



**KHACHKAR STUDIOS**

— EMPOWERING GOOD NEWS —

MASTERCLASS #1 – SPECIAL SESSION

# Transforming Barriers to Change Within the U.S. Armenian Christian Ecosystem

1



## The Two Most Meaningful Numbers

U.S. Armenian Females  
Aged 18 to 29  
Sunday Church Attendance

2



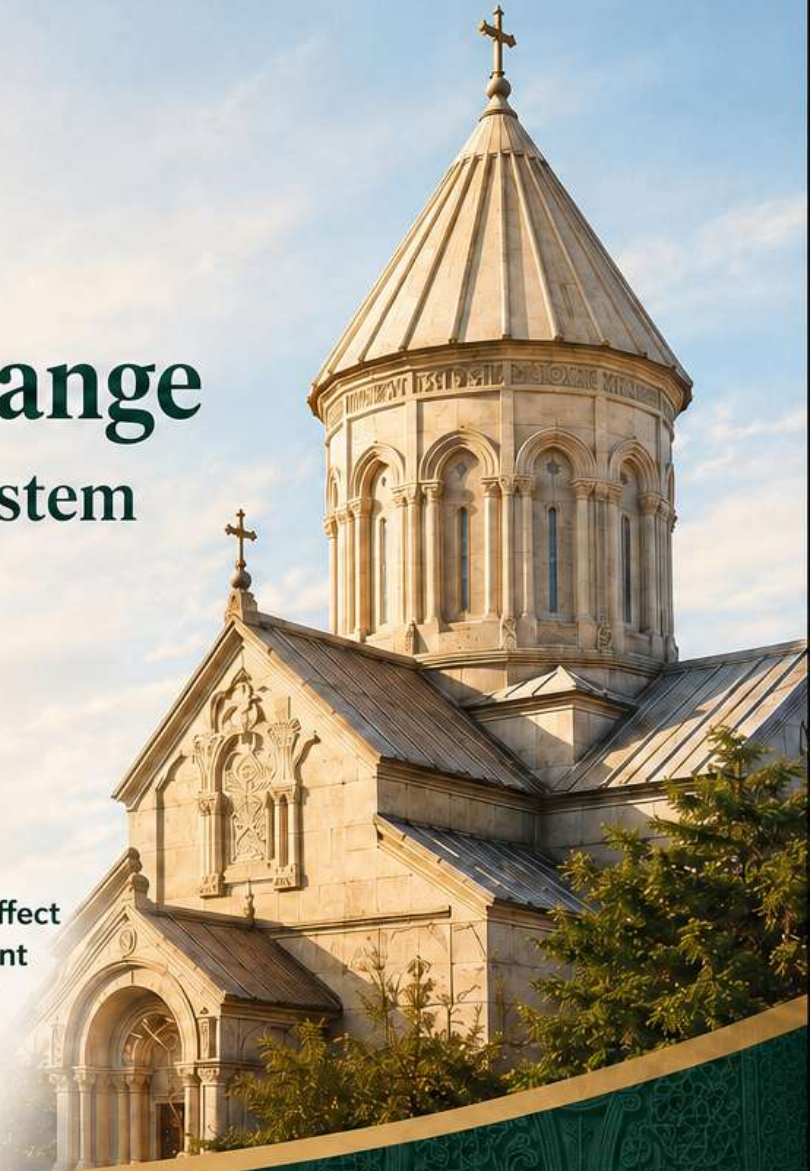
## Armenian Church Financial Transparency Performance Levels and Practices

3



## The Dunning-Kruger Effect and the Peak of Mount “Worst Practices” in the U.S. Armenian Christian Ecosystem

“ Do not conform to the pattern of this world,  
but be transformed by the renewing of your mind. — Romans 12:2





# The **Two** Most Meaningful Numbers: U.S. Armenian Females Aged 18 to 29 Sunday Church Attendance

## U.S. ARMENIAN FEMALES AGED 18 TO 29:



**7** PER 1,000  
attend church every Sunday



**993** PER 1,000  
do **NOT** attend church every Sunday

## U.S. TOTAL (18-29 FEMALES)

ATTEND **246**

DO NOT ATTEND **34,181**

## BENCHMARK: U.S. CHRISTIAN GROUPS PER 1,000

 PROTESTANTS  
**300**  
ATTEND

 CATHOLICS  
**280**  
ATTEND

 TOP QUARTILE  
ORTHODOX CHRISTIAN  
**200**  
ATTEND

 MEDIAN  
ORTHODOX CHRISTIAN  
**150**  
ATTEND

 BOTTOM QUARTILE  
ORTHODOX CHRISTIAN  
**70**  
ATTEND



U.S. ARMENIANS RANK NEXT TO LAST PLACE,  
**22ND OF 23** AMONG U.S. ORTHODOX CHRISTIAN GROUPS.

## OUR MISSION

*Empower Armenian  
Christian leaders,  
especially women  
aged 18 to 29,  
to transform our churches,  
strengthen our faith,  
and build a vibrant  
future rooted in  
Christ and our heritage.*

“ Do not conform to the pattern of  
this world, but be transformed by  
the renewing of your mind.  
— Romans 12:2



# Armenian Church Financial Transparency Performance Levels and Practices

Below findings based on 2024 - 2026 research by Khachkar Studios of almost 100 Armenian religious entities including all organization affiliations in the U.S. and worldwide.



