

**COWICHAN LAKE AND DISTRICT SENIORS ASSOCIATION**  
**P. O. BOX 1291 55 CORONATION STREET**  
**LAKE COWICHAN B.C.**  
**V0R 2G0**

TELEPHONE 250-749-6121

AUGUST 25, 2025

Tracy Bowen, CPA, CGA  
Chief Financial Officer

Mayor Tim McGonigle  
Town of Lake Cowichan

Director Ian Morrison  
Area " F " Cowichan South/Skutz Falls

Director Karen Deck  
Area " I " Youbou/Meade Creek

Re: Fiscal year 2025, Grant-in-Aid to the Cowichan Lake and District Seniors Association

Thank you for the grant for the year 2025 received from the C.V.R.D. ( funded by The Town of Lake Cowichan, Area "F" and Area "I" By-Law 1300 amended to By-Law 3013 ). It was definitely appreciated by all the seniors who benefit from the grant.

Please find attached a financial statement for the year 2024 along with a copy of the budget for the period January 1, 2025 to December 31, 2025 as per your request.

As result of the original negotiations, the Town of Lake Cowichan agreed to supply one third of the budget submitted while the regional district ( through by-law 1300 amended to by-law 3013 ) agreed to provide two thirds, one third from Area "I" Youbou/Meade Creek and one third from area "F" Cowichan Lake South.

As we are sure you aware prices continue to rise and we struggle to provide low cost meals for the seniors due to escalating costs for groceries. Also on occasion we have provided a cooling station not only for seniors but for other residents who may be struggling when high temperatures are with us for a significant time period.

We would like to thank the Regional Districts "F" and "I" and the Town of Lake Cowichan residents for their on going support of the Cowichan Lake and District Seniors Centre with their on going commitment to fund the centre.

The funds from the grant-in-aid are used to help with the on going costs of maintaining the centre through assisting with the maintenance of the building, assist with providing low cost meals for seniors, assist with the cost of hydro which is one of our largest fixed costs and a cooling station when needed, and maintaining the cleanliness of the centre.

Yours Respectfully,



Cheryl Morgan, President  
Cowichan Lake and District Seniors Association



## Recent Cowichan Lake District Seniors Association 2018

## Profit &amp; Loss

2025-08-22

Accrual Basis

January through December 2024

|                                 | Jan - Dec 24 |
|---------------------------------|--------------|
| Ordinary Income/Expense         |              |
| Income                          |              |
| 4200 Kitchen Sales              | 41,365.10    |
| 4250 Rentals                    | 2,042.50     |
| 4260 Bridge                     | 525.00       |
| 4270 Choir                      | 370.00       |
| 4271 Events                     |              |
| Banquets                        | 1,866.50     |
| Total 4271 Events               | 1,866.50     |
| 4271 Events Craft sale table re | 275.00       |
| 4274 Copies                     | 7.50         |
| 4293 Bingo Supplies             | 335.07       |
| Admin vol. meals                | 506.50       |
| admin. vol. meals               | 205.50       |
| bingo dabbers income            | 1,271.15     |
| Donations                       |              |
| 4262 Till Tapes                 | 3,969.62     |
| 4265 Donations                  | 248.80       |
| 4266 Donations-Crafts           | 100.00       |
| Donations - Other               | 1,075.00     |
| Total Donations                 | 5,393.42     |
| Gas                             |              |
| 4215 Office                     | 655.67       |
| 4275 Telephone                  | 794.51       |
| 4280 Hostess Meals              | 1,531.00     |
| 4285 Bingo Vol. Meals           | 1,005.00     |
| 4286 Bingo Hall Rental          | 3,225.00     |
| GAS- Kitchen Coupons            | 73.00        |
| Total Gas                       | 7,284.18     |
| Gas admin. meals                | 36.50        |
| gas band vol meals              | 59.00        |
| gas membership dues             | 20.00        |
| Grants                          |              |
| 4290 New Horizons Grant         | 24,894.00    |
| 4295 CVRD                       | 17,177.00    |
| Total Grants                    | 42,071.00    |
| Pool and Snooker                | 86.25        |
| Town of Lake Cowichan Utilities | 663.48       |
| Transfer in from other accounts | 4,670.95     |
| Total Income                    | 109,054.60   |
| Gross Profit                    | 109,054.60   |
| Expense                         |              |
| bingo paper                     | -182.64      |
| Duncan Dabbers                  |              |
| 5121 Kitchen Expense            | 45.37        |
| Total Duncan Dabbers            | 45.37        |
| Events                          |              |
| 5110 Programs                   | 67.72        |
| 5120 Banquets                   | 3,648.69     |
| Total Events                    | 3,716.41     |
| Events Expense                  | 196.28       |
| Hall Rental Expense             | -40.00       |

