

# PALM VALLEY LUTHERAN CHURCH COUNCIL MEETING AGENDA

September 18, 2024, 6:30 pm, Conference Room

---

## G.R.A.C.E.

**G**row in Faith  
**R**each the Community  
provide **A**we-inspiring Worship  
**C**onnect in Small Groups  
**E**xceptional Serving

---

Call to Order

Approve Agenda

Devotion – Susan Ames

Consent Agenda

Previous Meeting Minutes .....3

Reports

Senior Pastor .....6

Intern Pastor .....8

Youth Director .....10

Children’s Ministry Director .....12

Ministry Teams

Christian Education .....13

Cemetery .....13

Community Care .....13

Endowment .....13

Evangelism .....13

Finance .....14

Generosity .....13

Hispanic Ministry .....13

Life Group Ministry .....13

Personnel .....13

Property .....13

Rejoice! Worship Team .....13

Small Groups .....13

Spiritual Life .....13

Worship & Music .....13

Youth Ministry .....13

Cooperative Preschool Board .....13

Other Reports

Executive Administrator & Financial .....21

## Continuing Business

1. Alternate Income Team Report on Commercial Land Lease ..... 23  
    Guests: John Reed and Dwayne Kostiha  
    Working Group Reports
  - a) Rental Income
  - b) Survey Team – interpreting results and taking action
2. Second Survey
3. Ministry Master Plan .....31
4. \_\_\_\_\_
5. \_\_\_\_\_

## New Business

1. Financial Policy ..... 14
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

## Other Business

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

## Information

Next Month’s Sunday CIC: Early: Stephen Loyd; Late: Nancy Wojnarski

Next Month’s Council Member for Devotions: Rick Salvo

## Adjourn

# COUNCIL MEETING MINUTES

---

## PALM VALLEY LUTHERAN CHURCH CHURCH COUNCIL MEETING MINUTES 8-21-24 – 6:30PM

Present: *Susan Ames, David Beck, Vince Brunssen, Tom Dove, Jason Dufner, Linda Dufner, Carolyn Koehn, Stephen Loyd, Keith Outlaw, Linda Reed, Sue Rue and Rick Salvo*

Ex-Officio Member: *Pastor Dave Koppel*

Staff: *Alan Dunn, Jen Kendrick and Lax Vardhanapu*

Excused: *Tammy Oetken, Dave Smith and Nancy Wojnarski*

Council President, Tom Dove, called the meeting to order at 6:33 pm. Pastor Dave Koppel offered a prayer.

MOTION: Rick Salvo moved to approve the agenda for the meeting as presented. Motion carried.

Pastor Koppel gave the devotion.

### CONSENT AGENDA

MOTION: Carolyn Koehn moved to approve the Consent Agenda as presented. Motion carried.

### OTHER REPORTS

Executive Administrator/Financial Report – Alan Dunn reviewed the attendance reports; the financial reports were reviewed, income is above projected \$10,346, expenses are above projected \$15,963, overall, we are above the projection by \$5,617.

### SPECIAL PRESENTATION

Signe Frederickson, Gift Planner, Southwestern Texas Synod, Lutheran Foundation of the Southwest – Ms. Frederickson explained that she helps people plan for Legacy Gifts, she works with individuals in planning their gifts, one requirement is that 60% of the gift must go to ELCA related groups.

### CONTINUING BUSINESS

1. Ministry Master Plan – Tom Dove presented three ministry development proposals, from Answer Consulting, Lead Connects, and GSB; the purpose of working with a consulting company is to help Palm Valley plan for the future, the process will take 6 – 8 months; the proposals were discussed; we will request additional information, sample plans and progress reports from churches they have worked with.

2. Working Group Reports

a. Fundraising Guidance – a draft policy was reviewed and discussed; it was suggested to amend the policy to exclude generosity month.

MOTION: Keith Outlaw moved to adopt the Fundraising Policy with the amendment to exclude Generosity Month. Motion carried.

b. Survey Summary – Vince Brunssen reviewed and discussed the results of the recent survey; Alan Dunn will share the “raw data” over the council google drive; the Survey Summary is attached at the end of the minutes.

c. Additional Survey – Tom Dove would like another survey to go out to the congregation, the questions to be determined.

d. Worship Schedule – the schedule was discussed.

MOTION: Rick Salvo moved to rescind the June motion to change the Worship Time Schedule. Motion carried with 11 for and 1 abstained.

3. Generosity Team Update – Generosity month is in September, the theme for this year is “Seeds of Faith”.

4. In-Person Attendance – will discuss at a later date.

5. 2025 Financial Plan for Ministries – First Look – Alan Dunn reviewed changes in Income and Expenses as they affect the Draft 2025 Ministry Plan.

**NEW BUSINESS**

1. Cemetery

a. The Cemetery Team recommends changing the pricing for buried cremains for non-members to \$4,000 for 2 cremains: \$1,000 for 2 additional cremains, up to a total of 6 cremains per cemetery space.

Recommendation approved.

b. The Cemetery Team requested to spend up to \$5,000 per project from the cemetery fund without council approval.

MOTION: Stephen Loyd moved to approve the Cemetery Team request to spend up to \$5,000 per project without going to council.

After discussion, Stephen Loyd withdrew the motion.

MOTION: Stephen Loyd moved to approve \$5,000 threshold per project and not to exceed \$30,000 per year. Motion carried.

2. Grant to Counseling Center – The Endowment Team recommends funding the 2<sup>nd</sup> part of the \$40,000 grant to the Counseling Center. Recommendation approved.

**OTHER BUSINESS**

1. Christmas Decorating Event – decorating the facilities for Christmas will take place on November 26<sup>th</sup>.

2. Kick-off Sunday Lunch – Laurie Strawbridge is looking for help with the setup and tear down.

MOTION: Jason Dufner moved to adjourn. Motion carried.

The meeting adjourned at 9:20 pm and closed with prayer.

Sue Rue

Council Secretary

## Executive Overview: Palm Valley Lutheran Church Ministry Survey

The Palm Valley Lutheran Church (PVLC) Ministry Survey was conducted to gather feedback from the congregation on various aspects of church life, including worship services, youth engagement, giving practices, spiritual needs, staff structure, and overall ministry effectiveness. The survey received valuable input from members, which has been summarized and analyzed to provide insights for the church council's consideration as PVLC plans for the future.

### Key Findings:

#### Worship Services:

The majority of respondents are satisfied with the worship services, praising the meaningful sermons, engaging music, and the overall worship experience. However, there were suggestions for more contemporary service options and incorporating diverse worship styles to attract younger generations.

#### Youth and Young Adult Engagement:

A significant portion of the congregation expressed concern about the current level of youth and young adult engagement. Many respondents recommended hiring dedicated staff, such as a Youth Pastor and a Young Adult Pastor, to better address the spiritual and social needs of these groups. There is also a desire for more youth-oriented activities and programs that can foster a sense of community and involvement.

#### Giving and Financial Stewardship:

While most members are committed to regular giving, there is a shared concern about the church's financial health, particularly in relation to staffing and program expansion. Respondents emphasized the importance of transparency in financial matters and suggested exploring alternative income sources, such as facility rentals, to support the church's mission and operational needs.

#### Spiritual Needs and Growth:

The survey highlighted a strong desire for deeper spiritual growth opportunities, particularly through Bible studies, small groups, and educational programs. Respondents called for more adult faith formation initiatives and greater emphasis on spiritual development across all age groups.

#### Staff Structure and Support:

The survey revealed a consensus on the need for additional staff, particularly in roles that support youth, young adults, and small group ministries. Hiring an Associate Pastor was strongly supported, as this position could relieve the Senior Pastor and help lead various ministries. However, financial feasibility was a recurring theme, with some respondents advocating for part-time or volunteer roles to manage costs effectively.

#### Online Presence and Communication:

Respondents appreciate the church's efforts to maintain an active online presence, particularly during times when in-person worship was limited. Suggestions included enhancing the church's website and social media outreach to better connect with the congregation and the broader community, especially younger demographics.

### Conclusion:

The feedback from the PVLC Ministry Survey reflects a congregation that values meaningful worship, strong youth and young adult engagement, and prudent financial management. There is a clear call for strategic staffing decisions to support growth and ministry effectiveness, as well as a continued commitment to spiritual development and community outreach. The church council is encouraged to consider these insights as it plans for the future, ensuring that PVLC remains a vibrant and welcoming faith community for all members.

## PASTOR KOPPEL'S REPORT

---

### Report of the Senior Pastor September 2024

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

It's been both a difficult and a joyous month. 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** and two new team members: **Jen Kendrick and Willow Bochat**. It is an adjustment, yet we are very excited for these new additions to our team.

**We said goodbye to Meg Miller** with a celebration of life service, both here at Palm Valley and at the Enclave.

**Our Generosity team** has been working hard on the Seeds of Faith campaign. I was able to record podcasts with the Koehn and Hamilton Families.

This month we will begin our **sermon series "Party with Us"** and **small group series "The After Party"** helping us to see politics through the eyes of Jesus.

We had several members **hospitalized**.

I filled in for Pastor Figueroa twice by **leading the Spanish service**. I also filled in for Laurie with **kids sermons** twice.

I **began mentoring Jen, Willow and Lax** set up a regular weekly mentoring session

We **held forums with the congregation** to look at the 2025 Financial plan for ministry

I **met with members of a Karenni worshipping community** of refugees from Myanmar to discuss how we might work together, only to find that geographical distances made it challenging.

