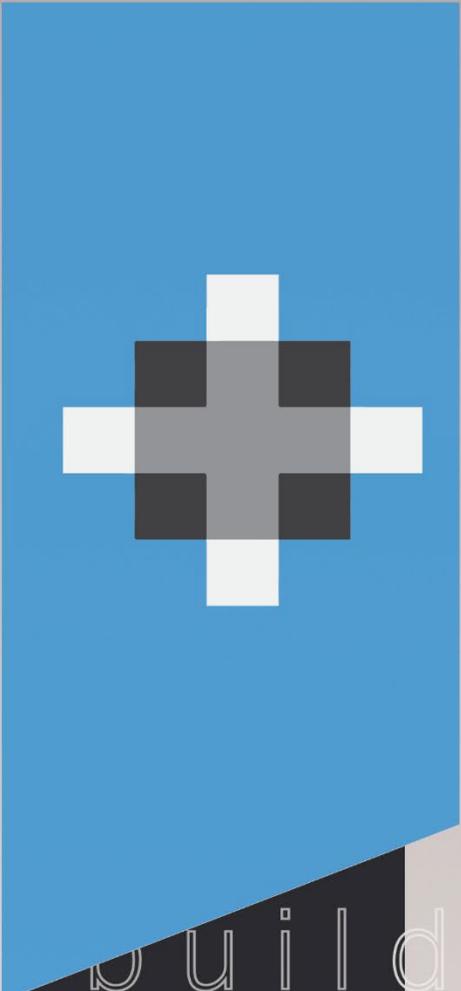




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ANNUAL CONGREGATION MEETING

January 26, 2025, 10:15 am, Christian Life Center

AGENDA

The Congregation Council presents the following agenda and resolutions for the Annual Congregational Meeting:

- Open with Prayer
- Adoption of Agenda
- Recognize Outgoing Council Members
- Nominating Team Report..... 3
 - Recognition of Nominating Team
 - Election of Council Members
- Financial Reports..... 48
- Resolutions
 - Memorials 4
 - 2025 Financial Plan for Ministry5
- Adjournment



OUTGOING COUNCIL MEMBERS

Thank you for your faithful service and leadership!!

Jason Dufner
Keith Outlaw

Linda Dufner
Sue Rue

Tammy Oetken
Nancy Wojnarski

NOMINATING TEAM

Nominating Team

Becky Reichardt
Deborah McNair

Mildred Krienke

Fred Ramirez
Pastor Koppel

Nominees for Council Membership

Donna Balshaw
Joel (JB) Getz
Barry Hamilton

Jayne Baxter
Sue Rue

Kathy Erwin
Anita Hulsman
Joy Kovar

This year, we will elect six members to the Council. The top five candidates receiving the most votes are elected to a three-year term.

Following the selection of candidates elected to a three-year term, the next candidate receiving the most votes will serve the remaining year of the 2023 through 2025 term of a Council member who resigned in 2024.

SYNOD ASSEMBLY DELEGATES

The voting delegates for the 2025 Synod Assembly will be selected and announced later this year.



RESOLUTION – Memorials

We remember with thanksgiving our members who loved and served their Lord, who passed away in 2024 and now rest from their labors. We will continue to pray and care for their families.

Rev. Arthur Walter “Art” MillerMarch 17, 2024
Nellene Ruth HesterJuly 12, 2024
Emily Mae FehlisJuly 14, 2024
Margaret Faye “Meg” Miller August 7, 2024
Charles DeLisleSeptember 15, 2024
Edward DavisSeptember 29, 2024
Joy Warriner October 20, 2024
Ruth Lange December 8, 2024
Herb WolffDecember 31, 2024

Almighty God, we remember with thanksgiving those who have loved and served You in Your church on earth, who now rest from their labor. Grant that we may continue our course in faith until by Your call we reunite with those who have gone before us through Your Son, Jesus Christ our Lord. Amen.



RESOLUTION – 2025 Financial Plan for Ministries

Income	
Tithes & Offerings	
Member Contributions	\$ 1,010,000.00
Faith Factor	\$ 20,000.00
Loose Plate Offering	\$ 15,000.00
Tithes & Offerings	\$ 1,045,000.00
Holiday Offering	\$ 16,625.00
Additional Income	
PV Preschool Rent	\$ 23,952.25
Senior Access Rental	\$ 10,350.00
Streams in the Valley Counseling Center Rental	\$ 3,450.00
Building Use	\$ 20,000.00
Lenten Suppers	\$ 800.00
Altar Flower	\$ 4,000.00
ROW Sale Interest Income	\$ 36,000.00
Other Income	\$ 1,800.00
ROW Principle Withdrawl	\$ 30,000.00
Capital Maintenance Fund Income	\$ 32,000.00
Additional Income	\$ 162,352.25
Total Income	\$ 1,223,977.25
Expense	
Children	\$ 10,285.00
Youth	\$ 11,975.00
Worship / Music	\$ 14,095.00
Christian Education	\$ 3,100.00
Evangelism	\$ 4,300.00
Spiritual Life	\$ 1,950.00
Generosity Team	\$ 600.00
Benevolence	\$ 37,000.00
Hispanic Ministry	\$ 675.00
Stephen Ministries	\$ 400.00
Personnel Salary & Benefits	\$ 798,972.25
Administration	\$ 177,760.00
Property	\$ 162,865.00
Total Expense	\$ 1,223,977.25
Total Net Income	\$ -



FROM OUR SENIOR PASTOR



We began 2024 with a combined worship service and our annual meeting where we **adopted a financial plan for 2024 and elected council members: Rick Salvo, Sue Rue, Dave Smith, Carolyn Koehn, Vince Brunssen, and Linda Reed.**

We started an **alternative income team**, to explore possible income sources for the future.

Our new website went live.

Our **Synod assembly delegates, Susan Ames, Fred and Brenda Ramirez, attended a pre caucus assembly** at Christ Lutheran Church in Georgetown. And then attended our Synod Assembly in Corpus Christi May 3-5.

We had a **wonderful Lenten season** of drawing closer to God and drawing closer to one another through our shared meals and worship services on Wednesdays. Steven, our intern, even wrote his first drama sermon (at Palm Brothers coffee shop) for Maundy Thursday and it went very well. Thanks to all the actors and the tech crew for their work.

On the Sunday after Easter, our combined service came off without a hitch and was a blessing in Korean, English, and Spanish. Kudos to the Korean choir leading us off in all three languages. We are truly feeling more and more like a multi-cultural congregation.

We confirmed seven students as they made promises to continue in the life and lifestyle of disciples. These are seven really great young people, faithful and committed to God and our congregation. **Our confirmands included: Rex Cleveland, Jakob Donovan, Jimmy Hanzlik, Riley Dufner, Liesel Tetmeyer, and Hayden Rosche.**

Several of our members went on an **Adult Puerto Rico Mission Trip.**

We **prepared for a number of transitions** - Alan and Denise retiring, Steven finishing up his internship, and Lax finishing up three years of field education with us.

We tried a new sermon introduction with **person-on-the-street interviews.** The format worked well at our Rejoice! service.



On April 23 we had **“Our Community Salutes”** held here at Palm Valley with many local young men and women being sworn into military service.

Steven Namburi, our intern, was sworn in as a U.S. citizen on April 29th.

We hosted **Bless the Badge** for first responders from Williamson County and beyond on May 16.

We celebrated with several of our high school graduates at a special luncheon.

We wrote and introduced **40 days of prayer**, June 16 through July 25.

We had a wonderful **4th of July parade**, with floats for Palm Valley and Water for Africa. Thanks to everyone who participated.

We introduced **Intergenerational Sunday School**.

28 members went to **Camp Chrysalis** in July.

We began working toward a **GriefShare** program that will begin in January of 2025.

I was able to attend the **ELCA Youth Gathering** with five of our youth and Denise. I cannot overstate how wonderful our kids are.

We held another spectacular **Vacation Bible School**. Thanks to everyone who made it effective and successful.

We extended offers to **Jen Kendrick** and **Willow Bochat** for the positions of Executive Administrator and Director of Youth Ministry. Willow was unable to stay with us long term, but made a contribution while she was here.

Attended the **Global Leadership Summit** with some staff and council members. It was well worth the time invested.

We began September with our **Annual Kick-Off Sunday** worshipping God in English, Spanish, and Korean.

Our Fall Sermon & Small group series was based on finding ways to love people of a different political persuasion.



We said goodbye to three great people on our team: **Alan Dunn, Denise Blomquist and Steven Namburi**. We had wonderful goodbye celebrations of their time here, and we welcomed back **Lax Vardhanapu** as he was assigned to us by the Lutheran School of Theology at Chicago for the remainder of 2024 and all of 2025.

I had the opportunity to fill in for Pastor Figueroa from time to time by **leading the Spanish service**.

Fall Fair was wonderful with over 2,000 in attendance, not including volunteers. This was the first year that we included vendors, and everything went well.

We had a number of **baptisms, weddings and funerals**, as we do each year.

In addition, we held new member classes and **received many new members** including people originally from Malaysia, Russia and Peru [as well as many native Texans and transplants from around the U.S.].

We held **First Communion classes**, and had seven young people take their First Holy Communion on Reformation Sunday: **Leila Brown, Sean Cammack, Austin Danielson, Daxton Donovan, Benjamin Hamilton, David Hamilton, and Wynston Jasek**.

The **Round Rock Community Thanksgiving Service** was held at Community Christian Church.

