

PALMS PRESBYTERIAN CHURCH

ANNUAL REPORT

January 28, 2024

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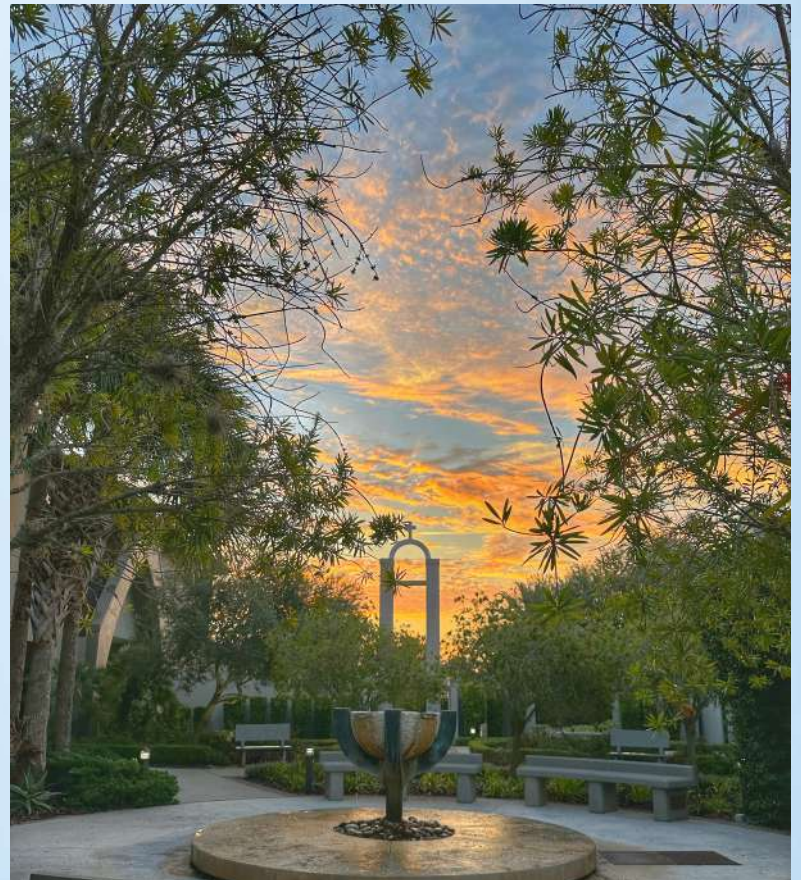
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A WORD FROM PASTOR BRYANT

A new year dawns at an uneasy time. The headlines tell the story: war rages in Ukraine and the Middle East; tensions rise among global powers; the post-pandemic economy is still on shaky footing; and our fractious nation lurches toward a presidential election that will almost certainly deepen our poisonous partisan divides. Beginning this year with a hopeful outlook might feel like a tall order.

But the headlines never tell the whole story; in fact, they have a tendency only to tell the worst parts of the story. So it is fitting—and important—as we begin a new year together as a community of faith that we do so with celebration and gratitude at the forefront of our minds. This report, in a way, is a collection of headlines from our life together over the last year: headlines that elevate joy and service, fellowship and compassion, praise and thanksgiving.

"Rejoice in the Lord always," Paul says to the Philippians. But he knows that there are times when rejoicing doesn't flow naturally, so he doubles down: "Rejoice in the Lord always; again I will say, Rejoice" (Philippians 4:4). We don't rejoice because everything is exactly the way we think it should be, but because God is good, God is with us, and God's gracious work is evident in us and around us when we take the time to look.

So take the time to look. Look here in this report, where you will find stories of God's care extended, God's love embodied, God's goodness shared, and God's purpose fulfilled. But don't just look here; look in your own lives and in the world around you, because God is active there, too. And the more we discover the hand of God working in this world, the more reason we will have for gratitude and for hope—no matter what the headlines tell us.



BRYANT ANDERSON

MEMBERSHIP

	2019	2020	2021	2022	2023
Prior Year Active Members	1243	1102	865	841	845
GAINS					
Certificate Transfer	14	6	3	23	40
Youth Professions	6	3	0	6	0
Professions/Reaffirmations	26	9	7	16	16
TOTAL GAINS	46	15	10	45	56
LOSSES					
Certificate Transfer	2	6	2	6	6
Deaths	33	38	18	19	25
Other	152	208	14	16	3
Total Losses	187	252	34	41	34
Ending Year Active Members	1102	865	841	845	867
	2019	2020	2021	2022	2023
Baptisms	12	2	6	8	9
Average Weekly Worship Attendance	464	473	370	424	511

**Palms Presbyterian Church
Balance Sheet
December 2023**

Accounts

Assets

Current Assets

Checking Accounts

Ameris Bank Checking Account

Baldwin Account	\$2,188.27
Choral Interns Account	\$5,254.00
Church Operating Account	\$18,333.18
Feeding Hungry Children Account	\$15,705.13
Fine Arts Account	\$4,666.00
HOS Housing Account	\$100.00
Organ Account	\$4,347.43
Preschool Account	\$24,321.32
Property Account	\$5,616.72
Sharkey Account	\$1,000.00
Walker Lecture Series Account	\$560.89

Total Ameris Bank Checking Account \$82,092.94

Ameris Bank Money Market Acct

Baldwin MM Account	\$6,772.81
Choral Interns MM Account	\$50,000.00
Church Operating MM Account	\$858,689.81
Feeding Hungry Children MM Account	\$34,961.01
Fine Arts MM Account	\$60,374.00
HOS Housing MM Account	\$575.66
Organ MM Account	\$44,846.00
Preschool MM Account	\$312,474.13
Property MM Account	\$91,621.14
Sharkey MM Account	\$64,000.00
Walker Lecture MM Account	\$6,000.00

Total Ameris Bank Money Market Acct \$1,530,314.56

Total Checking Accounts \$1,612,407.50

Petty Cash

Church Petty Cash	\$250.00
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Total Petty Cash \$250.00

Receivables

\$200,000.00

Total Current Assets

\$1,812,657.50

Investments

Fidelity

Baldwin - Fidelity Account	\$192,863.06
Choral Interns - Fidelity Account	\$18,816.28
Church Reserves - Fidelity Account	\$212,320.34
Feeding Hungry Children - Fidelity	\$954,483.95
Fine Arts - Fidelity Account	\$419,745.80
Organ Repair - Fidelity Account	\$151,222.24
Pledge Holding Account	\$6.19
Property Perpetual - Fidelity	\$5,652,094.30
Property Short Term - Fidelity	\$0.15
Walker Lecture Series - Fidelity	\$59,983.20

