

December 19, 2025

To: Tracy Bowen,
Chief Financial Officer
CVRD

RE: Annual Financial Contribution for The HUB at Cowichan Station

Cowichan Station Area Association (CSAA) is pleased to provide the CVRD with this annual update regarding your Annual Financial Contribution to the CSAA in support of The HUB community space.

Your grant supports community recreation, arts and cultural activities at the HUB, and ongoing upgrades at the former Cowichan Station School to meet current building code standards and community needs.

The following is a summary of our work for the 2024/25 year that CVRD funding helped to enable.

We respectfully request continued support from the CVRD in the form of an ongoing operating grant as per our budget and the Area E and Area B service functions for CSAA.

As always I, or a board member here would be happy to invite a representative of the CVRD to take a tour of the facility to show you what we have been doing with your support. Alternatively, a representative of CSAA is always available to present photos and updates to the CVRD Board.

Sincerely,

Erin Flegg
Operations Manager, CSAA

Summary of HUB Operations and Capital Improvements for 2024/2025

We are grateful that staffing upheavals are behind us, and we've completed our first full year with a new part-time operations manager, maintenance manager, and finance coordinator, in addition to our long-time café manager. The stability our team has created is evident in increases in café customers, rental bookings and event attendees.

In addition to putting on the annual Holiday Market, Easter Fair and Fleece & Fiber Fair, we were able to bring back the Homesteading Fair in September, highlighting the depth of skill and knowledge in the community as well as our neighbours' commitment to working together.

We added new weekly and monthly renters, expanding the opportunities for art and recreation offered at the Hub, and we continue to take pride in being able to provide a community space that is both physically and financially accessible. Your support is invaluable in helping us reach our goals.

Progress Report

Thanks to careful management and conservative budget, the CSAA is on its way to rebuilding its contingency fund. The board is looking toward maintenance and repair expenses for the facility in the near future, including seismic upgrades in the gym, roof repairs and eventually an upgraded septic system to ensure we can continue to provide space and services to our growing community. The success of our community events has also highlighted the need for additional parking, a project for which additional funding will be required.

Despite the expected learning curve, our online booking system has been a great success, with regular and one-time renters alike taking greater responsibility for managing their rentals. This system emphasizes the community-run nature of the Hub, empowering users to take ownership and feel pride in the space, all while alleviating some of the strain on our small staff that was previously caused by a clunky and hands-on system.

Thanks to the concerted marketing efforts of both staff and board members—including monthly lunch specials, advertising in local media and consistent social media presence—we increased awareness of the café and brought in new customers, leading to consistently higher weekly revenue over last year. We also began experimenting with having the café open for renter events, such as dances, as a way to support both the event and support and promote the café. Running the café in conjunction with the Hub Film Club has proven to be successful, and film club remains our most consistently well attended program. Board member Melanie Watson has put significant time and energy into growing our local film community by making the Cowichan Valley Documentary Film Festival an annual event.

The disc golf course continues to be one of the most popular aspects of the Hub, with golfers visiting the course daily and a handful of school groups bringing busloads of youth for field trips.

We continue to maintain our community partnerships, supporting the Cowichan Community Workshop Cooperative, and the Clay Hub Collective through revenue sharing agreements that mean we all benefit from each other's success. The workshop has shown a commitment to sharing

skills through classes and a new mentorship program, and the Clay Hub continues to increase in popularity, with a waitlist for membership that seems to grow every year.

