

**LIVING WATERS ANGLICAN FELLOWSHIP KINGSTON
ANNUAL VESTRY MEETING**

SUNDAY, MARCH 3, 2024



**“Let Your Light So Shine Before Others...”
(Matthew 5:16)**

**RECTOR & LEAD PASTOR’S REPORT
WARDENS’ REPORT**

ANNUAL VESTRY MINUTES 2023

**FINANCIAL EXAMINATION REPORT
FINANCIAL REPORT**

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MISSIONS COMMITTEE REPORT

GENERAL/OPERATING FUND BUDGET 2024

**LIVING WATERS ANGLICAN FELLOWSHIP KINGSTON
MINISTRY TEAM 2023**



DIOCESAN BISHOP

The Rt. Rev. Daniel Gifford

RECTOR & LEAD PASTOR

The Rev. Canon Christopher R. Doering

PARISH DEACON

The Rev. Simon Teague

ASSOCIATE PASTOR

Kathy Doering

OFFICERS OF PARISH COUNCIL

RECTOR'S WARDEN

Yolande Chan

CHAIR & CEO

Canon Christopher Doering

PEOPLE'S WARDEN

Ross Underhill

TREASURER

Ron Bettney

VESTRY CLERK

Kathleen Young

PARISH COUNCIL

Barbara Almonor

Yolande Chan

Alex Keith

Ron Bettney

Glenda Courtice

Ross Underhill

Wayne Catel

Chris Doering

Kathleen Young

Rector's Report to Vestry

2024

“You are the light of the world. A city built on a hill cannot be hid. No one after lighting a lamp puts it under the bushel basket, but on the lampstand, and it gives light to all in the house. In the same way, let your light shine before others, so that they may see your good works and give glory to your Father in heaven.”

(Matthew 5:14-16)

As we gather for our Annual Vestry Meeting, I would like to hold the above verses from the gospel Matthew before us as a focus for our shared life and ministry over the coming months. We live in a world of increasing darkness. We only need to turn on the news to see evidence of this: war, poverty, racism, civil unrest, domestic violence, the polarization of politics, economic downturn, the rise in drug-related death and suicide, and the mental health crisis post COVID. This “present darkness,” as the Apostle Paul calls it in Ephesians 6:12, can create feelings of isolation, hopelessness, and despair.

Nothing is visible in a completely dark room. Objects can't be seen and we can feel like we don't know where we're going. However, light can't be anything other than what it is. It's bright; it dispels the darkness; and even the dimmest light changes everything. Darkness cannot remain when a light is turned on. Suddenly, we can see our way, and things begin to make sense. Think about some distinctive characteristics of light. Light is silent. No noise, no big splash, no banners—it simply shines. Light gives direction, like a single lighthouse along a dark, rugged shoreline, quietly providing light in the darkness. And light attracts attention. You don't have to ask people to look at you when you turn on a light, it happens automatically.

Light is one of the most prevalent themes throughout the entire Bible. It starts in the beginning, in Genesis with God hovering over the unformed earth and speaking light into existence, “Let there be light...” (Genesis 1:3) and it ends in the Book of Revelation with the new heaven and earth being illuminated with God's glory; “And the city has no need of sun or moon to shine on it, for the glory of God gives it light, and its lamp is the Lamb. By its light will the nations walk...” (Revelation 21:23-24).

Light is also used to describe God's character, as we read in Psalm 36:9, “For with you is the fountain of life; in your light we see light.” And in 1 John 1:5, “This is the message we have heard from him and proclaim to you, that God is light and in him there is no darkness at all.” God, who is light, doesn't give His light to us simply to have, but to walk and live by. As we read in Psalm 119:105; “Your word is a lamp to my feet and a light to my path.”

