

UPDATE #1

Khachkar Studios Allocates \$10 Million of \$100 Million Directly to the "Faithful" of the Armenian Eastern Diocese

Our mission at Khachkar Studios: Empowering Judeo-Christian Faithful through a good news Biblically inspired world-class benchmarking and management excellence "Framework"

Briefing Packet #6: December 2, 2025

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UPDATE #1

KHACHKAR STUDIOS ALLOCATES \$10 MILLION OF \$100 MILLION DIRECTLY TO THE “FAITHFUL” OF THE ARMENIAN EASTERN DIOCESE

Our mission at Khachkar Studios: Empowering Judeo-Christian Faithful through a good news Biblically inspired world-class benchmarking and management excellence “Framework”.

December 2, 2025

- 1. \$10 million of the \$100 million:** To advance our mission and as part of Khachkar Studios historically unprecedented \$100 million investment to revitalize U.S. Judeo-Christian faith, shepherded by 5,000 senior management hours of a Biblically inspired world-class benchmarking and management excellence “Framework”, we have allocated \$10 million to go directly to the “Faithful” of the Armenian Eastern Diocese to increase the number of “Faithful” regularly attending church and the Social Return on Investment (SROI).
- 2. \$500,000 per “Faithful”:** We are disbursing up to \$500,000 over the next 5 years directly to each of those “Faithful” or parishes of the Eastern Diocese that can help use the “Framework” to reach both our “Faithful” and SROI goals cited below. If you share our goals, contact us directly at Faithful@khachkarstudios.com.
- 3. Eastern Diocese Assessment within the “Framework”:** Regarding the assessment of the Eastern Diocese on the financial discipline of a Biblically inspired world-class benchmarking and management excellence “Framework”: best-in-class parishes and their “Faithful” have made commendable progress. The 4 large organizations under the Eastern Diocese umbrella (the Diocese, Endowment, FAR, and St. Nersess Armenian Seminary) have made a good start with the financial transparency part of the “Framework”.
- 4. Extraordinary BENEFITS:** To educate the “Faithful” about the extraordinary BENEFITS of financial discipline with a Biblically inspired world-class benchmarking and management excellence “Framework”, we are sharing publicly, including on our website, 6 assessments of the Eastern Diocese public materials: (i) Briefing Packet #6, (ii) one-page summary memo, (iii) 5-minute podcast, (iv) 7-minute video, (v) one-page financial overview, and (vi) 3-page donor analysis.
See <https://khachkarstudios.com/update-1-ks-100m-investment/>.
- 5. “Faithful” education via media:** As part of the \$100 million investment, our team is leading a comprehensive “Faithful” education initiative, featuring content in all 19 Armenian news outlets and major U.S. media platforms, including: New York Times, Boston Globe, Washington Post, Sun Sentinel, Detroit Free Press, The North Jersey Record, and Chicago Tribune.
- 6. 2 years of research and analysis:** Over the past 2 years, we researched and analyzed the best practices of world-class benchmarks and an unparalleled number of both public and non-public documents from 2019 to 2025 across the spectrum of U.S. Armenian Christian religious bodies, including 106 U.S. Armenian parishes.
- 7. “Faithful” Goal of 6%:** We discovered a U.S. Armenian Christian Ecosystem where only 3% of Armenians regularly attend church (the “Faithful”), which is the bottom decile of peers, and where leaders hold a systemic misconception that 30% are “Faithful” and they are best of peers. This 30% systemic misconception hides the need for transformational change. Our goal is to double the number of “Faithful” within the next 5 years to 6%.
- 8. SROI Goal of 7.0x:** The median Social Return on Investment (SROI) of U.S. Armenian parishes is 3.7x, which is only 39% of the U.S. Orthodox parish peers’ 9.4x. Our goal for the Armenians is a 7.0x SROI within the next 5 years, achieved by directly working with and funding the “Faithful”.

