

THE CONVENING CIRCULAR
OF THE
152ND SYNOD
OF THE
DIOCESE OF NIAGARA



to be held on
Saturday, November 7, 2026
at the Burlington Convention Centre

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AGENDA OF THE 152ND SYNOD OF THE DIOCESE OF NIAGARA

"Generation to Generation, in the Church and in Christ Jesus"

Saturday, November 7, 2026		IN PERSON at the Burlington Convention Centre
8:15AM	Registration & Credentiaing Begins	
9:00	Call to Order and Territorial Acknowledgement	
9:10	Gathering Eucharist with Bishop's Charge to Synod	
10:30	Break	
10:50	Organizing Synod - Welcome to Guests & Recognition of New Members of Synod - Privileges of the House - Credentials Committee Report - Notices of Motion & Appointments to Diocesan Court	Motion 1
11:00	Consent Agenda - Election of Honorary Clerical and Lay Secretaries of Synod - Approval of Minutes & Agenda - Reception of All Convening Circular Reports - Election of Trinity College Corporation - Affirmation of the Actions of Synod Council	Motion 2
11:05	Diocesan Mission Action Plan Report	
11:15	Presentation: Children, Youth and Family Missional Ministry	
11:45	Missional Moment #1 – Canterbury Hills Camp	
11:50	Auditor's Report & Audited Financial Statements Appointment of Auditors for 2026	Motion 3
12:15PM	Lunch	
1:15	Mid-Day Prayers	
1:25	Missional Moment #2 – St. Brigid's Community	
1:30	2027 Diocesan Budget Presentation	Motion 4
1:50	Presentation: Alongside Hope	
2:05	Canon Changes - Amendment to Canon 4.1(1) - Amendment to Canon 4.1(3) - Amendment to Canon 4.1(14) - Amendment to Canon 4.1 (17)	Motion 5 Motion 6 Motion 7 Motion 8
2:30	Break	
2:50	Missional Moment #3 – The Grandparent's Club	
2:55	Presentation: Anglican Foundation of Canada	
3:15	Other Business: - Election of Regional Representatives to Synod Council - Election of Provincial Synod Representatives	Motion 9
3:25	Concluding Synod - The Bishop's Assent of the Actions of Synod - Closing Prayer, Blessing & Adjournment	

RESOLUTIONS OF THE 152ND SYNOD OF THE DIOCESE OF NIAGARA

Notice has been received from members that they will move, or cause to be moved, the following resolutions:

1. **Credentials Committee Report**

MOTION: Canon Greg Tweney / The Venerable Bill Mous

THAT the report of the credentials committee be accepted.

2. **Approval of the Consent Agenda**

MOTION: The Reverend Andrew Rampton / Ms. Kristen Jackson-Dockeray

THAT the items listed on the consent agenda be approved as circulated.

A. Election of Synod Secretaries

that Mrs. Susan Little be elected as the honorary lay secretary of synod and the Reverend Canon Pam Guyatt be elected as the honorary clerical secretary of synod for the 152nd Synod of the diocese.

B. Approval of the Minutes of the Previous Synod

that the minutes of the 151st Synod of the diocese, as found in the convening circular, be approved.

C. Adoption of the Agenda

that the agenda as presented by the Synod Agenda Committee be adopted.

D. Reception of All Reports

that all reports found in the convening circular, including the audited financial statements and auditor's report, be received.

E. Trinity College Corporation

that the representatives from the Diocese of Niagara to the Corporation of Trinity College be: the Reverend Adedayo Olomodosi (clergy), the Reverend Monica Romig Green (clergy) and Dr. Thomas Littlewood (lay); for a term of two years.

F. Synod Council Report

that the Synod Council report, having been fully considered, be now finally approved, and that all the decisions, agreements and documents entered into and signed on Synod's behalf since its last report, be hereby ratified and confirmed.

3. **Appointment of Auditors**

MOTION: The Reverend Canon Dr. Eleanor Clitheroe / The Reverend Canon Leslie Gerlofs

THAT Norton McMullen LLP be appointed as auditors for the fiscal year 2026.

4. Amendment to Canon 4.1 (1)

MOTION: The Venerable Bill Mous / Canon Greg Tweney

THAT section 1 of Canon 4.1 be amended to read as follows:

- (a) In every parish congregation within the Diocese of Niagara there shall be a Vestry composed of all the baptised members of such congregation of the full age of 16 years who are qualified and willing to sign the declaration below, in a book kept for this purpose, before voting at each vestry meeting or being elected to any office in the said parish congregation, or to membership in the Synod of the Diocese, subject to the certification and appeal procedures outlined in section 1(d) of this canon.

"I do solemnly declare that I am a baptised Christian of the full age of 16 years, who for at least six months preceding the holding of this Vestry meeting, has been identifiably involved with this congregation, through worship, fellowship, and financial support. Further, I declare that I have not voted as a member of any other Vestry within the said six months."

- (b) A Certification Committee composed of the Incumbent, the Churchwardens and the Lay Representatives to Synod, shall determine, on the basis of the vestry qualifications and requirements outlined in section 1(a) of this canon, and using their best pastoral judgment, eligibility of those who are to be voting members of the Vestry.
- (c) A list of those eligible to vote at a Vestry meeting shall be displayed in a prominent place immediately following the giving of notice of any Vestry meeting.
- (d) If a person's name does not appear on the Vestry list described in section 1(c) of this canon, that person may appeal to the Certification Committee no later than 72 hours before the time of the opening of the Vestry meeting, to have their name added to the certified list of Vestry members. Individuals who still feel unjustly excluded, may further appeal to a committee of the Archdeacon, Regional Dean, and Chancellor or Vice-Chancellor. However, if the Archdeacon or Regional Dean be the Incumbent, the Bishop shall appoint a substitute for this purpose. Should there be more than a dozen people making such an appeal, the tribunal may order the Vestry meeting postponed until the appeal has been heard and a decision rendered.
- (e) The Vestry Chairperson may invite non-voting members to speak at a Vestry meeting at their discretion, with the approval of the said meeting. The Bishop or their designate may attend any Vestry meeting and will have the right to speak but not vote.

5. Amendment to Canon 4.1 (3)

MOTION: The Venerable Bill Mous / Canon Greg Tweney

THAT section 3 of Canon 4.1 be amended to read as follows:

- (a) At all Vestry meetings, the chairperson shall be the Incumbent who shall preside, and in their absence an archdeacon or in the absence of both, such member of the Vestry as the majority, duly qualified to vote and present at such Vestry meeting, name.

- (b) At the commencement of all Vestry meetings, a Vestry Clerk shall be nominated by the churchwardens, with the concurrence of the chairperson, and be elected by the duly qualified members to serve as the Secretary of such Vestry meeting.
- (c) The proceedings of all Vestry meetings shall be entered in a book kept for that purpose and preserved in the custody of the Churchwardens, in addition to any digital and other records which shall be preserved in parish files.

6. Amendment to Canon 4.1 (14)

MOTION: The Venerable Bill Mous / Canon Greg Tweney

THAT section 14 Canon 4.1 be amended to read as follows:

All non-licensed and non-commissioned lay employees shall be appointed or employed by the Churchwardens with the concurrence of the Incumbent; and their salaries and wages shall be brought into the general account to be rendered as aforesaid by such Churchwardens.

7. Amendment to Canon 4.1 (17)

MOTION: The Venerable Bill Mous / Canon Greg Tweney

THAT sections 17(d) and 17 (e) of Canon 4.1 be repealed and restated as a new section of the canon, as follows:

Each Incumbent, or their designate, shall, without delay after each annual Vestry meeting, report to the Secretary of Synod the election and appointment of all Churchwardens, Deputy Churchwardens, Lay Representatives to Synod and other office holders in a manner duly prescribed by the Secretary of Synod, along with any statistical, financial, auditor or other reports deemed important and necessary.

The Secretary of Synod shall have custody of said reports for the general benefit of the Officers of Synod, and their designates, and for the purpose of preparing a list of Synod members.

8. 2027 Budget

MOTION: Ms. Christine Morrow / The Reverend Canon Dr. Eleanor Clitheroe

THAT this Synod approve the 2027 diocesan budget.

9. Synod Council Election

MOTION: The Venerable Bill Mous / Dr. Janina Vanderpost

THAT this Synod elect the regional members of Synod Council and alternate regional members, as reported by the Secretary of Synod.

PREVIOUS SYNOD MINUTES

MINUTES OF THE 151ST SYNOD OF THE DIOCESE OF NIAGARA

Saturday November 1, 2025 via Zoom videoconferencing

“Take my life and let it be consecrated, Lord, to thee.”

Call to Order & Territorial Acknowledgement

The Right Reverend Dr. Susan Bell called the Synod to order at 9:00 am.

A territorial acknowledgment was given by the Very Reverend Dr. Tim Dobbin, rector of Christ’s Church Cathedral & dean of Niagara.

Organizing Synod

Bishop Susan Bell welcomed all returning and first-time members to Synod. A practice vote was conducted to familiarize members of Synod with the voting platform.

Credentials Committee Report

Chancellor Greg Tweney advised Synod that—as of 8:55am—80 members of the order of clergy were present, representing 88.8% of those eligible and 112 members of the order of laity present, representing 78.8% of those eligible. Out of the 78 total parishes, 61 were represented by at least one lay representative, for a total of 78.8% of parishes present. The quorum required for the transaction of Synod business was achieved.

Motion 1: Credential Committee Report

Canon Greg Tweney / The Venerable Bill Mous

THAT the report of the credentials committee be accepted.

CARRIED

Notices of Motions

The chancellor advised members that, since the convening circular had been published, no additional motions have been received. He indicated that any motions for consideration at this Synod would need to be communicated in writing to Ms. Hannah Keller no later than 10:30 a.m.

Appointments to Diocesan Court

The bishop informed members of synod that she was appointing the following people to the diocesan court: The Reverend Canon Dr. David Anderson, Mr. Neil Bell, Ms. Nancy Coombs, Mr. Neil Culp, The Venerable Paul Walker, and The Venerable Sheila Van Zandwyk.

Consent Agenda

The following items were listed on the consent agenda for the Synod:

G. Election of Synod Secretaries

that Mrs. Susan Little be elected as the honorary lay secretary of synod and The Reverend Canon Pamela Guyatt be elected as the honorary clerical secretary of synod for the 151st Synod of the diocese.

H. Approval of the Minutes of the Previous Synod

that the minutes of the 150th Synod of the diocese, as found in the convening circular, be approved.

I. Adoption of the Agenda

that the agenda as presented by the Synod Agenda Committee be adopted.

J. Reception of All Reports

that all reports found in the convening circular, including the audited financial statements and auditor's report, be received.

K. Trinity College Corporation

that the representatives from the Diocese of Niagara to the Corporation of Trinity College be: The Reverend Canon Garfield Adams (clergy), Mr. Tom Atterton (lay), and The Reverend Sarah Grondin (clergy); for a term of two years.

L. Synod Council Report

that the Synod Council report, having been fully considered, be now finally approved, and that all the decisions, agreements and documents entered into and signed on Synod's behalf since its last report, be hereby ratified and confirmed.

Motion 2: Approval of the Consent Agenda

Ms. Sarah Bird / The Reverend Cheryl Barker

THAT the items listed on the consent agenda be approved as circulated.

CARRIED

Gathering Prayers with Bishop's Charge to Synod

The Synod's opening worship included readings from Isaiah 6:1-8, Ephesians 4:1-6, and John 1:35-50. The Reverend Canon Nirmal Mendis, Canon Donna Bomberry, Mrs. Judy Conning, the Reverend Deacon Roderick McDowell, and the Reverend Canon Bahman Kalantari assisted with the worship, led by the Right Reverend Dr. Susan Bell.

The bishop began her charge by giving thanks for the faithfulness, resilience, and generosity that continues to animate the life of the Diocese of Niagara. Gathering once more as a diocesan family, she invited members to discern the movement of God's Spirit among them and to see themselves as part of a living, breathing body. Her charge was framed around three interwoven strands: a hymn, a vision statement, and a Gospel story; each illuminating what it means for the diocesan community to be consecrated to God's purposes in this time of renewal and change.

Drawing first on Frances Ridley Havergal's hymn "Take My Life and Let It Be Consecrated, Lord, to Thee," Bishop Bell reflected that consecration means offering every part of life to God's service. Far from being an act of grim duty, this offering is joyful: what is entrusted to Love is transformed by Love. The bishop reminded Synod that this hymn is not only a personal prayer but also a communal one.

The theme of consecrated life connects directly to the diocesan vision statement to be "Called to Life and Compelled to Love." Bishop Bell emphasized that all Christian vocation begins with God's call, and that responding to that call frees the Church to live abundantly for the sake of the world. To be "compelled to love" is not to be coerced but to be moved by compassion and gratitude to see Christ's face in others. The vision statement unites personal transformation with the renewal of the Church's common life, calling Anglicans in Niagara to witness divine love in a world that hungers for hope.

In the Gospel reading, the bishop found the same pattern of call and response. Jesus' invitation to the first disciples models the heart of discipleship: relationship before dogma, invitation before instruction. Jesus sees people as they are and as they can become, naming divine possibility within them. Bishop Bell urged the members of Synod to adopt this Christ-like way of seeing, recognizing in one another the seeds of new life.

Bishop Bell then described consecration as both surrender and renewal. In a rapidly changing landscape of faith that is marked by smaller congregations, tighter budgets, and social uncertainty, the Church is invited to deep listening and courageous experimentation. The diocesan Mission Action Plan (MAP) continues to anchor this discernment, fostering accountability and direction. The bishop highlighted developments in faith formation through the diocesan appointment of the Reverend Monica Romig Green, partnerships through the Niagara School for Missional Leadership, ongoing advocacy for climate and social justice, new initiatives supporting youth mental health, and the creation of the St. Brigid's Community—a contemplative community for young adults. She stressed renewed attention to stewardship as discipleship and celebrated the growth of diocesan missions and leadership development through the 150th Anniversary Curacy Fund.

Focusing on recent signs of hope, Bishop Bell noted that average Sunday attendance has risen by 18% over the previous year, Easter attendance by 9%, and diocesan finances have stabilized with the first balanced budget since 2019. Giving has increased and maturing mission congregations are beginning to reinvest in diocesan life. While challenges remain, especially in deepening discipleship and stewardship, the bishop emphasized that these indicators reflect renewal and resilience.

Bishop Bell then gave special recognition to two clergy, who in their ministry, have distinguished themselves through extraordinary service to the diocese. For their service to Niagara, the Reverend Cheryl Barker and the Reverend Will Alakas were appointed as honorary canons of Christ's Church Cathedral. The bishop also thanked diocesan staff members, acknowledging the dedicated work of Canon Drew MacDonald, Archdeacon Bill Mous, Chancellor Greg Tweney, Archbishop Colin Johnson, Dean Tim Dobbin, Treasurer Christine Morrow, and Ms. Jane Wyse.

Concluding her charge, Bishop Bell invited the Synod to join her in Havergal's prayer of offering. She called upon God to consecrate the diocese's parishes, missions, leaders, and hearts for renewed service and to make the Church in Niagara an embodiment of resurrection life. Echoing Isaiah's call in the reading, the bishop affirmed that consecration is the joyful surrender of the Church to divine purpose, transforming fear into faith and duty into delight. For the sake of the Gospel and the healing of the nations, she concluded, the people of Niagara are sent once again to live their calling joyfully and to love generously.

— BREAK —

Missional Moment #1: Designated Diocesan Missions

A short video was shown, which featured the Reverend Canon Dr. Ian Mobsby, community missionary, describing the work of the various diocesan missions across Niagara.

All Saints Mission—led by the Reverend Canon Mike Deed—focuses on providing hospitality and community to the de-churched and unchurched people in downtown Hamilton. The Migrant Farmworker Mission—led by the Reverend Peter Ciallella—provides for the material and spiritual needs of temporary farm workers from Mexico, Central America, and the Caribbean. Mission in Acts, Oakville—led by the Reverend Canon Garfield Adams—engages with Mandarin-speaking newcomers to Canada. The St. Luke's Community—led by the Reverend Rob Miller—engages with spiritual-seekers in Hamilton's North End neighbourhood, who are exploring contemplative and Anglo-Catholic spirituality. Hamilton's Well—led by Ms. Susie Kim, a Licensed Lay Missioner—reaches out to the "spiritual but not religious" (SBNR) through meditative and contemplative practices.

Audit Matters

Auditor's Report & Audited Financial Statements

Ms. Christine Morrow, diocesan treasurer and director of finance, spoke briefly about the 2024 auditor's report and audited consolidated financial statements, which were received at the outset of the Synod as part of the convening circular. She noted that the diocese's financial health was good and stable.

Appointment of Auditors for 2025

Motion 3: Appointment of Auditors

The Reverend Canon Dr. Eleanor Clitheroe / Mr. Tony Denning

THAT KPMG be appointed as auditors for the fiscal year 2025.

