



Welcome!  
To Sts. RNI Greek Orthodox Church



# Financial Stewardship Analysis Phase One

Saints Raphael, Nicholas & Irene  
Orthodox Church – Cumming, Georgia



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# 1. EXECUTIVE SUMMARY

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*“Saints Raphael, Nicholas, and Irene Orthodox Church (“Sts. RNI”) welcomes all on a transformational journey to a life of purpose and salvation.”* With this powerful WHY Statement, developed in its recently completed Strategic Planning process with Stewardship Calling, Sts. RNI declares its essential purpose of welcoming people to a journey to discover their WHY and pursue theosis and salvation in Christ. This WHY will be achieved through its Mission Statement that pronounces Sts. RNI is a **“Welcoming family who develops intentional Orthodox Christians through worship, education, outreach, and service.”**

To do this salvific work, Sts. RNI must be spiritually and operationally healthy. While Fr. Barnabas and many ministries are focused on spiritual health, the strategic planning process identified some significant operational health challenges to be addressed. Among them are the concerns with integrity, transparency, and accountability (**ITA**) due to various factors, including the absence of traditional accounting and financial statement best practices. By having Stewardship Calling perform this Financial Stewardship Analysis (**FSA**), Sts. RNI will address these ITA and financial statement issues.

This work will be reported in three phases. This first phase report identifies the process necessary to develop usable financial statements and some significant high-level conclusions from the FSA. Phase Two will be delivered in a PowerPoint that contains all the details of the FSA and highlights in greater detail the significant challenges. Phase Three will be a report that starts to project the future implications of what the extensive data considered in Phases One and Two points toward. The most significant weaknesses identified in the parish’s strategic planning process are addressed by the three Strategic Goals in the areas of 1. Facilities & Building Campaign, 2. Stewardship & Engagement, and 3. Adult & Youth Catechism. In addition, the Parish Council (**PC**) has started to address the other big, identified weakness by engaging in Stewardship Calling’s Servant Leadership training program.

The founder of the Quality Movement, W. Edwards Deming, clarified the PC’s challenge: “Anytime the majority of the people behave a particular way the majority of the time, the people are not the problem. The problem is inherent in the system...and as a leader, you own responsibility for the system” (Aguayo, 1991, pp. 57-63). The PC is addressing these systemic issues through strategic plan initiatives such as this one to address the few things that could change everything (McChesney et al., 2012). All glory to God!

## 2. STS. RNI FINANCIAL STATEMENTS

### A. THE IMPORTANCE OF FINANCIAL INTEGRITY, TRANSPARENCY & ACCOUNTABILITY (ITA)

Among the most critical responsibilities for parish leaders, Sengaga (2023) concluded “It is essential for the efficient operation of all church activities that financial resources be effectively managed and reported” (p. 1388). Equally clearly, Kalapurackal (2020), stated “It is the duty of public officials, civic servants, managers, directors, **and also religious leaders** to act visibly, predictably and understandably. (*emphasis added*)

Against this backdrop, the Parish Council (**PC**) also has the results from the parishioners’

#### SWOT ANALYSIS

|   |                                       |                                       |
|---|---------------------------------------|---------------------------------------|
|   | Helpful<br>to achieving the objective | Harmful<br>to achieving the objective |
| Internal origin<br>(attributes of the organization) | Strengths<br><b>S</b>                 | Weaknesses<br><b>W</b>                |
| External origin<br>(attributes of the environment)  | Opportunities<br><b>O</b>             | Threats<br><b>T</b>                   |

input in the form of the Sts. RNI **SWOT** Analysis (Strengths, Weaknesses, Opportunities, and Threats) and Effective Parish Assessment (**EPA**). The significant concerns expressed by the parishioners regarding the leadership of Sts. RNI, the absence of understandable financial reporting, and ITA were palpable and must be taken seriously. Indeed, they represented the third highest concern of the parishioners right behind the overall stewardship (issue #2) and the new church construction (issue #1). (See Appendix B - Exhibit 1 listing the verbatim parishioner comments on the top three Weaknesses from the parish SWOT). Similar ITA concerns caused low scores in parishioner assessments as expressed in several Pillars and Building Blocks

in the EPA results summarized in Appendix B – Exhibit 2 and which will be discussed in greater detail in the Phase Two PowerPoint presentation.

Indeed, after carefully reviewing all Sts. RNI SWOT data, all the major weaknesses are likely tied together and co-dependent. Put very directly, and with complete love and respect, the strong (and sometimes harsh) parishioner expressions and concerns regarding the perceived absence of ITA identified in the SWOT and EPA have the following causes:

1. The parish has stalled on its building project after two or three “failed” capital campaigns (defined as incomplete and not meeting its goal) and a groundbreaking ceremony several years ago with little or no visible progress.
2. The parish has failed to provide any traditional Income and Expense Statements (**P&Ls**) or other typical financial statements to the parishioners.

## Financial Stewardship Analysis

3. The median financial stewardship contribution has still not returned to the level of two years ago.
4. The parish is dangerously overdependent on a few donors, the loss of any one of which could have a significant negative impact.
5. While the space in the sanctuary is cramped during most Sunday services, the parish only grew in number of stewards by 1.5% from 2022 to 2023 and a total of 20% over the last three years.
6. There are insufficient funds accumulated from the capital campaigns to fund the new hall/sanctuary as originally approved by the parish.
7. The net income and losses have swung wildly from a net gain of \$9,923 in 2023 from a net loss of -\$62,885 in 2022, from a net gain of \$66,402 in 2021.

As a result of all the above, obtaining the necessary construction loan from a bank to build the new sanctuary/hall will be difficult, and currently, there is insufficient cushion/margin to cover debt service for a permanent loan.



This Financial Stewardship Analysis (**FSA**) conducted by Stewardship Calling and summarized herein identified several other critical issues and some positive news. However, the most essential underlying fact is that for more than the last three years studied in this FSA, the PC has failed to produce a P&L and any reliable detailed financial information to the parishioners.

Indeed, the PC and Sts. RNI did not have complete traditional financial statements which made it impossible for the PC to responsibly manage and lead the parish. With no intent to accuse or overstate the risk, the absence of proper, reviewed, and validated (preferably audited) financial statements is a core fiduciary duty of any board member owed to its stakeholders (parishioners). Thus, it is in the face of this enormous challenge and risk that Stewardship Calling respectfully offers this FSA Phase One report with the hopes that its content will be validated and then properly summarized and shared with the parishioners as soon as possible.

### **B. PAST STATE OF FINANCIAL STATEMENTS AND RECORDS**

Stewardship Calling issued its standard FSA request (see Appendix B - Exhibit 3). Notwithstanding the good faith cooperation from parish leadership, the traditional parish financial statements requested did not exist and thus could not be provided. Only the stewardship contribution information was provided in the form requested (though the names should always be redacted to protect the confidentiality of the donors). Indeed, there was no Chart of Accounts for the years 2023, 2022, and 2021 that identified the line items of income or expense in P&Ls.

## Financial Stewardship Analysis

Instead, Stewardship Calling received over 15 PDFs and Excel workbooks (with each workbook having six or more spreadsheets), which did not contain a traditional P&L. In addition, Stewardship Calling received multiple “Archdiocese Allocation” PDF reports and information forms, which are not relevant to a standard P&L or this FSA exercise since the Archdiocese Allocation process only focuses on selected expenses.

Thus, Stewardship Calling started from scratch and produced a basic P&L by digging through three years of data to create a first draft comprehensive three-year P&L (See Appendix B – Exhibit 4). This exercise also included reviewing more than 40 emails and texts, and at least five multi-hour sessions with various current and past leaders to try and recreate with as much accuracy as possible the information in the P&Ls produced for this report. Everyone in the past and present leadership was wonderfully cooperative and apologetic. However, it took an enormous effort to get to the FSA starting line of three years of P&Ls to work with. I am sure the absence of this critical information is as clear to the PC and helps explain the many parishioners who expressed their frustration.

Accordingly, it is critical to disclose from the outset that neither the PC officers nor Stewardship Calling can certify the complete accuracy of the P&Ls used for this FSA. In addition, given the state of the records, it would be impossible for an independent auditor to perform even a “review” of the parish financials let alone an “audit.” Nevertheless, what is presented here and in the accompanying Exhibits and Phases Two and Three presentations and reports is believed by everyone engaged in this process to be the closest one can come to a starting point of reasonably accurate financial P&Ls.

What is critical going forward is to finalize a proper Chart of Accounts (**COA**) that is aligned with the operations of Sts. RNI. This COA must be approved by the parish Finance Committee and ultimately the PC (after detailed presentations and vigorous debate and amendment if necessary). Once a final COA is approved, it is incumbent on the current and all future PCs to ensure that it is used religiously (pun intended) and that the appropriate accurate financial reports are regularly produced and shared with ALL parishioners.