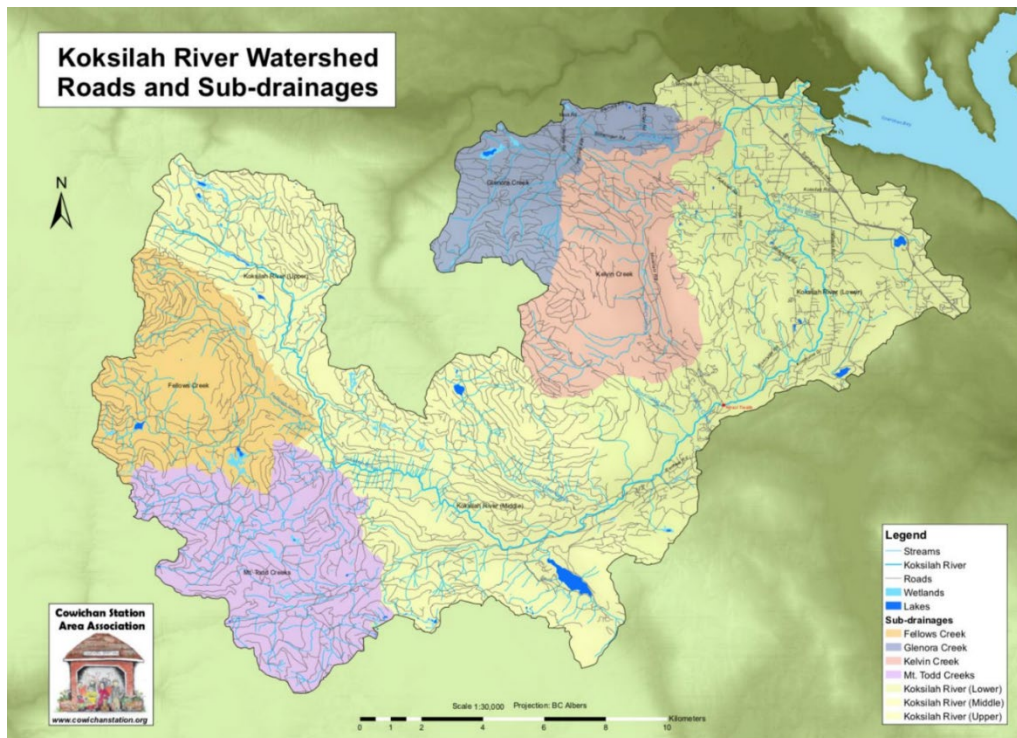
Looking to the Future

The transfer of St Andrews Church was made official this year and the CSAA is now the proud owner of a second facility. The property comes with a small endowment to get us started, and there is much fundraising and many work parties to come before the building—newly renamed The Heart at Cowichan Station—will be ready to welcome the community.

Now that proper protocol has been honored with regard to the death of member of the Scow family, planning has begun for the long-awaited naming of the copper ceremony for the beautiful totem pole. The ceremony will take place in April and will include a large community feast held here at the Hub.

In conjunction with our AGM in November, the membership accepted amendments to the bylaws to increase clarity around the terms of membership and to use more inclusive language throughout. The board plans to move the 2026 AGM to the spring to better align with our fiscal year end and give the membership more time to engage with the 2026-27 budget.

Please find attached a few snapshots of the 2024-25 year.





FREE

50+ Makers Meetup

What is it?

An opportunity for creative people to meet and mingle. What do you make? What would you like to make? This social group is yours to connect with other 50+ makers like you!

Is it for you?

It is if you're 50+ and can knit, carve, paint, sandblast, make paper, build anything, cook/bake, play an instrument, sew, sketch, you get the idea! Creative types mingling with creative types - fun and casual.

Where & when?

The last Tuesday of every month at the Cowichan Community Workshop Co-Op located at the HUB at 2375 Koksilah Rd.