In its fullest sense, God's light is the full revelation of His Word—the written Word of Scripture and the living Word of Jesus Christ. In John 1:4-5 we read that Jesus “...was life, and the life was the light of all people. The light shines in the darkness, and the darkness did not overcome it.” And in John 8:12 Jesus proclaims, “I am the light of the world. Whoever follows me will not walk in darkness, but will have the light of life.” This second “I AM statement” of Jesus is steeped in Old Testament imagery and highlights Jesus' role as the Messiah and the Son of God. He is the One whom the prophet Isaiah spoke of when he said, “The people who walked in darkness have seen a great light; those who lived in a land of deep darkness—on them light has shined” (Isaiah 9:2). Over and over again, the prophets of the Old Testament witnessed to the fact that the coming of the Messiah, fulfilled in Jesus, would be a time when the Lord would be a light for His people and for the whole earth.

Given this, it is incredible to think that Jesus uses similar language to describe His followers in Matthew 5:14, “You are the light of the world.” It's even more incredible to think that this truth also applies to us today—WE are the light of the world! As such, we weren't made to shine in the light, but rather God created each of us to let our little lights shine in the dark. What stars are to the night sky, Christ's servants are to a darkened world. And by growing in relationship with Him every day, following Him step by step, we partner with Him in spreading the light of His truth.

Our world needs the light of the Gospel now more than ever before. It needs *our* light more than ever before. Without this light, people stumble in the darkness, looking for meaning, and seeking to satisfy their desires with all kinds of counterfeit affections that only leave them feeling more empty than before. They are your family, friends, and neighbours. They need the Gospel. They need to know Jesus. Don't let them stay in darkness. Don't let them remain lost.

Thankfully, Jesus gives us the solution to the world's darkness: you and me! We are meant to be the light that shines for others, to help people see God and to find love, peace, hope, and joy in the midst of hopelessness. God's people are to proclaim God's light in a world engulfed in darkness, just as their Lord came "...to shine on those who sit in darkness and in the shadow of death..." (Luke 1:79). Christ is the true light, and we are His reflections. He is the Sun, and we are His moons. By its nature and by definition light must be visible in order to illuminate. The same is true of our light. A "secret Christian" is as incongruous as a hidden light. Lights are to illuminate, not to be hidden—to be displayed, not to be covered.

In calling us to let our lights shine, Jesus isn't talking about making sure we turn our porch lights on at night. He's talking about letting the Holy Spirit shine brightly in and through us, seeking to be people of prayer, dying daily to self, submitting our life to Him, and living in such a way that others are led from darkness into the same light, so that they too can glorify our Father in heaven.

Letting our light shine means we offer hope when there is none and encouragement when it's needed most. It means we offer kindness despite being surrounded by hate, and patience when we're met with impatience. It means we offer to pick up another, dust them off, and give them a hand, so they can regain their light and glow. The following questions are a good starting point to grow in awareness of how brightly our lights are shining.

- **Does the way I live stand in clear contrast to the world around me?** Darkness can so easily seep into our own lives, making us no different from the world around us, and so we need to make sure that we are not living in darkness ourselves. In fact, one of the defining qualities of light is that it appears in crystal-clear, definitive contrast to the darkness around it. To be a light in a dark world, you'll need to be different from those around you. You'll be counter-cultural, and you'll stand out from the crowd.
- **Can others see their own life more clearly after being near me?** Another quality of light is that it provides clarity to surroundings. Just as we're able to find our way on a pitch-black night the moment we turn on a flashlight, if we choose to be the light in a dark world, other people close to us will begin to see their own life, calling, and purpose more clearly. Let's be clear. Being a light doesn't mean defining anyone's journey or purpose for them, because that isn't what light does. Light doesn't define its surroundings. Light illuminates its surroundings. Just as a surgeon adjusts an operating room light throughout a procedure to ensure it is providing the best clarity to treat a patient, our light should provide clarity for others.
- **Are people drawn to me?** Another quality of light is its power to draw people out of the darkness toward it. Our eyes are naturally drawn to light. We do not keep our focus on the vast darkness, rather, we're drawn to the singular light starkly standing out. If you choose to let your light shine and stand in contrast to the dark world around you, people will naturally be drawn to you. When you let your light shine, other people will notice and want what you have.