Total Fidelity \$7,661,535.51

Total Investments

\$7,661,535.51

Fixed Assets

\$6,019,201.27

Total Assets

\$15,493,394.28

**Palms Presbyterian Church
Balance Sheet
December 2023**

Liabilities, Fund Principal, & Restricted Funds

Liabilities

Fund Principal and Excess Cash Received

Fund Principal

Accounts

Beginning Balance - Baldwin	\$202,730.84
Beginning Balance - Choral Interns	\$66,915.88
Beginning Balance - Feed Children	\$912,455.66
Beginning Balance - Fine Arts	\$220,387.23
Beginning Balance - Operating Fund	\$693,298.27
Beginning Balance - Organ Fund	\$188,627.62
Beginning Balance - Preschool	\$228,974.74
Beginning Balance - Property Endow	\$4,960,246.11
Beginning Balance - Sharkey	\$40,000.00
Beginning Balance - Walker Lecture	\$58,568.20
Fixed Assets	<u>\$5,979,739.27</u>

Total Fund Principal

\$13,551,943.82

Excess Cash Received

Excess Cash Received - Operating	\$197,992.26
Excess Cash Received - Property Endowment	\$789,092.39
Excess Cash Received - Baldwin	(\$906.70)
Excess Cash Received - Preschool	\$63,467.89
Excess Cash Received - Choral Interns	\$7,154.40
Excess Cash Received - Organ Fund	\$11,788.05
Excess Cash Received - Fine Arts	\$264,398.57
Excess Cash Received - Sharkey	\$25,000.00
Excess Cash Received - Walker Lecture Series	\$7,975.89
Excess Cash Received - Feeding Hungry Children	\$92,694.43
Excess Cash Received - HOS Housing	<u>\$200,675.66</u>

Total Excess Cash Received

\$1,659,332.84

Total Fund Principal and Excess Cash Received

\$15,211,276.66

Restricted Funds

Total Temporary Restricted	<u>\$282,117.62</u>
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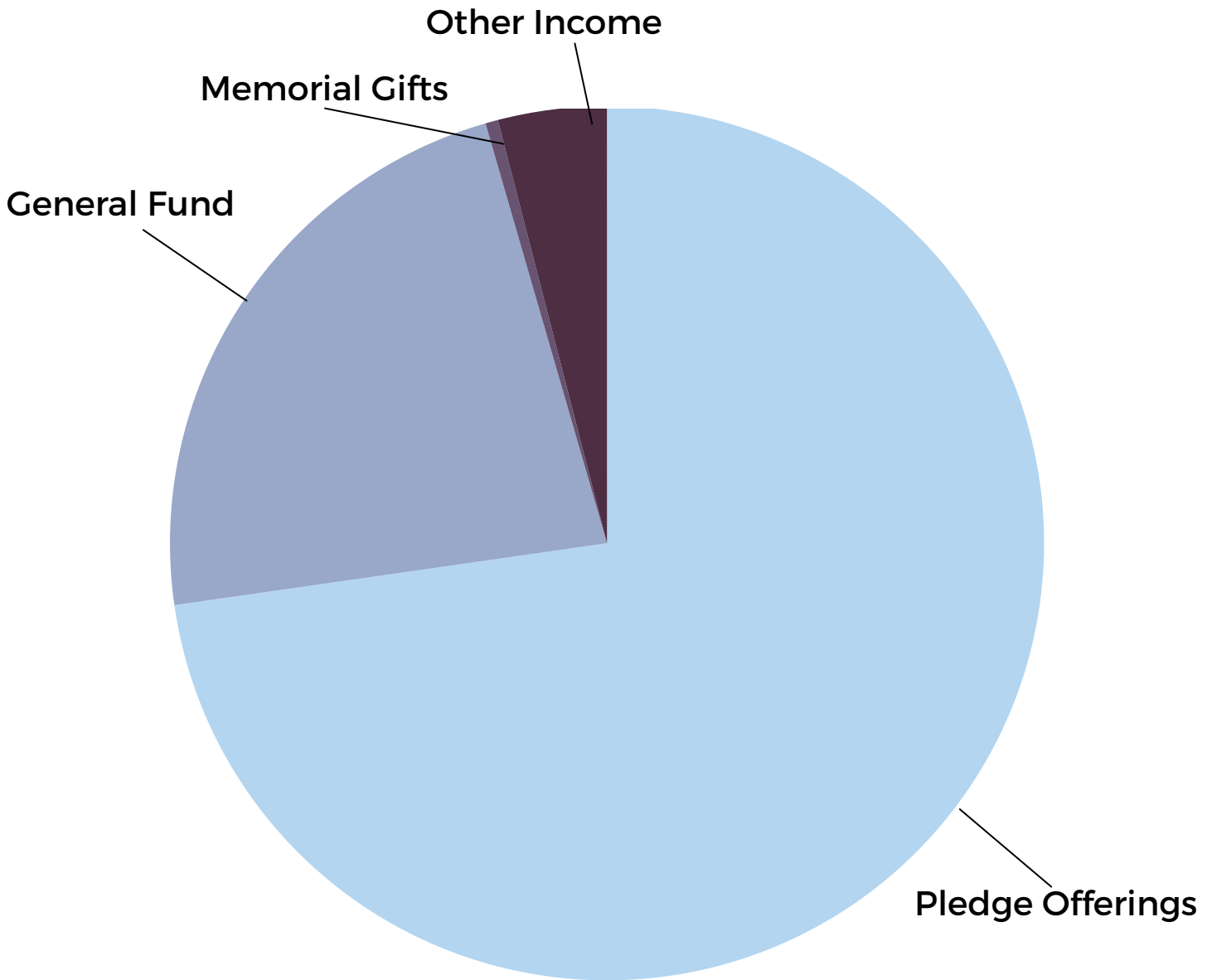
Total Restricted Funds

