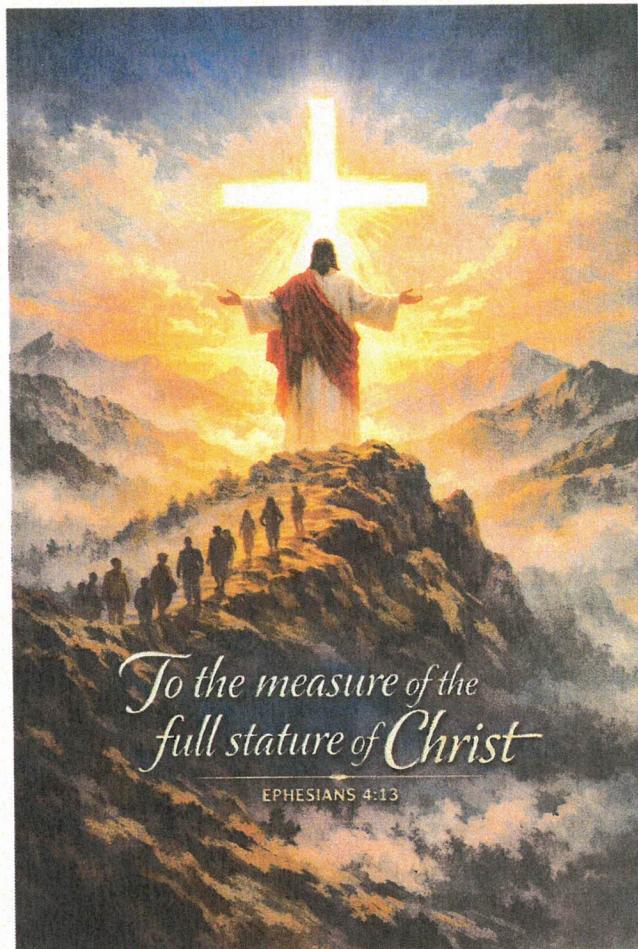


LIVING WATERS ANGLICAN FELLOWSHIP KINGSTON  
ANNUAL VESTRY MEETING

SUNDAY, February 22, 2026



RECTOR & LEAD PASTOR'S REPORT  
WARDENS' REPORT

ANNUAL VESTRY MINUTES 2025

FINANCIAL EXAMINATION REPORT  
FINANCIAL STATEMENTS 2025  
MISSIONS COMMITTEE REPORT 2025  
GENERAL/OPERATING FUND BUDGET 2026

## Rector & Lead Pastor's Report to Vestry 2026

**“...until all of us come to the unity of the faith and of the knowledge of the Son of God, to maturity, to the measure of the full stature of Christ. We must no longer be children, tossed to and fro and blown about by every wind of doctrine, by people's trickery, by their craftiness in deceitful scheming. But speaking the truth in love, we must grow up in every way into him who is the head, into Christ, from whom the whole body, joined and knit together by every ligament with which it is equipped, as each part is working properly, promotes the body's growth in building itself up in love.”**

**(Ephesians 4:13-16)**

As we gather for our Annual Vestry Meeting to reflect on the year that has passed and look to the months ahead, we do so with a clear and hopeful vision: to be a church that is not only active, welcoming, and faithful in worship, but one that is deeply committed to Christian discipleship and spiritual growth. My desire isn't merely that people would come to church, but that together we would grow into Christ. Not merely that we would believe in Jesus, but that we would become more like Him. The Apostle Paul captures this vision perfectly in the above passage from Ephesians Chapter 4. He tells us that God's purpose for the church is that **“we all reach unity in the faith and in the knowledge of the Son of God and become mature, attaining to the whole measure of the fullness of Christ.”** This is a breathtaking goal! God isn't content with shallow faith or partial transformation. He desires nothing less than that His people would grow into the likeness of His Son. Discipleship, then, isn't an optional add-on to Christian life, it is the Christian life. It's the lifelong process by which the Holy Spirit shapes us into the character, heart, and mission of Jesus Christ. It's slow, steady, and deeply transformative. It's not about perfection, but direction. It's not about arrival, but growth. It's the quiet, daily decision to follow Christ more fully today than we did yesterday.