For more information, visit www.ccwcoop.ca



Cowichan Station Area Association

Budget vs. Actuals: Budget_FY26_P&L - FY26 P&L

March 2024 - February 2025

	TOTAL	
	ACTUAL	BUDGET
Income		
4000 Revenue CSAA		
4050 Revenue CSAA Activities		
4100 Community Events Income	291.72	500.00
4105 Easter event	2,996.79	2,500.00
4109 Homesteading fair		500.00
4110 Fleece & Fibre	3,758.91	3,500.00
4120 Holiday Market	1,908.60	2,500.00
Total 4100 Community Events Income	8,956.02	9,500.00
4300 HUB Programs Income		
4301 Disc Golf		1,000.00
4305 HUB Cafe-Fridays	23,773.70	29,000.00
4306 Cafe Rev-Hub Events	551.64	1,500.00
4310 Zumba income	3,564.72	3,400.00
4325 Film Club concession (gst)	4,483.63	4,000.00
4326 Film Club non-gst memberships/guests	3,708.25	3,000.00
4327 Cowichan Valley 2205 Doc Film Festival		2,500.00
4330 Somatics income	1,923.89	1,800.00
4657 Hub Cafe- Donations	1,519.19	1,900.00
4658 Hub Cafe Tips	452.09	500.00
Total 4300 HUB Programs Income	39,977.11	48,600.00
4400 Memberships	2,109.00	1,875.00
4450 Donations- General	11,801.57	10,000.00
4470 Miscellaneous Revenue	33.14	
Total 4050 Revenue CSAA Activities	62,876.84	69,975.00
4600 Revenue Hub Facilities		
4610 Operating Grants		
4340 Gaming Grant		5,000.00
4620 Grants / Contributions CVRD	39,074.00	39,000.00
Water Treatment Shed (income)-CSAA		12,500.00
Total 4610 Operating Grants	39,074.00	56,500.00
4650 Rentals Income		
4475 Services and Equipment	5,112.19	5,000.00
4655 Cafe	1,111.42	1,000.00
4660 Co-op Community Room (Upstairs West)	13,022.28	12,000.00
4665 Gymnasium/Theatre	44,102.48	37,000.00
4670 Heritage Room (Upstairs East)	21,402.19	17,000.00
Total 4650 Rentals Income	84,750.56	72,000.00
4700 Sub Lease Income Summary		
4701 Noorunissa Sub Lease Income	68,004.00	62,000.00
4707 annex triple-net	16,251.48	15,000.00
4720 Clay Studio	18,472.90	15,000.00
4725 Cowichan Community Workshop	2,560.37	2,600.00
Total 4700 Sub Lease Income Summary	105,288.75	94,600.00
Total 4600 Revenue Hub Facilities	229,113.31	223,100.00
4800 Interest	421.70	200.00

Cowichan Station Area Association

Budget vs. Actuals: Budget_FY26_P&L - FY26 P&L

March 2024 - February 2025

	TOTAL	
	ACTUAL	BUDGET
Total 4000 Revenue CSAA	292,411.85	293,275.00
4900 Revenue - The Heart		
4901 Grants, The Heart		1,500.00
4910 Donations, The Heart	109,195.52	500.00
4911 SA Cemetery Services	2,950.00	
Total 4900 Revenue - The Heart	112,145.52	2,000.00
4916 St. Andrews Cemetery Services		2,880.00
Total Income	\$404,557.37	\$298,155.00
GROSS PROFIT	\$404,557.37	\$298,155.00
Expenses		
5000 CSAA Expenses Summary		
5051 CSAA Supplies and Materials Exp	870.71	
5200 Community Events CSAA Expenses	62.38	
5201 AGM event expenses		500.00
5205 Easter event expenses	183.40	500.00
5210 Homesteading fair expenses		250.00
5215 Fleece & Fibre expenses	265.36	450.00
5225 Holiday Market expenses	500.20	300.00
Total 5200 Community Events CSAA Expenses	1,011.34	2,000.00
5300 CSAA Activities Expenses		
5310 Hub Programs		
5314 Disc golf expenses		1,000.00
5315 HUB Cafe Expenses	17,534.43	16,000.00
5320 Zumba expenses	3,400.00	3,400.00
5325 Film Club Expenses	3,154.22	3,200.00
5335 Somatics expenses	2,287.50	1,800.00
5340 Library expenses		100.00
Total 5310 Hub Programs	26,376.15	25,500.00
Total 5300 CSAA Activities Expenses	26,376.15	25,500.00
Total 5051 CSAA Supplies and Materials Exp	28,258.20	27,500.00
5600 Payroll Expenses		
5630 Wages and Employer Tax	61,294.14	75,000.00
5631 Employee Benefits	1,975.50	2,000.00
5636 Taxes	4,344.94	0.00
5645 Work Safe BC	1,886.68	2,000.00
5651 Subcontractors	5,910.00	14,000.00
5652 Hub Cafe Wages	17,017.29	14,000.00
Total 5600 Payroll Expenses	92,428.55	107,000.00
5660 Amortization Expense	38,666.00	
Total 5000 CSAA Expenses Summary	159,352.75	134,500.00
5105 Advertising & Newsletter	324.78	800.00
5410 Accounting & Legal	876.15	11,500.00
5416 Bookkeeping	7,525.00	
5415 Accounting Reorg Costs	8,300.00	
Total 5416 Bookkeeping	15,825.00	