Lax and I attended a gathering of **Round Rock Clergy**. I also attended our **Youth group, Endowment team** and **Alternative income team** meetings and stopped in at the **new counseling center board meeting**.

I was able to gather **examples of master plans** from other congregations who were assisted by our consultant candidates.

I look forward to beginning our new sermon and small group series, and to the exciting fall that we have planned.

Thank you for your partnership in the Gospel ministry,

Dr. Dave Koppel  
Senior Pastor

## IMPORTANT DATES

- September 15 small group & sermon series begins
- September 15 confirmation classes begin – tentative
- September 28 Fall Fair
- October 13 Pancake breakfast
- October 13 Discovering Discipleship 101 (new Member Class)
- October 16 & 23 First Communion class
- October 27 Reformation Sunday
- *October 31 Halloween*
- November 3 All Saints' Sunday / First Communion/ time change
- November 24 Round Rock Community Thanksgiving Service at Community Christian Church
- *November 28 Thanksgiving*
- December 1 First Sunday of Advent
- December 14 Christmas Caroling
- December 24 Christmas Eve (Tuesday)
- December 25 Christmas Day (Wednesday)

2025:

- *January 20 Martin Luther King Day*
- January 26 Annual Meeting, combined service
- *February 17 Presidents' Day*
- March 1, 2025 Global Church Gathering
- March 5 Ash Wednesday, Lent begins, Evening services begin
- April 13 Palm Sunday
- April 17 Maundy Thursday
- April 18 Good Friday
- April 20 Easter
- April 27 Confirmation (tentative), combined service



**Alan and Mickie Dunn**



**Denise and Mark Blomquist**



**Youth and Young Adults touched by Denise and our Youth Ministry**

# YOUTH MINISTRY DIRECTOR

---

## Director of Youth Ministry Report – Denise Blomquist

August 30, 2024

### Wednesday Night Youth

Wednesday Night Youth continued with Poolside Parables at the Donovan’s house. Even though it was a small group, we had fun. We continued with a Movie Night where we watch Wreck-It Ralph and learned that friends are more important than things. The following Wednesday was a Welcome Back Night that we did in conjunction with JAM. We ate dinner and played games. Everyone was able to meet our new Youth Director Willow Boquat. We ended the month with a Youth Game Night as school gets underway.



### Youth Activities

The youth have been busy with the start of school.

### Denise’s Activities

The Round Rock Youth Workers met this month at Torchy’s. We caught up with everyone from all of our summer activities. I was able to have Willow join for her to meet other youth workers in the community. I met with Synod staff this month to finish my responsibilities with the synod.

I am blessed beyond measure that the church celebrated my retirement. I am honored to have worked at Palm Valley for as long as I have. It has not been a job but a passion.



The Holy Spirit woke me up in the middle of the night in April and told me I was preaching. I did that the last Sunday at Palm Valley and we made it a Youth Sunday at the Rejoice Service.



I will miss everyone here at Palm Valley. However, it's not a "Good Bye," it's a "Until I see You Again."

In His Name,  
Denise Blomquist

---

### **Director of Youth Ministry Report – Willow Bochat September 16<sup>th</sup>, 2024**

#### **Youth Group**

September 4<sup>th</sup>- My first Wednesday Night Youth was about getting to know the students. I made Questionnaire's for each youth to fill out so I can get to know them better. I learned where they go to school and what they enjoy doing on the weekend. We had great fellowship.

September 11<sup>th</sup>- I had to cancel Youth because I was dealing with an upset stomach.

#### **Confirmation Class**

September 8<sup>th</sup>- Meet the parents/student meeting. Lax and I covered for Pastor Koppel in the meeting.

September 15<sup>th</sup>- Conformation Class 201 met and had great discussion. We had 11 students for Confirmation Class 101.

#### **Willow's Activities**

September 7<sup>th</sup>- "God's work. Our hands." I helped write thank you cards and I made "thinking of you" cards. I had a lot of fun helping and being creative.

#### **What is Coming Up?**

- Fall Fair is coming up! I will be helping Susan Ames and volunteers with the games.
- Pancake Breakfast Fundraiser will on Oct. 13th.
- The Youth will be attending Fields of Faith in Round Rock on Oct. 23<sup>rd</sup>.
- The Annual Halloweenie Roast will be on Oct. 30<sup>th</sup>.

#### **Thank You**

I am very happy to be at Palm Valley and am incredibly appreciative of this opportunity. I am aware of how rare it is for someone to have a job they love to do. Having said that, I am extremely grateful and happy to be working here! I appreciate your love and kindness toward someone who is new and still learning. This truly is a "place of grace"!

# CHILDREN'S MINISTRY

---

## September 2024 Children's Ministry Church Council Report

### Children in Worship/ Crossover Children's Church

On Rally Day we kicked off our Fall Theme "Grow Your Faith" by planting radish seeds. I connected the idea that we have to prepare our pots and soil before we plant to the idea of preparing our hearts to worship by getting our attitudes right, opening our ears to listen, and participating in the music.



Moving forward we will tie themes from Sunday school to our understanding of how we worship in church. For the first Sunday's lesson on taming the tongue, we tied the importance of saying nice things to each other to the idea of how we "pass the peace" in church.

Third and Fourth graders received their Bibles on Rally Day at the Sunday school meeting. Lucan Lozano and Emma Maul were present. At JAM on the following Wednesday, Elliott Parcell and Alison Brown received their Bibles.



### Sunday School

We have three Sunday school classes after the 9:30 Rejoice! Service. The preschool class is taught by me, Laurie Strawbridge; the 1st and 2nd grade class is taught by Kaylee Rowe; the 3rd-5th grade class is taught by Caroline Targonski.

During the 11:00 Hispanic service, Esmeralda Villedas and Jazzmine Arias are teaching the combined children's class.

We are using the Whirl curriculum and Frolic curriculum.

## **JAM**

We will be learning the Apostles' Creed during JAM in September and October.

We are also starting a class for the preschool kids (siblings) who come each week. This class will use the Sunday school lesson and give the preschoolers a second opportunity to explore the week's story.

## **Attendance Reward Program**

I've introduced an attendance reward program this year. Kids will get stickers for attending church, children's church, Sunday school, and JAM. They can also earn a sticker for reading their Bible during the week. When they earn four stars they can choose a prize from the prize box.

## **Bible Study for Women**

Currently the Thursday morning class is studying Jim Cymbala's book, "Spiritual Warfare Is Real."  
Future Plans

Susan Ames, who is in charge of games this year, is introducing a Bible Story station at the Fall Fair this month. I will read a story every hour that I'm available at the fair.

First Communion Classes will be October 16 and 23.

First Communion Service will take place on October 27.

JAM-O-Ween will be October 30th.

## FINANCE TEAM

---

Monday, August 19, 2024

6:00 pm – in Palm Room

Present:

Members:

Joy Kovar

Peggy Felfe

Members Not Attending:

Donna Ferrell

Cindi Hailes

Barry Hamilton

Staff:

Alan Dunn

Jen Kendrick

Pastor Koppel

Lax Vardhanapu

Council Members:

Tom Dove

Council Members Absent:

Carolyn Koehn

Keith Outlaw

Andrea Parker

Joy called the meeting to order.

Pastor Dave led us in prayer.

The minutes from February 27, 2024 were distributed. Peggy moved that we accept with one addition that Barry Hamilton was also absent the minutes and Joy second. The minutes were approved.

### **Discussion:**

Joy passed the meeting to Alan to review operating account financials.

As of July 2024, Current Assets of the Church Operating Fund with a total of \$1,295,781.01.

The Jan. – July 2024 the Church Operating Fund total income is \$650,980.70 which is over \$10,46.24 of YTD Budget.

The total of expenses equals \$693,587.27 which is over \$15,580.24 of YTD Budget.

Which gives a total of net total of (\$5,234.00).

We made note that we do have \$147,114.94 in the church savings account to be able to pay the expenses because of this shortage. We discussed having more funds in our savings account to cover expenses when the church's operating income does not cover expenses. As we have discussed in past meetings we should have 6 months total expenses in the savings account per Dave Ramsey of Ramsey Solutions – Financial Planning.

We discussed the Financial Policy which was updated with changes from our February 2, 2024.

### **Recommendations from Finance Committee:**

We recommend to the church council to approve the PVLC Financial Policy (which is attached).

Reminder to Church Council from February 27, 2024, minutes we need to add a line item for the 2025 budget for an external audit.

Meeting adjourned. Group closed with “The Lord’s Prayer.”

## Financial Policy

### **Section 1: Purpose of Policy**

It is the policy of Palm Valley Lutheran Church, hereafter referred to as PVLC, to provide financial policies and guidelines that enable staff and volunteers to perform their duties while also providing for good stewardship of the congregation's financial assets.

The policies in this document are subject to annual review by the Finance Committee. Changes in policy can be made at any time with the recommendation of the Finance Committee and the approval of the Church Council. Procedural changes may be made at any time with the recommendation of the Executive Administrator and Treasurer with the approval of the Finance Committee.

### **Section 2: Financial Legal/Tax Requirements**

Internal Revenue Service Publication 1828, entitled, *Tax Guide for Churches and Religious Organizations* includes guidelines for many aspects of church operation, and whenever a question arises this publication should be consulted. IRS 1828 contains information on items that are related to the financial operation of the church, such as rules for compensation of ministers, payment of employee business expenses and record keeping and filing requirements. It is also helpful with regards to contribution substantiation rules.