Thanks to **Jenn Danielson, Jordan Martinez and Megan Hamilton** who led our **kids Christmas pageant** this year.

We held **four Christmas Eve services**. Special thanks to **Jessica Koehn** for her help with the Children's service, and to **all who sang and played instruments** to make the night shine even brighter, and also thanks to **all who sang and acted in our drama** in the days before Christmas.

Thanks to **Brenda Zingg**, who retired on December 31st, after several years of faithful service as our bookkeeper; and to **Alan Dunn, Denise Blomquist, and Laurie Strawbridge**, who all made significant contributions to our ministry here.

Thanks again to **Jen Kendrick**, who has taken over as Executive Administrator, and is doing a great job.



During this transition time, **thanks to all who are volunteering to keep our programs intact** until we have a new Director of Youth and Director of Children's Ministry.

- **Kaylee Rowe** is leading **Children's church**.
- **Ken Anderson** is teaching middle school **Sunday School** in January and February.
- **Donald and Amber Maul** are leading **J.A.M. (Jesus and Me)**.
- **Jacob and Abby Helms** are leading our **youth group**.

A special thanks goes to everyone on our church staff. I could not begin to do the ministry that I do without their excellent help and support. They are a wonderful team, and I can't begin to tell you what a great job they do.

Thanks also to Tom Dove, our council president, and to the council members and countless leaders and volunteers here. I thank God for each and every one.

And thanks to all of you who support and enable the ministries here. **And thanks be to God,** who has brought us all together and is leading us into a wonderful 2025.

Thank you for the privilege of partnering with you in the Gospel ministry.

Dr. Dave Koppel
Senior Pastor



2024 in photos



Meg and Pastor Art Miller on his 98th birthday on New Year's Day



Round Rock Annual Martin Luther King March



Pastor Brad Fuerst, LuMin, guest preacher





Rick Salvo, serving up burgers at Tailgate Tuesday, LuMin (University of Texas, Austin).



Southwest Texas Synod Youth Gathering at Palm Valley





Mayor's Prayer Breakfast at PVLC



Church Council Retreat





Lenten Drama



Confirmation Class of 2024



**New Recruits from all over greater Austin
being sworn in to the U.S. military**





High School Senior Lunch and Scholarships



Steven Namburi, our intern, became a citizen of the United States of America!

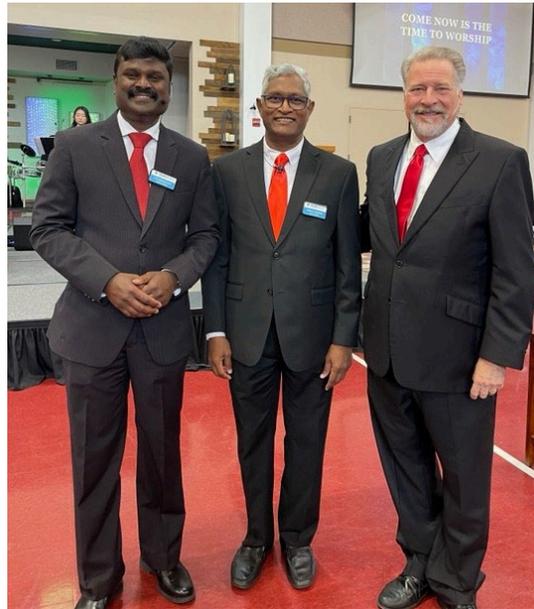


Synod Assembly in Corpus Christi





Bless the Badge held at PVLC



Our pastoral team



Water for Africa Night at Dell Diamond





4th of July Parade



ELCA Youth Gathering in New Orleans



Vacation Bible School





PLVC Leaders at Global Leadership Summit



Lutheran Association of Larger Churches Meeting





Fall Fair



Weddings



Oktoberfest





Decorating the church



Visit from Bishop Sue Briner





Christmas at Palm Valley



FROM OUR COUNCIL PRESIDENT



Tom and Carol Dove

Once again, it has been an honor to serve on Council as president this past year. We are a faithful, energetic, and creative group of 15 council members, who have worked very hard this past year.

The council year kicked off as always with a retreat in February, where we bonded as a group and set our agenda for the year.

Discussing and making decisions on major areas in our church, and leading the church through the present and into the future, is the primary responsibility of the church council. We support our ministry teams who make great things happen in the church and in the community.

Among the many initiatives that council addressed in 2024 were: starting live stream services in February; changing the investment allocations of our managed funds; setting up “working groups” of council members who looked at fundraising, rental income, and Sunday worship schedule; asking our congregation the question, “Who do we want to become?” and “Who does God want us to become?”; providing bus service from local retirement communities to Sunday morning worship; conducting a congregation-wide survey to get input on many different areas of interest to the church and then taking initial action on some of them; managing the transition from Alan Dunn, our Executive Administrator who retired, to Jen Kendrick who began her career at Palm Valley in August; providing support to all of our incredible ministry teams; approving a church growth consultant, GSB Consulting, to lead us through putting together a long-term ministry master plan in 2025; considering commercial land leases of property along Hwy 79 at our eastern boundary; and forming the first year of our Giving Catalog.

We owe a great amount of gratitude to our office staff, ministry staff, and support staff, whose dedicated and unselfish work really makes things happen in our church! They are our true unsung heroes--please take every opportunity to thank them!

Through the work of our council in 2024, we believe that Palm Valley is poised for a bright future. May God continue to bless and guide our council and our church as we begin an exciting new year!

Respectfully,

Tom Dove
Council President



STEPHEN MINISTRY



Stephen Ministers typically meet with their assigned care receiver once a week, or on whatever schedule works for the care receiver and the caregiver. The Stephen Ministers offer a nonjudgmental listening ear to people in need.

Palm Valley's Stephen Ministry team members continued to provide care to people within and outside our congregation who were dealing with serious health issues, a death in their family, loss of a job, divorce, or other difficult situations.

These one-on-one conversations are strictly confidential. Since the caring relationships are determined by the needs of the care receiver, the length of these relationships can vary from a few weeks to several years. It's an honor and a blessing to be able to connect with people during their time of struggle and to pray for them and their situations.

For those in our congregation who have suffered the loss of a spouse, parent, or child, we provided a comforting resource in "Journeying Through Grief," a set of four booklets which are sent to grieving people at four crucial times during the first year after the loss.

Stephen Ministry team members also participated in monthly continuing education and supervision meetings. These gatherings ensure that all caregivers are provided with relevant training and necessary support and guidance. Pastor Koppel, a trained Stephen Leader, also regularly attends these supervision meetings.

Since the first class was commissioned in 2006, Stephen Ministers from Palm Valley have walked alongside more than 150 people as they've dealt with crisis in their lives. Since referrals and pastoral support are key to a successful Stephen Ministry program, congregation members are asked to contact Pastor Koppel or one of the Stephen Leaders (Paula Dietz or George Warriner) when there is knowledge of someone needing the care and compassion of a Stephen Minister. The person in need does not have to be a member of Palm Valley, but they must be at least 18 years of age.

Stephen Ministry team members in 2024 included Donna Balshaw, Jayne Baxter, Denise Blomquist, Paula Dietz, Carol Dove, Linda Dufner, Melissa Felfe, Peggy Felfe, Nancy Kersten, Garlon Oetken, Tammy Oetken, Sharon Revisore, Thais Rowland, Pat Schneider, Paula Sovine, Gaile Swoyer, and George Warriner.

The team remains truly grateful for the continuing support of Pastor Koppel and this congregation.



ALTERNATE INCOME TEAM

The Alternate Income Team (AI Team) was formed by Church Council in late 2023 with the assignment of finding alternate streams of income to fund the church, beyond tithes and offerings. As society and culture change, tithes and offerings show signs of decreasing, making it more challenging to rely completely on them. Our job was to brainstorm opportunities that might offer income for our church.

2024 team members: Vince Brunssen, Jan Cleveland, Tom Dove, Alan Dunn, Barry Hamilton, David Kautz, Jen Kendrick, Pastor Koppel, Linda Reed, team lead, and Sue Rue.

The following represents a list of ideas that were processed by the AI team in 2024.

IDEA/PROPOSALS	ACTION/RESULTS
Create a restricted endowment from the ROW land sale.	No action.
Find funding grants for church ministries.	Small group formed. Grant request for steeple repair declined.
Investigate the possibility of a commercial land lease for a retirement community on the north side of Back Porch.	Done. Not a viable idea at this time according to commercial realtor due to lack of interest on the part of investors/business owners.
Increase rental income.	Done. Rent is now charged to Senior Access, Counseling Center, and Preschool. Rental rates increased for church facilities.
Cemetery to re-imburse church for staff time spent on cemetery issues.	Done.
5-day a week Preschool.	Discussions held.
Investigate commercial land lease for Hwy 79 church property.	Done. Dwayne Kostiha and John Reed to present to church in February, 2025.