### **The Goal: The Fullness of Christ**

Paul's words are both inspiring and humbling: **“...attaining to the whole measure of the fullness of Christ.”** Notice Paul doesn't say we'll achieve the fullness of Christ by our own effort. Rather, we're growing toward it, being shaped by God's grace through the work of the Spirit in the life of the church. Christian maturity isn't about becoming impressive Christians. It's about becoming Christlike people. It's about humility, love, faithfulness, obedience, patience, courage, forgiveness, and sacrificial love. It's about having our thoughts shaped by His truth, our hearts aligned with His compassion, and our lives surrendered to His will. In a culture that prizes instant results and visible success, this vision feels counter-cultural. We like things that are quick, measurable, and exciting; however, spiritual growth rarely works that way. Most of the time it looks like ordinary faithfulness: prayer when no one sees, obedience when it is inconvenient, love when it is costly, and perseverance when the road is long. This is why discipleship is the long obedience in the same direction. It's the steady walking with Christ over a lifetime. It isn't flashy, but it is faithful. It doesn't build hype, it builds saints. And saints build churches that last.

### **The Danger of Remaining Children**

Paul continues with a warning: **“Then we will no longer be infants, tossed back and forth by the waves, and blown here and there by every wind of teaching.”** Spiritual immaturity leaves us vulnerable. Without growth, we become spiritually unstable, easily confused, easily discouraged, and easily misled. A shallow faith may survive when life is calm, but it struggles when storms come. When suffering arrives, when doubts arise, when cultural pressures increase, or when false teaching presents itself, an immature faith can be shaken. Discipleship anchors us. It deepens our roots so that when the winds blow, we remain standing. Maturity in Christ doesn't mean we'll never struggle. It means we know where to turn when we

do. It means we're grounded in truth, anchored in Christ, and supported by the body of believers. It means we've learned to trust God not only when life is joyful, but when it's painful and confusing as well. The church isn't meant to be a nursery where believers stay spiritual infants forever. It's meant to be a place of formation, where Christians are nurtured, trained, challenged, and encouraged toward maturity. We begin as children in faith, but we're called to grow into spiritual adulthood.

### **Growth Happens in the Body**

One of the most beautiful truths in Ephesians 4 is that discipleship isn't meant to happen alone. Paul repeatedly emphasizes that growth takes place in the body of Christ. God has given different gifts, different callings, and different roles so that "...the whole body, joined and held together by every supporting ligament, grows and builds itself up in love." Discipleship is deeply personal, but it's never private. We grow best when we grow together. Worship, small groups, mentoring relationships, service, prayer, and fellowship are all part of how God shapes us. Through one another, God teaches us patience, humility, grace, and love. We need one another. We need encouragement when we're weary, correction when we drift, prayer when we struggle, and celebration when we grow. The Christian life was never designed to be lived in isolation. The church isn't simply a place we attend, it's a family in which we're formed. Spiritual maturity flourishes in community. When we walk together, we reflect together the fullness of Christ more clearly than any one of us could alone.

### **Truth and Love Held Together**

Paul writes that we're to grow as we are "speaking the truth in love." This short phrase holds profound wisdom. Truth without love becomes harsh and damaging. Love without truth becomes shallow and misleading. Christian maturity holds the two together. Discipleship involves learning God's truth deeply, and allowing Scripture to shape our beliefs, values, and decisions. However, it also involves embodying that truth with compassion, patience, and humility. Mature Christians are not just knowledgeable, they're loving. They're not just correct, they're Christlike. In a world that often pits truth and love against one another, the church is called to demonstrate both. We're called to be a people rooted in God's Word and radiant with God's grace. Discipleship teaches us how to speak truth courageously while loving generously. It teaches us how to hold conviction without arrogance and compassion without compromise.

### **Every Part Doing Its Work**

Paul reminds us that the body grows "as each part does its work." Discipleship isn't something done only by pastors or leaders. It's the calling of every believer, and each of us has a role to play in the spiritual growth of the church. Some disciple through teaching. Some through encouragement. Some through prayer. Some through hospitality. Some through service. Some through quiet faithfulness. When every believer offers what God has entrusted to them, the whole body is strengthened. This means discipleship is not only something we receive, it's something we give. As we grow, we become instruments of growth for others. As we mature, we help others mature. Discipleship multiplies itself through faithful lives invested in faithful relationships.

### **A Vision for Our Church**

As we focus on discipleship and spiritual growth, we're choosing a path that isn't always glamorous but is deeply biblical and eternally significant. We're choosing formation over frenzy, depth over display, and faithfulness over flash. This vision invites each of us to ask honest questions:

**Am I growing in Christ?**

**Am I becoming more loving, more patient, more humble, more obedient?**

**Am I allowing God's Word and Spirit to shape my life?**

**Am I helping others grow through encouragement, prayer, and example?**

Discipleship isn't about comparison. It's about commitment. It's about saying, "Lord, wherever I am today, lead me deeper tomorrow." It's about trusting that God, who began a good work in us, will carry it to completion.