The 3% “Faithful” U.S. Armenian Christian Ecosystem 12 Body Parts

Currently Underperforming with Extraordinary Potential: 2025

The 3% "Faithful" U.S. Armenian Christian Ecosystem bottom decile -- next to last place -- performance permeates 11 of the 12 Ecosystem Body Parts with deeply rooted barriers to change. In stark contrast, a systemic misconception held by many Armenian Americans is that they have among the highest non-holiday church attendance rate of 30% and have best-in-class performance on all 12 Ecosystem Body Parts. Over the past decade the number of “Faithful” has declined and the annual percentage increase in the number of Armenian in the U.S. census is now a fraction of overall U.S. population growth and was from 1980 to 2010 a multiple.

“Faithful” defined as those who regularly attend Armenian church on non-holidays. Percentages are of relevant U.S. Armenian group.

2% of major Armenian Philanthropist donations to Armenian religious activities (2001 to 2023). (2.)

2% religious content in Armenian theme major international films (1982-2023) (3.)

3% of articles have religious content in 18 Armenian English language news outlets (2024 sample) (4.)

5% of advertisements have religious content in 18 Armenian English language news outlets (2024 sample) (5.)

6% religious content in 321 Armenian Documentaries (1930-2024) (6.)

10% → 1%: 10% of Armenians under the age of 18 attending accredited Armenian schools or Sunday/Saturday school. - KPI #3 (7.)
→ 1% Armenians "Faithful" in the age group 18 to 29.

3% Armenians “Faithful” (1.) - KPI #1

Armenian churches in the U.S. ranked in the bottom decile – next to last place – among the 23 U.S. Orthodox Christian groups in regular weekly attendance % of adherents in both 2010 and 2020 and 10% of the average of U.S. Protestants and Catholics regular weekly attendance percentage.

0% reading the Bible daily (8.) - KPI #2

0% attending Bible study classes (9.)

0% Biblically inspired world-class benchmarking and management excellence - KPI #4 (10.)

0% of church role models non-work hours participating in church activities training and retention % - KPI #5 (11.)

3.7X SROI which is 39% of the U.S. Orthodox Median SROI of 9.4x (12.)

Notes: (a) “Faithful”: Non-Holiday Badarak Faithful, which is Khachkar Studios Key Performance Indicator #1, KPI #1. (b) Numbers are rounded to an integer. (c) SROI: Social Return on Investment. (d) For Ecosystem body parts 10 and 11, the analyzed materials are from 1957 to 2024. (e) See Khachkar Studios webpage “Analyses” for additional information. (f) The 3% Armenian American “Faithful” is 12,894 attendees at 164 Armenian churches in 25 states divided by the official U.S. census number of 460,254 Armenian Americans. Furthermore, it is very important to remember that the percentage of Armenian “Faithful” is only 1% if the credible and widely cited number of 1+ million Armenian Americans is the denominator.

3% of U.S. Armenians are "Faithful"

U.S. Armenian "Faithful" refers to the total number of individuals of all ages present in the sanctuaries of all 164 Armenian churches during sermons on non-holiday Sundays, as counted during on-site field visits documented with photographic evidence.

Number of Armenian Churches in the U.S.	164
Pew Seat Capacity (fire code)	23,964
Number of Sunday Masses	1
Number of Regular Sunday Attendees ("Faithful")	12,894
Armenians per U.S. Census - 2020	460,254
"Faithful" % of U.S. Census	2.8%
Unofficial Estimate of Armenians in the U.S.	1,000,000
"Faithful" % of Unofficial Estimate	1.3%

Notes:

- 1) "Faithful": U.S. religious sector universally agreed upon definition is average non-holiday attendees.
- 2) Benchmark sources: Association of Statisticians of American Religious Bodies (ASARB), Census of Orthodox Christian Churches 2010 and 2020 (U.S. Religious Census), Orthodox Studies Institute, Hartford Institute for Religious Research, Pew Research Center, Gallup Research, University of Chicago Pope study of GPS cell phone data, United States Conference of Catholic Bishops, European Research Infrastructure Consortium, Center for Applied Research in the Apostolate at Georgetown University (CARA), Faith Communities Today (FACT), and the U.S. Census 2010 and 2020.

