

**Florida Beer Wholesalers Association  
2025**

	Jan - Mar, 2025	Apr - Jun, 2025	Jul - Sep, 2025	Oct - Dec Projections	2025 Total w/ Projections	2025 Budget
<b>Income</b>						
Membership Dues	285,183.00	294,250.00	285,255.00	285,255.00	1,149,943.00	1,141,008.00
Refunds to customers		20.00			20.00	
Sponsorships		7,500.00	61,000.00	7,500.00	76,000.00	75,000.00
<b>Total for Income</b>	<b>285,183.00</b>	<b>301,770.00</b>	<b>346,255.00</b>	<b>292,755.00</b>	<b>\$1,225,963.00</b>	<b>\$1,216,008.00</b>
<b>Cost of Goods Sold</b>						
<b>Gross Profit</b>	<b>285,183.00</b>	<b>301,770.00</b>	<b>346,255.00</b>	<b>292,755.00</b>	<b>\$1,225,963.00</b>	<b>\$1,216,008.00</b>
<b>Expenses</b>						
Advertising & marketing	10,500.00	40,500.00	12,000.00	12,000.00	75,000.00	62,000.00
Annual Meeting		7,500.00	639.00	75,000.00	83,139.00	87,500.00
Building & property rent	11,930.70	13,580.08	12,263.13	13,580.00	51,353.91	50,000.00
Cell Phone	300.00	300.00	300.00	300.00	1,200.00	2,400.00
Contributions to charities		5,000.00		5,000.00	10,000.00	7,500.00
Donations & Flowers	60.00		159.98	350.00	569.98	
General business expenses	61.25				61.25	
Bank fees & service charges	1,080.55	3,318.81		1,200.00	5,599.36	4,000.00
<b>Total for General business expenses</b>	<b>1,141.80</b>	<b>3,318.81</b>		<b>1,500.00</b>	<b>\$5,960.61</b>	<b>\$ 4,000.00</b>
Insurance	328.26	4,850.70			5,178.96	
Business insurance	1,362.49				1,362.49	7,500.00
<b>Total for Insurance</b>	<b>1,690.75</b>	<b>4,850.70</b>			<b>\$6,541.45</b>	<b>7,500.00</b>
Legal & accounting services						22,000.00
Legal fees	3,800.00	16,400.00	9,850.00	10,000.00	40,050.00	50,000.00
<b>Total for Legal &amp; accounting services</b>	<b>3,800.00</b>	<b>16,400.00</b>	<b>9,850.00</b>	<b>10,000.00</b>	<b>\$40,050.00</b>	<b>\$ 72,000.00</b>
Legislative Meeting	505.21	7,626.91			8,132.12	9,000.00
Lobbyist Fees	68,721.16	100,000.00	55,500.00	70,000.00	294,221.16	260,000.00
Meals	799.32	492.13	682.77	500.00	2,474.22	9,500.00
Travel meals		6.68			6.68	
<b>Total for Meals</b>	<b>799.32</b>	<b>498.81</b>	<b>682.77</b>	<b>500.00</b>	<b>\$2,480.90</b>	<b>\$ 9,500.00</b>
Memberships & subscriptions	1,930.00	874.90	465.00	5,500.00	8,769.90	23,500.00
Office expenses		392.85		200.00	592.85	
Office supplies	402.01	70.72	61.76	150.00	684.49	2,000.00
Shipping & postage	12.00			35.00	47.00	250.00