Respectfully Submitted,

Linda Reed



COMMUNITY CARE TEAM

Mission statement: *To serve those in need, share God's generosity with others, and show God's love and compassion.*

Team Members: *Donna Balshaw, Jim Dufner, Linda Dufner, Peggy Ellwein, Barry Hamilton, Megan Hamilton, Nancy Kersten, Susan Outlaw, Andria Parker, Sue Rickard, Sandra Robinson, Carlton Sands (Lead), Pat Schneider, Pat Steger, Carlin Timmins.*

In 2024, our Team focused on serving and sharing God's love with our church and community in several ways:

- ***Chara's Chain*** is to honor the baptisms of babies, children, and adults with gifts as a reminder they are God's Children. Babies receive a stuffed lamb, book, and blanket. Children and adults receive a Bible story book or devotional. Three infants/children received baptismal gifts.
- Food donations are collected and distributed to the ***Round Rock Serving Center*** each week to help feed those in need. In 2024, 623.2 pounds of food was donated by PVLC and delivered to RRSC.
- Thirty hygiene kits were delivered to ***Round Rock ISD FIT Program*** in February.
- Twenty volunteers helped with ***"God's Work. Our Hands!"*** on September 7th to help pack 40 *Hygiene Kits for Round Rock ISD* students in the Families in Transition (FIT) program and make two twin size blankets. Seventeen lap blankets were made for children at *Central Texas Table of Grace* (an emergency foster care facility). Volunteers packed 99 personal care kits and 152 school kits for *Lutheran World Relief*. Twenty-five greeting cards were made for Palm Valley members unable to attend church or are in the hospital. Forty Thank You notes were written for Table of Grace to give to donors.
- ***Eyeglasses*** were collected and delivered to the Lion's Club for people who cannot afford new glasses. One hundred forty pairs of glasses, 32 sunglasses and 120 cases were delivered in 2024.
- Thank you to the members who donated Christmas gifts, bath & body sets, travel bags, Lego Friends for Girls, Superheroes for boys, Galaxy Star Projectors, Little Jupiter Plush Pets sets, and stocking stuffers to **Texas Baptist Children's Home**. Christmas presents were given to ten residents. Your love brought so much joy to each of these people.
- On **All Saints Day**, eight banners were draped on chairs in memory of members and loved ones who passed away in the past year. The banners were given to the families.
- Thank you for the donations to **Backpack Friends** and the six volunteers who packed food bags on November 11th.

Members of Palm Valley are very generous with your caring and love for others. Your donations and time are greatly appreciated in helping other



people. If you have any questions or suggestions and would like to get more involved, please contact a Team Member.

We have many opportunities to volunteer at Down Home Ranch and Central Texas Table of Grace. Please watch for these opportunities in the *Echoes*. If you are interested, please contact Carlton Sands.

From Libbie Seaton, Volunteer Coordinator at Texas Baptist Children's Home:

On behalf of the children and single mothers who call TBCH home, thank you for your 12/6/2024 contribution of Christmas gifts, pajamas, and stocking stuffers. Your donation will help the children and mothers we serve have the special items necessary to rebuild their lives.

Three simple words define TBCH – Embrace. Empower. Equip. Together, the three provide children and single mothers with their children, who are often lost, hurting, and hopeless a safe home to guide them as they learn, grow, and ultimately experience a happy, healthy future.



Volunteers for God's Work Our Hands



All Saints Day Banners



CEMETERY TEAM

2024 Cemetery team members are:

Jayne Baxter, Scott Brandt, Jan Cleveland, Ann Grimes, Morris Noren, Johnny Pecht, Lila Pecht, Linda Reed – team lead, Kevin Riordan, Sue Rue, Pamella Savercool, and Mary Wallin – team secretary, EA Alan Dunn, EA Jen Kendrick.

2024 ACTIVITIES AND ACCOMPLISHMENTS
Reviewed and adjusted cemetery fund investment strategy to match other church accounts.
Reviewed pricing for cemetery and columbarium by comparing pricing with other local cemeteries. Increased pricing for cemetery plots for non-members for more than two urns.
Future cemetery cost analysis done by gathering information on possible future cemetery costs for items such as cemetery road repair, cemetery fencing, and capital projects such as adding another columbarium. Other future costs include maintenance costs for irrigation system, headstone maintenance, grounds caretaking, columbarium landscaping, cemetery dead tree replacements, cemetery entrance garden maintenance.
Cemetery fund to reimburse church staff for their time spent on cemetery issues.
Created a draft document of the Cemetery Team’s responsibilities, policies, and procedures. To be submitted for approval to Council.
Christmas – Wreaths Across America placed wreaths and flags on veterans’ graves.
Cemetery roads were repaired with the least expensive method.

Cemetery Plots and Niches sold in 2024 – 8 plots and 4 columbarium niches.

Respectfully submitted by Linda Reed



ENDOWMENT TEAM

The Palm Valley Lutheran Church Endowment Fund was established in 1985, and it plays a vital part in the outreach of our ministry to the community and world.

These investments see income fluctuate occasionally, depending on the economic climate. The distribution is typically 5% of the fund value.

Palm Valley has awarded grants of over 8 million dollars and retains a solid balance to ensure the church's ability to support many future generations.

2024 Endowment Fund Grants

Lumin UT Austin Food Pantry (Three-Year 2024-2026)	\$10,000
Missionary Support – Abby Boldt	\$10,000
Synod Aid Fund/Sustentation Fund	\$32,550
RR Serving Center (Three-Year Request 2023-2025)	\$17,250
Backpack Friends Pflugerville (Three-Year 2024-2026)	\$30,000
Disaster Relief	\$6,000
Local Benevolence	\$4,500
Building Fund Reserve	\$32,550
High School Senior Scholarships & Banquet	\$13,500
Camp Scholarships	\$10,000
Council Retreat	\$1,200
ELCA Intern Program (Three-Year Grant)	\$58,600
Faith-Based Counseling Center	\$58,850
Administrative Expense	\$6,850

Grant Total \$291,850

2024 Trinity Place Senior Care Fund

Transportation Ministry for Seniors (Three-Year Grant)	\$11,740
Senior Access Texas (Three-Year Grant)	\$30,000

Grant Total \$41,740



EVANGELISM MINISTRY TEAM

When we find out that someone has attended one of our worship services for the first time, a volunteer reaches out to **welcome the visitor** and answer any questions they may have.

The Evangelism Team coordinates efforts to reach out to the community to share the love of God and attract new members to Palm Valley. Through these efforts, people can see how our ministries enrich the lives of those within the congregation and in our community.

We coordinated the volunteers to make those contacts each week so more information about the church and our ministries could be shared with the visitors and to encourage them to return. Additional visits to the church are followed up on in other ways as well.

Since we always have so many visitors in our **bluebonnet** patches during the spring, we placed pamphlet holders around the property to welcome them, warn them about possible snakes amongst the flowers, and invite them to learn more about the church.

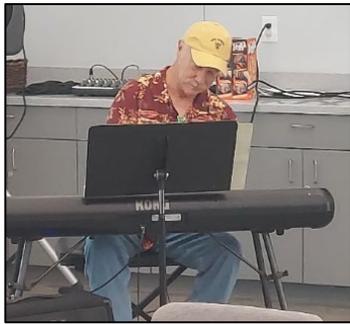
In preparation for joining our congregation, potential members are invited to participate in a **“Discovering Discipleship”** class. Under Pastor Koppel’s direction, we coordinated classes in March and October through which new members could learn about our Lutheran beliefs and what makes Palm Valley so special. These classes also gave people the opportunity to meet others new to our congregation.



To celebrate a wonderful event in the lives of many of our members, we coordinated the sending of **birthday cards** to those in our congregation who have turned **90 years old or more**. Other forms of contact, such as phone calls and emails, were also encouraged to remind these members that they are loved by God and their church family.



We coordinated two **Sundaes on Mondays** events during the summer in the Back Porch. These kinds of gatherings allow members to invite their friends and neighbors out for a fun evening, complete with free hot dogs, hamburgers, and, of course, ice cream, so they can experience good food, fellowship, music, and a great message in a very relaxed atmosphere.



In September, we again coordinated our annual **Fall Fair**, our biggest community outreach event. Hundreds of people from our community enjoyed the many free activities, including concession food, live entertainment, bingo, kids' games,





a petting zoo, and a cake walk. We also sold baked goods, crafts, and plants, and had raffle baskets and a silent auction. This effort requires lots of donations and many volunteers from our congregation to greet and interact with those who come to enjoy their day and learn about our church and our ministries. It's also a great way for these volunteers to work together and learn more about each other. We encouraged people to bring nonperishable food items and, as a

result, we were able to donate many items to the Round Rock Area Serving Center.



Another favorite activity is visiting with and singing **Christmas carols** to those who can no longer get to church on a regular basis. We caravan around Round Rock, going to private homes and assisted living and nursing home facilities. This is a wonderful Palm Valley tradition that blesses both the carolers and those we visit in the community. After touring Round Rock, we returned to the Parish Hall for a nourishing meal and more fellowship.

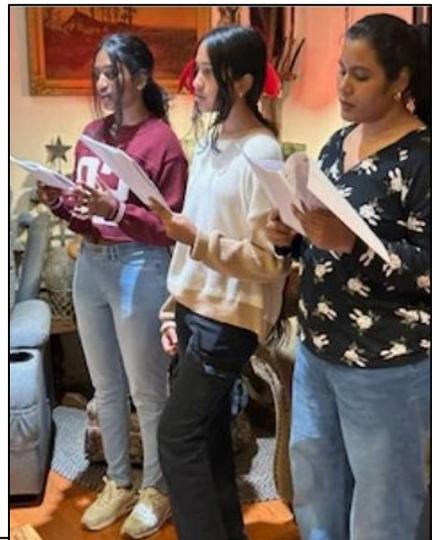


Carolers out and about in neighborhoods and in assisted living facilities and nursing homes...



... and enjoying more fellowship back at church!

All are welcome!



