

FLORIDA CONFERENCE OF SDA Treasury Updates

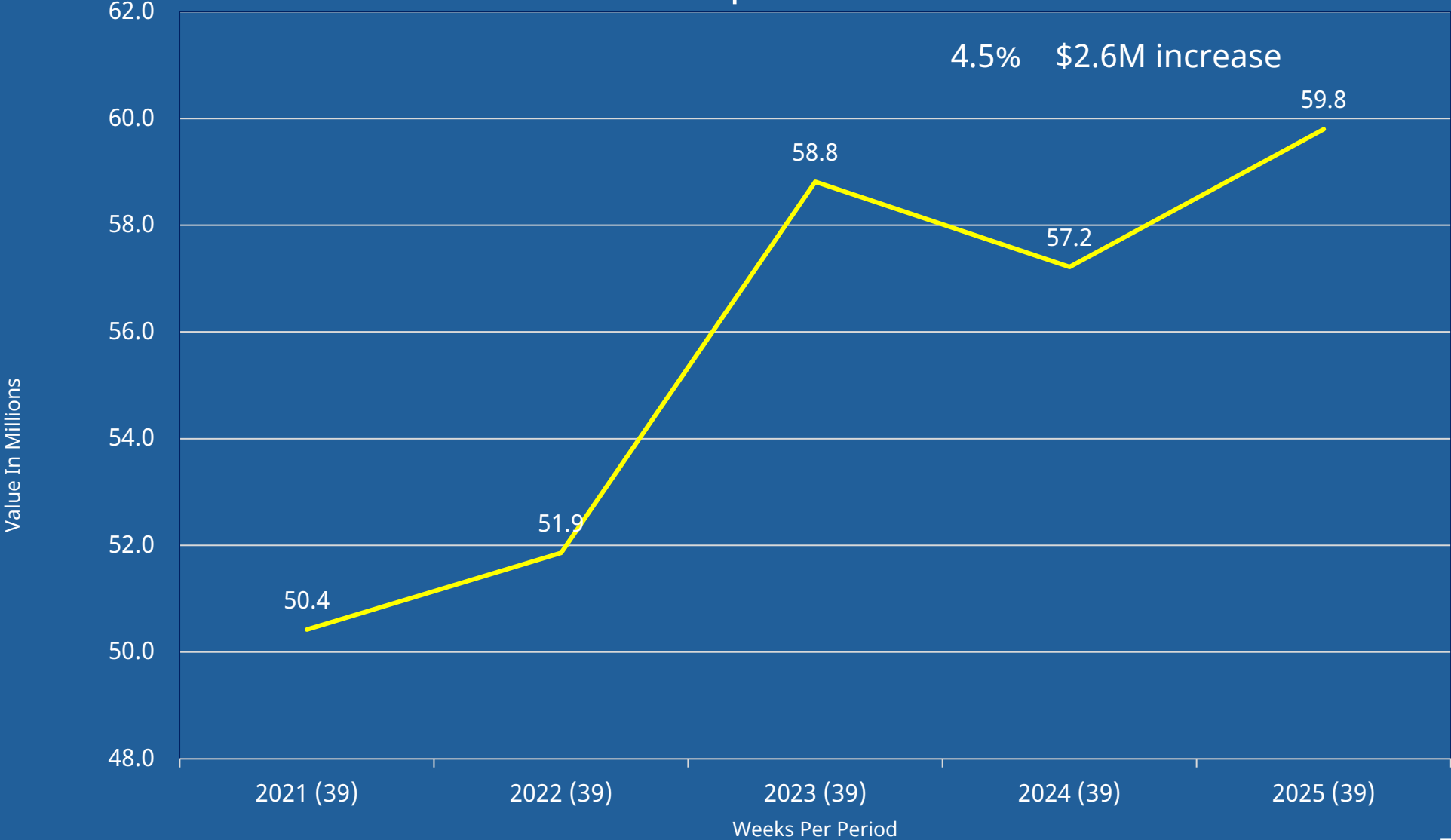
Treasurers' Meeting
October 23, 2025



Florida Conference
of Seventh-day Adventists®

TOTAL TITHE YTD COMPARISON

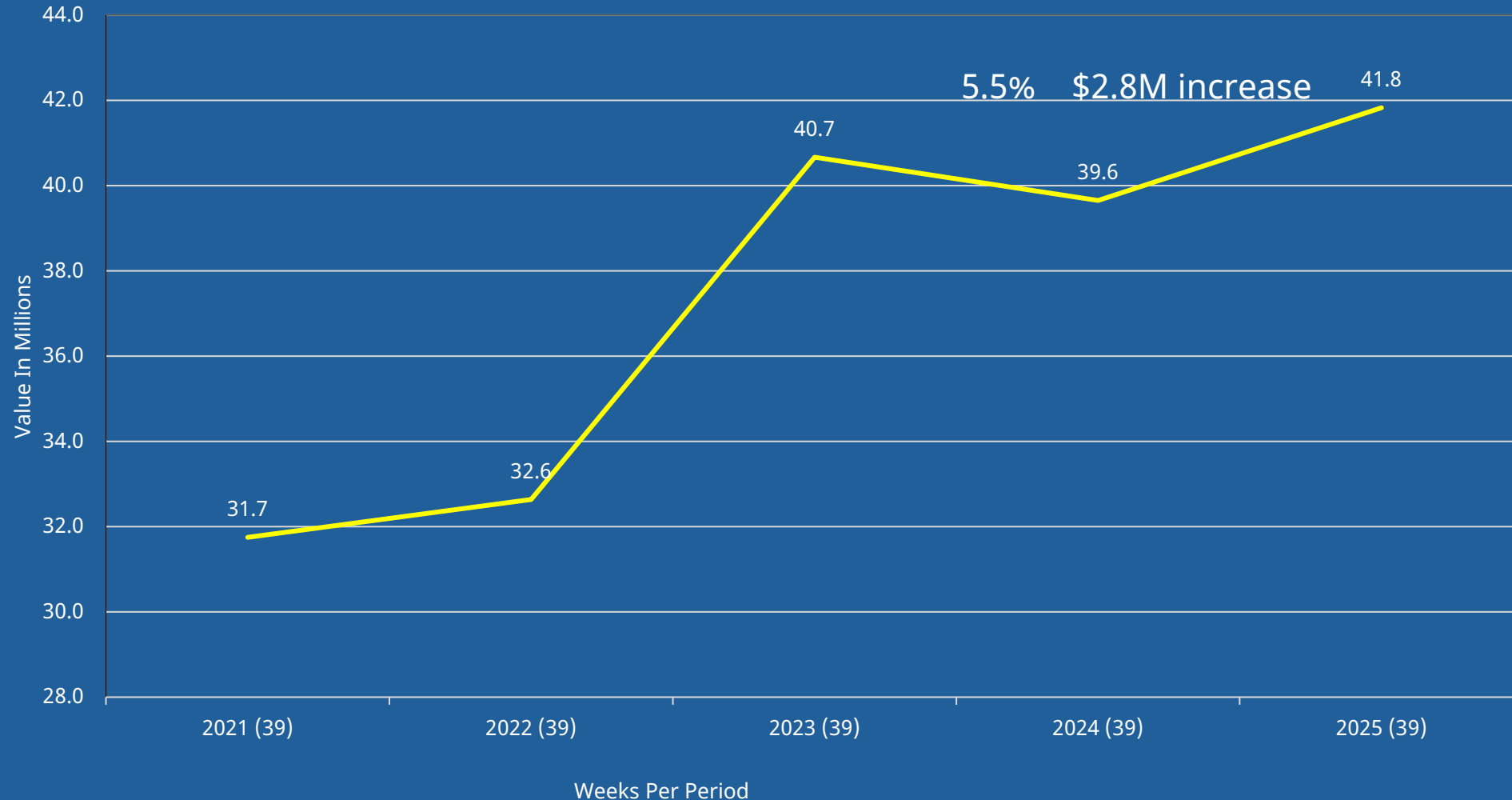
September 30



Data for each year is given from September 30

TOTAL LOCAL CHURCH OFFERING YTD COMPARISON

September 30



Data for each year is given from September 30



Florida Conference
of Seventh-day Adventists®

Seventh-day Adventist Church
Southern Union Conference
Comparative Tithe and Mission Statement
September 2025

