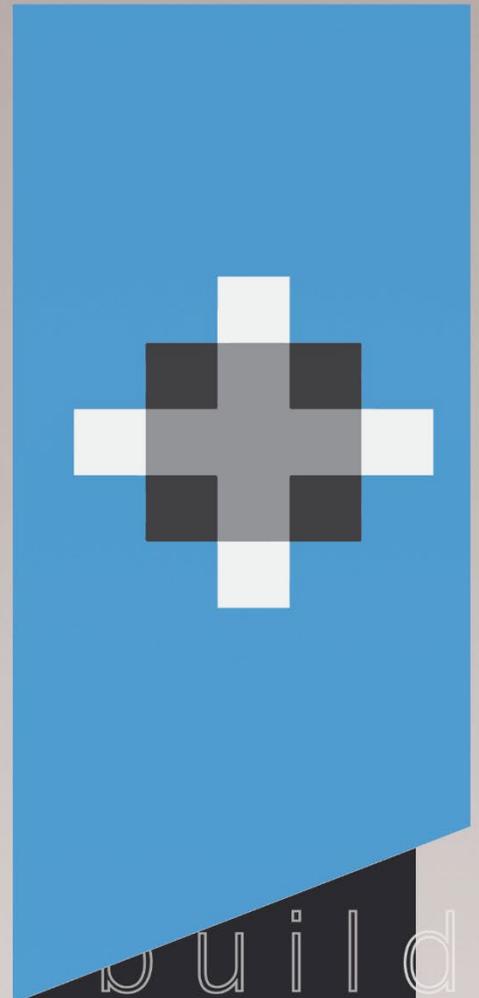




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## OUTGOING COUNCIL MEMBERS

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Thank you for your faithful service and leadership!!

Susan Ames  
Anita Hulsm an

David Beck

Tom Dove  
Stephen Loyd

## NOMINATING TEAM

---

Becky Reichardt, Chair

Nom inees for Council M em bersh ip

Susan Ames  
Scot Donovan  
Anita Hulsm an

David Beck  
Carol Dove  
Mary Wallin

This year, we will elect five m em b ers to the Church Council, all will serve for three-year terms of 2026-2028.

## SYNOD ASSEMBLY DELEGATES

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The voting delegates for the 2026 Synod Assem bly 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 2025 and now rest from their labors. We will continue to pray and care for their families.

Rose Lee Stratton .....	January 10
George Warriner .....	January 12
Karl Wolf.....	February 27
Nancy Lawson .....	May 16
Roy Krienke .....	May 20
José Flores.....	June 1
Barb Williams .....	June 2
Ilse Newlon .....	June 7
Marvin Schneider.....	June 19
Robert Behrens .....	July 9
Loren Christensen.....	July 28
Hannah (Curran) Hagg .....	August 1
Betty Hodde .....	August 29
Norma Deck.....	September 21
Pat Steger .....	November 25
David Bennett.....	December 25
Carroll Pimpler .....	December 25

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 – Update to Church Mission Statement

---

### CURRENT:

As brothers and sisters in Christ, we are called to invite people to know Christ, to build a community of faith, and to serve all in love to the glory of God.

### PROPOSED:

As brothers and sisters in Christ, we are called to invite all people to know Christ, to build an intergenerational community of faith, and to serve all in love to the glory of God.



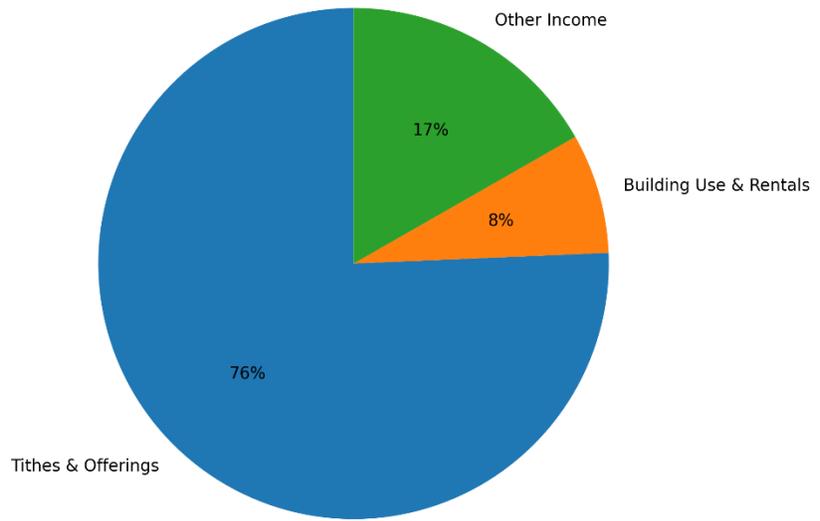
RESOLUTION – 2026 Financial Plan for Ministries

<b>Palm Valley Lutheran Church of Round Rock Texas</b>	
<b>2026 Plan for Ministries</b>	
<b>Accounts</b>	<b>2026 Budget</b>
<b>Income</b>	
<b>Tithes &amp; Offerings</b>	
Member Contributions	\$ 900,000.00
Loose Plate Offering	\$ 15,000.00
Hospitality (donuts, coffee, etc)	\$ 1,600.00
<b>Regular Offering</b>	<b>\$ 916,600.00</b>
<b>Holiday Offering</b>	<b>\$ 17,700.00</b>
<b>Additional Revenue</b>	
PV Preschool Building Use	\$ 30,000.00
Drive a Senior (formerly Senior Access) Building Use	\$ 11,400.00
Counseling Center Building Use	\$ 4,300.00
Church of Antioch Building Use	\$ 18,000.00
Building Use - Other	\$ 30,000.00
Lenten Suppers	\$ 800.00
Altar Flower	\$ 4,000.00
Other Income	\$ 10,000.00
Net Investment Gain - Unrestricted Fund 2025	\$ 126,060.00
Unrestricted Funds	\$ 65,900.87
<b>Additional Revenue</b>	<b>\$ 300,460.87</b>
<b>Total Income</b>	<b>\$ 1,234,760.87</b>
<b>Expenses</b>	
Children (program budget \$14,275 – using existing resources)	\$ -
Youth (program budget \$14,990 – using existing resources)	\$ -
Worship / Music	\$ 13,645.00
Christian Education	\$ 3,100.00
Evangelism	\$ 3,850.00
Spiritual Life	\$ 1,600.00
Generosity Team	\$ 250.00
Benevolence	Endowment
Hispanic Ministry	\$ 2,500.00
Stephen Ministries	\$ 400.00
Personnel Salary & Benefits	\$ 865,325.87
Administration	\$ 170,570.00
Information Technology	\$ 30,000.00
Property	\$ 143,520.00
<b>Total Expenses</b>	<b>\$ 1,234,760.87</b>
<b>Net Operating Income</b>	<b>\$ -</b>



# Strategic Plan for Ministry 2026

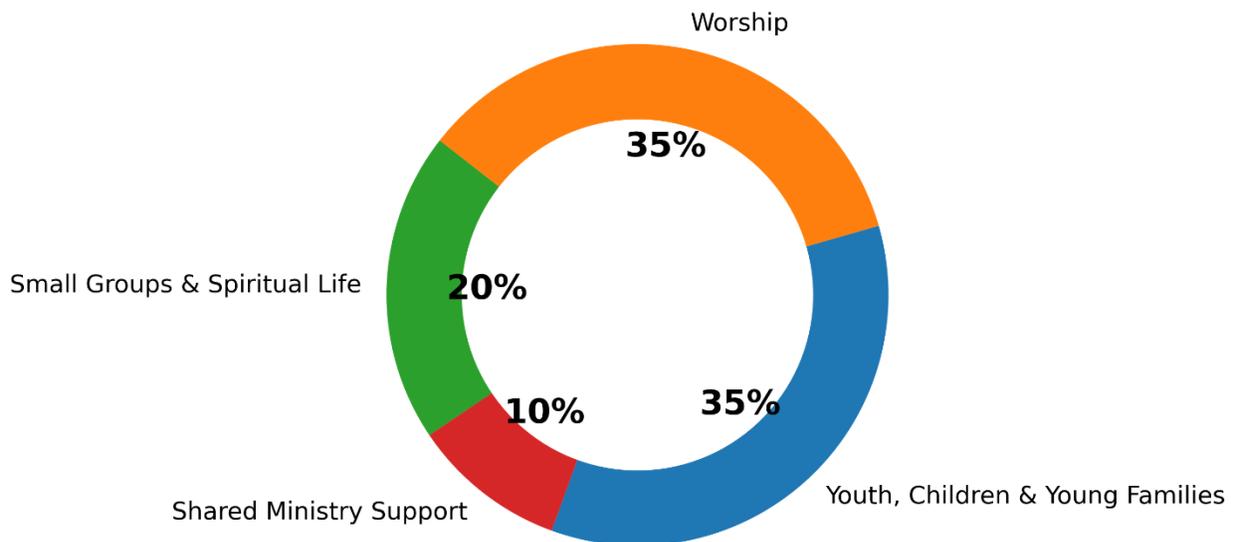
## Income Sources for Ministry (2026)



## Reignite Youth and Family Ministries

### Expand Small Groups and Discipleship Pathways

### Become One Body



## RESOLUTION – Funding Approval for Associate Pastor

The fourth resolution from the Council is to call an Associate Pastor to Palm Valley Lutheran Church, utilizing the Unrestricted Investments fund to provide compensation and benefits for three years, for a total amount up to \$450,000.00.

## RESOLUTION – Funding Approval for Campus Facility Renovations

The fifth resolution from the Council is to authorize the Council to direct funds from the Unrestricted Investment fund for renovations to the Historic Sanctuary, Parish Hall, and Christian Life Center, up to \$700,000.00.



## FROM OUR SENIOR PASTOR

---



Annual Report of the Senior Pastor  
January 2026

Dear Church Family,

2025 was a good year. It was a year full of life, full of fun, and full of faith. More than a few of our members joined the Church Triumphant. We had several baptisms, weddings, and classes of new members.

We adjusted through major staff vacancies and transitions, from our office staff to our Preschool. We worked and prayed and envisioned new strategic initiatives. We helped flood victims, took kids to camp and Vacation Bible School, made a difference in the community and beyond. We couldn't have done it without you.

We added several members to our staff and built a solid team. Our council prayed and worked together to serve our God, our church, and our community.

Here is a brief summary of some of the key events:

### Worship & Spiritual Life

- Major Services: Holy Week (Palm Sunday, Maundy Thursday, Good Friday, Easter), Reformation Festival (Re:Ignite the Rock), All Saints' Sunday, and Christmas Eve
- Special Series:
  - Through the Café Doors (Lenten Series)
  - Eating with the Pigs (August)
  - Get Your Life Back (Sept–Oct)
- Confirmation: April 27 (6 youth confirmed)

### Membership & Sacraments

- New Members received: Multiple classes held; new members received: Jerry Earley, Liz Murphy, Scot Donovan, John Donovan, Elizabeth "Itzy" Otterbein, Virgie Manuel, Joey Manuel, Otto Pfahl, Laurie Denchik, Perry Foley, Michelle and Chris Graf, John Owens, and Becky Peterson.
- Baptisms: Theo Stevens, Keira Stevens, Maxwell Otterbein, Lucy Rowe, Emelia & Gianna Montanio, Stevie Ferrito.



- Funerals/Memorials: We entrusted several members to God: Ruth Lange, Karl Wolf, Chip Eickman, Norma Deck, Herb Wolff, Rose Lee Stratton, Brenda Peterson, Nancy Lawson, Else Brown, Roy Krienke, Ilse Newlon, Marvin Schneider, Loren Christensen, Hanna Brooke, Betty Hodde, Theo Zimmerman, Karen Leppin, Pat Steger, and other family members and friends

### Staffing & Leadership

- New Hires:
  - Helen Pelkey (Children & Family Ministry)
  - Jordana Gutierrez (Youth Ministry)
  - Becky Simpson (Preschool Director)
  - Kelley Adams (Volunteer & Small Groups Coordinator).
- Internship: Lax completed candidacy exams; officially ends internship January 11.
- Call Process: Call Committee formed in November to recruit an Associate Pastor; transition team planning underway. Waiting to meet with Synod staff.

### Community Engagement

- Events included:
  - National Faith & Climate Forum
  - Our Community Salutes (military recruits)
  - Bless the Badge
  - Water for Africa Night at Dell Diamond
  - Local flood relief efforts in July
  - Round Rock Community Thanksgiving Service.
  - God's Work Our Hands
  - Adopt a Street program
- Outreach programs: Alpha classes, Tailgate Tuesday for UT students.

### Education & Youth

- Vacation Bible School (July), Day Camp (June), Mission Trips planned for 2026.
- Youth group growth from 4 to 14 participants; Friendsgiving and other social events.

### Strategic Planning

- Long-term goals: Expand preschool to 5 days/week, explore commercial leasing options.
- Strategic Planning Retreat was held in October; governance and staffing structures reviewed.

