



FLORIDA CONFERENCE OF SDA Treasury Updates

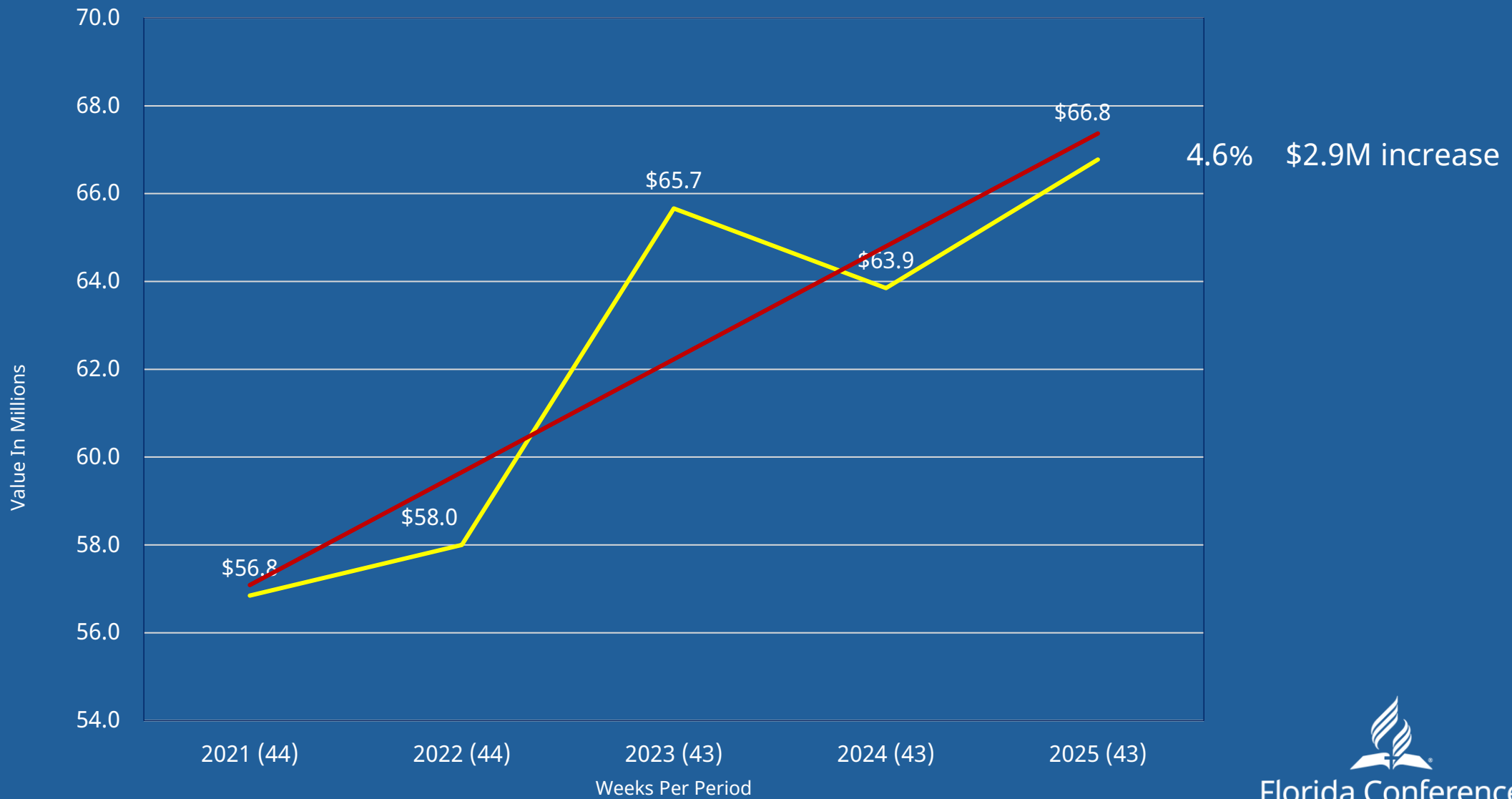
Treasurers' Meeting
December 9, 2025





TOTAL TITHE YTD COMPARISON

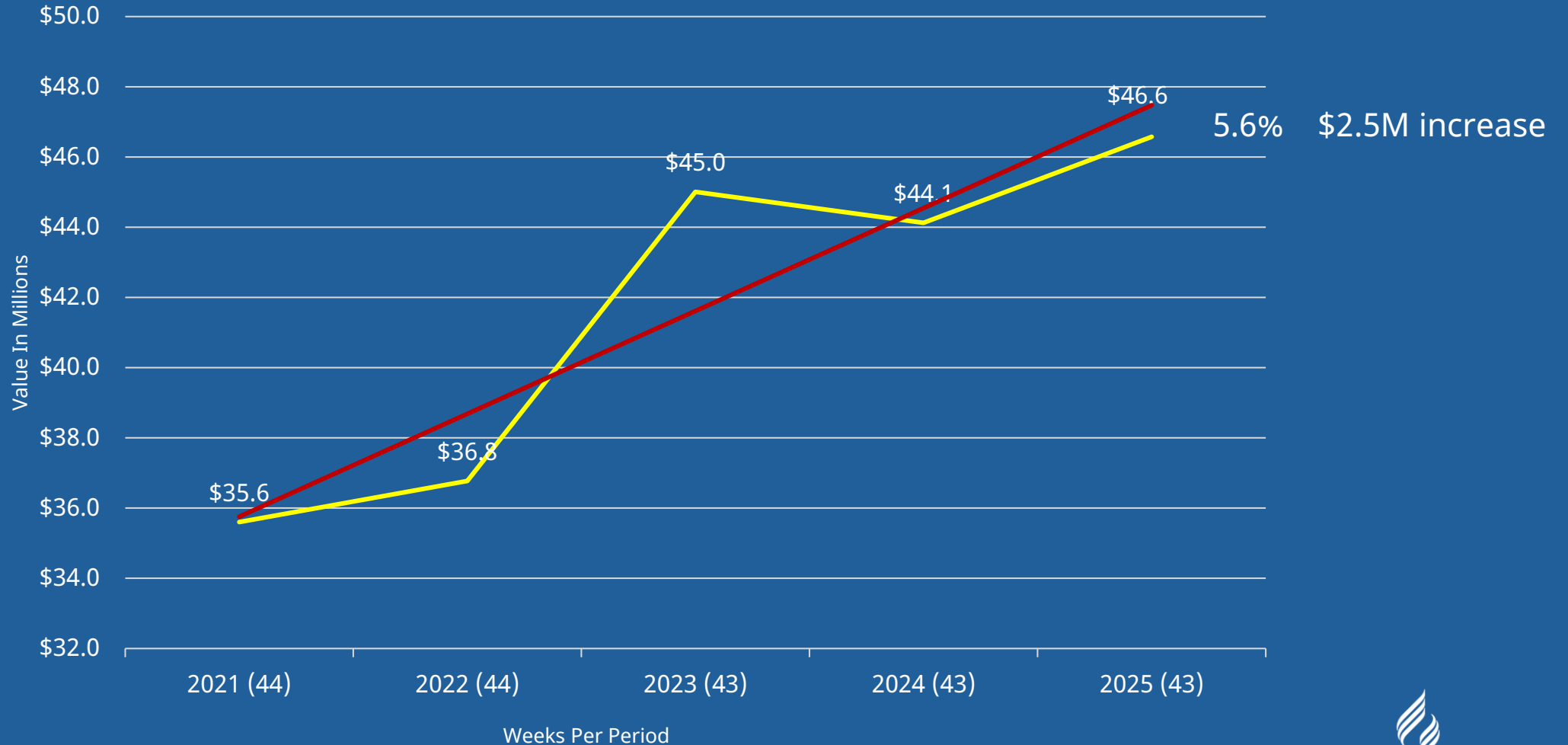
October 31



Data for each year is given from October 31

TOTAL LOCAL CHURCH OFFERING YTD COMPARISON

October 31



Data for each year is given from October 31

NAD Tithe Gain: 1.51%

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

Entity Name	# Of Rep.	Membership		Tithe					
								Per Capita	
		2025	2024	2025	2024	Gain/Loss	%	2025	2024
1 Southern Union Conference									
Carolina Conference	10	27,992	27,402	28,197,756.09	27,329,185.20	868,570.89	3.18	1,007.35	997.34
Florida Conference of SDA	10	75,133	73,455	66,776,091.53	63,850,299.96	2,925,791.57	4.58	888.77	869.24