CARRIED

Breakout Groups: Exploring the Mixed Ecology Model of Ministry

The Reverend Canon Dr. Ian Mobsby, diocesan community missionary, and Dr. Emily Hill, parish development missionary, led a session with members of synod on the mixed ecology model of ministry for parishes.

Canon Mobsby began by reviewing the definition of mixed ecology as a term that describes how traditional parishes can co-exist with non-traditional ministry. Dr. Hill described the structural features of mixed ecology parishes, with the traditional congregation as a central hub and a network of fresh expressions connecting with it. She also explained the reason why mixed ecology matters in the current day's context of parishes. Canon Mobsby then provided an example of a successful mixed-ecology parish by sharing the story of the Church of Our Savior The Redeemer in Stoney Creek, and described the process of tending to a garden as the context for a mission.

After concluding their presentation, Canon Mobsby and Dr. Hill invited members of Synod to participate in a breakout room session to discuss a scenario about how their church could respond to spiritual curiosity without expecting participation in Sunday worship.

Following the exercise, Dr. Hill and Canon Mobsby provided some suggested feedback for the scenario, which included effective listening, trying and testing new ideas, sustaining the experimental alongside the established, and exploring next steps.

2026 Diocesan Budget Presentation

The Reverend Canon Dr. Eleanor Clitheroe, chair of the Missional Budget Planning Committee (MBPC), and Ms. Christine Morrow, treasurer and director of finance, presented the proposed diocesan budget for 2026. They shared that the budget is framed within the bishop's chosen theme for Synod and St. Paul's message in Romans 12 calling the faithful to be living sacrifices.

Canon Clitheroe noted that the MBPC's work was guided by a mandate to create a mission-shaped budget aligned with the diocesan Mission Action Plan (MAP), episcopal priorities, and strategic objectives. The 2026 budget reflects growing financial health and a unified diocesan direction, with nearly \$4 million invested in God's mission and a projected operating surplus before capital items, the first since before the pandemic.

Canon Clitheroe also highlighted five key priorities: investment in the MAP, launching the St. Brigid's Community, enhancing mission sustainability, supporting parishes and chaplaincies, and maintaining Cathedral Place. Budget allocations include \$1.1 million for MAP initiatives, \$30,000 in external funding

for St. Brigid's, \$275,000 for parish and mission support, and \$100,000 for Cathedral Place capital work, marking a renewed commitment to mission, ministry, and stewardship across the diocese.

Ms. Morrow reviewed the details of the budget, which plans to invest over \$4 million in the mission and ministry of the diocese. Operating revenue of approximately \$2.92 million will come primarily from parish contributions, reflecting recovery from the pandemic era with a projected \$300,000 increase. Expenditures are forecasted to grow modestly by 3.6%, with the largest increase due to a 3.8% overall cost-of-living adjustment for diocesan staff.

Key highlights include an increased General Synod apportionment of \$567,000, higher Cathedral Place repair costs, minor adjustments in diocesan and mission expenses, and streamlined property schedules anticipating a \$16,000 deficit. A new schedule details \$134,000 investments in designated diocesan missions. The budget projects a modest pre-capital cash surplus of \$58,000, with sufficient funds to cover anticipated capital deficits.

Canon Clitheroe concluded by highlighting the diocese's strong financial recovery from COVID-19 and emphasized that the budget supports key missional priorities. They commended the budget for approval, noting it enables continued faith development, mission work, and care for creation.

Mr. Michael Smith, from the Church of the Incarnation, Oakville, asked if the budget includes a provision for diocesan investments of more than 5%; Ms. Morrow explained that return on investments are not included in the budget, as they are a non-cash item unless drawn.

Motion 4: 2026 Budget

Ms. Christine Morrow / The Reverend Canon Dr. Eleanor Clitheroe

THAT this Synod approve the 2026 diocesan budget.

CARRIED

— BREAK —

Canon Changes

Canon Greg Tweney informed the members of synod that six canons have been put forward to Synod for amendment this year and outlined the process for making canonical changes.

Amendment to Canon 1.1

The chancellor explained that the College of Deacons has requested the option of electing an alternate member of Synod—similar to the provision of lay representatives to Synod—such that if one of their elected members is not able to attend Synod, an alternate can attend in their stead

Motion 5: Amendment to Canon 1.1 – Composition of Synod

Canon Greg Tweney / The Venerable Bill Mous

THAT the following section be added to Canon 1.1:

4. The College of Deacons may annually elect up to two substitute members of Synod from among its members.

**CARRIED IN THE ORDER OF LAITY
CARRIED IN THE ORDER OF CLERGY**

Repeal of Canon 1.9(1)(n)

Canon 1.9(1)(n) provides membership of a representative of the Canterbury Hills Board of Directors on Synod Council. Archdeacon Mous explained that the proposed amendment comes after a governance review by the board and would remove the representative. The secretary of synod clarified that the

board chose not to appoint a representative in 2025, and that other diocesan affiliated boards—such as St. Matthew’s House—do not have representation on Synod Council.

Motion 6: Amendment to Canon 1.9 – Synod Council
The Venerable Bill Mous / Canon Greg Tweney

THAT sections (n) of Canon 1.9 be deleted.

CARRIED IN THE ORDER OF CLERGY
CARRIED IN THE ORDER OF LAITY

Amendment to Canon 2.10(2)

Section 2 of Canon 2.10 outlines the rights, responsibilities, and duties of the congregation of Christ’s Church Cathedral, as well as the specific exemptions due to the cathedral’s unique position within the diocese. Canon Tweney explained that the amendment would acknowledge the responsibility of the cathedral’s established Cemetery Board for the upkeep of the columbarium.

Motion 7: Amendment to Canon 2.10 – The Cathedral of the Diocese of Niagara
Canon Greg Tweney / The Venerable Bill Mous

THAT section (2) of Canon 2.10 be amended to read:

2. The Cathedral congregation shall have all rights, responsibilities, and duties assigned to a duly established parish by Canon 4.1, with the exception of those fiduciary responsibilities related to the care and trusteeship of the buildings and property on which the Cathedral is situated, including its fixtures, fittings, and fabric, which shall be the responsibility of the diocese, save and except the maintenance, repair or improvement of the organ and the columbarium, which shall remain the responsibility of the Cathedral congregation.

CARRIED IN THE ORDER OF LAITY
CARRIED IN THE ORDER OF CLERGY

Amendment of Canon 3.5(5)(c)

Archdeacon Mous explained that section 5(c) of Canon 3.5 outlines the membership of the Executive Council of the College of Deacons, which has requested clarity about the length of term for members elected to said council.

Motion 8: Amendment to Canon 3.5 – College of Deacons
The Venerable Bill Mous / Canon Greg Tweney

THAT section 5(c) of Canon 3.5 be amended to read:

c) three delegates duly elected from the membership of the College of Deacons, for a two-year term;

CARRIED IN THE ORDER OF CLERGY
CARRIED IN THE ORDER OF LAITY

Amendment to Canon 4.1(4)

Section 4 of Canon 4.1 governs the requirements of parishes’ Annual Vestry Meetings. First, Canon Tweney explained that vesting extraordinary annual vestry meeting deadline extensions with the bishop, rather than with Synod Council, will lead to more timely decisions and free up valuable time at

Synod Council meetings. Additionally, Vestry regulations enacted during the pandemic recognized that communication about a meeting is best to happen in a number of ways, not just during Sunday worship services. The amendment also better reflects the business of an annual vestry meeting. Lastly, in response to regular inquiries, a new clause was added to provide some guidance about nominations, drawing on the canons of the Diocese of Huron. In response to a question, the chancellor clarified that nothing in this canon change would prohibit a parish from holding its annual vestry meeting over two sessions, where one dealt with the proposed budget for the coming year.

Motion 9: Amendment to Canon 4.1 – Vestries and Churchwardens

Canon Greg Tweney / The Venerable Bill Mous

THAT section 4 of Canon 4.1 be amended to read:

- (a) An Annual Vestry Meeting shall be held by the 1st of March each year, or on such day as may be fixed by the Synod. In extraordinary circumstances, this deadline may be extended with the approval of the Bishop.*
- (b) Notice of the annual meeting shall be given during Divine Service on the two Sundays immediately preceding the said meeting, and communicated widely to the membership using other means available to the parish.*
- (c) The annual meeting shall be for the purpose of receiving the audited accounts of the Vestry, the presentation of a budget, and subsequently of electing and appointing Churchwardens, Lay Representatives, Parish Council members, and other officers, and for the transaction of other business connected with the temporalities of the Church.*
- (d) In the absence of an established nominations committee, the Churchwardens and Deputy Churchwardens (if any) shall act as the nominations committee. Further nominations with the consent of the nominee(s) may be made at the Vestry meeting.*

**CARRIED IN THE ORDER OF LAITY
CARRIED IN THE ORDER OF CLERGY**

Amendment of Canon 4.7(9)

Archdeacon Mous explained that *An Act to Simplify the Sales of Property Held in Trust for the Church of England in Canada in the Diocese of Niagara* (1923) grants the diocese some discretion over the disposition of trust property where it is impossible or inadvisable to maintain the original charitable trust's purpose, however, this discretion is not currently articulated in the corresponding canon. The proposed change would harmonize the text of the canon with diocesan governing legislation such that the full powers available to the Synod are retained.

Motion 10: Amendment to Canon 4.7 – As to Purchasing, Selling or Mortgaging Church Property

The Venerable Bill Mous / Canon Greg Tweney

THAT section 9 of Canon 4.7 be amended to read:

- 9. The proceeds realized from the sale of property shall be paid to the Synod to be held and invested by the Synod under the same trusts, uses, endowments or purposes as those for which the said property were acquired, or in the case of a change of*

circumstances, it becomes impossible or inadvisable to do so, such proceeds may, if so desired by the vestry, and with the approval of the Synod be applied for other church purposes for the benefit of the parish, mission, or congregation on whose behalf the said trust, use, endowment or purpose was created.

CARRIED IN THE ORDER OF CLERGY
CARRIED IN THE ORDER OF LAITY

Report on the 44th General Synod of the Anglican Church of Canada

The Venerable Terry Holub, from St. David's, Welland, Ms. Paige Keller, from St. George's, Guelph, and Mr. Adam MacNeil, from the Church of the Resurrection, Hamilton, spoke about the 44th Session of the General Synod of the Anglican Church of Canada, which took place from June 23-29 in London, Ontario.

Mr. MacNeil expressed his gratitude for the opportunity to represent the diocese, describing the gathering as a profound experience of unity and faith across the national Church. He highlighted the diversity of passions among delegates, reflecting the many ways God equips the Church. The Synod's theme, "They will soar on wings like eagles," inspired a spirit of discernment and renewal. Mr. MacNeil noted the energy of the opening Eucharist, featuring the Most Reverend Michael Curry as preacher, and the balance of worship, discussion, and community-building throughout the week. He also shared his involvement in passing motions to increase youth representation on the Council of General Synod (CoGS) and to create a National Youth Council, both warmly supported by delegates.

Ms. Keller shared her experience as a youth delegate, noting that youth delegates participated in an orientation led by Ms. Sheilagh McGlynn, national youth animator for the Anglican Church of Canada, who provided ongoing guidance and support throughout the week. The orientation helped delegates, many of whom were attending their first Synod, build relationships and understand General Synod procedures. Youth and young adults played a significant role in the proceedings, successfully bringing forward two motions, both of which passed. The experience highlighted the diversity of perspectives among participants and the respectful, faith-based dialogue that united them. Inspired by this environment of encouragement and inclusion, she gained the confidence to stand for election to CoGS and was elected, alongside Bishop Susan Bell, to represent the Province of Ontario.

Archdeacon Holub spoke about his impression as a first-time delegate to General Synod, focusing on the strength, hope, and unity of the Anglican Church of Canada. He discussed the ways that the Niagara delegation positively impacted every aspect of General Synod. Archdeacon Holub concluded the report by reflecting on the primatial election that took place on June 26, resulting in the election of the Right Reverend Shane Parker, Bishop of Ottawa, as the 15th Primate of the Anglican Church of Canada.

The bishop gave thanks for all who represented Niagara at the Synod. She invited prayers for the Church and the new Primate, the Most Reverend Shane Parker, in the coming triennium as it pursues transformational by living into the six pathways of the Primate's Commission Report.

Other Business

Election of Regional Representatives to Synod Council

The bishop invited the secretary of synod to display the slate of nominees selected or acclaimed by their respective regions for election by Synod as representatives to Synod Council.

The following nominees were acclaimed for their region: Mrs. Susan Little (Hamilton-Haldimand), Mr. Mark Young (Lincoln) and Ms. Amy Collard (Trafalgar). Alternate delegates for the regions of Hamilton-Haldimand, Lincoln and Trafalgar will be appointed by the bishop following Synod.

In the regions of Brock and Greater Wellington, elections were held to determine a lay or clergy representative. In the region of Brock, the Reverend Rob Towler was selected as the nominee, with Mrs. Leslie Kennedy serving as the alternate. In the region of Greater Wellington, the Reverend Victor Kischak was selected as the nominee, with Mr. Bryan Elliston serving as the alternate.

Motion 11: Synod Council Election

The Venerable Bill Mous / Mrs. Leslie Kennedy

THAT this Synod elect the regional members of Synod Council and alternate regional members, as reported by the Secretary of Synod.

CARRIED

Anniversary Greetings

Bishop Susan Bell spoke to members of Synod about the unique ecumenical relationship between the Anglican Church of Canada, the United Church of Canada, and the Presbyterian Church in Canada, especially regarding the support of university chaplaincies. Both churches are celebrating major anniversary years, and a motion was put forward to have the bishop extend a formal greeting to each church on the occasion of these anniversaries.

Motion 12: Anniversary Greetings

The Very Reverend Dr. Tim Dobbin / The Reverend Aaron Orear

THAT this Synod extend warm greetings and congratulations to the United Church of Canada on the occasion of the 100th anniversary of their formative Union, June 1925.

AND THAT this Synod extend warm greetings and congratulations to the Presbyterian Church in Canada on the occasion of their 150th anniversary.

AND THAT this Synod give thanks for its ongoing ecumenical relationships with the Presbyterian Church in Canada and the United Church of Canada, especially the unique witness of our ecumenical university chaplaincies.

CARRIED

Missional Moment #2: 150th Diocesan Anniversary Celebration

A brief video was presented, showcasing highlights from the diocese's 150th anniversary year, with an emphasis on the impact of curacies and the faithfulness and diversity of parishes and communities.

The Reverend Dr. Charles Meeks, assistant curate of St. Paul's, Westdale; the Reverend David Shumaker, assistant curate of St. George's, Guelph; and the Reverend Dena Thomas, assistant curate of St. John the Evangelist, Hamilton, were all featured providing reflections on their curacies.

Concluding Synod

The bishop gave her assent to all acts and resolutions during Synod.

After some final words of gratitude and a closing prayer, the bishop offered a final blessing.

The Right Reverend Dr. Susan Bell adjourned the 151st Synod of the Diocese of Niagara at 12:42 pm.

BACKGROUND DOCUMENTS

ENGAGING WITH MATTERS AT SYNOD

About the Consent Agenda

A consent agenda allows for non-controversial resolutions to be considered collectively, by consent of the members, thus freeing up valuable time for consideration of matters which might require more rigorous discernment by Synod.

All items listed on the consent agenda will be considered in one resolution. Any one member can write to the Secretary of Synod, no later than Thursday, November 5 at 5pm, to request the removal of an item listed on the consent agenda, in which case it will be voted on separately by members.

When the resolution to adopt the consent agenda is on the floor of synod, any member may speak to it or ask questions for clarification, through the chair, as is the case for any resolution. When the resolution is carried, all consent agenda items are deemed to have been approved.

Speaking to Matters During Synod

Before you go to the microphone:

1. Prayerfully listen to the presentation and debate.
2. Put your thoughts on paper and try to say something that hasn't already been said before or at least say it with a unique perspective.
3. Continue listening to the debate. If your point has already been made by someone before you, you can bow out of the line and return to your seat.

*Each member may speak once
about any given matter, for 2 minutes.*

When you go to the microphone:

1. Wait to be acknowledged by the chair (normally the bishop).
2. Say your name, parish (or ministry/mission), and community.
3. State if you are in support or against this motion.
4. State your thoughts as clearly and concisely, supporting your argument with theological reflection, evidence, or lived experience as much as possible.
5. Finish with a thank you and return to your seat.

About Resolutions and Amendments

Members of synod wishing to move a resolution or amendment must submit the text of the resolution or amendment in writing to the Secretary of Synod, along with the names of a member of synod willing to act as a seconder.

- For consideration, if time permits, new resolutions must be submitted by the prescribed deadline indicated at the commencement of synod.
- Amendments may be made during a debate on any resolution, provided the written text is subsequently provided to the Secretary of Synod. A duly moved and seconded amendment to a motion is then debated by members of Synod and, at the call of the chair, voted upon.
 - i. If the motion to amend is carried, debate resumes on the amended motion.
 - ii. If the motion to amend is defeated, debate resumes on the original motion.