### Finances & Technology

- Year-end financial push in November.
- Transition to cloud-based data storage completed.



## Major Themes

- Growth & Transition: Significant staff onboarding, intern development, and leadership planning.
- Community Impact: Strong emphasis on outreach, service, and partnerships.
- Spiritual Formation: Robust worship schedule, sermon series, and educational programs.
- Future Focus: Call process for associate pastor, strategic initiatives for 2026.

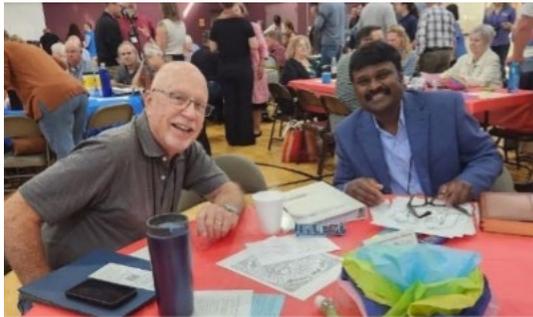
Special thanks to our dedicated and talented staff, to our hardworking and faithful Council, and to all our members and friends who helped bring the good news of Jesus Christ to our community this year. Again, we couldn't have done it without you!

Thank you for the opportunity to partner with you in the Gospel Ministry,

Dr. Dave Koppel  
Senior Pastor



# 2025 at Palm Valley Lutheran Church













## FROM OUR COUNCIL PRESIDENT

---

Dear Palm Valley Family,

As we come to the close of 2025, I reflect with deep gratitude on all that God has been doing in and through our congregation. This year brought both challenge and blessing—calling for thoughtful leadership, faithful listening, and a shared commitment to walking together as brothers and sisters in Christ.



One of the defining characteristics of this year has been our intentional focus on communication and dialogue. Through Coffee with Council, congregational forums, strategic planning gatherings, and more frequent updates, we sought to increase transparency and create space for listening—especially as we engaged complex and sometimes difficult topics. I have been deeply encouraged by the unity this congregation has shown, even when we have held different views about the best path forward for Palm Valley.

Together, we navigated important conversations, including our commitment to expanding the preschool ministry toward a licensed five-day program, exploring new approaches to diversify income beyond historical practices such as a commercial land lease opportunity. While the land lease ultimately did not move forward, the process reflected careful discernment, transparency, and respectful dialogue—hallmarks of a healthy congregation.

This year also marked meaningful progress in strategic planning. Through prayer and collaboration, three priorities emerged to guide our future work: rebuilding Youth and Family Ministries, expanding Small Groups and Discipleship Pathways, and unifying our church across generations, worship styles, and ministry preferences. In October, ministry leaders and lay members gathered to begin shaping actionable three-year plans to bring this vision to life.

We experienced a season of leadership transition as well, welcoming new leaders in children's ministry, youth ministry, and preschool, while continuing to support the ramp and onboarding of our Executive Administrator, who began in 2024. I am grateful for the patience, flexibility, and partnership shown throughout this time of change.



Palm Valley has also been richly blessed through generous estate gifts and designated donations, which are enabling transformational work such as calling an Associate Pastor, advancing plans to refresh our Historic Sanctuary and Christian Life Center, and restoring the historic steeple of our sanctuary, which has long stood as a visible symbol of faith, worship, and welcome in our community. We are deeply grateful to the families and individuals whose generosity is helping preserve this sacred space and strengthen our ministry for future generations.

At the same time, Council has made disciplined decisions to pause certain hiring initiatives, including a full-time music director role, as we work to strengthen confidence in the ongoing support of our annual operating budget. As we prepared the 2026 budget, we aligned our priorities with our strategic plan and made difficult but necessary tradeoffs, including postponing decisions on certain events and initiatives, so that our limited resources are focused where they can have the greatest impact. This approach allows us to steward both estate gifts and member giving responsibly—ensuring that new commitments are sustainable and aligned with the financial health of the congregation.

Like so many congregations, our greatest challenge remains before us: reigniting worship growth and rebuilding the financial support of our annual operating budget. Operational giving sustains our day-to-day ministry—worship, pastoral care, staffing, and programming—and allows estate gifts to be used for transformation rather than survival.

We also pause in gratitude to remember the members of our congregation who entered eternal life this year. Their faith, service, and witness continue to shape Palm Valley, and we honor the legacy they leave behind.

As I conclude my year as Council President, I want to thank you—for your trust, your prayers, and the opportunity to serve this congregation. It has been a true privilege. My encouragement to future leaders is simple: continue to engage difficult topics with humility, timeliness, and faith, trusting that God is present even in our hardest conversations.

May we move forward together with hope, courage, and gratitude for the work God has entrusted to us.

In His Service,

Carolyn Koehn  
Council President  
Palm Valley Lutheran Church



## CHILDREN AND YOUNG FAMILIES

---

My focus since beginning as the Director of Children and Young Family Ministries in April of 2025 has been to strengthen the community of young families at Palm Valley and to create regular opportunities to deepen our relationship with God through worship, formation, fellowship and service to others.

Worship and formation happen weekly with a Children's message at each of the three English speaking services and Sunday School for all ages between the 9:30 and 11:15 services. The children, some parents and I also gather during the 9:30 service for Children's church where we learn more about the Gospel reading for that Sunday. We spent the fall of 2025, in Sunday School, focusing on the Big Bible stories in the Old Testament and will spend the spring of 2026 learning about Jesus' life and ministry on Earth.

Some of our fellowship and formation events each month are as follows:

- April: Easter Egg Hunt
- May: J.A.M. Cookout with Yard Games  
Movie Night with the Youth
- June: Day Camp
- July: Camp Chrysalis  
Vacation Bible School
- August: Water Day with the Preschool  
Acolyte Training with our 4<sup>th</sup> graders
- September: Dino Dig with the Preschool  
Bowling at Uncle Bucks with the Youth
- October: Reformation Extravaganza  
Preschool Chapel began  
Trunk or Treat  
First Communion Class
- November: All Saints Carnival  
Friendsgiving with the Youth
- December: Family Advent Candle Lighting at all 3 worship services  
Family Advent Event with decorating the CLC  
Church-wide Advent wreath making  
St. Nicholas visit and activities  
Children's Christmas Pageant  
Las Posadas with the Spanish speaking service  
Family Christmas Eve service



Service opportunities have included making “birthday party in a bag” kits for the Round Rock Area Serving Center, assembling flood relief kits, doing crafts with residents at the Trinity Care Center, participating in cleaning up our adopt a street and making food bags for those suffering from food scarcity during the government shutdown.

My goals in 2026 are to continue gathering for fellowship and formation, add in regular Ladies’ Nights Out events to strengthen the relationships among our moms and young women of the church, assemble a committee of parents and other invested adults to guide our activities for the year, and beef up our Sunday School offerings for our adults.







## YOUTH MINISTRY

---

Dear Palm Valley Community,

This past year has been a steady and encouraging one for the Youth and Young Adult Ministry at Palm Valley Lutheran Church. Through consistent gatherings, dedicated volunteers, and growing community connections, our ministry continued to offer young people a welcoming place to build relationships, explore faith, and stay connected to the life of the church.

Wednesday Night Youth Group remained the heart of our ministry. With an average of 6–10 students each week, we were able to create space for meaningful conversation, strong relationships, and intentional faith formation. Each gathering included Scripture, discussion, games, prayer, and shared meals. This helped students connect their faith to everyday life in ways that felt approachable and real.

One of the greatest gifts to this ministry has been the continued support of Wednesday night meals. Thanks to the generosity of congregation volunteers, these meals created a warm and welcoming atmosphere that helped youth feel cared for and connected. We are deeply grateful for the people who make this consistent part of our weekly rhythm possible, and we look forward to continued participation from both returning and new volunteers in the future.

This fall, we introduced a new Box Lunch Fundraiser to help support youth mission trip expenses. Thanks to an idea from Linda Dufner and the generosity of the congregation, the fundraiser raised \$845 in its first year (not including free-will donations). A special thank you to Carol Dove and Jonathan Brunssen for preparing the meals and helping make this fundraiser such a success.

The Youth Ministry also expanded its reach through community engagement and cross-church collaboration, including participation in Fields of Faith at Hutto High School and the HallowLutheran event. These opportunities allowed us to work alongside neighboring congregations, connect with students beyond Palm Valley, and strengthen relationships across the wider faith community.

This year also marked the intentional launch of the Young Adult Ministry at Palm Valley, created for college-age adults and young professionals navigating life after graduation. We are especially grateful to an anonymous donation of \$5,000 dollars to help sponsor this initiative. As the ministry



continues to grow, we hope it will eventually become its own line item in the church budget, allowing us to expand its reach and impact.

We also launched the youth group social media presence entirely from the ground up this year. Starting from zero, the account was built intentionally and now connects with over 70 followers, offering a space for reflection, engagement, and community-building while meeting young people where they already are. This platform has become an important tool for communication, outreach, and visibility for the ministry.

In addition, we introduced a Christmas Gift Wrapping Fundraiser, thanks to an idea from Jessica Brunssen. This new effort raised approximately \$250 to support youth camp and mission trip expenses and offered another meaningful way for the congregation to support our youth.

Youth and Young Adult Ministry remained connected to Palm Valley's broader vision through participation in strategic planning conversations, ensuring that young people continue to be an important part of the church's present and future.

This ministry would not be possible without the dedication of so many people who give their time, energy, and care.

Youth Ministry Team :

Rebecca Kieran  
Barry Hamilton  
Linda Dufner  
Molly Friedrich  
Jessica Koehn

Past Council Representative:

Rick Salvo

Youth Group Helpers:

Molly Friedrich  
James Parsons

Thank you to everyone who supports Youth and Young Adult Ministry through prayer, volunteering, and encouragement. Your support truly makes a difference in the lives of our youth and young adults.

With gratitude,

Jordana M. Gutierrez

Director of Youth Ministry



## PRESCHOOL MINISTRY

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Palm Valley Preschool- Ministry Annual Report  
June 2025- December 2025

### Ministry Mission

Palm Valley Preschool exists to provide a nurturing, Christ-centered early childhood environment where young children are known, loved, and prepared for joyful learning and faithful beginnings. Rooted in the ministry of Palm Valley Lutheran Church, the preschool partners with families to cultivate social, emotional, academic, and spiritual growth during a child's most formative years.

### Ministry Overview

In June 2025, Palm Valley Preschool entered a season of renewal and rebuilding. The preschool ministry began a comprehensive revitalization focused on strengthening enrollment, improving infrastructure, aligning governance with church leadership, and preparing the program for long-term growth and sustainability.

Over the past six months, Palm Valley Preschool has experienced measurable growth, strengthened community presence, and laid a strategic foundation for future expansion.

### Key Accomplishments & Highlights

#### 1. Rebuilding and Growing Enrollment

Palm Valley Preschool has experienced significant enrollment growth in a short period of time:

- Initial confirmed enrollment at the start of the relaunch: 2 students
- Enrollment at the start of the 2025–2026 school year: 12 students
- Current enrollment entering January 2026: 20 students

This steady growth reflects renewed community confidence in the preschool and the effectiveness of new outreach, branding, and enrollment initiatives.

#### 2. Strategic Rebranding and Ministry Visibility

To strengthen community recognition and outreach, Palm Valley Preschool completed a comprehensive rebranding initiative:

- Launched a new preschool logo and cohesive visual identity
- Developed new marketing materials, signage, and parent resources
- Updated all communication, forms, and publications to reflect a unified Palm Valley Preschool identity



These efforts have increased the preschool's visibility in the Round Rock community and strengthened its connection to Palm Valley Lutheran Church as an outreach ministry.

### 3. Facility Improvements and Safety Enhancements

To support growth and ensure safety for families and staff, significant infrastructure improvements were completed:

- Installation of new keypad access systems and secure entry doors
- Improved campus access flow to support future expansion
- Strengthened daily safety practices and facility readiness

These improvements prepare the campus for a larger, more consistent student body and support future full-time programming.

### 4. Governance Alignment and Ministry Stability

Palm Valley Preschool completed an important governance realignment:

- Updated the preschool constitution
- Officially aligned the preschool under the Palm Valley Lutheran Church constitution
- Transitioned to a church-governed structure to strengthen ministry continuity, accountability, and long-term sustainability

This alignment positions the preschool for stability and growth as a lasting ministry of the church.

### Ministry Impact on the Community

Palm Valley Preschool continues to serve as a welcoming point of connection for young families in the community. The preschool provides:

- A safe, faith-centered environment for early learning
- Meaningful relationships between families and the church
- A foundational ministry that supports families during early childhood

Through its renewed presence, the preschool is actively strengthening the church's outreach to young families and building long-term relationships within the community.