Georgia-Cumberland Conferenc...	10	48,778	48,116	59,213,995.88	57,214,205.08	1,999,790.80	3.50	1,213.95	1,189.09
Gulf States Conf Association...	10	13,254	13,029	11,454,922.05	11,067,201.68	387,720.37	3.50	864.26	849.43
Kentucky-Tennessee Conferenc...	10	17,478	17,313	17,694,651.14	17,011,608.98	683,042.16	4.02	1,012.40	982.59
South Atlantic Conference	10	39,248	37,920	25,098,846.47	24,202,986.49	895,859.98	3.70	639.49	638.26
South Central Conference	10	30,518	30,136	21,267,994.58	20,171,089.46	1,096,905.12	5.44	696.90	669.34
Southeastern Conference (Flo...	10	50,531	49,084	27,226,029.12	26,508,999.47	717,029.65	2.70	538.80	540.07
Totals		302,932	296,455	256,930,286.86	247,355,576.32	9,574,710.54	3.87	848.15	834.38
TOTAL		302,932	296,455	256,930,286.86	247,355,576.32	9,574,710.54	3.87	848.15	834.38



SURF AND BANK LOANS REPORT

As of October 31, 2025

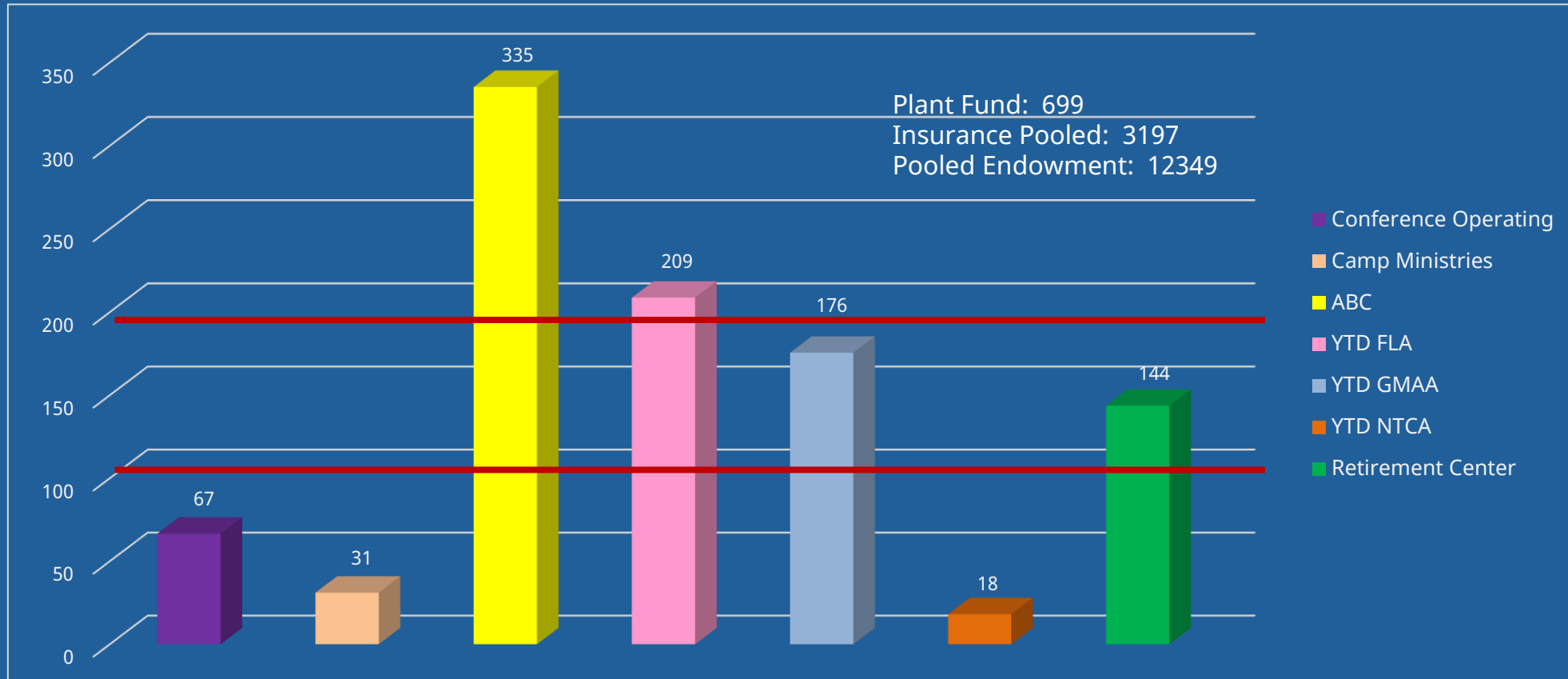
NAD policy S 14 10	12/31/2022	12/31/2023	12/31/2024	10/31/2025
Total Dollar Threshold Loan Capacity of 150%	104,474,648	113,782,761	118,559,792	118,559,792
OUTSTANDING BALANCES (SURF and Commercial Banks):				
Florida Conference Debt - Outstanding Balances	72,896,850	72,325,657	72,098,719	73,397,733
% of Avg Annual Gross Tithe Income	104.7%	95.3%	91.2%	92.9%
Loan Capacity Remaining within 150% Threshold	31,577,798	41,457,104	46,461,073	45,162,059
ALL APPROVED LOANS (SURF and Commercial Banks):				
Florida Conference Debt - All Approved Loans	79,613,397	80,043,332	92,602,901	94,615,559
% of Avg Annual Gross Tithe Income	114.3%	105.5%	117.2%	119.7%
Loan Capacity Remaining within 150% Threshold	24,861,251	33,739,429	25,956,891	23,944,233
*average computed using prior three years each at December 31				