Entity Name	# Of Rep.	Membership		Tithe					
				2025	2024	Gain/Loss	%	Per Capita	
		2025	2024					2025	2024
1 Southern Union Conference									
Carolina Conference	9	27,402	26,366	24,766,693.50	24,580,992.22	185,701.28	0.76	903.83	932.30
Florida Conference of SDA	9	73,455	70,943	59,797,770.43	57,215,725.19	2,582,045.24	4.51	814.07	806.50
Georgia-Cumberland Conferenc...	9	48,116	46,272	51,573,504.22	51,564,534.08	8,970.14	0.02	1,071.86	1,114.38
Gulf States Conf Association...	9	13,029	13,162	10,242,285.60	9,852,033.08	390,252.52	3.96	786.11	748.52
Kentucky-Tennessee Conferenc...	9	17,313	17,040	15,310,909.46	15,045,410.63	265,498.83	1.76	884.36	882.95
South Atlantic Conference	9	37,920	36,750	22,130,136.70	21,504,256.16	625,880.54	2.91	583.60	585.15
South Central Conference	9	30,136	29,240	18,587,896.76	18,154,171.90	433,724.86	2.39	616.80	620.87
Southeastern Conference (Flo...	9	49,084	46,697	23,981,194.64	23,669,201.19	311,993.45	1.32	488.57	506.87
Totals		296,455	286,470	226,390,391.31	221,586,324.45	4,804,066.86	2.17	763.66	773.51
TOTAL		296,455	286,470	226,390,391.31	221,586,324.45	4,804,066.86	2.17	763.66	773.51