Software & apps		4,200.00	3,000.00	3,000.00	10,200.00	1,000.00
<b>Total for Office expenses</b>	<b>414.01</b>	<b>4,663.57</b>	<b>3,061.76</b>	<b>3,385.00</b>	<b>\$11,524.34</b>	<b>\$ 3,250.00</b>
Office/General Administrative Expenses	75.00				75.00	
Payroll Expenses - CAVU			177.22	500.00	677.22	2,500.00
<b>Payroll expenses</b>						
Employee benefits	1,255.74	519.24	1,332.17	1,350.00	4,457.15	
Employee retirement plans	4,822.83	4,822.83	4,822.83	4,822.83	19,291.32	21,000.00
Health & accident plans	6,766.37	7,006.98	7,006.98	7,006.98	27,787.31	33,788.55
<b>Total for Employee benefits</b>	<b>12,844.94</b>	<b>12,349.05</b>	<b>13,161.98</b>	<b>13,179.81</b>	<b>\$51,535.78</b>	<b>\$ 54,788.55</b>
Payroll taxes	7,660.52	7,562.52	4,045.96	4,100.00	23,369.00	26,000.00
Salaries	21,250.02	21,250.02	21,250.02	21,250.02	85,000.08	85,000.00
Salaries Officer	75,206.25	75,206.25	75,206.25	75,206.25	300,825.00	412,000.00
<b>Total for Payroll expenses</b>	<b>116,961.73</b>	<b>116,367.84</b>	<b>113,664.21</b>	<b>113,736.08</b>	<b>\$460,729.86</b>	<b>\$ 580,288.55</b>
Production Videos	6,000.00	6,000.00	6,000.00	2,000.00	20,000.00	24,000.00
QuickBooks Payments Fees	336.00	406.50	710.88	550.00	2,003.38	1,500.00
Technology Services	630.00	893.75	420.00	500.00	2,443.75	2,290.00
Travel	5,349.15	3,017.62	3,400.00	6,500.00	18,266.77	10,000.00
Airfare		1,796.09	1,314.74	1,000.00	4,110.83	4,000.00
Automobile Expense	895.30		380.10	1,000.00	2,275.40	4,500.00
Hotels	381.38	74.86	3,202.57	4,500.00	8,158.81	6,000.00
Parking & tolls	120.90		176.06	200.00	496.96	600.00
Taxis or shared rides	9.95		527.68	750.00	1,287.63	1,500.00
Vehicle rental			56.79	100.00	156.79	
<b>Total for Travel</b>	<b>6,756.68</b>	<b>4,888.57</b>	<b>9,057.94</b>	<b>14,050.00</b>	<b>\$34,753.19</b>	<b>\$ 26,600.00</b>
Utilities						2,000.00
Telephone, Internet & Cable	773.16	1,615.07	766.31	800.00	3,954.54	4,000.00
<b>Total for Utilities</b>	<b>773.16</b>	<b>1,615.07</b>	<b>766.31</b>	<b>800.00</b>	<b>\$3,954.54</b>	<b>\$ 6,000.00</b>
<b>Total for Expenses</b>	<b>233,325.52</b>	<b>335,285.51</b>	<b>225,718.20</b>	<b>329,251.08</b>	<b>\$1,123,580.31</b>	<b>1,238,948.62</b>
<b>Net Operating Income</b>	<b>51,857.48</b>	<b>-33,515.51</b>	<b>120,536.80</b>	<b>(36,496.08)</b>	<b>\$102,382.69</b>	<b>-\$ 22,940.62</b>
Other Income						