### Strategic Planning and Future Direction

All improvements and initiatives completed during the past six months support the long-term strategic plan for Palm Valley Preschool, including:

- Continued enrollment growth
- Expanded outreach and marketing
- Preparation for the launch of a five-day preschool program in the 2026–2027 school year
- Ongoing campus improvements and program enhancements



Palm Valley Preschool enters the coming year with strong momentum and a clear plan for continued growth. Building on the progress of the past six months, the ministry will be expanding its program offerings to better serve families in the surrounding community.

Beginning with the 2026–2027 school year, Palm Valley Preschool will introduce a five-day preschool program, allowing families greater flexibility and access to consistent, faith-centered early childhood education. This expansion reflects the church's commitment to meeting the evolving needs of working families while strengthening the preschool's long-term sustainability.

Registration for the upcoming school year, including the new five-day option, will open in February, providing families with an opportunity to secure placement early and support continued enrollment growth.

Palm Valley Preschool is well positioned to continue serving as a vital and foundational outreach ministry of Palm Valley Lutheran Church.

I am truly honored to serve as the Director at Palm Valley Preschool.

Becky Simpson



Celebrate the Day at Palm Valley Preschool!



Fire Truck Visit



Learning about Community Helpers



Donuts with DAD



Halloween Costume Parade



## SMALL GROUP MINISTRY TEAM

---

Submitted by: Kelley Adams and Manny Castro  
January 6, 2026

**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. Enhancing and encouraging involvement, support, and providing a welcoming, comfortable, and inclusive atmosphere.

**Who?** Small Group Steering Team: Susan Ames, Giovanna Arias, Angela Beck, David Beck, Vince Brunssen, Manny Castro, Deborah Franke, Joy Kovar, Lisa Marengo, and Garlon Oetken.

Staff: Kelley Adams

Small Groups Lay Team Lead: Manny Castro

Council Rep: David Beck

Gratitude to our small group leaders in 2025: Susan Ames, Helen and David Becker, Manny Castro, Deborah Franke, Marvin Goad, Cindi Hailes, Elroy Haverlah, Nancy and Paul Kersten, Rick Rickard, Chris Terry, James and Kushay How, Angela Beck, Laura Johansson, Jayne Baxter, Hugo Aguilera, Thais Rowland, Linda Dufner, Ann Grimes, Laura Wimsatt and Paula Dietz

### 2025 YEAR IN REVIEW

**National Faith + Climate Forum:** an all-day livestream event hosted in the Christian Life Center, with 12 attendees from Palm Valley, two other churches, and the sponsoring organization (EcoAmerica). Held on Thursday, March 27, the Forum brought together more than 2,000+ participants across 80+ in-person host locations, representing more than 550 congregations and 30 faith traditions and denominations. Palm Valley will again be a host site for the 2026 National Faith + Climate Forum on Saturday, April 25.

**Study Gateway expansion:** this streaming video Bible study service 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. This year, Study Gateway was made available to all members of Palm Valley.



Staff addition: On June 1, Kelley Adams joined our staff as Volunteer & Small Groups Coordinator.

Community Involvement: in response to the feedback from several small group members' passion for serving in the community, we organized the following service projects:

- Meals from the Heart at Ronald McDonald House of Central Texas: a group of 6 volunteers prepared dinner for 30 families staying at the Ronald McDonald House on August 1.
- Adopt-A-Street for the City of Round Rock: in June, we adopted a one-mile stretch of McNeil Road (Round Rock West Road to Deep Wood Drive) for cleanup six times a year.
- LuMin: on August 26, we provided a meal for 400 plus meals in two hours to students in collaboration with the Lutheran Campus Ministry (LuMin) at the University of Texas at their first weekly Tailgate Tuesday of the school year. We will be back on campus to help on April 21.
- Backpack Friends: 9 people participated in a packing party on September 29<sup>th</sup> to fill back-packs with food to send home with students over the weekend.

Strategic Planning Initiative: the strategic planning process this year led to the development of three initiatives, one of which is titled, "Expand Small Groups and Discipleship Pathways." The ministry team has begun to meet regularly to focus on the goals and action items that align with the initiative.

## ANNUAL ACTIVITIES

Fall Focus 2025 Small Groups led 50+ adults through a church-wide Bible study and sermon series led by Pastor Dave Koppel and Intern Pastor Lax Vardhanapu based on Get Your Life Back by John Eldredge. The six-week series took place Sunday, September 14, through Sunday, October 19.

## NEW SMALL GROUPS OFFERED IN 2025

Bible in a Year: Facilitator - Chris Terry

The Biblical Theme of Shalom: Facilitator – Deborah Franke

WELCA/Gathering Women's Bible Study: Facilitator – Jayne Baxter

## LIMITED SERIES SMALL GROUPS

ALPHA: Facilitated by Laura Johansson, occurred



## ONGOING SMALL GROUPS

### Weekly Groups

- Sunday afternoon: Volleyball – Paula Dietz
- Sunday evening: Paul Kersten, Nancy Kersten
- Monday morning: Bible Study – Rick Rickard, Elroy Haverlah, and Susan Ames
- Monday evening: Susan Ames, Cindi Hailes
- Tuesday morning: Ironmen – Rick Rickard, Paul Kersten
- Tuesday afternoon: Quilters – Ann Grimes (contact)
- Tuesday evening: Manny Castro
- Wednesday evening: Eat, Discuss, and Pray – James How, Kushay How
- Wednesday evening: Online Hispanic Bible Study – Hugo Aguilera
- Thursday evening: Volleyball – Paula Dietz

### Monthly Groups

- Vegetable Garden – Helen Becker, David Becker
- Women's Forum (third Thursday) – Linda Dufner
- WELCA / Gathering Women's Bible Study (Thursday afternoon) – Jayne Baxter
- Marta's Circle Hispanic Online Bible Study (third Saturday afternoon)
- Hispanic Men's Bible Study (last Saturday afternoon) – Hugo Aguilera

### Group Outings:

- March 8: TobyMac concert with Crowder, CAIN, Ryan Stevenson, and Terrian at the HEB Center. Ten attended.
- April 26: Christian comedian Tim Hawkins at Riverbend Centre for the Arts in Austin. Fourteen attended.
- May 8: MercyMe concert with Zach Williams and Sam Wesley at the HEB Center. Eleven attended.

### Social Events:

Social events were held in order to help build community, particularly with PVLC members that may not have as many opportunities to connect, two social events were held.

- May 18: Working Adults' Hangout at Hat Creek on Hwy 79. Five adults attended.
- May 22: Men's Hangout at Finley's on Main Street in Round Rock. Five men attended.

## THANKS

Thanks to the many volunteers who answered the call (when I called!) to serve during special events, special services, Sunday coffee and donut service, worship, and in every way. Your service is truly faith in action.



## PRAYER FOR THE FUTURE

Heavenly Father, we are thankful for the opportunities that You have provided us to share in fellowship and service in our community. We ask that You continue to guide us to look for ways to strengthen our relationships with each other and with You and to support our community. Open our eyes and our hearts to determine how we can help fill the spiritual, emotional, and relational needs of people in Round Rock and beyond. In Your name, we pray, Amen.



## CEMETERY TEAM

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Palm Valley Cemetery 2025 Annual Report  
Submitted for the 01/25/2026 Congregational Meeting

The Palm Valley Cemetery is a perpetual ministry dedicated to caring for the burial/inurnment of those beloveds who pass on before us.

Operations of the Palm Valley Cemetery are a collaboration between the Palm Valley Cemetery Team and Palm Valley Church Administration. The Palm Valley Cemetery Team is authorized to make decisions regarding the management of the cemetery while Church Administration executes those decisions on a day-to-day basis.

### 2025 Cemetery Team members are:

Jayne Baxter, Scott Brandt, Jan Cleveland, Ann Grimes, Morris Noren, Johnny Pecht, Lila Pecht, Linda Reed – Team Lead, Sue Rue, Mary Wallin – Team Secretary, and Executive Administrator Jen Kendrick.

### 2025 Cemetery and Columbarium Sales

- 33 cemetery plots were sold in 2025 – 10 in Section B, 23 in Section C.
- 4 columbarium niches were sold in 2025.
- Remaining Number of Available Cemetery Plots currently marked – 200 are marked and available. Future expansion of Section C could allow for approximately 386 more plots to be marked.
- Remaining Available Columbarium Niches – 106.

### 2025 Cemetery Administrative Costs

\$6,000 was charged against the cemetery fund for church administration of cemetery sales, cemetery financial operations, and cemetery management.

### 2025 Cemetery Utility Costs

\$1,550 was charged against the cemetery fund for water usage in the cemetery. \$1,900 was charged for fuel costs.

### 2025 Cemetery Staffing Costs

Maintenance of the cemetery landscaping is performed by an employee of the church – our cemetery groundskeeper. Half of the salary of our groundskeeper position is paid by the cemetery fund. This amount is undisclosed as it is an employee salary.



### Current Pricing for Cemetery Plots and Columbarium Niches

- Current Plot Cost – \$4,000 per cemetery grave site for non-members, with \$1,000 additional cost if for more than two inurnments per grave site, allowing max of six.
- Current Columbarium Cost – depends upon the placement level. \$3,500 for top level.
- This pricing is for non-members. All cemetery pricing was reviewed in 2024, with comparisons done with other local cemeteries.

### 2025 Maintenance Work

June 2025 - Warranty work was done on the east-most road by asphalt company that filled in the deep cracks in the asphalt.

Maintenance on section A grave curbs and all headstone repairs. This is ongoing maintenance, occurring every year.

### 2025 Additional Activities

05.25 - The Property Team completed a study to inspect the water well behind the parsonage and furnished the estimated cost to bring it back online for irrigation to the cemetery. Total amount to update the well and hook it up to cemetery irrigation system was \$12,280.00. Since it pertained mostly to the cemetery (several Church lines were also on the cemetery zones), the findings were forwarded to the Cemetery Team for discussion. Cemetery Team has taken no action yet on this.

08.26.25 Cemetery Team meeting held.

09.11.25 - Jayne Baxter, Mary Wallin, and Linda Reed met with Terry Hagood, Hagood Engineering, and Dwayne Kostihä for a preliminary discussion on the remediation of the road and drainage issues. We plan to move forward with road and drainage repair in 2026.

10.15.25 - Five dead trees were replaced along with an inspection and repair of the irrigation system, at a cost of \$12,270.30.

Thank you to Jen Kendrick, Executive Administrator, for providing the cemetery sales, financial, and management information.

Respectfully submitted by Linda Reed.



## COMMUNITY CARE TEAM

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

The Community Care Team focuses on serving and sharing God's love with Palm Valley members and our Round Rock community in various ways. Each baby, child, teen and adult who was baptized received a blanket, lamb, and/or devotional book to remind them they are a "Child of God."

Over 1,169 lbs of food for Round Rock Serving Center was collected and delivered. Thank you for donating these food items to help feed those in need.

We support and help people who need eyeglasses by collecting and donating them to the Lion's Club to give to those who cannot afford to buy glasses. This year, 145 eyeglasses and 89 eye glass cases were donated.

Round Rock ISD has many students who are in the FIT (Families in Transition) Program and these students do not always have a place to call home. PVLC helps them by providing Hygiene Kits each year. In 2025, we packed 50 kits and delivered them to RRISD.

A note of thanks from the RRISD Director of the FIT Program:

*Dear Palm Valley Lutheran Friends,*

*The gifts of your time and resources are truly helping students in need. It's hard to imagine the chaos of homeless, but it's a reality for many of our children and gift of hygiene is such a blessing that it helps bring a sense of normalcy to these young lives. We simply love our partnership with you all! Thank you so much for hygiene kits. We are truly grateful. Fondly, Anne & the FIT team*

Sixteen All Saint's Day banners were handmade and draped on chairs in memory of members and loved ones who passed away in 2025. The banners were given to each family.

Thank you for your donations of Christmas gifts (pajamas) and stocking stuffers for Texas Baptist Children's Home. Your gifts of love brought so much joy to each of the kids and moms this Christmas.





The first Saturday after Labor Day, we have a volunteer day, “God’s Work. Our Hands”. About 35 volunteers packed hygiene kits for RRISD, health kits and school supply kits for Lutheran World Relief and made 16 lap blankets for foster children at Central Texas Table of Grace.



Thank you for your generosity, sharing God’s love and supporting Palm Valley and the Round Rock Community.

We have many volunteer opportunities at Down Home Ranch, Central Texas Table of Grace, Round Rock Serving Center, and Backpack Friends. Please watch for these opportunities in the Echoes.



*Volunteering at Backpack Friends!*



## ENDOWMENT TEAM

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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 2025 distribution was just under 4.29% 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. The Endowment Fund's value as of December 31, 2025, was \$5,056,921.44.

### 2025 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	\$29,668
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 Reserves (Maintenance)	\$29,668
High School Senior Scholarships & Banquet	\$13,500
Camp Scholarships	\$10,000
Council Retreat	\$1,200
Reformation Festival	\$20,000
Williamson County YoungLife	\$8,000
Administrative Expense	\$7,560

**Grant Total \$197,346.00**

The Trinity Place Senior Care Fund provided grants for Senior Access Texas (now Drive a Senior), and PVLC's Sunday Transportation ministry in 2025. The fund's value as of December 31, 2025, was \$623,912.03.

