

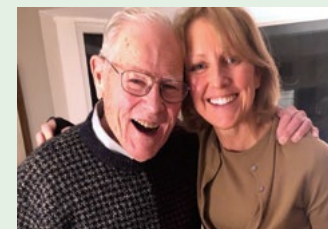


## How you can help...

- Reflect on how important St. Andrew's is to you and your family in good times and bad, and pray for God's guidance on how you can best support your church in 2025.
- If you currently pledge, **we are asking that you prayerfully consider a 10% increase for 2025, or more if you are able, to help us meet increased costs and address the deficit.**
- If you are a newer member, we'd like you to know that pledging helps us make and carry out responsible plans for the future. Pledges range from under \$600 per year to over \$18,000, with our average pledge in 2024 being \$3,922. Every pledge, small or large, is important to our ministry.



# Time to **GROW** in gratitude and joy



2025 ANNUAL GIVING



### **Please know:**

The wardens, vestry, rector, and staff are grateful for every pledge of support, no matter the size. And, if your financial situation is such that you cannot pledge this year, please know that we are grateful that you are here, grateful for the many ways you support St. Andrew's, and grateful for your prayers.

**Saint Andrew's Episcopal Church**  
306 N. Division St., Ann Arbor, MI 48104  
(734)663-0518    [standrewsaa.org](http://standrewsaa.org)





## We have a lot to be grateful for here at St. Andrew's...

- St. Andrew's is growing! Attendance at worship on Sundays is up 15% over 2023. We welcomed over thirty new members in May, and new folks are joining various ministries this fall.
- There is good ministry happening here 365 days a year, with six or more opportunities for worship each week, a vibrant music program inspiring our souls, and 35+ active ministries, committees, and groups providing for the needs of our large and diverse congregation.
- Our Sunday School is growing in faith! This fall we have 61 young people registered, with more expected to sign-up. It is inspiring to see more bright, shiny, excited faces arriving at church on Sunday morning to learn about our faith.
- Our Breakfast Program, with Sue Nishi's leadership and our new health department license, has significantly expanded its food offerings with fresh produce, protein, and healthy menu items.
- We worship, learn, and work in beautiful, historic buildings, built and lovingly maintained by generations of St. Andrew's members who came before us.



## A little information about our financial picture...

Our budget for 2024 is \$1.021 million, which pays our top-notch, hardworking staff, funds our many programs, and maintains our historic buildings.

About \$815,000, or 80%, comes from the pledges of our faithful new and longtime members, with another \$81,000, or 8%, coming from non-pledged contributions, special holiday appeals at Easter and Christmas, and other gifts.

Unlike many churches our size and with our history (we'll be celebrating our 200th anniversary in 2027), we do not have a large endowment that provides substantial income for the operating budget. We make a sustainable 5% draw each year from our invested funds, which in 2024 is \$63,140, about 6% of our total income.

This leaves a potential deficit for this year of \$62,502, which will have to be covered with an additional draw from our Unrestricted Operating Fund.



## Our challenge...

Like all organizations, in 2025 we will face unavoidable increases in expenses caused by inflation and increases in items like utilities and health care premiums. We also need to offer our staff a modest cost-of-living adjustment so their compensation keeps pace with inflation.

Additionally, St. Andrew's is in the middle of a several year challenge of addressing budget deficits we have carried for more than a decade. In past years, the deficits were often covered by generous one-time gifts that came in late in the year. In the pandemic, we benefited greatly from the generosity of our members and PPP loan forgiveness. Over the last couple of years, we have cut the deficit from about 25% of the budget to about 6% in 2024, thanks to the generous and faithful giving of our new and longtime members. We are hoping to cut it significantly again in 2025 to avoid further draws from our Unrestricted Operating Funds.

In order to cover our increases in expenses and to continue to cut our deficit, **we are asking our members to prayerfully consider a 10% increase for their 2025 pledge.**