### **Section 3: Confidentiality**

It is the policy of PVLC to be open to generic financial information while maintaining a high degree of confidentiality regarding personal contributions and certain financial information.

Trust among the congregation, staff and volunteers of PVLC is a valued commodity. The church shall ensure the staff and volunteers are trained regarding the importance of maintaining confidential information. To help facilitate this relationship, all staff and volunteers who have access to contributions information and all Finance and Personnel Committee members are required to sign a financial confidentiality covenant. (See Financial Procedures Manual.) The Executive Administrator will be responsible for training and ensure these covenants are current. Covenants shall be kept as part of the individual employee files for paid employees and in a common file for volunteers.

### **Section 4: Congregation Financial Disclosure**

It is the policy of PVLC to strive to effectively communicate financial information to the congregation. Defining the quantity, frequency and method of delivering financial information to the congregation is the responsibility of the Finance Committee. Financial statements and/or expenditure records of the church will be made available to church members for examination by appointment. A Contributor's Individual Contribution Statement shall be provided to the Contributor at least Quarterly, with an Annual Statement provided at Year-End.

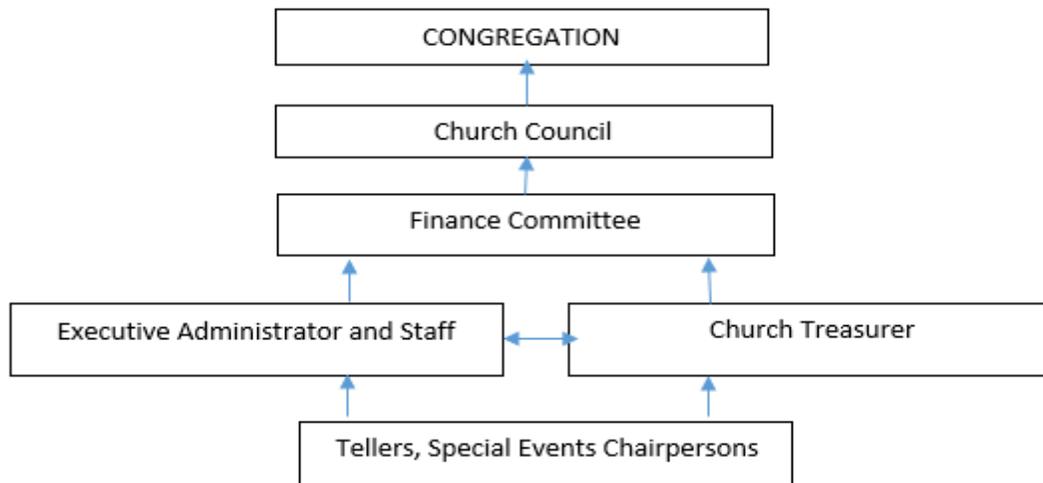
The Finance Committee shall meet to review end-of-year financial reports no later than January 20 of each year.

Contributors are encouraged to check their giving records for accuracy on a regular basis. Once a verifiable error has been identified, the Executive Administrator will update and send the member's corrected statement.

## **Section 5: Segregation of Duties**

It is the policy of PVLC to establish and maintain an organizational structure, appropriate procedures, and internal controls that will safeguard assets and assure the accuracy of financial records.

Important to the efficacy of these procedures is the policy on segregation of duties as provided in the following organizational structure:



### **RESPONSIBILITIES AND DUTIES INCLUDE:**

**COUNTERS/ADMINISTRATIVE STAFF** – Tellers for worship services and special events (i.e., Fall Fair, Youth Auction, etc.) shall ensure the security of the funds using the current Guidelines for Receiving Funds and counting sheet (See Financial Procedures Manual). Staff reviews and confirms teller reports, posts information to appropriate accounts, provides accounting system deposit reports to the teller chairs for use to compare to the original counting sheet, electronically deposits checks, and makes cash deposits to the bank. Funds received at the office outside of worship services and special events shall be included in the overall weekly deposit. Cash received shall be required to have a signed receipt using an authorized receipt book.

**EXECUTIVE ADMINISTRATOR** – Oversees the church accounting system transactions. Maintains all books for general operations, capital improvements, and special funds and signs checks when other check signers are unavailable. Complies with Guidelines for Disbursement of Funds (See Financial Procedures Manual). Tracks member giving and provides status of giving to Stewardship and Finance Committees and Church Council. Works with Committees to draft an annual Financial Plan for Ministries in conjunction with the Finance Committee. Provides monthly accounting reports to the Finance Committee and Church Council for review.

**FINANCE COMMITTEE** – Oversees financial activities of the Church in accordance with the budget and the direction of the Church Council. Reviews financial reports on a quarterly basis and makes recommendations to the Church Council based on revenue and expenditure trends. The Committee, with the Executive Administrator, drafts and recommends a financial plan for ministries to the Church Council.

**TREASURER** – The treasurer shall be responsible for the books of account of the congregation and shall be responsible for receipt of all funds and disbursement on proper orders. The treasurer shall sign all checks that have been prepared and signed by the Executive Administrator (or other authorized person) for payment of all authorized expenditures. The treasurer and the Executive Administrator shall ensure written reports of all financial transactions are made monthly to the congregation council and yearly reports are made to the congregation, together with a satisfactory audit, at its annual meetings.

The Treasurer is a non-voting member of the Finance Committee.

COMMITTEE CHAIRS/DESIGNATED COMMITTEE MEMBER – Shall meet as a group annually at the beginning of the budgeting process with the Senior Pastor, Council Members, and Executive Administrator to review and discuss the vision and mission of the church for the upcoming year. Budget development procedures will be reviewed.

**Section 6: Information Technology**

It is the policy of PVLC to restrict access to any electronic information contained in any information system to those persons, whether they are staff or volunteers, who require access to perform their assigned duties and to further restrict those with access to the necessary level of information.

It is the policy of PVLC that Computer Financial Records and Contribution Records be password protected and backed up on a regular basis with safekeeping of all necessary information at an off-site location.

**Section 7: Credit Card Use**

It is the policy of PVLC to authorize the issuance of corporate credit cards to staff members or volunteers in the church’s name when appropriate and to pay the total balance of each card by the due date. Staff members or volunteers are expected to restrict the usage of these cards to church-related expenditures. All purchases are subject to the procedures and restrictions set forth in the Financial Procedures Manual. All credit card holders shall read and sign the Church Policy and Use of Credit Cards.

**Section 8: Open Charge Accounts**

It is the policy of PVLC to maintain open charge accounts with local vendors when approved by the Executive Administrator. The Executive Administrator shall maintain a list of approved Charge Accounts and the responsible/authorized users of such accounts.

Any account should have a credit limit that is the maximum necessary for the function and area of ministry as determined by the Executive Administrator and Finance Committee Chairperson, subject to the approval of the Finance Committee.

(Note: Need Committee Insight) Persons authorized to use such Charge Accounts shall first be approved by the Executive Administrator and Finance Committee Chairperson and be subject to the approval of the Finance Committee.

**Section 9: Expense Reimbursement**

It is the policy of PVLC to reimburse its employees and volunteers for all expenses incurred on behalf of the church-related activities; however, such are subject to the Financial Procedures Manual and budget limits.

When authorized, the use of personal automobiles will be reimbursed up to the allowable IRS rate. Reimbursements shall only be made with detailed documentation of expenses. Any employee or volunteer leading a church event or trip may obtain a cash advance for the event. An estimate of expenses will be prepared before the event, and a church check will be issued to the individual responsible upon approval. A full accounting for the funds, with receipts and any money left over, shall take place within (5) days of the event or return from the event, whichever is earlier, with the Executive Administrator.

### **Section 10: Annual Audit/Review**

It is the policy of PVLC to provide for an annual audit of the financial records and custodial bank accounts as recommended by the ELCA Guidelines for Congregations: Internal Controls Best Practices and Congregational Audit Guide.

1. The audit may be by qualified laypersons or may be completed by an outside accounting firm.
2. The audit shall be an independent evaluation of the financial policies, reports, and records and the fund's internal controls.
3. Auditors shall be provided with copies of the ELCA Congregational Treasurers' and Bookkeepers' Financial and Accounting Guide and ELCA Guidelines for Congregations: Internal Controls Best Practices to aid in their preparation for the audit.
4. The review shall be conducted within the first (6) months succeeding the year being audited.
5. The Chairperson of the Finance Committee and Executive Administrator is the liaison for this activity and is responsible for assuring that the laypersons or firm and their representatives have the information needed by them to complete their work.
6. Audit reports shall be provided to the Finance Committee, Church Council, approved by members at the annual congregation meeting. Reports shall be available for inspection by any other church members by scheduling an appointment with the Executive Administrator.
7. The Annual Church Budget shall provide the necessary financial support to accomplish the Annual Audit Review.

### **Section 11: Special Giving Requests to the Congregation**

It is the policy to limit solicitation of the congregation other than for the church's general budget. When needs are beyond current budget authority, these needs may be addressed using congregation and community-wide fundraisers. The Finance Committee, in coordination with the Stewardship Committee, shall make recommendations to the Council that employ sound fundraising strategies and concepts to make opportunities available for congregation members to express their generosity and support.