INFORMATION ON PROPOSED CANON CHANGES

Canon Amendment to Canon 4.1(1) – Vestries, Churchwardens, and Lay Representatives

Section 1 of Canon 4.1 relates to the composition of parish vestries and the conduct of vestry meetings. The proposed amendments to this section are intended to more succinctly define the core aspects of vestry membership, add clarity regarding the eligibility for election to any office in the parish, expressly provide for the Bishop's right to attend a vestry meeting (drawing from similar provisions in the canons of other dioceses), and align the notice period for publishing the list of eligible voters with the notice period for a vestry meeting. The text of the section has been simplified, re-ordered and re-numbered for improved flow and clarity.

Lastly, the current provision for the issuance of voting cards to each eligible voter (currently contained in s. 1(a)(iii) of Canon 4.1) has been removed, since the use of voting cards at vestry meetings has become obsolete in modern times.

PROPOSED AMENDMENT

THAT section 1 of Canon 4.1 be amended to read as follows:

- (a) In every **parish** congregation within the Diocese of Niagara there shall be a Vestry composed of all the baptised members of such congregation of the full age of 16 years who are qualified and willing to sign the declaration below, in a book kept for this purpose, before **voting** at each vestry meeting **or being elected to any office in the said parish congregation, or to membership in the Synod of the Diocese**, subject to the certification and appeal procedures outlined in section 1(d) of this canon.

"I do solemnly declare that I am a baptised Christian of the full age of 16 years, who for at least six months preceding the holding of this Vestry meeting, has been identifiably involved with this congregation, through worship, fellowship, and financial support. Further, I declare that I have not voted as a member of any other Vestry within the said six months."

- (b) A Certification Committee composed of the **Incumbent**, the Churchwardens and **the** Lay Representatives to Synod, shall determine, **on the basis of the vestry qualifications and requirements outlined in section 1(a) of this canon, and using their best pastoral judgment**, eligibility of those who are to be voting members of the Vestry.
- (c) A list of those eligible to vote at a Vestry meeting shall be displayed in a prominent place **immediately following the giving of notice of any Vestry meeting**.
- (d) If a person's name does not appear on the ~~roll~~ **Vestry list described in section 1(c) of this canon**, that person may appeal to the Certification Committee no later than 72 hours before the time of the opening of the Vestry meeting, to have their name added to the certified list of Vestry members. Individuals who still feel unjustly excluded, may further appeal to a committee

of the Archdeacon, Regional Dean, and Chancellor or Vice-Chancellor. However, if the Archdeacon or Regional Dean be the **Incumbent**, the Bishop shall appoint a substitute for this purpose. Should there be more than a dozen people making such an appeal, the tribunal may order the Vestry meeting postponed until the appeal has been heard and a decision rendered.

- (e) The Vestry Chairperson may invite non-voting members to speak at a Vestry meeting at their discretion, with the approval of the said meeting. **The Bishop or their designate may attend any Vestry meeting and will have the right to speak but not vote.**

Amendment to Canon 4.1(3) – Vestries, Churchwardens, and Lay Representatives

Section 3 of Canon 4.1 describes who presides over the Vestry meeting and explains how records of the Vestry meeting are to be kept. The proposed amendment to section 3 updates and reorganizes the text into three parts, clarifying who chairs the vestry, enshrining the present convention that, where possible, an archdeacon should chair in the absence of the Incumbent, and describes how a vestry clerk is appointed. The amendment also adds a requirement to preserve any digital records of a Vestry meeting.

PROPOSED AMENDMENT

THAT section 3 of Canon 4.1 be amended to read as follows:

- (a) At all Vestry meetings, **the chairperson shall be** the **Incumbent** who shall preside, and in **their** absence **an archdeacon** or in the absence of both, such member of the Vestry as the majority, duly qualified to vote and present at such Vestry meeting, name.
- (b) At the commencement of all Vestry meetings, a Vestry Clerk shall be nominated by the churchwardens, with the concurrence of the chairperson, and be elected by the duly qualified members to serve as the Secretary of such Vestry meeting.**
- (c) The proceedings of all Vestry meetings shall be entered in a book kept for that purpose and preserved in the custody of the Churchwardens, **in addition to any digital and other records which shall be preserved in parish files.**

Amendment to Canon 4.1(14) – Vestries, Churchwardens, and Lay Representatives

This amendment updates the text of Canon 4.1 (14) to be more inclusive of the diversity of parish employees that may be appointed by the churchwardens.

PROPOSED AMENDMENT

THAT section 14 Canon 4.1 be amended to read as follows:

~~The Organist, the Vestry Clerk and the Sexton, and other~~ **All non-licensed or non-commissioned lay employees** shall be appointed **or employed** by the Churchwardens with the concurrence of the Incumbent; and their salaries and wages shall be brought into the general account to be rendered as aforesaid by such Churchwardens.

Amendment to Canon 4.1(17) – Vestries, Churchwardens, and Lay Representatives

This proposed amendment simplifies and modernizes the sections of the canon related to Vestry reporting. It removes the reporting provisions from the section relating only to the election of lay representatives to Synod and creates a standalone provision relating to Vestry reporting. It removes the existing requirement for a certificate to be transmitted, to better reflect the current digital reporting process, and adds the ability for the Incumbent to delegate their reporting responsibilities to their designate, which is a common and sensible practice. Lastly, the amended language clarifies the Secretary of Synod's responsibility for use of information conveyed in Vestry reports.

PROPOSED AMENDMENT

THAT sections 17(d) and 17 (e) of Canon 4.1 be repealed and restated as a new section of the canon, as follows:

Each Incumbent, **or their designate**, shall, without delay after each **annual Vestry meeting, report** to the **Secretary of Synod the election and appointment of all Churchwardens, Deputy Churchwardens, Lay Representatives to Synod and other office holders in a manner duly prescribed by the Secretary of Synod, along with any statistical, financial, auditor or other reports deemed important and necessary.**

The Secretary of Synod shall have custody of said reports for the general benefit of the Officers of Synod, and their designates, and for the purpose of preparing a list of Synod members.

SYNOD COUNCIL

MEMBERS OF THE 2026 DIOCESAN SYNOD COUNCIL

Regional Representatives

- | | |
|---|---|
| • Canon Patricia Davis | Brock |
| • The Reverend Robert Towler | Brock <i>(through September 22, 2026)</i> |
| • Mrs. Leslie Kennedy | Brock <i>(effective October 20, 2026)</i> |
| • Mr. John Laidlaw | Greater Wellington |
| • The Reverend Victor Kischak | Greater Wellington |
| • Mr. Bryan Elliston <i>(alternate)</i> | Greater Wellington |
| • Ms. Bev Groombridge | Hamilton-Haldimand |
| • Mrs. Susan Little | Hamilton-Haldimand |
| • The Reverend Andrew Rampton <i>(alternate)</i> | Hamilton-Haldimand |
| • Mr. Byron Nicolson | Lincoln |
| • Mr. Mark Young | Lincoln |
| • The Reverend Danny Pegg <i>(alternate)</i> | Lincoln <i>(effective March 10, 2026)</i> |
| • Ms. Amy Collard | Trafalgar |
| • The Reverend Canon Malcolm French | Trafalgar |
| • The Reverend Stewart Carolan-Evans <i>(alternate)</i> | Trafalgar |

Regional Archdeacons

- | | |
|------------------------------------|--------------------|
| • The Venerable Terry Holub | Brock |
| • The Venerable Paul Walker | Greater Wellington |
| • The Venerable Terry DeForest | Hamilton-Haldimand |
| • The Venerable Sheila Van Zandwyk | Lincoln |
| • The Venerable Jeff Ward | Trafalgar |

Financial Advisory Committee

- The Reverend Canon Dr. Eleanor Clitheroe
- Mr. Jim Higginson *(alternate)*

Episcopal Appointees

- Ms. Nancy Coombs
- Ms. Gillian Hendry
- Ms. Paige Keller
- The Reverend Robert Miller

Officers

- The Right Reverend Dr. Susan Bell, Diocesan Bishop
- Canon Greg Tweney, Chancellor
- Ms. Christine Morrow, Treasurer & Director of Finance
- The Venerable William (Bill) Mous, Executive Officer & Secretary of Synod
- The Very Reverend Dr. Tim Dobbin, Rector of Christ's Church Cathedral & Dean of Niagara

REPORT OF THE DIOCESAN SYNOD COUNCIL

This report summarizes the actions of Synod Council from November of 2025 through October of 2026. The requirement for at least six meetings to be held—as set out in Canon 1.9(9)—was met with eight (8) meetings duly convened during this period.

Election and Appointments

- Appointed the diocesan signing officers: the Right Reverend Dr. Susan Bell, diocesan bishop; the Venerable Bill Mous, executive officer and secretary of synod; Ms. Christine Morrow, treasurer and director of finance; and Ms. Jane Wyse, executive assistant to the bishop.
- Approved the election of the following directors to serve on the board of 2498317 Ontario Inc, the corporation established to oversee diocesan development projects, for the year 2026 or until their successors are duly elected: the Right Reverend Dr. Susan Bell, Ms. Christine Morrow, the Venerable Bill Mous, and Canon Terry Charters.
- Appointed Ms. Sue Carr, Mr. Philip Hobson and the Reverend Canon Dr. Ian Mobsby to serve on the St. Luke's Mission Advisory Board.
 - Appointed the diocesan signing officers to serve as signing officers for matters related to the St. Luke's Mission.
- Elected Mrs. Susan Little, Mrs. Bev Groombridge, and the Reverend Canon Malcolm French to the coordinating team for Synod Council.
- Elected Mr. Donald Jarrett, Ms. Kelly Twerdy, and Ms. Ann Harvey Hope to the Audit Committee for a two-year term.
- Elected Mr. John Laidlaw and the Reverend David Montgomery to the Financial Advisory Committee for a two-year term.
- Elected Dr. Janina Vanderpost, Ms. Barbara Shard, and the Reverend Rob Duncan to the Investment Advisory Committee for a two-year term.
- Elected the Reverend Canon Malcolm French, Mrs. Susan Little, and Mr. John Laidlaw to the Nominations Committee for a one-year term.
- Appointed the Reverend Canon Dr. Eleanor Clitheroe, Ms. Cheryl Hudson, Mr. Michael Scott, and the Reverend Nicola (Li Fen) Zhang to the Missional Budget Planning Committee, for a one-year term.
- Acting as the General Membership of the Anglican Church Ministries Foundation, Niagara:
 - Elected Mrs. Jodey Porter, Mr. Mark Hemingway, and the Very Reverend Dr. Tim Dobbin to the foundation's board of directors, for a three-year term.
 - Elected Mr. Tony Denning to the office of president and Mrs. Jodey Porter to the office of vice president of the foundation, to serve until the next annual general meeting.

Policy & Governance Matters

- Approved the Rector's Discretionary Fund Policy, effective April 14, 2026.
- Approved the procedures and regulations proposed by the Nominations Committee for the election of Synod Council Regional Representatives, effective May 19, 2026.
- Approved the amended procedures and regulations proposed by the Nominations Committee for the election of delegates to Provincial Synod 2027.

- Approved the procedures and regulations proposed by the Nominations Committee for the election of delegates to General Synod 2028.
- Duly considered proposed canon changes to Canon 4.1 – Vestries, Churchwardens and Lay Representatives - related to sections 1, 3, 14 and 17.

Parish & Mission Matters

- Approved the designation of the St. Luke's Mission as a diocesan mission, effective January 1, 2026, in accordance with Canon 4.9 and subject to the bishop's formal assent.
- Approved the submission of a grant application to the Anglican Foundation of Canada in the amount of \$15,000, by the Church of the Incarnation, Oakville, for their digital sign replacement project; and commended the parish for its missional aspirations to better connect its ministries and events with the Oakville neighbourhood that it serves.
- Received the inaugural Mission Action Plan of the Migrant Farmworkers Mission.
- Following the notification of the parish's decision to voluntarily disestablish, affirmed the inspiring witness to the Gospel expressed by the people of All Saints, Dain City for more than 80 years through care for their neighbours, their commitment to care for God's creation with the land surrounding their church, and their nurture of several generations of disciples.
 - Lauded the sacrificial giving and the spirit of fellowship that marks the ministry of All Saints, commending these Christian disciples to the parishes they intend to join.
 - Offered Synod Council's gratitude to the parish's leaders as they faithfully walked this difficult but faithful path of discernment over the past months and years.
- Approved the submission of a grant application to the Anglican Foundation of Canada in the amount of \$15,000, by St. Luke's Anglican Church, Burlington, for their Church Avenue project; and commended the parish for their creative vision and faithful stewardship for land entrusted to their care by creating an inviting and accessible spiritual space for reflection, contemplation, and celebration for their community, as an expression of their love of neighbour and Jesus' teaching about abundant life.
- Received the inaugural Mission Action Plan of St. Luke's Mission (Hamilton).
- Following the notification of the parish's decision to voluntarily disestablish, affirmed the steadfast witness to the Gospel expressed by the people of St. John's, Stewarttown for more than 190 years through their care for their neighbour, their formation of many generations of disciples, and their nurture of the spiritual wellbeing of their rural community.
 - Lauded the sacrificial giving and the spirit of fellowship that marks the ministry of St. John's and commended its parishioners to the parishes they intend to join.
 - Offered Synod Council's gratitude to the parish's lay and ordained leaders as they faithfully walked this difficult but faithful path of discernment in recent months.
- Approved the submission of a grant application to the Anglican Foundation of Canada in the amount of \$7,373, by the Burlington Anglican Lutheran Church, for their Barrier Free Main Entrance project; and commended the parish for the ways it is seeking to improve the accessibility of its church building to serve its neighbours and offer a more welcoming space.

Property Matters

- Approved the proposed five-year lease agreement (with an option to extend by 3 successive 5-year terms) between Church of the Resurrection, Hamilton and Bell Mobility Incorporated, to operate a wireless telecommunications tower.

- Approved the renewal of a licence agreement between the parish of St. James and St. Brendan's Anglican Church in Port Colborne, the Synod of the Diocese of Niagara, and the City of Port Colborne, for a further four-year term.
- Authorized the churchwardens of St. John's Anglican Church in Stewarttown and the officers of Synod to enact the transfer of the cemetery property located at 11091 Trafalgar Road, Halton Hills, to the Town of Halton Hills, in accordance with the regulations of the Bereavement Authority of Ontario, and on terms that are satisfactory to the bishop, executive officer, and diocesan solicitor.
- Authorized the executive officer to confirm the diocese's five-year commitment for Cathedral Place to be used for a City of Hamilton funded drop-in program operated in partnership by St. Matthew's House and Christ's Church Cathedral, and renew any necessary license agreements to that effect, conditional on the approval of the Cathedral rector and churchwardens.
- Approved the St. Luke's, Burlington Church Avenue project, in accordance with Canon 4.6, to create an accessible walkway to the lake, in partnership with the City of Burlington, to serve as a place of reflection, contemplation, celebration, and comfort for all in their community.

Financial Matters

- Approved the transfer of \$38,000 from the 2025 severance and transition budget allocation and \$38,000 from the website support budget allocation to the internally restricted reserve funds for these specific purposes.
- Approved the transfer of \$90,000 from the St. Saviour's, Queenston Rectory Fund to the said parish's General Investment Fund, on an extraordinary and exceptional basis to partially restore the latter fund's protected principal, in accordance with Canon 4.7(9).
- Directed that \$4,050,000 in proceeds from the sale of the property located at 5324 Bromley Road in Burlington be allocated as follows:
 - \$2,500,000 invested in the 150th Anniversary Curacy Fund;
 - \$1,000,000 invested in the Diocesan Capital Reserve Fund;
 - \$300,000 invested in the Church Planting Reserve Fund;
 - \$200,000 invested in the Property Renewal Reserve Fund; and
 - \$50,000 invested in the Legal Reserve Fund.
- Approved, on the recommendation of the Financial Advisory Committee, the request of the Church of the Resurrection, Hamilton for a loan from the rectory fund, in the amount of \$12,000.
- Approved the audited consolidated financial statements of The Synod of the Diocese of Niagara, for the year ended December 31, 2025.
- Authorized the executive officer and treasurer to enter into an agreement with Norton McMullen LLP for the provision of audit services for the fiscal year ending on December 31, 2026, conditional upon the firm's appointment as diocesan auditor by Synod on November 7, 2026.
- Acting as the General Membership of the Anglican Church Ministries Foundation, Niagara:
 - Received and accepted the foundation's 2025 audited financial statements.
 - Appointed Norton McMullen LLP as the foundation's auditors for the 2026 fiscal year.