We recommend that the parish use Stewardship Calling’s Parish Financial Dashboard (**PFD**) (previously given to the PC and reproduced on the right) to provide the key information to parishioners and stakeholders and convince them of the parish’s absolute greatest commitment to the highest levels of ITA. This PFD should be updated monthly and provided directly to all



Stewardship Calling Recommended Parish Financial Dashboard

| ITEM*  | THIS YEAR | LAST YEAR | PRIOR YEAR |
|--|-----------|-----------|------------|
| The following are reported monthly                                     |           |           |            |
| Total Income   |           |           |            |
| Total Stewardship Income   |           |           |            |
| Total Expenses   |           |           |            |
| Net Income or Loss   |           |           |            |
| % of Expenses Covered by Stewardship                                   |           |           |            |
| Number of Stewards   |           |           |            |
| Median Stewardship Pledge †  |           |           |            |
| [Add any other critical line item the PC needs to watch here]          |           |           |            |
| The following are added to the report each quarter                     |           |           |            |
| Total Expenses Invested in parish chosen charities and ministries      |           |           |            |
| % of Total Expenses Invested in parish chosen charities and ministries |           |           |            |
| Proxy Tithe % Analysis ‡   |           |           |            |
| % of stewardship income from top 10 stewards                           |           |           |            |
| % of stewardship income from top 10% of stewards                       |           |           |            |
| % of stewardship income from top 20 stewards                           |           |           |            |
| % of stewardship income from top 20% of stewards                       |           |           |            |

\* All columns include only "month to date" numbers as of the end of the previous month.  
† Use median \$50 average because single dollar does average.  
‡ Under median Stewardship contribution by \$8.1% (10% of median U.S. Orthodox income)

## Financial Stewardship Analysis

parishioners, reproduced in the church bulletin, and posted on the parish website and the TV announcement screens in the Parish Life Center.

In addition, the full parish financial statements should be uploaded onto the parish's website. While the PFD may be the only document reviewed at each PC meeting and each General Assembly (**GA**), any other important financial item should also be presented to the PC and at GAs. Stewardship Calling also strongly recommends the parish retain a professional bookkeeper to properly track and timely record all financial transactions. Finally, as soon as possible, an independent auditor should complete a full review of the financials. A full independent audit should be completed within three years.



Once the parish establishes a cadence of accountability with regular and consistent reporting of all financial and stewardship data with full ITA, the concerns expressed by parishioners should be addressed. As importantly, with higher levels of ITA, and added attention to addressing the critical questions to the long-overdue building project, substantial capital campaign momentum can be re-established, and the desired cultural conversion can continue as the parish lives its WHY and fulfills its Mission.

### C. WHAT THE FINANCIAL STEWARDSHIP ANALYSIS (FSA) MEANS

The comprehensive spreadsheet that represents the FSA is included in Appendix B – Exhibit 4.

#### The “Trinity” Of Income Sources

In keeping with Stewardship Calling's FSA Model a “trinitarian” approach helps categorize all income as follows:

1. **“Stewardship”** (the direct tithes and offerings contributed directly by the stewards of the parish),
2. **“Disguised Stewardship”** (the “nickel and diming” the parish does of its parishioners through passing trays, selling candles, soliciting additional donations for various items and needs and ministry contributions), and
3. **“N.O. Income”** (“Non-Orthodox Income” which represents the proceeds from the parish Greek Festival through which non-parishioners contribute to parish operating expenses).

## Financial Stewardship Analysis

The first category of Stewardship is simply the funds contributed by the parishioners as their annual stewardship tithes and offerings. The second category of Disguised Stewardship represents the funds directly from the parishioners but not included in their stewardship tithes and offerings. The problem with this approach is that the continued “nickel and diming” of parishioners causes them to reduce their direct stewardship to retain “financial dry powder” because they know they will be asked to contribute to these special fund-raising events and activities.

Stewardship Calling highly recommends that the parish end disguised stewardship “nickel and diming” activities (except occasional non-parish emergency appeals as in the case of wars, floods, earthquakes, and other natural disasters). Instead, the parish should introduce a “one and done” philosophy where parishioners are solicited only once for a true yearly tithe (even if it is paid in installments throughout the year). This is not as difficult as it might seem since, as the FSA data to the right shows, in 2023 only 7% of parish income (\$34,765) came from Disguised Stewardship, which is substantially reduced in percentage and actual dollars from \$128,373 (28% of revenue) in 2022 and \$74,838 (20% of revenue) in 2021.

The above data is one example of why the FSA and parish must always look at both percentages and dollars. For example, while the percentage of Disguised Stewardship reduced substantially in 2023 (a 21% reduction), part of the reason is that the amount of the substantially higher N.O. Income Greek Festival (\$51,634) drove the net Disguised Stewardship percentage of total income lower.

However, by also looking at the dollars, it is easier to imagine that the \$34,765 of 2023 Disguised Stewardship could be made up from higher stewardship revenues thus making the elimination of the “nickel and diming” Disguised Stewardship more easily achievable. The entire focus must be on creating a culture of tithing that will be addressed by the Sts. RNI Strategic Plan Stewardship & Generosity Strategic Goal Implementation Team that Stewardship Calling will work with to create a culture of true Orthodox stewardship and generosity.

### Parish Actual Income 2021 - 2023

| <u>INCOME TOTALS</u>       | <u>2023</u> | <u>2022</u> | <u>2021</u> | <u>Δ 21-23</u> |
|----------------------------|-------------|-------------|-------------|----------------|
| • Stewardship              | 73%         | 64%         | 74%         | - 1%           |
| • Disguised Stewardship    | 7%          | 28%         | 20%         | -13%           |
| • NO (Non-Orthodox) Income | 19%         | 8%          | 6%          | +13%           |

| <u>INCOME TOTALS</u>    | <u>2023</u> | <u>2022</u> | <u>2021</u> | <u>Δ23-22</u> |
|-------------------------|-------------|-------------|-------------|---------------|
| • Stewardship           | \$341,457   | \$288,538   | \$282,969   | +\$52,919     |
| • Disguised Stewardship | \$ 34,765   | \$128,373   | \$ 74,838   | -\$93,608     |
| • Non-Orthodox Income   | \$ 88,419   | \$ 36,785   | \$ 23,819   | +\$51,634     |



## Financial Stewardship Analysis

Finally, the third “N.O. Income” category represents the donations by total non-Orthodox strangers and patrons who attend the parish’s Greek Festival. It is a highly effective and growing cultural celebration. This event generates an amazing pipeline of new seekers and Catechumens who are introduced to Orthodox Christianity by the short tour they take of the church and Fr. Barnabas’s inspiring presentations. The evangelization and hospitality aspects of the Greek Festival are wonderful and not to be underestimated.



In addition, along with its growing popularity, the profitability of this event has continued to increase (as the chart on the previous page shows) from \$23,819 in 2021, to \$36,785 in 2022, and a staggering \$88,419 in 2023 with additional growth opportunities on the drawing board. While the Greek Festival is a wonderful opportunity to introduce Orthodox Christianity and Hellenic culture to a growing group of “NONEs” (those who claim no religious affiliation), its profitability must NOT be used to pay for the operations of the parish which should instead be funded by its parishioners/stewards. Greek Festival profits should be directed first to various community (not parish) charitable initiatives to be effective in the City of Cumming and Forsyth County, with the remainder dedicated to the new building fund.

### The “Trinity” Of Expenses/Uses

To help simplify the understanding of the operations of the parish, just as the income is divided into three buckets, so too are the expenses as follows:



1. **“Personnel, Administration & Operations”** (that covers all the fully loaded costs of personnel (including their benefits), and other operating costs of the parish unrelated to the facilities or ministries),
2. **“Occupancy”** (all costs associated with the physical assets used and operated by the parish, including the cost of utilities, non-major capital improvements, and property and casualty insurance, etc.), and
3. **“Other/Ministry”** (this aggregates the expenses spent on philanthropy and ministries funded by the parish and includes the usually largest item of the support the local parish provides its Southeastern Metropolis and National Archdiocese).

## Financial Stewardship Analysis

The analysis of the first two elements of expense is not as meaningful as the third item. Of course, costs must be measured against standards and norms to ensure appropriate fiduciary and other responsibilities for the expenses incurred while also maintaining the salaries and benefits at levels necessary to attract the best personnel and keep them performing at their highest levels.

However, it is the third category of expenses that is most enlightening and which Stewardship Calling spends the most time assessing with parish leadership. This is because of the extensive research on the correlations between increased church ministry, philanthropy, and expectation setting, and the contributions they raise (Warwick, 2019; Winseman, 2012). The particular focus is on the portion of the ministry and charity expenses set by the parish rather than imposed by their Metropolis or Archdiocese.

### Parish Actual Expenses 2021 - 2023

| <u>EXPENSE TOTALS</u> | <u>2023</u> | <u>2022</u> | <u>2021</u> | <u>Δ 21-23</u> |
|-----------------------|-------------|-------------|-------------|----------------|
| • Personnel + Office  | 81%         | 62%         | 69%         | +12%           |
| • Occupancy           | 7%          | 24%         | 18%         | -11%           |
| • Other (Ministry)    | 12%         | 14%         | 12%         | 0%             |

| <u>EXPENSE TOTALS</u> | <u>2023</u> | <u>2022</u> | <u>2021</u> | <u>Δ23-22</u> |
|-----------------------|-------------|-------------|-------------|---------------|
| • Personnel + Office  | \$338,708   | \$322,526   | \$219,032   | +\$16,183     |
| • Occupancy           | \$ 29,582   | \$123,259   | \$ 58,103   | -\$93,677     |
| • Other (Ministry)    | \$ 48,852   | \$ 70,797   | \$ 38,089   | +\$21,945     |

It is well recognized that the more philanthropic a church is, the more its stewards will contribute. This is so because when donors can see the impact of their donations, they are more generous because the benefits they see make them feel good. Moreover, the more a parish is visibly philanthropic, its stewards will likely redirect some of their other charitable generosity to their church because they inevitably feel closer to the parish comprised of people they know and see regularly, rather than a large and faceless non-profit. However, at the core of all increased generosity is full ITA.