#	NEGATIVE FINANCIAL TRANSPARENCY 30% (≈30 ENTITIES)	NO FINANCIAL TRANSPARENCY 10% (≈10 ENTITIES)	LITTLE FINANCIAL TRANSPARENCY 55% (≈55 ENTITIES)	AVERAGE FINANCIAL TRANSPARENCY N.A. (LIMITED)	GOOD FINANCIAL TRANSPARENCY 5% (≈5 ENTITIES)	EXCELLENT FINANCIAL TRANSPARENCY 0% (0 ENTITIES)
WORST PRACTICE EXAMPLES				BEST PRACTICE EXAMPLES		
1.	Intentionally hide publicly available financial information	Qualitative comments with no numbers	Selective and biased info shared one time per year with members	N.A.	Educate community on the Extraordinary BENEFITS and Biblical Wisdoms	
2.	Distribute misleading financial information	–	Almost zero retention of financial info	–	Community encouraged to take Masterclass #1 and Masterclass #2 and take quizzes	
3.	Non-disclosed highly material financial transactions	–	Rampant errors	–	Prominently display and discuss on website insightful historical financial analysis	
4.	Missing funds	–	Defensive and/or inadequate reaction to questions	–	Prominently display and discuss on website actual performance to budget	
5.	Unable to reconcile financials	–	–	–	Prominently display and discuss on website benchmarks, goals, projections, and rationale	
6.	No independent professional review	–	–	–	Introduction of financial education to community	World-class video presentation and related materials on website AND community-wide education
7.	Falsely claim transparency when reality is the opposite	–	–	–	–	High retention financial education of church community leaders of all ages
8.	Highly defensive protecting non-transparency	–	–	–	–	Independent annual professional review disclosed on website
9.	Systemic financial mismanagement	–	–	–	–	Prominently display and discuss on website monthly summary financials
10.	Funds transferred to non-transparent entities	–	–	–	–	–



Transparency is not just about numbers. It is about *trust, accountability, and stewardship.*



**TRANSPARENCY**  
We are open and accountable.



**ACCOUNTABILITY**  
We steward what is entrusted.



**PERFORMANCE**  
We pursue excellence.



**TRANSFORMATIVE IMPACT**  
We change lives for eternity.



# U.S. Catholic Churches vs. U.S. Armenian Churches: Financial Transparency



- 1** 9% of the U.S. Catholic parishes show negative to little financial transparency, and 75% show good to excellent financial transparency.
- 2** 95% of the U.S. Armenian parishes show negative to little financial transparency, and 5% show good to excellent financial transparency.
- 3** The 5-year goal for U.S. Armenian parishes is to increase the percentage of churches showing good to excellent financial transparency from 5% to 15%.

U.S. CATHOLIC PARISHES <sup>(1)</sup>							
	NEGATIVE	NO	LITTLE	AVERAGE	GOOD	EXCELLENT	TOTAL
# of Parishes	0	876	1,690	4,418	10,861	10,491	28,335
% of Total	0%	3%	6%	16%	38%	37%	100%

U.S. ARMENIAN PARISHES <sup>(2)</sup>							
	NEGATIVE	NO	LITTLE	AVERAGE	GOOD	EXCELLENT	TOTAL
# of Parishes	30	10	55	0	5	0	100
% of Total	30%	10%	55%	0%	5%	0%	100%

<p> <b>NEGATIVE TO LITTLE</b></p> <p>U.S. Catholic Parishes <b>9%</b></p> <p>U.S. Armenian Parishes <b>95%</b></p>	<p></p>	<p> <b>GOOD TO EXCELLENT</b></p> <p>U.S. Catholic Parishes <b>75%</b></p> <p>U.S. Armenian Parishes <b>5%</b></p>	<p><b>GOAL</b></p> <p>Increase U.S. Armenian Parishes Good to Excellent from</p> <p><b>5% → 15%</b></p> <p>within 5 years</p>
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**Notes:**

- 1) Numbers based on a Catholic Leadership Institute (CLI) Portal survey database 2025 of 35,000 responses of U.S. Catholic parishioners. See page 24 of Masterclass #1.
- 2) Findings based on 2024 – 2026 research by Khachkar Studios of almost 100 Armenian religious entities including all organization affiliations in the U.S. and worldwide.

<p> <b>TRANSPARENCY</b></p> <p>We are open and accountable.</p>	<p> <b>ACCOUNTABILITY</b></p> <p>We steward what is entrusted.</p>	<p> <b>PERFORMANCE</b></p> <p>We pursue excellence.</p>	<p> <b>TRANSFORMATIVE IMPACT</b></p> <p>We change lives for eternity.</p>
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# Within the U.S. Armenian Christian Ecosystem **12 Body Parts**

## How Pervasive is The Dunning-Kruger Stage #1

— The Peak of Mount “Worst Practices” —

with almost 100% Confidence and near 0% Competence ?



A pervasive and highly destructive form of **worst-practices** mismanagement, where leaders extol failure as a best practice for reasons including ignorance, laziness, and conflicting self-interest. (\*)



To better understand the magnitude of cognitive dissonance, see Festinger, Leon. *A Theory of Cognitive Dissonance*. Stanford University Press, 1957.



### THE DUNNING-KRUGER EFFECT

People with low ability at a task overestimate their ability. They lack the skill to recognize their own deficiencies.



(\*) Totally confident they are best-in-class, when in fact they are bottom decile performers.

Example, a highly destructive massive systemic misconception 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. See page 5 of MC #1.



**30%**

Believed regular Sunday attendance among the best

Actual: 1% – 3%



**1% – 3%**

Actual regular Sunday attendance

One of the worst



**100%**

Confidence in their misconception

Near 100%



**0%**

Competence to recognize the reality

Near 0%



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#### ACCOUNTABILITY

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#### PERFORMANCE

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#### TRANSFORMATIVE IMPACT

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#### Notes:

(\*) Definition adapted from Dunning & Kruger, 1999.

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