### 2025 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

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If someone wanting to visit Palm Valley for the first time requests that someone accompany them (available through the church's website), we try to arrange for them to be greeted and welcomed by someone who can show them around, make introductions, sit with them, etc.

This 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.

One of the ways we try to welcome first-time visitors to our worship services is to greet them warmly and give them a beautiful olivewood cross, along with a card with service times and a link to information about the church. We also encourage them to complete an attendance card so we can then reach out to them. When we then learn 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. 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 as well in other ways.



Since we usually have so many visitors in our fields of bluebonnets during the spring, we had pamphlet holders placed 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 May and November 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.





We offered GriefShare sessions for the first time at Palm Valley in 2025. GriefShare is a lay-led, Bible-based, nondenominational grief support group which meets once a week (2-hour sessions) for 13 weeks. Over one million people have been helped through this ministry over the last 25 years through more than 20,000 churches.



There are five trained facilitators who lead these sessions at Palm Valley. This is a wonderful outreach to people in our community, as most of the participants who joined us during the three cycles of sessions held here were not members of our congregation, but were people who sought comfort, strength, and support here during their time of need. In addition to the regular GriefShare sessions, we also hosted special two-hour sessions for those grieving the loss of a spouse and for those seeking help in surviving the holidays.



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 e-mails, were also encouraged to remind these members that they are loved by God and their church family.



We coordinated a Sundaes on Monday event in June in the Back Porch. Such 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 relaxed atmosphere.



Our annual Fall Fair looked quite different in 2025 from previous years. In September, we had plants and baked goods for sale in order to continue building funds so that we'll be able to, once again, offer our wide array of free activities and food to our community in the future. A multitude of free seeds was also shared.

Changes in core leadership positions has already started. This effort requires 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, so be ready to get involved when the time comes.





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, members and nonmembers alike. After touring Round Rock, we returned to the Parish Hall for a nourishing meal and more fellowship. All are welcome!



## GENEROSITY TEAM

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In 2025, the Generosity Ministry focused on four strategic priorities designed to strengthen engagement and support a culture of intentional giving at Grace: Legacy of Giving, Time and Talent, Month of Generosity, and the Giving Catalog.

### Legacy of Giving

The year began with the launch of the Legacy of Giving initiative. In partnership with Signe Fredrison, Gift Planner with the Lutheran Foundation of the Southwest, we hosted several open sessions in February to introduce estate-planning concepts and legacy-giving opportunities. To support ongoing interest, printed materials are now available at the receptionist desk, and additional resources have been added to the church website.

### Grace in Action (Time & Talent + Month of Generosity)

To simplify and strengthen congregational engagement, we combined the former Time and Talent process with the Month of Generosity into a single, unified experience. This included a full rebrand to Grace in Action, along with a redesigned form centered on a small number of meaningful, inspiring questions. This streamlined approach reduces complexity, aligns with our broader GRACE initiatives, and provides a sustainable framework for future years.

### Giving Catalog

After reviewing the results of the December 2024 Giving Catalog, we determined that the high administrative effort paired with relatively low giving levels made it prudent to pause implementation for 2025. This allows us to focus energy on initiatives with stronger engagement and clearer impact.

### Overall Progress

All four 2025 priorities were successfully addressed, with the launch of Grace in Action standing out as a significant and lasting improvement. This transition positions the ministry well for continued growth, and we anticipate that 2026 will require only light updates rather than major redesigns.



## HISPANIC MINISTRY

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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 enjoyed regular fellowship as a congregation, and hosted a church-wide Las Posadas event in December.

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.



## PERSONNEL TEAM

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The Personnel Team provides oversight, guidance, and support for the human resources and staffing functions of Palm Valley Lutheran Church. Working in collaboration with the Senior Pastor, Executive Administrator, and Congregation Council, the committee ensures that PVLC's employment practices align with the church's mission, values, and applicable laws.

Q1 2025: The Team reviewed applicant resumes and conducted interviews with potential candidates for two vacated positions. We welcomed Helen Pelkey, as Children & Young Families Director on April 1st, and Jordana Gutierrez as Youth Director on June 1st.

Q2 2025: The Team reviewed resumes, screened applicants, conducted interviews and reference checks with candidates for two new ministry positions. We welcomed Becky Simpson, as Preschool Director on June 15th, and Kelley Adams, as Volunteer and Small Groups Coordinator on June 1st.

On November 4, the Team reviewed current and potential new staff positions. Recommendations were made to add two new ministry positions in 2026:

- Associate Pastor
- Music Director

The Team also decided an annual performance review process should be included for all team members in early 2026. In addition, an update of the Employee Handbook should be delivered for Council approval.

Team members are: Team Leader Christine Terry, Deborah Franke, Mildred Krienke, John Reed, and Senior Pastor, Dave Koppel. Executive Admin, Jen Kendrick, and Carolyn Koehn, as Council President, are included in team meetings and communication.



## PVLC STAFF TEAM

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Dr. Dave Koppel  
Senior Pastor



Pastor Joaquin Figueroa  
Hispanic Ministry



Helen Pelkey  
Director of Children and  
Young Families Ministry



Becky Simpson  
Preschool Director



Jordana Gutierrez  
Director of Youth Ministry



Marvin Goad  
Choir Director and Organist





Pastor Min Woo Lee  
Rejoice! Band Co-Director



Vicki Wall  
Publications Coordinator



Blake Targonski  
Rejoice! Band Co-Director



Molly Salzwedel  
Financial & Administrative  
Assistant



Jessica Brunssen  
Media Production



Kelley Adams  
Volunteer & Small Groups  
Coordinator





John Cilliers  
Building Maintenance



Billy Smith  
Grounds Maintenance



Jennifer Kendrick  
Executive Administrator

Staff as of February 8, 2026

Position	Status
Senior Pastor	Full-Time
Hispanic Ministry Pastor	Part-Time
Children and Young Families Director	Full-Time
Youth Director	Full-Time
Choir Director	Part-Time
Rejoice! Co-Directors	Part-Time
Preschool Director	Full-Time
Executive Administrator	Full-Time
Publications Coordinator	Full-Time
Media Coordinator	Full-Time
Financial and Administrative Assistant	Full-Time
Volunteer and Small Groups Coordinator	Part-Time
Receptionist	Part-Time (Vacant)
Building Maintenance	Part-Time
Grounds Maintenance	Full-Time

## PROPERTY TEAM

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It was a busy year for the Property Team . In addition to our regular meetings on all GRACE Nights, we also had five special meetings to further discuss several projects listed in the body of this report.

There were numerous projects that were accomplished , still under review and/or submitted to Council for action . Here is the list of accomplishments:

- Completed supervision of improvements approved by the Endowment Team for the Counseling Center in the parsonage .
- Completed studies and secured estimates for restoring the water well behind the parsonage and presented findings to the Cemetery Team .
- Cleaned gutters, cleared leaves and installed a French drain between the offices and classrooms .
- Restored the wood on all cabinets in the Palm Room .
- Assembled all new chairs for the Palm Room .
- Researched and obtained estimates for purchasing a new tractor for the Church which was approved by Council.
- Continued researching and obtaining estimates for the restoration of the steeple in the Sanctuary that was recommended to Council and approved.
- Repaired potholes between the CLC and Back Porch .
- Reviewed and approved Eagle Scout projects (2).
- Provided a comprehensive list of the lifespan of HVAC as well as other facility improvements needing repair or replacement in the next five years.
- Conducted numerous reviews and secured estimates for the first phase (AVL) for renovations and improvements to the CLC and Sanctuary . Submitted findings to Council.

I would like to thank each of our members for all their hard work and time spent on these endeavors. I also thank several non-Team members who pitched in to help when needed.

Submitted by John Reed

## STEPHEN MINISTRY

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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. 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 crises 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 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 2025 included Donna Balshaw, Jayne Baxter, Paula Dietz, Carol Dove, Linda Dufner, Laura Johansson, Nancy Kersten, Garlon Oetken, Tammy Oetken, Sharon Revisore, Thais Rowland, Pat Schneider, and Gaile Swoyer. Thankfully, funding was made available so that Donna Balshaw and Garlon and Tammy Oetken were able to successfully complete training in 2025, joining Paula Dietz and Laura Johansson as Stephen Ministry Leaders.

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

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.

## WORSHIP AND MUSIC MINISTRY TEAM

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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.

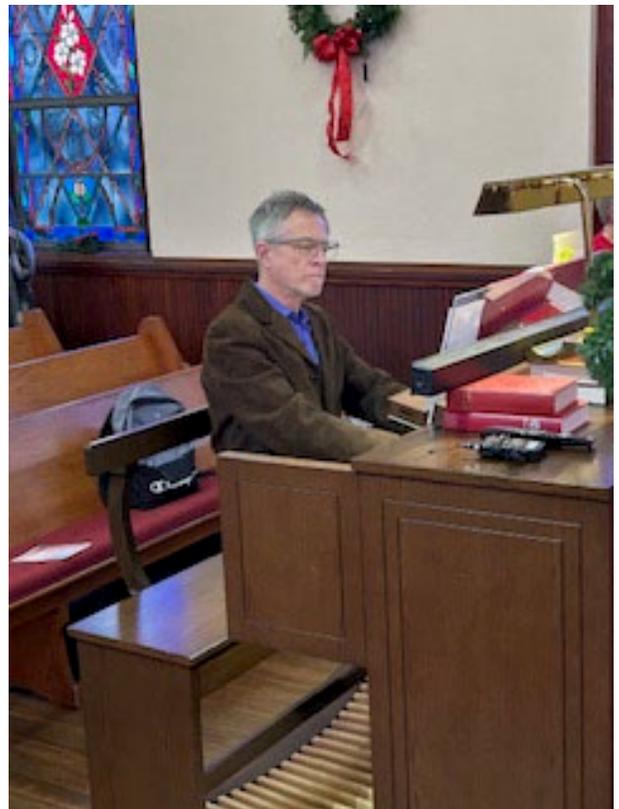
Ordered Poinsettias for Christmas services.

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.

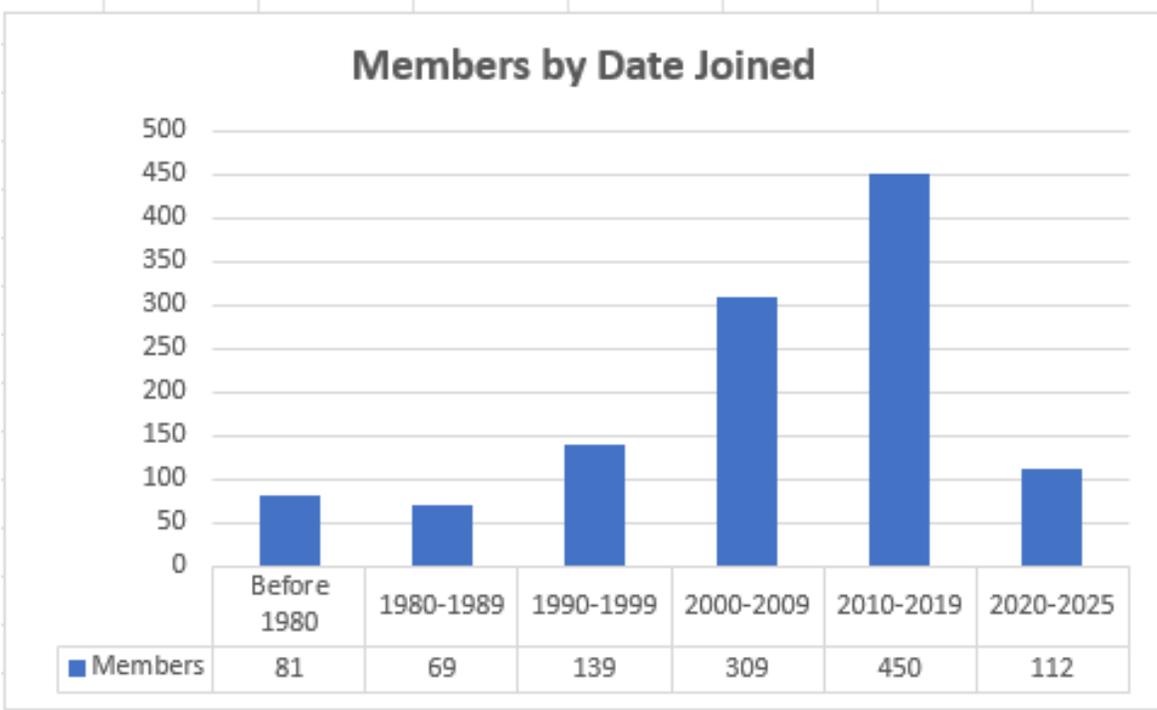
Team Members are Ken and Marie Bucher (Chairpersons), Marvin Goad, Sharon Krienke, Roland Krienke, Sue Rue, Sheila Smith, and Pastor Dave Koppel.