### **Hopeful Confidence in God's Work**

The beauty of this calling is that it rests not on our strength, but on God's faithfulness. Christ Himself is the head of the church. He's the source of our growth. He's committed to shaping His people. We walk in hope because discipleship isn't something we achieve alone, it's something God accomplishes in us through grace. Every step forward, every act of obedience, every moment of growth is a testimony to His work in our lives.

### **A Word of Thanks**

I am very grateful for all those who have offered their gifts, talents, and abilities in and through Living Waters this past year. I am thankful for the dedicated work of our Parish Council: Barbara Almonor, Glenda Courtice, M.J. Dove, and Barb Lutz; and our Executive: Yolande Chan, Kathleen Young, Alex Keith, and Ross Underhill. It's also a privilege to work alongside our Parish Deacon, Simon Teague, and our Honorary Assistants: Fr. Larry Winslow and the Rev. David Donevan. I am also thankful for the countless people who help with Sunday morning worship and Kidz Church week after week—you know who you are!—and for Life Group leaders, our Missions Committee, and all those who have given their time and talents to the work and ministry of Living Waters.

I would also like to thank the members of the congregation and our other supporters for their faithful stewardship and generous giving to the work of God in and through Living Waters these past 12 months. Because of your tithes and offerings we were more than able to meet our ministry and financial obligations for 2025, and finished the year with an unplanned surplus! In addition, we were also able to give 10% of our 2025 Operating Budget to our mission partners through the work of our Missions Committee and 10% to the work and ministry of our Diocese. Praise God!

It has been a real gift for me to live out my ministry among so many faithful and committed people and to share in the work of the Kingdom with you this past year. As we move forward in 2026, may we be a church that embraces the sacred calling of discipleship. May we become a people rooted in Christ, growing in grace, and maturing in love. And may our lives quietly proclaim that discipleship is worth the effort, because Christ is worth everything.

Respectfully Submitted,

The Rev. Canon Christopher R. Doering  
Rector & Lead Pastor

## Warden's Report to Vestry 2026

**“Not to us, O Lord, not to us, but to your name give glory, for the sake of your steadfast love and your faithfulness.”**

— Psalm 115:1

As we reflect on the life of Living Waters Anglican Fellowship during the 2025 calendar year, it is fitting that our tenth anniversary theme has been drawn from Psalm 115:1: “To God be the glory.” This verse has grounded our year in gratitude and humility, reminding us that all that we are and all that we do flows from God’s faithfulness rather than our own strength.

Throughout 2025, Sunday worship attendance has remained consistent, and we continue to be deeply encouraged by the presence of many young families in our congregation. Their energy, questions, laughter, and participation bring a sense of life and hope that enriches our worship and fellowship. As we marked ten years as a parish community, we were blessed to have our Diocesan Bishop Dan Gifford join us for worship and a celebratory dinner in September. We celebrated with thanksgiving for God’s sustaining grace and with confidence that He continues to be at work among us.

Living Waters has also continued to express its faith through generosity and outward-looking mission. This year, we devoted ten percent of our budget to missions and outreach, supporting individuals and organizations locally, nationally, and internationally. In particular, our participation in the Bread of Life ministry in partnership with the Salvation Army has provided a meaningful and practical way to serve our wider community. This ministry has been a tangible expression of our desire to share God’s love beyond our Sunday worship, and it reflects our commitment to glorifying God through service.

Prayer remains at the heart of our parish life. There is a strong and enduring desire for prayer within our community, and we are blessed by the presence of faithful prayer warriors who consistently uphold our parish, our leaders, and one another in prayer. This quiet and often unseen ministry continues to be one of the great strengths of Living Waters.

We are grateful for the leadership and ministry of those who have served our parish so faithfully this year. We give thanks for our Rector, the Rev. Canon Chris Doering, for his pastoral care, teaching, and steady leadership; for our Deacon, Simon Teague, for his faithful service and his presence even during his current leave; and for our Honorary Assistants, Fr. Larry Winslow and Rev. David Donevan, whose support continues to be a blessing to the parish. We also give special thanks for the ministry of Carole Doghor, our Children’s Ministry Coordinator, whose time with us concluded at the end of 2025 when she returned to Nigeria. We are thankful for her contributions and pray God’s blessing upon her as she begins a new chapter.