God didn't give His light to be the secret hidden treasure of a few, but to enlighten every person (John 1:9). Many reject the light and reject those who bring it, but just as God offers His light to the whole world, so must His church. It's not our gospel, but God's, and He gives it to us not only for our own sake, but the entire world's. So, what does it mean to let your light shine? It's living in a way that's different, bringing clarity out of darkness, and drawing others toward the hope you have. But, truthfully, none of us can actually be the light. Just as the moon can only reflect the sun's light to brighten up a dark night, we too can only reflect the light of the Son, Jesus, to this dark world. The most important light we can shine is the good news, truth, and love of Jesus! As we invite people to come follow Jesus alongside us, they have a chance to see His bright light and be attracted to Him.

I am very grateful for all those who have helped build the Body of Christ at Living Waters and beyond this past year. I am thankful for the dedicated work of our Parish Council: Barbara Almonor, Wayne Catel, Glenda Courtice, and Alex Keith; and our Executive: Yolande Chan, Ross Underhill, Kathleen Young, and Ron Bettney. It is also a privilege to work alongside Simon Teague, our “newly minted” deacon and Fr. Larry Winslow, who led of our Parish Retreat at IAWAH, and the Adult Sunday School series on the “Exclusivity of Christ.” 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!—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, and reduced church spending, we were more than able to meet our ministry and financial obligations for 2023, and finished the year with a considerable (and definitely unplanned for) surplus. In addition, we were also able to give 8.5% of our 2023 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. It was also a blessing to be strengthened and upheld by your love and support as I transitioned back into full time ministry in 2023. You are all very special people and I love you very much.

Respectfully Submitted,

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

Wardens' Report to Vestry 2024

In 2023, we had much to give thanks for: our priest and parish increased in health. Although our in-person attendance on Sundays did not return to pre-COVID numbers, the numbers significantly increased and the vibrancy of the parish returned. Coffee hours were well attended, with parishioners and visitors staying behind to fellowship with each other. Life groups were strengthened. More volunteers assisted in the life of our church. We thank those who gave generously throughout the year, some increasing their Pre-Authorized Giving (PAG). This enabled us to end the year well financially.

In the fall, we celebrated the Ordination to the Diaconate of our intern, Simon Teague, who is now playing an even more active role each Sunday morning, assisting our rector. We are grateful for his faithful service to our community. We are grateful to our rector and his family and to all our volunteers.

In sum, as we reflect on 2023, we gratefully declare – we are well! As Lady Julian of Norwich wrote:

“All shall be well, and all manner of things shall be well.”

Respectfully Submitted,

Yolande Chan
Rector's Warden

Ross Underhill
Peoples' Warden

**MINUTES OF THE ANNUAL VESTRY MEETING
LIVING WATERS ANGLICAN FELLOWSHIP KINGSTON**

**Held at 56 Francis Street, Kingston, Ontario on Sunday, February 26, 2023
As a result of the ongoing COVID-19 Pandemic some members joined via Stream Yard.**

Present: See the Vestry Register.

Regrets: Non-noted.

Welcome & Opening Devotions

The Rector

Matthew 16

Report of the Vestry Clerk

Kathleen Young

As of today, Sunday, February 26, 2023, membership at *Living Waters Anglican Fellowship Kingston* is as follows:

51 Households

98 Souls

59 Voting Members

28 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 (12 voting members) for quorum, and we have 49% 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

Moved By: Judy Donavan

Seconded By: William Hennessey

BE IT RESOLVED THAT the Agenda for the 2023 Annual Vestry Meeting of *Living Waters Anglican Fellowship Kingston* be approved.

CARRIED

Minutes of the 2022 Annual Vestry Meeting

The minutes of the 2022 annual Vestry were distributed in the Vestry package.

Moved by: Kathleen Young

Seconded by: Grant Weller

BE IT RESOLVED THAT the Minutes of the Annual Vestry Meeting of *Living Waters Anglican Fellowship Kingston* held Sunday, February 27, 2022 be approved as amended.

Minutes of the November 6 2022 Special Vestry Meeting

The minutes of the November 6 2022 Special Vestry Meeting were distributed in the Vestry package.

