



**What every nonprofit in
Florida must know to win the
giving season & build 2026**

Introduction

The final quarter of the year is the most critical fundraising window for nonprofits. Nearly one-third of annual giving happens in December alone, and the last three days of the year see a donation surge unlike any other time. For nonprofits in Florida, this “giving season” is a moment of both opportunity and risk: the opportunity to maximize donor generosity, and the risk of leaving money on the table if campaigns, compliance, or capacity fall short.

But Q4 isn’t only about finishing the year strong. It’s also about laying the groundwork for 2026. New federal tax rules, changing Florida regulations, and shifting donor expectations mean that the organizations who prepare today will be the ones who thrive tomorrow.

This report is designed to help Florida nonprofits:



Maximize year-end giving opportunities.



Build a roadmap for 2026



Stay ahead of key tax and regulatory changes.



Understand how outsourcing with experts like Harness can unlock growth without straining budgets.

Maximizing the giving season

Why Q4 matters so much?

Donor intent is highest

Holidays and “Giving Tuesday” drive generosity.

Tax planning

Donors make year-end gifts to reduce taxable income.

Cultural momentum

Communities expect nonprofits to be visible and active this season.

Core opportunities & best practices

Year-end appeals

- Lead with stories of impact.
- Optimize calls-to-action for mobile and social sharing.

Giving Tuesday

- Run a campaign window 2+ weeks before and after.
- Use match challenges and live updates for urgency.

Donor retention & stewardship

- Acknowledge gifts quickly and personally.
- Share “impact snapshots” of donations at work.

Recurring giving push

- Frame as “a holiday gift that lasts all year.”
- Offer easy sign-ups at a low entry point.

Major donor outreach

- Customize communications for high-capacity supporters.
- Use the season as an engagement touchpoint.

Digital optimization

- Audit donation pages for speed and simplicity.
- Test all links, forms, and mobile flows before December.

Volunteer & community engagement

- Leverage events for visibility.
- Capture participant data for nurturing in 2026.

Common pitfalls to avoid

- Launching campaigns too late.
- Underpowered donation technology.
- Inconsistent donor follow-up.
- Staff spread too thin.



How Harness helps: We provide rapid-deployment fundraising campaigns, donor tech, and people resources so Florida nonprofits don't miss the giving season window.

Preparing for 2026:

The road ahead

While Q4 fuels immediate donations, it’s also the right moment to plan the year to come. A clear 2026 roadmap positions nonprofits for sustainable growth.

Key planning considerations

Growth goals	Define success metrics (donor base size, program reach, revenue targets).
Strategic priorities	Diversify fundraising, invest in retention, elevate storytelling.
Resourcing	Identify staff and technology gaps. Explore outsourcing instead of costly full-time hires.
Pitfalls to avoid	Entering the year without a fundraising calendar, ignoring stewardship, overextending staff, or clinging to outdated systems.

A sample 2026 roadmap

Q1

Debrief year-end giving, segment donors, and launch stewardship campaigns.

Q2

Focus on donor acquisition and engagement pilots.

Q3

Strengthen retention and prepare year-end content.

Q4

Execute giving season campaigns with precision.



How Harness helps: We co-build customized growth plans, fill talent gaps, and execute campaigns at a fraction of the cost of building in-house.

Tax & regulatory changes — what Florida nonprofits must know

New laws at both federal and state levels will directly affect giving patterns and compliance starting in 2026. Here are the most important to watch.

Federal donor & giving changes (effective 2026)

0.5% floor for deductions	Itemizers must donate at least 0.5% of AGI to deduct.
60% AGI cap made permanent	For cash gifts to public charities.
Corporate giving floor (1%)	Companies must donate at least 1% of taxable income to deduct.
New Non-Itemizer Deduction	Up to \$1,000 (\$2,000 joint filers).

Cap on high-income donor benefits

Top earners capped at 35% deduction benefit.

Scholarship tax credit

Up to \$1,700 credit for donations to Scholarship Granting Organizations (SGOs).

Estate/gift exemption raised

\$15M per person, \$30M married (indexed).

Implications

- Segment appeals by donor tier.
- Encourage mid-tier donors to “push over” the 0.5% floor.
- Emphasize new deductions for non-itemizers.
- Position corporate giving as tax-smart at the 1–10% range.
- Educate high-net-worth donors on optimized strategies (DAFs, legacy giving).

Florida-specific regulatory changes

SB 700 – Foreign donor restrictions (effective 2025)

- Nonprofits must not accept gifts from “foreign countries of concern.”
 - Must file state attestation and may appear on the Honest Services Registry.
 - Penalties: civil/criminal liability for violations.
 - **Action:** Build vetting into donor intake processes now.
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Florida sales & use tax exemptions

- Nonprofits can qualify for a Consumer’s Certificate of Exemption (Form DR-14).
 - However, sales of taxable goods or ticketed events may trigger tax obligations.
 - **Action:** Review 2026 events and merchandise plans.
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Florida Charitable Solicitation Act

- Requires registration, disclosures, and annual compliance for any nonprofit soliciting in Florida.
 - Combined with SB 700, compliance will be more closely scrutinized.
 - **Action:** Verify registration status before major Q4 and 2026 campaigns.
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Florida corporate tax credit (§220.1877)

- Corporations may claim tax credits for eligible charitable contributions.
- **Action:** Highlight this in corporate solicitation campaigns.

Conclusion

The next three months represent the most important fundraising window of the year — and the launchpad for 2026. Every missed opportunity now translates to lost impact and momentum later. At the same time, nonprofits in Florida face new tax and compliance landscapes that demand preparation.

Harness exists to ensure your organization doesn't face these challenges alone. We help nonprofits maximize giving season revenue, build a 2026 roadmap, and navigate complex compliance and tax landscapes — all at a fraction of the cost of going it alone.

Time is running out. The decisions you make in Q4 will define your results for the year and your trajectory for 2026. Let's make sure every opportunity is captured.

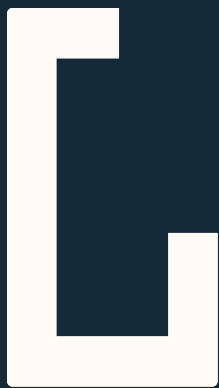


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