	Jan - Mar, 2025	Apr - Jun, 2025	Jul - Sep, 2025	Oct - Dec Projections	2025 Total w/ Projections	2025 Budget
Other income						
Interest Income	8,761.64	22,037.54	1,941.89	2,500.00	35,241.07	45,000.00
<b>Total for Other income</b>	<b>8,761.64</b>	<b>22,037.54</b>	<b>1,941.89</b>	<b>2,500.00</b>	<b>\$35,241.07</b>	<b>\$ 45,000.00</b>
<b>Total for Other Income</b>	<b>8,761.64</b>	<b>22,037.54</b>	<b>1,941.89</b>	<b>2,500.00</b>	<b>\$35,241.07</b>	<b>\$ 45,000.00</b>
Other Expenses						
<b>Net Other Income</b>	<b>8,761.64</b>	<b>22,037.54</b>	<b>1,941.89</b>	<b>2,500.00</b>	<b>\$35,241.07</b>	<b>\$ 45,000.00</b>
<b>Net Income</b>	<b>60,619.12</b>	<b>-11,477.97</b>	<b>122,478.69</b>	<b>(33,996.08)</b>	<b>\$137,623.76</b>	<b>\$ 22,059.38</b>

**Florida Beer Wholesalers Association  
2026 Budget**

Income	
Membership Dues	1,088,364
Refunds to customers	0
Sponsorships	80,000
<b>Total for Income</b>	<b>1,168,364</b>
<b>Gross Profit</b>	<b>1,168,364</b>
Other Income	
Other income	
Interest Income	40,000
<b>Total for Other income</b>	<b>40,000</b>
<b>Total for Other Income</b>	<b>40,000</b>
<b>Net Other Income</b>	<b>40,000</b>
Expenses	
Advertising & marketing	62,000
Annual Meeting	100,000
Building & property rent	53,000
Cell Phone	2,400
Contributions to charities	0
Donations & Flowers	7,500
General business expenses	120
Bank fees & service charges	4,000
<b>Total for General business expenses</b>	<b>4,120</b>
Insurance	
Business insurance	7,500
<b>Total for Insurance</b>	<b>7,500</b>
Legal & accounting services	
Legal fees	67,000
<b>Total for Legal &amp; accounting services</b>	<b>67,000</b>
Legislative Meeting	9,000
Lobbyist Fees	295,000
Meals	4,500
Travel meals	
<b>Total for Meals</b>	<b>4,500</b>
Memberships & subscriptions	15,000
Office expenses	650
Office supplies	650

Shipping & postage	250
Software & apps	11,000
<b>Total for Office expenses</b>	<b>12,550</b>
Office/General Administrative Expenses	
PAC Dues 2025	
Payroll Expenses - CAVU	
Payroll expenses	2,500
Employee benefits	
Employee retirement plans	22,500
Health & accident plans	30,000
<b>Total for Employee benefits</b>	<b>52,500</b>
Payroll taxes	25,000
Salaries	92,000
Salaries Officer	317,000
<b>Total for Payroll expenses</b>	<b>489,000</b>
Production Videos	15,000
QuickBooks Payments Fees	1,700
Technology Services	2,500
Travel	19,000
Airfare	4,250
Automobile Expense	4,000
Hotels	8,500
Parking & tolls	600
Taxis or shared rides	1,500
Vehicle rental	
<b>Total for Travel</b>	<b>37,850</b>
Utilities	
Telephone, Internet & Cable	4,000
<b>Total for Utilities</b>	<b>4,000</b>
<b>Total for Expenses</b>	<b>1,189,620</b>
<b>Net Operating Income</b>	<b>1,208,364</b>
<b>Net Income</b>	<b>18,744</b>

**2025 FINAL INCOME/EXPENSES - 12 MONTHS DUES**

<b>INCOME</b>	<u><b>BUDGET 2025</b></u>	<u><b>PROJECTED 2025</b></u>	<u><b>BUDGET 2026</b></u>
Membership Dues	\$ 1,141,008	\$ 1,149,941	\$ 1,088,364
Sponsorships	75,000	76,000	80,000
Interest Earned	<u>45,000</u>	<u>35,000</u>	<u>40,000</u>
	\$ 1,261,008	\$ 1,260,941	\$ 1,208,364
<b>SUMMARY</b>	<u><b>BUDGET 2025</b></u>	<u><b>PROJECTED 2025</b></u>	<u><b>BUDGET 2025</b></u>
Income	\$ 1,261,008	\$ 1,260,941	\$ 1,208,364
<b>EXPENSES</b>			
Admin, OH & Mtgs.	212,940	195,751	235,870
Personnel	580,289	512,265	539,400
Assn Activities	<u>445,720</u>	<u>415,301</u>	<u>414,350</u>
<b>TOTAL EXPENSES</b>	<u>1,238,949</u>	<u>1,123,317</u>	<u>1,189,620</u>
	\$		
<b>Net Balance</b>	\$ 22,059	\$ 137,624	\$ 18,744

**FBWA Account Balances 11-12-25**

Hancock Whitney Operating Account	\$ 256,837
Hancock Whitney Money Market Account	\$ 251,042
Fidelity Investment Account	\$ 1,197,731
TOTAL	<u>\$ 1,705,611</u>

<b>2026</b>	172,760,003	0.0063	1,088,388.02
<b>2025</b>	181,112,386	0.0063	1,141,008.03
<b>2024</b>	147,086,913	0.0067	985,482.32
<b>2023</b>	151,708,224	0.0067	1,016,445.10
<b>2022</b>	149,208,236	0.0085	1,268,270.01