## D. DONOR CONCENTRATION ANALYSIS

One of the most critical challenges observed from this FSA is the significantly detrimental donor concentration that exists at Sts. RNI. As the summary report in Appendix B – Exhibit 4 indicates, in 2023 only 10 stewards provided 40% of all contributions, and the top 20 stewards provided 60% of stewardship contributions. This level of dependency on an exceedingly small number of stewards places the parish at risk. The death or moving away of any one of these stewards would place the parish into a net loss position in the most recently completed full calendar year.

All businesses and sound enterprises routinely perform dependency analyses to ascertain the impact if they were to lose any of their key stewards/donors/customers. Sts. RNI is in a code red position on this front. This not only affects whether the parish runs a gain or loss

## Financial Stewardship Analysis

but will also potentially significantly impact the availability of a bank construction loan and permanent mortgage. While few banks will lend to churches, and they take all the property as collateral, unlike other loans collateralized with real estate, no bank wants to foreclose on a church after a default. Not only does it look extremely bad from a public relations perspective, but church assets are not easily disposed of for full value.

Accordingly, lenders do a complete and thorough analysis of cash flows to ensure sufficient coverage of all debt. A significant donor concentration is a material impediment to their comfort level as they have all too often seen the consequence of a significant donor dying, moving away, or becoming disenfranchised and reducing or eliminating their contributions.

It is important to note the issue here is not the amounts contributed by the top 10 or 20 donors. God bless them and their recognition of their duty as Orthodox Christian stewards and their generosity with their resources. Note, we are not saying that even these highest donors are tithing or yet contributing at the levels they are capable of, and perhaps they too can be motivated further. However, as the summary data below indicates, the exceedingly high donor concentration at Sts. RNI must be addressed.

### **Sts. RNI 2021 to 2023 Stewardship Donor Concentration**

| <b>Year</b>   | <b>2023</b> | <b>2022</b> | <b>2021</b> |
|---------------|-------------|-------------|-------------|
| <b>Top 10</b> | <b>40%</b>  | <b>35%</b>  | <b>42%</b>  |
| <b>Top 20</b> | <b>60%</b>  | <b>58%</b>  | <b>59%</b>  |

| <b>Year</b>   | <b>2023</b>      | <b>2022</b>      | <b>2021</b>      |
|---------------|------------------|------------------|------------------|
| <b>Top 10</b> | <b>\$137,169</b> | <b>\$ 96,721</b> | <b>\$119,797</b> |
| <b>Top 20</b> | <b>\$204,104</b> | <b>\$160,176</b> | <b>\$170,657</b> |

**The higher the percentage of donor concentration, (or the lower the contributions) the riskier it is for the parish.**

Another issue is that the number of financial stewards is not growing at a sufficiently rapid pace, and also many of the stewards are contributing at significantly lower levels. This will be addressed in more detail in Phases Two and Three of this process. However, Stewardship Calling evaluates these challenges by assessing the degree to which tithing is enculturated in a parish. Stewardship Calling provides its unique Proxy Tithe Analysis (PTA), discussed in the next section, to assess where Sts. RNI is in implementing this solution.

### E. PROXY TITHE ANALYSIS

The Stewardship Calling Igniting the Flame of True Orthodox Christian Stewardship Program teaches from Holy Scripture (Old and New Testament), the words of our Lord, and the great wisdom of St. John Chrysostom and St. Paisios the Athonite regarding the critical importance of the tithe as one element of our obligation as stewards of God's gifts. Details of those materials and programs can be found in the Phase Two PowerPoint and on the Stewardship Calling website ([www.stewardshipcalling.com](http://www.stewardshipcalling.com)) under the Stewardship tab (for example <https://stewardshipcalling.com/san-francisco-metropolis-stewardship-program/>).

Thus, the FSA tries to determine how close a parish is to being a tithing parish. This is tricky because those cradle Orthodox whose parents and grandparents grew up in traditionally Orthodox countries never discussed or practiced tithing (or even regular church stewardship) because the government paid for all church expenses. In addition, parishioners in the Orthodox Christian tradition do not share their tax returns. Thus, an accurate tithing assessment is impossible. Accordingly, the FSA includes a Proxy Tithe Analysis (**PTA**) process that compares where the parish is in relation to where it should be if all parishioners tithed.

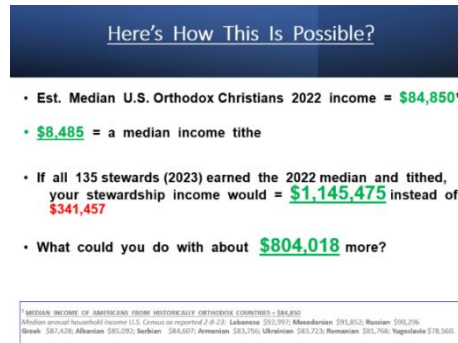
The PTA starts by reviewing the median annual income reported by the U.S. Census for Americans who claim any ancestry from traditionally Orthodox countries. The latest U.S. Census data is as of February 8, 2023, with the following median annual income of Americans claiming any ancestry from these countries

|                 |          |                    |           |
|-----------------|----------|--------------------|-----------|
| <b>Lebanese</b> | \$92,997 | <b>Macedonian</b>  | \$91,852  |
| <b>Russian</b>  | \$90,296 | <b>Greek</b>       | \$87,428  |
| <b>Albanian</b> | \$85,092 | <b>Serbian</b>     | \$84,607  |
| <b>Armenian</b> | \$83,756 | <b>Ukrainian</b>   | \$83,723  |
| <b>Romanian</b> | \$81,768 | <b>Yugoslavian</b> | \$78,560. |

The average of all these income levels is \$84,850. Thus, if everyone made this average of the medians and gave a 10% tithe, on average parishioners would give \$8,485 to their church (or other non-profits if they split their tithes among multiple charities). This average is lower than the Greek ancestry median and is thus more conservative for a parish with 25%+ of people of Greek ancestry. By multiplying this Orthodox average tithe (\$8,485) times the number of Sts. RNI stewards (135) gives us an approximate stewardship income alone the parish should receive if everyone made the median and they all tithed.

## Financial Stewardship Analysis

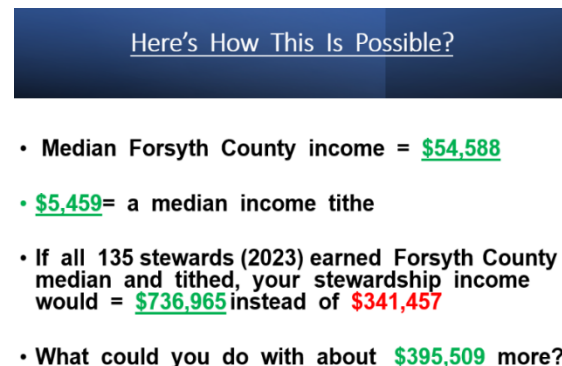
Here are the results for Sts. RNI from the Phase Two PowerPoint presentation.



Notice the staggeringly high difference between a potential \$1,145,475 in stewardship contributions and the actual realized results of merely \$341,457. Indeed, with the extra \$804,018 each year, Sts. RNI could more than cover any debt service on a new sanctuary/hall that is needed and also fund countless transformational ministries and charities in its community.

There is much more to comprehend and discuss with this full FSA data contained in Appendix B - Exhibit 4 that will be presented in the Phase Two PowerPoint summary. However, the hopefully positive and mind-blowing transformational concept to consider is the possibility of Sts. RNI generating approximately 3.35 times more stewardship income alone (potentially an additional \$804,018 each year) if they fully embrace tithing.

In presenting this PTA data, there are at least two legitimate criticisms. First, the data ignore regional differences between the traditional Orthodox Christian incomes across the entire United States and those who reside in Forsyth County, Georgia where the parish is located. Thus, part of the PTA process considers the reality of the local economic differences. When considering merely the median income of those who live in Forsyth County, Georgia, here is the corresponding PTA data for Sts. RNI which is taken from the Phase Two PowerPoint presentation:



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A second valid statistical criticism of this PTA is that with a parish where approximately 72% of converts have potentially no connection to historically Orthodox countries, perhaps a different median income comparison would be more appropriate. There are two responses to this concern. First, the convert parishioners at Sts. RNI come from predominantly tithing Southern Protestant parishes and thus are far more likely already tithers than the cradle Orthodox that come from countries where the government funds all church operations and thus never learned tithing.