Moved by: Kathleen Young

Seconded by: MJ Dove

BE IT RESOLVED THAT the Minutes of the Special Vestry Meeting of Living Waters Anglican Fellowship Kingston held Sunday, November 6, 2022 be approved as amended.

CARRIED

Report of the Nominating Committee

The Rector

Moved by: Barbara Almoner

Seconded by: Ann Edwards

BE IT RESOLVED THAT the 2023 Report of the Nominations Committee be received.

CARRIED

Rector class elections

The By-laws permit the Rector class to elect two members to Parish council, as is the custom the Rector elects himself and the Rector's warden Yolande Chan to Parish Council.

Parishioner class elections

The Nominations Committee is submitting three names for election to Parish Council: Kathleen Young, Glenda Courtice, and Alex Keith.

Kathleen Young as the vestry clerk is an officer of the board, our by-laws do not require that officers be board members but there is a benefit recognized to having them serve as a member.

The question was put forward for any further nominations from the floor. Seeing none.

Moved by: William Hennessey

Seconded by: Barb Lutz

BE IT RESOLVED THAT Nominations for Parish Council be closed.

CARRIED

Moved by: Gail Sulphur

Seconded by: Grant Weller

BE IT RESOLVED THAT the nominees for Parish Council Kathleen Young, Glenda Courtice, and Alex Keith be elected by acclamation for a three-year term.

CARRIED

Thanks for outgoing members of Parish Council MJ Dove, Jerry Zabel, Simon Teague.

Financial Reports

2022 Year-End Financial Statements and Independent: Public Practitioners Report for 2022

Ron Bettney

Ron Bettney as treasurer, presented to the meeting the financial statements of the Church for the

financial year ended December 31, 2022 (with comparative figures for 2021). A copy of the financial statements was available to each member in advance of the meeting.

Ron Bettney as treasurer, read a portion of the DRAFT review by our public account MNP to the meeting the full report is available for review upon request.

Moved by: Ron Bettney

Seconded by: William Hennessey

BE IT RESOLVED THAT the Financial Statements for *Living Waters Anglican Fellowship Kingston* for the year ended December 31, 2022 and the Independent Public Practitioner's Review Engagement thereon be received.

CARRIED

Independent Public Practitioner's Report for 2023

Yolande Chan

Under the Canadian Not-for-Profit Corporations Act a corporation like Living Waters with gross annual revenues more than \$50,000 and up to \$250,000 who received funds of more than \$10,000 in public funds (fund from nonmembers) must engage a licensed public accountant to conduct an audit, but with consent, given annually, of all the members of the Corporation voting at an annual meeting may dispense with the requirement of appointing an auditor, and members can pass a special resolution, by 2/3 majority, to require a review engagement instead.

Questions:

None

Mover: Barb Lutz

Seconded: Ann Edwards

BE IT RESOLVED THAT the Church dispense with an audit and instead appoint an Independent Public Practitioner to conduct a Review engagement of the financial statements for 2023.

CARRIED with 20 votes

Appointment of the Independent Public Practitioner for 2023

Yolande Chan

Mover: Barb Lutz

Seconded: Kathy Doering

BE IT RESOLVED THAT the Church appoint MNP LLP as the Church's Independent Public Practitioner for 2023, to undertake a review engagement of the financial statements for 2023.

CARRIED

Prayer of thanksgiving for our financial situation in 2022.

Presentation of the 2023 Operating Fund Budget

Ross Underhill

Ross Underhill, the people's warden presented to the meeting the Operating Fund Budget of the Corporation for the financial year 2023 (with comparative figures from 2022). A copy of the 2023 Operating Fund Budget was provided to each member in advance of the meeting.

Highlights:

- Review engagement is not budgeted which is approximately \$3000.
- This is a deficit budget and requires we put our trust in God to meet our needs as he has done for the duration of the church.

Questions:

Kathleen Young: Synod not budgeted – this will mean that either we cannot send delegates to synod, that delegates will have to pay their own way, or that a special donation will need to be made for this purpose.

MJ Dove: Psalm 50:10-15. God has done the impossible, we have come out of 2022 with abundance despite everything we have been through.