We continue to be grateful to the Seniors Centre for renting us space that meets our current needs. While we recognize the benefit it would be to have access to a dedicated space during the week, the generosity of parishioners who open their homes for life groups and smaller outreach initiatives has enabled our community life to flourish beyond Sunday mornings. These acts of hospitality are another way in which God’s glory is made visible among us.

As in many parishes, volunteer support for Kids’ Church remains an ongoing challenge. This has been a pressure point throughout the year; however, we are hopeful that the newly developed, more clearly defined roles will help make these positions more accessible and sustainable. We look ahead with optimism to the leadership of Kyle Joudry, our new Children’s Ministry Coordinator, and pray that God will provide those

needed to serve in this important ministry.

As we move forward into 2026, our hope is that Living Waters will continue to deepen its commitment to supporting one another and strengthening community from within. We encourage our parish family to make intentional efforts to welcome newcomers during coffee time, develop new relationships across the congregation, and pray for one another with care and purpose. These simple but faithful practices are powerful ways of living out our call as the body of Christ.

As we celebrate ten years of ministry, we do so with grateful hearts, confident that God has been faithful in the past and trusting that He will continue to lead us in the years to come. Truly, not to us, but to God be the glory.

Respectfully submitted,

Kathleen Young  
People's Warden  
Yolande Chan  
Rector's Warden

MINUTES OF THE ANNUAL VESTRY MEETING  
LIVING WATERS ANGLICAN FELLOWSHIP KINGSTON

Held at 56 Francis Street, Kingston, Ontario on Sunday, February 23, 2025

**Present:** See the Vestry Register.

**Regrets:** Non-noted.

**Welcome & Opening Devotions**

**The Rector**

1 Corinthians 3:1-23 - No foundation other than the one already made in Christ.

**Report of the Vestry Clerk**

**Alex Keith**

As of today, Sunday, February 23, 2025, membership at Living Waters Anglican Fellowship Kingston is as follows:

59 Households

101 Souls

57 Voting Members

\*\*\*

25 Members present at Vestry

25 Voting members present at Vestry

By-Law #1. Article XV: Quorum to Govern at Vestry Meetings reads; "A quorum at any Vestry Meeting shall be twenty (20) percent of members. If a quorum is present at the opening of a Vestry meeting, the members present may proceed with the business of the meeting even if a quorum is not present throughout the meeting."

We require 20% of voting members (10 voting members) for quorum, and we have 46% of voting members present today.

"In accordance with by-law #1 Article XV I am happy to report that we do have a quorum of voting members present."

**Approval of the Agenda**

**The Rector**

Mover: MJ Dove

Seconder: Shirley Underhill

BE IT RESOLVED THAT the Agenda for the 2025 Annual Vestry Meeting of *Living Waters Anglican Fellowship Kingston* be approved.

**CARRIED**

**Minutes of the 2024 Annual Vestry Meeting**

Mover: Kathleen Young

Seconder: Pauline Bettney

BE IT RESOLVED THAT the Minutes of the Annual Vestry Meeting of *Living Waters Anglican Fellowship Kingston* held Sunday, March 2, 2024 be approved.

**CARRIED**

**Report of the Nominations Committee (3 resolutions)**

**The Rector**

Mover: Shirley Underhill

Seconder: Kathy Doering

BE IT RESOLVED THAT the 2025 Report of the Nominations Committee be received.

**Parishioner class elections (1 to elect)**

**CARRIED**

The Nominations Committee is submitting one name for election to Parish Council: Barbara Almonor.

**Call-out for any additional nominations from the floor. None.**

**Closing of Nominations for Parish Council Members**

Mover: Glenda Courtice

Seconder: Yolande Chan

**BE IT RESOLVED THAT** nominations for Parish Council be closed.

**CARRIED**

**Acclamation of Nominee for Parish Council Members**

Barbara Almonor nominated as new Parish Council member.

Mover: MJ Dove

Seconder: David Donevan

**BE IT RESOLVED THAT** the nominee for Parish Council Barbara Almonor be elected by acclamation for a three-year term.

**CARRIED**

**Tucker Carrington:** At the bottom, it says "elected office for 2 years", but we just elected someone for 3 years?

**Rector:** Executive members have 2 year appointments, or continuing until a successor is elected. By-law #1 says councilors are elected for 3 year term, but officers are elected for 2 years, officers are executive members, and councilors are Parish Council members.