- Approved a mandatory 2.9% cost of living adjustment in 2027 to the current clergy minimum stipend grid and to licensed lay workers' stipends, in addition to the year of service increase (averaging at 0.6% in later years) factored into the grid.
 - Recommended a 2.9% cost of living adjustment plus a recommended 0.6% year of service increase in 2027 to clergy stipends for those clergy and licensed lay workers currently being paid at rates that exceed the minimum stipend grid.
 - Recommended an increase of 3.5% to the annual compensation of non-licensed lay employees, effective January 1, 2027.
 - Approved a mandatory 2.9% cost of living adjustment to all housing allowances for assistant curates and other term-limited ministers who fall outside of our standard approach to housing allowances, effective January 1, 2027.
- Commended the 2027 diocesan budget for approval by the Synod of the Diocese of Niagara.

Respectfully submitted,

The Venerable Bill Mous, Executive Officer & Secretary of Synod
 Ms. Hannah Keller, Governance Administrator

REPORTS OF SYNOD COUNCIL COMMITTEES

THE FINANCIAL ADVISORY COMMITTEE

The mandate of the Financial Advisory Committee (FAC) is to provide advice and recommendations to Synod Council on the financial management, stewardship and administration of funds and assets under the control of the Synod of the Diocese of Niagara.

The committee monitors the implementation of the diocesan budget and provides input to its development through the Treasurer, advises as necessary on financial policies, and procedures and guidelines, advises the Bishop of Niagara on the financial capacity of parishes on projects within the scope of Canon 4.6.

In 2026, the Committee reviewed the financial capacity of parishes in regard to 20 projects (13 ongoing; seven completed) on behalf of the diocese, implemented a risk management policy, monitored the implementation of the 2026 missional diocesan budget, and worked in collaboration with the Investment Advisory Committee and the Audit Committee.

We pray that the Spirit continues to lead the work of the committee on behalf of the parishes and the diocese as we grow further into our life of mission in Niagara.

Respectfully submitted,

The Reverend Canon Dr. Eleanor Clitheroe
Chair, Financial Advisory Committee

THE INSURANCE & RISK MANAGEMENT SUBCOMMITTEE

The diocesan insurance broker continues to be Gallagher Insurance Group, and the insurance carrier remains Ecclesiastical Insurance Office PLC.

Claims History

The Loss Ratio (total claims divided by total premium) for the period was 5% which is another excellent result. The Loss Ratio for the last five years was 9%. Total premium for the year net of Broker Fees was \$1,350,323.

Policy Changes

Total premium will decrease 3% for the 2026/2027 period which is a good result considering an inflation factor of 3% was added to all property policy limits and is reflective of the excellent claims record and the long relationship with both the broker and the insurer. This is in spite of the high single digit increase in construction and repair costs.

Deductibles and Coverage Limits are essentially the same except the Directors and Officers limit was increased to \$5,000,000. The subcommittee continues to work to ensure coverage meets our diocesan and parish needs and is cost effective.

Respectfully submitted,

Mr. Robert Taylor
Chair, Insurance & Risk Management Subcommittee

THE AUDIT COMMITTEE

In 2026, the Audit Committee's primary activity involved a Request for Proposals (RFP) for audit services. On Feb 20, 2026, the committee met with the executive officer & secretary of synod, the treasurer and director of finance, the chair of Canterbury Hills, and the president of the Anglican Church Ministries Foundation, Niagara, for the purpose of reviewing a draft RFP to send to various audit firms related to the next 5-year cycle. Although not unhappy with KPMG, our current Auditor, good business sense dictates that we should look at alternate firms on a 5-year basis to research improved options and costs for the Diocese.

At a subsequent meeting in May 2026 management and the committee reviewed the results of the 9 RFPs that had been submitted related to the selection of Auditors for the next 5-year cycle.

The firm of Norton McMullen received the top recommendation from management. They showed strong expertise in NFP (Non for Profit) accounting and charity experience, including religious organizations; agreed to removal the Audit Qualification with respect to revenue donations; and presented us with a very favourable fee structure over the next 5 years.

In addition, the Committee met with the representatives of KPMG LLP and management of the Diocese of Niagara on Thursday June 4 to review the 2025 Financial Statements and Audit Findings, which were presented by Paul Ciapanna the lead audit engagement partner with KPMG.

Overall, there was nothing significant identified and there were no areas of concern from the Auditors point of view. There were a few audit reclassifications that there were considered immaterial, none of which had any effect on the Auditor's report. The committee discussed some language and terminology points during the review which resulted in minor changes to the F/S.

The committee also met privately with Auditors (without management present) for some additional review questions and answers.

A motion to recommend the Audited financial statement for Synod Council's approval was moved, seconded and approved unanimously by the Audit Committee. A motion was also passed to recommend to Synod Council that Norton McMullen be appointed as auditor for fiscal year 2026.

The recommendation was accepted by Synod Council on June 16, 2026. A motion at Synod will be considered to enact this change.

Respectfully submitted,

Mr. Greg Cook, CPA, CMA
Chair, Audit Committee

THE INVESTMENT ADVISORY COMMITTEE

The Investment Advisory Committee (IAC) is an advisory committee of the Synod Council, working in collaboration with the Financial Advisory Committee (FAC) which has overall responsibility for advice related to the stewardship of the Diocese's finances and assets. The primary role of the Committee is to monitor the investment performance of the funds held by the Synod of the Diocese of Niagara, the Anglican Church Ministries Foundation (ACMF) and Niagara Investment Fund, and the performance of the investment manager or managers. Russell Investments, appointed in 2002, continues to provide investment management and reporting to the Committee.

For more information: www.russellinvestments.com

The diocesan administrator of investments issues monthly statements to all parishes which have invested with the diocese. These reports keep them up to date on the overall value of the parish's particular fund(s), including the growth or loss and any transactions processed during the month.

In 2025 the Committee undertook a review of the strategic asset allocation and risk profile together with our advisor at Russell Investments. Changes were made, in accordance with the updated Diocesan Investment Policy statement, to provide better diversification while reducing volatility and downside risk, particularly in uncertain markets. To date in 2026, these changes have proven wise, given the current economic uncertainty, and the portfolio is well-positioned both for the present and the future.

To June 30, 2026, the current value of the Fund was \$72.8M, an increase of \$15.0M from 12 months ago. Considering contributions and withdrawals for the past 12 months, net contributions have totaled \$3.0M. Investment performance has seen a rolling 1-year rate of return of 21.85% and a rolling 5-year rate of return of 10.12%, both net of fees.

The Committee will continue its work in adherence to the policy and investment objectives as established by Synod.

Respectfully submitted,

The Reverend Rob Duncan
Chair, Investment Advisory Committee

THE HUMAN RESOURCES FOR MINISTRY COMMITTEE

The Human Resources for Ministry (HRfM) Committee of the Diocese of Niagara is an advisory body that works consultatively and collaboratively with the bishop, diocesan staff, and Synod Council. When requested, the HRfM Committee provides advice and resources, undertakes research into various human resources issues, and proposes recommendations that aim to further the diocesan vision and mission (MAP) and subsequent iterations.

The new adopted data-driven approach for cost-of-living adjustments (COLA) in 2025, as approved by Synod Council has again been applied to attain our recommended 2027 COLA.

Additionally, the 2025 approved policy approach by the bishop and the Senior Administrative Leadership Team (SALT), to managing the diocesan housing allowance has been applied to our 2027 recommendation. This will enable the diocese to continue to be able to reflect market conditions and be a market-driven element, that plays a significant part of the total compensation package for clergy and licensed lay workers.

In addition to the above, the HRfM Committee inquired about the need for prioritizing any human resource practices and policies, including any priorities as identified by the Bishop, SALT and Synod Council. None were so identified for review in 2026. This will be ongoing agenda item for each subsequent fiscal year, so that human resource policies and practices align with the diocesan strategic direction and the Mission Action Plan.

I would like to take this time to thank the members of our committee for their ongoing efforts and sharing of their expertise towards this important ministry in the diocese.

Respectfully submitted,

Mr. Tim Tiernay
Chair, Human Resources for Ministry Committee

THE MISSIONAL BUDGET PLANNING COMMITTEE

The primary work of the Missional Budget Planning Committee is to help create an annual mission-shaped diocesan budget, directing resources to renew the work and ministry of the diocese, to respond to episcopal priorities and to align with the strategic vision and objectives outlined in the diocesan Mission Action Plan.

The Committee also has the priority of continuing the movement towards reducing the diocesan operating deficit (after fund transfers) with a goal of returning to a balanced budget.

The bishop's priorities and mission that shape the 2027 budget are:

1. Continue to Resource the Diocesan Mission Action Plan, focusing on creating and implementing opportunities to ignite and strengthen faith, especially focused on children, youth and family ministry; strengthening the missional culture of the diocese and support of contextual mission, and prioritizing social and environmental justice.
2. Continue to build the foundations for a new monastic community, St Brigid's Community, focused on ministry with 18-35 year olds, funded by donor contributions.
3. Work toward greater sustainability for diocesan missions.
4. Build back capacity to support missional ministry, focused on diocesan stewardship, finance, and the archives.

The Committee recommends the missional budget to Synod Council, which considers the priorities, mission, and resourcing as the budget is being prepared, and in its final form for presentation to Synod.

Respectfully submitted,

The Reverend Canon Dr. Eleanor Clitheroe
Chair, Missional Budget Planning Committee

REPORTS OF THE BISHOP'S COMMITTEES

THE BISHOP'S ADVISORY COMMITTEE ON CHURCH BUILDINGS

Members of the Bishop's Advisory Committee on Church Buildings (BACCB) are volunteers who dedicate their time and expertise in their related fields of engineering, architecture, construction management and regulated authorities that provide assistance on any capital projects for parishes with-in the Diocese of Niagara. All parish capital projects within the Diocese of Niagara are governed by Canon 4.6 and its associated regulations. Parishes are encouraged to contact the Secretary to Synod as soon as a project idea takes shape in order to avoid any issues that might impede its success.

In 2026, the BACCB has overseen the completion of approximately \$1,000,000 worth of capital projects throughout the diocese, including accessibility upgrades, electrical upgrades, kitchen renovations and roof repairs. This is an amazing amount of work done and the BACCB congratulates all the parishes who completed their projects. Additionally, this year the Bishop's Decennial Inspection Committee was amalgamated into the BACCB. This provided effective coordination for the review of decennial inspection reports in a manner that allows for future projects and priorities to keep our buildings and properties in good repair.

The committee has also conducted reviews of existing infrastructures and made recommendations to a number of parishes about moving forward under Canon 4.6.

With hope and faith, our churches continue to offer safe spaces for worship and community support. As visible symbols of Christ's presence and the welcoming face of Anglicanism, they provide comfort to those feeling alone, anxious, or in need. Looking ahead, we remain committed to supporting the renovation and enhancement of our church properties to ensure they reflect the care and love we share with all who come through our doors.

Respectfully submitted,

Mr. André Gravelle, CBCO, CRBO

Chair, Bishop's Advisory Committee on Church Buildings

THE BISHOP'S ADVISORY COMMITTEE ON PROPERTY RENEWAL

Established in 2019, this committee advises the Bishop of Niagara on matters pertaining to strategic and missional renewal of designated properties. The committee may also be asked to oversee renewal of properties associated with existing parishes in the case of a proposed new church or major modification of an existing church building.

The committee is comprised of volunteers with specific expertise and knowledge in the areas of real estate, municipal planning, appraising, architecture, heritage resource management, law and community engagement.

In 2026, the Bishop's Advisory Committee on Property Renewal continued to meet by Zoom advancing the evaluation of ongoing initiatives. This includes disestablished parish sites with current or future development potential, parishes asking for advice on property uses, and strategic assessments of sites with historic or missional value to the diocese.

I would like to thank the volunteer members of the committee for their ongoing contributions to the stewardship of the properties throughout the diocese.

Respectfully submitted,

Canon Terry Charters

Chair, Bishop's Advisory Committee on Property Renewal

SEPARATELY INCORPORATED BODIES

THE ANGLICAN CHURCH MINISTRIES FOUNDATION, NIAGARA

The Anglican Church Ministries Foundation (ACMF) and its Board oversee about \$35 million in assets in accordance with its by-laws.

The main activities of the ACMF are:

- to ensure that funds received by the ACMF are being used to support the charitable purposes of the Synod, consistent with its objects:
 - to preach, promote and advance the spiritual teachings of the Christian faith, and;
 - to support and maintain churches and the mission of the Church in order to propagate and express the Christian faith;
- to review and approve the annual audited financial statements; and
- to enact policies and authorize expenditures as may be necessary for the management of the funds held.

The ACMF's key priorities for 2026 included:

- reviewing and approving the audited 2025 Financial Statements; and
- continue developing an educational and marketing narrative for "Telling Our Story", using the Mission Action Plan (MAP) process to define ACMF's future vision and objectives.

In the past year, the ACMF has undertaken the following activities:

- The Board met on October 7, 2025:
 - to begin the MAP process, facilitated by Emily Hill; and
 - to discuss diocesan MAP priorities and objectives and how they relate to the ACMF. The board also did some priority and goal setting.
- The Board met on December 10, 2025:
 - to continue the MAP process begun at the October meeting;
 - for the Board to formally adopted the mission statement of the Diocese and developed two complementary vision statements:
 - *"The ACMF, Niagara does what no parish can do alone, expressing our collective hope in the greater mission we pursue together"*
 - *"The ACMF, Niagara provides a container for ministry resources – demonstrating ministry is tangible, sustainable, and worthy of investment"*
 - to formulate the Foundation's four key MAP objectives:
 - **Steward** – Develop and implement clear operational and governance guidelines for ACMF
 - **Partner** – Increase ACMF's visibility as a trusted partner
 - **Storyteller** – Raise awareness of ACMF and its stories of impact

- **Catalyst** – Create funding frameworks to sustain existing ministries and cultivate emerging expressions of mission.
- The Board met on March 11, 2026:
 - to formally adopt the MAP objectives developed at the prior meeting (Steward, Partner, Storyteller, Catalyst); and
 - to review the diocesan Audit Committee’s request for proposal (RFP) for diocesan audit services, including audit services for the ACMF. A short list of service providers was reviewed, along with their relative rankings. There was a strong view that, for efficiency purposes, the same auditor should be used for the Diocese, ACMF, and Canterbury Hills.
- The Board met on June 4, 2026:
 - to review and approve the audited 2025 financial statements and to recommend that Norton McMullen LLP serve as auditors for the 2026 fiscal year, consistent with the diocesan recommendation; and
 - to prepare for the Annual General Meeting in June.

The Annual General Meeting of the ACMF membership was convened at Cathedral Place on June 16, 2026—after the regular Synod Council meeting—to elect the board members, receive and accept the audited financial statements for 2025, and appoint Norton McMullen LLP as auditors for the 2026 fiscal year.

Respectfully submitted,

Mr. Tony Denning
President, Anglican Church Ministries Foundation, Niagara

MISSION ACTION PLAN REPORT

As our diocese reflects on the faith and mission we carry from generation to generation, Mission Action Planning offers an important reminder: faithful ministry is not only about recognizing where God is doing something new, but also about tending that work so it can take root and endure.

When we began the MAP process in 2019, God invited us to courageously step into new things, even though their shape was not yet fully clear. We knew we needed to deepen faith, reimagine structures for mission, and act more intentionally for justice.

By MAP 2.0 in 2024, that calling had come into clearer focus: forming leaders for missional ministry, supporting faith formation, developing mixed ecology and contextual mission, strengthening parishes and missions for long-term sustainability, and equipping God's people for prayer, advocacy, partnership, and collective action for justice.

In 2026, the work has entered a different stage. Our priority has not been to launch new initiatives, but to strengthen and sustain what God has already called into being. We have focused on building the leadership, structures, relationships, and resources needed for this work to become deeply rooted and endure into the future. This year's report highlights several key examples of this work of strengthening and sustaining. These include:

- **Niagara School for Missional Leadership:** Five years after its founding, NSML has become an established and sustainable part of diocesan life. Since 2021, the school has offered 60 courses, welcomed approximately 504 enrollments, and served more than 265 individual students. With a strong steering committee, an established program of missional formation, and the dedicated coordination of Hannah Keller, NSML continues to grow its reach and is now collaborating with established theological colleges, including Huron University College, to augment theological education with focused formation in mission.
- **Faith Formation:** With The Rev. Monica Romig Green now well established in her role as Faith Formation Coordinator, parishes are benefiting from a growing and dependable body of resources and support for discipleship. New offerings include The Grandparents Club, regular online resources highlighting Anglican witnesses and accessible spiritual practices, and parish workshops on prayer, discernment, and spiritual gifts. A new baptismal resource is also in development, helping create stronger pathways for faith formation throughout life.
- **St. Brigid's Community:** After years of prayer, planning, and discernment, the vision for St. Brigid's is moving into reality, with the Reverend Canon Dr. Ian Mobsby helping to guide and coordinate its development. Funds have now been raised, and recruitment, communications, branding, and practical preparations are underway. The community will bring together approximately 30 young adults, ages 18–35, for prayer, formation, worship, and service, gathering at Christ's Church Cathedral beginning in 2027.
- **Children, Youth & Family Ministry:** In 2026, Kristen Jackson-Dockeray joined the diocesan team as Children, Youth & Family Missional Coordinator, bringing experience in teaching, special education, counselling, and supporting neurodivergent children and young people. She has begun a systematic assessment of ministry across the diocese and, in collaboration with the Rev. Monica Romig Green, has developed a new confirmation preparation resource for early 2027. This work is laying the foundation for a more coordinated and sustainable approach to missional engagement with children, youth, and families in Niagara.