\$282,117.62

Total Liabilities, Fund Principal, & Restricted Funds

\$15,493,394.28

2023 Church Contributions and Income



Church Contributions

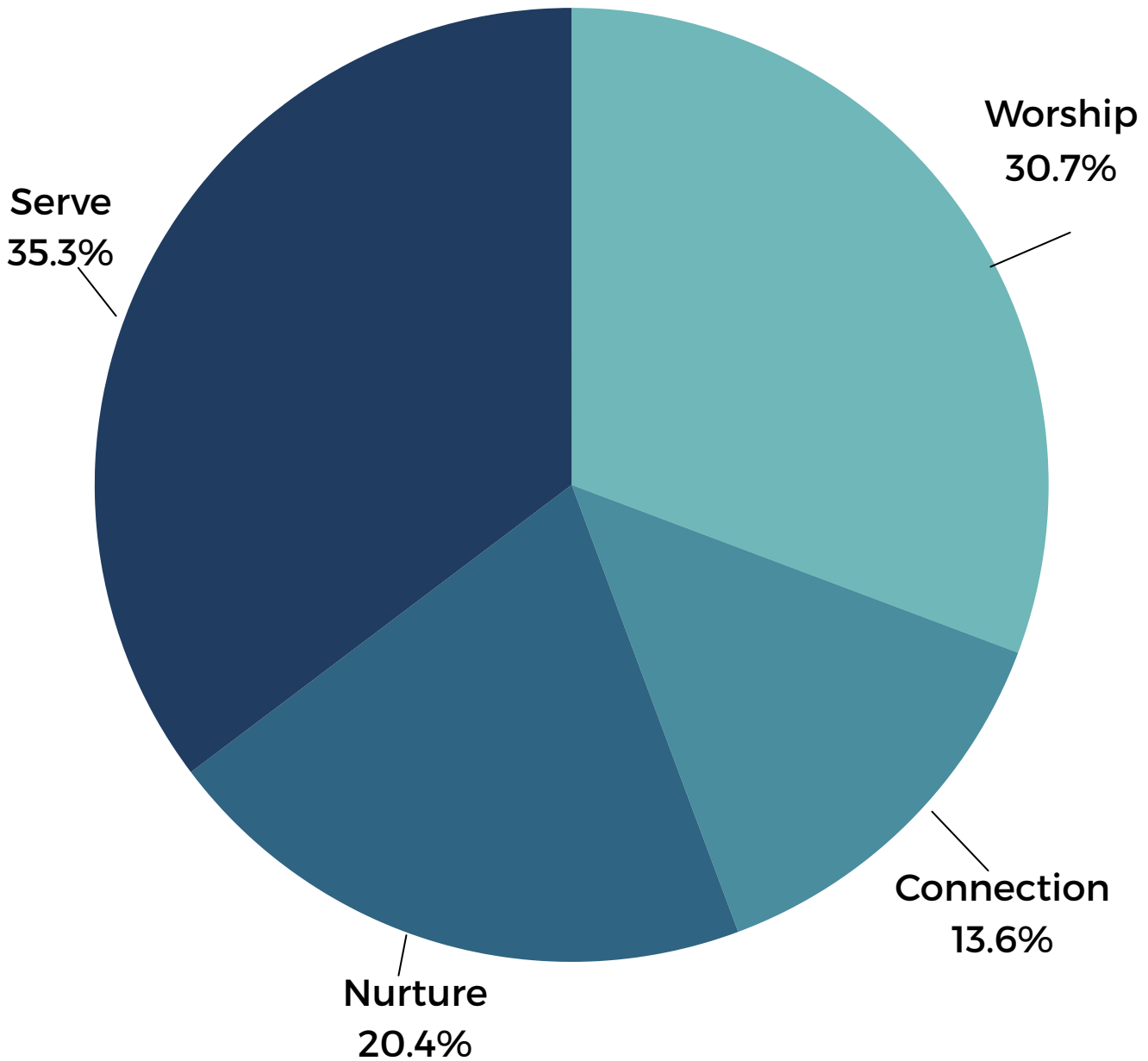
Pledge Offerings	\$1,294,638
General Fund	\$406,448
Music Donations	\$760
Memorial Gifts	\$8,310

Other Income

Facility Use	\$11,075
Bank Interest	\$56,996
Rewards	\$1,623
Processing Costs	\$1,832