Armenian Churches in the U.S. Rank "Next-to-Last" among the 23 Benchmark Orthodox Christian Churches in the U.S. in both 2010 and 2020

1. The 3% U.S. Armenians "Faithful" (KPI #1) is 12,894 "Faithful" at 164 Armenian churches with a denominator of the U.S. Census Armenian American population of 460,254. The 1% U.S. Armenian "Faithful" has a denominator of the credible and widely cited 1+ million Armenian Americans. In the Orthodox peers comparison below, the 2020 U.S. Armenian Regular Attendees % has a numerator of 12,242 and a denominator of 103,189.
2. A systemic misconception is that Armenian Americans have among the highest church attendance rate, which is perpetuated by multiple surveys that claim 35%, 27%, and 28% of U.S. Armenians attend church 4 or more times per month.

2010				2020				
#	Church	Regular Attendees % of Top Performer	Percentile	#	Church	Regular Attendees % of Top Performer	Percentile	Regular Attendees % of U.S. Census
1	Holy Orthodox Church in North America	100%	TD	1	Knanaya Churches in the USA	100%	TD	
2	Malankara Orthodox Syrian Church	69%	TD	2	Malankara Archdiocese of the Syrian Orthodox Church	85%	TD	
3	Malankara Archdiocese of the Syrian Orthodox Church	69%	TQ	3	Malankara Orthodox Syrian Church	85%	TD	
4	Coptic Orthodox Church	66%	TQ	4	Holy Orthodox Church in North America	79%	TQ	
5	American Carpatho-Russian Orthodox Diocese of the USA	60%	TQ	5	American Carpatho-Russian Orthodox Diocese of the USA	72%	TQ	
6	Bulgarian Eastern Orthodox Diocese of the USA, Canada and Australia	52%	3Q	6	Ethiopian Orthodox Church	65%	TQ	
7	Orthodox Church in America	52%	3Q	7	Coptic Orthodox Church	62%	3Q	20%
8	Georgian Orthodox Church in North America	49%	3Q	8	Orthodox Church in America	62%	3Q	
9	Antiochian Orthodox Christian Archdiocese of North America	47%	3Q	9	Ukrainian Orthodox Church of the USA	59%	3Q	
10	Russian Orthodox Church Outside of Russia	42%	Median	10	Russian Orthodox Church Outside of Russia	59%	3Q	
11	Ukrainian Orthodox Church of the USA	40%	Median	11	Syriac Orthodox Church of Antioch	58%	3Q	
12	Syriac Orthodox Church of Antioch	35%	2Q	12	Church of the Genuine Orthodox Christians	57%	Median	15%
13	Albanian Orthodox Diocese	34%	2Q	13	Antiochian Orthodox Christian Archdiocese of North America	55%	2Q	
14	Serbian Orthodox Church in North, Central and South America	29%	2Q	14	Georgian Orthodox Church in North America	55%	2Q	
15	Greek Orthodox Archdiocese of America	29%	2Q	15	Romanian Orthodox Metropolia of the Americas	50%	2Q	
16	Romanian Orthodox Metropolia of the Americas	24%	BQ	16	Eritrean Orthodox Church	43%	2Q	
17	Patriarchal Parishes of Moscow Patriarchate	21%	BQ	17	Bulgarian Eastern Orthodox Diocese of the USA, Canada and Australia	37%	2Q	
18	Armenian Apostolic Church (Diocese and Prelacy - East and West)	16%	BQ	18	Greek Orthodox Archdiocese of America	32%	BQ	7%
19	Vicariate for the Palestinian/Jordanian Orthodox Christian Communities	16%	BD	19	Albanian Orthodox Diocese	28%	BQ	
20	Macedonian Orthodox Diocese	14%	BD	20	Patriarchal Parishes of Moscow Patriarchate	23%	BQ	
				21	Serbian Orthodox Church in North, Central and South America	20%	BQ	
				22	Armenian Apostolic Church (Diocese and Prelacy - East and West)	17%	BD	3%
				23	Macedonian Orthodox Diocese	9%	BD	