GARDEN CLUB

The PVLC Garden Club was started in October 2022 to provide a small group opportunity for church gardeners to come together to assist with the care and beautification of the grounds of our church campus and to share gardening knowledge. The PVLC Garden Club offers a way to meet and get to know other members while working side-by-side on various garden projects.

HISPANIC MINISTRY

The Hispanic ministry continued to grow as a community with the leadership and support of Pastor Koppel and our Church Council. The lay leadership team organizes ministries and worship. Pastor Figueroa leads the Hispanic service and has a great team of volunteer leaders and participants.

We host an online Bible study every Wednesday and continue with our Martha group every third Saturday of the month. Our children continued going to Sunday School and participated in many churchwide children's activities.

We contacted our Hispanic community throughout the year to keep connected and ensure we have people to serve each Sunday. We are growing and sharing our ideas to bring in more members.



GENEROSITY TEAM

The mission of our Generosity Team is to develop member awareness of gifts, talents, and time; to be used in ministry and inspire congregational generosity to ensure the funding of our mission and ministries.

We believe in the power of giving to transform lives, and our mission is to channel resources into initiatives that reflect God's love and grace.

In September we introduced “Seeds of Faith” to encourage our members’ participation in the use of talents, gifts, and financial blessings to serve God’s church and strengthen Palm Valley’s ministries. Seeds were given to our church members along with weekly Bible verses representing 5 P’s: Prepare, Plant, Prayer, Prune, and Pick to help cultivate a spirit of giving. The last week aligned beautifully with the Fall Festival.

In October we met with Signe Fredrickson, a representative of the Lutheran Foundation specializing in legacy stewardship. After meeting with Signe, we have decided to launch “Legacy of Giving” to encourage estate gifts to PVLC. We will kick off this initiative in January 2025.

In December, a new concept of giving was introduced called the PVLC Giving Catalog. This online shopping experience helped to highlight the needs of the church and provide a new way to financially support various church initiatives. We will monitor the success of this pilot program in January and determine if we continue with a modified approach in 2025.

Even with these new programs, the participation rate has remained low:

- ~20% of families in the annual pledge
- ~3% in giving catalog
- Our current family roster is 471

Our Generosity Ministry Team members are: Team Leaders Carolyn Koehn and Laura Menke Arroyo, JB Getz, Megan Hamilton, with Council Representatives Tom Dove, Keith Outlaw, and Nancy Wojnarski.



PERSONNEL TEAM

The team reviewed current and potential new staff positions. Recommendations were made to the Council to:

- Provide a staff salary increase.
- Convert two part-time positions to full-time with benefits.
- Add two new part-time positions (volunteer coordinator and handbell choir director).

The Team reviewed and updated job descriptions for open positions, including: Executive Administrator, Youth Director, and Children and Young Family Ministry Director. The Team reviewed applicant resumes and conducted interviews with potential candidates for the open positions.

Team members are Team Leader Nicole Castro, Jim Dufner, Mildred Krienke, and Rick Rickard. Tom Dove, as Council President, serves on the team.

Staff as of January 26, 2025

Position	Status
Senior Pastor	Full-Time
Intern Pastor	Part-Time
Children and Young Families Director	Full-Time (Vacant)
Youth Director	Full-Time (Vacant)
Choir Director	Part-Time
Rejoice! Co-Directors	Part-Time
Executive Administrator	Full-Time
Publications Coordinator	Full-Time
Media Coordinator	Part-Time
Office Manager	Full-Time
Receptionist	Part-Time (Vacant)
Building Maintenance	Part-Time
Grounds Maintenance	Part-Time



PVLC STAFF TEAM – 2024

These were your staff members in 2024.



Dr. Dave Koppel
Senior Pastor



Pastor Joaquin Figueroa
Hispanic Ministry



Steven Namburi
Intern Pastor
Finished August 2024



Denise Blomquist
Youth Ministry Director
Retired September 2024



Lax Vardhanapu
Intern Pastor



Laurie Strawbridge
Children's Ministry Director
Moved November 2024





Marvin Goad
Choir Director and Organist



Alan Dunn
Executive Administrator
Retired September 2024



Pastor Min Woo Lee
Rejoice! Band Co-Director



Jessica Brunssen
Media Production



Blake Targonski
Rejoice! Band Co-Director



Molly Salzwedel
Receptionist





Vicki Wall
Publications Coordinator



Brenda Zingg
Financial Assistant
Retired December 2024



John Cilliers
Building Maintenance



Jennifer Kendrick
Executive Administrator



Billy Smith
Grounds Maintenance



Willow Bochat
Youth Ministry Director
Resigned November 2024



PROPERTY TEAM

Current members:

John Reed – Chairman, Dave Smith, Garlon Oetken, Dwayne Kostiha, David Koch, Rod Dietz, Susan Ames, Paul Kersten, Brian Wickman, Jen Kendrick – Executive Administrator.

On October 7, 2024, John Reed was elected to replace Michael Koehn as chairman. This report includes items since that date.

Work continues to finalize plans for the restoration of the sanctuary steeple. We have heard back from the Texas Historical Commission, and the previous plan to replace the steeple panels with aluminum panels is not acceptable. We are currently evaluating other building materials that can be used. The good news is that we have received \$217,000 to date in private donations and commitments to finance this project.

We were successful in replacing the protective panel cover for the stained glass window over the south entrance of the sanctuary. Replacing part of the rotting trim is still being planned.

The renovations to the old parsonage to accommodate the new counseling center, financed by the Endowment fund, were supervised by members of the Property Team and are now complete.

After working with our maintenance staff John Cilliers and Billy Smith, the numerous leaks in the irrigation system have been identified and repaired. This has been and will likely continue to be somewhat of a problem.

The team has started to identify and date the ages on all mechanical systems on the campus to assist in forecasting and budgeting for major expenditures.

Work has also begun by team members to evaluate and possibly repair the old water well behind the parsonage in hopes of utilizing this water source for irrigation of the campus.



SMALL GROUP MINISTRY TEAM

Why? To fulfill our mission as the people of Palm Valley Lutheran Church: We are people of faith passionate about inviting people to Christ, building a community of faith, and serving all in love to the glory of God!

What? To re-establish a growing and vibrant church of small groups, we connect in small groups for growth, support, and accountability by enhancing and encouraging involvement, support, and initiative in a welcoming, comfortable, inclusive atmosphere (fellowship).

Who? Small Group Steering Team: Susan Ames, Angela Beck, David Beck, Manny Castro, Deborah Franke, Stephen Loyd, Sarah Sawyer, Laurie Strawbridge. Council Reps: Keith Outlaw, Susan Ames, and Dave Smith.

Gratitude to our ongoing Bible Study Leaders: Susan Ames and Cindi Hailes, Manny Castro, Nancy Kersten and Paul Kersten, and Rick Rickard.

2024 YEAR IN REVIEW

NEW THIS YEAR

Garden Clubs Meet and Greet Sunday, March 17th: evolution of our Garden Club to two distinct teams: Landscaping Team and new Vegetable Gardening Team. Both teams hosted tables after worship services.

Google Drive Shared Folder: Created central location to keep all digital files available for staff and future small group steering teams to have access to project files and archived materials.

Grants Research Small Group: Led by Linda Reed, this small group kicked off in October. The purpose of this small group is to learn about grant applications and then research grants that may apply to our church.

Handout for New Discipleship Classes: Created handouts of all Palm Valley small group gatherings with contact names to help new members find connections.

Information Meeting and Small Groups Celebration during Family Game Night, April 3rd: Collaborated with Denise Blomquist and Laurie Strawbridge to present information on our small group initiative and celebrate the small group leaders in the room with young families during Family Game Night.

Mighty Networks: We promoted and encouraged participation in this new, free-to-use, digital, small group platform our synod launched in September. The Zoom programs offered in 2024 were Practicing Faith 5, Storied Faith: Listening to God through Story, and Advent Reflections on Peace.



“See Something, Say Something” campaign: In October, we launched a campaign to support the staff by communicating areas that we see on our websites and property that need attention.

Study Gateway expansion: Thanks to a donation made via Palm Valley’s Gift Catalog, we have expanded our subscription from a few small groups to a churchwide subscription for 2025.

Study Gateway is a streaming video Bible study service. It features hundreds of studies from the world's most influential Christian authors, teachers, and pastors. This online service allows access to these materials from anywhere, anytime.

Team Leadership Rotation: To strengthen the overall team, Susan Ames passed leadership for the year to Deborah Franke in February. Leadership will pass to a new leader after the Annual Meeting.

Vegetable Gardening Small Group: Led by Helen and David Becker, this small group kicked off Monday, March 4th and continues to meet monthly. The purpose of this small group is to have a group of like-minded people gather to discuss various aspects of gardening starting from seed, maintaining a healthy garden to harvest. We share our collective knowledge, general information, tips, and seeds.

Week of Prayer for World Peace: Held three silent gatherings from 7:30am to 9:00am in the sanctuary to join in the worldwide October 2024 prayer movement’s celebration of its 50th year.