- **Building Capacity for Mission:** The creation of the Parish Development and Community Missioner roles was an important part of reshaping diocesan structures for mission through our first MAP. Four years later, that investment has developed into sustained missional capacity across the diocese. Eighty per cent of parishes have now completed at least one Mission Action Planning process, with half of those continuing to update their MAP or undertake the full MAP 2.0 process. Fifteen parishes have completed Mixed Ecology training, and many are now developing contextual forms of ministry alongside their inherited church communities. The Commissioned Lay Missioner training is also in its second year, with eight members of the first cohort continuing their formation and three new missioners joining the second cohort. Together, these practices are becoming firmly embedded in the missional life of the diocese. The invitation now is to continue widening participation: encouraging more parishes to engage in each of these life-giving opportunities to grow missionally.
- **Strengthening Diocesan Missions:** With ongoing support from the Reverend Canon Dr. Ian Mobsby, Community Missioner, what began as a series of experimental missional initiatives is increasingly becoming an established part of diocesan life. Niagara now has four designated diocesan missions under Canon 4.9, with structures such as advisory boards, Mission Action Plans, ministry benchmarks, and long-term financial planning helping to strengthen their sustainability. Across these missions, rhythms of worship, formation, hospitality, community partnership, and contextual mission are taking root, while emerging initiatives such as Hamilton's Well continue to develop.
- **Justice and Social Action:** Justice and social action have long been a backbone of faith and ministry in Niagara, and that commitment remains deeply rooted in diocesan life. With the ongoing support and coordination of Deirdre Pike, Program Consultant, Justice and Outreach, this continued in 2026 through expanded anti-racism training, climate justice education and action, refugee sponsorship, 2SLGBTQI+ advocacy, truth and reconciliation work, and education and advocacy to address human trafficking. This sustained commitment to prayer, advocacy, partnership, and action for justice remains a deeply rooted expression of our faith and an integral part of Niagara's diocesan identity.

As has been true from the beginning, Mission Action Planning is a living process, intended to adapt and grow as the Holy Spirit leads the diocese, its parishes, and missions more deeply into God's call. The next stage of that journey will begin in 2027 with the development of MAP 3.0.

Its full shape is still to be discerned, but some priorities are already coming into view. Children, youth, and family ministry will be central to this next chapter, with renewed attention to nurturing faith across generations and deepening missional engagement with families. A renewed investment in stewardship will also strengthen the financial wellbeing of parishes and missions while encouraging a deeper culture of generosity as an expression of Christian discipleship.

MAP 3.0 will be shaped through both prayerful discernment and broad consultation, listening for the movement of the Holy Spirit while also listening carefully to the hopes, experiences, and wisdom of people in parishes and missions across Niagara. I look forward to connecting and talking with the wonderful and faithful people of this diocese as, together, we discern where God is calling us next

Respectfully submitted,

Dr. Emily Hill
Parish Development Missioner

OTHER REPORTS

THE DIOCESAN ARCHIVIST

McMaster University continues to oversee the storage of non-current diocesan records dating back to 1875, including parish registers, service books, minute books, and other materials from more than 100 congregations. These records are on deposit only and remain the property of the diocese.

The care and upkeep of the diocesan archives are governed under Canon 2.6. The diocesan archives kept at Cathedral Place include:

- Synod journals from 1875 to present;
- copies of the Niagara Anglican from 1975 to present;
- personnel files of deceased or retired clergy;
- parish files, current or closed, including some parish histories and clergy biographies;
- some artifacts of our ministry;
- confirmation records; and
- some blueprints or drawings of past church building projects.

As public acts, records related to baptisms, marriages and burials are held in trust for the participants and for the whole Church and are thereby parishes and the diocese's responsibility for maintaining the integrity of the records.

A recent change to Canada's citizenship legislation is prompting individuals in the United States and around the world to explore their Canadian ancestry, resulting in an unexpected increase in requests to our diocesan archives. Now, individuals born abroad before December 15, 2025, may be eligible for Canadian citizenship if they can demonstrate that they have a Canadian grandparent or great-grandparent. To establish eligibility, applicants must obtain proof of citizenship, often requiring historical family records and documentation, including baptismal certificates.

As a result, archival institutions across Canada have experienced a significant rise in ancestry-related research requests since the legislation came into effect. Lorna Shaw is dutifully receiving and processing these all such archival requests for records that are held by the diocese. While she primarily supports requests related to disestablished parishes, current parishes can also reach out to her for assistance in fielding requests for archival records. She can be reached via email to lorna.shaw@niagaraanglican.ca.

Information related to the storage and retention of church records is available on the diocesan website.

Respectfully submitted,

The Venerable Bill Mous
Executive Officer & Secretary of Synod

CLIMATE JUSTICE NIAGARA COMMITTEE

Climate Justice Niagara's (CJN) role is to equip both clergy and lay people throughout the diocese to live more deeply into the Fifth Mark of Mission: *"to strive to safeguard the integrity of creation and sustain and renew the earth."* Aligned with the environmental justice emphasized in the diocesan Mission Action Plan, CJN assists parishes, homes, and communities to respond to the climate crisis—both locally and globally—through prayer, education, action and advocacy.

In the past year, a few highlights of CJN's ministry have been:

- Worked with twelve (12) parishes in tracking their annual energy use and developing five-year energy reduction plans.
 - Five-year graphs were created for these parishes to show Greenhouse Gas (GHG emissions) over a 5-year period.
- Partnered in the creation of Zero Emission Churches (zeroemissionchurches.ca) to equip congregations and diocesan leaders with the information they need to convert their buildings into zero emitters of greenhouse gases.
- Promoted the planting of pollinator, rain, water and children's gardens on church properties, awarding certificates to individual parishes to recognize their contributions.
- Developed a resource guide for the Season of Creation to support parishes in hosting events and incorporating Season of Creation themes into their liturgies.
- Provided support to parish Climate Justice Facilitators and convened an in-person meeting on September 20, 2026, to facilitate information sharing and to build networks of support.
- On April 22, 2026, hosted an Earth Day online webinar featuring the Reverend Canon Michael Van Dusen.
- Made monthly contributions to the Niagara Anglican newspaper.

Over the next year, CJN will continue to connect people to environmental justice as an initiative of the diocesan Mission Action Plan. The group will promote the parish accreditation program and support churches in receiving bronze, silver and gold certification and will continue our participation in Zero Emission Churches, providing support to parishes in implementing energy reduction plans. We will recruit new members to the CJN steering committee, particularly from less represented areas of the diocese.

Respectfully submitted,

Mr. Bruce Mackenzie
Chair, Climate Justice Niagara Committee

THE HUMAN TRAFFICKING JUSTICE NIAGARA WORKING GROUP

Our committee has continued throughout the year to fulfill our mandate which is to educate the parishes, clergy and other lay workers about the prevalence of Human Trafficking within our Diocese. Within the Niagara Diocese, are some of the highest areas of trafficking, as we are close to the US border, and major highways (the 400 series and the QEW). Vulnerable young women and girls, as well as some boys are being groomed and coerced into sex work and moved around the province and the country; a disproportionate number within this group are indigenous young people.

The work that we do is based on our mandate of prayer, education and advocacy. To this end the committee has met four times this year. Each of our meetings is 'bookended' with prayer. We have continued to update the brochure and resources that we have produced, and to continue our education by inviting those within the diocese, as well as others who are interested in attending the Human Trafficking Forum which we have presented for these last few years. This year's event will take place on October 24 at St. John's Anglican Church in Port Dalhousie this year. Within the event itself, we continue to include speakers with lived experience of Human Trafficking. In this way we hope to open attendees hearts and minds towards individuals who are being trafficked, and to recognize when someone is vulnerable and may be in a dangerous situation.

Over the years, we are encouraged to see increasing awareness of this issue, as evidenced by campaigns such as 'Ask for Angela' which can enable a person who is being trafficked to reach out for help in the safest possible way. That being said, there continues to be a great need for awareness among the general public of the issues which can lead to a young person being trafficked. Our continued advocacy for awareness and the willingness to take action when a young person is in danger of being trafficked is as much needed as ever.

In the coming year, we hope to attract new members to our committee through presentations at the various clericus meetings, and continue to update our materials, especially in light of new technology within social media. Please prayerfully consider joining us in this work, we are always in need of new members.

Respectfully submitted,

Mrs. Wendy Saunders
Chair, Human Trafficking Justice Niagara Working Group

THE CATHEDRAL PLACE PROPERTY MANAGEMENT COMMITTEE

The Cathedral Place Property Management Committee (CPPMC) continues to oversee the care, maintenance, and management of the Cathedral Place property and buildings pursuant to the mandate of Canon 2.10(4). This past year has seen exciting and important work accomplished to enable Cathedral Place's work as a vehicle for mission and liturgy.

The project to replace the main doors of the Cathedral took longer than originally anticipated by both CPPMC and the contractor. We were fortunate to receive a grant from the City of Hamilton for the heritage refurbishment. Many were greatly relieved when the construction scaffolding finally came down. The results are impressive and important. In addition to the full heritage restoration of the doors, they are now easier to open, close, and secure. Restoration of the other doors is on CPPMC's long term work plan.

The doors combine with other improvements (such as emergency lighting) to improve the fire code compliance of the Cathedral proper. We had been restricted to holding only public worship in that space and now have greater flexibility for both diocesan and Cathedral non-worship events, as well as other meetings and gatherings generating rental revenue.

CPPMC is deeply grateful to Mr. Derek Smith, O.N., the Property Manager, for his guidance and leadership throughout the year. Cathedral Place contracted and received its 2026 decennial inspection report and has addressed all of the urgent issues noted therein.

As part of Christ's Church Cathedral celebrating the 150th anniversary of being made a cathedral, the cathedral congregation has undertaken a number of improvements to the narthex. These will help and ease their important hospitality work that they offer and are currently underway.

Finally, CPPMC extends its gratitude to the Synod for allocating funds over multiple years to assist our long-term work in addressing needed heritage restoration of Cathedral Place. This support allows us to continue to care for this resource for ministry that makes such an impact in the life of the city, the entire diocese, and beyond.

Respectfully submitted,

The Reverend Canon Matthew Griffin
Chair, Cathedral Place Property Management Committee

THE NIAGARA SCHOOL FOR MISSIONAL LEADERSHIP

The Niagara School for Missional Leadership (NSML) is a Gospel-focused learning community within the Diocese of Niagara, equipping students to respond creatively and faithfully to God's mission. Founded as a key component of the diocesan Mission Action Plan, NSML is rooted in missional praxis, nurtured by the basic learning tools of practical experience, mentoring, theological reflection, and prayer.

In the last year, NSML has welcomed over 75 students in 7 courses and three certificate cohorts, with students joining from the dioceses of Niagara, Calgary, Nova Scotia & PEI, Huron, Edmonton, Islands & Inlets, Kootenay, and Indianapolis (Episcopal Church).

Highlights from the past year include:

- On September 1, 2026, NSML marked the fifth anniversary of its founding.
- Hannah Keller joined NSML as its coordinator and registrar, effective February 1, 2026; she previously served as the diocesan administrative assistant since April of 2023.
- The second annual Missional Imagination Conference took place online from January 29 to January 31, 2026, welcoming missional thinkers from across the Anglican Church of Canada and beyond.
 - Two members of the NSML Steering Committee—The Reverend Canon Dr. Ian Mobsby and Dr. Emily Hill—were members of the conference's organizing team, alongside missionaries from the diocese of Toronto, Fredericton, Nova Scotia & PEI, and Kootenay.
- A new course—*Resting in God, Moving in Love: Developing a Deeper & Missional Prayer Life*, taught by Canon Ian Mobsby and Monica Romig Green—was developed and launched for the Fall 2026 term.
- Bishop Susan Bell—in collaboration with NSML—hosted a women's retreat from October 16-17 at St. Mark's, Niagara-on-the-Lake.
- The launch of the Certificate in Mission Practice, a two-year formation program led by Canon Ian Mobsby, that equips leaders to develop fresh expressions of church, engage their local communities, and cultivate innovative approaches to ministry in increasingly secular contexts.
- Following a recruitment campaign that took place over the summer months, two (2) new members were added to the NSML Steering Committee: Dr. Thomas Littlewood and Che Marville.

As we look to the future, NSML seeks to embody the call to share the Good News "*from generation to generation*," by nurturing leaders to discern and participate in God's mission in a changing world. Through learning, formation, and shared ministry, NSML hopes to cultivate a living legacy of faith and education that is received, renewed, and carried forward for generations to come.

Respectfully submitted,

Ms. Hannah Keller

Coordinator & Registrar, Niagara School for Missional Leadership

On behalf of the Steering Committee

FINANCIAL INFORMATION
2025 AUDITED CONSOLIDATED FINANCIAL STATEMENTS

Consolidated Financial Statements of

**THE SYNOD OF THE
DIOCESE OF NIAGARA**

And Independent Auditor's Report thereon

Year ended December 31, 2025



KPMG LLP
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Canada
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INDEPENDENT AUDITOR'S REPORT

To the Bishop and the Members of The Synod of the Diocese of Niagara

Qualified Opinion

We have audited the consolidated financial statements of The Synod of the Diocese of Niagara (the Diocese), which comprise:

- the consolidated statement of financial position as at December 31, 2025
- the consolidated statement of operations for the year then ended
- the consolidated statement of changes in net assets for the year then ended
- the consolidated statement of cash flows for the year then ended
- and notes to the consolidated financial statements, including a summary of significant accounting policies

(Hereinafter referred to as the “financial statements”).

In our opinion, except for the possible effects of the matter described in the “***Basis for Qualified Opinion***” section of our auditor’s report, the accompanying financial statements, present fairly, in all material respects, the consolidated financial position of the Diocese as at end of December 31, 2025, and its consolidated results of operations and its consolidated cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Basis for Qualified Opinion

In common with many not-for-profit organizations, the Diocese derives revenue from donations, the completeness of which is not susceptible to satisfactory audit verification. Accordingly, verification of these revenues was limited to the amounts recorded in the records of the Diocese. Therefore, we were not able to determine whether any adjustments might be necessary to:

- the current assets reported in the consolidated statements of financial position as at December 31, 2025 and December 31, 2024
- the fundraising revenues and excess of revenues over expenses reported in the consolidated statements of operations for the years ended December 31, 2025 and December 31, 2024



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- the unrestricted net assets, at the beginning and end of the year, reported in the consolidated statements of changes in net assets for the years ended December 31, 2025 and December 31, 2024
- the excess of revenues over expenses reported in the consolidated statements of cash flows for the years ended December 31, 2025 and December 31, 2024

Our opinion on the financial statements for the year ended December 31, 2024 was qualified accordingly because of the possible effects of this limitation in scope.

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the ***“Auditor’s Responsibilities for the Audit of the Financial Statements”*** section of our auditor’s report.

We are independent of the Diocese in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada and we have fulfilled our other ethical responsibilities in accordance with these requirements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Diocese’s ability to continue as a going concern, disclosing as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Diocese or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Diocese’s financial reporting process.

Auditor’s Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor’s report that includes our opinion.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists.



Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit.

We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion.

The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Diocese's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Diocese's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Diocese to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



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- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the group as a basis for forming an opinion on the group financial statements. We are responsible for the direction, supervision and review of the audit work performed for the purposes of the group audit. We remain solely responsible for our audit opinion.

A handwritten signature in black ink that reads 'KPMG LLP'. The signature is written in a cursive, stylized font and is underlined with a single horizontal stroke.