Your voting for the budget is your commitment to help meet the budget for the year to the best of your ability and with God’s help.

Moved by: Ross Underhill

Seconded by: William Hennessey

BE IT RESOLVED THAT the Budget General/Operating Fund for 2023 for *Living Waters Anglican Fellowship Kingston* be adopted.

CARRIED

Ministry Reports

Looking Forward & pressing On Report

Yolande Chan

Yolande Chan as co-chair of the task force presented some of the findings of the survey, the written report is available upon request.

Question/Comments:

William Hennessey: If we remove the live stream there are people who cannot get to church and the only way for them to be involved is to continue to offer the live stream.

Grant Weller: What was the feeling about a church building as per the survey.

Answer: About a third of respondents suggested that they would like to move towards having a building.

Rector’s Report

The Rector’s report was distributed in the Vestry package.

Warden’s Report

The Warden’s report was distributed in the Vestry package.

Moved by: William Hennessey

Seconded by: Alex Keith

BE IT RESOLVED THAT the 2022 Ministry Report for Living Waters Anglican Fellowship Kingston be received.

CARRIED

Member’s Comments

William Hennessey: When we speak about reaching out into the community maybe we could also look at trying to ease people's discomfort with COVID

Yolande Chan: Thanks to everyone particularly Simon and Kathleen and our Rector for the amazing work that they took on this past year.

Adjournment

Moved by: Scott Young

Seconded by: Barbara Lutz

BE IT RESOLVED THAT the 2023 Annual Vestry Meeting of Living Waters Anglican Fellowship Kingston be adjourned at 1:15PM.

CARRIED

Closing Prayer,

The Rector



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

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livingwaterskingston@gmail.com

FINANCIAL STATEMENTS EXAMINATION REPORT

Sunday, February 4, 2024

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, 2023, 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,

Marie Jo Dove
Financial Examiner

Kyle Joudry
Financial Examiner

Kingston, ON

**Living Waters Anglican Fellowship Kingston
Financial Statements for 2023**

	2023 Budget	Actual 2023
Contributions		
Pre-Authorized Giving	\$ 90,000.00	\$85,212.00
Tithes and Offerings regular	\$ 73,000.00	\$57,217.00
E-transfer	\$ -	\$30,175.00
Thanksgiving/Harvest	\$ 500.00	\$791.00
Advent/Christmas	\$ 1,200.00	\$4,620.00
Lent/Easter	\$ 2,000.00	\$1,275.00
Unidentifiable	\$ 500.00	\$2,001.03
Contributions from Charities (Canada Helps)	\$ -	\$2,591.85
Total	\$ 167,200.00	\$ 183,882.88
Expenditures		\$ 170,645.55
Worship		
Music/Instruments/Sound Equipment	\$ 240.00	\$104.51
CCLI Music License	\$ 480.00	\$447.00
Altar Supplies	\$ 120.00	\$431.19
Clergy Coverage	\$ 2,000.00	\$1,667.98
Seasonal and Other Supplies	\$ 180.00	\$95.10
	\$ 3,020.00	\$ 2,745.78
Ministry		
Pastoral Care	\$ 240.00	
Advertising	\$ 60.00	
Adult Education	\$ 360.00	\$285.62
Family Ministries	\$ 180.00	
Children and Youth	\$ 180.00	\$25.58
Missions and Outreach	\$ 13,720.00	\$13,845.99
Fellowship	\$ 480.00	\$715.50
	\$ 15,220.00	\$14,872.69
Personnel		
Rector & Lead Pastor		
Stipend & Housing	\$ 81,875.40	\$81,607.92
Benefits - Pension	\$ 8,187.54	\$8,160.84
Benefits - Employer CPP & EI	\$ 4,756.00	\$5,163.09
Benefits - Extended Health	\$ 6,000.00	\$6,264.78
Automobile Mileage	\$ 600.00	\$1,315.55
Conference/Book Allowance	\$ 360.00	\$319.72
	\$ 101,778.94	\$102,831.90