Total: \$1,781,682

2023 Church Actual Expenditures



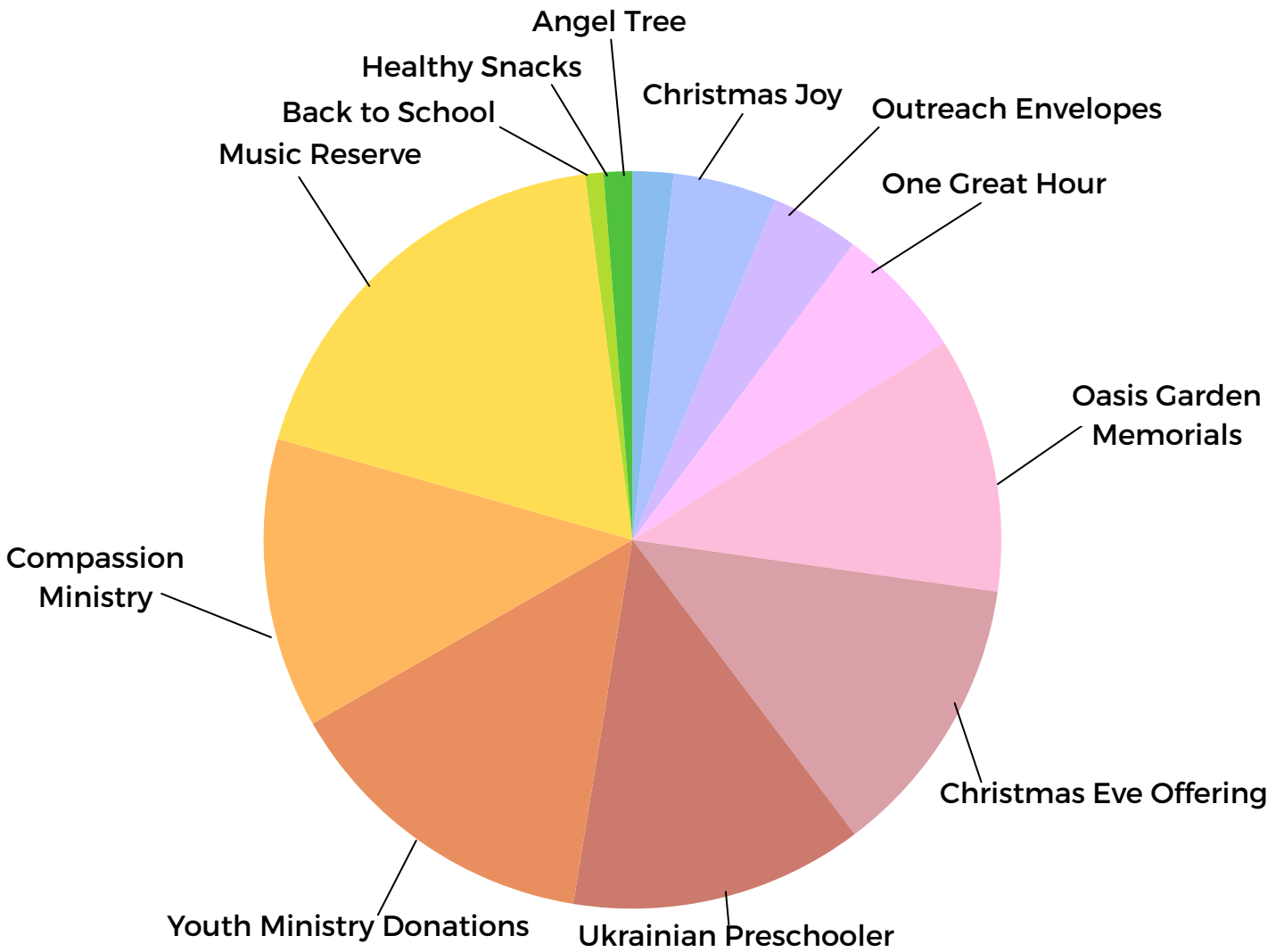
Ministry Expenses

Worship	\$486,577
Connection	\$215,380
Nurture	\$322,876
Serve	\$558,857

Total: \$1,583,690

Net Excess Cash: \$197,992

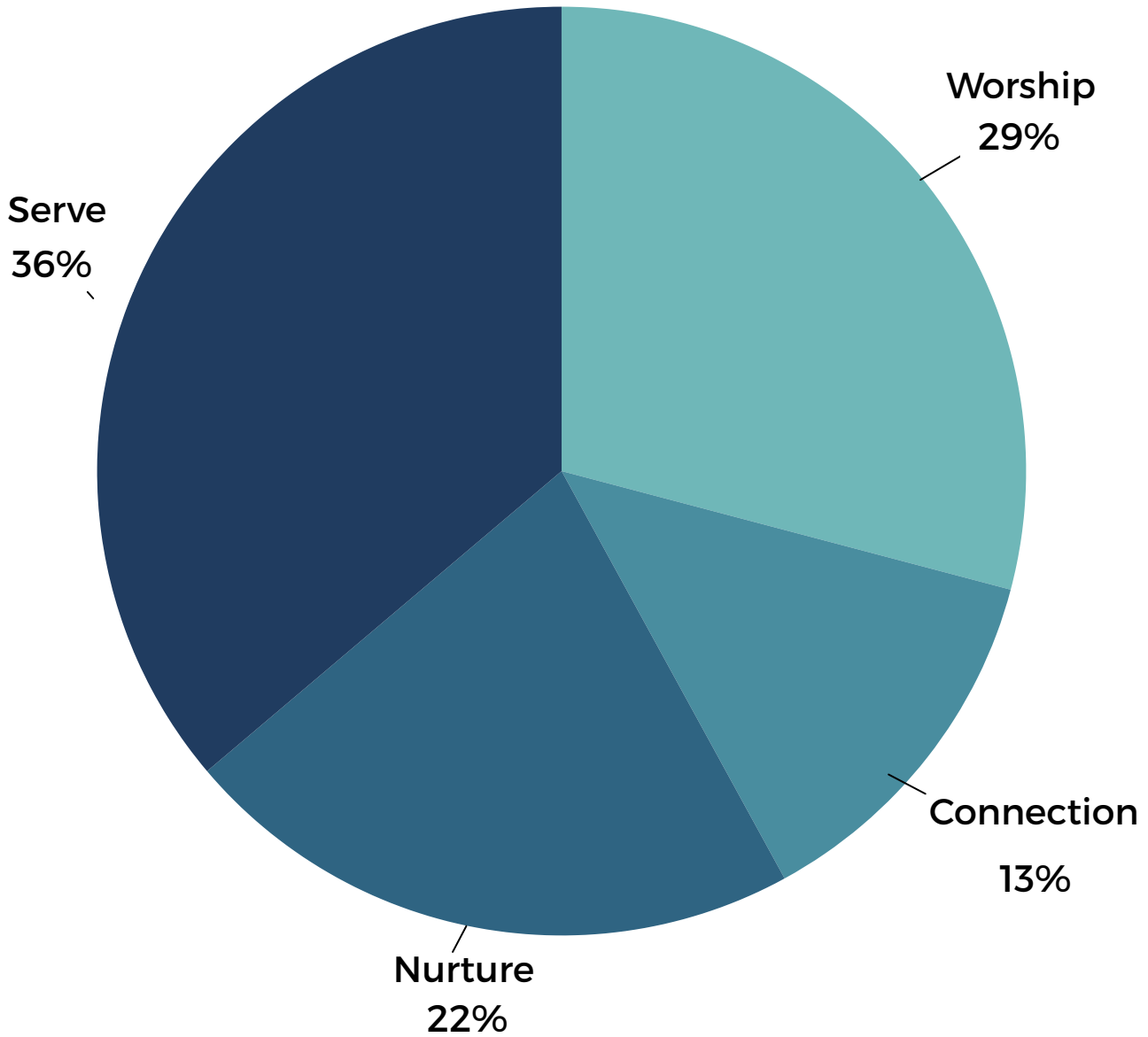
2023 Special Offerings & Projects



Children's Offering \$11
 Two Cents a Meal \$115
 Back to School \$710
 Healthy Snacks \$1,123
 Angel Tree \$1,600
 Outreach Envelopes \$3,438
 Christmas Joy \$4,083

One Great Hour \$5,208
 Oasis Garden Memorials \$10,035
 Christmas Eve Offering \$11,138
 Compassion Ministry \$11,369
 Ukrainian Preschooler \$11,500
 Youth Ministry Donations \$12,637
 Music Reserve \$16,570

2024 Church Budget/Mission Plan



Church Contributions

Pledge	\$1,315,000
General Fund	\$356,000
Music	\$20,000
Memorial	\$5,000
Other Income	\$81,100

Total: \$1,777,100

Ministry Expenses

Worship	\$517,143
Connection	\$229,516
Nurture	\$387,072
Serve	\$642,769

Total: \$1,776,500

Projected Excess Cash: \$600

WORSHIP

by Rev. Bryant Anderson

Worship is a habit, a discipline: a daily, hourly, minute-by-minute offering of ourselves with gratitude to the service of God, who is working toward what is best for us, for our neighbor, and for this world. Paul urges the church to present ourselves to God "as a living sacrifice" (Romans 12:1). Worship is a state of mind, a posture of the heart, a way of life—Augustine once said that "a Christian should be an Alleluia from head to foot."