The second interesting response is that according to the same U.S. Census Department data as of the completed year of 2022, the median income of Americans was \$74,580 (Guzman & Kollar, 2023). This U.S. median income is only \$10,270 per steward per year below the best-case Orthodox PTA median income, and almost \$20,000 per year higher than the Forsyth County PTA median income. Thus, even taking into account both of the statistical arguments against the FSA PTA, with Sts. RNI's current median stewardship contribution of only \$1,200, the parish stewardship could be 4.65 times higher if considering only the lowest Forsyth County median income PTA case (\$5,456/\$1,200), 6.2 times better than the middle case median U.S. income PTA (\$7,458/\$1,200), and a full 7.1 times higher (\$8,485/\$1,200) in the best Orthodox median income PTA case scenario. This should be great news and inspire the PC to rapidly embrace and implement the substantially revised stewardship program to be developed by the Strategic Planning Stewardship & Engagement Implementation Team.

## F. SELECTED OTHER RELEVANT DATA FOR CONSIDERATION

Critical data about generosity in the United States continues to show that Americans overall remain very generous. For example, in 2022 Americans donated \$499.33 billion of which 64% came from individuals and 27% went to churches (Double the Donation, 2024). The percentage of charitable generosity going to churches has declined, in part due to the impact of the Sars-COV-2 pandemic, and the massive explosion of the numbers of nonprofits soliciting funds. However, this 2022 giving level is substantially higher than the \$449.64 billion donated in 2019, of which 29% went to religion.



(Sources: Gaumer, 2020; Giving USA, 2020)

## Financial Stewardship Analysis

Nevertheless, the respected Lilly Foundation concluded unequivocally from their extensive data that: “Nonprofit entities are more trusted than government and business. Religious charitable organizations and community foundations are the most trusted charitable entities” (Indiana University Lilly School of Philanthropy, 2023, p. 24). Thus, there is no question that the opportunity for greater success with generosity and contributions is possible for Sts. RNI.

However, the Indiana University Lilly School of Philanthropy's exhaustive analysis also concluded: 1. that donors lack knowledge of the functioning and effectiveness of many non-profit sector entities (including churches), and 2. trust because of ITA is a critical gateway to greater generosity. Once Sts. RNI finalizes its financial data collection, analysis, and reporting with full ITA, it can provide such missing education and communications to develop its parishioners into the kinds of stewards that the Lord called for them to be in the Parable of the Talents (*New King James Version*, 1982, Matthew 25:14-30; Luke 19:11-27).

## 3. NEXT STEPS & ACTION PLAN

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### Step 1

Relevant data without corrective action is nothing more than unfulfilled potential. Since Sts. RNI has developed a phenomenal Strategic Plan and is in the process of recruiting the Implementation Teams to achieve its Strategic Goals. The data from this FSA can help shape the direction of several of its strategic and tactical



actions. Thus, a critical first step is for Sts. RNI's PC and leadership to carefully review this report and especially the detailed spreadsheet consisting of the FSA in Appendix B – Exhibit 4. During such review, PC members should forward any questions to Stewardship Calling at [Bill@stewardshipcalling.com](mailto:Bill@stewardshipcalling.com).

### Step 2

After the Step 1 review is completed and questions compiled, Stewardship Calling will present the Phase Two PowerPoint FSA summary that succinctly focuses the PC's attention on the most critical elements of this extensive data. During this presentation, all PC-submitted questions will also be answered. After this, again the PC members should reflect on the PowerPoint and presentation and consider predictions of what the future could look like if certain of these critical issues were addressed. Any additional questions PC members have during this Step 2 process should also be forwarded to [Bill@stewardshipcalling.com](mailto:Bill@stewardshipcalling.com).

### Step 3

A final FSA report will be presented that includes the discussions and considerations of the PC as well as some predictive analyses of selected data that could help lead the desired parish transformation. This report will help provide even greater guidance on the best next steps to achieve the objectives in the Strategic Plan and the issues and opportunities identified through this FSA and process.

Successful organizations who achieve the remarkable future they envision occur when they confront the brutal reality of today's truth and data (Oster, 2011). Among Stewardship Calling's favorite principles for church leaders to embrace is to remember that the domain of true leaders is the future, and their most important and fundamental job is to lead change (Kouzes & Posner, 2017). Thus, the several critical challenges and needs for Sts. RNI identified through the strategic planning process and this FSA can provide the PC leaders the clarity of focusing on the few things that can change everything (McChesney, et al., 2012).

Sts. RNI has a very bright future indeed and is well-positioned to “**welcome all on a transformational journey to a life of purpose and salvation**” as they become a “**welcoming family who develops intentional Orthodox Christians through worship, education, outreach, and service**.” In this way, Sts. RNI can fulfill Christ's “Great Commission” “to make disciples of all nations” (Matthew 28:19).



*Helping people and parishes discover and live their stewardship callings so that they may have a good account before the awesome judgment seat of Christ*

[www.stewardshipcalling.com](http://www.stewardshipcalling.com)



# APPENDIX A: REFERENCES & ENDNOTES

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## ABOUT THE AUTHOR

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By God’s grace, Bill Marianes served as a partner and in management (Executive Committee, Atlanta Managing Partner, Practice Group Leader) in two 1,100-lawyer global law firms for 36 years. In 2017 he “refired” and works full time for free as Chief Evangelist Officer (CEO) of Stewardship Calling ([www.stewardshipcalling.com](http://www.stewardshipcalling.com)) helping people and parishes to discover and live their stewardship callings so that they may have a “good account before the awesome judgment seat of Christ.” He focuses on training and coaching clergy and laity to embrace change and excel at vision & strategic planning, stewardship & generosity, servant leadership, and operational excellence. Bill humbly gives all glory to God and is grateful to his Greek immigrant parents who were his first coaches.

## APPENDIX B: EXHIBITS

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**Exhibit 1 = Heat mapped top three Weaknesses identified in the parish SWOT**

**Exhibit 2 = Six Pillar Summary of Sts. RNI Effective Parish Assessment**

**Exhibit 3 = Stewardship Calling Financial Stewardship Analysis description and instructions**

**Exhibit 4 = Financial Stewardship Analysis calculated itemized spreadsheet**

### Exhibit 1 = Heat mapped top three Weaknesses identified in the parish SWOT

(These are the unedited comments repeated verbatim from the parishioners to maintain authenticity and accuracy.)

#### **Saints Raphael, Nicholas & Irene Top Three Identified SWOT Weaknesses**

(number of mentions listed in parenthesis)

#### **62 - FACILITIES / BUILDING CAMPAIGN**

- Limited action on building a church; Need to move forward with the building; Need more room; need to let people know we are serious about building; tired of planning and not doing; bigger gift shop; bigger kitchen; don't have enough space for everything we are doing and want to do; Accommodation for handicapped; Building a church now; Need to grow more and create space; Are we willing to take the financial risks to grow; Inadequate (too crowded) facility for size of growing parish; Inadequate space for Sunday School and other classes; Inadequate kitchen space; Inadequate space for meetings and activities; Inadequate space for choir and chanters; Inadequate space for parishioners in wheelchair(s); Our grounds look rough & especially by the main road our church should look more appealing and maintained; There is not enough room for our members, much less any visitors; We need to move forward and start building; We need to move forward and start building; Needing a multi-purpose/community building or sanctuary; Building fundraiser is dying; Facilities are too small; Lack of Space; There is not enough room for our members, much less any visitors; The cost of building is only going to rise; Difficulty with Building Campaign; We act like a large parish but don't have the facilities to accommodate all of the programs being run at the church; Worship and Fellowship Spaces Too Small for Congregation; Lack of space to grow; Buildings do not meet current needs based on size of the congregation as our family grows; Building Space is inadequate; Land use plan has changed with no follow up; groundbreaking 2 years ago and still nothing; We are out of space but at the same time, we have not been able to establish a clear vision and mindset to receive the money to build; Lack of space, both in the church and in terms of classrooms: we aren't able to provide a nursery, nursing mother's space, or Sunday School for pre-k and toddlers which would make it easier for newcomers and visitors to be a part of service; Cramped conditions in PLC diminish "coffee-hour" experience; We may not pursue the capital campaign at the level or increased level that got us mortgage free and out of debt in the first place. A massive effort is still needed to raise the funds we need to pay off a new mortgage; Our church is too small and tight; Lack of space and sufficient infrastructure to support our growing parish; Facility is getting cramped for size of congregation; Current facility sizes; Condition of our facilities; We lose people that hate to We have out grown our Worship area; feel claustrophobic; Not enough space!; Not enough facilities; Our community will need to build the church we desire with our own funds and talents. Reality as I see it, we will not build and grow unless every one of us invests in the future of this church; Physical plant, while impressive in its own way, is a bit sub-standard. Example: an improvement would be realized if the altar personnel did not have to enter through the men's restroom, if only in a symbolic way; We act like a large parish but don't have the facilities to accommodate all of the programs being run at the church; Needing a multi-purpose/community building or sanctuary; handicapped parking; Parish is comfortable in current facilities just as they are; Outgrown current facilities; Community does not see any positive plans to move forward with building the new PLC; limited pool of money for Million-dollar projects; The PLC is tight and loud during coffee hour and may deter older parishioners and folks with young kids from staying for fellowship; We struggle to commit to and follow through with large scale projects and donating. This partly because we are a young community and will grow over time; No personal visits for capital campaign; Galas are nice but no personal follow up on ask; No apparent action on asking big donors around Ga for significant contributions.