NAD Tithe Gain: 0.52% YTD August 2025

SURF AND BANK LOANS REPORT

as of August 31, 2025

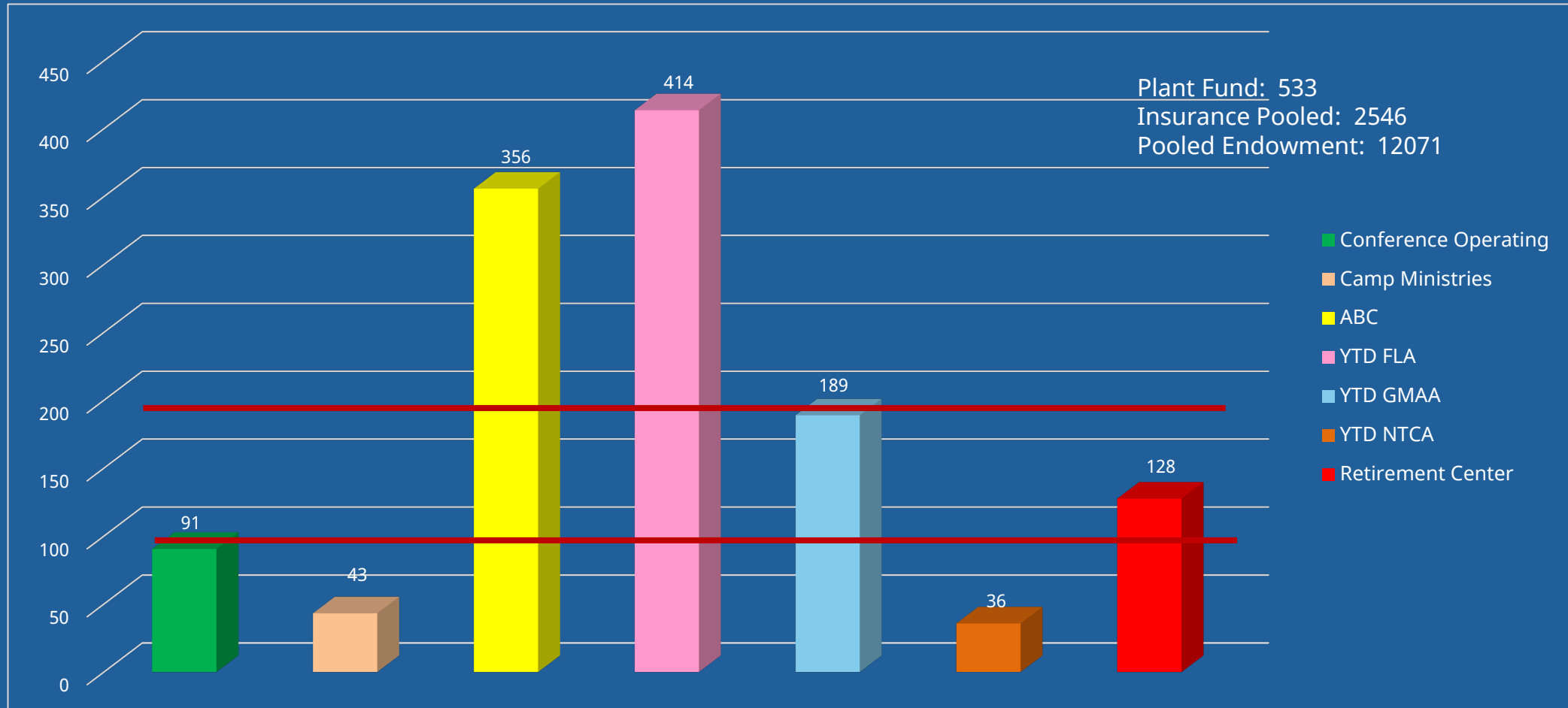
NAD policy S 14 10	12/31/2022	12/31/2023	12/31/2024	8/31/2025
Total Dollar Threshold Loan Capacity of 150%	104,474,648	113,782,761	118,559,792	118,559,792
OUTSTANDING BALANCES (SURF and Commercial Banks):				
Florida Conference Debt - Outstanding Balances	72,896,850	72,325,657	72,098,719	75,644,995
% of Avg Annual Gross Tithe Income	104.7%	95.3%	91.2%	95.7%
Loan Capacity Remaining within 150% Threshold	31,577,798	41,457,104	46,461,073	42,914,797
ALL APPROVED LOANS (SURF and Commercial Banks):				
Florida Conference Debt - All Approved Loans	79,613,397	80,043,332	92,602,901	97,277,263
% of Avg Annual Gross Tithe Income	114.3%	105.5%	117.2%	123.1%
Loan Capacity Remaining within 150% Threshold	24,861,251	33,739,429	25,956,891	21,282,529
*average computed using prior three years each at December 31				



COMBINED DAYS CASH ON HAND BY FUND

(INCLUDING REMITTANCE A/R)

August 31, 2025



- 90 Days Conference required / minimum needed for a financially healthy organization
- 180 Days is our internal goal