## Recent Cowichan Lake District Seniors Association 2018

## Profit &amp; Loss

January through December 2024

2025-08-22

Accrual Basis

|                                     | Jan - Dec 24 |
|-------------------------------------|--------------|
| <b>Insurance</b>                    |              |
| 4220 Liability,D and O.             | 284.00       |
| 4221 Office Package                 | 818.00       |
| <b>Total Insurance</b>              | 1,102.00     |
| <b>Kitchen</b>                      |              |
| 5020 Groceries                      | 18,848.39    |
| 5025 Coffee                         | 3,094.47     |
| 5032 Coffee Supplies                | 28.11        |
| 5034 Kitchen Supplies               | 771.80       |
| 5036-Kit Equip                      | 6,832.91     |
| 5037 Kitchen Maint.                 | 919.40       |
| 5038-Pies                           | 602.00       |
| Co-op Gas Coupons                   | 1,300.00     |
| Volunteers Expense                  | 7,357.16     |
| Kitchen - Other                     | 100.00       |
| <b>Total Kitchen</b>                | 39,854.24    |
| kitchen Tips Expense                | 400.00       |
| Maintenance New Horizons            | 25,463.29    |
| <b>Office</b>                       |              |
| 5044 Printer Toner                  | 1,729.89     |
| 5055 Postage, Mailing Service       | 126.05       |
| 5060 Supplies                       | 1,162.84     |
| 5065 Communications                 | 762.89       |
| 5246 Office Equip. Service          | -1,891.98    |
| 5247 Finance charges                | 2.50         |
| Office Admin Exp                    | -1,005.87    |
| Office - Other                      | -50.00       |
| <b>Total Office</b>                 | 836.32       |
| <b>Operations</b>                   |              |
| 5073 Alarm Monitoring               | 264.60       |
| 5075 Town Utilities                 | 663.47       |
| 5080 Hydro                          | 2,689.50     |
| 5083 Cleaning Supplies              | 1,680.98     |
| 5085 Plumbing                       | 488.50       |
| <b>Building Maintenance</b>         |              |
| Building Materials                  | 81.21        |
| Parking Lot/Grounds Maintenance     | 176.68       |
| Building Maintenance - Other        | -6,889.23    |
| <b>Total Building Maintenance</b>   | -6,631.34    |
| <b>Maintenance</b>                  |              |
| 5070 Heating/Cooling System         | 451.50       |
| 5071-Appliance Repair               | 1,906.53     |
| 5072 Painting                       | 3,262.58     |
| 5076 Maintenance Miscellaneous      | 13,949.79    |
| Electrical                          | 1,015.66     |
| Garbage Removal                     | 7.00         |
| <b>Total Maintenance</b>            | 20,593.06    |
| <b>Security</b>                     | -264.60      |
| <b>Total Operations</b>             | 19,484.17    |
| <b>Organizations Expenses</b>       |              |
| 5125 Bylaws/Constitution            | 50.00        |
| 5130 SocietiesRegistration Fees     | 141.47       |
| Organizations Expenses - Other      | 95.00        |
| <b>Total Organizations Expenses</b> | 286.47       |

## Recent Cowichan Lake District Seniors Association 2018

## Profit &amp; Loss

January through December 2024

2025-08-22

Accrual Basis

|                             | <u>Jan - Dec 24</u>     |
|-----------------------------|-------------------------|
| <b>Other Expenses</b>       |                         |
| 5165 Bingo Dabbers          | 739.89                  |
| Donations                   | 100.00                  |
| Other Expenses - Other      | <u>2,431.69</u>         |
| <b>Total Other Expenses</b> | <u>3,271.58</u>         |
| <b>Total Expense</b>        | <u>94,433.49</u>        |
| <b>Net Ordinary Income</b>  | 14,621.11               |
| <b>Other Income/Expense</b> |                         |
| Other Income                |                         |
| 4200 Bank Interest          | 17.34                   |
| Kitchen Tips Collected      | <u>1,807.35</u>         |
| <b>Total Other Income</b>   | <u>1,824.69</u>         |
| <b>Net Other Income</b>     | <u>1,824.69</u>         |
| <b>Net Income</b>           | <u><u>16,445.80</u></u> |



assoc.budget.cvrld.2026

COWICHAN LAKE DISTRICT SENIORS ASSOCIATION  
**BUDGET FOR THE YEAR 2026**

**INCOME:**

|                            |             |
|----------------------------|-------------|
| KITCHEN SALES              | \$43,750.00 |
| HALL RENTALS               | \$1,650.00  |
| GARAGE SALE                | \$550.00    |
| DONATIONS                  | \$250.00    |
| BINGO - NET OF CASH PRIZES | \$19,450.00 |