ANNUAL ACTIVITIES

Fall Focus 2024 Small Groups led 50 adults through the program, **The After Party**. The six-week series began on Sunday, September 15th. Two sessions of Leader Training were held on August 25th for seven participants. Paul & Nancy Kersten’s group, Susan Ames & Cindi Hailes’ group, Manny Castro’s Zoom group, Willow Bochat led the youth, and five groups were held on the Palm Valley campus:

- **Sundays 9:15am - 10:30am** - Dan Johnson & Deborah Franke in Palm Room; Stephen Loyd in Room 17
- **Sundays 10:45am – 12:00pm** - Dan Johnson & Deborah Franke in Conference Room; Stephen Loyd in Room 17
- **Wednesdays 6:00pm – 7:00pm** – Sarah Sawyer in Room 17

Distributed “Better Together” T-shirts to leaders and participants at conclusion of six-week study.

[report continued on next page]



PRAYER FOR THE FUTURE

Lord, we ask that you continue to send the Holy Spirit to inspire and energize the small group steering team to continue to grow and support the small group ministry at Palm Valley. Give us discernment to know how to effectively identify and promote continuing and new small groups. Fill the hearts of the small group leaders to continue to facilitate fellowship and pastoral care through the leadership of the members of their group. Stir the hearts of those who you would call to be small group leaders and members to answer Your call to participate in and lead a group.

All this we ask in Your Son's precious name, Jesus Christ, our Savior, and Lord. Amen



WORSHIP AND MUSIC MINISTRY TEAM

The Altar Guild provided services provided for all Sanctuary worship services by managing the banners, paraments, baptismal napkins, chalices and communion serving ware. Responsible teams set up and prepared communion for regular Sunday services and for some special services.

The Team:

- Organized and participated in decorating and undecorating the church for Advent and Christmas.
- Ordered poinsettias for Christmas services.
- Organized Lenten meals; served the Ash Wednesday meal.

The Team continued all Traditional Worship and Music Grace Team Functions, supporting the pastor and musical groups in the planning of regular and special worship services. The worship experience was greatly broadened when live streaming began on Palm Sunday (3/24/24) thereby reaching homebound members and others for a variety of reasons.

A Trinity Sunday banner was added to our inventory of banners for special seasons and Sundays. A Martin Luther Coat of Arms banner was also purchased which will hang year-round. Over the past year, significant improvement was made in having sufficient ushers and greeters to ensure that visitors and members alike feel welcome when they come through the door.

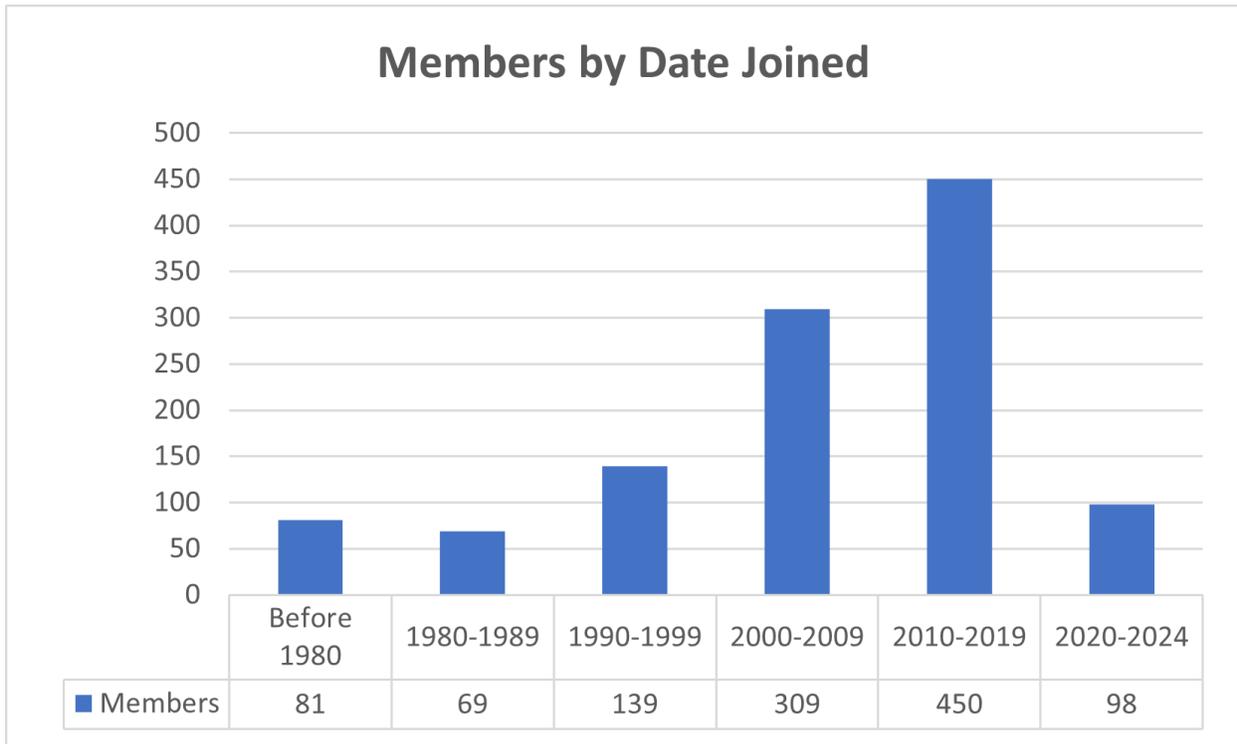
Team Members are Ken and Marie Bucher (Chairpersons), Marvin Goad, Sharon Krienke, Roland Krienke, Sue Rue, Sheila Smith, and Pastor Dave Koppel.







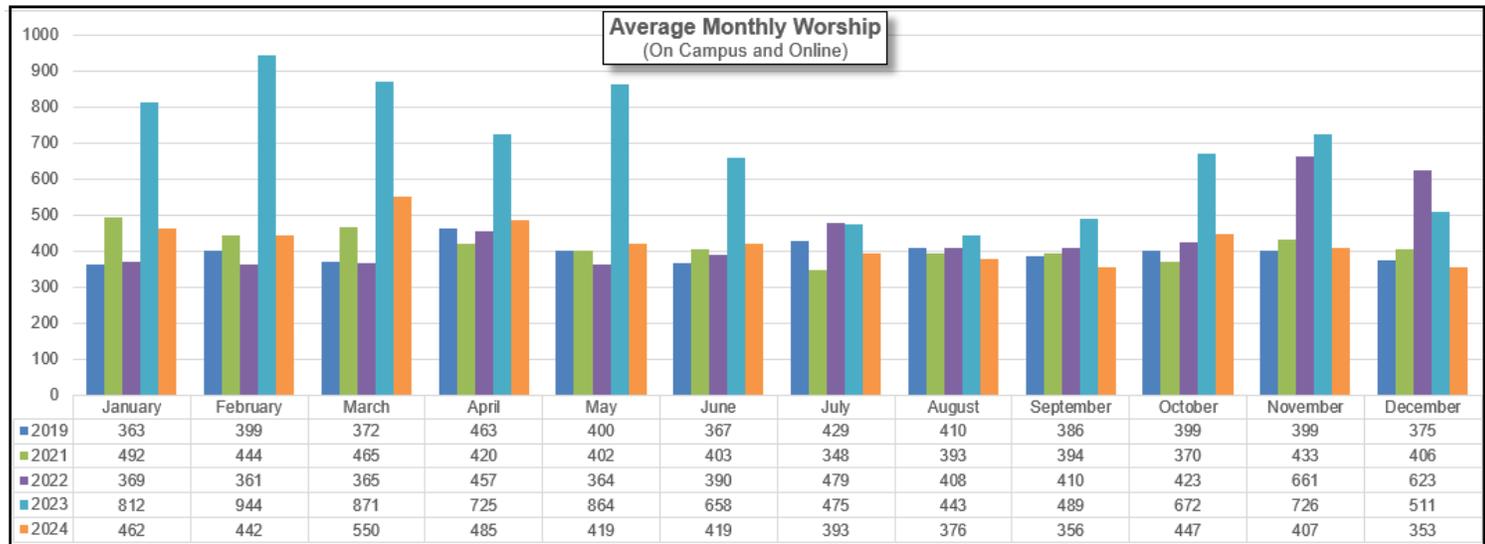
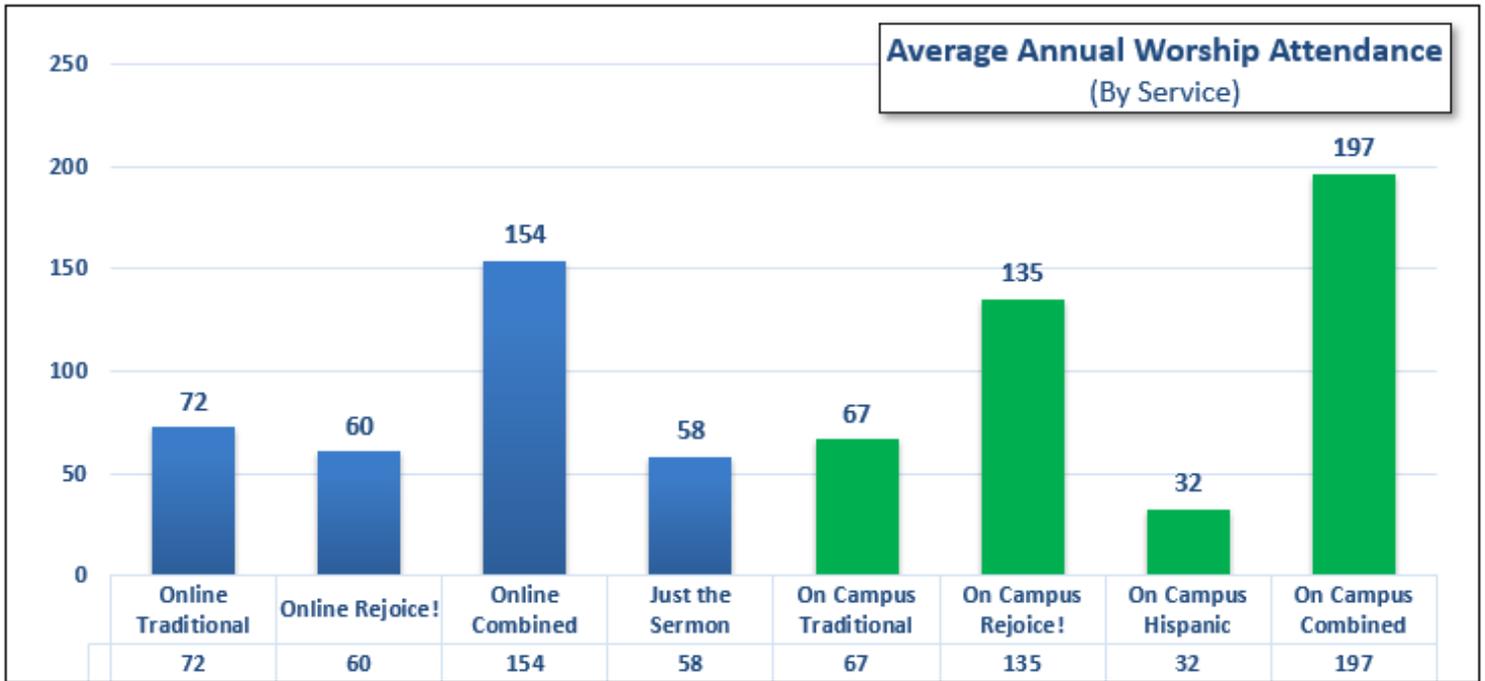
STATISTICS