Cowichan Station Area Association

Budget vs. Actuals: Budget_FY26_P&L - FY26 P&L

March 2024 - February 2025

	TOTAL	
	ACTUAL	BUDGET
5420 Business Fees & Licenses	817.48	600.00
5455 Office Expense	671.70	
5400 Expenses HUB Other	163.02	
5440 Insurance		
5441 Directors Liability		800.00
5443 Insurance Glass		160.00
5445 Volunteer Accident	376.25	400.00
Total 5440 Insurance	376.25	1,360.00
5450 Office Supplies	698.68	4,000.00
Brick Engraving	401.25	
Total 5450 Office Supplies	1,099.93	4,000.00
5500 Miscellaneous Expenses		
5501 Bad Debt Writeoff	8,494.62	
5510 Purchases GST non claim	-743.34	
Total 5500 Miscellaneous Expenses	7,751.28	
Total 5400 Expenses HUB Other	9,390.48	5,360.00
5425 Computers & Tech Support	6,239.39	3,000.00
5430 Interest & Bank Charges	52.70	
5431 Bank charges	412.06	350.00
5432 Credit Card Fees	1.45	60.00
5434 Credit Card Interest	36.52	
5435 Late Fees and Penalties	135.49	
5436 Square Fees	775.05	900.00
5437 Square Gift Card	500.00	
Total 5430 Interest & Bank Charges	1,913.27	1,310.00
5458 QBO Fees	1,597.74	
55105 Volunteer Work Parties / Recog	263.19	300.00
Total 5455 Office Expense	20,075.77	9,970.00
5485 Occupancy Cost		
5442 Insurance Building	32,888.86	30,000.00
5460 Repair & Maintenance	8,856.79	15,000.00
5461 Exterior /Fields Maintenance	2,140.39	3,500.00
5462 Garbage - maintenance	2,836.44	2,500.00
5464 Plumbing/septic	532.00	10,000.00
5470 Interior Supplies & Maintenance	1,916.77	2,500.00
Total 5460 Repair & Maintenance	16,282.39	33,500.00
5465 security	1,464.46	1,500.00
5466 Water	1,481.53	1,500.00
5480 Cleaning		
5481 Cleaning Services	10,272.50	12,000.00
5482 Supplies	1,235.42	1,500.00
Total 5480 Cleaning	11,507.92	13,500.00
5490 HUB Utilities		
5293 Hydro	16,142.53	14,500.00
Total 5490 HUB Utilities	16,142.53	14,500.00

Cowichan Station Area Association

Budget vs. Actuals: Budget_FY26_P&L - FY26 P&L

March 2024 - February 2025

	TOTAL	
	ACTUAL	BUDGET
Total 5485 Occupancy Cost	79,767.69	94,500.00
5492 Telephone & Cable	3,036.97	2,800.00
5699 Training and Education	-106.00	300.00
5446 Meals Staff		200.00
Total 5699 Training and Education	-106.00	500.00
5900 General Expenses, The Heart		
5905 Bank Charges, The Heart		100.00
5910 Capital Project Expenses-The Hear		16,000.00
5920 Facilities Expenses,The Heart		
5921 Utilities - Hydro,The Heart		700.00
5923 Utilities - Water,The Heart	350.00	1,500.00
5924 Septic,The Heart		500.00
5925 Inspection of Buildings,The Heart		1,500.00
Total 5920 Facilities Expenses,The Heart	350.00	4,200.00
5930 Fees and Licences,The Heart	145.00	220.00
5935 Garbage,The Heart		345.00
5940 Insurance,The Heart		1,450.00
5945 Maintenance,The Heart		250.00
Total 5900 General Expenses, The Heart	495.00	22,565.00
6000 St. Andrews Cemetery Expenses		
6001 St. Andrews Cemetery Groundskeeping		1,000.00
6002 St. Andrews Cemetery Mileage		50.00
Total 6000 St. Andrews Cemetery Expenses		1,050.00
CRA late fees and Penalties	98.56	
Equipment Rental Exp	175.63	
Payroll Expenses QBO posts		
Taxes	0.00	
Wages	0.00	
Total Payroll Expenses QBO posts	0.00	
Total Expenses	\$280,739.78	\$278,785.00
NET OPERATING INCOME	\$123,817.59	\$19,370.00
Other Income		
4230 Capital Fundraising/Bricks	1,000.00	
Grants Income and Expenses		
Access Grant Summary		
Access Reno Project Costs	-104,078.43	
Total Access Grant Summary	-104,078.43	
Total Grants Income and Expenses	-104,078.43	
Koksilah Grant Summary		
5646 Koksilah Watershed Income		2,000.00
Total Koksilah Grant Summary		2,000.00
Red Cross Grant Summary		
4630 Red Cross HR Grant 2023	6,993.37	
5625 Red Cross HR Expenses	-2,825.46	
Total Red Cross Grant Summary	4,167.91	