	2023 Budget	Actual 2023
Other Personnel		
Parish Deacon Stipend	\$ 7,200.00	\$7,064.00
Parish Deacon Benefits - CPP & EI	\$ 432.00	\$373.28
Parish Deacon Conference/Book Allowance		
Sunday School Coordinator	\$ 1,200.00	\$100.00
	\$ 7,632.00	\$7,437.28
Total Personnel	\$ 109,410.94	\$110,269.18
Facilities		
Rent	\$ 17,500.00	\$15,076.60
Small Tools/Equipment/Minor Repairs	\$ -	\$0.00
Insurance	\$ 1,600.00	\$1,564.92
	\$ 19,100.00	\$16,641.52
Diocese		
Synod	\$ -	\$2,692.72
Diocesan Mileage	\$ -	\$0.00
Tithe	\$ 17,150.00	\$18,388.89
	\$ 17,150.00	\$21,081.61
Administration		
Accounting and Bookkeeping	\$ 2,100.00	\$0.00
Photocopier Toner	\$ 800.00	\$2,116.53
Postage & Delivery	\$ 240.00	\$199.34
Bank Charges	\$ 180.00	\$26.50
Office Supplies/Paper	\$ 480.00	\$233.35
Communications	\$ 1,400.00	\$1,644.31
Payroll & PAG processing	\$ 770.00	\$659.50
Other	\$ -	\$65.97
Software - QB, MS Office, Donarius	\$ 420.00	\$89.27
	\$ 6,390.00	\$5,034.77
Total Expense	\$ 170,290.94	\$170,645.55
Total Revenue	\$ 167,200.00	\$183,882.88
Surplus/Deficit	-\$ 3,090.94	\$13,237.33
Non-Operating		-\$167.05
Net Surplus		\$13,070.28

Living Waters Financial Position at the end of 2023

Living Waters has two accounts, both with TD, which have all our liquid assets, a current account and an investment account. The balances are shown in the table below. The actual date used is Jan 4, 2024 because that is when our PAG deposit for December 2023 went into the account. That balance included several e-transfers totaling \$700, which are not part of 2023 and will appear in the 2024 statement. It also included one e-transfer for \$100 that is part of the Missions & Outreach budget for 2024. Taking these into account would put our actual balance at the end of 2023 at \$50,900.03. A further correction of \$5,623.05 is required to account for withdrawals that are part of the 2023 budget but won't all come out until the end of January. These include, our December rent, our December ANIC tithe and several expense claims. With all of these accounted for our effective assets in this account at the end of 2023 are \$45,376.98.

We have \$22,106.90 in our investment account, which is up slightly from the start of the year and can be compared to our original starting investment of \$20K back in Sept of 2020, giving us an average rate of return of 3.48%

Our remaining assets are equipment such as our speakers, sound system, keyboard and computer. These cannot be easily transformed into a set amount of cash but had a value of \$1,585 after amortization at the beginning of the year according to our previous records. Since we don't have access to previous records on amortization, it is not clear how to further write these down, but, obviously, they will be worth less at the end of 2023. This would make them less than 2% of our total assets.

Assets

Current Account	Bank Balance (Jan 4)	\$51,500.03	
	2024 deposits	-\$700.00	
	2024 bill	\$100.00	
			\$50,900.03
	Other 2023 expenses	-\$5,623.05	
			\$45,376.98
Investment Account	Cash	\$4,585.90	
	Investments	\$17,639.00	
			\$22,224.90
Total			\$67,601.88
Equipment		\$1,585	

Our liquid assets are divided internally into several funds. These are shown in the table below and account for \$34,246.00 of our total liquid assets. The remaining \$33,355.88 forms our operating capital. It includes the surplus from the 2023 operating budget. All of these funds except one are internally restricted, meaning that they were designated by parish council and could be redesignated as required. The external fund was donated for a specific purpose and cannot be easily reallocated.