Top Decile (TD) 69%
Top Quartile (TQ) 58%
Median (MD) 41%
Bottom Quartile (BQ) 25%
Bottom Decile (BD) 16%

Top Decile (TD) 85%
Top Quartile (TQ) 65%
Median (MD) 57%
Bottom Quartile (BQ) 32%
Bottom Decile (BD) 18%

Notes:

- 1) Source: "US Religion Census 2020: A Decade of Dramatic Changes in American Orthodox Churches" by Alexei Krindatch (2020). ASARB: Association of Statisticians of American Religious Bodies.
- 2) Due to unavailability of data, regular attendees in 2010 are sourced from: "Atlas of American Orthodox Christian Churches" by Alexei Krindatch (2011), table 4.1, page 143.

The Importance of Correcting a Highly Destructive Systemic Misconception The % of U.S. Armenians "Regularly" Attending Church Compared to Benchmarks

As of 2024, there are 164 U.S. Armenian Churches in the U.S. with a fire code pew capacity of 23,964 and 12,894 regular attendees, for a capacity of 54%.
The 2020 U.S. Census of Armenians is 460,254.

High-Integrity Verifiable Evidence

#	Groups	% Regularly Attend Church ⁽¹⁾	Source or Sources	Date
1.	U.S. Armenians	3%	Khachkar Studios model of all 164 U.S. Armenian church based on on-site field research visits with photographic evidence. ^(b)	2024
2.	U.S. Orthodox Churches - Median	15%	Officially submitted numbers to Orthodox 2020 report. And U.S. 2020 Census.	2020
3.	U.S. Catholics	28%	Multiple sources, including primary sources: sample of archdiocese reports, CARA at Georgetown University, Pew Research, Gallup, and University of Chicago cellphone study	2019 - 2024
4.	U.S. Protestants	30%	Multiple sources, including primary sources, Pew Research, Gallup, and University of Chicago cellphone study	2019 - 2024

Highly Destructive Systemic Misconception Perpetuated by the Most Highly Regarded U.S. Armenian Sampling Surveys

#	Groups	% Regularly Attend Church ⁽¹⁾	Source or Sources	Date
1.	U.S. Armenians	35%	Armenian Diaspora Survey. Gulbenkian Foundation	2018
2.	U.S. Armenians	27%	Melikian Center of Russian, Eurasian and East European Studies at Arizona State University.	2011
3.	U.S. Armenians	28%	AGBU	1998
U.S. Armenian Average Survey Average		30%		

Notes:

1) "Regularly": A universally agreed upon definition of regularly attending church is 4 or more times a month. Khachkar Studios refers to those who attend regularly as the "Faithful" or the NHBF.

SROI: U.S. Armenian Churches vs. U.S. Orthodox Parishes

Total U.S. Armenian Church has a median SROI of 3.7x, which is 39% of the median SROI of U.S. Orthodox churches at 9.4x.

	(Median numbers, except for # of Churches in Sample)			
	U.S. Orthodox	East U.S. Armenian	West U.S. Armenian	Total U.S. Armenian
"Faithful"	137	72	83	80
Social Value	\$2,740,000	\$1,430,000	\$1,657,785	\$1,598,892
Total Spending	\$297,174	\$444,970	\$393,497	\$423,867
Total Spending per "Faithful"	\$2,133	\$5,557	\$4,322	\$5,437
SROI	9.4x	3.6x	4.6x	3.7x
# of Churches in Sample	25	16	18	34

Notes:

- 1) Social Return on Investment (SROI): Social Value divided by Total Spending.
- 2) Social Value (SV) for 2025 is the number of "Faithful" KPI#1, Ecosystem Body Part (EBP) (1) times \$20,000. 2026 adds SV of Daily Bible Readers KPI #2, EBP (8). 2027 adds SV of Sunday school students KPI#3, EBP (7). 2028 adds SV of hours of world-class benchmarking and management training KPI#4, EBP(10). 2029 adds SV of church role model non-work hours participating in church activities, training, and retention % KPI #5, EBP(11).
- 3) **Top quartile SROIs** are 13.0x for U.S. Orthodox, **4.3x for East U.S. Armenian**, **8.0x for West U.S. Armenian**, and 5.5x for Total U.S. Armenian.