What we are often thinking about when we speak of worship is corporate worship—the faith community gathered together in sacred space for a shared experience of prayer, praise, Word, and sacrament. And though this is only one particular expression of worship, it is an expression that is of special importance to our life together.

Our habit of gathering for worship creates rhythms of gratitude and celebration that help to sustain all the other ways that offer ourselves to the work of God's kingdom.



In our worship together in 2023,

- we held 94 worship services (not including weekly Wednesday Evening Prayer services);
- we celebrated the Lord's Supper 20 times;
- we witnessed the baptism of eight children and one adult;
- we held 17 memorial services;
- we installed nine officers, five of whom we also ordained;
- we welcomed 51 new members;
- and we sang over 120 different hymns.

In addition to all of this, we heard the scriptures read and proclaimed, we confessed our sin together, we affirmed our faith in a variety of ways, we received the musical offerings of our Bell Choir, Chancel Choir, Youth Choir, and many other gifted musicians, we commissioned groups for service, we gave of our resources to support the work of the church, and so much more.

Worship is an offering that we make, but it is also a gift that we gratefully receive. God has been at work in us through our worship, and we know that will continue because, as Jesus said, "Where two or three are gathered in my name, I am there among them" (Matt. 18:20).

MUSIC & FINE ARTS

by Dr. Ronn Cummings



The Chancel Choir, slowly but steadily, continued to grow participation and increase excellence. Furthermore, the Palms Choral Intern program continued to contribute energy and excellence to the worship life of this congregation and to the overall excellence of The Chancel Choir.

Easter was a great celebration with the Chancel Choir and the Chancel Bells – joined by brass – and strong attendance numbers in the congregation. Music Sunday, now moved to the 3rd Sunday in May, celebrated the gift of music in worship. Vacation Bible School (VBS) was a success due to the dedication of so many devoted volunteers. The Youth Choir met without interruption and continued to be an imaginative group of young people who inspired and challenged me every week. Lessons and Carols featured the largest choir in 5 years, plus a professional orchestra, and wonderful attendance numbers. The Chancel Choir sang at the 7 and 9 p.m. Christmas Eve services, accompanied by JSO strings and harpist Linda Schlipf. The Chancel Choir and The Chancel Bells rehearsed and performed in worship throughout 2023 and continue to grow in excellence and group cohesiveness.

The Palms Fine Arts Series – after being suspended during the pandemic – is gearing up for its most notable season ever in 2024. The future looks bright for the Palms Fine Arts Series, with events already planned for 2025! Palms is blessed by the musical talents of so many in our church family and beyond. Palms continues to be enriched by the gift of music in countless ways. The Palms Music and Fine Arts programs are respected in this region and create wonderful buzz, energy, and community visibility for this faith community.

CONNECT

by Lesley Hunter

During the year, Connection Ministry worked to create a diverse range of events, fostering connection, community, and spiritual growth among its members. Working alongside Youth Ministry, Matthew 25, and Seasoned Saints the following annual events were held: Brunch with the Bunny, Palms at the Ballpark (Jumbo Shrimp baseball game), a movie night, an ice cream social, Blessing of the Backpacks, Blessing of the Animals, and Trunk-or-Treat. New gatherings this year included the Summer Lunch Bunch (working to connect people over the summer), the Kickoff (to school) Cookout, and the addition of craft projects at Deck Them Halls. Looking forward, the church will continue to assess and adapt its events to meet the evolving participation and membership.

Palms continues to extend hospitality to 12-step groups, caregiver & support groups, Girl Scouts, and basketball teams.

Palms scheduled two new member classes during the year and had 51 people join the church.

Connection Ministry continues to look for volunteers to assist with the Welcome Center in Patten Hall and with hospitality after worship services. If you are interested in greeting and welcoming people before and after worship, please reach out and let us know! We are always looking for new and friendly faces!



Deck Them Halls, November 2023



New Member Class, Fall 2023

NURTURE

by Jimmy Steele and Taylor Brown

The Nurture Ministry provides newborns through 12th-grade youth a safe place to know they belong. Through age-appropriate opportunities such as fellowship, study, worship, and service, students continue to grow and be nurtured in their faith.

Despite some staff changes, programs continued to grow due to the dedication and efforts of many faithful volunteers. Youth and volunteers came together to help plan and lead service and fellowship events such as Brunch with the Bunny, Trunk-or-Treat, game nights, intergenerational gatherings, Deck Them Halls, the 5 p.m. Christmas service, and so much more. These efforts also helped to strengthen the bonds between the church and the Palms Presbyterian Preschool community. Not only did many preschool parents, children, and teachers attend church sponsored events, preschool children also attended bi-weekly chapel gatherings led by Palms staff members.

Children's Time during Sunday worship continued to grow participation, and due to so many great volunteers, the 11 a.m. KidWorship program and the Bridge group (3-5th grade) continued to grow and expand. Special thanks also to the team of volunteers who designed and led a children's Advent-themed Sunday School program. Each participant created and took home an Advent calendar containing a Bible verse for each day of Advent.

The VBS (Vacation Bible School) program, Babylon: Daniel's Courage in Captivity, was a huge success due to all of the dedicated volunteers. This program was a blend of engaging activities, meaningful lessons, and spiritual growth. Mark your calendars now and save the date for VBS this year which will be held from June 17-21.



NURTURE

by Jimmy Steele and Taylor Brown

Youth ministry students worked on leadership skills by creating and leading worship on Ash Wednesday, volunteering at Mayport Market, and assisting in the preparation and set up for church events/outreach activities such as Valentine's Day cookies and Deck Them Halls. The focus of Wednesday nights this past year was on Matthew 25 and each week provided a chance to dive into parts of the parable of the sheep and the goats. We examined what the scripture meant to each of the youth. It was also great to be joined by several parent/adult volunteers.

Our Wednesday evening program also saw a tremendous growth in the relationships between adults (specifically the older adult ministry) and the youth through the "Faith Journey Stories" program. We are thankful to the church members who took the time to share their stories and get to know the youth.



Faith Journey with Mort Crim
May 2023

With generous support from Palms, the high school youth returned to Montreat, Middle School students attended the Challenge to Change Mission program, and youth of all ages were invited to a new mission trip in Charleston, SC. In the Challenge to Change Mission program at Cedarkirk/Bethel, youth helped to pack and distribute food to migrant farm workers and their families. They were also educated on the injustices in our world and what can be done about them. In Charleston, SC youth served various organizations in the community, learned about food insecurity, poverty, and how life choices can impact others.