### **Section 12: Bank Accounts**

It is the policy of PVLC that all Church financial assets other than real property shall be deposited with reputable financial institutions that are members of the FDIC, which provide regular, clear, informative, and auditable reports. The Executive Administrator shall maintain two or more checking accounts for the Church (at least one for general fund activities and one for restricted fund activities) and one or more investment accounts. (Note: Review having separate checking accounts for restricted and non-restricted funds.)

#### **Restricted Accounts**

1. All funds received with restricted purposes may be kept together in a single Restricted Funds account. The Executive Administrator shall separately track the Restricted Funds received/spent for each authorized purpose.
2. The Finance Committee and the Church Council reserve the right to decline any gift that does not further the mission or goals of the church, create an administrative burden, or cause the Church to incur excessive expenses may be declined.
3. the Executive Administrator shall establish Restricted Funds after consulting with the Finance Committee Chairperson only if the following conditions are satisfied:
  - a. The Purpose of such fund shall be stated.
  - b. The person, group, or team responsible for administering the fund shall be specifically identified and
  - c. The length of time such fund will be needed or whether it is expected to be perpetual because of the nature of such fund shall be stated.

4. Restricted funds shall be closed and disbursed once the purpose is achieved. Amounts that remain after completion of the stated purpose may be transferred to another Restricted Fund or the General Account upon recommendation of the Finance Committee and approval of the Church Council.
5. Disbursements from Restricted Funds are subject to the procedures and restrictions set forth in the Financial Procedures Manual.
6. Earnings and Interest on Restricted Accounts shall accumulate for use in achieving the goals of the account.
7. The Executive Administrator shall keep records so that checks can match invoices or other documentation for which the check was issued.

### Investment Accounts

1. It is the policy of the Church that any donated stocks, bonds, or other marketable securities are sold immediately, and the proceeds placed in an interest-bearing Investment Account.
2. The Executive Administrator, Finance Committee Chairperson, and Finance Committee are the persons authorized as agents of PVLC in directing the sale of securities and management of the Investment Account.

### All Accounts

1. Only three (3) signatories will be assigned for each account. The same three individuals are assigned to all accounts.
2. Signatories are the Treasurer, Executive Administrator, and one church member. The church member shall be recommended by the Finance Committee and approved by the Church Council. Primary check signers are the Treasurer and appointed church member.
3. All bank accounts shall require two (2) signatures for releasing funds.
4. Bank Reconciliations: The Executive Administrator will ensure that all church bank accounts are reconciled on time using the church financial software package. The Treasurer shall review the monthly reconciliations.

### **Section 13: Memorial Gifts**

It is the policy of PVLC that gifts received made in Memory of, in Thanksgiving for, and in Honor of the life of specific individuals shall be accepted, disbursed, recognized, and used in accordance with this policy.

1. All Memorial Gifts or their proceeds shall be held in a Memorial Restricted Fund.
2. PVLC cannot accept memorial funds for transmission to entities outside the Church.
3. The Church will maintain a list of desired items needed or wanted by the Church (The Wish List). The list will be made available to the family of a deceased member, anyone considering a Memorial Gift, and all others upon request.
4. For collective gifts received upon the death of a member, the Executive Administrator will consult with the family, if available, regarding their preferences with respect to either item on the "Wish List," other items acceptable to the Church Council, or a transfer of the funds to other Restricted Funds or the General Fund. Such preferences shall be given to the Church Council, who will approve the final disposition of such gifts.
5. Every donor and gift shall be recorded and acknowledged appropriately by the Executive Administrator as a Memorial Gift. Donors who wish to remain anonymous may do so. Monetary values shall not be included in the published acknowledgments.

## **Section 14. Legacy Gifts**

1. Legacy gifts are made up of funds, assets, stocks, bonds, etc., from Wills and Estates. The Church Council reserves the right to decline any gift that does not further the mission or goals of the church, create an administrative burden, or cause the Church to incur excessive expenses.
2. Gifts of non-monetary assets and financial instruments (stocks, bonds) shall be liquidated by the church at its earliest opportunities upon such terms and conditions as the Finance Committee may determine. The proceeds will then be used as required by this policy.

## **Section 15: Gifts and Donations**

It is the policy of PVLC that all gifts to PVLC, whether gifts or money or otherwise, are irrevocable if accepted. No gift may be returned to a donor unless the Finance Committee concludes, after review of the facts of the gift, that the gift was made because of a mistake by the donor.

1. All gifts to PVLC are assumed to be intended for the congregation's general operating fund and general operating purposes with the following exceptions:
  - a. If the intention of the donor to benefit a restricted fund or a special purpose is clearly expressed, the gift is credited to that fund or purpose, subject to the further requirements in these guidelines.
  - b. If the gift is given in memory of a person or in honor of a person, is received as a result of a bequest, by the operation of a personal trust following the death of a donor or as a result of any other type of "planned gift" or from a will, estate, estate or trust it shall be credited to the Memorial Restricted Fund and governed by Section 13: Memorial Fund Policy unless the donor clearly expresses a different intention;
2. Any gift that is offered with specific conditions on its use, if accepted, must be used in accordance with the conditions of the donor and the Financial Procedures Manual.

Definitions Needed:

Bank Account

Checking Account

Investment Account

Restricted Checking Account

Non-Restricted Checking Account

Accounting System Fund Accounts

Operating Fund

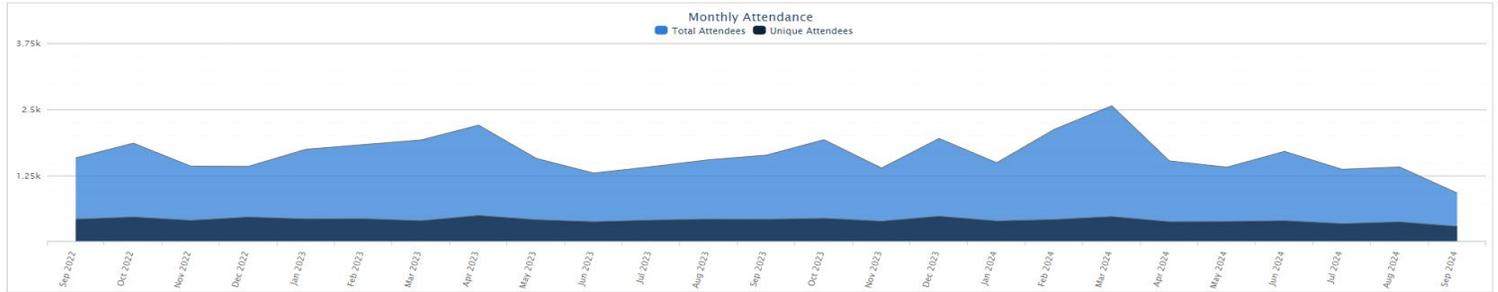
Restricted Fund

Non-Restricted Fund Account

Restricted Memorial Funds

Non-Restricted Memorial Funds

# EXECUTIVE ADMINISTRATOR



## August 2024

Attendance Grouping	Total Attendees	Unique Attendees
Sunday Worship In-House	912	286
Spec Wrshp (Lent, Christmas)	0	0
Online Sunday Worship	95	47
Meetings	79	44
Special Events	20	13
Classes	175	74
Small Groups	121	51

## September 2024

Attendance Grouping	Total Attendees	Unique Attendees
Sunday Worship In-House	589	195
Spec Wrshp (Lent, Christmas)	0	0
Online Sunday Worship	66	42
Meetings	25	16
Special Events	0	0
Classes	178	80
Small Groups	75	39

# FINANCIAL REPORT

---

<b>Property Operating Exp</b>							
01-5-2805 - Postage/Printing - Property	\$10.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01-5-2815 - Maintenance Rep A/C Equip	\$4,990.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,296.00	\$8,296.00
01-5-2820 - Maintenance Supplies	\$6,600.00	\$0.00	\$52.25	\$52.25	\$2,200.00	\$8,207.02	\$6,007.02
01-5-2821 - Fuel - Gas/Diesel	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$547.32	\$547.32
01-5-2825 - Maintenance Equipment	\$3,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,892.19	\$3,892.19
01-5-2830 - Building Maintenance Contrac	\$4,350.00	\$300.00	\$0.00	(\$300.00)	\$3,250.00	\$8,647.94	\$5,397.94
01-5-2835 - Maint & Repairs Church Buildi	\$8,000.00	\$0.00	\$3,781.90	\$3,781.90	\$0.00	\$10,024.32	\$10,024.32
01-5-2840 - Maint & Repairs Parsonage	\$2,900.00	\$241.67	\$0.00	(\$241.67)	\$1,933.36	\$1,178.89	(\$754.47)
01-5-2845 - Cemetery Water Reimburse	(\$1,200.00)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01-5-2848 - Taxes Property	\$100.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01-5-2849 - Preschool - Insurance Reimb	(\$7,200.00)	(\$7,200.00)	(\$7,200.00)	\$0.00	(\$7,200.00)	(\$7,200.00)	\$0.00
01-5-2850 - Insurance - Property, Liability	\$41,000.00	\$3,416.67	\$4,085.01	\$668.34	\$27,333.36	\$27,749.56	\$416.20
01-5-2851 - Gas	\$5,500.00	\$111.05	\$149.41	\$38.36	\$4,451.89	\$3,890.38	(\$561.51)
01-5-2852 - Water & Sewer	\$12,445.00	\$0.00	\$0.00	\$0.00	\$5,214.78	\$6,720.83	\$1,506.05
01-5-2853 - Trash Service	\$2,700.00	\$225.00	\$0.00	(\$225.00)	\$1,800.00	\$1,021.38	(\$778.62)
01-5-2854 - Electricity	\$36,500.00	\$4,081.20	\$0.00	(\$4,081.20)	\$21,321.21	\$16,334.35	(\$4,986.86)
01-5-2856 - Preschool - Utility Reimburser	(\$12,450.00)	(\$587.94)	(\$509.69)	\$78.25	(\$7,746.74)	(\$6,625.72)	\$1,121.02
<b>Total Property Operating Exp</b>	<b>\$107,245.00</b>	<b>\$587.65</b>	<b>\$358.88</b>	<b>(\$228.77)</b>	<b>\$52,557.86</b>	<b>\$82,684.46</b>	<b>\$30,126.60</b>

