

To: 2025 Annual Meeting of Christ the Savior Orthodox Church  
From: Ryan Harris, Chrissy Harris and Michael Praz  
Date: January 26, 2025  
Subject: Audit of the 2024 Parish Financial Statements

Dear Parish Members,

A review of the church's financial records was performed on January 18, 2025.

Christ the Savior PNC Operating Account xxxx4667  
Christ the Savior Savings Account xxxx7067  
Christ the Savior Tithe.ly Account [banking@orthodoxdelmarva.org](mailto:banking@orthodoxdelmarva.org)  
Christ the Savior Farmer's Bank Certificate of Deposit xxxx0063  
Christ the Savior Credit Card xxxx4937  
Christ the Savior Credit Card xxxx5045  
Christ the Savior Truist Checking xxxx8067  
Christ the Savior Truist Savings xxxx8075

We reviewed all bank statements, collection records, deposit receipts, checkbook, expense invoices and reimbursement. We also looked over the Profit and Loss, 2024 Budget and compared the 2023 and 2024 Balance Sheets.

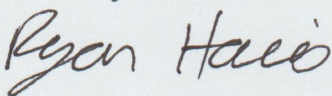
Everything was well organized and seemed to be in good order. Overall, there were only a few issues to make note of:

1. The duplicate checks have a security bar that covers the signatures making them difficult to verify. Also, for some of the checks the ink on the copy was so faded that they were unreadable.
2. There were a few missing receipts for expense reimbursements, but they accounted for immaterial expenses (less than \$100).
3. All expense reimbursement slips had signatures, but a few did not have the required number of signatures (two signatures or three if reimbursing Fr. John).
4. Most issues were found on the collection sheets/envelopes. Several collections envelopes were blank and several of the collection sheets themselves had either one or no signatures. Minor counting errors, none of which added up to more than \$20.

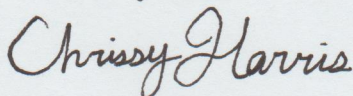
We made Fr. John aware of these issues. Overall, we found the church's finances to be in good order and well tracked. The mistakes we found were minor in nature and no cause for concern.

Thank you,

Ryan Harris



Chrissy Harris



Michael Praz