Overall, 2023 was a great year for youth and children and once again we want to say thank you to the Palms family for support. We have several events planned for 2024 and we look forward to adding new and exciting programming. Please consider the gifts God has given you and prayerfully consider being a part of one of the programs in Student Ministry. For more information on how you can make an impact in these ministry programs, please contact Jimmy Steele, Student Ministry Director at (jimmy.steele@palmschurch.org) or Taylor Brown, Children's Ministry Coordinator at (taylor.brown@palmschurch.org).

ADULT MINISTRY

by Bill Wildey

It has been a great year for Adult Ministry at Palms. Adult Sunday School, held between worship services, averaged 35-40 people weekly, and offered a variety of educational/spiritual offerings. These offerings included a series on the church in Egypt led by Jeff Ritchie and a series on the racial and religious history of Duval County by Scott Matthews. Our Lenten journey was focused on those who were present at the cross using the book "Witness at the Cross" by Amy Jill Levine. Later in the year, we had fun learning about the various meals that Jesus had with others and the lessons we could learn from them. Finally, during Advent, adult education focused on "An Unlikely Advent" by Rachel Billups.

Seasoned Saints had two major events during 2023, as well as a couple of health-related gatherings. In May, more than 90 people gathered for a luncheon featuring a presentation titled "Revisiting Van Gogh" by Dr. Debra Murphy, a professor of art history at the University of North Florida. In December, 80 people attended the Seasoned Saints Holiday Luncheon featuring songs by two of our UNF choral interns. During the summer a group of older adults joined with youth for a game night in the youth room.

Vicar's Bible study, led by Bill Wildey, focused on "We Make the Road by Walking" by Brian McLaren.

No Guilt Fellowship Dinners were held over the past year. These potluck dinners were typically held on Sundays, once per month at someone's home, and with between 12 - 27 in attendance. These Sunday evenings were reserved for a time of shared food and lively fellowship.



Revisiting Van Gogh, May 2023



No Guilt Fellowship, July 2023

OUTREACH

by FloAnne and Bob O'Brien

Over the years, local and global outreach has been an integral part of Palms ministry and it continues to this day. Following Christ's instructions to serve our neighbors, Palms has developed impactful relationships in our community. Our support is offered through prayer, love, volunteer hours, mission trips, and financial aid.

Below are just a few of the long list of highlights from 2023:

- 115 church members and friends packed 18,750 meals for Hunger Fight.
- Kids Kitchen, a team of 29 people, delivered 95 bags of food for 8 weeks to local children to have on weekends.
- Project Angel Tree provided 282 gifts and 40 athletic balls to local children for the holidays.
- Local Beaches community leaders met to discuss services offered and not offered in the area. Leaders will continue to meet to discuss and initiate action.
- Palms hosted Marilyn Borst from the Outreach Foundation, Rev. Charles and Dee George from the Home of Compassion in Capetown, South Africa; Byambiason Pierre provided an update on Haiti Outreach Ministries and led World Communion Sunday, and Lutheran Social Services raised awareness about assisting refugees in the Jacksonville area.
- Back to School/Healthy Snacks provided hundreds of items to local community centers, schools, Sanctuary on 8th Street, and Grand Park Career Center.
- Rick Giles shared the purpose and work of the Presbyterian Heritage Center in Montreat.



Kids Kitchen



Pastor Charles



Hunger Fight

OUTREACH

by FloAnne and Bob O'Brien

Outreach also has several ongoing, regular local programs:

- On the first and third Wednesdays, 10 Palms volunteers at Mayport Market distribute bags of food from BEAM to 200-250 families. Every Wednesday, 4 participants volunteer at BEAM's Mayport Pantry, where those who are food insecure can shop for their food needs.
- On the third Saturday of each month, Palms volunteers prepare and serve lunch to the unhoused at Mission House.
- Each Tuesday Palms members mentor children at Sanctuary on 8th Street.
- 3-4 times a year, Palms volunteers deliver meals prepared at Beaches Community Kitchen to seniors and challenged adults.
- Lifecycles continues to rebuild used bikes for Mission House clients who need transportation.
- When needed, Palms supports the Inclement Weather Shelter, holds drives for home goods for refugees, sets up refugee apartments, and builds houses with Beaches Habitat for Humanity.

Global Outreach is also a strong part of Palms' Outreach Mission where the goal is to support global missions and build strong, long-lasting relationships.

- In Capetown, South Africa, Palms supports Home of Compassion. This ministry provides worship and nurture, job training and placement, feeding programs, health care, and programs for all ages.
- Haiti Outreach Ministries in Port au Prince provides worship and Bible study, counseling, and education for children three through university. Additionally, Palms supports a medical clinic, clean water (Palms built 2 of the 4 facilities and maintains all 4), and vocational classes. Many Palms members and friends sponsor students and support their education.
- Haiti Reforestation Project, known to many as CODEP, lives up to its name and then some, offering training in reforestation, education for children, housing, and income to mountain communities near Leogane.
- Art Creation Foundation in the art colony of Jacmel provides food, education, and art training to teens to provide future income.

OUTREACH

by FloAnne and Bob O'Brien

New relationships are being built in both Egypt and Ghana where Outreach financially and prayerfully supports the Egyptian Presbyterian Church Outreach and the Evangelical Theological Seminary in Egypt. In Ghana, partners include the Sanneh Institute, Akrofi-Christaller Institute, and Operation Go Home (support for those wrongly accused of witchcraft). Palms has recently provided some of the funds to complete the roof of Navronga Church of the Upper Presbytery.

Because of your generosity, we have been able to provide funds to ease the needs of several organizations beyond those in our yearly budget. In 2023, they included Syria/Turkey earthquake relief; refugee support in Jacksonville, Egypt, Sudan, and those fleeing South Lebanon; additional food for Mayport Market and Pantry; Presbyterian Heritage Foundation; Beaches Community Kitchen, tickets for partners' fundraisers; Community Leaders lunch, and fans for Mission House.

The Outreach Ministry encompasses everyone in our church. Currently, there are 16 members and 1 staff person on this board, and we welcome anyone interested to join us. The planning group meets on the first Tuesday of each month. If you are interested in volunteering with one of our local partners, we can provide a list of opportunities or if you have ideas of other outreach opportunities, please contact Sallie Gipson in the church office.