Funds

Grace			\$3,905.00
Youth Event Fund			\$364.00
Memorial Fund			\$12,730.00
Building Fund (Internal)		\$15,845.00	
Building Fund (External)		\$1,402.00	
			\$17,247.00
Total			34,246.00

**Living Waters Anglican Fellowship Kingston
Mission Committee Disbursements 2023**

Mission Agency/Partner	Type	2022 Support	2023 Support
Across Missions - Pastor Stipends	International	900	2440
Agape Fellowship International Student Ministry	Local	720	1580
Anglican Relief & Development Fund Canada	International	600	600
Friends of Koura Canada - Mali Mission	International	1200	1700
Geneva Fellowship - Ashlesha Guar at SLC	Local	0	1500
MEA Pregnancy Care Centre Kingston	Local	500	1350
Samaritan Heart Ministries - Pastor Naseer David	Local	720	1050
	International	810	
SIM - Denis & Sarah Pianarosa in North Africa	International	810	1125
Wycliffe Bible Transaltors - Mountainview Church	International	1200	1200
St. Vincent de Paul	Local	0	775
Ratanak International - Cambodia	International	0	400
Other		0	125.99
Total Disbursed from the General Operating Fund			13845.99

2017 Western Africa Development Report
 A Joint Commission Report

Country	2017 Support	2016 Support	Type	Notes
1800	2.0	2.0	Technical	
1801	2.0	2.0	Technical	
1802	2.0	2.0	Technical	
1803	2.0	2.0	Technical	
1804	2.0	2.0	Technical	
1805	2.0	2.0	Technical	
1806	2.0	2.0	Technical	
1807	2.0	2.0	Technical	
1808	2.0	2.0	Technical	
1809	2.0	2.0	Technical	
1810	2.0	2.0	Technical	
1811	2.0	2.0	Technical	
1812	2.0	2.0	Technical	
1813	2.0	2.0	Technical	
1814	2.0	2.0	Technical	
1815	2.0	2.0	Technical	
1816	2.0	2.0	Technical	
1817	2.0	2.0	Technical	
1818	2.0	2.0	Technical	
1819	2.0	2.0	Technical	
1820	2.0	2.0	Technical	
1821	2.0	2.0	Technical	
1822	2.0	2.0	Technical	
1823	2.0	2.0	Technical	
1824	2.0	2.0	Technical	
1825	2.0	2.0	Technical	
1826	2.0	2.0	Technical	
1827	2.0	2.0	Technical	
1828	2.0	2.0	Technical	
1829	2.0	2.0	Technical	
1830	2.0	2.0	Technical	
1831	2.0	2.0	Technical	
1832	2.0	2.0	Technical	
1833	2.0	2.0	Technical	
1834	2.0	2.0	Technical	
1835	2.0	2.0	Technical	
1836	2.0	2.0	Technical	
1837	2.0	2.0	Technical	
1838	2.0	2.0	Technical	
1839	2.0	2.0	Technical	
1840	2.0	2.0	Technical	
1841	2.0	2.0	Technical	
1842	2.0	2.0	Technical	
1843	2.0	2.0	Technical	
1844	2.0	2.0	Technical	
1845	2.0	2.0	Technical	
1846	2.0	2.0	Technical	
1847	2.0	2.0	Technical	
1848	2.0	2.0	Technical	
1849	2.0	2.0	Technical	
1850	2.0	2.0	Technical	