Chartered Professional Accountants, Licensed Public Accountants

Hamilton, Canada

June 16, 2026

THE SYNOD OF THE DIOCESE OF NIAGARA

Consolidated Statement of Financial Position

December 31, 2025, with comparative information for 2024

	2025	2024
Assets		
Current assets:		
Cash (note 2)	\$ 5,625,180	\$ 1,132,745
Short-term investments	34,000	17,255
Restricted cash (note 3)	84,804	88,233
Amounts receivable (note 4)	1,399,177	1,215,349
Other receivables	231,498	231,552
Current portion of long-term receivables (note 7)	—	750,000
Prepaid expenses	96,038	109,784
Loans receivable (note 5)	226,479	252,110
	<u>7,697,176</u>	<u>3,797,028</u>
Investments (note 6)	7,328,082	7,021,623
Long-term receivables (note 7)	1,144,530	904,982
Capital assets (note 8)	4,890,943	5,164,932
Intangible assets (note 9)	20,528	—
	<u>\$ 21,081,259</u>	<u>\$ 16,888,565</u>

Liabilities and Net Assets

Current liabilities:		
Deferred revenue	\$ 4,153	\$ 3,403
Due to parishes	9,480	9,348
Accounts payable and accrued liabilities (note 10)	979,618	722,245
Bank loans - special purposes (note 11)	113,426	122,731
	<u>1,106,677</u>	<u>857,727</u>
Supplemental insurance reserve (note 12)	520,976	551,342
Long-term liabilities (note 13)	52,736	52,741
	<u>1,680,389</u>	<u>1,461,810</u>
Net assets:		
Invested in capital assets	4,890,943	5,164,932
Externally restricted (note 14(a))	2,253,433	2,159,425
Internally restricted (note 14(b))	5,588,081	4,241,548
General	6,668,413	3,860,850
	<u>19,400,870</u>	<u>15,426,755</u>
	<u>\$ 21,081,259</u>	<u>\$ 16,888,565</u>

See accompanying notes to consolidated financial statements.

On behalf of the Board:

Director

Director

THE SYNOD OF THE DIOCESE OF NIAGARA

Consolidated Statement of Operations

Year ended December 31, 2025, with comparative information for 2024

	2025	2024
Revenue:		
Diocesan assessment	\$ 2,663,852	\$ 2,415,925
Administrative fees and rental income	698,088	708,520
Government grants	64,153	—
Bishop's Company	61,248	63,722
Canterbury Hills (note 15)	951,787	889,545
Programs	65,865	94,508
Other income	128,463	176,302
Donations and Grants for Missions	224,506	140,016
Interest income	10,752	16,819
Investment income	716,244	849,710
Insurance premiums from parishes	1,422,658	1,408,361
Parish payroll receipts	9,766,569	9,341,910
	16,774,185	16,105,338
Expenses:		
General and Provincial Synod	587,108	612,898
Programs:		
Congregational support and development	21,378	133,766
Missional expenses	83,041	—
Ministry support	109,382	102,687
Outreach support	13,381	8,670
Operations:		
Diocesan staff	1,862,340	1,855,793
Office administration, communication, and committees	608,460	510,034
Diocesan managed properties	265,085	352,020
Disestablished parish properties	318,571	50,322
Property staff	216,244	213,272
Other:		
Parish subsidies	175,304	104,130
Depreciation	462,239	428,389
Bad debts	33,573	18,139
Interest	—	609
Insurance	1,636,144	1,624,776
Bishop's Company expenses	55,600	83,083
Canterbury Hills (note 15)	834,024	762,824
Parish payroll disbursements	9,766,569	9,341,910
Total expenses	17,048,443	16,203,322
Deficiency of revenue over expenses before the undernoted	(274,258)	(97,984)
Gain on sale of properties (note 16)	4,061,367	—
Restricted gifts and bequests (note 17)	185,292	192,620
Excess of revenues over expenses	\$ 3,972,401	\$ 94,636

See accompanying notes to consolidated financial statements.

THE SYNOD OF THE DIOCESE OF NIAGARA

Consolidated Statement of Changes in Net Assets

Year ended December 31, 2025, with comparative information for 2024

	Invested in capital assets	Externally restricted	Internally restricted	General fund	2025 Total
Fund balance, beginning of year	\$ 5,164,932	\$ 2,159,425	\$ 4,241,548	\$ 3,860,850	\$ 15,426,755
Excess (deficiency) of revenue over expense	(462,239)	94,008	5,649	4,334,983	3,972,401
Inter-fund transfers:					
Net change in invested in capital assets	188,250	—	—	(188,250)	—
Transfers between funds	—	—	1,315,892	(1,315,892)	—
Insurance fund	—	—	24,992	(24,992)	—
Supplemental insurance reserve (note 12)	—	—	—	1,714	1,714
Fund balance, end of year	\$ 4,890,943	\$ 2,253,433	\$ 5,588,081	\$ 6,668,413	\$ 19,400,870

	Invested in capital assets	Externally restricted	Internally restricted	General fund	2024 Total
Fund balance, beginning of year	\$ 5,490,527	\$ 2,048,673	\$ 4,195,013	\$ 3,602,856	\$ 15,337,069
Excess (deficiency) of revenue over expense	(428,389)	110,752	12,965	399,308	94,636
Inter-fund transfers:					
Net change in invested in capital assets	102,794	—	—	(102,794)	—
Transfers between funds	—	—	25,632	(25,632)	—
Insurance fund	—	—	7,938	(7,938)	—
Supplemental insurance reserve (note 12)	—	—	—	(4,950)	(4,950)
Fund balance, end of year	\$ 5,164,932	\$ 2,159,425	\$ 4,241,548	\$ 3,860,850	\$ 15,426,755

See accompanying notes to consolidated financial statements.

THE SYNOD OF THE DIOCESE OF NIAGARA

Consolidated Statement of Cash Flows

Year ended December 31, 2025, with comparative information for 2024

	2025	2024
Cash provided by (used in):		
Operations:		
Excess of revenues over expenses for the year	\$ 3,972,401	\$ 94,636
Items not involving cash:		
Change in supplemental insurance liability	(30,366)	15,421
Actuarial gain (loss) on supplemental insurance liability	1,714	(4,950)
Depreciation	412,650	163,766
Depreciation - Canterbury Hills	49,589	49,312
Disposal of capital assets	—	225,034
Increase in fair value of investments	(811,915)	(951,379)
Change in non-cash operating working capital:		
Deferred revenue	750	(44,657)
Restricted cash	3,429	409
Amounts receivable	(183,828)	(158,115)
Other receivables	54	359,564
Prepaid expenses	13,746	(10,791)
Due to parishes	132	(6,032)
Accounts payable and accrued liabilities	257,373	(160,687)
	3,685,729	(428,469)
Financing:		
Changes in long-term liabilities	(5)	5
Repayment of bank loans - special purposes	(9,305)	(6,537)
	(9,310)	(6,532)
Investing:		
Purchase of capital assets	(177,279)	(98,696)
Purchase of capital assets - Canterbury Hills	(10,971)	(13,821)
Purchase of intangible assets	(20,528)	—
Investment contributions	(119,900)	(524,825)
Investment withdrawals	625,356	467,868
Increase in short-term investments	(16,745)	(690)
Decrease in long-term receivables	510,452	623,654
Collection of loans receivable	25,631	17,138
	816,016	470,628
Increase in cash	4,492,435	35,627
Cash, beginning of year	1,132,745	1,097,118
Cash, end of year	\$ 5,625,180	\$ 1,132,745

See accompanying notes to consolidated financial statements.

THE SYNOD OF THE DIOCESE OF NIAGARA

Notes to Consolidated Financial Statements

Year ended December 31, 2025

The Synod of the Diocese of Niagara (the "Diocese") is a Christian community of faith that geographically encompasses the area of the Niagara Peninsula, Greater Hamilton, the Region of Halton and portions of Wellington and Dufferin Counties, and Haldimand County and which includes approximately 80 Anglican parishes (congregations). The governance of the Diocese is done through The Synod of the Diocese of Niagara which was incorporated by an act of the Provincial Government of Ontario, assented to on February 10, 1876 and is a registered charity under the Income Tax Act. The Synod is comprised of the Bishop, clergy and designated representatives from each parish. The Bishop is the Chief Officer of the Diocese and, as such, provides oversight for the clergy and parishes who comprise the Diocese.

1. Significant accounting policies:

(a) Basis of presentation:

These consolidated financial statements have been prepared by management in accordance with Canadian Accounting Standards for Not-For-Profit Organizations in Part III of the CPA Canada Handbook. These consolidated financial statements do not include the operations nor the assets and liabilities of the individual parishes.

From time to time, the Diocese assumes the management of church properties from parishes or congregations (former parish properties). This can occur when a church is closed; when a parish or congregation is disestablished or amalgamated with another parish or congregation; or, when the Diocesan Council deems such action necessary. If church properties are disposed of, the Diocese is responsible for any such resulting gain or loss.

These consolidated financial statements include the operations of Canterbury Hills. Canterbury Hills operates a summer camp during the summer months. Administrative and financial services are provided to Canterbury Hills by the Diocese.

(b) Fund accounting:

The Diocese follows the restricted fund method of accounting for contributions.

The General Fund reports revenues and expenses related to program delivery and administrative activities. All unallocated investment income is recorded in the General Fund.

The Restricted Fund reports resources contributed for which the use is restricted by the donors or management. For the period ending December 31, 2025, the Restricted Fund includes the accumulated investment income for the internally restricted funds.

THE SYNOD OF THE DIOCESE OF NIAGARA

Notes to Consolidated Financial Statements (continued)

Year ended December 31, 2025

1. Significant accounting policies (continued):

(c) Revenue recognition:

Restricted contributions are recognized as revenue in the year in which the related expenses are incurred. Unrestricted contributions are recognized as revenue when received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured. If at the outset of the arrangement, the Diocese determines that collectability is not probable, the Diocese defers the revenue and recognizes the revenue when payment is received.

(d) Capital assets:

Purchased capital assets are recorded at cost. Contributed capital assets are recorded at fair value at the date of contribution. Repairs and maintenance costs are charged to expense. Betterments which extend the estimated life of an asset are capitalized. When a capital asset no longer contributes to the Diocese's ability to provide services, its carrying amount is written down to its residual value.

Land and buildings (churches, rectories, etc.), which are under the administration of the parishes, are not included in these financial statements.

Capital assets are amortized over the estimated useful lives of the assets on the straight-line basis at the following rates:

Asset	Basis
Buildings	10 to 40 years
Building improvements	5 to 10 years
Computer equipment	2 to 3 years
Furniture and fixtures	3 to 5 years
Vehicles	5 years

(e) Intangible assets:

Intangible assets are initially recognized and measured at cost. Website costs are amortized on a straight-line basis over three years. The carrying value of an intangible asset which is subject to amortization is tested for recoverability whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. An impairment loss is recognized when the carrying amount is not recoverable and exceeds its fair value. Impairment losses are not subsequently reversed.

THE SYNOD OF THE DIOCESE OF NIAGARA

Notes to Consolidated Financial Statements (continued)

Year ended December 31, 2025

1. Significant accounting policies (continued):

(f) Supplemental insurance benefits:

The Diocese provides its active members and retirees with a life insurance benefit. The Diocese maintains funds within its investments to fund the obligation. These funds are held by the Diocese and not as a segregated trust. As a result, these funds and the related investment income are not included in the actuarial valuation and subsequent extrapolations. Active clergy employees contribute at a rate of \$6.67 and lay staff contribute at a rate of \$2.50 to the fund per employee per pay cycle.

The Diocese accrues its obligation using the accrued benefit method. The measurement date of the obligation coincides with the year end of the Diocese.

Actuarial gains (losses) on the accrued benefit obligation arise from differences between actual and expected experience and from changes in the actuarial assumptions used to determine the accrued benefit obligation. The accrued benefit obligation and current service costs for these plans are recognized using the accrued benefit method pro-rated on service, and income is charged with the cost of the benefits in the years in which the employees render the service which gives them the right to receive such benefits. Remeasurement and other items are recognized as a direct increase (decrease) in net assets and are not reclassified to the statement of operations in subsequent periods.

(g) Contributed services:

Because of the difficulty in determining their fair value, contributed services are not recognized in these consolidated financial statements.

THE SYNOD OF THE DIOCESE OF NIAGARA

Notes to Consolidated Financial Statements (continued)

Year ended December 31, 2025

1. Significant accounting policies (continued):

(h) Financial instruments:

Financial instruments are recorded at fair value on initial recognition. Equity instruments that are quoted in an active market are subsequently measured at fair value. All other financial instruments are subsequently recorded at cost or amortized cost, unless management has elected to carry the instruments at fair value. The Diocese has not elected to carry any such financial instruments at fair value.

Transaction costs incurred on the acquisition of financial instruments measured subsequently at fair value are expensed as incurred and are offset with investment income in the Statement of Operations. All other financial instruments are adjusted by transaction costs incurred on acquisition and financing costs, which are amortized using the straight-line method.

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

(i) Use of estimates:

The preparation of the consolidated financial statements requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the consolidated financial statements and the reported amounts of revenues and expenses during the year. Significant items subject to such estimates and assumptions include the carrying amounts due from parishes, loans receivable, long-term receivables and obligations related to supplemental insurance benefits. Actual results could differ from those estimates.

(j) Cash, bank overdraft and short-term investments:

Cash and cash equivalents consist of cash, bank overdrafts and short-term investments in money market or other short term instruments with maturity of less than 90 days.

2. Cash:

The Diocese considers deposits in banks and certificates of deposit as cash. The Diocese has a \$1,500,000 revolving demand line of credit with interest calculated at prime. There was no bank indebtedness balance as at December 31, 2025 (2024 - \$nil).

THE SYNOD OF THE DIOCESE OF NIAGARA

Notes to Consolidated Financial Statements (continued)

Year ended December 31, 2025

3. Restricted cash:

Restricted cash consists of funds received on behalf of parishes and funds received for the direct benevolent work of the Bishop.

4. Amounts receivable:

Amounts receivable from parishes consist of:

	2025	2024
Diocesan Mission and Ministries due from parishes	\$ 962,384	\$ 809,553
Insurance	136,479	96,130
Payroll due from parishes	185,710	155,044
Other	147,978	154,622
Provision for doubtful accounts	(33,374)	—
	\$ 1,399,177	\$ 1,215,349

5. Loans receivable:

Loans receivable are comprised as follows:

(a) Emergency Loans:

Emergency loans totaling \$111,331 (2024 - \$127,531) represent funds loaned to parishes for COVID-19 related expenses. During the pandemic each parish was able to apply for a loan of up to \$10,000. As at December 31, 2025, the emergency loans are outstanding for eleven parishes (2024 - twelve parishes).

(b) Church Extension:

Church extension loans totaling \$113,426 (2024 - \$122,731) represent funds loaned to parishes for land, buildings and additions. The Diocese has borrowed money that has been re-loaned to the parishes to finance these church extension projects.

(c) Employee Loans:

Employee loans totaling \$1,722 (2024 - \$1,848) are bridging loans advanced to employees to cover EI processing time, which usually takes about 4 to 6 weeks.

THE SYNOD OF THE DIOCESE OF NIAGARA

Notes to Consolidated Financial Statements (continued)

Year ended December 31, 2025

6. Investments:

Investments are comprised as follows:

	2025	2024
Russell Canadian Fixed Income Fund	\$ 1,191,408	\$ 1,123,460
Russell ESG Global Equity Fund	3,239,540	3,229,947
Russell Canadian Equity Pool	521,945	842,595
Russell Global Infrastructure Pool	567,460	702,162
Russell Global Real Estate Pool	343,883	631,946
Russell Global Credit Pool	708,232	491,513
Russell Emerging Markets Equity Pool	442,765	—
Russell Global Smaller Companies Pool	212,849	—
Bonds	100,000	—
	<u>\$ 7,328,082</u>	<u>\$ 7,021,623</u>

Investments include \$520,976 (2024 - \$551,342) set aside to fund the supplemental insurance benefits (see note 12).

The investments are pooled with the investments held by the Anglican Church Ministries Foundation, Niagara ("AMCF") and parishes and overseen by the Investment Advisory Committee. The objective is to sustain a certain level of investments in order to sustain the needs of the Synod of the Diocese of Niagara, the ACMF and parishes. This objective is fulfilled by adhering to specific investment policies outlined in its Statement of Investment Policies and Procedures (the "SIPP"), which is reviewed periodically by the Investment Advisory Committee and approved by Synod Council. The SIPP was established on June 28, 2002 and later amended and restated. The last amended and restated effective date was June 17, 2025.

THE SYNOD OF THE DIOCESE OF NIAGARA

Notes to Consolidated Financial Statements (continued)

Year ended December 31, 2025

7. Long-term receivables:

	2025	2024
Parish debt:		
St. Paul, Caledonia	\$ 135,644	\$ 137,863
Christ's Church Cathedral, Hamilton	29,039	44,039
St. John's, Rockwood	74,441	77,241
Holy Trinity, Fonthill	52,896	53,296
St. John the Evangelist, Niagara Falls	54,191	58,691
Grace Church, Arthur	36,808	36,808
All Saints, Welland	18,367	20,167
Various disestablished parishes	101,393	297,203
	502,779	725,308
Parish mortgages and loans:		
St. Luke's, Palermo	112,810	119,750
Church of the Incarnation, Oakville	28,941	59,924
	141,751	179,674
Vendor take back mortgages:		
2706703 Ontario Inc.	500,000	750,000
	1,144,530	1,654,982
Less amounts due within one year:		
2706703 Ontario Inc.	—	(750,000)
Total	\$ 1,144,530	\$ 904,982

The amounts due from parishes are unsecured with no fixed terms of repayment and do not bear any interest with the exception of St. Luke's, Palermo and Church of the Incarnation. St. Luke's, Palermo is unsecured and bears interest at a 4% fixed rate with repayments of \$967 per month due April 1, 2028. Church of the Incarnation is unsecured, has no fixed terms of repayment and bears interest at prime plus 0.25% charged monthly.