Cowichan Station Area Association

Budget vs. Actuals: Budget_FY26_P&L - FY26 P&L

March 2024 - February 2025

	TOTAL	
	ACTUAL	BUDGET
Totem Project Summary		
5635 Totem Project Donations		2,000.00
Total Totem Project Summary		2,000.00
Total Other Income	\$ -98,910.52	\$4,000.00
Other Expenses		
5670 CAPITAL PROJECTS Expenses		
5260 Water Treatment Shed Exp -CSAA	0.00	
5640 Totem Project Expenses		2,000.00
Total 5670 CAPITAL PROJECTS Expenses	0.00	2,000.00
Total Other Expenses	\$0.00	\$2,000.00
NET OTHER INCOME	\$ -98,910.52	\$2,000.00
NET INCOME	\$24,907.07	\$21,370.00

Cowichan Station Area Association

Budget Overview: Budget_FY26_P&L - FY26 P&L

All Dates

	TOTAL
Income	
4000 Revenue CSAA	
4050 Revenue CSAA Activities	
4100 Community Events Income	500.00
4105 Easter event	2,500.00
4109 Homesteading fair	500.00
4110 Fleece & Fibre	3,500.00
4120 Holiday Market	2,500.00
Total 4100 Community Events Income	9,500.00
4300 HUB Programs Income	
4301 Disc Golf	1,000.00
4305 HUB Cafe-Fridays	29,000.00
4306 Cafe Rev-Hub Events	1,500.00
4310 Zumba income	3,400.00
4325 Film Club concession (gst)	4,000.00
4326 Film Club non-gst memberships/guests	3,000.00
4327 Cowichan Valley 2205 Doc Film Festival	2,500.00
4330 Somatics income	1,800.00
4657 Hub Cafe- Donations	1,900.00
4658 Hub Cafe Tips	500.00
Total 4300 HUB Programs Income	48,600.00
4400 Memberships	1,875.00
4450 Donations- General	10,000.00
Total 4050 Revenue CSAA Activities	69,975.00
4600 Revenue Hub Facilities	
4610 Operating Grants	
4340 Gaming Grant	5,000.00
4620 Grants / Contributions CVRD	39,000.00
Water Treatment Shed (income)-CSAA	12,500.00
Total 4610 Operating Grants	56,500.00
4650 Rentals Income	
4475 Services and Equipment	5,000.00
4655 Cafe	1,000.00
4660 Co-op Community Room (Upstairs West)	12,000.00
4665 Gymnasium/Theatre	37,000.00
4670 Heritage Room (Upstairs East)	17,000.00
Total 4650 Rentals Income	72,000.00
4700 Sub Lease Income Summary	
4701 Noorunissa Sub Lease Income	62,000.00
4707 annex triple-net	15,000.00
4720 Clay Studio	15,000.00
4725 Cowichan Community Workshop	2,600.00
Total 4700 Sub Lease Income Summary	94,600.00
Total 4600 Revenue Hub Facilities	223,100.00
4800 Interest	200.00
Total 4000 Revenue CSAA	293,275.00
4900 Revenue - The Heart	