**Living Waters Anglican Fellowship Kingston
General/Operating Fund Budget 2024**

	2023 Budget	Actual 2023	2024 Budget
Contributions			
Pre-Authorized Giving	\$ 90,000.00	\$85,212.00	\$88,000.00
Tithes and Offerings regular	\$ 73,000.00	\$57,217.00	\$60,000.00
E-transfer	\$ -	\$30,175.00	\$32,700.00
Thanksgiving/Harvest	\$ 500.00	\$791.00	\$814.73
Advent/Christmas	\$ 1,200.00	\$4,620.00	\$1,500.00
Lent/Easter	\$ 2,000.00	\$1,275.00	\$1,313.25
Unidentifiable	\$ 500.00	\$2,001.03	\$500.00
Contributions from Charities (Canada Helps)	\$ -	\$2,591.85	\$0.00
Total	\$ 167,200.00	\$ 183,882.88	\$184,827.98
Expenditures		\$ 170,645.55	\$ 184,861.08
Worship			
Music/Instruments/Sound Equipment	\$ 240.00	\$104.51	\$240.00
CCLI Music License	\$ 480.00	\$447.00	\$460.41
Altar Supplies	\$ 120.00	\$431.19	\$150.00
Clergy Coverage	\$ 2,000.00	\$1,667.98	\$500.00
Seasonal and Other Supplies	\$ 180.00	\$95.10	\$200.00
	\$ 3,020.00	\$ 2,745.78	\$1,550.41
Ministry			
Pastoral Care	\$ 240.00		\$240.00
Advertising	\$ 60.00		\$60.00
Adult Education	\$ 360.00	\$285.62	\$360.00
Family Ministries	\$ 180.00		\$180.00
Children and Youth	\$ 180.00	\$25.58	\$180.00
Missions and Outreach	\$ 13,720.00	\$13,845.99	\$15,710.38
Fellowship	\$ 480.00	\$715.50	\$1,000.00
	\$ 15,220.00	\$14,872.69	\$17,730.38
Personnel			
Rector & Lead Pastor			
Stipend & Housing	\$ 81,875.40	\$81,607.92	\$84,056.16
Benefits - Pension	\$ 8,187.54	\$8,160.84	\$8,405.67
Benefits - Employer CPP & EI	\$ 4,756.00	\$5,163.09	\$5,317.98
Benefits - Extended Health	\$ 6,000.00	\$6,264.78	\$6,452.72
Automobile Mileage	\$ 600.00	\$1,315.55	\$1,000.00
Conference/Book Allowance	\$ 360.00	\$319.72	\$200.00
	\$ 101,778.94	\$102,831.90	\$105,432.53

	2023 Budget	Actual 2023	2024 Budget
Other Personnel			
Parish Deacon Stipend	\$ 7,200.00	\$7,064.00	\$8,000.00
Parish Deacon Benefits - CPP & EI	\$ 432.00	\$373.28	\$444.96
Parish Deacon Conference/Book Allowance			\$400.00
Sunday School Coordinator	\$ 1,200.00	\$100.00	\$4,000.00
	\$ 7,632.00	\$7,437.28	\$12,844.96
Total Personnel	\$ 109,410.94	\$110,269.18	\$118,277.49
Facilities			
Rent	\$ 17,500.00	\$15,076.60	\$17,000.00
Small Tools/Equipment/Minor Repairs	\$ -	\$0.00	\$3,000.00
Insurance	\$ 1,600.00	\$1,564.92	\$1,800.00
	\$ 19,100.00	\$16,641.52	\$21,800.00
Diocese			
Synod	\$ -	\$2,692.72	\$2,000.00
Diocesan Mileage	\$ -	\$0.00	\$300.00
Tithe	\$ 17,150.00	\$18,388.89	\$18,482.80
	\$ 17,150.00	\$21,081.61	\$20,782.80
Administration			
Accounting and Bookkeeping	\$ 2,100.00	\$0.00	\$ -
Photocopier Toner	\$ 800.00	\$2,116.53	\$1,000.00
Postage & Delivery	\$ 240.00	\$199.34	\$240.00
Bank Charges	\$ 180.00	\$26.50	\$100.00
Office Supplies/Paper	\$ 480.00	\$233.35	\$480.00
Communications	\$ 1,400.00	\$1,644.31	\$2,000.00
Payroll & PAG processing	\$ 770.00	\$659.50	\$700.00
Other	\$ -	\$65.97	\$0.00
Software - QB, MS Office, Donarius	\$ 420.00	\$89.27	\$200.00
	\$ 6,390.00	\$5,034.77	\$4,720.00
Total Expense	\$ 170,290.94	\$170,645.55	\$184,861.08
Total Revenue	\$ 167,200.00	\$183,882.88	\$184,827.98
Surplus/Deficit	-\$ 3,090.94	\$13,237.33	-\$33.10
Non-Operating		-\$167.05	
Net Surplus		\$13,070.28	