Khachkar Studios U.S. Armenian Churches Current SROIs and SROI Goals

Benchmark U.S. Orthodox Parishes Median SROI for 2024 was 9.4x. ⁽¹⁾

Our SROI goal for the U.S. Armenian churches is 7.0x, which is 75% of the Benchmark.

Currently, only 3% of U.S. Armenians regularly attend church (the “Faithful”), which is 20% of the Benchmark. ⁽²⁾

Our goal is to double the number of “Faithful” within the next 5 years to 6%, which is 40% of the Benchmark. ⁽²⁾

Percentile	U.S. Armenian Churches: Current - 2024 ⁽³⁾			U.S. Orthodox ⁽¹⁾	U.S. Armenian % of U.S. Orthodox		U.S. Armenian Churches: Illustrative Performance Gap to SROI Goal				
	SROI	# of "Faithful"	"Faithful" % of Pew Capacity		Current Armenian SROI	Armenian SROI Goal	SROI Goal	# of "Faithful" Goal	Performance Gap # of "Faithful"	% Increase in "Faithful"	"Faithful" % of Pew Capacity
Top Decile	10.8x	139	73%	16.0x	67%	56%	9.0x	139	0	0%	73%
Top Quartile	5.5x	112	61%	13.0x	42%	61%	8.0x	162	50	45%	88%
Median	3.7x	80	43%	9.4x	39%	75%	7.0x	152	72	90%	82%
Bottom Quartile	2.4x	42	23%	7.6x	31%	79%	6.0x	106	64	153%	57%
Bottom Decile	1.6x	15	12%	4.0x	40%	125%	5.0x	45	30	209%	37%

Notes:

- 1) Based on a sample of 25 U.S. Orthodox parishes.
- 2) The median regular attendance rate of 23 benchmark Orthodox Christian Churches in the U.S. is 15%.
- 3) Based on a sample of 34 U.S. Armenian parishes, across Eastern and Western states.
- 4) Social Return on Investment (SROI): Social Value divided by Total Spending. Social Value (SV) for 2025 is the number of “Faithful” KPI#1, Ecosystem Body Part (EBP) (1) times \$20,000. 2026 adds SV of Daily Bible Readers KPI #2, EBP (8). 2027 adds SV of Sunday school students KPI#3, EBP (7). 2028 adds SV of hours of world-class benchmarking and management training KPI#4, EBP(10). 2029 adds SV of church role model non-work hours participating in church activities, training, and retention % KPI #5, EBP(11).
- 5) **Top quartile SROIs** are 13.0x for U.S. Orthodox, **4.3x for East U.S. Armenian**, **8.0x for West U.S. Armenian**, and 5.5x for Total U.S. Armenian.

Incremental SROI Matrix with U.S. Orthodox and U.S. Armenian Parishes SROIs

Social Return on Investment (SROI): Social Value divided by Total Spending

Social Value per "Faithful":