**Financial Reports (3 resolutions)**

**Ross Underhill**

Ross Underhill presented to the meeting the financial statements of the Church for the financial year ending December 31, 2024. A copy of financial statements were available to each member in advance of the meeting.

Overview of Grace Fund spending and top-up to create current balance, given that Grace Fund spending has been minimal in prior years, thankful that we have been able to bless our congregation.

Encouragement for people to ask for support for one-time emergency expenses.

**Question:** David Donevan - Requested clarification that salary assistant in short form is parish deacon honorarium.

**Answer:** Rector - Correct

Financial Examination was done by Barbara Almonor and Ron Bettney. Barbara read the letter confirming the examiner's satisfaction with the 2024 financial statements.

**Question:** David Donevan - Clarification on final sentence of report.

**Answer:** Ross Underhill - Sentence exists as standard form.

**Resolution re: 2024 Financial statements and examination.**

Mover: Ross Underhill

Seconder: Judy Donevan

BE IT RESOLVED THAT the Financial Statements for *Living Waters Anglican Fellowship Kingston* for the year ended December 31, 2024, and the report of the Financial Examiners be received.

**CARRIED**

Kathy Doering prayed and gave thanks for God's faithfulness in our finances.

**Resolution to not appoint a Public Accountant to engage in a financial audit or review, but instead, engage in a financial examination by two members of the congregation appointed by Parish Council for 2025.**

Kathleen Young explained the extensive review of our legal obligations as a not-for-profit in Canada, and explained the legal opinion that as a non-soliciting organization, we can forgo an audit and opt to have our books internally reviewed by members of the congregation. This saves us about \$3,000.

Mover: Kathleen Young

Seconder: Glenda Courtice

BE IT RESOLVED THAT in lieu of appointing a Public Accountant to engage in a financial audit or review, Parish Council appoint two members of the congregation to examine the accuracy of the 2025 financial statements.

**CARRIED**

Councilors cannot participate in this review so we will need new member to conduct the review next year.

**2025 General/Operating Fund Budget**

**Ross Underhill**

Increasing mission budget up to 10% to bless the community in our 10th year.

**Question: David Donevan - automobile costs are low to run a vehicle for parish purposes. Nudge to ensure that the Rector is tracking his expenses to be reimbursed.**

**Answer: Rector - Noted.**

**Question: Barbara Almonor - Clarification on unidentifiable contributions.**

**Answer: Rector - Money put on collection plate without envelope or name.**

Mover: Ross Underhill

Seconder: MJ Dove

BE IT RESOLVED THAT the 2025 Budget for the General / Operating Fund for *Living Waters Anglican Fellowship Kingston* be received.

**CARRIED**

**Ministry Reports (1 resolution)**

Report on missions committee provided in vestry package. Ross Underhill provided a breakdown of giving and background of the organizations we support.

**Question: Kathleen Young – What is the local, international, and national organization percentile breakdown of our giving?**

**Answer: Rector and Ross Underhill – it's a relatively equal split three ways.**

Call-out for mission's committee members as present members have all retired

Carlos Vico, Shirley Underhill, Barbara Almonor expressed interest in participating. Rector will host meeting to onboard everyone.

Mover: Kathy Doering

Seconder: Judy Donovan

BE IT RESOLVED THAT the 2024 Ministry Reports for *Living Waters Anglican Fellowship Kingston* be received.

**CARRIED**

### **New Business**

#### **10<sup>th</sup> Anniversary**

A celebration planning committee will need to be formed. Planning for a special Sunday service in September with 3 things, event with Bishop Dan, event with Bishop Charlie, and a planned gift to our community, or perhaps the Senior's Centre.

Volunteers: Glenda Courtice, Shirley Underhill, Wayne Catel, Yolande Chan

### **Member's Comments**

**Shirley Underhill:** strike a committee to look at youth programs, and hold a meeting to hear from the parents about what is needed, and ensure the needs of the kids are being met. Parish Council discussion item in March.

**Yolande Chan:** Take a moment to give gratitude to God, and express thanks for the Rector and his family in their leadership and hard work.

### **Motion to Adjourn**

Mover: Barbara Almonor

Seconder: Jonah Doering

BE IT RESOLVED THAT the 2025 Annual Vestry Meeting of *Living Waters Anglican Fellowship Kingston* be adjourned at 1:04PM.