#### **48 - STEWARDSHIP & ENGAGEMENT**

- Not enough volunteers; Too much emphasis on the Greek Festival; Budgeting/fundraising for operational needs; Reliance on volunteers; Too few parishioners involved with and working in our programs although this seems to have improved for some programs over the last few years; Fundraising; Weak Stewardship plan; Poor tithing?; Financially immature; 20/80 rule? 20% of people doing 80% of work; we have no big money donors; Need to always watch to not outgrow our cash flow; Money; Tough time talking about stewardship and money and what it means in addition to treasure; we need \$5m; we need Tithing; Lack of follow through on financial stewardship pledges; Not enough folks involved in the work of the community; Unable to pull in big donors; Much of the work of the community is done within a few individuals; Lack of substantial financial donors for new building projects; Traditional large donor fund raising from external donors has been limited by a lack of personal connections to wealthy donors in other parishes in the Greek Orthodox

## Financial Stewardship Analysis

Archdiocese of America; Giving and donations; Lack of substantial financial donors for new building projects; A parish community that puts Stewardship as giving from need instead of from gratitude; Volunteerism as an asked request vs. a forward-thinking initiative; Fund Raising – We struggle with fundraising; Need others to step up; Not enough financial resources to fund big projects; As a parish we may lack the willingness and fortitude to take on such a mortgage; Financially challenged -- we can't grow staff or facilities; we don't have the funds to grow staff or facilities; Volunteer organization; Understaffed for ministry needs; Non-Financial Stewardship via volunteering and utilizing individual skill sets (such as accounting) to further Parish Goals; Difficulty raising funds; Traditional large donor fund raising from internal donors has been limited by a lack of wealthy parishioners with personal or foundation wealth; Financial viability; We are a young community and both financial abilities to donate and sports come into to play; People are busy with their careers and their kids activities and they don't/can't take on more responsibility with church commitments (ex- heading up a ministry); Need to get more parish member to be involved with the growth; Difficult to motivate people to give their time and talent; Over reliance on a small number of key people; Need to improve getting more people involved in our ministries; We are all a bunch of middle-class folks who just get by; need to be vested financially and with time; Planned giving program is missing; Need to enhance stewardship.

**44 - LEADERSHIP / PARISH COUNCIL / MINISTRIES** - Parish Council filled with the same people every year [we need term limits]; It seems like current Parish Council board is based on dictator/autocratic style; PC must represent the people in the community, they are not Putin & oligarchs; People with big egos that create conflict; Conflict resolution; Leadership needs to speak with each other to address issues; Need to communicate with each other when we have issues; We don't have a unified clear vision for where we are going; Past Leadership incorrectly managing budget/procedures; Financial reporting; Poor Financial Controls; Finances are not in order; Have not had a proper P&L or Budget Vs. Actuals in over 2 years; Conflict resolution inside of the community; There is a sense of a lack of trust or confidence in the leadership; Council Members; No communication on whom is the bod; No explained process for election of BOD; Too many chiefs at times and too many in positions for their own personal benefit or gain and not the benefit of the church; The lack of term limits for parish council can give the impression that it is just a good old boys club and only certain people can be on the council. Term limits can allow more frequently fresh ideas to come through when new people come on board. It keeps it new, fresh, exciting and away from the idea that the parish members don't truly have a say in things; The fact that the parish members cannot elect the specific offices and that only parish council does is too fishy and weird. It may be how things have been done but it does not look good from the outside; The ministries will either suffer or fail if the current leader is not developing and mentoring their replacement. This should not be done when the leader has decided to leave, but when they have first taken the position. Should be continued the whole time the leader is in the position; The same handful of "pushy/controlling personalities" that lead different events and activities can be off-putting, pushing away others to volunteer; No official means to contact board of directors; No official update on decisions made other than word of mouth; Leadership Mentoring – Every ministry lead should have an executive leader for the following reasons; Mentoring your replacement; The executive officer of the ministries is second in command, so when the leader is not available, the ministry can carry on with business as usual. The executive officer can take on some tasks from the leader; Execution on long-term projects; Same people on PC continuously – need term limitations; Budgeting; Completing projects; Staying in our own lanes – Ministry leaders need to stay in their own lanes. When they need services that belong to other ministries, they need to communicate with those ministries and let them perform their duties. Going out of one's lane causes confusion, and chaos, and misses the mark of excellence; Although I see that Sts RNI is stronger in this area than other churches it still seems a weakness as we are changing ministry leaders and growing. This is where the family of the church can fall apart and lose itself. Trust can be lost, respect can be lost and people can leave all from a lack of communication and people staying in their own lanes; Egos sometimes get in the way of collaboration; Lack of communications for process for decisions from board of directors; Common Vision for the Community among Leaders; Inclusion of ministry leads for planning purposes when it involves them is something that needs to be improved; Still a Sunday-Only attitude among Leaders; Weak activity in sacramental life of a majority of Leaders; Weak leadership development on the part of the parish priest; Leadership development; Need to have member step up to leadership roles; Intentional mentoring opportunities for women in various stages of life is something I'd like to see and be a part of myself.

## Exhibit 2 = Six Pillar Summary of Sts. RNI Effective Parish Assessment

### Saints Raphael, Nicholas & Irene Effective Parish Assessment 6 Pillars Parish Evaluation EPA 1 and EPA 2 Comparison



### Effective Parish Assessment Summary EPA 1 and EPA 2



#### EPA 1

#### EPA 2

|                           | % favorable | % unfavorable | % neutral | % favorable | % unfavorable | % neutral |
|---------------------------|-------------|---------------|-----------|-------------|---------------|-----------|
| Vision & Planning         | 73%         | 11%           | 16%       | 45%         | 15%           | 40%       |
| Leadership & Teams        | 67%         | 8%            | 25%       | 76%         | 3%            | 21%       |
| Stewardship & Generosity  | 41%         | 24%           | 35%       | 43%         | 21%           | 36%       |
| Parishioner Engagement    | 60%         | 12%           | 27%       | 63%         | 13%           | 24%       |
| Ministries                | 51%         | 14%           | 35%       | 46%         | 17%           | 37%       |
| Operational Effectiveness | 66%         | 17%           | 18%       | 61%         | 8%            | 31%       |

#### EPA 1 and EPA 2 Variation Footnotes

- Lower favorability on Vision and Planning – much higher neutral
- Overall similar scores, with more uncertainty around Operational Effectiveness

### Exhibit 3 = Stewardship Calling Financial Stewardship Analysis description and instructions

#### STEWARDSHIP CALLING PARISH FINANCIAL STEWARDSHIP ANALYSIS (FSA)

#### WHY

Each of us is called to be the best stewards over everything given to us so that we may have a “good account before the awesome judgment seat of Christ.” In addition to that personal stewardship responsibility, leaders of a church have an even greater responsibility to be the best stewards they can be over everything entrusted by the faithful to their parish.

#### The Challenge

Most parishes have detailed financial statements; however, it is easy to get lost in the minutia and details or particular line items and miss the big picture from a financial stewardship perspective. Moreover, without knowing the key performance indicators (KPIs), the most relevant metrics that define success, and applicable performance comparisons, parish leadership is often less clear about what they are reviewing or what the numbers mean.

Parishes often focus on less relevant metrics (e.g., average pledges, percentage of budget raised) and may not have a good handle on more accurate metrics of what is most important from a financial stewardship perspective and what all the data means. Finally, without a frame of reference of how you are doing in comparison to what’s good or bad, or other churches, it may be hard to know whether your most relevant results are decent and trending positively or the alternative.

#### A Solution – The Stewardship Calling Financial Stewardship Analysis

The Stewardship Calling Financial Stewardship Analysis (FSA) was developed over the last 20 years and has been used by well over 275 Orthodox parishes in the United States to provide great financial stewardship insights. It was developed using the best stewardship practices and financial analytics, all adapted for Orthodox churches.

The FSA can provide a parish with a detailed financial analysis that is benchmarked against the norms of the other Orthodox parishes and other Christian church standards. Moreover, it is as confidential as you wish to make it, and no results are shared with the parish’s jurisdiction or other superior organizations. All multi-parish data is fully anonymized.

Perhaps most importantly to parishes, the FSA is offered FREE of any charge or cost by the Stewardship Calling ministry ([www.stewardshipcalling.com](http://www.stewardshipcalling.com)). There are no strings attached and no pre-conditions or commitments of any kind.

#### What You Need To Provide To Start An FSA

1. Excel spreadsheets of the last three (or at least two) full years of income and expense statements.
2. Excel spreadsheets of the last three (or at least two) full years showing all of the total stewardship contributions of all stewards with each steward’s total annual contribution listed on a separate row from lowest to highest (or vice reverse). No names or other personally identifiable information should be included.

The above needs to be provided in EXCEL spreadsheet format, and not PDFs, to allow for the FSA moving of the line items into the revised categories and the proper calculations. The email address of someone who can answer detailed questions is also needed.

## What You Get In Return

There are two physical FSA deliverables and one personal deliverable. You will receive:

1. An FSA Excel P&L spreadsheet with:
  - (a) all of your financial P&L information resorted into the relevant 3 categories of income and 3 categories of expense;
  - (b) a numerical donor concentration analysis;
  - (c) a financial summary dashboard of relevant metrics and comparisons.
2. A multi-slide PowerPoint summary analysis that tells your parish leadership the most critical things they need to know from a financial stewardship perspective measured against relevant metrics, as well as a clear highlighting of the most critical financial stewardship challenges on which the parish could focus.
3. A one-hour (or more if you wish) video ZOOM presentation to your entire parish council and stewardship committee (and anyone else you wish to invite) that will recap the highlights of all of this data and share with you a personal diagnosis of some critical issues and solutions to address them. You will also have as much time as you wish for Q&A.