\$20,000

Khachkar Studios Annual Funding	Incremental SROI						U.S. Orthodox Group: 25 Parishes		U.S. Armenia Group: 34 Parishes	
	5x		7x Median		9x		Quartiles	SROI	Quartiles	SROI
	New "Faithful"	Social Value	New "Faithful"	Social Value	New "Faithful"	Social Value				
\$25,000	6	\$125,000	9	\$175,000	11	\$225,000	Top Decile	16.0x	Top Decile	10.8x
\$50,000	13	\$250,000	18	\$350,000	23	\$450,000	Top Quartile	13.0x	Top Quartile	5.5x
\$60,000	15	\$300,000	21	\$420,000	27	\$540,000	Median	9.4x	Median	3.7x
\$70,000	18	\$350,000	25	\$490,000	32	\$630,000	Bottom Quartile	7.6x	Bottom Quartile	2.4x
\$80,000	20	\$400,000	28	\$560,000	36	\$720,000	Bottom Decile	4.0x	Bottom Decile	1.6x
\$90,000	23	\$450,000	32	\$630,000	41	\$810,000				
\$100,000	25	\$500,000	35	\$700,000	45	\$900,000				
Cost Per New "Faithful"	\$4,000		\$2,857		\$2,222					

Notes:

- "Faithful": U.S. religious sector universally agreed upon definition is average non-holiday attendees.
- Benchmark sources: Association of Statisticians of American Religious Bodies (ASARB), Census of Orthodox Christian Churches 2010 and 2020 (U.S. Religious Census), Orthodox Studies Institute, Hartford Institute for Religious Research, Pew Research Center, Gallup Research, University of Chicago Pope study of GPS cell phone data, United States Conference of Catholic Bishops, European Research Infrastructure Consortium, Center for Applied Research in the Apostolate at Georgetown University (CARA), Faith Communities Today (FACT), and the U.S. Census 2010 and 2020.

Extraordinary BENEFITS from Financial Discipline with a Biblically Inspired World-Class Benchmarking and Management Excellence "Framework"

- | | |
|----------------------------|------------------------------|
| 1. Biblical Wisdoms | 5. Financial strength |
| 2. Educating Others | 6. Identity |
| 3. New "Faithful" | 7. Track Record |
| 4. Environment | 8. Stewards |

See additional materials on this Biblically inspired world-class benchmarking and management excellence "Framework" here: <https://khachkarstudios.com/extraordinary-benefits/>

Organizations that Empower with Biblically Inspired World-Class Benchmarking and Management Excellence