## ALTERNATIVE INCOME TEAM

---

Palm Valley Lutheran Church Alternate Income Team Meeting Minutes  
Wednesday, August 28, 2024, 6:30 pm, Conference Room

**Present:** Tom Dove, Alan Dunn, David Kautz, Jen Kendrick, Linda Reed – team leader, Pastor Koppel

**Excused/Absent:** Vince Brunssen, Jan Cleveland, Barry Hamilton, Mike Robinson, Sue Rue

**Guests Present:** Dwayne Kostiha, John Reed.

The meeting was called to order at 6:35 pm by Linda Reed. Pastor Koppel opened the meeting with prayer.

We started the meeting with a moment to thank Alan for his service to the church as he retires and to welcome Jen, our new EA.

The team reviewed the previous meeting minutes from the July 10, 2024, AI meeting. Tom Dove made a motion to approve the minutes, which was seconded by David Kautz. The motion was approved.

### **Commercial Ground Lease Information:**

Our first topic, presented by Dwayne Kostiha and John Reed, was about how Palm Valley could possibly acquire a tenant in a commercial ground lease agreement. Dwayne and John have met with Connor Lammert, Senior Associate in the Retail Division of Endeavor Real Estate Group in Austin, who provided a detailed analysis of how a ground lease could be obtained and structured. The possible income and associated costs were discussed. The best site for a 1-3-acre development is on the SE corner of the PVLC property on Highway 79.

Some points to highlight from our discussion:

- Would it have one or more tenants? Depends on who the primary tenant is.
- Car washes pay more per sq ft, requiring 1-2 acres. \$5.5 million investment to build a car wash. Circulates and re-uses water.
- Fast food business would require 1-1.5 acres. Full-service restaurant would require 2 acres. Church would need to decide if acceptable to have a full-service restaurant that could serve alcohol. TABC defines a full-service restaurant as one that gets 51% of sales or more would be food sales and not alcohol. Bank tenant a possibility. Office space is not as good a likelihood because of already overbuilt, under-utilized office space market in central TX. Not in demand and no one is loaning money for office space development.
- Timeline to develop: at a minimum 18 months – 2 years +.
- Please note that Dwayne has experience doing ground leases for his employer, Taco Bell.

We discussed the infrastructure that would be required. Infrastructure would be either paid for by Palm Valley Lutheran Church or the ground lease tenant. Infrastructure includes developing a pad and a retention pond, for example. If Palm Valley provided the infrastructure and covered those initial costs, the lease amount would be significantly higher. Or lease could be ‘as is – where is’ with the responsibility on the developer to build pad and infrastructure.

Once contract expires after 15/20/25 years, the tenant could re-lease or forfeit the improvements to the church. Any income to church from lease would be taxable, at what rate we don’t know.

So, there are two documents that were presented at this meeting by Dwayne Kostiha. [Included following the minutes.] Dwayne also discussed the north end of the property, (behind the Back Porch) with Connor Lammert, realtor. Connor’s analysis was that there would not be interest in a ground lease at the back of the PVLC property, for a retirement home development, because of lack of visibility and lack of access. No one would be interested in doing a ground lease for a \$15 million development.

**Fundraising through Grants:**

John Reed gave an update on the grant application that he is working on for a grant to pay for the remainder of the steeple repair. A gracious Palm Valley family has pledged to underwrite part of the expense of the repair. John plans to submit an application to the Moody Foundation for the remainder of the expense; after he gets more information from Pastor Haverlah on the history of the church. The church is also still waiting to hear what the decision is from the State Historical Commission about their requirements for repair techniques which will affect cost and durability/substantially.

Linda reported that she had a ZOOM meeting on August 21, 2024, with a representative from the Texas Grant Research Center to discuss researching grants. The Grant Research Center recently moved to Lake Austin Blvd, Austin. You must go in person to search their database of grant-makers' profiles. Once there, you can use it to produce results lists according to your search criteria. On our ZOOM call, we did a sample search on steeple repairs for churches and historic preservation for churches, which produced a list of grant-makers to research further.

**Samsung Connection:**

David discussed the opportunity Palm Valley has to reach out to Samsung's Korean-speaking community since we already have a Korean-speaking community at our church. He suggested that someone from Palm Valley, like Pastor, could contact someone at Samsung to establish this connection. He recommended that we contact Michele Glaze, Director of Communications and Community Affairs at Samsung in order to initiate a community partnership with their Korean-speaking employees. (Office 512.672.3159. [p.glaze@samsung.com](mailto:p.glaze@samsung.com)). Her department funds community events, such as the Taylor fireworks.

The August 28th meeting was adjourned after we discussed the need to continue our work on Alternate Income. No plans were discussed on when to present to Council. Our next meeting date has not been set.

Respectfully, Linda Reed

August 28, 2024

To: Alternative Income Committee/ PVLC Church  
From: Dwayne Kostiha & John Reed/PVLC Members  
Re: Real Estate Market Analysis for Alternative Income Consideration

John Reed and I were asked to help determine the current market conditions for long-term Ground Leases/GL along Highway 79 near PVLC. This report shows what we feel are the current conditions, pros, and cons of this area currently. This report is not designed to encourage or discourage this idea for consideration by the Alternative Income Committee, Church Council and PVLC congregation. Those opinions and decisions must be made by each member of these groups. John and I are simply providing the data to help each person formulate their own informed opinion on this topic. We clearly understand that there will be passionate views on both sides of this topic and respect them completely.

**Market Analysis:**

John Reed and I both have experience with commercial land values in Central Texas, but we wanted to get an unbiased market analysis completed for this project. I contacted Connor Lammert, Senior Associate in the Retail Division of Endeavor Real Estate Group in Austin, Texas to provide us his insights. John Reed and I had a conference call with Conner and provided him an overview of PVLC's location and campus. John Reed and I feel that the far SE corner of our SO acre campus would be the best area to do the analysis on for the sake of this feasibility report. We asked Connor to provide us his feedback on a 1-3 acre site on this SE corner. The most likely interested parties would be restaurants, retail and/or carwashes in this trade area. His report with current market conditions is attached for your review.

**Potential Revenue Stream:**

Based on this report, we feel like a 15–20-year Ground Lease may possibly generate around \$100-125k per acre in annual income for PVLC in the current market conditions. These leases would typically have a 10% increase every 5 years as well.

**Taxes:**

PVLC should consult a CPA or tax consultant to consider the tax consequences of this taxable income.

**Costs:**

This may seem like a lot of income, and it is, but we must realize that there will be some initial upfront costs for this type of project as well. Here are some the potential costs:

6% Real Estate Commissions: Example of \$115k year lease with 10% increase every 5 years: \$114,195

Legal Costs to Review & Execute a GL- Per Tenant/Lease:	\$10,000.00
Site Planning per user by Architect/Engineer:	\$1,000.00
Survey Costs for the 1-3-acre Parcel	\$4,000.00
Initial Possible Upfront Costs for one User:	\$129,195.00

**Land Restrictions:**

PVLC should decide what type of commercial users would be considered or allowed on this land as needed. These would need to be clearly noted so that the realtor could include them in their marketing information and in the Ground Lease documents. The amount of and type of restrictions will impact the possible users and possible revenue stream as well, but these should be clearly defined to meet the needs and goals of PVLC.

**Timeline:**

As noted in the report, the process to market the property, find a prospective user(s), negotiate a lease, execute a lease, the user(s) to get city permitting and then build their building(s) could possibly take 1-2 years easily. These types of commercial developments take some time to complete.

**Summary:**

John Reed and I feel that this data is strictly for informational purposes currently. It will be completely up to the Alternative Income Committee, Church Council and ultimately the PVLC congregation to review, consider and/or vote upon this possible idea as an alternative revenue stream for PVLC. We are both quite certain that there will be much prayer, discussion, and debate on this subject matter if it is to be considered any further. This report is not intended to split our congregation into two sides on this topic. It is designed to provide some insights and information for each member to come to their own conclusions on the pros and cons of this possible idea. John and I will ultimately respect whatever decisions are made on this topic no matter the outcome or action of PVLC. We both feel like this concludes our report and task on the analysis of this possible idea as an alternative income idea for PVLC. It is now up to others to decide what future action, if any, is taken on this matter. Thank you.