## STATISTICS

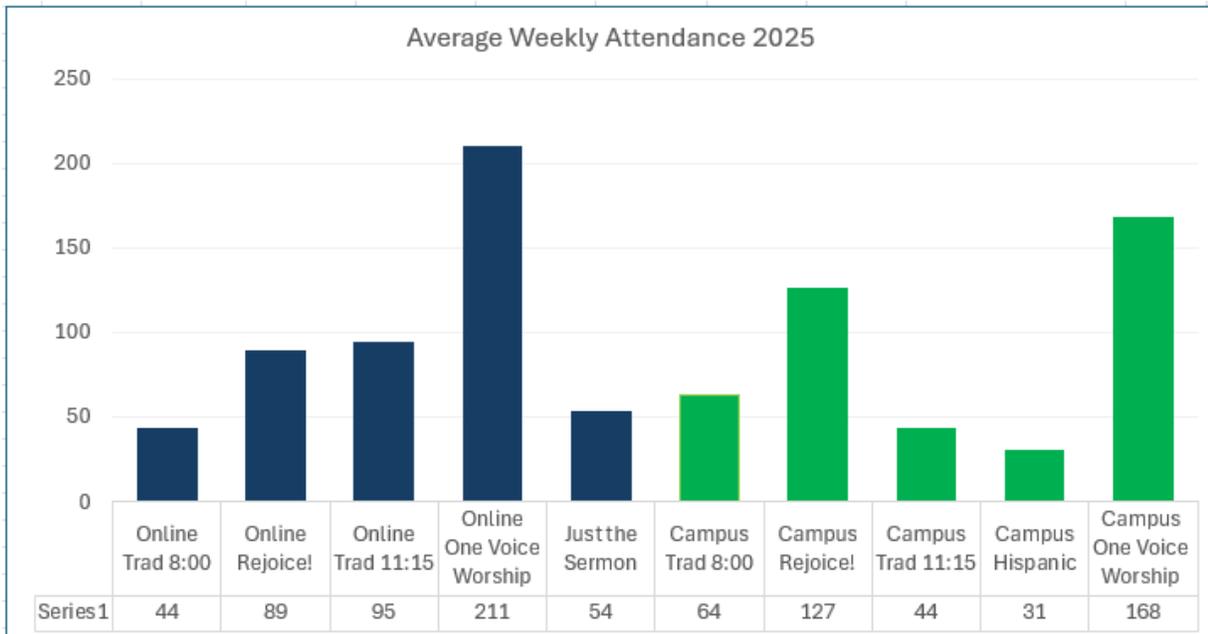
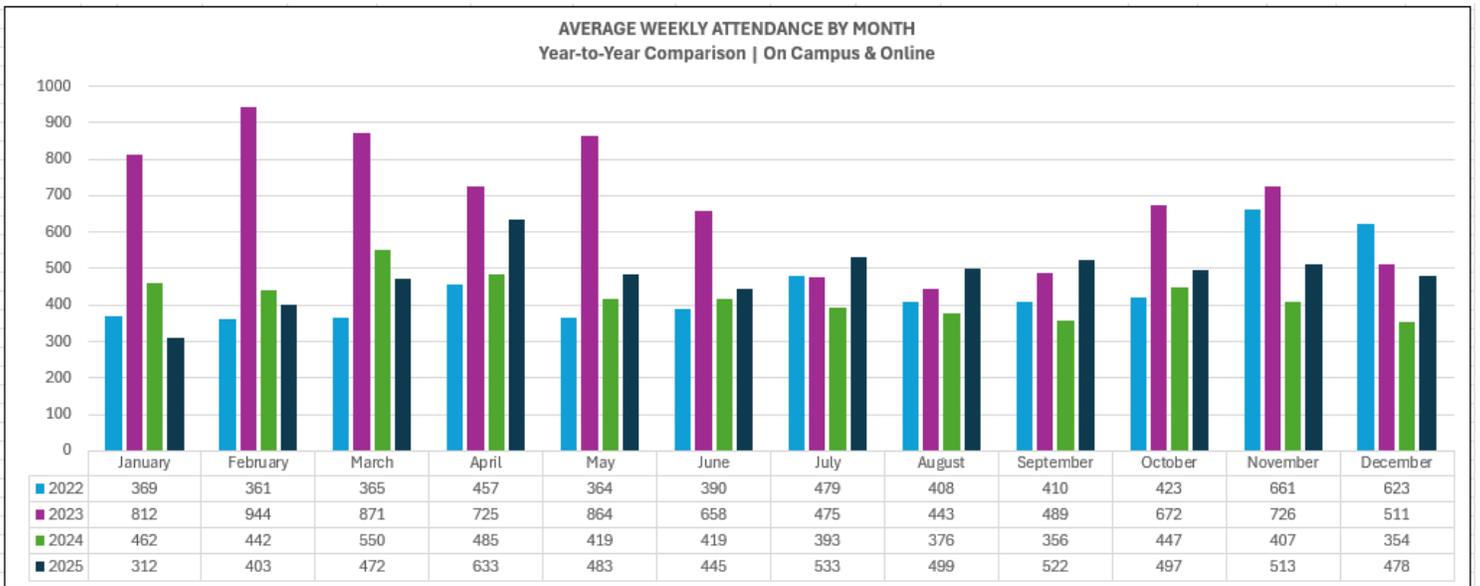
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Active (Confirmed) Members	710
Baptized Members	659
# of Families	467
Baptisms in 2025	7
Confirmed in 2025	6
First Communion in 2025	1
Deceased in 2025	17
2025 Average Worship Attendance	483
New Members in 2025	14

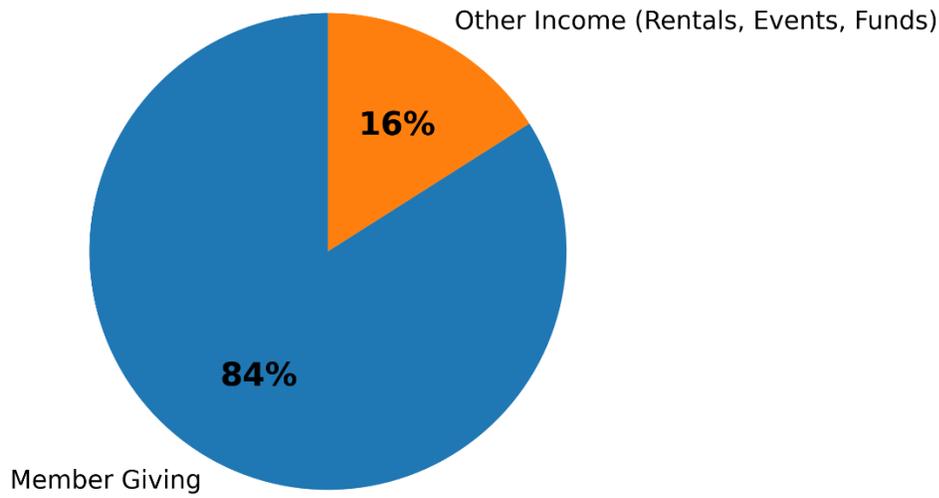
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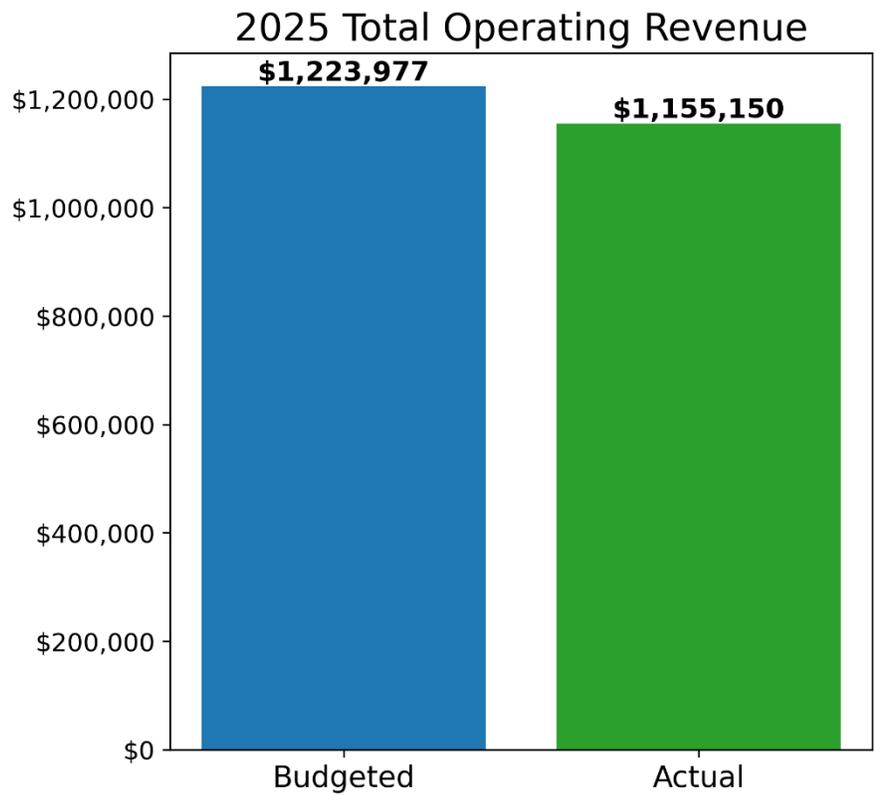
FINANCIAL REPORTS

Palm Valley Lutheran Church of Round Rock Texas			
2025 Budget vs Actual - Summary			
Accounts	2025 Budget	2025 Actual	Variance
<b>Income</b>			
Tithes & Offerings			
Regular Offering	\$1,045,000.00	\$973,839.63	(\$71,160.37)
Holiday Offering	\$16,625.00	\$25,443.73	\$8,818.73
Total 41100 Tithes & Offerings	\$1,061,625.00	\$999,283.36	(\$62,341.64)
Additional Revenue	\$162,352.25	\$155,866.86	(\$6,485.39)
<b>Total Income</b>	<b>\$1,223,977.25</b>	<b>\$1,155,150.22</b>	<b>(\$68,827.03)</b>
<b>Expenses</b>			
Children	\$10,285.00	\$14,501.22	\$4,216.22
Youth	\$11,975.00	\$3,820.01	(\$8,154.99)
Worship / Music			
Worship	\$11,300.00	\$15,542.62	\$4,242.62
Music	\$2,795.00	\$2,183.07	(\$611.93)
Worship / Music	\$14,095.00	\$17,725.69	\$3,630.69
Education / Outreach / Evangelism			
Christian Education	\$3,100.00	\$1,322.19	(\$1,777.81)
Evangelism	\$4,300.00	\$1,038.08	(\$3,261.92)
Spiritual Life	\$1,950.00	\$2,451.87	\$501.87
Generosity Team	\$600.00	\$64.74	(\$535.26)
Education / Outreach / Evangelism	\$9,950.00	\$4,876.88	(\$5,073.12)
Missions / Care			
Benevolence	\$37,000.00	Endowment	(\$37,000.00)
Hispanic Ministry	\$675.00	\$742.60	\$67.60
Stephen Ministries	\$400.00	\$25.50	(\$374.50)
Missions / Care	\$38,075.00	\$768.10	(\$37,306.90)
Ministry / Program Personnel	\$404,948.00	\$372,608.51	(\$32,339.49)
Operations			
Administration	\$132,160.00	\$160,255.70	\$28,095.70
Information Technology	\$45,000.00	\$47,880.69	\$2,880.69
Property	\$162,865.00	\$183,882.24	\$21,017.24
Operations Personnel	\$394,624.29	\$455,921.59	\$61,297.30
Operations	\$734,649.25	\$847,940.22	\$113,290.97
Uncategorized Expense		\$1,200.00	\$1,200.00
<b>Total Expenses</b>	<b>\$1,223,977.25</b>	<b>\$1,263,440.63</b>	<b>\$39,463.38</b>
<b>Net Operating Income</b>	<b>\$0.00</b>	<b>(\$108,290.41)</b>	<b>(\$108,290.41)</b>

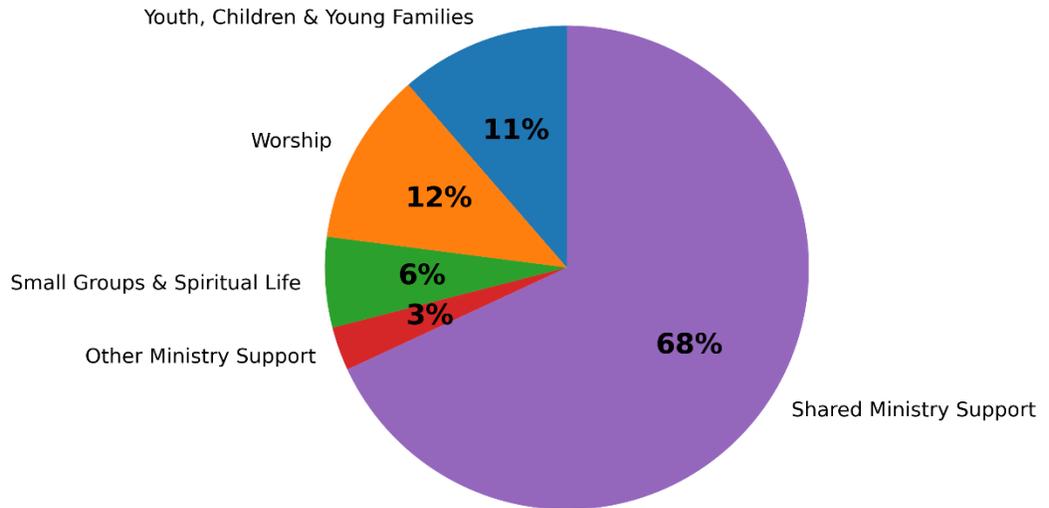
## 2025 Income Sources



In 2025, most of our operational income (84%) came from member giving.