Dues rate 0.0063 to be invoiced monthly for twelve equal payments

**Florida Beer Wholesalers Association**  
**2025 Budget vs 2024 Projections**

	<b>2025 w/ Projections</b>	<b>2026 Budget</b>	<b>\$ Difference</b>	<b>% Difference</b>
Income				
Membership Dues	1,149,943.00	1,088,364.00	<b>(61,579.00)</b>	<b>-5%</b>
Refunds to customers	20.00	-		
Sponsorships	76,000.00	80,000.00		
<b>Total for Income</b>	<b>1,225,963.00</b>	<b>1,168,364.00</b>		
<b>Gross Profit</b>	<b>1,225,963.00</b>	<b>1,168,364.00</b>	<b>(57,599.00)</b>	<b>-5%</b>
Other Income				
Other income				
Interest Income	35,241.07	40,000.00		
<b>Total for Other income</b>	<b>35,241.07</b>	<b>40,000.00</b>		
<b>Net Other Income</b>	<b>35,241.07</b>	<b>40,000.00</b>	<b>4,758.93</b>	<b>14%</b>
Expenses				
Advertising & marketing	75,000.00	62,000.00		
Annual Meeting	83,139.00	100,000.00	<b>16,861.00</b>	<b>20%</b>
Building & property rent	51,353.91	53,000.00		
Cell Phone	1,200.00	2,400.00		
Contributions to charities	10,000.00	-		
Donations & Flowers	569.98	7,500.00		
General business expenses	61.25	120.07		
Bank fees & service charges	5,599.36	4,000.00		
<b>Total for General business expenses</b>	<b>5,960.61</b>	<b>4,120.07</b>		
Insurance	5,178.96			
Business insurance	1,362.49	7,500.00		
<b>Total for Insurance</b>	<b>6,541.45</b>	<b>7,500.00</b>		
Legal & accounting services				
Legal fees	40,050.00	67,000.00		

<b>Total for Legal &amp; accounting services</b>	40,050.00	67,000.00		
Legislative Meeting	8,132.12	9,000.00		
Lobbyist Fees	294,221.16	295,000.00		
Meals	2,474.22	4,500.00		
Travel meals	6.68			
<b>Total for Meals</b>	2,480.90	4,500.00		
Memberships & subscriptions	8,769.90	15,000.00		
Office expenses	592.85	650.00		
Office supplies	684.49	650.00		
Shipping & postage	47.00	250.00		
Software & apps	10,200.00	11,000.00		
<b>Total for Office expenses</b>	11,524.34	12,550.00	<b>1,025.66</b>	<b>9%</b>
Office/General Administrative Expenses	75.00			
Payroll Expenses - CAVU	677.22			
Payroll expenses		2,500.00		
Employee benefits	4,457.15			
Employee retirement plans	19,291.32	22,500.00		
Health & accident plans	27,787.31	30,000.00		
<b>Total for Employee benefits</b>	<b>51,535.78</b>	<b>52,500.00</b>	<b>964.22</b>	<b>2%</b>
Payroll taxes	23,369.00	25,000.00		
Salaries	85,000.08	92,000.00	<b>6,999.92</b>	<b>8%</b>
Salaries Officer	300,825.00	317,000.00	<b>16,175.00</b>	<b>5%</b>
<b>Total for Payroll expenses</b>	460,729.86	489,000.00	<b>28,270.14</b>	<b>6%</b>
Production Videos	20,000.00	15,000.00		
QuickBooks Payments Fees	2,003.38	1,700.00		
Technology Services	2,443.75	2,500.00		
Travel	18,266.77	19,000.00		
Airfare	4,110.83	4,250.00		
Automobile Expense	2,275.40	4,000.00		
Hotels	8,158.81	8,500.00		
Parking & tolls	496.96	600.00		

Taxis or shared rides	1,287.63	1,500.00		
vehicle rental	156.79			
<b>Total for Travel</b>	<b>34,753.19</b>	<b>36,850.00</b>	<b>2,096.81</b>	<b>6%</b>
Utilities				
Telephone, Internet & Cable	3,954.54	4,000.00		
<b>Total for Utilities</b>	<b>3,954.54</b>	<b>4,000.00</b>		
<b>Total for Expenses</b>	<b>1,123,580.31</b>	<b>1,188,620.07</b>	<b>65,039.76</b>	<b>6%</b>
<b>Net Operating Income</b>	<b>1,261,204.07</b>	<b>1,208,364.00</b>	<b>(52,840.07)</b>	<b>-4%</b>
Other Expenses				
<b>Net Income</b>	<b>137,623.76</b>	<b>18,743.93</b>	<b>(118,879.83)</b>	<b>-86%</b>