August 1, 2024

## Palm Valley Lutheran Church Land on Hwy 79 Analysis by Endeavor Real Estate

**Overview** - From a commercial real estate perspective, Hwy 79/Palm Valley Blvd is one of the most sought-after transit corridors in Williamson County with exception to IH-35 & Hwy 183(A). With the residential and commercial growth east in Round Rock, Hutto, and Taylor on Hwy 79/Palm Valley Blvd, this corridor has attracted numerous free-standing drive-thru restaurants and retail strip center developments. Dell Diamond and Kalahari Resort are the main tourist attractions in the immediate vicinity of the proposed site. While access to the proposed site is limited by only a right-in, right-out westbound on Hwy 79/Palm Valley Blvd, Joe Dimaggio's eventual connection to Kenney Fort Blvd is a selling point and numerous business and competitive projects in the vicinity have similar access on this corridor.

**Recent Deals & Development in Vicinity**- Immediately east of the proposed site, Bojangles chicken restaurant signed a ground lease at \$125,000/yr for a 15-year ground lease. 7 Brew and Pollo Campero both signed ground leases in the \$140,000 - \$150,000/yr range adjacent to Taco Bell west of the proposed site. South of Chick-Fil-A on Hwy 79, Brake Check purchased a ~.55 acre site for \$26.00/sf, HTeaO purchased ~1 acre for ~\$29.00/sf, Vera Bank has ~1.2 acre pad they're not going to build on that they're marketing for ~\$35.00/sf (about what they purchased the land for), and they have one more ~1 acre pad for ground lease asking \$135,000/yr ground lease. The southwest corner of AW Grimes & Hwy 79/Palm Valley Blvd has a working Whataburger lease at \$175,000/yr on the hard corner and a Frost Bank purchase south of the Whataburger.

**Targeted/Realistic Prospects** - The most likely ground lessees for this proposed parcel are QSR's (Quick Service Restaurants with Drive-thru) such as Starbucks, Taco Palenque, Small's Sliders, Raising Canes, etc. Financial Institutions (Banks/Credit Unions with drive thru), automotive repair and car washes are also target users.

**Structure/Recommended Economics-With** the Landlord (Palm Valley Lutheran Church) not looking to contribute any out-of-pocket dollars to the development and offering only ground leases, meaning each user will need to handle their own infrastructure work (detention pond, utilities, entry and cross-access drives, traffic studies, etc), it may limit user pool with their capacity to play developer. With most of the comps above having Landlord/Seller delivering the above in place for users, costing "\$250,000 per acre on average, I recommend discounting the ground lease rent by a \$250,000 over the entire term with a 7.5% yield. Put differently, our quote if the pad was going to be delivered "shovel ready" would be \$135,000/yr for "1 acre.

Therefore, subtracting the quote by \$18,750/yr ( $\$250,000 \times 7.5\%$ ) which would equal \$116,000/yr ground lease.

The structure of ground leases is anywhere from a 10–20-year ground lease primary term (15 years is most common) with 4-5, 5 year options to renew after the primary term. There are typically 10% increases in rent every 5 years throughout the term of the lease. As a reminder, Ground Leases are low maintenance for the Landlord as the Tenant is responsible for constructing their building and improvements, maintenance of their parcel and pond, and paying taxes and insurance themselves.

**Timing** - Once I get direction from the Landlord, you can expect the following timelines on average.

- 2-3 weeks to prep marketing material. I will be getting the word out about the site to brokers/prospects and following up once the marketing brochure is complete.
- 3-6 months to market the site and engage in LOIs/Proposals. Most real estate directors for these targeted users are not in Austin and tour schedules are inconsistent.
- 2-4 months on average to negotiate a lease depending on the user and how hard we want to negotiate.

- 2-8 months for plans then permitting 4-6 months for construction.

### **Pro's and Con's**

**Pros** - Visibility, accessibility, co-tenancy, proximity to Kalahari & Dell Diamond, residential density in proximity to site, high traffic counts on Hwy 79/Palm Valley, highly sought after market.

**Cons** - Lack of infrastructure work by Landlord which may limit user pool that has ability to perform entry drives, detention pond (regional detention pond), bring utilities from TBD location. There are a lot of ideal users already in the vicinity or are working deals in the vicinity which limits the prospective user pool.

**Costs for Landlord** - With Landlord not looking to spend any money towards Landlord work, costs will be very limited with the exceptions of site planning (\$1k per plan), leasing commissions 6% of gross rents for primary term limited to 15 years (example for a \$115,000/yr ground lease w/ 10% annual increases every 5 years, 15-year term, total commissions would be \$114,195. This will be paid half once lease gets signed and any contingencies get waived and half once tenant opens for business), and legal costs (\$10k-\$15k per lease on average).

### **Recommendation for Proposed Site –**

My recommendation is the ground lease the site for \$117,500/yr ground lease with 10% rent increases every five years targeting the uses. I recommend maxing out the size of the parcel so there are economies of scale for users that may put in a regional detention pond to decrease their costs and create efficiencies at the project and save costs on potential legal and site planning (marketing 1-3 acres would be ideal). While I recognize it may take time to get approvals on use type from the board, getting a list of uses that the landlord would restrict on the proposed site would be helpful to be most efficient in marketing efforts (ie. If there is no interest in having a drive-through on the property, it would be great to know that; there are clearly users we wouldn't do like we discussed).

## PVLC FUNDS AND DESCRIPTIONS

---

### **Palm Valley Lutheran Church – Fund Descriptions** *Please note, fund descriptions are available at [pvlc.org/council](http://pvlc.org/council)*

#### ***Endowed Funds***

**Endowment:** Est. 1986, transferred to Davidson in 1989

Purpose: Expands Palm Valley’s benevolence through grants for new and existing ministry start-ups/expansions, Southwest Texas Synod fund to support synod churches, fifteen percent of annual income to Palm Valley’s Maintenance Fund. Grant recommendations are made by the Endowment Committee and approved by the Church Council.

<b>Endowment</b>	
Established:	12/31/1989 *
Beginning Value:	\$ 3,200,560.40
Deposits:	\$ 328,385.03
Distributions:	\$ 7,337,242.76
<b>Current Balance (June 30, 2024):</b>	<b>\$ 4,608,840.40</b>
* <i>Date fund moved to Davidson Cap</i>	
Original year Established:	1986
Original Beginning Value:	\$ 3,188,579.32

**Telander:** Est. 1999

Purpose: Meet human needs in the church and beyond on a one-time only/ person use; meet special needs of the congregation not covered in the church Mission and Ministries plan.

<b>Telander</b>	
Established:	11/3/2002
Beginning Value:	\$ 68,758.34
Deposits:	\$ 359.61
Distributions:	\$ 22,203.91
<b>Current Balance (June 30, 2024):</b>	<b>\$ 215,110.26</b>

**Cemetery:** Est. 2008

Purpose: For day-to-day care and upkeep of cemetery and major improvements.

<b>Cemetery</b>	
Established:	6/11/2008
Beginning Value:	\$ 71,155.41
Deposits:	\$ 448,294.12
Distributions:	\$ 211,241.42
<b>Current Balance (June 30, 2024):</b>	<b>\$ 922,292.88</b>

**Maintenance and Expansion Funds**

**Capital Maintenance/Reserve:** Est. 2002

Purpose: Major repairs and renovations.

<b>Capital Maintenance/Reserve</b>	
Established:	2/5/2002
Beginning Value:	\$ 485,000.00
Deposits:	\$ 319,915.75
Distributions:	\$ 1,210,547.29
<b>Current Balance (June 30, 2024):</b>	<b>\$ 107,496.34</b>

**Capital Expansion:** Est. 2002

Purpose: Future Building Needs

<b>Capital Expansion</b>	
Established:	6/29/2005
Beginning Value:	\$ 741,175.10
Deposits:	\$ 251,906.13
Distributions:	\$ 1,729,857.45
<b>Current Balance (June 30, 2024):</b>	<b>\$ 129,425.02</b>

**Isedor Wallin Maintenance:** Est. 2018

Purpose: Major repairs and renovations.

<b>Isedore Wallin</b>	
Established:	10/7/2018
Beginning Value:	\$ 70,000.00
Deposits:	\$ 229,554.81
Distributions:	\$ 73,000.00
<b>Current Balance (June 30, 2024):</b>	<b>\$ 311,154.92</b>

**Iver Wallin Expansion:** Est. 2007

Purpose: Major Expansion projects

<b>Iver Wallin</b>	
Established:	9/18/2007
Beginning Value:	\$ 72,171.56
Deposits:	\$ 60,310.40
Distributions:	\$ 157.00
<b>Current Balance (June 30, 2024):</b>	<b>\$ 118,416.93</b>

**Trinity Place Senior:** Est. 2019

Purpose: Support for Senior-related ministries

<b>Trinity Place Senior</b>	
Established:	9/15/2019
Beginning Value:	\$ 430,207.80
Deposits:	\$ 41,889.94
Distributions:	\$ 44,240.00
<b>Current Balance (June 30, 2024):</b>	<b>\$ 575,526.85</b>

\*\*\*\*\*

**ROW Land Sale:** 2023 – Initial \$831,732.00

## MINISTRY MASTER PLANS

---

Please see the responses below, and the attached plan documents from GSB and Answer.Consulting in response to the Council's request for more information.

*Response from Steve Saunders, Answer.Consulting:*

**From:** Steven Saunders <[steve@answer.consulting](mailto:steve@answer.consulting)>

**Sent:** Friday, August 30, 2024 4:18 PM

**To:** Dave Koppel <[dkoppel@pvlc.org](mailto:dkoppel@pvlc.org)>

**Subject:** Re: more information request

Pastor Dave,

Unfortunately, I do not have a couple of strategic plans because up to this point in my career I have been on the executive staff of the organizations I have been doing this type of work for and those documents were not quite so formal as the one coming from this engagement would be.