COMBINED DAYS CASH ON HAND BY FUND

(INCLUDING REMITTANCE A/R)

October 31, 2025

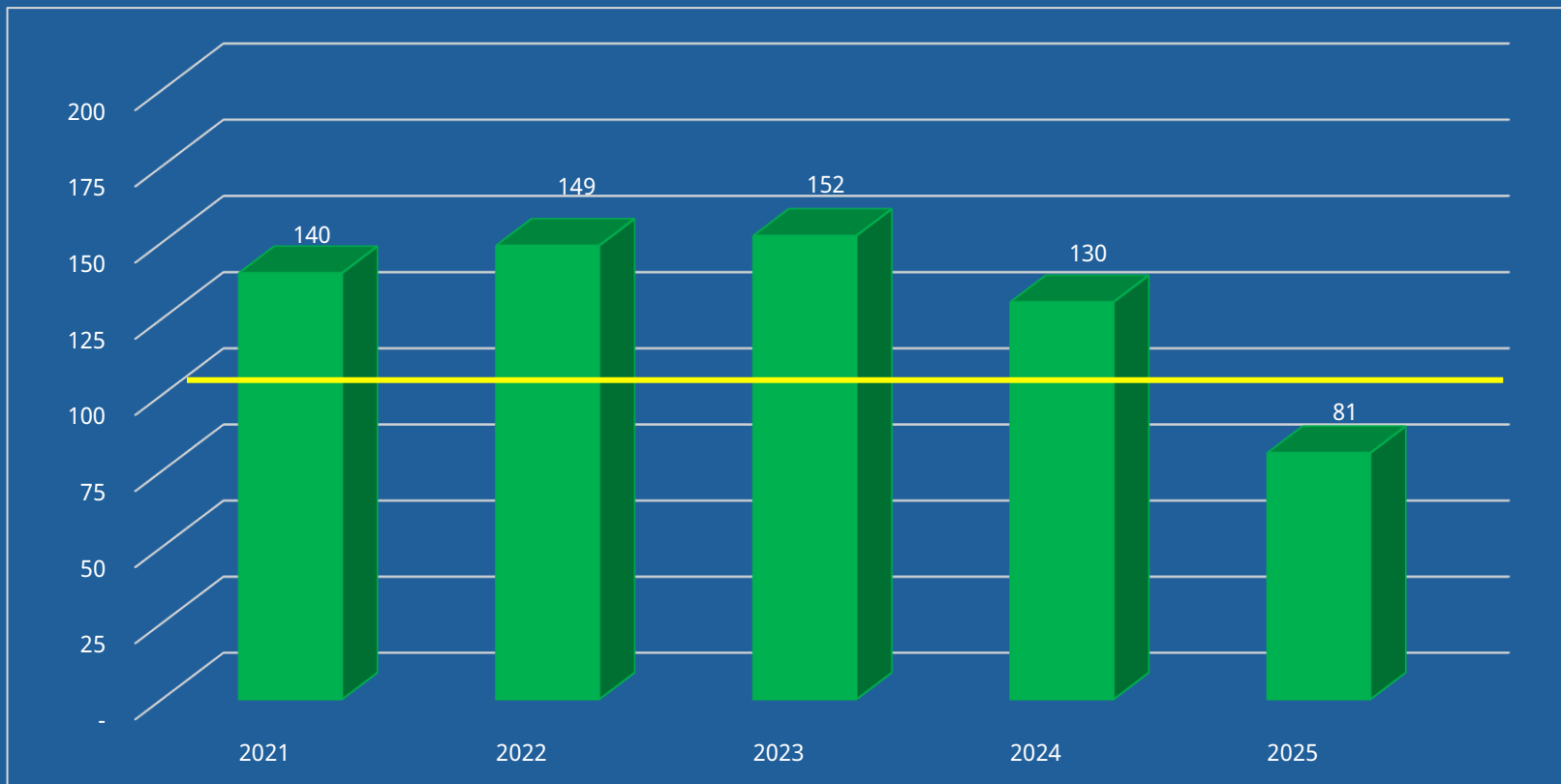


- 90 Days Conference required / minimum needed for a financially healthy organization
- 180 Days is our internal goal



CONFERENCE OPERATING DAYS CASH ON HAND

(INCLUDING REMITTANCE A/R AND RESERVES)
DECEMBER 31 *



- 90 Days Conference required / minimum needed for a financially healthy organization
 - 81 Days = 2.7 months
 - 180 Days = Internal Goal
- NOTE: \$25.1M needed to meet this goal**

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

CONFERENCE OPERATING INCOME STATEMENT: ACTUAL VS. BUDGET

October 31, 2025

	Actual	Budget		
(Values in Thousands)	10/31/2025	10/31/2025	Diff \$	Diff %
INCOME	71,227	69,167	2,060	3.0%
EXPENSE	78,864	75,676	3,188	4.2%
TRANS OUT/(IN) BETW FUNDS	(1,571)	(690)	(881)	127.7%
INCR/(DECR) IN TEMP RESTRICTED	261	145	116	
NET INCOME/(LOSS)	(5,804)	(5,674)	(130)	
EBITDA	(5,225)	(5,103)	(122)	2.4%





\$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.





OTHER UPDATES

- Pentecost 2025 Reporting Deadline is January 31, 2026 [..\..\P25 Deadline.pdf](#)
- SURF (Southern Union Revolving Fund)
 - Savings Accounts for Church Members and SDA Entities
- Southern Tidings Available Digitally
- Increase giving at your church
 - Sign up for AdventistGiving
 - Create and display a QR code during the offering call





OTHER UPDATES

Upcoming Treasurer's Meetings in 2026

- January 22, 2026, via Zoom
- March 1, 2026, in person at the Marathon SDA Church after the Keys Camp Meeting
- April 19, 2026, in person at Camp Kulaqua after English Camp Meeting
- April 26, 2026, in person at Camp Kulaqua after Spanish Camp Meeting





OTHER UPDATES

Upcoming Treasurer's Meetings

- May 28, 2026, via Zoom
- August 20, 2026, via Zoom
- October 8, 2026, via Zoom
- December 3, 2026, via Zoom
- Stay tuned for another in-person meeting in 2026 at the Conference Office.





*It is good for us to draw near to God;
May we put our trust in Him, for He is our refuge;
May we declare all His good works.*

Psalm 73:28 (paraphrase)





*Thank you for
ALL you do!*