**CARRIED**

### **Closing Prayer**

**The Rector**



## LIVING WATERS ANGLICAN FELLOWSHIP

c/o 726 Chatsworth Place  
Kingston, ON K7P 2E2

613-453-9140

livingwaterskingston@gmail.com

### FINANCIAL STATEMENTS EXAMINATION REPORT

Sunday, February 8, 2026

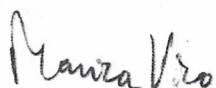
To the Members of Living Waters Anglican Fellowship Kingston,

The attached financial statements for Living Waters Anglican Fellowship Kingston have been prepared in accordance with the Canadian accounting standards for not-for-profit organizations as at December 31, 2025, and the statements of operations and fund balances, and cash flows for the fiscal year then ended from information provided by management, the treasurer and directors.

We have examined these statements and have verified, without audit or review, that they represent fairly the financial position and results of operation for the period then ended.

Readers are cautioned that these statements may not be appropriate for their purposes.

Respectfully submitted,



Monica Vico  
Financial Examiner

Kingston, ON



Ron Bettney  
Financial Examiner

**Living Waters Anglican Fellowship Kingston**  
**Financial Position at the end of 2025**

Living Waters has two accounts, both with TD, which have all our liquid assets, a current account and an investment account. The amounts in these accounts are shown in the table below. The bank balance is corrected to include outstanding debits from 2025, which includes things like our rent for the Senior Centre, our December Diocesan tithe and several uncashed cheques. It also needs to be credited for our December PAG some givings that weren't deposited until January and our 2026 insurance payment. After correction, the account balance for the end of 2025 is \$76,483.44. The balance in our investment account is as of Dec 31 is \$29,893.13, which represents a gain of \$4,647.89. This amount represents a 18% increase over last year.

**Liquid Assets**

Current Account	Bank Balance (Dec 31)	\$72,051.36
	Outstanding Debits (e.g. rent and uncashed cheques)	-\$7,424.84
	Outstanding Credits (PAG, givings, 2026 insurance)	\$11,456.92
	Total	\$76,483.44
Investment Account	Balance (Dec 31)	\$29,893.13
Total		\$105,976.57

In addition, we have a few pieces of equipment (including computers) that constitute our non-liquid assets. These cannot be easily turned into a set amount of cash, but are estimated to be worth approximately \$3,000.

Our liquid assets are divided into a number of funds, totaling \$35,457.53 as shown in the table below. The remaining \$70919.04 is in our operating fund. Of the funds below, all but one are internally restricted meaning that they were designated by Parish Council and it could re-assign them.

**Internal Funds**

Grace Starting	\$5,000.00
Funds In	\$975.00
Funds Out	-\$858.47
Grace Fund total	\$5,116.53
	\$5,116.53
Youth Event	\$364.00
Memorial	\$12,730.00
Building (Internal)	\$15,845.00
Building (External)	\$1,402.00
Building Total	\$17,247.00
<b>Total Funds</b>	<b>\$35,457.53</b>

	2025 Budget	Actual 2025
<b>Contributions</b>		
Pre-Authorized Giving	\$97,000.00	\$90,917.00
Tithes and Offerings regular	\$53,300.00	\$46,434.00
E-transfers	\$38,800.00	\$46,093.00
Lent/Easter	\$2,500.00	4135
Thanksgiving/Harvest	\$900.00	0
Advent/Christmas	\$1,500.00	2345
Unidentifiable	\$1,000.00	\$948.38
Contributions from Charities (Canada Helps)	\$0.00	\$9,871.90
<b>Total</b>	<b>\$195,000.00</b>	<b>\$200,744.28</b>
<b>Expenditures</b>		
<b>Worship</b>		
Music/Instruments	\$100.00	262.22
CCLI Music License	\$500.00	487
Altar & Seasonal Supplies	\$500.00	\$1,069.91
Sunday Worship Coverage	\$300.00	300
	<b>\$1,400.00</b>	<b>\$2,119.13</b>
<b>Ministry</b>		
Adult Education	\$500.00	116.45
Family Ministries	\$180.00	0
Children and Youth	\$180.00	\$615.15
Young Adults		\$100.00
Mission and Outreach	\$19,500.00	\$19,695.00
Fellowship	\$1,500.00	519.52
	<b>\$21,860.00</b>	<b>\$21,046.12</b>
<b>Personnel</b>		
<b>Lead Pastor</b>		
Salary & Housing	\$85,740.59	\$85,741.00
Benefits-Pension	\$8,574.06	\$8,574.01
Benefits - Employer CPP & EI	\$5,678.36	\$6,612.88
Benefits - Extended Health	\$6,756.07	\$6,890.80
Automobile	\$600.00	\$245.17
Conference/Book allowance	\$200.00	\$51.96
	<b>\$107,549.08</b>	<b>\$108,115.82</b>
<b>Other Personnel</b>		
Salary Clergy Assistant	\$8,200.00	\$6,293.55
Benefits - CPP & EI	\$462.67	\$389.91
Conference/Book allowance	\$400.00	\$400.00
Sunday School Co-ordinator	\$6,000.00	\$5,200.00
SS Teachers		
	<b>\$15,062.67</b>	<b>\$12,283.46</b>
<b>Total Personnel</b>	<b>\$122,611.75</b>	<b>\$120,399.28</b>