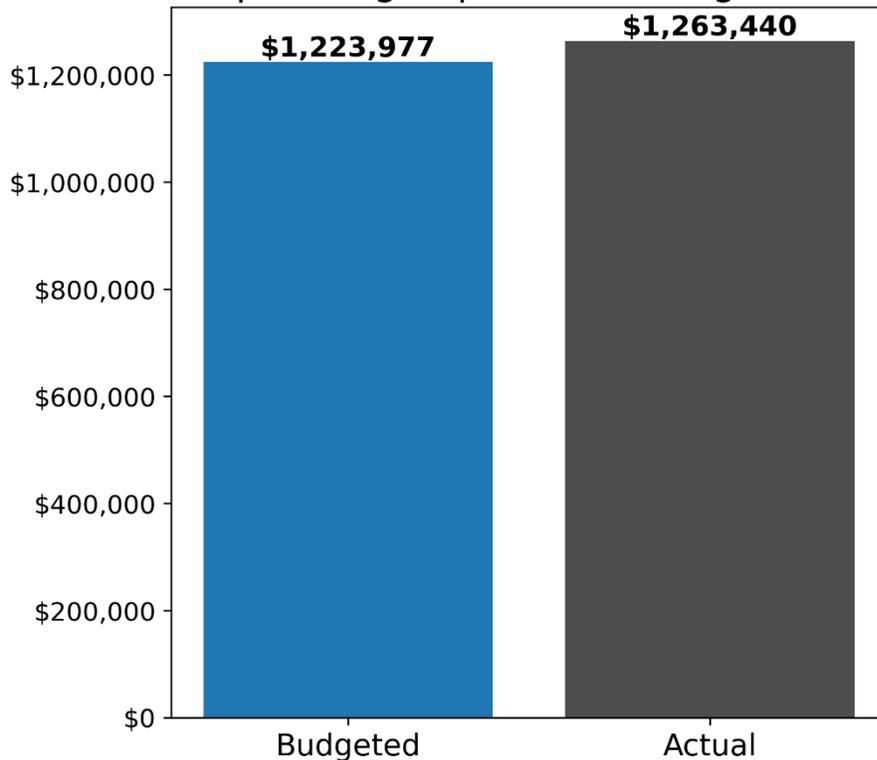


## 2025 Expenses



Most of our 2025 operational expenses supported the people and facilities that make ministry possible.

## 2025 Operating Expenses - Budget vs Actual



**Palm Valley Lutheran Church of Round Rock Texas**  
**2025 Budget vs Actual - Detail**

Accounts	2025 Budget	2025 Actual	Variance
<b>Income</b>			
<b>40000 Revenue</b>			
<b>41000 Church Revenue</b>			
<b>41100 Tithes &amp; Offerings</b>			
<b>41110 Regular Offering</b>			
41111 Member Contributions	\$ 1,030,000.00	\$ 956,941.30	(73,058.70)
41112 Loose Plate Offering	\$ 15,000.00	\$ 15,169.25	169.25
41113 Hospitality (donuts, coffee, etc)	\$ -	\$ 1,729.08	1,729.08
<b>Total 41110 Regular Offering</b>	<b>\$ 1,045,000.00</b>	<b>\$ 973,839.63</b>	<b>(71,160.37)</b>
<b>41120 Holiday Offering</b>			
41121 Lenten Offering	\$ 1,300.00	\$ 5,506.00	4,206.00
41122 Easter Offering	\$ 4,200.00	\$ 1,202.74	(2,997.26)
41123 Thanksgiving Offering	\$ 1,125.00	\$ 2,365.00	1,240.00
41124 Christmas Offering	\$ 10,000.00	\$ 16,369.99	6,369.99
<b>Total 41120 Holiday Offering</b>	<b>\$ 16,625.00</b>	<b>\$ 25,443.73</b>	<b>8,818.73</b>
<b>Total 41100 Tithes &amp; Offerings</b>	<b>\$ 1,061,625.00</b>	<b>\$ 999,283.36</b>	<b>(62,341.64)</b>
<b>41200 Additional Revenue</b>			
<b>41210 Rental/ Building Use Income</b>			
41211 PV Preschool Building Use	\$ 23,952.25	\$ 26,290.98	2,338.73
41212 Senior Access Building Use	\$ 10,350.00	\$ 9,234.50	(1,115.50)
41213 Counseling Center Building Use	\$ 3,450.00	\$ 2,500.00	(950.00)
41214 Building Use	\$ 20,000.00	\$ 15,454.47	(4,545.53)
<b>Total 41210 Rental/ Building Use Income</b>	<b>\$ 57,752.25</b>	<b>\$ 53,479.95</b>	<b>(4,272.30)</b>
41220 Staff Recognition		\$ 605.00	605.00
41240 Events			
41241 Lenten Suppers	\$ 800.00	\$ 769.00	(31.00)
<b>Total 41240 Events</b>	<b>\$ 800.00</b>	<b>\$ 769.00</b>	<b>(31.00)</b>
41260 Altar Flower	\$ 4,000.00	\$ 3,937.00	(63.00)
41265 ROW Sale Interest Income	\$ 36,000.00	\$ 14,248.41	(21,751.59)
41266 ROW Principal Withdrawl	\$ 30,000.00	\$ 30,000.00	0.00
41267 Capital Maintenance Fund Income	\$ 32,000.00	\$ 29,668.00	(2,332.00)
41270 Other Income	\$ 1,800.00	\$ 23,159.50	21,359.50
<b>Total 41200 Additional Revenue</b>	<b>\$ 162,352.25</b>	<b>\$ 155,866.86</b>	<b>(6,485.39)</b>
<b>Total 41000 Church Revenue</b>	<b>\$ 1,223,977.25</b>	<b>\$ 1,155,150.22</b>	<b>(68,827.03)</b>
<b>Total 40000 Revenue</b>	<b>\$ 1,223,977.25</b>	<b>\$ 1,155,150.22</b>	<b>(68,827.03)</b>
<b>Total Income</b>	<b>\$ 1,223,977.25</b>	<b>\$ 1,155,150.22</b>	<b>(68,827.03)</b>

Accounts	2025 Budget	2025 Actual	Variance
<b>Expenses</b>			
<b>50000 Expenses</b>			
<b>51000 Children</b>			
51120 Special Events	\$ 500.00	\$ 2,526.68	2,026.68
51130 Sunday School	\$ 500.00	\$ 2,642.46	2,142.46
51140 Children's Church	\$ 750.00	\$ 241.02	(508.98)
51150 Worship	\$ 400.00	\$ -	(400.00)
51160 Vacation Bible School	\$ 6,810.00	\$ 5,809.61	(1,000.39)
51170 Day Camp	\$ 1,000.00	\$ 3,281.45	2,281.45
51180 First Communion	\$ 200.00	\$ -	(200.00)
51220 Nursery Care Supplies	\$ 125.00	\$ -	(125.00)
<b>Total 51000 Children</b>	<b>\$ 10,285.00</b>	<b>\$ 14,501.22</b>	<b>4,216.22</b>
<b>52000 Youth</b>			
52100 Jr. High			
52110 Retreat / Gathering	\$ 350.00	\$ -	(350.00)
52120 Mission Trip	\$ 500.00	\$ -	(500.00)
<b>Total 52100 Jr. High</b>	<b>\$ 850.00</b>	<b>\$ -</b>	<b>(850.00)</b>
52200 Sr. High			
52210 Retreat / Gathering	\$ 350.00	\$ -	(350.00)
52220 Mission Trip	\$ 4,200.00	\$ 1,268.06	(2,931.94)
<b>Total 52200 Sr. High</b>	<b>\$ 4,550.00</b>	<b>\$ 1,268.06</b>	<b>(3,281.94)</b>
52300 Confirmation	\$ 225.00	\$ 231.31	6.31
52310 Van Rental	\$ 4,650.00	\$ -	(4,650.00)
52400 Activities / Projects	\$ 1,600.00	\$ 1,835.64	235.64
52500 Education / Training	\$ 100.00	\$ 485.00	385.00
<b>Total 52000 Youth</b>	<b>\$ 11,975.00</b>	<b>\$ 3,820.01</b>	<b>(8,154.99)</b>
<b>53000 Worship / Music</b>			
<b>53100 Worship</b>			
53120 Communion Supplies	\$ 2,300.00	\$ 1,037.62	(1,262.38)
53130 Supplies / Kitchen items / hospitality	\$ 5,000.00	\$ 10,067.98	5,067.98
53140 Altar Flower	\$ 4,000.00	\$ 4,437.02	437.02
<b>Total 53100 Worship</b>	<b>\$ 11,300.00</b>	<b>\$ 15,542.62</b>	<b>4,242.62</b>
<b>53200 Music</b>			
53210 Adult Choir	\$ 700.00	\$ 437.32	(262.68)
53220 Handbell Choir	\$ 195.00	\$ 32.00	(163.00)
53230 Rejoice Team	\$ 1,200.00	\$ 1,112.10	(87.90)
53240 Instruments	\$ 700.00	\$ 601.85	(98.15)
<b>Total 53200 Music</b>	<b>\$ 2,795.00</b>	<b>\$ 2,183.07</b>	<b>(611.93)</b>
<b>Total 53000 Worship / Music</b>	<b>\$ 14,095.00</b>	<b>\$ 17,725.69</b>	<b>3,630.69</b>
<b>54000 Education / Outreach / Evangelism</b>			
<b>54100 Christian Education</b>			
54110 Curriculum	\$ 2,500.00	\$ 981.95	(1,518.05)
54120 Adult Education	\$ 600.00	\$ 340.24	(259.76)
<b>Total 54100 Christian Education</b>	<b>\$ 3,100.00</b>	<b>\$ 1,322.19</b>	<b>(1,777.81)</b>

