Christ the Savior Orthodox Church (Harrisburg. PA) - Financial Overview and SROI: 2020-2025 and 2026 Budget

The Financial Overviews are educational tools for leadership and community learning. **Step #1:** Analyze five years of historical and budget data to extract key lessons learned. **Step #2:** Build an ambitious, achievable five-year Financial Overview with projections, and compare results to both budgets and prior

						Budget	Change		Incremental	2025 Comparison to Benchmark		
	2021	2022	2023	2024	2025	2026	2020-2025	2025-2026	2026	Benchmark	% of Benchmark	Difference
SROI (Social Return on Investment)	**5.5x**	**6.1x**	**6.8x**	**5.2x**	**7.0x**	**7.8x**	**1.5x**	**0.8x**	**-10.0x**	**9.4x**	**74%**	**-2.4x**
Social Value	**$2,840,000**	**$3,140,000**	**$3,440,000**	**$3,580,000**	**$3,940,000**	**$4,200,000**	$1,100,000	**$260,000**		**$2,740,000**	**144%**	**$1,200,000**

						Budget	2020 to 2025			2025 to 2026 Budget	
	2021	2022	2023	2024	2025	2026	$ Change	% Change	CAGR	$ Change	% Change
Balance Sheet											
Financial Assets	$343,113	$329,154	$361,394	$397,772	$392,936	$367,301	$49,823	15%	**3%**	-$25,635	-7%
Non-Financial Assets	$5,163,900	$5,163,900	$5,163,900	$5,163,900	$5,163,900	$5,163,900	$0	0%	0%	$0	0%
Total Assets	**$5,507,013**	**$5,493,054**	**$5,525,294**	**$5,561,672**	**$5,556,836**	**$5,531,201**	**$49,823**	**1%**	**0%**	**-$25,635**	**0%**
Financial Debts	$276,335	$243,874	$216,652	$191,682	$166,983	$140,000	-$109,352	-40%	-12%	-$26,983	n.m.
Non-Financial Debts	$116,860	$124,171	$130,342	$167,851	$158,652	$160,000	$41,792	36%	8%	$1,348	n.m.
Total Debts	**$393,195**	**$368,045**	**$346,994**	**$359,533**	**$325,635**	**$300,000**	**-$67,560**	**-17%**	**-5%**	**-$25,635**	**n.m.**
Net Worth	**$5,113,818**	**$5,125,009**	**$5,178,300**	**$5,202,139**	**$5,231,201**	**$5,231,201**	**$117,383**	**2%**	**1%**	**$0**	**0%**

						Budget	2020 to 2025			2025 to 2026 Budget	
	2021	2022	2023	2024	2025	2026	$ Change	% Change	CAGR	$ Change	% Change
Income Statement											
Income:											
Church Related - CR (a)	$514,450	$528,673	$556,603	$714,128	$591,552	$536,716	$77,102	15%	**4%**	-$54,836	-9%
Non-Church Related (b)	$100	$525	$1,400	$1,575	$1,638	$1,400	$1,538	1538%	101%	-$238	-15%
Total Income	**$514,550**	**$529,198**	**$558,003**	**$715,703**	**$593,190**	**$538,116**	**$78,640**	**15%**	**4%**	**-$55,074**	**-9%**
Total Spending	**$513,357**	**$518,007**	**$504,712**	**$691,864**	**$564,128**	**$538,116**	$50,771	10%	**2%**	**-$26,012**	**-5%**
Net Income / Loss	**$1,193**	**$11,191**	**$53,291**	**$23,839**	**$29,062**	**$0**	**$27,869**	**2336%**	**122%**	**-$29,062**	**-100%**

							Ratio of Church Related Income CAGR to Expenses CAGR:		1x	2025 Comparison to Benchmark		
										Benchmark	% of Benchmark	Difference
CR % of Total Spen.	100%	102%	110%	103%	**105%**	100%				**89%**	**118%**	16 pps.
Per Faithful and Members												
Church Related Income:												
Per Faithful	$3,623	$3,367	$3,236	$3,990	$3,003	$2,556	n.a.	n.a.	n.a.	$1,896	158%	$1,107
Per Member	$3,215	$3,110	$3,092	$3,759	$2,958	$2,556	n.a.	n.a.	n.a.	$1,249	237%	$1,709
Total Spending:												
Per Faithful	$3,615	$3,299	$2,934	$3,865	**$2,864**	$2,562	n.a.	n.a.	n.a.	**$2,133**	**134%**	$731
Per Member	$3,208	$3,047	$2,804	$3,641	$2,821	$2,562	n.a.	n.a.	n.a.	$1,405	201%	$1,416
Financial Assets:												
Per Faithful	$2,416	$2,097	$2,101	$2,222	$1,995	$1,749	n.a.	n.a.	n.a.	$4,207	47%	-$2,212
Per Member	$2,144	$1,936	$2,008	$2,094	$1,965	$1,749	n.a.	n.a.	n.a.	$2,771	71%	-$806
							# Change	% Change	CAGR			
Number of Faithful (d)	142	157	172	**179**	**197**	**210**	n.a.	n.a.	n.a.	137	144%	60
Number of Members	160	170	180	190	200	210	n.a.	n.a.	n.a.	208	96%	-8
Capacity	250	250	250	250	250	250	0	0%	0%	198	126%	52
Faithful % of Members	89%	92%	96%	94%	99%	100%	n.a.	n.a.	n.a.	66%	150%	33 pps.
Faithful % of Capacity	57%	63%	69%	72%	79%	84%	n.a.	n.a.	n.a.	69%	114%	10 pps.

Notes:
(a) Includes stewardship givings, donations, and sacraments. (b) Includes fundraising events, financial income, e.g. interest income and financial gains and losses, and rental income. (c) CAGR: Compound annual growth rate; n.a.: not available; n.m.: not meaningful. (d) Number of "Faithful" is the median non-holiday Sunday attendance. (e) For additional information on SROI, see Khachkar Studios Briefing Packet #6.