The above FSA includes a whole host of metrics and data, and some of the most critical financial stewardship dashboard items recommended by the Stewardship Calling ministry, including:

- (a) what percentage of your total operating expenses are paid by direct financial stewardship;
- (b) what percentage of your total operating expenses are paid by strangers without whom your parish could not function like it does;
- (c) a proxy tithe analysis to suggest how close you are to being a tithing parish;
- (d) what is your donor concentration, and how much of a donor concentration problem do you have;
- (e) what is your median giving (a more relevant measure) and what percentage is your median of your mean level of giving;
- (f) what percentage of your budget is spent on parish-chosen charities and ministries;
- (g) several other analytics regarding your income and expenses.

For all of the above, you will also get an analysis that shows how each of your parish's most relevant percentages compare to the over 275 other Orthodox parishes for which Stewardship Calling has performed an FSA.

## What's Next

Any parish wishing to proceed with a free FSA, or that has further questions, should contact Bill Marianes of Stewardship Calling ministries at: [bill@stewardshipcalling.com](mailto:bill@stewardshipcalling.com).

## Financial Stewardship Analysis

### Exhibit 4 = Financial Stewardship Analysis calculated itemized spreadsheets

This is the completely recreated P&L for the last three full years. A more simplified summary will be presented in PowerPoint as part of Phase Two.

| INCOME                             |  | 2023              |             | 2022              |             | 2021              |             | 2023-2021          | 2023-2022          | 2022-2021        |
|------------------------------------|--|-------------------|-------------|-------------------|-------------|-------------------|-------------|--------------------|--------------------|------------------|
| <b>STEWARDSHIP</b>                 |  |                   |             |                   |             |                   |             |                    |                    |                  |
|                                    | Stewardship Offerings  | \$ 341,457        |             | \$ 288,538        |             | \$ 282,969        |             | \$ 58,488          | \$ 52,919          | \$ 5,569         |
| <b>TOTAL STEWARDSHIP</b>           |  | <b>\$ 341,457</b> | <b>73%</b>  | <b>\$ 288,538</b> | <b>64%</b>  | <b>\$ 282,969</b> | <b>74%</b>  | <b>\$ 58,488</b>   | <b>\$ 52,919</b>   | <b>\$ 5,569</b>  |
| <b>DISGUISED STEWARDSHIP</b>       |  |                   |             |                   |             |                   |             |                    |                    |                  |
|                                    | Candles  |                   |             | \$ 14,510         |             | \$ 15,603         |             | \$ (15,603)        | \$ (14,510)        | \$ (1,093)       |
|                                    | Fellowship Hr Food Ministry Inc.   | \$ 2,066          |             |                   |             |                   |             | \$ 2,066           | \$ 2,066           | \$ -             |
|                                    | Donations  | \$ 3,260          |             | \$ 54,260         |             | \$ 34,203         |             | \$ (30,943)        | \$ (51,000)        | \$ 20,057        |
|                                    | Greek Dance Program Inc.   | \$ 337            |             |                   |             |                   |             | \$ 337             | \$ 337             | \$ -             |
|                                    | Memorials  |                   |             | \$ 7,707          |             | \$ 19,127         |             | \$ (19,127)        | \$ (7,707)         | \$ (11,420)      |
|                                    | Hope Joy GOYA income   | \$ 9,110          |             | \$ 2,880          |             |                   |             | \$ 9,110           | \$ 6,230           | \$ 2,880         |
|                                    | Priests Discretionary Fund income  | \$ 8,908          |             | \$ 10,087         |             |                   |             | \$ 8,908           | \$ (1,179)         | \$ 10,087        |
|                                    | Reimbursement from Building Fund of Beautification Project, Groundbreaking Event and Capital Campaign expenses |                   |             | \$ 34,968         |             |                   |             | \$ -               | \$ (34,968)        | \$ 34,968        |
|                                    | Gift Shop  | \$ 1,645          |             | \$ 1,301          |             |                   |             | \$ 1,645           | \$ 344             | \$ 1,301         |
|                                    | Misc (Fees Offset)   |                   |             | \$ 2,065          |             | \$ 1,784          |             | \$ (1,784)         | \$ (2,065)         | \$ 281           |
|                                    | Misc (Spec Fund Donation)  | \$ 4,040          |             | \$ 2,077          |             | \$ 4,120          |             | \$ (80)            | \$ 1,963           | \$ (2,043)       |
|                                    | Gala   | \$ 5,399          |             | \$ (1,482)        |             |                   |             | \$ 5,399           | \$ 6,881           | \$ (1,482)       |
| <b>TOTAL DISGUISED STEWARDSHIP</b> |  | <b>\$ 34,765</b>  | <b>7%</b>   | <b>\$ 128,373</b> | <b>28%</b>  | <b>\$ 74,838</b>  | <b>20%</b>  | <b>\$ (40,072)</b> | <b>\$ (93,608)</b> | <b>\$ 53,535</b> |
| <b>N.O. INCOME</b>                 |  |                   |             |                   |             |                   |             |                    |                    |                  |
|                                    | Greek Fest Est Profits   | \$ 88,419         |             | \$ 36,785         |             | \$ 23,819         |             | \$ 64,600          | \$ 51,634          | \$ 12,966        |
| <b>TOTAL N.O. INCOME</b>           |  | <b>\$ 88,419</b>  | <b>19%</b>  | <b>\$ 36,785</b>  | <b>8%</b>   | <b>\$ 23,819</b>  | <b>6%</b>   | <b>\$ 64,600</b>   | <b>\$ 51,634</b>   | <b>\$ 12,966</b> |
| <b>TOTAL INCOME</b>                |  | <b>\$ 464,641</b> | <b>100%</b> | <b>\$ 453,696</b> | <b>100%</b> | <b>\$ 381,626</b> | <b>100%</b> | <b>\$ 83,016</b>   | <b>\$ 10,945</b>   | <b>\$ 72,070</b> |

(See next page for Expenses)

| <b>Donor Concentration Analysis</b> |         |     |        |
|-------------------------------------|---------|-----|--------|
| <b>2023</b>                         |         |     |        |
| \$                                  | 137,169 | 40% | TOP 10 |
| \$                                  | 204,104 | 60% | TOP 20 |
| <b>2022</b>                         |         |     |        |
| \$                                  | 96,721  | 35% | TOP 10 |
| \$                                  | 160,176 | 58% | TOP 20 |
| <b>2021</b>                         |         |     |        |
| \$                                  | 119,797 | 42% | TOP 10 |
| \$                                  | 170,657 | 59% | TOP 20 |



