Restricted Funds	1,707
Other	<u>585</u>
Treasurer's Total	\$ 108,724