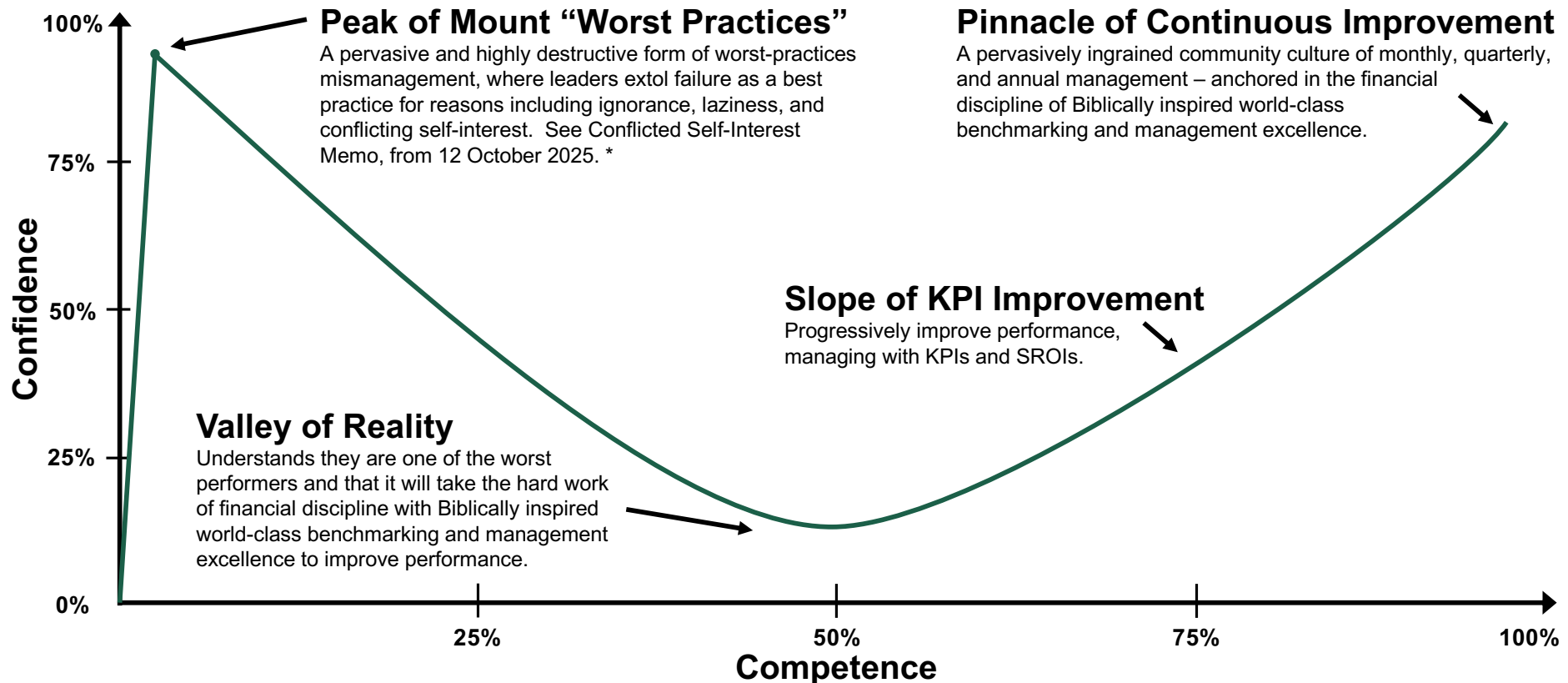


**Sample of 10 Orthodox
Parishes with annual
financials**

**Sample of 10 Orthodox
Parishes with 990 tax
forms**

U.S. Armenian Christian Ecosystem 12 Body Parts – 2024: A Dunning-Kruger Case Study

“The faster an individual or organization reaches the Valley of Reality and Slope of KPI Improvement, the faster the ascension to the Pinnacle of Continuous Improvement”.



(*) Totally confident they are best-in-class, when in fact they are bottom decile performers. Example, pervasive belief that 30% of U.S. Armenians regularly attend Sunday services, which is among the best, when in fact it is 1% to 3% and one of the worst performers. Recommend reading the Journal of Personality and Social Psychology. 1999, Vol. 77, No.6, 1121-1134. Justin Kruger and David Dunning. This Ecosystem is a customized Dunning-Kruger framework. The actual names of the four stages in the Dunning-Kruger framework are “Peak of ‘Mount Stupid’”, “Valley of Despair”, “Slope of Enlightenment”, and “Plateau of Sustainability”.



8 Biblical Wisdoms Inspiring World-Class Benchmarking and Management Excellence

1. **The Faithful and The Unfaithful Steward:** “Much will be required of the person entrusted with much, and still more will be demanded of the person entrusted with more.” (Luke 12:48).
2. **Parable of the Talents:** “To those who use well what they are given, even more will be given, and they will have an abundance. But from those who do nothing, even what little they have will be taken away.” (Matthew 25:29).
3. **Plumb line:** We must be willing to be measured, as the Lord desired to measure Israel: “Behold, I am setting a plumb line in the midst of my people Israel.” (Amos 7:8).
4. **Measurements:** “You shall do no wrong in judgment, in measures of length or weight or quantity. You shall have just balances, just weights...” (Leviticus 19:35-36).
5. **Trustworthy:** We must be trustworthy for “it is required of stewards that they be found trustworthy.” (1 Corinthians 4:1-2).
6. **All must be open:** As Jesus said: “There is nothing hid, except to be made manifest; nor is anything secret, except to come to light.” (Mark 4:22).
7. **Wisdom:** “Resplendent and unfading is Wisdom, and she is readily perceived by those who love her and found by those who seek her.” (Wisdom 6:12).
8. **Tithing:** “Blessed be Abram by God Most High, Possessor of heaven and earth; and blessed be God Most High, who has delivered your enemies into your hand!” And Abram gave him a tenth of everything.” (Genesis. 14:19–20).