Active (Confirmed) Members	707
Baptized Members	662
# of Families	471
Baptisms in 2024	6
Confirmed in 2024	6
First Communion in 2024	7
Deceased in 2024	9
2024 Average Worship Attendance	435
New Members in 2024	16



Palm Valley had eight worship opportunities each Sunday in 2024 both online and on campus.



FINANCIAL REPORTS

Palm Valley Lutheran Church
Income & Expense Annual Report
Fund: Church Operating Fund
January to December 2024

Note: The Report Option to include Open Transactions is selected.

Accounts	Annual Budget (This Year)	YTD Budget (This Year)	YTD Actual (This Year)
Revenues			
Revenues, Gifts & Contribution			
Tithes & Offerings	\$966,952.00	\$966,952.00	\$1,028,925.05
Easter/Thanksgiving/Christmas	\$15,985.00	\$15,985.00	\$17,456.33
Additional Income - 2024	\$249,418.60	\$249,418.60	\$155,593.03
Other Income & Gifts	\$26,750.00	\$26,750.00	\$23,648.45
Total Revenues, Gifts & Contribution	<u>\$1,259,105.60</u>	<u>\$1,259,105.60</u>	<u>\$1,225,622.86</u>
Total Revenues	<u>\$1,259,105.60</u>	<u>\$1,259,105.60</u>	<u>\$1,225,622.86</u>
Expenses			
Benevolence	\$37,050.00	\$37,050.00	\$37,050.00
Children's Ministry	\$11,335.00	\$11,335.00	\$10,110.25
Christian Education	\$2,900.00	\$2,900.00	\$2,923.95
Evangelism	\$5,450.00	\$5,450.00	\$2,799.89
Hispanic Ministry	\$780.00	\$780.00	\$664.89
Community Care Ministries	\$450.00	\$450.00	\$97.88
Spiritual Life	\$2,400.00	\$2,400.00	\$2,938.33
Stephen Ministries	\$400.00	\$400.00	\$322.61
Generosity Team	\$625.00	\$625.00	\$463.70
Worship & Music	\$16,595.00	\$16,595.00	\$19,255.01
Youth Ministry	\$12,450.00	\$12,450.00	\$7,952.63
Personnel Salary & Benefits			
Ministers & Prog-Salary & Ben	\$491,732.65	\$491,732.65	\$457,529.02
Ministry Support Salary/Benefit	\$447,549.40	\$447,549.40	\$510,770.06
Total Personnel Salary & Benefits	<u>\$939,282.05</u>	<u>\$939,282.05</u>	<u>\$968,299.08</u>
Administration	\$55,254.00	\$55,254.00	\$58,185.73
Communication	\$5,559.00	\$5,559.00	\$13,963.96
Property Operating Exp	\$107,245.00	\$107,245.00	\$137,165.36
Total Expenses	<u>\$1,197,775.05</u>	<u>\$1,197,775.05</u>	<u>\$1,262,193.27</u>
Net Total	\$61,330.55	\$61,330.55	(\$36,570.41)



Palm Valley Lutheran Church
Balance Sheet
Fund: Church Operating Fund
December 2024

Note: The Report Option to include Open Transactions is selected.

Accounts

Assets		
Current Assets		
Bank Accounts		
01-1-0010 - Operating Account	\$14,851.05	
01-1-0011 - Church Savings	\$137,174.94	
01-1-0155 - Memorial Gifts Fund (Designated)	\$25,149.54	
01-1-0165 - Youth Fund (Designated)	\$19,872.82	
01-1-0175 - Designated Fund	\$320,634.99	
01-1-0185 - WELCA	\$9,546.97	
01-1-0472 - Donor Restricted-Berkman Schlrshp	\$5,000.00	
Total Bank Accounts	\$532,230.31	
Certificates of Deposits		
01-1-0473 - CD-ROW Sale - Mission Investment	\$874,296.88	
Total Certificates of Deposits	\$874,296.88	
Accounts Receivable		
Accounts Receivable Other		
01-1-0230 - Accounts Rec Staff	(\$413.94)	
Total Accounts Receivable Other	(\$413.94)	
Total Accounts Receivable	(\$413.94)	
Total Current Assets		\$1,406,113.25
Property & Equipment		
Land		
01-1-0310 - Land	\$1,600,000.00	
01-1-0315 - Cemetery Expan & Road	\$368,294.78	
Total Land	\$1,968,294.78	
Buildings		
01-1-0320 - Sanctuary	\$1,221,058.00	
01-1-0321 - Centennial Wing	\$67,032.00	
01-1-0322 - 1985 Wing	\$561,078.00	
01-1-0323 - Parsonage	\$25,000.00	
01-1-0324 - Other Buildings	\$123,000.00	
01-1-0325 - Christian Life Center	\$3,711,686.00	
01-1-0327 - The Back Porch - 2020	\$1,102,325.00	
01-1-0328 - Facility Improvements	\$543,994.56	
01-1-0329 - Parsonage Improvements	\$17,005.00	
Total Buildings	\$7,372,178.56	
Equipment / Furnishings		
01-1-0345 - Wicks Organ	\$14,986.85	
01-1-0346 - A/C Equipment	\$107,854.07	
01-1-0350 - Computer Equipment	\$65,055.84	
01-1-0351 - Office Equipment	\$19,230.16	
01-1-0352 - Furnishings	\$97,491.97	
01-1-0353 - Other Equipment	\$150,109.76	
01-1-0354 - Outside Equipment	\$19,899.00	
Total Equipment / Furnishings	\$474,627.65	
Accumulated Depreciation		
01-1-0390 - Accumulated Depreciation	(\$732,125.00)	
Total Accumulated Depreciation	(\$732,125.00)	
Total Property & Equipment		\$9,082,975.99
Total Assets		\$10,489,089.24



Palm Valley Lutheran Church
 Balance Sheet Endowment
 Endowed Funds
 December 2024

Note: The Report Option to include Open Transactions is selected.

Accounts

	Assets	
Other Assets		
Investments-Restricted		
Bequests To PVLC :		
03-1-0101 - Endowment MM Regions	\$86,203.97	
03-1-0430 - Palm Family Gift - Davidson	\$4,610,507.54	
03-1-0432 - Trinity Place Fund for Seniors	\$602,766.89	
Total Bequests To PVLC :	\$5,299,478.40	
Cemetery Reserve		
03-1-0470 - Chase - Cemetery - Money Mkt	\$42,764.59	
03-1-1845 - Cemetery Reserve - Davidson Capita	\$902,169.50	
Total Cemetery Reserve	\$944,934.09	
Telander Gift		
03-1-0486 - Telander Gift - Davidson Capital	\$120,217.22	
Total Telander Gift	\$120,217.22	
Total Investments-Restricted	\$6,364,629.71	
Total Other Assets		\$6,364,629.71
Total Assets		\$6,364,629.71
Liabilities, Fund Principal, & Restricted Funds		
Liabilities		
Fund Principal		
Endowment Fund		
03-3-0999 - Endowment Funds	\$6,040,230.35	
Total Endowment Fund	\$6,040,230.35	
Excess Cash Received	\$324,399.36	
Total Fund Principal and Excess Cash Received		\$6,364,629.71
Restricted Funds		
Total Restricted	\$0.00	
Total Restricted Funds		\$0.00
Total Liabilities, Fund Principal, & Restricted Funds		\$6,364,629.71



**Palm Valley Lutheran Church
Endowment Income & Expense
Fund: Endowed Funds
January to December 2024**

Note: The Report Option to include Open Transactions is selected.