CONFERENCE OPERATING INCOME STATEMENT: ACTUAL VS. BUDGET

August 31, 2025

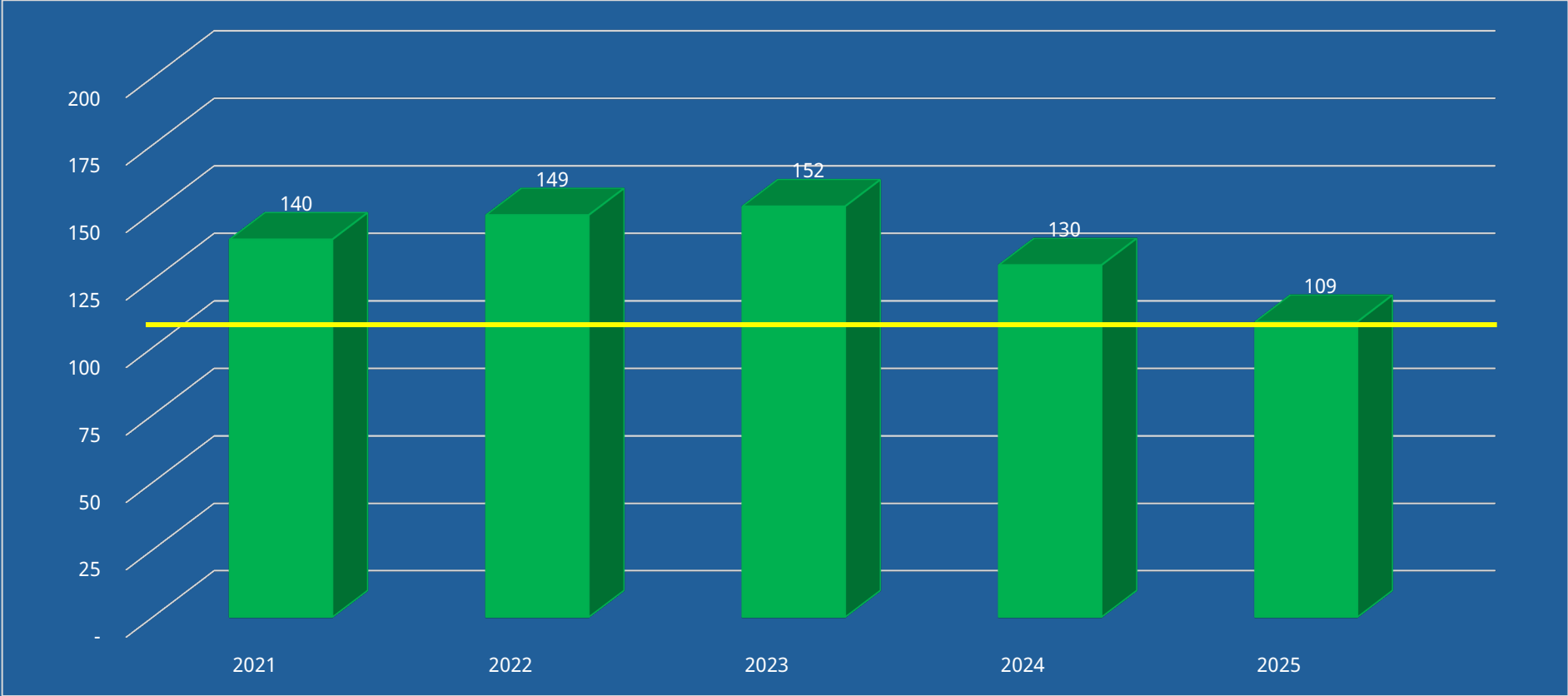
	Actual	Budget		
(Values in Thousands)	8/31/2025	8/31/2025	Diff \$	Diff %
INCOME	56,516	58,757	(2,241)	-3.8%
EXPENSE	60,665	60,770	(105)	-0.2%
TRANS OUT/(IN) BETW FUNDS	(458)	(386)	(72)	18.7%
INCR/(DECR) IN TEMP RESTRICTED	177	137	40	
NET INCOME/(LOSS)	(3,514)	(1,490)	(2,023)	
EBITDA	(3,046)	(1,029)	(2,016)	195.9%



DAYS CASH ON HAND

(INCLUDING REMITTANCE A/R AND RESERVES)

DECEMBER 31 *



- 90 Days Conference required / minimum needed for a financially healthy organization
- 109 Days = 3.7 months
- 180 Days = Internal Goal **NOTE: \$17.4M needed to meet this goal**

* Data for 2025 is given from the current period of August 31



\$500 TREASURER'S BONUS

As you begin looking at the approaching year-end processes, don't forget about the \$500 Treasurer's Bonus.

1. The Conference has received at least 10 months of remittances by the 10th of each month, December 2025 being one of those on-time months.
2. IRS Form 1096 / 1099s for 2025 payments have been filed.
3. Financial reports have been presented at your regularly scheduled board meetings.
4. The December 2025 bank reconciliation(s) have been completed.
5. The church's A/R balance with the Conference is current or on a payment plan.