DEACON MINISTRY

by Sallie Gipson

The Board of Deacons is a ministry of compassion. They are individuals who "are called to minister to those who are in need, to the sick, to the friendless, and to any who may be in distress both within and beyond the community of faith. In scripture the office of Deacon is one of sympathy, witness, and service, after the example of Jesus Christ" (from the PCUSA Book of Order).

The Deacon Ministry meets monthly, where they plan, work, and gather together in community. They care for and support Palms congregants when they are in need. There are currently 17 ordained and active Deacons who, along with multiple and invaluable volunteers, serve and facilitate 9 Deacon Ministries. They are, Care Teams Ministry, Congregational Visitation Ministry, Food for the Soul, Flower Ministry, Health Ministry, Helping Hands Ministry, Hospital Visitation Ministry, Prayer Links Ministry, and Walking the Mourner's Path.

The Deacon teams had a very busy year. They **cared** for congregants by sending cards and making phone calls, they made monthly **visits** to congregants who were homebound and had no one local to check in on them, they cooked **food** for those who needed support after surgery or during a rough patch, made and delivered Valentines Day cookies to over 85 households, arranged and delivered over 150 **floral** arrangements, kept Palms **healthy** by conducting monthly blood pressure checks, brought the Buddy Bus (mobile mammography unit) and the bloodmobile to Palms, maintained all of the first aid kits and emergency devices, revised infectious disease policies, lent a **helping hand** by hanging blinds, cleaning ceiling fans and clearing yard debris, **visited** congregants in the **hospital** or rehab facility on the weekends, **prayed** daily for dozens of people, and **walked** those experiencing grief through the Walking the Mourner's Path workshops. The work of the Deacon Ministry would not be possible without dedicated volunteers.

If you see a place for yourself in these ministries and would like to volunteer or know of a congregant who could use support, please reach out to Sallie Gipson in the church office.



Valentine Cookie Delivery

MATTHEW 25



by Donna Rex

Matthew 25:31–46 calls all of us to become active disciples of Jesus Christ who make a difference in our community and the world. Palms accepted the invitation of the Presbyterian Church (USA) to become a Matthew 25 church so our faith comes alive and we wake up to new possibilities.

Palms' Matthew 25 collaborative team guides and invites the congregation to embrace the three focus areas of a Matthew 25 church:

- Build congregational vitality by deepening and energizing our faith and actively engaging with our community and the world
- Dismantle structural racism by breaking down systems, practices and thinking that underlie bias, discrimination, and oppression of people of color
- Eradicate systemic poverty by working to change laws, policies, and narratives in our society that perpetuate economic exploitation of people who are poor

2023 was full of activities starting with the first annual Dr. Martin Luther King Day of Service, an on-site mission trip to Sanctuary on 8th Street where 27 church disciples painted, did yardwork, gardened, did storage maintenance, and organized books, arts and crafts and teaching supplies. Other events included an evening with the Jacksonville Gospel Chorale and a film screening of *At the River – A Memoir of Struggle and Grace in the Segregated South* with filmmaker Carolyn Crowder.

Palms held other educational and spiritual events for the congregation and the community including:

- The History of Jacksonville lecture series with FSCJ professor and Palms member Scott Matthews and will be continued in 2024
- A movie night of the Disney film, *Coco*, telling the story of the Mexican celebration of Dios de los Muertos to honor those who have influenced our lives but have passed
- A book study of Sarah Smarsh's memoir *Heartland*, about four generations of living in poverty in the Midwest
- Food sorting for Thanksgiving baskets at MaliVai Washington Youth Foundation

The Matthew 25 Collaborative team currently meets on the first Wednesday of every month at 11 a.m. in the church office conference room. Meetings are open to all interested disciples and friends. To join Palms Presbyterian Church's Matthew 25 Collaborative or for more information, please contact Donna Rex donnafund@gmail.com.

PRESCHOOL

by Jessica Kirby

We are happy to share that Palms Preschool is thriving! Enrollment numbers show most classrooms are full and have a waitlist. Teachers continue to take classes so that they are well-resourced in the classroom to provide the quality care every child deserves and needs. All classrooms, hallways, and front offices have been freshly painted and some furniture has been replaced.

The preschool is in the process of completing a NAEYC accreditation and all DCF (Department of Children and Families) visits to Palms Preschool have resulted in 100% compliance.

Just recently, the school applied for a Baldwin Grant and was approved to use funds for a solar project. This grant will not only help to lower utilities but the science behind the project will be used as a teaching tool for children. Teachers are excited to create a curriculum so that the children can explore the world of science.

Palms Preschool also had some fun-filled, learning activities and events planned around holidays and seasons. Activities included a Valentine's Day dance, Mardi Gras parade, Easter egg hunt, Trunk-or-Treat, Friendsgiving Day breakfast with families, and the annual Christmas Program. The summer camp program was a great success, fostering a diverse range of enriching activities such as waterparks, creative arts, physical gross activities, and cooking projects. We hope children discovered new passions and valuable life experiences and will join us again in the summer.

We are looking forward to another year of growth, learning, and fun! Should you know of anyone who is looking for a safe, fun, learning environment, please have them reach out to Palms Preschool. We would love for them to tour the preschool and become a part of the Palms Preschool family!



Property Team and PMR

by Bob O'Brien

The Property Committee is a standing committee of the church under the Stewardship Ministry and responsible to the Session for the physical management of the campus. The committee, working with Lori Vaughn, Business Director, Alex Crawford, Facilities Director and Noel Millan, Assistant Facilities Director, works tirelessly to: develop annual budgets for the church and preschool, meets monthly to review church and preschool expenses, reviews ongoing projects, plans new projects on the campus and holds campus wide work days.

This past year church property expenses were \$208,989, 3% under budget and the preschool expenses were \$69,148, 77% of the annual budget due to receiving COVID related funds from the Federal Government. The largest expenses were for: electrical (38%), janitorial (20%), landscaping (13%), kitchen/restroom supplies (9%) and water/sewer (7%). In addition to the PMR maintenance items below the committee reallocated wheelchair spots in the sanctuary, planned for additional solar panels on the education wing and preschool, worked on updating the capital expenditure plan, organized a security seminar, held a work day, planned the refreshing of the Oasis Garden and is currently working on solutions to morning sun glare in the chapel.