Accounts	YTD Actual (This Year)	YTD Actual (Last Year)
Revenues		
Endowment Fund Income		
Palm Family Gift		
03-4-1410 - PVLC Endow - Interest/ Div Inc	\$105,854.30	\$110,395.77
03-4-1411 - PVLC Endow - Interest - Local	\$2,947.95	\$223.31
03-4-1413 - PVLC Endow - Realized Gains	\$407,435.41	\$444,616.89
03-4-1414 - PVLC Endow - Unrealiz Gains/Loss	\$53,782.82	(\$29,697.55)
03-4-1416 - PVLC Endow - Bequests/ Other	\$0.00	\$25,000.00
Total Palm Family Gift	<u>\$570,020.48</u>	<u>\$550,538.42</u>
Trinity Place Fund for Seniors		
03-4-1418 - Trinity Place - Interest/Dividends	\$15,865.51	\$18,245.42
03-4-1420 - Trinity Place - Realized Gain/Loss	\$6,392.27	(\$1,677.28)
03-4-1435 - Trinity Place- Unrealized Gain/Loss	\$44,747.61	\$27,061.15
Total Trinity Place Fund for Seniors	<u>\$67,005.39</u>	<u>\$43,629.29</u>
Other Bequests		
03-4-1440 - Bequests from other families	\$75,000.00	\$0.00
Total Other Bequests	<u>\$75,000.00</u>	<u>\$0.00</u>
Telander Gift		
03-4-1428 - Telander Gift - Interest /Dividend	\$5,204.56	\$6,684.31
03-4-1432 - Telander Gift - Unrealized Gain/Los	\$6,549.62	\$9,938.93
03-4-1433 - Telander Gift - Realized Gains	\$12,230.03	(\$608.24)
Total Telander Gift	<u>\$23,984.21</u>	<u>\$16,015.00</u>
Cemetery Reserve		
03-4-1421 - Cemetery Reserve-Sale Columb Niches	\$9,012.80	\$5,900.00
03-4-1422 - Cemetery Reserve - Sale of Space	\$36,535.10	\$28,140.75
03-4-1423 - Cemetery Reserve - Donations	\$120.00	\$1,210.00
03-4-1426 - Cemetery Reserve - Interest-CD& Loc	\$6.07	\$5.86
03-4-1427 - Cemetery Reserve - Realiz gain/loss	\$68,957.74	(\$66,298.76)
03-4-1429 - Cemetery Reserve - Unrealiz gain/lo	\$29,035.65	\$98,600.86
03-4-1431 - Cemetery Reserve - Interest & Div	\$22,596.07	\$23,834.45
Total Cemetery Reserve	<u>\$166,263.43</u>	<u>\$91,393.16</u>
Total Endowment Fund Income	<u>\$902,273.51</u>	<u>\$701,575.87</u>
Total Revenues	<u>\$902,273.51</u>	<u>\$701,575.87</u>
Endowment Expense		
Palm Family Gift Grant Exp		
03-5-2704 - Grants - 2020	\$0.00	\$374.15
03-5-2705 - Grants - 2021	\$0.00	\$308.13
03-5-2706 - Grants - 2022	\$0.00	\$75,065.15
03-5-2707 - Grants - 2023	\$0.00	\$200,000.00
03-5-2708 - Grants - 2024	\$262,754.81	\$24,000.00
03-5-2721 - Management Fees PVLC End	\$20,433.26	\$18,458.29
03-5-2730 - Admin Exp - PVLC Endow	\$25.27	\$319.06
03-5-2735 - Grant - SW Tx Synod Sustentation Fd	\$32,550.00	\$30,000.00
Total Palm Family Gift Grant Exp	<u>\$315,763.34</u>	<u>\$348,524.78</u>
Trinity Place Fund Expense		
03-5-4036 - Trinity Place Fund - Assistance	\$41,740.00	\$0.00
03-5-4037 - Trinity Place Fund - Mgmt Fees	\$2,661.78	\$2,455.03
Total Trinity Place Fund Expense	<u>\$44,401.78</u>	<u>\$2,455.03</u>
Telander Gift Expense		
03-5-4030 - Telander Gift - Assistance	\$120,781.43	\$11,206.40
03-5-4035 - Telander Gift - Mgmt Fees	\$971.02	\$899.29



Accounts	YTD Actual (This Year)	YTD Actual (Last Year)
Total Telander Gift Expense	\$121,752.45	\$12,105.69
Cemetery Reserve Expense		
03-5-4053 - Cem Res - Capital Improvements	\$31,966.00	\$0.00
03-5-4054 - Cem Res - Admin Exp/Bank Fees	\$692.10	\$0.00
03-5-4055 - Cem Res - Managment Fees	\$4,346.15	\$3,995.54
03-5-4060 - Cem Res - Repurchase Sites	\$500.00	\$1,000.00
03-5-4065 - Cemetery Labor	\$53,899.53	\$105,732.50
03-5-4066 - Cemetery Supplies	\$2,900.80	\$4,416.45
03-5-4067 - Cemetery - Other Expense	\$1,652.00	\$34,625.90
Total Cemetery Reserve Expense	<u>\$95,956.58</u>	<u>\$149,770.39</u>
Total Endowment Expense	<u>\$577,874.15</u>	<u>\$512,855.89</u>
Net Total	\$324,399.36	\$188,719.98



Palm Valley Lutheran Church
 Balance Sheet - Maintenance and Expansion Funds
 Capital Fund
 December 2024

Note: The Report Option to include Open Transactions is selected.

Accounts

Assets		
Other Assets		
Investments-Restricted		
Capital Funds		
02-1-0123 - Capital Chase	\$290.51	
02-1-0495 - Maintenance - Davidson	\$143,185.86	
02-1-0600 - Expansion - Davidson	\$135,521.61	
02-1-0606 - Expansion - Iver Wallin Davidson	\$124,057.59	
02-1-0608 - Maint - Pauline & Isedor Wallin	\$306,130.12	
Total Capital Funds	\$709,185.69	
Total Investments-Restricted	\$709,185.69	
Total Other Assets		\$709,185.69
Total Assets		\$709,185.69
Liabilities, Fund Principal, & Restricted Funds		
Liabilities		
Fund Principal		
Capital Fund		
02-3-0999 - Capital Funds	\$274,757.87	
Total Capital Fund	\$274,757.87	
Excess Cash Received	\$99,953.91	
Total Fund Principal and Excess Cash Received		\$374,711.78
Restricted Funds		
Total Restricted	\$334,473.91	
Total Restricted Funds		\$334,473.91
Total Liabilities, Fund Principal, & Restricted Funds		\$709,185.69



Palm Valley Lutheran Church
Maintenance and Expansion Funds - Income-Expense Report
Fund: Capital Fund
January to December 2024

Accounts	YTD Actual (This Year)	YTD Actual (Last Year)
Revenues		
Capital Fund Income		
B/F Income Pldg/Mem/Int		
02-4-1340 - Capital - Project Income	\$103,030.10	\$0.00
Total B/F Income Pldg/Mem/Int	<u>\$103,030.10</u>	<u>\$0.00</u>
Maintenance Fund Income		
02-4-1430 - Cap Reserve - Davidson-Inter/ Divid	\$3,035.28	\$3,324.88
02-4-1431 - Cap Reserve - Davidson -Realis Gain	\$8,056.43	(\$343.87)
02-4-1435 - Cap Reserve - Davidson-Unreal Gains	\$951.62	\$5,328.13
02-4-1501 - Cap Reserve - Madison(BurkRoyal)	\$552.71	\$736.79
02-4-1502 - Cap Reserve - Donations	\$0.00	\$25,000.00
Total Maintenance Fund Income	<u>\$12,596.04</u>	<u>\$34,045.93</u>
Expansion Fund Income		
02-4-1363 - Cap Expan - Unreal Gain/Loss Davids	\$10,679.05	\$6,792.95
02-4-1364 - Cap Expan - Interest/Dividends Davi	\$3,292.84	\$3,416.92
02-4-1365 - Cap Expan - Real Gains/Losses/Davi	\$901.77	\$1,249.53
Total Expansion Fund Income	<u>\$14,873.66</u>	<u>\$11,459.40</u>
Iver Wallin Expansion Fund		
02-4-1421 - Cap Exp-Iver Wallin Realized Gains	\$861.84	(\$1,801.42)
02-4-1422 - Cap Exp-Iver Wallin Unrealized Gain	\$9,337.61	\$5,293.58
02-4-1423 - Cap Exp-Iver Wallin Int/Dividends	\$3,160.08	\$11,023.47
Total Iver Wallin Expansion Fund	<u>\$13,359.53</u>	<u>\$14,515.63</u>
Isedor Wallin Maintenance Fund		
02-4-1425 - Cap Res Isedor Wallin Realized	\$4,581.60	\$0.00
02-4-1426 - Cap Res Isedor Wallin Unrealized	\$22,495.51	\$14,669.26
02-4-1427 - Cap Res Isedor Wallin Int/Div	\$8,391.53	\$2,385.45
Total Isedor Wallin Maintenance Fund	<u>\$35,468.64</u>	<u>\$17,054.71</u>
Capital Other Income		
02-4-1369 - Capital 15% trf Endow - Interest	\$24,000.00	\$45,000.00
Total Capital Other Income	<u>\$24,000.00</u>	<u>\$45,000.00</u>
Total Capital Fund Income	<u>\$203,327.97</u>	<u>\$122,075.67</u>
Total Revenues	<u><u>\$203,327.97</u></u>	<u><u>\$122,075.67</u></u>
Expenses		
Capital Expenditures		
Capital Purchases		
02-7-6045 - Cap Pur - Church +1500	\$3,356.29	\$27,826.85
02-7-6055 - Cap Pur - HVAC- +1500	\$0.00	\$39,100.00
02-7-6070 - Cap Pur - Other Equip +1500	\$2,898.00	\$0.00
Total Capital Purchases	<u>\$6,254.29</u>	<u>\$66,926.85</u>
Capital Repairs		
02-7-6010 - Capital Repairs Church +1500	\$80,887.92	\$59,601.84
02-7-6015 - Capital Repairs Parsonage +1500	\$0.00	\$12,369.90
02-7-6020 - Capital Repairs HVAC +1500	\$13,253.50	\$12,817.69
Total Capital Repairs	<u>\$94,141.42</u>	<u>\$84,789.43</u>
Capital Expansion Expenses		
02-5-2750 - Cap Exp - Mgmt Fee Davidson	\$577.90	\$506.20
02-5-2751 - Cap Exp - Mgmt Fees Iver Wallin	\$529.05	\$470.67
Total Capital Expansion Expenses	<u>\$1,106.95</u>	<u>\$976.87</u>
Capital Reserve Expenses		
02-5-2714 - Cap Res Mgmt Fees / Davidson	\$455.63	\$459.35
02-5-2716 - MgmtFees/Isedor&Pauline Wallin Fnd	\$1,415.77	\$1,321.19
Total Capital Reserve Expenses	<u>\$1,871.40</u>	<u>\$1,780.54</u>