Cowichan Station Area Association

Budget Overview: Budget_FY26_P&L - FY26 P&L

All Dates

	TOTAL
4901 Grants, The Heart	1,500.00
4910 Donations, The Heart	500.00
Total 4900 Revenue - The Heart	2,000.00
4916 St. Andrews Cemetery Services	2,880.00
Total Income	\$298,155.00
GROSS PROFIT	\$298,155.00
Expenses	
5000 CSAA Expenses Summary	
5051 CSAA Supplies and Materials Exp	
5200 Community Events CSAA Expenses	
5201 AGM event expenses	500.00
5205 Easter event expenses	500.00
5210 Homesteading fair expenses	250.00
5215 Fleece & Fibre expenses	450.00
5225 Holiday Market expenses	300.00
Total 5200 Community Events CSAA Expenses	2,000.00
5300 CSAA Activities Expenses	
5310 Hub Programs	
5314 Disc golf expenses	1,000.00
5315 HUB Cafe Expenses	16,000.00
5320 Zumba expenses	3,400.00
5325 Film Club Expenses	3,200.00
5335 Somatics expenses	1,800.00
5340 Library expenses	100.00
Total 5310 Hub Programs	25,500.00
Total 5300 CSAA Activities Expenses	25,500.00
Total 5051 CSAA Supplies and Materials Exp	27,500.00
5600 Payroll Expenses	
5630 Wages	70,000.00
5631 Employee Benefits	2,000.00
5636 Taxes	5,000.00
5645 Work Safe BC	2,000.00
5651 Subcontractors	14,000.00
5652 Hub Cafe Wages	14,000.00
Total 5600 Payroll Expenses	107,000.00
Total 5000 CSAA Expenses Summary	134,500.00
5105 Advertising & Newsletter	800.00
5410 Accounting & Legal	11,500.00
5420 Business Fees & Licenses	600.00
5455 Office Expense	
5400 Expenses HUB Other	
5440 Insurance	
5441 Directors Liability	800.00
5443 Insurance Glass	160.00
5445 Volunteer Accident	400.00
Total 5440 Insurance	1,360.00

Cowichan Station Area Association

Budget Overview: Budget_FY26_P&L - FY26 P&L

All Dates

	TOTAL
5450 Office Supplies	4,000.00
Total 5400 Expenses HUB Other	5,360.00
5425 Computers & Tech Support	3,000.00
5430 Interest & Bank Charges	
5431 Bank charges	350.00
5432 Credit Card Fees	60.00
5436 Square Fees	900.00
Total 5430 Interest & Bank Charges	1,310.00
55105 Volunteer Work Parties / Recog	300.00
Total 5455 Office Expense	9,970.00
5485 Occupancy Cost	
5442 Insurance Building	30,000.00
5460 Repair & Maintenance	15,000.00
5461 Exterior /Fields Maintenance	3,500.00
5462 Garbage - maintenance	2,500.00
5464 Plumbing/septic	10,000.00
5470 Interior Supplies & Maintenance	2,500.00
Total 5460 Repair & Maintenance	33,500.00
5465 security	1,500.00
5466 Water	1,500.00
5480 Cleaning	
5481 Cleaning Services	12,000.00
5482 Supplies	1,500.00
Total 5480 Cleaning	13,500.00
5490 HUB Utilities	
5293 Hydro	14,500.00
Total 5490 HUB Utilities	14,500.00
Total 5485 Occupancy Cost	94,500.00
5492 Telephone & Cable	2,800.00
5699 Training and Education	300.00
5446 Meals Staff	200.00
Total 5699 Training and Education	500.00
5900 General Expenses, The Heart	
5905 Bank Charges, The Heart	100.00
5910 Capital Project Expenses-The Hear	16,000.00
5920 Facilities Expenses,The Heart	
5921 Utilities - Hydro,The Heart	700.00
5923 Utilities - Water,The Heart	1,500.00
5924 Septic,The Heart	500.00
5925 Inspection of Buildings,The Heart	1,500.00
Total 5920 Facilities Expenses,The Heart	4,200.00
5930 Fees and Licences,The Heart	220.00
5935 Garbage,The Heart	345.00
5940 Insurance,The Heart	1,450.00
5945 Maintenance,The Heart	250.00
Total 5900 General Expenses, The Heart	22,565.00

Cowichan Station Area Association

Budget Overview: Budget_FY26_P&L - FY26 P&L

All Dates

	TOTAL
6000 St. Andrews Cemetery Expenses	
6001 St. Andrews Cemetery Groundskeeping	1,000.00
6002 St. Andrews Cemetery Mileage	50.00
Total 6000 St. Andrews Cemetery Expenses	1,050.00
Total Expenses	\$278,785.00
NET OPERATING INCOME	\$19,370.00
Other Income	
Koksilah Grant Summary	
5646 Koksilah Watershed Income	2,000.00
Total Koksilah Grant Summary	2,000.00
Totem Project Summary	
5635 Totem Project Donations	2,000.00
Total Totem Project Summary	2,000.00
Total Other Income	\$4,000.00
Other Expenses	
5670 CAPITAL PROJECTS Expenses	
5640 Totem Project Expenses	2,000.00
Total 5670 CAPITAL PROJECTS Expenses	2,000.00
Total Other Expenses	\$2,000.00
NET OTHER INCOME	\$2,000.00
NET INCOME	\$21,370.00