REMINDERS

- Honorarium maximum for conference employees - \$200
- All funds received and disbursed by the church must go through the church treasury
- Pastors and treasurers to work collaboratively
 - 1099 forms to be processed for all services over \$599
- The church board should receive and hear the audit report details



REMINDERS

- Pastor Appreciation Month
 - Gifts should be nominal and infrequent
 - Monetary gifts, including gift cards of any kind, count towards the IRS \$600 threshold for issuing a 1099.



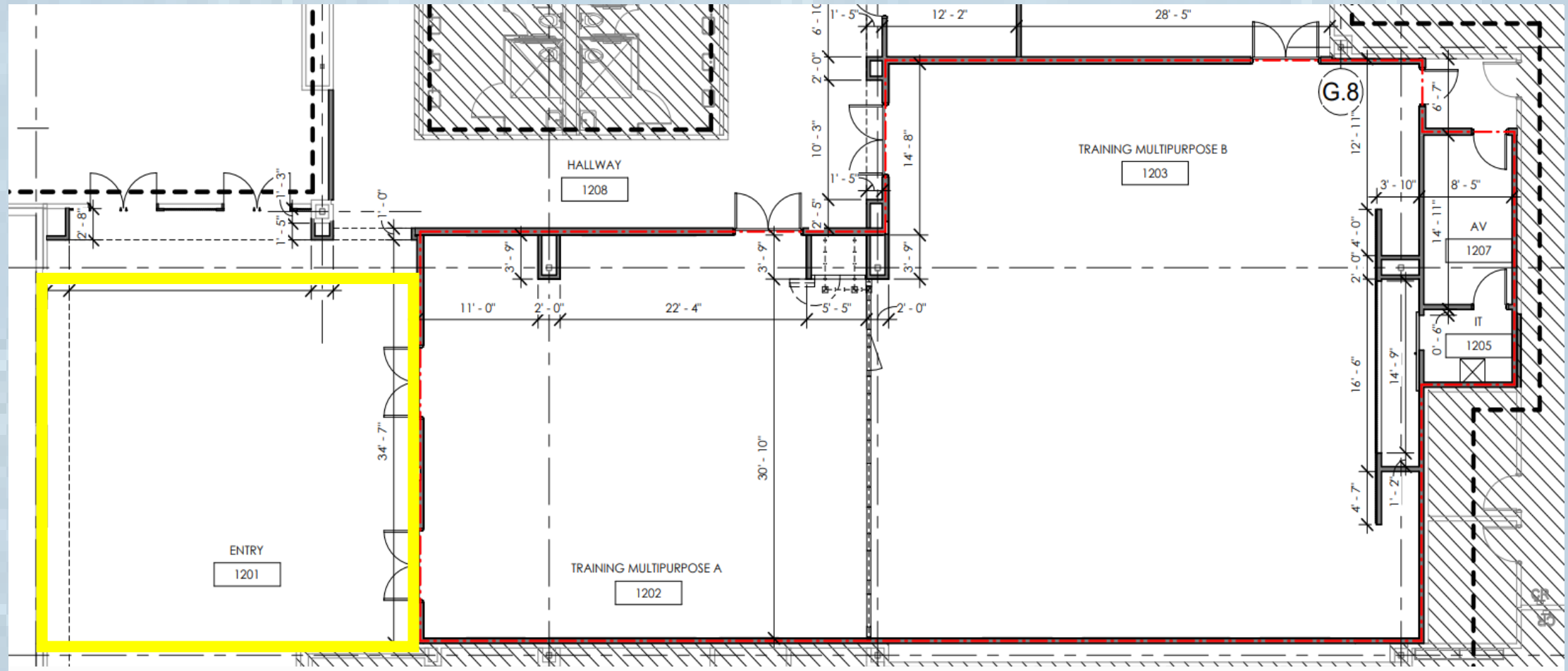
OTHER UPDATES

- Budget Prep Season for 2026
 - Possible salary increase – 2.7%
 - Increase of healthcare costs
 - Increase of insurance costs, esp. liability
- Florida Conference GCAS Audit Report
 - No significant audit adj; no material weaknesses; one policy violation
- Florida Conference Large Meeting Room (Shell)



