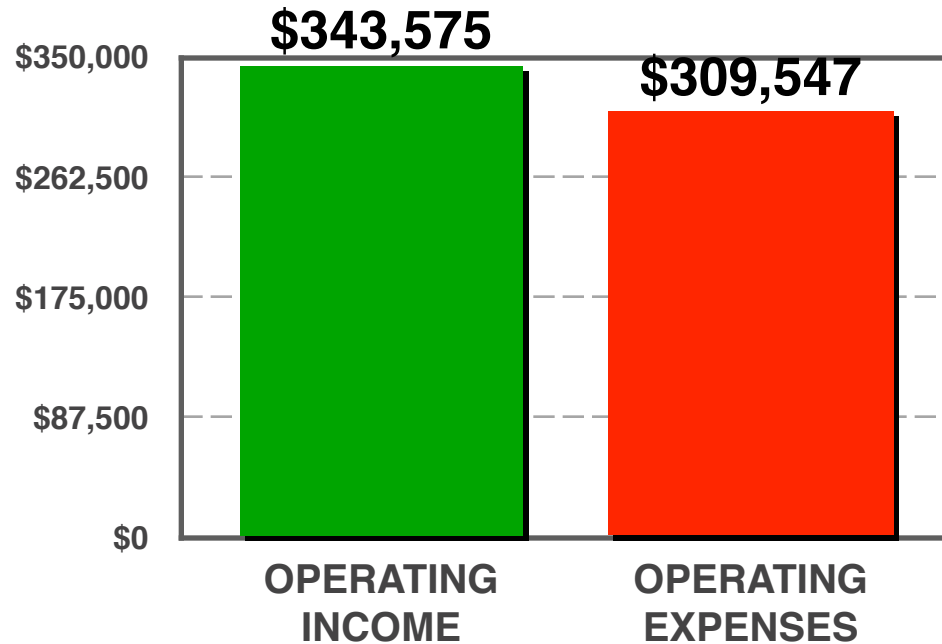


2020 Operating Budget as of DEC. 31



A YEAR NO ONE WILL FORGET

The good news is that St. Andrew's closed its books in the black thanks to your strong and faith-full generosity. Office expenditures and missions and outreach activities, including VBS, showed the greatest cost reductions. These results have not yet been audited and finalized.

For 2021, because the new custodian is doing such a wonderful job, the Trustees have recommended a five percent increase in her pay. Otherwise, the budget approved for 2021 remains the same. Now that Covid vaccinations have begun, St. Andrew's will return to normal operations and will look forward to your outstanding and heart-felt financial support. Please feel free to contact Fred Wurth, the new chair of finance, with any questions or concerns.