2706703 Ontario Inc. is a mortgage that bears interest at a 3% fixed rate with interest only monthly payments of \$1,875 until June 20, 2023. Thereafter, the loan bears interest at a 4% fixed rate with interest only monthly payments of \$2,500 until November 20, 2025. Subsequently, the loan bears interest at a 5.5% fixed rate with interest only monthly payments of \$2,292 until the maturity date of November 20, 2027.

The long-term receivables from the disestablished parishes will be recovered upon sale or redevelopment of their respective properties. During the year, \$237,450 of the receivable relating to St. Elizabeth Anglican Church was recovered following the sale of the property (see note 16).

THE SYNOD OF THE DIOCESE OF NIAGARA

Notes to Consolidated Financial Statements (continued)

Year ended December 31, 2025

8. Capital assets:

			2025
	Cost	Accumulated amortization	Net book value
Land:			
Canterbury Hills	\$ 35,749	\$ –	\$ 35,749
Buildings:			
Palermo Community Centre	2,496,163	1,122,104	1,374,059
Leasehold improvements	1,160,452	1,158,465	1,987
Residential condo units	1,806,787	361,357	1,445,430
Church condo units	1,940,000	291,000	1,649,000
Canterbury Hills	812,697	656,890	155,807
Building improvements	918,835	771,134	147,701
Computer equipment	143,447	120,662	22,785
Furniture and fixtures	252,248	193,823	58,425
Vehicles	15,370	15,370	–
	\$ 9,581,748	\$ 4,690,805	\$ 4,890,943

			2024
	Cost	Accumulated amortization	Net book value
Land:			
Canterbury Hills	\$ 35,749	\$ –	\$ 35,749
Buildings:			
Palermo Community Centre	2,496,163	997,296	1,498,867
Leasehold improvements	1,160,452	1,158,308	2,144
Residential condo units	1,806,787	271,018	1,535,769
Church condo units	1,940,000	194,000	1,746,000
Canterbury Hills	808,741	614,316	194,425
Building improvements	840,485	714,830	125,655
Computer equipment	105,700	101,789	3,911
Furniture and fixtures	191,067	168,655	22,412
Vehicles	15,370	15,370	–
	\$ 9,400,514	\$ 4,235,582	\$ 5,164,932

Included in Palermo is a cost recovery of \$257,858 relating to construction costs incurred by the Diocese on behalf of and repaid by the long-term care centre on the premises, a contribution by the parish to the construction costs and hydro permit refunds.

THE SYNOD OF THE DIOCESE OF NIAGARA

Notes to Consolidated Financial Statements (continued)

Year ended December 31, 2025

9. Intangible assets:

				2025
	Cost	Accumulated amortization	Net book value	
Web design	\$ 83,842	\$ 63,314	\$	20,528

				2024
	Cost	Accumulated amortization	Net book value	
Web design	\$ 63,314	\$ 63,314	\$	–

10. Accounts payable and accrued liabilities:

There are no government remittances payable included in accounts payable and accrued liabilities, including payroll related taxes (2024 - \$nil).

11. Bank loans - special purposes:

	2025	2024
Loan obtained on behalf of parishes, due on demand, bearing interest at prime less 0.25%, maturing in 2034, with minimum annual principal and interest repayments of \$14,950	\$ 113,426	\$ 122,731

Principal repayments over the next five years and thereafter are as follows:

2026	\$ 9,305
2027	9,305
2028	9,305
2029	9,305
2030	9,305
Thereafter	66,901
	\$ 113,426

THE SYNOD OF THE DIOCESE OF NIAGARA

Notes to Consolidated Financial Statements (continued)

Year ended December 31, 2025

12. Supplemental insurance benefits:

The Diocese self-insures certain life insurance benefits for current and retired employees. Current employees are entitled to \$10,000 if actively employed at the time of death and retirees are entitled to \$8,000 upon death. If a current employee leaves the Diocese before retirement their benefit is forfeited.

The Diocese measures its benefit obligation for accounting purposes based on the most recent actuarial valuation which was as at December 31, 2024. The obligation estimate is reviewed annually, and a full actuarial valuation is completed every three years.

	2025	2024
Change in benefit obligation:		
Benefit obligation, beginning of year	\$ 551,342	\$ 535,921
Actuarial (loss) gain	(1,714)	4,950
Interest costs	27,348	26,471
Benefit payments	(56,000)	(16,000)
Benefit obligation, end of year	\$ 520,976	\$ 551,342

13. Long-term liabilities:

Long-term liabilities consists of \$52,736 (2024 - \$52,741) related to Lambeth Conference.

14. Restricted fund balances:

(a) Major categories of fund balances with externally imposed restrictions are as follows:

	2025	2024
Theological education	\$ 409,298	\$ 409,298
Episcopal support	347,333	347,333
Other	373,439	373,439
Mission work	151,803	151,803
Youth and children's work	15,000	15,000
Canterbury Hills	956,560	862,552
	\$ 2,253,433	\$ 2,159,425

These fund balances represent the value of funds received.

THE SYNOD OF THE DIOCESE OF NIAGARA

Notes to Consolidated Financial Statements (continued)

Year ended December 31, 2025

14. Restricted fund balances (continued):

(b) Major categories of fund balances with internally imposed restrictions are as follows:

	2025	2024
Parish proceeds fund	\$ 2,345,268	\$ 2,587,845
Legal reserve fund	340,737	525,550
Truth, Reconciliation and Indigenous Ministries Fund	113,303	(8,497)
Closed parishes fund	188,712	(552)
Girls' Friendly Society / Holiday House fund	857,531	172,158
Church insurance fund	385,009	152,610
Church planting reserve fund	88,448	90,000
Property renewal reserve fund	95,264	74,214
Minnie Easter estate	106,735	16,356
Investment review fund	117,564	38,744
Stephen Hopkins leadership fund	50,845	22,733
Dorothy Elizabeth Roberts' estate	41,667	8,365
E. Ferres	35,440	7,115
Paul Austin Moore estate	21,385	6,000
Canon D. Ricketts bursary fund	16,998	10,445
William Aspel legacy fund	24,905	5,000
Differentiated Curacies reserve fund	281,361	169,947
Capital reserve fund	215,016	188,955
James Wellington Upson estate	61,424	36,786
Bishop's Company	50,554	44,906
Joyce Wilton Bursary fund	24,131	19,722
Cathedral Place Building fund	50,267	45,000
Severance & Transition fund	12,287	11,000
Other reserve funds less than \$10,000	63,230	17,146
	\$ 5,588,081	\$ 4,241,548

The use of these funds is governed by the restrictions set by the donee, as applicable.

THE SYNOD OF THE DIOCESE OF NIAGARA

Notes to Consolidated Financial Statements (continued)

Year ended December 31, 2025

15. Canterbury Hills:

	2025	2024
Revenues:		
Canterbury Hills (unrestricted)	\$ 857,779	\$ 778,793
Canterbury Hills (externally restricted)	94,008	110,752
	<u>\$ 951,787</u>	<u>\$ 889,545</u>
Expenses:		
Canterbury Hills (unrestricted)	\$ 834,024	\$ 762,824

16. Sale of St. Elizabeth Anglican Church, Burlington:

During the year, the St. Elizabeth Anglican Church, Burlington property was sold, resulting in a gain on sale of \$4,061,367.

Sale per agreement	\$ 4,500,000
Less:	
Commissions and legal fees	(201,183)
Property holding costs	(37,450)
Dowry to Burlington Anglican Lutheran Church	(200,000)
	<u>\$ 4,061,367</u>

17. Restricted gifts and bequests:

Restricted gifts in 2025 totaled \$185,292 (2024 - \$192,620) which consist of donations of \$nil (2024 - \$200) and realized investment income of \$185,292 (2024 - \$192,420). These relate to gifts to the Closed Parishes Fund. The funds are held within the Diocesan investments.

18. Parish funds:

- (a) From time to time, parishes deposit funds through the Diocese for investment purposes. The funds are not reflected in the financial statements of the Diocese. The capital and income earned thereon remain the property of the contributing parish. At December 31, 2025, the fair market value of the parish, Diocese, and Anglican Church Ministries Foundation funds invested through the Diocese amounted to \$61,325,029 (2024 - \$56,527,140).

THE SYNOD OF THE DIOCESE OF NIAGARA

Notes to Consolidated Financial Statements (continued)

Year ended December 31, 2025

18. Parish funds (continued):

- (b) The Diocese is affiliated with the Anglican Church Ministries Foundation (the "Foundation") by virtue of their joint control by Synod Council. The Foundation was established to raise funds for the use of the Diocese and its Bishop in their mission work. The Foundation is incorporated under the Province of Ontario by letters of patent issued on January 1, 1999. It is governed by the Not-For-Profit Corporations Act (Ontario) and is a registered charity under the Income Tax Act. At December 31, 2025, the Foundation held net assets in the amount of approximately \$35.2 million (2024 - \$32.5 million), the benefit of which will accrue to the Diocese and some of its affiliates in the future.

Investment administration fees of \$30,160 (2024 - \$29,000) were charged by the Diocese to the Foundation and have been included in administrative fees and rental income on the Statement of Operations.

19. Financial instruments:

- (a) Currency risk:

The Diocese is exposed to financial risks as a result of exchange rate fluctuations and the volatility of these rates. In the normal course of business, the Diocese purchases investments denominated in foreign currencies. There has been no change to the risk exposure from 2024.

- (b) Liquidity risk:

Liquidity risk is the risk that the Diocese will be unable to fulfill its obligations on a timely basis or at a reasonable cost. The Diocese manages its liquidity risk by monitoring its operating requirements. The Diocese prepares budget and cash forecasts to ensure it has sufficient funds to fulfill its obligations. There has been no change to the risk exposure from 2024.

- (c) Credit risk:

Credit risk refers to the risk that a counterparty may default on its contractual obligations resulting in a financial loss. The Diocese is exposed to credit risk with respect to the amounts due from parishes, loans receivable, and long-term receivables. The Diocese assesses, on a continuous basis, these balances and provides for any amounts that are not collectible in the allowance for doubtful accounts. There has been no change to the risk exposure from 2024.

- (d) Interest rate risk:

The Diocese's long-term debt has a variable interest rate based on prime. As a result, the Diocese is exposed to interest rate risk due to fluctuations in the prime rate. There has been no change to the risk exposure from 2024.

THE SYNOD OF THE DIOCESE OF NIAGARA

Notes to Consolidated Financial Statements (continued)

Year ended December 31, 2025

19. Financial instruments (continued):

(e) Market risk:

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate as a result of market factors. Market factors include three types of risk: currency risk, interest rate risk and equity risk.

The Diocese's investment activities involve investments in mutual funds which are monitored by an investment committee as well as management. There has been no change to the risk exposure from 2024.

2027 PROPOSED DIOCESAN BUDGET

THE SYNOD OF THE DIOCESE OF NIAGARA
BUDGETED STATEMENT OF OPERATIONS - SUMMARY
For the year ending December 31, 2027

	2025 Full Year Actuals	2026 Full Year Budget	2027 Full Year Budget
REVENUES:			
DIOCESAN MISSION & MINISTRIES	2,669,102	2,921,650	3,100,000
DIOCESAN MISSION & MINISTRIES - REBATES	(5,250)	(5,000)	(5,000)
INTEREST ON TRUST FUNDS	6,750	10,000	5,500
INVESTMENT GAIN (LOSS)	705,581	0	0
INVESTMENT FUND ADMINISTRATION TRANSFER	127,811	129,792	135,000
INSURANCE FUND ADMINISTRATION TRANSFER	30,160	31,366	32,500
ADMINISTRATION FEE ACMF NIAGARA	30,160	31,366	32,500
RESTRICTED GIFTS & BEQUESTS, PROPERTY SALES	4,061,367	0	0
SPECIAL APPEALS	(267)	25,000	5,000
SUNDRY	120,986	70,000	50,000
GRANTS	0	35,000	70,000
TOTAL REVENUES	7,746,400	3,249,175	3,425,500
EXPENDITURES:			
BEYOND NIAGARA, EPISCOPAL & GOVERNANCE - SCHEDULE 1	1,179,313	1,251,365	1,394,635
ADMINISTRATIVE EXPENSES - SCHEDULE 2	1,545,167	1,594,255	1,728,220
MINISTRY EXPENSES - SCHEDULE 3	587,600	731,427	769,611
EDUCATION AND FORMATION EXPENSES - SCHEDULE 4	100,341	211,261	225,746
DESIGNATED DIOCESAN MISSIONS - SCHEDULE 5	140,846	134,121	86,840
DIOCESAN HELD PROPERTIES - SCHEDULE 6	49,215	16,434	99,793
TOTAL EXPENDITURES	3,602,482	3,938,863	4,304,845
OPERATING SURPLUS / (DEFICIT) BEFORE DEPRECIATION	4,143,919	(689,688)	(879,345)
DEPRECIATION	412,650	0	0
OPERATING SURPLUS / (DEFICIT) BEFORE CONTRIBUTIONS FROM ACMF	3,731,269	(689,688)	(879,345)
CONTRIBUTIONS FROM THE ACMF			
Survive & Thrive Outreach Fund (ACMF 6000012)	40,000	45,000	45,000
Synod Endowment Fund (ACMF 5006959)	10,000	10,000	37,500
Leadership & Training Fund (ACMF 6000011)	75,292	114,200	132,146
Theological Education Funds (part of ACMF 5006959)	0	17,500	20,000
Diocesan Housing Fund (ACMF 5006993)	60,000	75,000	75,000
TOTAL CONTRIBUTIONS FROM ACMF	185,292	261,700	309,646
OPERATING SURPLUS / (DEFICIT)	3,916,561	(427,988)	(569,699)
CASH TRANSFERS FROM (TO) RESERVE FUNDS			
Missional Innovation Grants Fund (5006961)	41,500	70,000	70,000
General Admin Fund (5006962)	80,000	80,000	50,000
Synod General Investment Fund (5006960)	100,000	100,000	100,000
Church Planters Fund (Synod 5006966)	58,333	57,600	41,341
Differentiated Curacies Reserve Fund (5006969)	13,898	65,000	95,000
Stephen Hopkins Leadership Fund (5006965)	5,335	20,289	10,000
Transfer from Capital Reserve Fund (5006970)	46,500	25,000	225,000
Transfer from Property Renewal Reserve Fund (5006967)	16,290	25,000	25,000
Transfer from (to) Cathedral Place Building Fund	0	45,000	0
Transfer from (to) Canon D Ricketts Bursary Fund (5006964)	0	500	500
Transfer from Legal Reserve Fund	225,000	0	0
TOTAL CASH TRANSFERS FROM (TO) RESERVE FUNDS	586,856	488,389	616,841
CASH SURPLUS (DEFICIT) BEFORE OTHER ITEMS	4,503,416	60,401	47,142
CASH FLOWS FROM (TO) CAPITAL ITEMS			
Capital Expenses - Sch 7	(197,808)	(132,500)	(242,500)
CASH SURPLUS (DEFICIT) AFTER CAPITAL ITEMS	4,305,608	(72,099)	(195,358)
CASH FLOWS FROM (TO) MORTGAGES			
Mortgage payments due to Diocese	250,000	6,960	500,000
CASH SURPLUS (DEFICIT)	4,555,608	(65,139)	304,642

BEYOND NIAGARA, EPISCOPAL & GOVERNANCE - SCHEDULE 1

	2025 Full Year Actuals	2026 Full Year Budget	2027 Full Year Budget
BEYOND NIAGARA			
GENERAL SYNOD APPORTIONMENT	530,027	566,669	650,857
GENERAL SYNOD DELEGATE FEES	18,305	0	0
PROVINCIAL SYNOD ASSESSMENT	21,276	25,000	25,000
PROVINCIAL SYNOD DELEGATES	0	0	18,000
LAMBETH - CORE BUDGET AND OTHERS	0	0	0
SUB-TOTAL BEYOND NIAGARA	569,608	591,669	693,857
EPISCOPAL & GOVERNANCE EXPENSES			
EPISCOPAL STAFF	527,306	558,196	583,628
EPISCOPAL EXPENSES	49,308	55,000	56,650
CONFERENCE / TRAVEL	12,993	16,000	15,000
SYNOD COUNCIL & SUB-COMMITTEES	1,236	5,000	5,000
STEWARDSHIP HOSPITALITY	981	5,000	20,000
DIOCESAN DIGNITARIES			
(Archdeacons, Reg. Deans, Dio.Liturgical Officer)	17,881	20,000	20,000
COMPANION DIOCESES / PARTNERS IN MISSION	0	500	500
SUB-TOTAL - Episcopal & Governance	609,705	659,696	700,778
TOTAL BEYOND NIAGARA, EPISCOPAL & GOVERNANCE EXPENSES	1,179,313	1,251,365	1,394,635