*GOLDEN AGERS SOCIETY:*

|                               |            |
|-------------------------------|------------|
| ONE HALF OFFICE SUPPLIES      | \$450.00   |
| TELEPHONE                     | \$1,900.00 |
| HOSTESS/BINGO VOLUNTEER MEALS | \$3,850.00 |
| 1/2 TOWN UTILITIES            | \$750.00   |
| BINGO HALL RENTAL             | \$4,250.00 |

*GRANTS:*

|                          |             |
|--------------------------|-------------|
| NEW HORIZONS FOR SENIORS | \$21,150.00 |
| CVRD                     | \$17,100.00 |

**TOTAL ESTIMATED INCOME** **\$115,100.00**

**EXPENSES:**

*KITCHEN*

|  |             |
|--|-------------|
| GROCERIES                                      | \$34,450.00 |
| VOLUNTEER MEALS EXPENSE                        | \$7,300.00  |
| COFFEE SUPPLIES                                | \$4,575.00  |
| COOLING STATION EXPENSES ( 20 DAYS \$100/DAY ) | \$2,000.00  |

*BINGO*

|                          |            |
|--------------------------|------------|
| BINGO PRIZES - PURCHASED | \$475.00   |
| BINGO HONOURARIUMS       | \$1,100.00 |
| BINGO PAPER              | \$3,300.00 |

*OFFICE:*

|  |            |
|--|------------|
| PRINTER SUPPLIES ( TONER, PAPER )      | \$1,650.00 |
| COMMUNICATIONS ( TELEPHONE, INTERNET ) | \$2,850.00 |
| MISC. OFFICE SUPPLIES                  | \$650.00   |
| ALARM MONITORING                       | \$1,400.00 |

*INSURANCE*

|                                  |          |
|----------------------------------|----------|
| OFFICERS AND DIRECTORS INSURANCE | \$900.00 |
| LIABILITY INSURANCE              | \$820.00 |

|   |             |
|---|-------------|
| TOWN UTILITIES ( WATER, SEWER, GARBAGE) | \$1,575.00  |
| HYDRO                                   | \$14,500.00 |
| CLEANING SUPPLIES                       | \$1,200.00  |
| NEW HORIZONS - NEW KITCHEN CUPBOARDS    | \$21,150.00 |
| JANITORIAL CONTRACT SERVICES            | \$7,150.00  |
| BUILDING MAINTENANCE                    | \$1,200.00  |
| HEATING COOLING MAINTENANCE             | \$1,350.00  |

**TOTAL EXPENSES** **\$109,595.00**

**NET INCOME ( LOSS )** **\$5,505.00**



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August 25, 2025

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Director Karen Deck  
Area "I" Youbou/Meade Creek

**Re: Fiscal year 2026 Grant-in-Aid funding request for the Cowichan Lake and District Seniors Association**

Thank you for the grant for the year 2025 received from the C.V.R.D. ( funded by The Town of Lake Cowichan, Area "F", and Area "I" ). It was definitely appreciated by all the seniors who benefit from the grant.

As result of the original negotiations, the Town of Lake Cowichan agreed to supply one third of the grant-in-aid request while the regional districts area "F" Cowichan Lake South and area "I" Youbou Meade Creek agreed to supply one third each through by-law 1300 amended to by-law 3013.

Does the grant-in-aid by-law 1300 amended to by-law 3013 make this request a line item on the CVRD budget and thus remove the yearly request for the grant? We will gladly provide a yearly fiscal financial statement showing what the funds are spent on.

As we are sure you are aware prices continue to rise and we struggle to provide low cost meals for the seniors due to escalating costs for groceries. Also on occasion we now provide a cooling station not only for seniors but other residents who may be struggling when high temperatures are with us for a significant time period.

We would like to thank the Regional Districts "F" and "I" and the Town of Lake Cowichan residents for their on going support of the Cowichan Lake and District Seniors Centre with their on going commitment to fund the centre.

The funds from the grant-in-aid are used to help with the on going costs of maintaining the centre through assisting with the maintenance of the building, assist with providing low cost meals for our seniors, assisting with the cost of hydro which is one of our largest fixed costs and maintaining the cleanliness of the centre, also the Seniors Centre has been providing a cooling station during extended weather heat events.

Yours Respectfully,



Cheryl Morgan, President  
Cowichan Lake and District Seniors Association



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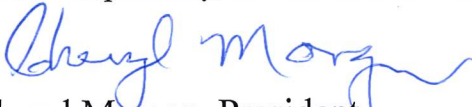
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Area " I " Youbou/Meade Creek

**As per the request what the funds are used for this current fiscal period of 2025**

The funds from the grant-in-aid received this year are used to continues to fund the on going costs of maintaining the centre through assisting with the maintenance of the building, assist with providing low cost meals for seniors, assisting with the cost of hydro which is one of our largest fixed costs and we now provide a cooling station when extreme temperatures persist for a period of time, and maintaining the cleanliness of the centre.

Yours Respectfully,



Cheryl Morgan, President  
Cowichan Lake and District Seniors Association