Accounts	2025 Budget	2025 Actual	Variance
<b>54200 Evangelism</b>			
54210 Supplies	\$ 350.00	\$ -	(350.00)
54220 New Member / Projects	\$ 750.00	\$ 510.28	(239.72)
54230 Sundaes on Mondays	\$ 1,000.00	\$ 63.87	(936.13)
54240 Fall Fair	\$ 2,000.00	\$ 338.05	(1,661.95)
54250 1st Time Guest	\$ 200.00	\$ 125.88	(74.12)
<b>Total 54200 Evangelism</b>	<b>\$ 4,300.00</b>	<b>\$ 1,038.08</b>	<b>(3,261.92)</b>
<b>54300 Spiritual Life</b>			
54310 Home Devotional	\$ 900.00	\$ 1,174.93	274.93
54320 Misc. Expense	\$ 250.00	\$ -	(250.00)
54330 Small Groups	\$ 300.00	\$ 1,206.19	906.19
54340 Events	\$ 500.00	\$ 70.75	(429.25)
<b>Total 54300 Spiritual Life</b>	<b>\$ 1,950.00</b>	<b>\$ 2,451.87</b>	<b>501.87</b>
<b>54400 Generosity Team</b>			
54410 General	\$ 600.00	\$ 64.74	(535.26)
<b>Total 54400 Generosity Team</b>	<b>\$ 600.00</b>	<b>\$ 64.74</b>	<b>(535.26)</b>
<b>Total 54000 Education / Outreach / Evangelism</b>	<b>\$ 9,950.00</b>	<b>\$ 4,876.88</b>	<b>(5,073.12)</b>
<b>55000 Missions / Care</b>			
55100 Benevolence	\$ 37,000.00	Endowment	(37,000.00)
<b>55200 Hispanic Ministry</b>			
55210 Worship	\$ 200.00	\$ 183.98	(16.02)
55220 Christian Education	\$ 325.00	\$ 94.29	(230.71)
55230 Projects/Events	\$ 150.00	\$ 464.33	314.33
<b>Total 55200 Hispanic Ministry</b>	<b>\$ 675.00</b>	<b>\$ 742.60</b>	<b>67.60</b>
<b>55400 Stephen Ministries</b>			
55410 Supplies	\$ 400.00	\$ 25.50	(374.50)
<b>Total 55400 Stephen Ministries</b>	<b>\$ 400.00</b>	<b>\$ 25.50</b>	<b>(374.50)</b>
<b>Total 55000 Missions / Care</b>	<b>\$ 38,075.00</b>	<b>\$ 768.10</b>	<b>(37,306.90)</b>
<b>56000 Ministry / Program Personnel</b>			
56100 Ministers / Program Staff	\$ 404,948.00	\$ 390,950.85	(13,997.15)
56105 Credit Ministry / Personnel Staff from ERC	\$ -	\$ (18,342.34)	(18,342.34)
<b>Total 56100 Ministers / Program Staff</b>	<b>\$ 404,948.00</b>	<b>\$ 372,608.51</b>	<b>(32,339.49)</b>
<b>Total 56000 Ministry / Program Personnel</b>	<b>\$ 404,948.00</b>	<b>\$ 372,608.51</b>	<b>(32,339.49)</b>
<b>57000 Operations</b>			
<b>57100 Administration</b>			
57110 Bank Fees	\$ -	\$ 6,488.81	6,488.81
57120 Office Expenses	\$ 1,500.00	\$ 8,101.29	6,601.29
57130 Accounting Services	\$ 36,000.00	\$ 38,152.00	2,152.00
57140 Janitorial			
57141 Janitorial Services	\$ 75,000.00	\$ 78,233.38	3,233.38
57142 Janitorial Supplies	\$ 5,040.00	\$ 4,066.44	(973.56)
<b>Total 57140 Janitorial</b>	<b>\$ 80,040.00</b>	<b>\$ 82,299.82</b>	<b>2,259.82</b>
57150 Synod Convention	\$ 2,300.00	\$ 330.00	(1,970.00)
57160 Worker's Comp Insurance	\$ 6,250.00	\$ 5,253.95	(996.05)
57170 Dues and Subscriptions	\$ 520.00	\$ 8,648.94	8,128.94
57180 Background Checks	\$ 550.00	\$ 570.15	20.15
57190 Council Support	\$ 500.00	\$ (175.14)	(675.14)
57191 Staff Development	\$ 3,000.00	\$ 3,501.19	501.19
57195 Mileage Reimbursement	\$ 600.00	\$ 3,107.12	2,507.12
57199 Other Expenses	\$ 1,500.00	\$ 3,977.57	2,477.57
<b>Total 57100 Administration</b>	<b>\$ 132,760.00</b>	<b>\$ 160,255.70</b>	<b>27,495.70</b>

Accounts	2025 Budget	2025 Actual	Variance
<b>57200 Information Technology</b>			
57210 General IT	\$ 20,000.00	\$ 29,150.60	9,150.60
57220 Copier Expense	\$ 25,000.00	\$ 18,730.09	(6,269.91)
<b>Total 57200 Information Technology</b>	<b>\$ 45,000.00</b>	<b>\$ 47,880.69</b>	<b>2,880.69</b>
<b>57400 Property</b>			
57410 Maintenance Repair / Equipment	\$ 43,600.00	\$ 123,015.28	79,415.28
57411 Credit from Endow/Maint funds		\$ (48,550.00)	(48,550.00)
<b>Total 57410 Maintenance Repair / Equipment</b>	<b>\$ 43,600.00</b>	<b>\$ 74,465.28</b>	<b>30,865.28</b>
57415 Building Service Contracts	\$ 9,000.00	\$ 3,112.03	(5,887.97)
57420 Fuel	\$ 4,100.00	\$ 2,532.31	(1,567.69)
57430 Property Insurance	\$ 49,020.00	\$ 54,256.15	5,236.15
57435 Credit Insurance from Preschool		\$ (9,400.00)	(9,400.00)
<b>Total 57430 Property Insurance</b>	<b>\$ 49,020.00</b>	<b>\$ 44,856.15</b>	<b>(4,163.85)</b>
<b>57440 Utilities</b>			
57441 Gas	\$ 5,500.00	\$ 4,994.25	(505.75)
57442 Electricity	\$ 36,500.00	\$ 37,801.08	1,301.08
57443 Water / Sewer	\$ 12,445.00	\$ 13,685.90	1,240.90
57450 Trash	\$ 2,700.00	\$ 2,435.24	(264.76)
Credit Utilities (Fuel/Water) from Cemetery		\$ (3,450.00)	(3,450.00)
<b>Total 57440 Utilities</b>	<b>\$ 54,445.00</b>	<b>\$ 55,466.47</b>	<b>1,021.47</b>
<b>Total 57400 Property</b>	<b>\$ 162,865.00</b>	<b>\$ 180,432.24</b>	<b>17,567.24</b>
<b>57500 Operations Personnel</b>			
57510 Operations Salary and Benefits	\$ 394,024.25	\$ 577,067.94	183,043.69
57511 Credit from ERC and Cemetery	\$ -	\$ (121,278.37)	(121,278.37)
57515 Payroll Fees	\$ -	\$ 1,624.24	1,624.24
<b>Total 57510 Operations Salary and Benefits</b>	<b>\$ 394,624.29</b>	<b>\$ 455,921.59</b>	<b>61,297.30</b>
<b>Total 57000 Operations</b>	<b>\$ 734,649.25</b>	<b>\$ 847,940.22</b>	<b>113,290.97</b>
<b>Total 50000 Expenses</b>	<b>\$ 1,223,977.25</b>	<b>\$ 1,262,240.63</b>	<b>38,263.38</b>
Uncategorized		\$ 1,200.00	1,200.00
<b>Total Expenses</b>	<b>\$ 1,223,977.25</b>	<b>\$ 1,263,440.63</b>	<b>39,463.38</b>
<b>Net Operating Income</b>	<b>\$ -</b>	<b>\$ (108,290.41)</b>	<b>(108,290.41)</b>

**Balance Sheet**  
**Palm Valley Lutheran Church of Round Rock Texas**  
As of December 31, 2025

Distribution account	Total
<b>Assets</b>	
Current Assets	
Bank Accounts	
Cemetery Savings (0454)	85,900.34
Church MM 2023 (5153) - 1	130,385.18
Church Operating (1246) - 1	434,601.28
Endowment MM 2023 (5161) - 1	93,939.19
Old Project Checking (0995)	280.77
<b>Total for Bank Accounts</b>	<b>745,106.76</b>
Other Current Assets	
Uncategorized Asset	0.00
<b>Total for Current Assets</b>	<b>745,106.76</b>
<b>Total for Assets</b>	<b>745,106.76</b>
<b>Liabilities and Equity</b>	
Liabilities	
Current Liabilities	
Accounts Payable	
Accounts Payable (A/P)	680.86
<b>Total for Accounts Payable</b>	<b>680.86</b>
Credit Cards	
Bill / Divvy Credit Card	90.08
<b>Total for Credit Cards</b>	<b>90.08</b>
<b>Total for Current Liabilities</b>	<b>770.94</b>
<b>Total for Liabilities</b>	<b>770.94</b>
Equity	
30000 Funds	
31000 Designated Funds	
31100 Memorial Funds	
31101 Memorial Gifts	24,318.81
31103 Adult Choir Memorial Fund	1,213.33
<b>Total for 31100 Memorial Funds</b>	<b>25,532.14</b>
31200 Youth Ministry	
31210 Youth Fundraising	2,075.00
31211 Youth National Gathering	4,974.48
31212 Youth Scholarship	3,596.89
31213 Youth Summer Camp	(2,902.58)
<b>Total for 31200 Youth Ministry</b>	<b>8,123.81</b>
31300 Capital Improvement Funds	
31303 Steeple Repair Fund	191,675.15
<b>Total for 31300 Capital Improvement Funds</b>	<b>191,675.15</b>
31400 General Designated Funds	
31401 Columbarium Niche Engraving	8,246.72
31402 Fall Fair Fund	15,514.69
31403 Grounds Beautification Fund	5,724.96
31404 Hispanic Service	120.00
31405 Office Equipment - Pecht Zinke Fund	36,834.25
31406 Computer Equipment Fund	39,959.84
31408 El Salvador Love	5,085.07
31409 World Hunger	900.00
31410 Round Rock Serving Center	1,175.00
31411 July 4th Parade	473.57
31414 Water for Africa	1,774.12
31415 Day Camp	471.54

Distribution account	Total
31416 God's Work. Our Hands.	2,794.27
31417 Community Care	9,659.78
31418 Women's Retreat Fund	1,177.80
31419 VOLT Ladies Fund (Val, Oktob, Ladies Tea)	1,347.17
31420 Grief Sharing Group Fund	(288.56)
31421 Counseling Construction	9,864.00
31423 Disaster Relief Fund	4,165.70
31425 Young Adult Ministry Fund	5,000.00
<b>Total for 31400 General Designated Funds</b>	<b>150,019.90</b>
31500 WELCA Funds	(35.00)
31501 WELCA Bereavement Fund	1,667.38
31502 WELCA Rebecca Quilters	2,249.78
31503 WELCA Convention	174.44
31504 WELCA Kitchen Fund	140.67
31505 WELCA Lutheran World Relief	4,199.38
31506 WELCA General Fund	1,153.54
<b>Total for 31500 WELCA Funds</b>	<b>9,550.19</b>
31600 Cemetery Fund	99,550.47
31700 ERC	130,858.93
31701 Lange Trust Gifts	115,248.27
<b>Total for 31000 Designated Funds</b>	<b>730,558.86</b>
<b>Total for 30000 Funds</b>	<b>730,558.86</b>
Retained Earnings	109,616.53
Net Income	(95,839.57)
<b>Total for Equity</b>	<b>744,335.82</b>
<b>Total for Liabilities and Equity</b>	<b>745,106.76</b>

## Davidson Capital Funds– Current Values as of December 31, 2025

Endowment	\$5,056,921.44
<i>Restricted – funds are allocated annually by the Endowment Committee</i>	
Total available for withdrawal as of December 31, 2025	\$1,339,957.09
Church Capital Expansion	\$150,481.57
<i>Restricted use – Future Building Needs</i>	
Church Capital Reserve (Maintenance)	\$30,596.54
<i>Restricted use – Major repairs and renovations</i>	
Cemetery	\$996,358.22
<i>Restricted use – day-to-day upkeep of Cemetery, and major improvements</i>	
Isedor & Pauline Wallin (Maintenance Fund)	\$376,712.76
<i>Restricted use – income only; Major repairs and renovations</i>	
Total available for withdrawal as of December 31, 2025	\$4,697.90
Iver Wallin (Capital Expansion/Improvement)	\$177,214.14
<i>Restricted use – income only; Future building needs</i>	
Total available for withdrawal as of December 31, 2025	\$289.92
Telander Fund	\$133,596.10
<i>Benevolence funds and to meet special needs of congregation not covered by Budget</i>	
Trinity Place Senior Care	\$623,912.03
<i>Restricted use – for programs and ministries to support Seniors (income only)</i>	
Total available for withdrawal as of December 31, 2025	\$87,366.28
Designated funds for PTO liability	\$108,647.33
Unrestricted Investments	\$1,145,456.66
<b>TOTAL</b>	<b>\$8,799,896.79</b>

**Palm Valley Lutheran Preschool**  
**Budget v Actual Fiscal Year**  
August - December, 2025

	Total	
	Actual	Budget
<b>Income</b>		
40000 Revenue		
40100 Tuition & Fees		
41105 Registration	1,040.00	
41110 Tuition	35,800.00	29,160.00
<b>Total 40100 Tuition &amp; Fees</b>	<b>36,840.00</b>	<b>29,160.00</b>
41150 Other Income		
41115 Scholarship Fund	3,800.00	
41155 Interest	292.15	
41190 ERC Funds	29,893.73	
<b>Total 41150 Other Income</b>	<b>33,985.88</b>	<b>0.00</b>
<b>Total 40000 Revenue</b>	<b>70,825.88</b>	<b>29,160.00</b>
<b>Total Income</b>	<b>70,825.88</b>	<b>29,160.00</b>
<b>Expenses</b>		
50000 Expenses		
52000 Administration		
52700 Bank Charges/Fees		0.00
52705 Postage		0.00
52725 Dues - Subscriptions	399.12	
52730 Advertising	751.51	200.00
52740 Workers Comp Insurance		0.00
52750 Licensing Fees	14.57	0.00
<b>Total 52000 Administration</b>	<b>1,165.20</b>	<b>200.00</b>
52005 Operations		
52811 Copier Lease Pmt	380.00	380.00
52820 Telephone/Internet	522.50	525.00
52821 Building Rent	5,000.00	5,000.00
52825 Utilities	5,952.35	5,952.35
52827 Custodial		0.00
52828 Church Support Staff	2,751.25	2,751.25
52830 Insurance Property	4,700.00	0.00
52860 School Software & Security	447.65	445.00
<b>Total 52005 Operations</b>	<b>19,753.75</b>	<b>15,053.60</b>
52009 Personnel		
52900 Teacher Salaries/Hourly	20,130.19	25,317.55
52905 Teachers- FICA/Med	3,321.26	
52930 Administrative Salaries	25,011.40	27,080.00
52935 Administrative FICA/Med	4,143.80	
52945 Continue Educ Staff	144.00	
52950 Payroll Fees	707.19	455.00
52955 Staff Background Checks	4.35	50.00
52960 Contract Substitute Services	3,620.53	
<b>Total 52009 Personnel</b>	<b>57,082.72</b>	<b>52,902.55</b>