ADMINISTRATIVE EXPENSES - SCHEDULE 2

	2025	2026	2027
	Full Year	Full Year	Full Year
	Actuals	Budget	Budget
ADMINISTRATIVE STAFFING	628,879	706,641	825,526
EMPLOYEE / FAMILY ASSISTANCE PLAN	9,868	9,500	15,000
EMPLOYEE / RETIREE LIFE INSURANCE COSTS	16,871	0	0
PAYROLL SYSTEM	2,194	2,200	2,500
PENSION SUPPORT - RETIRED BISHOPS	2,564	2,800	2,800
LOUISA PARKE EXP. (PENS. SUP. RET. CLERGY)	11,311	11,200	10,600
RESOURCES / SUBSCRIPTIONS / MEMBERSHIPS	7,353	6,200	12,900
CLERGY MOVING EXPENSES	9,238	20,000	15,000
SABBATICAL SUPPORT	3,341	5,000	7,500
PERSONNEL TRANSITION & SEVERANCE	11,656	50,000	50,000
POLICE & REFERENCE CHECKS	216	1,500	1,750
SUB-TOTAL - Admin Staffing & Support	703,491	815,041	943,576
OFFICE EXPENSES & PROFESSIONAL FEES			
COMPUTER SYSTEMS AND LICENSES	38,316	38,000	30,000
EQUIPMENT RENTAL	13,254	12,600	12,800
EQUIPMENT AND COMPUTER SERVICES	8,036	12,400	15,000
OFFICE SUPPLIES	6,737	5,000	8,750
TELEPHONE	13,170	13,700	13,700
PRINTING	120	1,500	4,200
MAILING	5,595	4,000	5,800
AUDIT EXPENSES	58,372	50,000	30,000
LEGAL & PROF. EXPENSES	233,834	50,000	50,000
INSURANCE - NET RECOVERY IN RESERVE	(24,992)	5,000	5,000
BANK CHARGES / SUNDRY	13,144	13,000	13,000
RECOVERY INTEREST ON PARISH RECEIVABLES	(4,002)	(5,000)	(5,000)
BANK INTEREST	304	500	500
CONTINGENCY / NON-BUDGETED	623	5,000	5,000
BAD DEBTS & RECEIVABLE W/O's	33,573	10,000	10,000
STAFF EXPENSES	13,182	10,000	13,000
SUB-TOTAL - Office Expenses & Professional Fees	409,266	225,700	211,750

CATHEDRAL PLACE

PROPERTY / RECEPTION	172,433	198,449	199,359
MAINTENANCE/CLEANING	120,022	132,000	125,000
MAJOR REPAIRS - NOT CAPITALIZED	54,293	150,000	100,000
SERVICING	6,909	5,000	7,500
UTILITIES	73,264	90,000	80,000
INSURANCE	105,310	125,500	128,010
FACILITY RENTAL REVENUE	(83,375)	(101,220)	(33,120)
CATHEDRAL CONTRIBUTIONS	(84,488)	(89,714)	(92,405)
SUB-TOTAL - Cathedral Place	364,368	510,015	514,344

COMMUNICATIONS

NIAGARA ANGLICAN NEWS	32,829	21,000	37,050
DIGITAL MINISTRY	42	2,500	1,500
WEBSITE SUPPORT	35,171	20,000	20,000
SUB-TOTAL - Communications	68,042	43,500	58,550

TOTAL ADMINISTRATIVE EXPENSES

1,545,167	1,594,255	1,728,220
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MINISTRY EXPENSES - SCHEDULE 3

	2025 Full Year Actuals	2026 Full Year Budget	2027 Full Year Budget
GENERAL MINISTRY			
MINISTRY STAFFING	413,866	445,926	436,611
DIOCESAN SERVICES & EVENTS	274	2,000	2,000
PROFESSIONAL CONSULTING	0	25,000	25,000
MINISTRY RESOURCES	4,673	10,000	10,000
DONOR & SPONSORSHIP DEVELOPMENT	68	15,000	10,000
PARISH SUBSIDIES	73,253	90,000	140,000
MISSIONAL INNOVATION, CHAPLAINCY AND OTHER GRANTS	79,716	120,000	120,000
SUB-TOTAL GENERAL MINISTRY EXPENSES	571,850	707,926	743,611
PARISH DEVELOPMENT MINISTRY:			
YOUTH & FAMILY MINISTRIES			
CHILDREN & YOUTH & YOUNG ADULT MINISTRY	0	1,000	2,500
YOUTH LEADERSHIP TRAINING PROGRAM	3,500	8,000	8,000
CYFM NETWORK SUPPORT & TRAINING	1,489	3,000	3,000
CANTERBURY HILLS BURSARY SUPPORT			2,500
SUB-TOTAL - Youth & Family Ministries	4,989	12,000	16,000
JUSTICE & OUTREACH MINISTRIES			
ADVOCACY & COALITION SUPPORT	137	2,000	2,000
JUSTICE WORKING GROUPS	1,194	1,500	2,000
CLIMATE JUSTICE NIAGARA	9,692	1,000	1,000
SUB-TOTAL - Justice & Outreach Ministries	11,023	4,500	5,000
COMMUNITY MINISTRY			
HAMILTON WELL REVENUE	0	0	(11,250)
HAMILTON WELL EXPENSES	0	0	11,250
ST BRIGID'S COMMUNITY REVENUE	0	(30,000)	(75,000)
ST BRIGID'S COMMUNITY EXPENSES	0	30,000	75,000
MISSIONER/CHURCH PLANTERS MINISTRY SUPPORT	(262)	7,000	5,000
SUB-TOTAL - Community Ministry	(262)	7,000	5,000
TOTAL MINISTRY EXPENSES	587,600	731,427	769,611

EDUCATION & FORMATION EXPENSES - SCHEDULE 4

	2025 Full Year Actuals	2026 Full Year Budget	2027 Full Year Budget
NIAGARA SCHOOL FOR MISSIONAL LEADERSHIP (NSML)			
INCOME - Fees	(23,820)	(30,000)	(30,000)
ADMINISTRATIVE SUPPORT	37,695	42,211	31,696
COURSE HONORARIA	12,200	18,000	14,000
TEACHING MATERIALS AND SUPPORT	0	600	650
COMMUNICATION AND MARKETING	1,166	800	800
WEBSITE	1,042	4,000	2,000
MISCELLANEOUS	0	150	1,100
SUB-TOTAL - NSML	28,283	35,761	20,246
FORMATION FOR MINISTRY			
DIFFERENTIATED CURACY SUPPORT	11,607	65,000	95,000
DIVINITY STUDENTS	1,541	17,500	20,000
VOCATION EVENTS	2,403	3,000	3,000
FAITH FORMATION	0	5,000	2,000
CLERGY / LAYWORKERS CONFERENCE	27,274	35,000	35,000
TRAINING & RESOURCES	10,228	19,000	19,500
PROVINCIAL SYNOD OPCOTE	17,500	17,500	17,500
VOCATIONAL DIACONATE	310	2,000	2,000
STARTING WELL	978	1,500	1,500
COACHING / MENTORING	217	10,000	10,000
SUB-TOTAL - Formation for Ministry	72,058	175,500	205,500
TOTAL EDUCATION & FORMATION EXPENSES	100,341	211,261	225,746

DESIGNATED DIOCESAN MISSIONS - SCHEDULE 5

	2025	2026	2027
	Full Year	Full Year	Full Year
	Actuals	Budget	Budget
ALL SAINTS MISSION			
DONATIONS	(52,657)	(56,000)	(53,500)
RENTAL INCOME	(17,755)	(36,540)	(3,040)
CONTRIBUTION FROM DIOCESE			(33,500)
FUNDRAISING	(17,815)	(2,500)	(1,600)
MISSION PROJECTS REVENUE	0	(2,800)	(3,500)
INVESTMENT AND OTHER INCOME	(127,393)	(10,000)	(11,300)
ACTIVITY AND EVENT INCOME	(1,045)	0	0
WAGES AND CONTRACTED SERVICES	70,611	71,603	78,113
ADMINISTRATIVE COSTS	2,967	5,650	4,900
UTILITY COSTS	5,684	0	3,100
BUILDING COSTS	31,558	29,605	27,944
MISSION PROJECTS EXPENSES	791	1,220	1,120
ACTIVITY AND EVENT EXPENSES	2,703	150	600
BANKING AND FUNDRAISING COSTS	955	0	200
PASTORAL AND MINISTERIAL COSTS	24	2,000	1,850
SUB-TOTAL - ALL SAINTS MISSION	(101,372)	2,388	11,387

	2025	2026	2027
	Full Year	Full Year	Full Year
	Actuals	Budget	Budget
MIGRANT FARM WORKERS MISSION			
DONATIONS	(2,551)	(3,000)	(3,000)
FUNDRAISING	(583)	(1,000)	(3,600)
MISSION PROJECTS REVENUE	(52,900)	(70,000)	(72,080)
OTHER INCOME	(205)	(2,000)	(1,500)
STAFFING	65,740	69,766	75,410
ADMINISTRATIVE COSTS	401	3,600	1,500
BUILDING COSTS	5,500	7,000	6,500
MISSION PROJECTS EXPENSES	60,957	53,423	49,808
SUB-TOTAL - MIGRANT FARM WORKERS MISSION	76,359	57,789	53,038

MISSION IN ACTS MISSION

DONATIONS
FUNDRAISING
MISSION PROJECTS REVENUE
OTHER INCOME
STAFFING
ADMINISTRATIVE COSTS
BUILDING COSTS
MISSION PROJECTS EXPENSES
ACTIVITY AND EVENT EXPENSES
PASTORAL AND MINISTERIAL COSTS
SUB-TOTAL - MISSION IN ACTS MISSION

2025 Full Year Actuals	2026 Full Year Budget	2027 Full Year Budget
(10,656)	(11,716)	
0	(5,550)	
(5,000)	(3,500)	
(30)	(13,000)	
57,525	68,737	
474	2,050	
8,505	5,000	
2,481	6,750	
1,254	200	
0	500	
54,553	49,471	0

ST. LUKE'S MISSION

DONATIONS
RENTAL INCOME
FUNDRAISING
OTHER INCOME
STAFFING
ADMINISTRATIVE COSTS
BUILDING COSTS
MISSION PROJECTS EXPENSES
COMMUNITY CONNECTIONS
WORSHIP MINISTRY
SUB-TOTAL - ST. LUKE'S MISSION

2025 Full Year Actuals	2026 Full Year Budget	2027 Full Year Budget
(29,540)	(26,400)	(26,600)
(18,300)	(27,960)	(28,000)
(3,664)	(14,594)	(36,373)
0	(420)	(420)
51,014	56,411	73,441
2,647	3,085	5,152
103,967	31,350	31,800
2,864	800	828
981	700	825
1,337	1,500	1,761
111,306	24,472	22,414
140,846	134,121	86,840

TOTAL DESIGNATED DIOCESAN MISSIONS

DIOCESAN HELD PROPERTIES - SCHEDULE 6

	2025	2026	2027
	Full Year	Full Year	Full Year
	Actuals	Budget	Budget
FORMER ST PETER HAMILTON PROPERTY COSTS			
RENTAL INCOME	(86,630)	(88,800)	(89,580)
MAINTENANCE	38,039	26,000	31,000
UTILITIES	16,783	19,000	16,700
INSURANCE	29,619	30,300	30,300
NET FORMER ST PETER HAMILTON PROPERTY COSTS	(2,189)	(13,500)	(11,580)

	2025	2026	2027
	Full Year	Full Year	Full Year
	Actuals	Budget	Budget
GENEVA STREET ST. CATHARINES PROPERTY COSTS			
RENTAL INCOME	(65,262)	(10,000)	0
MAINTENANCE	22,054	7,750	13,500
SECURITY MONITORING	6,305	3,100	3,000
UTILITIES	20,437	12,000	0
INSURANCE	6,044	6,200	5,200
NET GENEVA STREET ST CATHARINES PROPERTY COSTS	(10,422)	19,050	21,700

	2025	2026	2027
	Full Year	Full Year	Full Year
	Actuals	Budget	Budget
FENNELL AVENUE HAMILTON PROPERTY COSTS			
RENTAL INCOME	(71,340)	(72,000)	(73,700)
MAINTENANCE	48,972	28,000	36,000
UTILITIES	18,705	20,400	19,500
INSURANCE	12,256	12,500	12,500
NET FENNELL AVENUE HAMILTON PROPERTY COSTS	8,593	(11,100)	(5,700)

	2025	2026	2027
	Full Year	Full Year	Full Year
	Actuals	Budget	Budget
ALL SAINTS HAMILTON CONDOS PROPERTY COSTS			
RENTAL INCOME	(31,529)	(32,200)	(77,520)
CONTRIBUTION TO ALL SAINTS MISSION			33,500
CONDO FEES AND MAINTENANCE	25,062	15,000	25,000
LEASING/PROPERTY MANAGEMENT FEE	2,634	2,900	6,800
INSURANCE & PROPERTY TAX	12,390	12,700	12,400
CONTIGENCY FEE & MISCELLANEOUS	2,206	2,200	5,500
NET ALL SAINTS HAMILTON PROPERTY COSTS	10,763	600	5,680

SHELBURNE PROPERTY COSTS

RENTAL INCOME

MAINTENANCE

UTILITIES

INSURANCE

NET SHELBURNE PROPERTY COSTS

2025 Full Year Actuals	2026 Full Year Budget	2027 Full Year Budget
(40,779)	(41,916)	(43,290)
9,470	10,500	7,500
12,850	13,800	13,800
16,518	16,900	16,500
(1,941)	(716)	(5,490)

NIAGARA FALLS (ROBINSON ST) PROPERTY COSTS

RENTAL INCOME

MAINTENANCE

UTILITIES

INSURANCE

NET NIAGARA FALLS (ROBINSON ST) PROPERTY COSTS

2025 Full Year Actuals	2026 Full Year Budget	2027 Full Year Budget
0	0	0
(330)	2,500	2,500
5,323	5,600	5,900
10,400	10,700	12,000
15,394	18,800	20,400

MCNAB PROPERTY COSTS

RENTAL INCOME

MAINTENANCE

UTILITIES

INSURANCE

NET MCNAB PROPERTY COSTS

2025 Full Year Actuals	2026 Full Year Budget	2027 Full Year Budget
(10,500)	(30,000)	0
24,189	19,100	19,000
5,884	7,000	5,400
9,443	9,700	9,500
29,017	5,800	33,900

ALL SAINTS WELLAND PROPERTY COSTS

RENTAL INCOME

MAINTENANCE

UTILITIES

INSURANCE

NET ALL SAINTS WELLAND PROPERTY COSTS

2025 Full Year Actuals	2026 Full Year Budget	2027 Full Year Budget
0	0	(5,500)
0	0	4,000
0	0	5,000
0	0	6,800
0	0	10,300

ST. JOHN'S STEWARTTOWN PROPERTY COSTS

RENTAL INCOME

MAINTENANCE

UTILITIES

INSURANCE

NET ST. JOHN'S STEWARTTOWN PROPERTY COSTS

2025 Full Year Actuals	2026 Full Year Budget	2027 Full Year Budget
0	0	(12,000)
0	0	8,000
0	0	8,900
0	0	13,600
0	0	18,500

NET VACANT AND OTHER PROPERTIES COSTS

VENDER TAKEBACK MORTGAGE INTEREST

PROPERTY RENEWAL/DEVELOPMENT

NET VACANT AND OTHER PROPERTIES COSTS**TOTAL DIOCESAN HELD PROPERTIES**

2025 Full Year Actuals	2026 Full Year Budget	2027 Full Year Budget
	(27,500)	(22,917)
0	25,000	35,000
0	(2,500)	12,083
49,215	16,434	99,793

CAPITAL BUDGET - SCHEDULE 7

	2025 Full Year Actual	2026 Full Year Budget	2027 Full Year Budget
CAPITAL			
OFFICE	1,576	4,000	4,000
COMPUTERS	37,747	10,000	20,000
TECHNOLOGY REPLACEMENT CONTIGENCY	0	7,000	7,000
WEBSITE DESIGN	20,528	0	0
COMMUNICATIONS	0	1,500	1,500
DIOCESAN HELD PROPERTIES	0	10,000	75,000
CATHEDRAL PLACE BUILDING	137,957	100,000	135,000
TOTAL CAPITAL COSTS	197,808	132,500	242,500

MEMBERS OF SYNOD

The 152nd Synod of the Diocese of Niagara

November 7, 2026

(# Indicates No Vote)

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The Reverend Canon Leslie Gerlofs **Ms. Victoria Baldwin**
Ms. Lynn Dykeman

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#The Reverend Canon Richard Moore *No representative elected*

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