**Living Waters Anglican Fellowship Kingston ~ Financial Statements 2025**

<b>Facilities</b>		
Rent	\$17,000.00	\$17,496.54
Equipment/Minor Repairs	\$2,000.00	262.34
Insurance	\$1,565.92	1564.92
	<b>\$20,565.92</b>	<b>\$19,323.80</b>
<b>Diocese</b>		
Synod	\$3,000.00	2643.91
Clergy Retreat	\$1,400.00	1521.78
Diocesan Meetings Travel (non-synod)	\$300.00	0
Tithe	\$19,500.00	20169
	<b>\$24,200.00</b>	<b>\$24,334.69</b>
<b>Administration</b>		
Photocopier Toner	\$800.00	878.04
Postage & Delivery	\$150.00	0
Bank Charges	\$150.00	\$90.44
Office Supplies	\$240.00	32.87
Communications/Streamyard	\$1,500.00	\$2,013.46
Payroll & PAG Processing	\$675.00	\$821.75
Software Quicken, MS Office, Zoom	\$850.00	526.57
	<b>\$4,365.00</b>	<b>\$4,363.13</b>
<b>Total Expense</b>	<b>\$195,002.67</b>	<b>\$191,586.15</b>
<b>Total Revenue</b>	<b>\$195,000.00</b>	<b>\$200,744.28</b>
<b>Difference</b>		<b>\$9,158.13</b>
<b>Grace Fund In</b>		\$975.00
<b>Grace Fund Out</b>		\$858.47
<b>Flow through</b>		\$1,000.00

Living Waters Anglican Fellowship Kingston ~ Mission/Outreach Committee Disbursements 2025

<b>Mission Partner/Agency</b>	<b>Type</b>	<b>Total Donation</b>
On Mission - Pastor Stipends in Tanzania	International	1170
Anglican Relief & Development Fund Canada	International	600
Friends of Koura - Mali	International	1500
Thrive Ministries - St. Lawrence College	Local	2400
Mea Pregnancy Care Centre	Local	2300
Samaritan's Heart Ministries - Pastor Naseer David	International	1500
SIM - Denis & Sarah Pianarose in North Africa	International	1500
Mountainview Church - Philippines	International	1500
Ratanak - Cambodia (anti-trafficking)	International	1200
Madagascar Mission	International	675
Diocese of Mahajanga, Madagascar (Bishop Critch)	International	2100
Lionheart Inc.	Local	1850
Salvation Army - Kettle Campaign	Local	500
Salvation Army - Bread of Life Program	Local	0
Helping Hands Kingston	Local	0
St. Vincent de Paul	Local	500
Martha's Table (food Program)	Local	500
<b>Total Disbursement</b>		<b>19795</b>