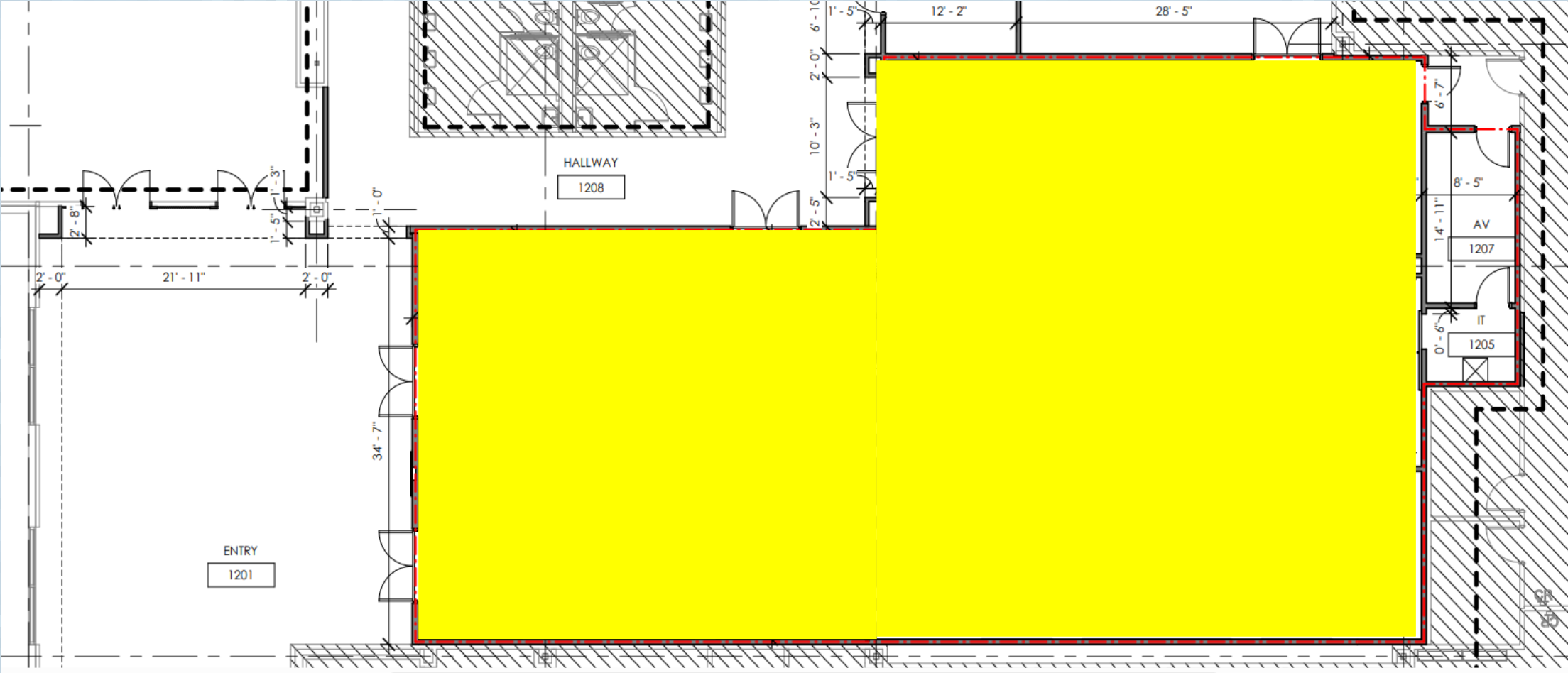
Pre-Function / Small Meeting Room

Seating: 40 people classroom style / 80 conference style



Meeting Room A & B

Seating: 340 conference style / 180 round tables



Pre-function /Small Meeting Room



Large Multi-Function Meeting Room



VIEW AT TRAINING MULTIPURPOSE

ABIDING

“Abiding in Christ means a constant receiving of His Spirit, a life of unreserved surrender to His service.”

~In the Spirit and Power by Pavel Goia



Thank You!!!



Florida Conference
of Seventh-day Adventists®