The committee also oversees the Property Maintenance Reserve (PMR). The PMR is not part of the annual church budget and is funded by drawing a portion of the Property Endowment each year and is used for major maintenance projects. This year the committee spent \$134,762. of PMR funds for the following: HVAC (Heating, Ventilation & Air Conditioning) repairs/replacements, flat roof repairs, painted various church and school classrooms, administrative offices and Fellowship Hall walls, replaced the preschool water service line, repaired a north side sink hole, found and repaired sewer outfall lines, added handicap door closers, assisted in refreshing the Columbarium, added bicycle racks, pressure washed and ground sidewalk trip hazards, added entrance security at the preschool, replaced old toilets in the preschool and the water heater in Patton Hall.

This next year the committee will be embarking on several new projects and welcomes any disciples who would like to join the committee.



Endowment Funds

by Richard Ross

The Endowment Committee is charged with the stewardship of the Endowment funds. Three major objectives of the team are Capital Preservation, Best Practices Investing and ensuring that donor wishes are honored.

2023 proved to be a great recovery year, after a very difficult 2022. This was primarily due to strong market performance for both stocks and bonds. At year-end 2023, the total Palms Endowment amounted to \$7.7M compared to approximately \$6.5M at year-end 2022. The end-of-year result incorporated account inflow/outflow transactions during the year, as well as market dynamics. 2023 Benchmark comparisons are as follows:

Total Endowment increase +17.8%, Property Maintenance Fund +15.4%
S&P 500 Index +26.2%, Aggregate Bond Index + 5.7%

The current Endowment Committee consists of Richard Ross, Ashlie Gossett, Bob Nelson and Chip Tousey. Lori Vaughn and Bryant Anderson serve as non-voting members.

Please refer to the Annual Report balance sheet for a listing of all Endowment Funds.

Stewardship Committee

by Gordon Strickland

The Finance Team met monthly to review financial reports, comparing actual results against budget projections. Supportive of the various ministries, monthly reports were provided to help staff monitor their ministry expenditures and served as a foundation for future financial decisions. Palms finished the year financially solid and has the financial resources to support the mission and ministry of the church.

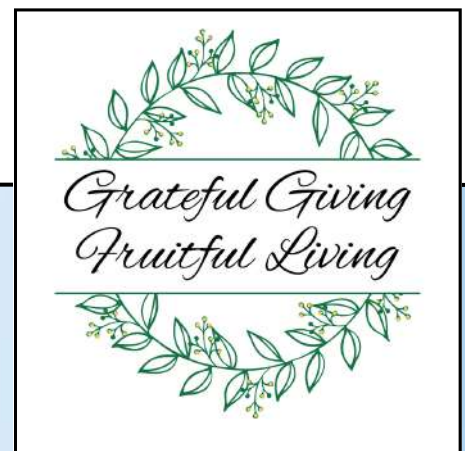
Generosity

by Jeremy Thien

In 2023, offerings to Palms exceeded giving covenants from last year's campaign and our budget for non-pledge offerings. These generous gifts allow us to fulfill our mission. By the grace of Jesus Christ, we are called to worship God: to connect in community, to nurture in love, and to serve in the world.

The 2024 Grateful Giving Fruitful Living Generosity Campaign continues to accept covenants. With gratitude to the members of Palms for their giving covenants, we share the following information:

- Giving covenants totaling \$1.28M have been received, a 1% increase over 2023.
- Participation in giving covenants is trailing our 2023 campaign by 5%.
- We received giving covenants from 43 new households.
- Of giving covenants received, 74% maintained or increased their gift.



BALDWIN GRANT PROGRAM

by Donna Rex

In 2017, members James G. Baldwin and his wife, Sally Ferguson Baldwin made an investment in the future of Palms Church with a gift of \$500,000 through Mr. Baldwin's individual retirement account. Prior to Mr. Baldwin's passing, the gift was designated to be used for "new and creative" programming as determined by the Palms Presbyterian Church Session to enable Palms to move towards its strategic goals.

Baldwin Fund Accounts

Balance carried forward, 1/1/2023	\$202,730.84
Interest earnings	\$8,791.34
Less grant disbursements	\$9,698.04
Ending Balance, 12/31/2023	\$201,824.14
Current grants	\$105,705.72
Available for future grants requests (plus interest earnings)	\$96,118.42

2023 APPROVED GRANT PROGRAMS

SOLAR ENERGY - An original grant of \$35,000 was paid out in full in 2022 to provide a solar array to offset electric costs for the church building. Since that project has been successful and has allowed the church to benefit from cost savings, there was discussion to add another solar array for the Palms Preschool. In November 2023, the Session approved a grant in the amount of \$40,000 to fund a second solar array for the preschool.

MISSION TRIP AND EDUCATIONAL CONFERENCE SCHOLARSHIPS - In April, 2023, the Session approved a three-year grant request of \$36,000 plus a carryover of \$1,853 for a fund to offer scholarships for mission trips and conferences relating to church work. These scholarships are based on need and at the discretion of a scholarship committee and Head of Staff/Pastor, for congregants, staff, and pastors. Scholarships are limited to no more than one-half the expected cost of the mission trip or educational opportunity. In December 2023 the scholarship committee approved two scholarships for the upcoming Egypt trip.

BALDWIN GRANT PROGRAM

2023 CARRYOVER RECIPIENTS

MATTHEW 25 MOVEMENT - In December 2021, the session approved one new grant request in the amount of \$50,000 to be funded over three years in support of Palms Church Matthew 25 movement. The Matthew 25 Collaborative Team has become more visible to the congregation and has engaged the congregation in a number of opportunities for education, discussion, and fellowship.

WALKING THE MOURNER'S PATH - This is a national Christ-centered program to assist individuals who have experienced the pain of a loved-one's death. The eight weekly workshops that are led by trained facilitators:

- Begin and end in prayer that is central to the ministry;
- Are intentionally small - allowing participants the opportunity to share;
- Work on one concept a week to allow the participants to work through their grief without feeling overwhelmed;
- Follow a workbook for each individual that provides the framework with prayers, reflections, and exercises;
- Offer homework assignments to enhance the experience.

It is through the experience of sharing with others and being comforted by God's love that healing occurs. The grant pays for facilitator training, travel expenses, and meeting expenses for three years. The second program was completed last year and a new offering was available in the fall of 2023. Balance remaining is \$2,870.

Baldwin Grants Committee 2023/24

Gene Filbert

Chair, church elder, former chair, Strategic Planning Committee

Pam Chally

Retired UNF administrator/teacher, church elder, representing Finance Committee

Donna Rex

Retired nonprofit executive, church elder, consultant, representing Outreach

Linda Scaz

Retired RN Faith Community, church elder, deacon, part-time teacher/consultant

Bryant Anderson

Pastor, Head of Staff