	2025 Budget	Actual Year End	Proposed 2026
<b>Contributions</b>			
Pre-Authorized Giving	\$97,000.00	\$90,917.00	\$94,000.00
Tithes and Offerings regular	\$53,300.00	\$46,434.00	\$47,600.00
E-transfer	\$38,800.00	\$46,093.00	\$49,000.00
Lent/Easter	\$2,500.00	4135	\$2,500.00
Thanksgiving/Harvest	\$900.00		
Advent/Christmas	\$1,500.00	2345	\$1,600.00
Unidentifiable	\$1,000.00	\$948.38	\$1,000.00
Contributions from Charities (Canada Helps)	\$0.00	\$9,871.90	\$3,000.00
<b>Total</b>	<b>\$195,000.00</b>	<b>\$200,744.28</b>	<b>\$198,700.00</b>
<b>Expenditures</b>			
<b>Worship</b>			
Music/Instruments	\$100.00	262.22	\$250.00
CCLI Music License	\$500.00	487	\$500.00
Altar & Seasonal Supplies	\$500.00	\$1,069.91	\$1,000.00
Sunday Worship Coverage (clergy & music)	\$300.00	300	\$1,000.00
	<b>\$1,400.00</b>	<b>\$2,119.13</b>	<b>\$2,750.00</b>
<b>Ministry</b>			
Adult Education	\$500.00	116.45	\$300.00
Family Ministries	\$180.00		\$200.00
Children and Youth	\$180.00	\$615.15	\$1,000.00
Young Adults		\$100.00	
Mission and Outreach (10% of budget)	\$19,500.00	\$19,695.00	\$19,870.00
Fellowship	\$1,500.00	519.52	\$1,500.00
	<b>\$21,860.00</b>	<b>\$21,046.12</b>	<b>\$22,870.00</b>
<b>Personnel</b>			
<b>Lead Pastor</b>			
Salary & Housing	\$85,740.59	\$85,741.00	\$87,455.82
Benefits-Pension	\$8,574.06	\$8,574.01	\$8,750.00
Benefits - Employer CPP & EI	\$5,678.36	\$6,612.88	\$6,750.00
Benefits - Extended Health	\$6,756.07	\$6,890.80	\$7,030.00
Automobile	\$600.00	\$245.17	\$400.00
Conference/Book allowance	\$200.00	\$51.96	\$200.00
	<b>\$107,549.08</b>	<b>\$108,115.82</b>	<b>\$110,585.82</b>
<b>Other Personnel</b>			
Salary Clergy Assistant	\$8,200.00	\$6,293.55	\$4,100.00
Benefits - CPP & EI	\$462.67	\$389.91	\$200.00
Conference/Book allowance	\$400.00	\$400.00	\$200.00
Sunday School Co-ordinator	\$6,000.00	\$5,200.00	\$4,800.00
Sunday School Co-ord CPP&EI&Vac			\$394.48
SS Teachers			\$2,700.00
	<b>\$15,062.67</b>	<b>\$12,283.46</b>	<b>\$12,394.48</b>

**Living Waters Anglican Fellowship Kingston ~ Proposed General/ Operating Fund Budget 2026**

<b>Total Personnel</b>	<b>\$122,611.75</b>	<b>\$120,399.28</b>	<b>\$122,980.30</b>
<b>Facilities</b>			
Rent	\$17,000.00	\$17,496.54	\$18,500.00
Equipment/Minor Repairs	\$2,000.00	262.34	\$400.00
Insurance	\$1,565.92	1564.92	\$1,600.00
	<b>\$20,565.92</b>	<b>\$19,323.80</b>	<b>\$20,500.00</b>
<b>Diocese</b>			
Synod	\$3,000.00	2643.91	\$3,000.00
Clergy Retreat	\$1,400.00	1521.78	\$1,600.00
Diocesan Meetings Travel (non-synod)	\$300.00		\$300.00
ADOC Tithe	\$19,500.00	20169	\$19,870.00
	<b>\$24,200.00</b>	<b>\$24,334.69</b>	<b>\$24,770.00</b>
<b>Administration</b>			
Photocopier Toner	\$800.00	878.04	\$800.00
Postage & Delivery	\$150.00		\$130.00
Bank Charges	\$150.00	\$90.44	\$100.00
Office Supplies	\$240.00	32.87	\$200.00
Communications/Streamyard	\$1,500.00	\$2,013.46	\$2,000.00
Payroll & PAG Processing	\$675.00	\$821.75	\$900.00
Software Quicken, MS Office, Zoom	\$850.00	526.57	\$700.00
	<b>\$4,365.00</b>	<b>\$4,363.13</b>	<b>\$4,830.00</b>
<b>Total Expense</b>	<b>\$195,002.67</b>	<b>\$191,586.15</b>	<b>\$198,700.30</b>
<b>Total Revenue</b>	<b>\$195,000.00</b>	<b>\$200,744.28</b>	<b>\$198,700.00</b>
<b>Difference</b>		<b>\$9,158.13</b>	<b>\$0.30</b>
<b>Grace Fund In</b>		\$975.00	
<b>Grace Fund Out</b>		\$858.47	
<b>Flow through</b>		\$1,000.00	