# Financial Stewardship Analysis

| EXPENSES                                |                   |            |                   |            |                   |            |                   |                  |                   |
|---|-------------------|------------|-------------------|------------|-------------------|------------|-------------------|------------------|-------------------|
| PERSONNEL, ADMIN & OPS                  |                   |            |                   |            |                   |            |                   |                  |                   |
| Personnel                               |                   |            |                   |            |                   |            |                   |                  |                   |
| Priest - Salary/SECA                    | \$ 124,573        |            | \$ 113,079        |            | \$ 104,548        | \$ 20,025  | \$ 11,494         | \$ 8,531         |                   |
| Priest - Auto + Ins.                    | \$ 10,147         |            | \$ 13,513         |            | \$ 7,429          | \$ 2,718   | \$ (3,366)        | \$ 6,084         |                   |
| Priest - Health Plan                    | \$ 24,436         |            | \$ 23,919         |            | \$ 23,869         | \$ 567     | \$ 517            | \$ 50            |                   |
| Priest - Conferences                    | \$ 5,076          |            | \$ 2,615          |            | \$ 1,840          | \$ 3,236   | \$ 2,461          | \$ 775           |                   |
| Employer Payroll Taxes                  | \$ 6,177          |            | \$ -              |            |                   | \$ 6,177   | \$ 6,177          | \$ -             |                   |
| Substitute Priest                       | \$ 1,500          |            | \$ 1,500          |            | \$ 1,100          | \$ 400     | \$ -              | \$ 400           |                   |
| Priest - Pension Plan                   | \$ 8,616          |            | \$ 8,616          |            | \$ 8,400          | \$ 216     | \$ -              | \$ 216           |                   |
| Pilgrimage to Lesvos, GR                |                   |            |                   |            | \$ -              | \$ -       | \$ -              | \$ -             |                   |
| Psalt Fees                              | \$ 5,700          |            | \$ 6,248          |            | \$ 973            | \$ 4,727   | \$ (548)          | \$ 5,275         |                   |
| Priest Discretionary-Individual Asst    | 20,132.60         |            |                   |            |                   | \$ 20,133  | \$ 20,133         | \$ -             |                   |
| Office Manager (Admin Assist)           | \$ 32,086         |            | \$ 41,456         |            | \$ 35,733         | \$ (3,647) | \$ (9,370)        | \$ 5,723         |                   |
| Office Manager Payroll Taxes & WH       | \$ 8,243          |            |                   |            |                   | \$ 8,243   | \$ 8,243          | \$ -             |                   |
| Communications Director                 | \$ 34,829         |            | \$ 41,434         |            |                   | \$ 34,829  | \$ (6,605)        | \$ 41,434        |                   |
| Communications Dir Payroll Taxes & WH   | \$ 5,546          |            |                   |            |                   | \$ 5,546   | \$ 5,546          | \$ -             |                   |
| Deacon Expense                          | \$ 5,700          |            | \$ 4,767          |            |                   | \$ 5,700   | \$ 933            | \$ 4,767         |                   |
| Youth Staff                             |                   |            |                   |            | \$ -              | \$ -       | \$ -              | \$ -             |                   |
| PayCor Service Fees                     | \$ 3,325          |            | \$ 1,657          |            | \$ 1,088          | \$ 2,237   | \$ 1,668          | \$ 569           |                   |
| Honorarium - Video Production           | \$ 2,600          |            |                   |            |                   | \$ 2,600   | \$ 2,600          | \$ -             |                   |
| Caretaker Payroll Expense (unbudgeted)  | \$ 500            |            | \$ 1,000          |            | \$ 83             | \$ 417     | \$ (500)          | \$ 917           |                   |
| Personnel Background Investigations Exp | \$ 407            |            | \$ 656            |            |                   | \$ 407     | \$ (249)          | \$ 656           |                   |
| Other Personnel                         |                   |            | \$ 130            |            |                   | \$ -       | \$ (130)          | \$ 130           |                   |
| Insurance - Auto                        |                   |            |                   |            | \$ 2,330          | \$ (2,330) | \$ -              | \$ (2,330)       |                   |
| Administrative                          |                   |            |                   |            |                   |            |                   |                  |                   |
| Bank Service Charges                    | \$ 7,778          |            | \$ 6,578          |            | \$ 5,228          | \$ 2,549   | \$ 1,200          | \$ 1,350         |                   |
| Office Supplies                         | \$ 890            |            | \$ 5,913          |            | \$ 3,389          | \$ (2,499) | \$ (5,023)        | \$ 2,524         |                   |
| Postage Expense                         | \$ 464            |            |                   |            |                   | \$ 464     | \$ 464            | \$ -             |                   |
| Professional Fees                       | \$ 35             |            |                   |            | \$ 50             | \$ (15)    | \$ 35             | \$ (50)          |                   |
| Parishioner Clergy/Laity                |                   |            |                   |            | \$ -              | \$ -       | \$ -              | \$ -             |                   |
| Computer Exp/ParishData                 | \$ 3,041          |            |                   |            | \$ 4,615          | \$ (1,574) | \$ 3,041          | \$ (4,615)       |                   |
| Legal Expenses                          | \$ 30             |            | \$ 5,670          |            |                   | \$ 30      | \$ (5,640)        | \$ 5,670         |                   |
| Liturgical Supplies Exp                 | \$ 5,840          |            | \$ 4,563          |            |                   | \$ 5,840   | \$ 1,277          | \$ 4,563         |                   |
| Computer HW, SW & Network Exp           |                   |            | \$ 7,993          |            |                   | \$ -       | \$ (7,993)        | \$ 7,993         |                   |
| Other Administrative Expense            | \$ 186            |            |                   |            |                   | \$ 186     | \$ 186            | \$ -             |                   |
| Office Equipment Lease & Supplies       | \$ 5,256          |            |                   |            |                   | \$ 5,256   | \$ 5,256          | \$ -             |                   |
| Miscellaneous Operational Exp           | \$ 296            |            |                   |            |                   | \$ 296     | \$ 296            | \$ -             |                   |
| Communications                          |                   |            |                   |            |                   |            |                   |                  |                   |
| Cell Phone (Priest)                     | \$ 1,440          |            | \$ 1,440          |            | \$ 1,440          | \$ -       | \$ -              | \$ -             |                   |
| Calling Post                            |                   |            |                   |            | \$ -              | \$ -       | \$ -              | \$ -             |                   |
| Printing                                | \$ 1,124          |            |                   |            | \$ -              | \$ 1,124   | \$ 1,124          | \$ -             |                   |
| Innovative Technology                   | \$ 8,021          |            | \$ 2,675          |            | \$ 2,790          | \$ 5,231   | \$ 5,346          | \$ (115)         |                   |
| Materials & Supplies                    |                   |            |                   |            | \$ -              | \$ -       | \$ -              | \$ -             |                   |
| Postage                                 |                   |            | \$ 424            |            | \$ 931            | \$ (931)   | \$ (424)          | \$ (507)         |                   |
| Advertising                             | \$ 256            |            | \$ -              |            | \$ 546            | \$ (290)   | \$ 256            | \$ (546)         |                   |
| Capital Campaign Website (New)          | \$ 6,851          |            | \$ 6,150          |            |                   | \$ 6,851   | \$ 701            | \$ 6,150         |                   |
| Church Supplies                         |                   |            |                   |            |                   |            |                   |                  |                   |
| Candles                                 | \$ 7,784          |            | \$ 3,527          |            | \$ 5,151          | \$ 2,633   | \$ 4,257          | \$ (1,624)       |                   |
| Books - Service                         |                   |            |                   |            | \$ -              | \$ -       | \$ -              | \$ -             |                   |
| Misc Church Supplies                    |                   |            | \$ 2,095          |            | \$ 2,649          | \$ (2,649) | \$ (2,095)        | \$ (554)         |                   |
| Religious Designated Donations Exp      |                   |            | \$ 2,700          |            |                   | \$ -       | \$ (2,700)        | \$ 2,700         |                   |
| Flowers Expense                         | \$ 1,153          |            |                   |            |                   | \$ 1,153   | \$ 1,153          | \$ -             |                   |
| Miscellaneous Church Supplies           | \$ 544            |            |                   |            |                   | \$ 544     | \$ 544            | \$ -             |                   |
| Operational Supplies                    |                   |            |                   |            |                   |            |                   |                  |                   |
| Kitchen Supplies                        |                   |            |                   |            | \$ 981            | \$ (981)   | \$ -              | \$ (981)         |                   |
| Cleaning (incl Ops Supplies)            | \$ 1,762          |            | \$ 12,208         |            | \$ 3,869          | \$ (2,107) | \$ (10,446)       | \$ 8,339         |                   |
| Misc Operational Expenses               |                   |            |                   |            | \$ -              | \$ -       | \$ -              | \$ -             |                   |
| Special Events                          |                   |            |                   |            |                   |            |                   |                  |                   |
| Pascha Week Food & Misc Exp             | \$ 2,831          |            |                   |            |                   | \$ 2,831   | \$ 2,831          | \$ -             |                   |
| Pascha Week Tent & Facilities Exp       | \$ 2,803          |            |                   |            |                   | \$ 2,803   | \$ 2,803          | \$ -             |                   |
| Meat Fare Sunday Exp                    | \$ 209            |            |                   |            |                   | \$ 209     | \$ 209            | \$ -             |                   |
| Cheese Fare Sunday Exp                  | \$ 219            |            |                   |            |                   | \$ 219     | \$ 219            | \$ -             |                   |
| Food for Misc Events Exp                | \$ 183            |            |                   |            |                   | \$ 183     | \$ 183            | \$ -             |                   |
| Back to Church Sunday Exp               | \$ 252            |            |                   |            |                   | \$ 252     | \$ 252            | \$ -             |                   |
| <b>TOTAL PERSONNEL, ADMIN &amp; OPS</b> | <b>\$ 338,708</b> | <b>74%</b> | <b>\$ 322,526</b> | <b>62%</b> | <b>\$ 219,032</b> | <b>69%</b> | <b>\$ 119,676</b> | <b>\$ 16,183</b> | <b>\$ 103,493</b> |