With all of that said, I am sending you an example of my template I intend on using for the high-level outline of the plan and what I have used for Redeemer Lutheran in North Austin, one of my current clients.

As per my proposal, my intent is to work with your staff and leadership to develop a very detailed plan for executing the Strategies that come out of our time together. My bid assumes that your Vision and Mission are set and that you need only to evaluate strategy options and develop an execution plan for the ones that are approved to be completed. It is my plan to be available in-person for what is necessary to develop this plan.

The benefit you have with choosing to work with me is that I am a true operator and will help you come up with an executable plan and if needed I am available to stay on under a continuing contract to be the project manager running those projects for Palm Valley.

Please feel free to call  
Kevin Westergren, Sr. Pastor Redeemer Lutheran Austin: 512-965-5481; and  
Keith Ferguson at Cityview Bible Church: 512-434-9582  
For references of my abilities.

Have a great weekend, God Bless

Steve Saunders  
936-333-1188  
Answer.Consulting

# [Church Name] Strategic Master Plan



# I. Executive Summary

- **Mission Statement:** Define the church's core purpose and reason for existence.
- **Vision Statement:** Outline what the church aims to become in the next 5–10 years.
- **Core Values:** Identify the values that drive the church's ministry and community life.
- **Overview:** Summarize the key points of the strategic plan, including major goals, timelines, and priorities.

# II. Current Situation Analysis

## 1. Church Overview

1. **History:** Brief history of the church.
2. **Demographics:** Overview of the congregation's demographics (age, income, location, etc.).
3. **Membership Trends:** Analysis of growth or decline in membership.

## 2. SWOT Analysis

1. **Strengths:** Identify internal strengths (e.g., strong leadership, active community).
2. **Weaknesses:** Recognize areas of internal weakness (e.g., low volunteer engagement).
3. **Opportunities:** List external opportunities (e.g., community partnerships, grants).
4. **Threats:** Identify external threats (e.g., economic downturn, declining attendance).

## 3. Current Ministries and Programs

1. List and evaluate current ministries (e.g., youth, worship, outreach).
2. Assess which programs are thriving and which need improvement or adjustment.

# III. Strategic Priorities and Goals

Define 3-5 key priorities for the next 3-5 years.

1. Priority 1: [e.g., Spiritual Growth and Discipleship]
  1. Goal 1: Specific, measurable goal (e.g., increase small group participation by 20% within 2 years).
  2. Action Steps: Detailed steps for achieving this goal (e.g., train new small group leaders, promote groups during services).
  3. Timeline: Set specific dates for milestones.
  4. Responsible Parties: Assign leaders or teams responsible for implementation.
  5. Budget: Allocate necessary resources for achieving the goal.
2. Priority 2: [e.g., Community Outreach and Engagement]
  1. Goal 1: [e.g., Partner with 5 local nonprofits to address hunger in the community within 3 years].
  2. Action Steps: [e.g., Identify potential partners, establish formal partnerships].
  3. Timeline: Specific dates.
  4. Responsible Parties: Ministry leader or task force.
  5. Budget: Include necessary resources.
3. Priority 3: [e.g., Financial Sustainability]
  1. Goal 1: [e.g., Increase church revenue by 15% through new giving strategies].
  2. Action Steps: [e.g., Launch a new stewardship campaign, explore grant opportunities].
  3. Timeline: Set dates for progress checks.
  4. Responsible Parties: Finance Committee, church treasurer.
  5. Budget: Outline projected expenses and revenues.
4. Priority 4: [e.g., Digital Transformation]
  1. Goal 1: [e.g., Implement an online platform for virtual worship and giving within 12 months].
  2. Action Steps: [e.g., Research and select software, train staff].
  3. Timeline: Define the implementation timeline.
  4. Responsible Parties: IT/Communications Team.
  5. Budget: Allocate funds for technology upgrades.

# IV. Financial Plan

## 1. Current Financial Status

1. Review of current financial health (assets, liabilities, income streams).
2. Recent budget overview and analysis.

## 2. Projected Financial Needs

1. Define the financial needs for each strategic goal.
2. Develop a multi-year financial plan, including fundraising efforts, giving campaigns, and expense management.

## 3. Revenue Generation Strategies

1. **Tithes and Offerings:** Set specific goals for increasing contributions.
2. **Fundraising:** Explore additional revenue streams (e.g., church events, rentals).
3. **Grants and Partnerships:** Identify grant opportunities and community partnerships.

# V. Ministry and Leadership Development

## 1. Leadership Training

1. Create a plan for ongoing leadership development for pastors, staff, and ministry leaders.
2. Implement mentoring programs and workshops.

## 2. Volunteer Engagement

1. Develop strategies for increasing volunteer recruitment and retention.
2. Establish clear volunteer roles and provide training and support.

## 3. Succession Planning

1. Develop a succession plan for key leadership roles to ensure long-term stability.

# VI. Communications and Marketing Plan

## 1. Branding and Messaging

- 1.1. Define the church's identity and core message.
- 1.2. Ensure that all communications align with the church's mission and vision.

## 2. Digital Strategy

- 2.1. Enhance online presence through the church website, social media, and email communications.
- 2.2. Establish a content calendar to keep the congregation and community engaged.

## 3. Outreach and Engagement

- 3.1. Plan community engagement activities to raise awareness of the church.
- 3.2. Use both digital and traditional methods to reach new members.

# VII. Facilities and Infrastructure Plan

## 4. Facilities Assessment

4.1. Evaluate current facilities and infrastructure needs.

4.2. Identify areas for renovation or expansion.

## 5. Capital Improvement Projects

5.1. List potential projects (e.g., sanctuary renovation, parking lot expansion).

5.2. Prioritize projects based on urgency and available budget.

## 6. Technology Infrastructure

6.1. Assess technology needs (e.g., sound systems, video equipment).

6.2. Plan for future tech upgrades.

# VIII. Implementation and Accountability

## 1. Implementation Timeline

1. Establish a detailed timeline for the execution of the strategic plan.
2. Assign specific deadlines for short-term and long-term goals.

## 2. Monitoring and Evaluation

1. Develop a process for regular monitoring of progress.
2. Establish quarterly or annual reviews to assess progress and adjust the plan as necessary.

## 3. Accountability

1. Assign teams or individuals responsible for the implementation of each goal.
2. Include reporting structures to ensure accountability.

# IX. Risk Management

## 1. Risk Assessment

1. Identify potential risks to the church's mission (e.g., legal, financial, operational).

## 2. Contingency Planning

1. Develop contingency plans for key risks (e.g., natural disasters, economic downturns).

# X. Conclusion

- Summarize the strategic vision and reinforce the church's commitment to the mission and goals outlined in the plan.
- Reaffirm the leadership's dedication to working collaboratively with the congregation to achieve the plan's objectives.

# Redeemer Lutheran

2024–2025 Strategic Plan



# I. Executive Summary

## Vision Statement:

Redeemer is a community in North Austin that is Following Jesus Together.

## Mission Statement:

Redeemer is discipling the next generation.

## Core Values

Grace - Faith - Scripture - Community - Sacrament

## Overview:

Redeemer is developing this Strategic Plan to address its strategic goals:  
Resource Stewardship and Organizational Stability / Readiness.

# II. Current Situation Analysis

## Church Overview

- + **History:** Redeemer is a church plant of the Texas District of the Lutheran Church Missouri Synod, which was established in 1954. It is currently celebrating its 70th year of ministry in North Austin.
- + **Demographics:** Redeemer is a congregation of six generations from North Austin, predominantly married couples who are high-income professionals with children.
- + **Membership Trends:** Total membership has been numerically flat for a decade. (as many coming in as are going out)

## SWOT Analysis

- + **Strengths:** Redeemer is a seventy-year-old congregation that has weathered another generation's leadership change.
- + **Weaknesses:** Financially, Redeemer's giving and school income have not kept pace with the cost of operating a large church and school.
- + **Opportunities:** Redeemer has a significant physical plant that can be used for ministry purposes.
- + **Threats:** Financial stability and denomination stagnation.

## Current Ministries and Program

- + Redeemer currently runs two ministries: the Congregation and the School. All activities are run through these two primary ministries. That is all the data necessary for this strategic plan.

# III. Strategic Initiatives, Projects and Goals

High-level descriptions, goals, and timelines for initiatives. Details of each project may be found in Redeemer's Project Management Software. Melissa Golding leads Project Management.

## Initiative 1: Resource Stewardship

### Project 1: Summer Camp 2025

- + **Goals:** Increase the size and scope of the Summer Camp program to take advantage of the unused space on campus when school is not in session. Increase the number of children enrolled by 300%, with 250 total enrolled.
- + **Action Steps:** Reimagine Summer Camp / Build Business Model / Develop Marketing Plan / Recruit Staff / Implement Marketing Plan / Open and Close Registration.
- + **Timeline:** This project will kick off in August 2024, and enrollment will be completed by December 2024.
- + **Responsible Parties:** Project Lead: Connie Silvas Project Manager: Melissa Golding Project Advisor: Steve Saunders
- + **Budget:** As part of the Business Model development, a budget will be set to make this project 100% self-sufficient.