Palm Valley Lutheran Church
Maintenance and Expansion Funds - Income-Expense Report
Fund: Capital Fund
January to December 2024

Accounts	YTD Actual (This Year)	YTD Actual (Last Year)
Other Fees		
02-5-2010 - Other Fees	\$0.00	\$1,715.00
Total Other Fees	\$0.00	\$1,715.00
Total Capital Expenditures	\$103,374.06	\$156,188.69
Total Expenses	\$103,374.06	\$156,188.69
Net Total	\$99,953.91	(\$34,113.02)



AUDIT REPORT

May 3, 2024

Palm Valley Lutheran Church
Church Council
2500 E. Palm Valley Blvd.
Round Rock, Texas 78665

Attn: Alan Dunn

On April 25, 2023, Rod Dietz, Rick Salvo and I conducted the Annual In-House 2023 Audit. The following are our notes and comments concerning the Audit.

We were tasked to audit the Accounts Receivable, Accounts Payable and the Visa Card account. Verification by the Church Treasurer and church staff was visible for each month reviewed.

The following is an overview of the notes that were taken by each of the members of the Audit Team. The actual notes will be attached to this letter.

ACCOUNTS PAYABLE – RICK SALVO

A total of 138 files/invoices for accounts payable were reviewed with on 2 points to note:

1. One document was misfiled in the “F” folder that should have been in the “E” folder.
2. One document in the “P & Q” folder was found to have an incorrect check number referenced on the hand typed receipt. A deeper look into the matter and it was discovered that a typographical error was made when creating the receipt. The correct documentation was located and noted on the incorrect receipt.

The nursery payroll records: no concerns were found. In a curiosity finding, I learned that eight individuals were paid for services rendered in the nursery.



ACCOUNTS RECEIVABLE – ROD DIETZ

A Total of Six random months were reviewed – February, April, May, July, September and November.

Reviewed each item in the February folder and then every 4th or 5th document in the following five remaining monthly folders. Items pulled for further review and verification were as follows:

1. Sunday offering counts and corresponding bank deposits of cash/coin, verification of checks received and corresponding remote bank deposits. All deposits were made specific to the service in which they were tendered. Documentation for Lenten meals and offerings received as presented.
2. Matched monetary grants received from various organizations by letters of acknowledgement/amount with corresponding bank deposits.
3. Followed reporting of electronic payments, through to bank deposits for same, and verified bank fees were properly deducted for net deposit amounts.

In summary, no discrepancies were found and all transactions appeared to be properly documented.

VISA CARD ACCOUNT

Reviewed 6 months of receipts and Visa Invoices for the following months – February, April, June, August, October and December.

- February - 50 items were reviewed, and no issues were found,
- April – 60 items were reviewed, and no issues were found.
- June – 70 items were reviewed, and no issues were found.
- August – 45 items were reviewed, and no issues were found.
- October – 50 items were reviewed, and no issues were found.
- December – 60 items were reviewed, and no issues were found.

I found that all documentation of purchases and payments was properly handled.



A letter was sent to 10 or 12 vendors asking them to verify payment of an invoice, but at the time of this writing there has been no response.

A selection of church members was sent an email with their 2023 contribution statement asking them to notify us if there was an error in their statement. Only one responded asking for clarification, which Alan Dunn sent her the needed clarification.

Brenda has done a wonderful job and has made our job much easier.

Attached are the notes and documentation from Rick, Rob, and myself.

Sincerely,

Anita Hulsman

2023 Audit Review
Visa Credit Card

Review Conducted by Anita Hulsman
4/25/24

The following are the Visa Credit Card documentation that were reviewed. I found that all items listed on the invoice were documented with receipts that verified the monthly invoices. I appreciated all the care that was taken to make sure that receipts received by and turned into the Office were verified. There was complete accountability with regards the Credit card charges and payment.

I pulled the following 6 months of documentation:

MONTH	REVIEWED	# OF INV.	FINDINGS
February 2023	Invoices to Payment	50 items reviewed	No Issues
April 2023	Invoices to Payment	60 items reviewed	No issues
June 2023	Invoices to Payment	70 items reviewed	No issues
August 2023	Invoices to Payment	45 items reviewed	No issues
October 2023	Invoices to Payment	50 items reviewed	No issues
December 2023	Invoices to Payment	60 items reviewed	No issues



Audit Committee Review Notes/Comments

Rick Salvo
4/25/2024

In my review of accounts payable documentation, I learned that invoices and payment documentation is filed alphabetical by vendor. Further, I found that each invoice paid has a check or check number attached to it and that the amount paid has been initialed by church staff. Additionally, every donation sent has an attached thank you letter from the recipient indicating the amount and the date received noted. I am confident that the office procedures do in fact include a full circle of accountability with regard to tracking payments made to vendors.

I pulled every folder letter A through Z and in the vast majority of each folder I pulled every fifth document. In instances where folders had fewer vendors, I pulled every fourth or even every third document. The number of invoices/payments reviewed are as follows.

A = 12	I & J = 3 (every 3 rd)	S = 11
B = 10	K = 4 (every 4 th)	T = 7 (every 3 rd)
C = 9	L = 5	U = 8
D = 7	M = 5 (every other)	V = 1 (only had 1 file)
E = 6	N = 3 (every other)	W = 6 (every other)
F = 11	O = 4 (every 4 th)	X, Y, & Z = 2 (only 2 files)
G = 3 (every 3 rd)	P & Q = 11	
H = 1 (only had 1 file)	R = 9 (every 4 th)	Nursery Payroll = 16

A total of 138 files/invoices for accounts payable were reviewed with only 2 points to note.

1. One document was misfiled in the “F” folder that should have been in the “E” folder.
2. One document in the “P & Q” folder was found to have had an incorrect check number referenced on the hand typed receipt. A deeper look into the matter and it was discovered that a typographical error was made when creating the receipt. The correct documentation was located and noted on the incorrect receipt.

In my review of the nursery payroll records; no concerns were found. In a curiosity finding, I learned that eight individuals were paid in 2023 for services rendered in the nursery.



Audit Team Review – Notes & Comments

By Rod Dietz

I participated in the Audit Team review which was conducted on 04/25/2024 in the PVLC conference room with records retrieved from locked cabinets in the accounting office (unlocked and presented by Alan Dunn, Executive Administrator).

I reviewed accounts receivables documentation for the period January through December 2023. I selected six random months for review (February, April, May, July, September, and November). To familiarize myself with the documents/records found in these folders, I looked at each item in the February folder. I then subsequently reviewed the initial document in each monthly folder and then each fourth or fifth document following in the remaining five monthly folders. Items pulled for further review and verification were as follows:

- Documentation of Sunday offering counts and corresponding bank deposits of cash/coin, in addition to verification of checks received and corresponding remote bank deposits, noting that all deposits were made specific to the service in which they were tendered (i.e., separate cash deposits and remote deposits for each service's offerings). In addition, I reviewed documentation for Lenten meals and offerings received as presented.
- Matched several monetary grants received from various organizations by reviewing filed letters of acknowledgment/amount with corresponding bank deposits.
- Followed reporting of electronic payments (i.e., Pushpay, etc.) through to bank deposits for same, and verified bank fees were properly deducted for net deposit amounts.

An explanation of "cryptic" notations used on summary listings of monthly giving reports ("CCB" and "Y") was sought and satisfactorily provided by Alan Dunn as an indication of type of payment and use of envelope numbers no longer being utilized.

I found two payments by check from members which were returned from the bank (one "unreadable" and the other "insufficient") and verified the proper operating fund account was properly adjusted. There was no other notation or explanation if members had been made aware of the situation.

I traced and verified any payments with specific fund designations were properly deposited into the appropriate fund. Three instances where funds had originally been deposited into the wrong account were found and had supporting documentation to show where the deposits were subsequently corrected.

In summary, no discrepancies were found and all transactions appeared to be properly documented.