# Financial Stewardship Analysis

| EXPENSES                                    |                   |             |                    |             |                   |             |                    |                    |                     |
|---|-------------------|-------------|--------------------|-------------|-------------------|-------------|--------------------|--------------------|---------------------|
| OCCUPANCY                                   |                   |             |                    |             |                   |             |                    |                    |                     |
| Facilities                                  |                   |             |                    |             |                   |             |                    |                    |                     |
| Utilities (comb 2021-2022)                  |                   |             | \$ 20,210          |             | \$ 17,301         |             | \$ (17,301)        | \$ (20,210)        | \$ 2,909            |
| Exterminating & Pest Control                | \$ 3,593          |             |                    |             |                   |             | \$ 3,593           | \$ 3,593           | \$ -                |
| Electricity                                 | \$ 17,010         |             |                    |             |                   |             | \$ 17,010          | \$ 17,010          | \$ -                |
| Natural Gas                                 | \$ 2,282          |             |                    |             |                   |             | \$ 2,282           | \$ 2,282           | \$ -                |
| Telephone/Cable/Internet                    | \$ 6,688          | \$ 5,575    |                    | \$ 5,530    |                   | \$ 1,158    | \$ 1,113           | \$ -               | \$ 45               |
| Water & Sewage                              | \$ 1,037          |             |                    |             |                   | \$ 1,037    | \$ 1,037           | \$ -               | \$ -                |
| Fixture/Equipment Repair                    | \$ 1,244          | \$ 12,762   |                    | \$ 18,892   |                   | \$ (17,648) | \$ (11,518)        | \$ -               | \$ (6,130)          |
| Security Monitoring                         | \$ 921            | \$ 935      |                    | \$ 827      |                   | \$ 94       | \$ (14)            | \$ -               | \$ 108              |
| Insurance - Liability                       | \$ 9,631          | \$ 7,914    |                    | \$ 6,879    |                   | \$ 2,752    | \$ 1,717           | \$ -               | \$ 1,035            |
| Garbage Collection                          | \$ 1,560          |             |                    | \$ 906      |                   | \$ 654      | \$ 1,560           | \$ -               | \$ (906)            |
| Grounds Maintenance (freezer & pad in 2022) | \$ 14,991         | \$ 31,321   |                    | \$ 7,768    |                   | \$ 7,223    | \$ (16,330)        | \$ -               | \$ 23,553           |
| Buildings, HVAC, Repairs & Maint.           | \$ 6,966          |             |                    |             |                   | \$ 6,966    | \$ 6,966           | \$ -               | \$ -                |
| Facilities & Mortgage                       |                   |             |                    |             |                   |             |                    |                    |                     |
| Facilities Rental Exp                       |                   | \$ 2,704    |                    |             |                   | \$ -        | \$ (2,704)         | \$ -               | \$ 2,704            |
| Land Access & Beautification Project        | \$ 1,235          | \$ 18,294   |                    |             |                   | \$ 1,235    | \$ (17,059)        | \$ -               | \$ 18,294           |
| Mortgage Payments                           |                   |             |                    |             |                   | \$ -        | \$ -               | \$ -               | \$ -                |
| Ground Breaking Event Expense               |                   | \$ 14,357   |                    |             |                   | \$ -        | \$ (14,357)        | \$ -               | \$ 14,357           |
| Special Projects - Capital Campaign         |                   |             |                    |             |                   |             |                    |                    |                     |
| Special Fundraising Expense                 |                   | \$ 3,934    |                    |             |                   | \$ -        | \$ (3,934)         | \$ -               | \$ 3,934            |
| Special Projects Expense                    |                   | \$ 2,937    |                    |             |                   | \$ -        | \$ (2,937)         | \$ -               | \$ 2,937            |
| Capital Campaign Expense                    |                   | \$ 2,317    |                    |             |                   | \$ -        | \$ (2,317)         | \$ -               | \$ 2,317            |
| <b>TOTAL OCCUPANCY</b>                      | <b>\$ 67,158</b>  | <b>15%</b>  | <b>\$ 123,259</b>  | <b>24%</b>  | <b>\$ 58,103</b>  | <b>18%</b>  | <b>\$ 9,055</b>    | <b>\$ (56,101)</b> | <b>\$ 65,156</b>    |
| OTHER/MINISTRY                              |                   |             |                    |             |                   |             |                    |                    |                     |
| Education Ministry                          |                   |             |                    |             |                   |             |                    |                    |                     |
| Catechism Books                             |                   |             |                    |             | \$ -              |             | \$ -               | \$ -               | \$ -                |
| Education&VCCSupplies                       |                   |             |                    |             | \$ 3,025          |             | \$ (3,025)         | \$ -               | \$ (3,025)          |
| Greek School Books                          |                   |             |                    |             | \$ -              |             | \$ -               | \$ -               | \$ -                |
| Greek School Supplies                       |                   |             |                    |             | \$ -              |             | \$ -               | \$ -               | \$ -                |
| Youth Activities                            | \$ 5,999          | \$ 2,445    |                    | \$ 474      |                   | \$ 5,525    | \$ 3,554           | \$ -               | \$ 1,971            |
| Sunday School & VCC Exp                     | \$ 346            | \$ 498      |                    |             |                   | \$ 346      | \$ (152)           | \$ -               | \$ 498              |
| Library                                     |                   |             |                    |             | \$ -              |             | \$ -               | \$ -               | \$ -                |
| Outreach and Welcoming Ministry             |                   |             |                    |             |                   |             |                    |                    |                     |
| Materials & Supplies                        |                   |             |                    |             | \$ 449            |             | \$ (449)           | \$ -               | \$ (449)            |
| Dinners, Lunches, Food                      |                   | \$ 13,752   |                    | \$ 6,934    |                   | \$ (6,934)  | \$ (13,752)        | \$ -               | \$ 6,818            |
| Food Ministry / Catering Expense            | \$ 1,874          | \$ 183      |                    |             |                   | \$ 1,874    | \$ 1,691           | \$ -               | \$ 183              |
| OCCM-Op                                     | \$ 121            |             |                    |             |                   | \$ 121      | \$ 121             | \$ -               | \$ -                |
| Family Promise Ministry Donations-Op        | \$ 372            |             |                    |             |                   | \$ 372      | \$ 372             | \$ -               | \$ -                |
| Sts. RNI Stewardship                        |                   |             |                    |             |                   |             |                    |                    |                     |
| Archdiocese Stewardship                     | \$ 34,420         | \$ 32,030   |                    | \$ 26,350   |                   | \$ 8,070    | \$ 2,390           | \$ -               | \$ 5,680            |
| GO Metropolis of ATL                        | \$ 550            | \$ 650      |                    | \$ 550      |                   | \$ -        | \$ (100)           | \$ -               | \$ 100              |
| Designated Memorials & Donations            |                   |             |                    |             | \$ -              |             | \$ -               | \$ -               | \$ -                |
| Diakonia Qr Stewardship                     | \$ 2,170          |             |                    |             |                   | \$ 2,170    | \$ 2,170           | \$ -               | \$ -                |
| Other Charities(special tray)               |                   |             |                    | \$ 307      |                   | \$ (307)    | \$ -               | \$ -               | \$ (307)            |
| SpFundAcct-Misc Local Charity               | \$ 3,000          |             |                    |             |                   | \$ 3,000    | \$ 3,000           | \$ -               | \$ -                |
| Discretionary Funds                         |                   |             |                    |             |                   |             |                    |                    |                     |
| Charitable Giving/Benevolence Expense       |                   | \$ 4,097    |                    |             |                   | \$ -        | \$ (4,097)         | \$ -               | \$ 4,097            |
| Priest Discretionary Fund                   |                   | \$ 17,142   |                    | \$ -        |                   | \$ -        | \$ (17,142)        | \$ -               | \$ 17,142           |
| <b>TOTAL OTHER/MINISTRY</b>                 | <b>\$ 48,852</b>  | <b>11%</b>  | <b>\$ 70,797</b>   | <b>14%</b>  | <b>\$ 38,089</b>  | <b>12%</b>  | <b>\$ 10,764</b>   | <b>\$ (21,945)</b> | <b>\$ 32,708</b>    |
| <b>TOTAL EXPENSES</b>                       | <b>\$ 454,719</b> | <b>100%</b> | <b>\$ 516,581</b>  | <b>100%</b> | <b>\$ 315,224</b> | <b>100%</b> | <b>\$ 139,495</b>  | <b>\$ (61,863)</b> | <b>\$ 201,358</b>   |
| <b>TOTAL NET INCOME LOSS</b>                | <b>\$ 9,923</b>   |             | <b>\$ (62,885)</b> |             | <b>\$ 66,402</b>  |             | <b>\$ (56,479)</b> | <b>\$ 72,808</b>   | <b>\$ (129,287)</b> |

## Financial Stewardship Analysis

Here are the P&L Summary Calculations of some of the KPIs (Key Performance Indicators) that form the basis for the Stewardship Calling PFD (Parish Financial Dashboard).

| <b>P&amp;L Analysis</b>  | <b>2023</b>       | <b>2022</b>      | <b>2021</b>      |
|--|-------------------|------------------|------------------|
| TOTAL OTHER /MINISTRY  | \$ 48,852         | \$ 70,797        | \$ 38,089        |
| OTHER THAT IS NOT LOCAL PARISH or PARISH CHOSEN CHARITIES                                | \$ 37,140         | \$ 32,680        | \$ 26,900        |
| <b>TOTAL MINISTRY FOR PARISH ONLY</b>  | <b>\$ 11,712</b>  | <b>\$ 38,117</b> | <b>\$ 11,189</b> |
| <b>PERCENT OF TOTAL EXPENSES USED FOR LOCAL PARISH CHOSEN CHARITIES &amp; MINISTRIES</b> | <b>3%</b>         | <b>7%</b>        | <b>4%</b>        |
| <b>TOTAL P&amp;L STEWARDSHIP</b>   | <b>\$ 341,457</b> | <b>\$288,538</b> | <b>\$282,969</b> |
| <b>TOTAL NUMBER OF STEWARD Contributing Units</b>  | <b>135</b>        | <b>133</b>       | <b>122</b>       |
| <b>AVERAGE STEWARDSHIP PER CONTRIBUTING UNIT PLEDGE</b>                                  | <b>\$ 2,529</b>   | <b>\$ 2,169</b>  | <b>\$ 2,319</b>  |
| <b>MEDIAN PLEDGE (per stewardship rolls)</b>   | <b>\$ 1,200</b>   | <b>\$900</b>     | <b>\$1,214</b>   |
| <b>MEDIAN % OR AVERAGE PLEDGE</b>  | <b>47%</b>        | <b>41%</b>       | <b>52%</b>       |



*Helping people and parishes discover and live their stewardship callings so that they may have a good account before the awesome judgment seat of Christ*

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