### Project 2: Preschool Business Model

- + **Goals:** Increase the profitability of the Preschool by 25%.
- + **Action Steps:** Investigate each of the following for a combined 25% increase in profitability: price, staffing, and class size.
- + **Timeline:** The investigation stage will be complete by November 2024
- + **Responsible Parties:** Project Lead: Steve Saunders
- + **Budget:** The only budget needed is the consulting fee of Answer Consulting.

# III. Strategic Initiatives, Projects and Goals

High-level descriptions, goals, and timelines for initiatives. Details of each project may be found in Redeemer's Project Management Software. Melissa Golding leads Project Management.

## Initiative 2: Organization Stability / Readiness

### Project 1: Staff Restructure

- + Goals: Create a new Administration Team.
- + Action Steps: Eliminate the Business Administrator position / Call a new Head of School / Reorganize reporting structure of the entire staff to report to either the Family Life Pastor or the Head of School.
- + Timeline: This project will kick off in August 2024 and will be completed by June 2025.
- + Responsible Parties: Project Lead: Kevin Westergren Project Manager: Steve Saunders Project Advisor: Steve Saunders
- + Budget: \$20,000 in the FY25 budget allocated for this project.

### Project 2: GovernanceChange

- + Goals: Change the overall Redeemer governance to one Board of Directors
- + Action Steps: Hire Galvin and Assoc. / Run Galvin Process
- + Timeline: The investigation stage will be complete by November 2024
- + Responsible Parties: Project Lead: Kevin Westergren Project Manager: Steve Saunders Project Advisor: Steve Saunders
- + Budget: \$25,000 in the FY25 budget allocated for this project.

*Response from Nathan Reinhold, GSB:*

**From:** Nathan Swenson Reinhold <[nathan@gsbfr.com](mailto:nathan@gsbfr.com)>

**Sent:** Thursday, August 29, 2024 5:56 PM

**To:** Dave Koppel <[dkoppel@pvlc.org](mailto:dkoppel@pvlc.org)>; Gregg Hoffman <[pastorgregg@gracerockhill.com](mailto:pastorgregg@gracerockhill.com)>

**Subject:** Re: more information

Hi Dave,

I'm attaching two samples of the "front-facing" documents that we produce as an outgrowth of the work...both for internal utilization and communication with external constituencies.

One is for Gilmont Camp and Conference Center (Presbyterian) and the other is for Grace Lutheran Church in Rock Hill, South Carolina.

At Gilmont you may reach out to Rev. Kenny Rigolout, Executive Director, at [kenny@gilmont.org](mailto:kenny@gilmont.org).

At Grace in Rock Hill, reach out to Senior Pastor Greg Hoffman at [pastorgregg@gracerockhill.com](mailto:pastorgregg@gracerockhill.com).

They should be able to address questions about implementation and utilization.

Thanks Dave.

Nathan



100 years  
Grace  
Lutheran Church  
1923-2023

2023

# STRATEGIC PLAN

## MISSION

We share God's grace by welcoming all people, growing together in faith, and joining God's work in our community.

## VISION

Each person will encounter God's grace through the ministry we share.

# VALUES

We share the Gospel of Jesus Christ by

## 1. WORSHIPPING FAITHFULLY

*Our primary call as a congregation is to praise God and our worship is:*

- » Gospel-centered
- » Sacramental
- » Lutheran in expression
- » Expressed through music

## 2. WELCOMING ALL

*We strive to be a place of welcome, where everyone is valued through:*

- » Inclusivity – Inviting and respecting different viewpoints, identities, & callings
- » Belonging – Helping people feel comfortable and that their presence is valued
- » Invitation – Making connections & encouraging one another to connect our gifts with ministry

## 3. MAKING A DIFFERENCE IN THE COMMUNITY

*We seek God's justice in areas including:*

- » Congregation – Connecting our congregation's gifts with the needs of its members
- » Community – Working alongside organizations in our area to meet fundamental human needs, including food, shelter, and safety
- » Campus – Creating a safe and welcoming space for college students to explore their faith and gifts and how they belong in God's greater Church

## 4. GROWING

*God calls us to grow throughout our lives in:*

- » Faith
- » Connection & care for others
- » Opportunity for children and youth
- » Participation



# STRATEGIC PRIORITIES

## GROWING VOLUNTEERS AND LEADERS

- » **Identification of Current Volunteer Needs** – explore the volunteer ministry needs at Grace and how they might be met
- » **Ministry and Opportunities Awareness Development** – identify and share all volunteer and ministry opportunities at Grace
- » **Inspiring Participation** – highlight ministry outcomes and impact in the community to encourage congregational engagement
- » **Increase Youth and Young Adult Participation** – involve more youth and young adults in the ministry of the church
- » **Encouragement of Current Volunteers and Leaders** – acknowledge, support, and celebrate those who are currently engaged

## INCREASING CONGREGATIONAL CONNECTIONS

- » **Younger Family Focus** – develop an approach that empowers families with children and youth to take part in Grace's ministries
- » **Congregational/Member Sharing** – help members know one another better in order to strengthen connections and deepen relationships
- » **Intentional Inclusivity** – cultivate a community where all know they are loved and belong
- » **Growing Pastoral Care** – empower members to extend loving care and connections to one another in addition to care provided by pastors

## SERVING CAMPUS AND COMMUNITY

- » **Deeper Contextual Study** – evaluate local needs, resources, opportunities, and challenges, so Grace can know best how to serve
- » **Campus Focus** – build on Grace's heritage as a place where the Winthrop campus can connect to faith
- » **Community Collaboration** – work with individuals and organizations in the community to help meet the needs of God's people
- » **God's House for All People** – continue our commitment to offering space where local groups and organizations can meet



# Grace Lutheran Church

426 Oakland Ave  
Rock Hill, SC 29730

[www.gracerockhill.com](http://www.gracerockhill.com)



# Statements of Mission, Vision, and Core Values

## MISSION:

To cultivate a safe, sacred space where all are invited to grow closer to God, creation, others, and themselves.

## VALUES:

- ▶ **Welcoming Culture** — where we, people from all walks of life, are invited to enter community as our most authentic selves.
- ▶ **Immersed in Creation** — in a nature-deficient world, intentional immersion in creation promotes growth and connection with God.
- ▶ **Wonder-Filled Play** — an inter-generational medley of engaging activities, curious conversations, rewarding experiences, moving music, creative worship, genuine fellowship, and joy-filled service.

## VISION:

Gilmont's guests will be grounded in creation, filled with wonder, and inspired to glorify God and serve others.

- ▶ **Inspiring Stewardship** — as co-creators, we celebrate and nurture the abundance of God's blessings while cultivating people's passions, gifts, and talents for the benefit of others and the glory of God.
- ▶ **Transforming Whole Lives** — we extend space for individuals and groups to grow in mind, body, and spirit at camp and beyond the gates.

## Strategic Priorities

### → Cultivate Sustainability

Cultivate the long-term sustainability of Gilmont's land, resources, and current and future staff

- ▶ Launch 3 year capital campaign to raise \$5M for critical lodging expansion, facility improvements, and \$500K endowment funding
- ▶ Conduct master site plan for necessary infrastructure, camp improvements to be achieved through 2035 which maintains priority on creation care
- ▶ Acquire solar panels on the dining hall to utilize clean energy and be good stewards
- ▶ Hire additional staff
- ▶ Launch planned giving program to support endowment

### → Grow Gilmont Programs

Grow and strengthen existing Gilmont programs, retreats, and summer camp

- ▶ Welcome more campers for overnight and day camps during the summer
- ▶ Grow capacity for Great Gluten Escape and other programs for people with dietary restrictions
- ▶ Grow capacity for existing retreats that are full and launch new programs for couples and young adults
- ▶ Launch a 5th Circle of Friends weekend for adults with developmental disabilities and their caregivers

# Strategic Priorities

## → Strengthen Partnerships

Strengthen partnerships with Grace Presbytery, churches, foundations, donors and the community

- ▶ Increase collaboration with Grace Presbytery and existing Member Churches
- ▶ Welcome new Member Churches, donors, and community partners
- ▶ Partner with Ferncliff and Church World Service to become a Depot for Presbyterian Disaster Assistance Kits
- ▶ Launch year-round gap program to hire a graduating student(s)
- ▶ Better engage with summer camper, staff and board alumni to reconnect them with Gilmont

## → Improve Utilization

Increase camp utilization by welcoming larger groups, multiple groups, more mid-week rentals, and educational and mission experiences

- ▶ Partner with local businesses, organizations, churches and schools for mid-week rentals
- ▶ Expand volunteer resident program and coordinate more mission projects
- ▶ Improve marketing efforts to better reach groups and families outside of our current sphere
- ▶ Grow Outdoor Education Program

## → Increase Capacity

Increase guest capacity and improve facilities for greater accessibility and hospitality

- ▶ Build a premier lodge with 20+ rooms that overlooks Gilmont's scenic landscape and is in close proximity to the Conference Center and Dining Hall
- ▶ Renovate Mackey Hall to be more accessible, inclusive, and useful for registration, indoor recreation, and to serve as an overflow cabin
- ▶ Build long-term staff lodging for apprentices and resident volunteers
- ▶ Implement erosion controls and elevate creation care with enhanced maintenance equipment
- ▶ Develop new lodge parking lot and repair parking / roads to ensure better accessibility
- ▶ Improve cabins by upgrading bathrooms and renovate existing lodge rooms





6075 State Highway 155 N  
Gilmer, TX 75644  
(903) 797-6400  
[www.gilmont.org](http://www.gilmont.org)