<b>53000 Program Needs</b>		
53300 18 mos Classroom Supplies	20.43	0.00
53301 2's Classroom Supplies		0.00
53305 3's Classroom Supplies		0.00
53310 4's Classroom Supplies		0.00
53325 Shared Classroom Supplies	661.51	0.00
53326 Film Development		0.00
53327 Snacks	188.35	
53335 Basic Classroom Supplies		0.00
<b>Total 53000 Program Needs</b>	<b>870.29</b>	<b>0.00</b>
<b>54000 Activities Cost</b>		
54130 Small Activity Cost	71.30	0.00
54205 Staff Food	83.55	0.00
54215 Staff Incentives	164.85	
<b>Total 54000 Activities Cost</b>	<b>319.70</b>	<b>0.00</b>
<b>Total 50000 Expenses</b>	<b>79,191.66</b>	<b>68,156.15</b>
<b>Total Expenses</b>	<b>79,191.66</b>	<b>68,156.15</b>
<b>Net Operating Income</b>	<b>(8,365.78)</b>	<b>(38,996.15)</b>
<b>Net Income</b>	<b>(8,365.78)</b>	<b>(38,996.15)</b>

**PVPS Balance Sheet FY to last month**  
**Palm Valley Lutheran Preschool**  
As of December 31, 2025

Distribution account	Total
Assets	
Current Assets	
Bank Accounts	
10011 Operating PS Regions 1415	12,541.47
10025 MM Preschool - Regions	135,555.83
<b>Total for Bank Accounts</b>	<b>\$148,097.30</b>
Other Current Assets	
<b>Total for Current Assets</b>	<b>\$148,097.30</b>
<b>Total for Assets</b>	
	<b>\$148,097.30</b>
Liabilities and Equity	
Liabilities	
Current Liabilities	
Credit Cards	
Divvy Credit Card	1,168.19
<b>Total for Credit Cards</b>	<b>\$1,168.19</b>
Other Current Liabilities	
<b>Total for Current Liabilities</b>	<b>\$1,168.19</b>
<b>Total for Liabilities</b>	
	<b>\$1,168.19</b>
Equity	
Opening Balance Equity	173,441.98
Retained Earnings	-18,147.09
Net Income	-8,365.78
<b>Total for Equity</b>	<b>\$146,929.11</b>
<b>Total for Liabilities and Equity</b>	
	<b>\$148,097.30</b>

## AUDIT REPORT

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The Audit of the 2024 financials was conducted during the fall of 2025 by Rod Dietz, Cindi Hailes, and Nancy Wojnarski. Their reports are included on the following pages.

The Church Council approved the reports of the 2024 Audit at their Council meeting on January 14, 2026, with one action item. Staff was tasked to confirm if there is an existing written policy for handling internal benevolence requests from members and staff. If a current policy is not available, staff will create a written policy in 2026.

### *2024 Audit - Credit Cards*

Cindi Hailes

#### **11/19 at 10:06**

Began by looking at the filing systems with Molly. Everything seemed to be organized well and in a secure location. I choose to start in January and look at every other month.

I began by looking at the January statement. January had 46 missing receipts. Molly and I took some time to see if we could find them in other folders but we did not. I found a RR donut receipt for 1/7 in February folder and moved to January when looking at other folders.

I moved on to March and found no issues.

In May I found one missing receipt from HUI\*bluesstraing.com as well as the international transaction fee associated with that receipt.

In July found that the Murphy express receipts were for preauthorization amounts and the actual amount on 6/11, 6/24 and 7/9. The charges line up with the dates, but the amounts are lower than the preauthorization. I had a receipt from Augsburg Fortress but no entry the charge of \$77.93. That probably belongs in another month.

In September there was a receipt from Amazon for \$14.84 that belongs in the July billing. There was one missing receipt from FedEx on 8/13 for \$3.48 as well as a missing receipt from Amazon on 8/23 for \$28.99. November was well organized and easy to do. The receipts were all in the order that was on the VISA bill. There was one missing invoice for Knight Office Solution for \$1576.27.

The audit took about 6 hours. I am capturing that here so that in the future when asking for volunteers we can let them know how long it will take to do this. It would be much shorter if all invoices were sorted to be in the same order as the VISA bill.

Respectfully submitted,  
Cindi Hailes

## *2024 Audit Review Team Report for Account Receivables*

Notes & Comments by Rod Dietz

I participated in the annual audit review for 2024 activities, conducting in-person review (on 9/15 & 9/18) of account receivable files made available from the locked cabinet in Molly Salzwedel's office. Files were grouped and labeled by month {Jan-Dec '24), and I pulled six random months for review.

Items included and reviewed were: electronic payment documentation (i.e. Pushpay, etc.); monetary grants from various outside sources; and Sunday offering "teller counts" and corresponding deposits, in addition to special services (Lenten meals/services, etc.), event rentals, and cemetery activities. Documentation for "NSF/returned checks" was reviewed along with resulting fund corrections and no issues were found. Details of findings are broken out by month:

**Feb. 2024** - Traced approximately 50% of electronic payments to fund deposits; no errors found. Traced receipt of \$5,000 grant to appropriate fund deposit. Reviewed two Sunday offering teller counts to deposit; no issues.

**Mar. 2024** - Traced numerous electronic payments to proper deposits along with payment from a rental event. Review of Sunday offering from 3/29 was properly documented, but funds (currency and checks) were not deposited until 4/11 (two weeks after).

**May 2024** - No issues found with electronic funds/deposits or with documentation of grants and rental receipts and deposits. Noted numerous "adjustments" to teller counts, all to increase originally reported amounts and properly initialed. Once again, noted delayed offering deposits: 5/19 receipts deposited on 5/31 and 5/26 receipts deposited 6/3 (Memorial Day was 5/27).

**June 2024** - In review of Pushpay receipts, two payments (\$20 & \$50) designated for "Water for Africa" were received, however, only \$50 deposited to appropriate fund, the other (\$20) went to operating fund where bulk of funds are deposited. Grants and event receipts were properly deposited. Once again, found delays in offering deposits as follows: 7/7 receipts deposited 7/15; 7/21 receipts deposited 8/21 (cash) and 7/29 (checks); 7/28 receipts deposited 8/21 (cash), but checks deposited timely on 8/2. I did notice documentation for a staff person working to assist VBS and earning 27 hours of "overtime pay."

**Sept. 2024** - No issues found for electronic, grants, and event receipts/deposits. Offering receipts for four of five Sundays were properly documented and deposited within the following week, but 9/8 receipts weren't deposited until 9/19.

**Nov. 2024** - No issues found for electronic, grants, and event receipts/deposits. Offering receipts for two of the four Sundays were again much delayed, as follows: 11/17 receipts were deposited on 12/4; 11/24 receipts were deposited on 12/4 (cash) and 12/9 (checks). Three activities for grant/event/cemetery receipts all occurring on 11/18 were properly documented, but documentation was mis-grouped when stapled together; I resorted and reassembled to correct.

**In Summary** - The documentation of receipts with deposit to proper funds was appropriate with only one error found (June 2024). Noting there were several different "tellers" signing off on "teller counts," I would suggest sharing (or creating?) a written description of procedures to hopefully reduce adjustments to reporting offering receipts. My main **CONCERN** after my review is the **delay in depositing Sunday receipts**. After discussing this with Molly, we recognized that Brenda was primarily responsible for making deposits and had numerous personal and family-related health issues last year which, no doubt, led to delays. However, there should be procedures in place to ensure these receipts are timely deposited. We should not have cash on the premise for any extended period, nor should checks remain unprocessed, as such delays could cause concerns/balancing problems for the issuers.

### *2024 Accounts Payable – Nancy Wojnarski*

In my review of the accounts payable documentation, I spoke first with Molly who gave me a quick orientation on how the 2024 accounts payable are organized. She then unlocked the large black cabinet in her office where the 2024 Accounts Payable documents are stored. They are filed alphabetically by vendor. Upon beginning the audit, I found that each invoice or statement has a check or check number attached to it. Most of these checks are initiated by church staff. Occasionally, depending on the account or person paid, there will be "supporting documentation" such as email communication regarding the payment made or a Request for Check form filled out by the person receiving payment, or an application for assistance, or receipts provided for items purchased, etc. In the S folder in particular, I did find there were many checks or check numbers or payments made that had no invoice or statement provided. I did discuss these missing items with Molly.

Once the supporting documents were gathered, I met again with Molly (and Jen) to re-audit the S folder. Additionally, I was provided with 2024 bank statements so that the loop for this audit could be fully closed - as an example, an invoice is provided with a check or check number attached, and then the bank statements provided so that I can see the check being debited from the account.

In conducting this audit, I pulled every folder A through Z. In the majority of folders, I pulled every 5th document to review. Any instance where a folder had less than 5 documents, I pulled the last document in the folder to audit. Below is my review:

A: as I had not assisted with this audit previously, and so to familiarize myself with the process and documents, I pulled every document in the A folder. I reviewed 52 invoices and the corresponding check/check number. No concerns were found. As I continue on below, I will only note concerns found. If no note is made below, that folder did not have any concerns for me to flag.

B: 11	N: 1 (only 1 invoice in file)
C: 4	O: 3
D: 4	P-Q grouped into 1 folder: 10
E: 2	R: 2 *See note below
F: 3	S: I will detail S below.
G: 3	T: 7
H: 2 *See note below	U: 3
I-J grouped into 1 folder: 2	V: 1 (only one in folder)
K: 3	W: 2 *See note below
L: 3	X-Y-Z grouped into 1 folder: 1 invoice total
M: 2	Folder titled 2024 Nursery: 12

H: One document was misfiled in the H folder that should have been in the K folder. Discussed with Molly and moved invoice to K folder correctly.

R: There was a check to Round Rock Serving Center for \$17,250 with memo of endowment grant 2 of 3. No "supporting documentation" attached with this check. Discussed with Molly and she did provide me with email communication to support this payment.

W: There was a Request for Check form attached to a \$300 check to Wartburg Theological Seminary for InterConference for Dave and Lax. Just the Request for Check was attached, NO invoice or e-mail communication or confirmation regarding the conference attended was attached here. So, aside from the Request for Check form, lacking supporting documentation. This was brought to Molly's attention; she did not have access to any email communication about the conference.

S: Saved S for last as it was the folder lacking the most amount of information. Discussed with Molly on two occasions and met with her in her office regarding the S folder.

- In beginning my audit of S, I found there were many instances of a check or check number in the folder with nothing attached to it. So, I decided to do a deep dive and audit the entire folder. Here are my findings:
- 38 total checks audited in the S file.
- 12 checks - 1 for each month - \$2500 each check - checks addressed to Southwest Texas Synod with memo of Mission Support - no supporting documents initially provided. Met later with Jen and Molly who provided me with "2024 Grant Recommendations" showing this amount to be sent to the SWTS. I did ask if this amount is something the council went on to approve after those recommendations were made but did not get a copy of the minutes showing this.

- 1 check for \$32, 550 to Southwest Texas Synod with memo Annual SWTS Sustention - no supporting documents initially provided. Met later with Jen and Molly who provided me with "2024 Grant Recommendations." I again asked if this is something council went on to approve based on the recommendations and did not get a copy of the council minutes showing that.
- "Assistance" to B.S. (using initials to protect privacy) for \$6000, no supporting documentation provided. Initialed by Sally and Michael. Per Molly, this is employee assistance and to protect privacy, no application provided.
- "Rent Assistance" to B.S (again using initials to protect privacy) \$2000 - again, no supporting documentation provided. Initialed by Sally and Michael. Per Molly, this is employee assistance and to protect privacy, no application provided.

\*\*Typically on these "Assistance" or "Rent Assistance" checks, an application for assistance was provided but not in those two cases for B.S and B.S - I'm told there are no applications so as to protect employee privacy.

3 more checks with no supporting documentation and no initials by church staff.

- Check to Charles Schwab for \$750.10. Per Jen and Molly, this is regarding a Wallin endowment fund, and this money was appropriately redirected to the endowment fund.
- Check to Charles Schwab for \$50,000. Per Jen and Molly, this is regarding a member's contributions to the Endowment fund, and this money was appropriately redirected to the Endowment fund.
- Check to Streams in Valley Counseling for "Furnishings" for \$2850 - again no supporting documentation initially provided with check. Meeting later with Molly, she did provide me with email documentation regarding this check.

Once I had completed the audit, all files were returned to Molly. I want to thank Molly for all of her time and information provided.

Nancy Wojnarski