

Upper Captiva Fire & Rescue District
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TREASURER'S REPORT

15 November 2025

I recommend that the attached report be accepted with the following comments:

1. In lieu of a complete Balance Sheet, I have extracted the assets (bank accounts) and provided below:

	General Fund	Impact Fund	Total
Checking/Savings as of 31 October 2025			
0-110.0 · Centennial #681	\$ 12,496.65		\$ 12,496.65
0-111.6 · Impact Fee Acct #022		\$ 183.83	\$ 183.83
0-112.0 · Centennial MM #X11	<u>\$ 347,145.36</u>		<u>\$ 347,145.36</u>
Total Checking/Savings	\$ 359,642.01	\$ 183.83	\$ 359,825.74

2. Our cash balances are DOWN a net of \$180K from EOM Sep to EOM Oct, nearly double past years:

a. The only deposits were \$969 (Bank Interest), \$2,726 (our share of Tax Collector bank interest), and \$4,811 (refund of excess Tax Collector Fees)

1) The last two deposits total \$7,537 and should be counted as a Refund of Last FY's fees (although apparently Lee County Tax Collector routinely shows them as additional Ad Valorem tax revenue, based on an auditor correction for FY24 ... I will question the County next week, before the meeting)

2) As a reminder, we increased the Tax Collector Fee budget line in BA 25-4 by \$5,400

b. The major payments were \$3,300 (Davenport Barging), \$9,803 (B191 moving/installing tank & pump), \$14,139 (T192 repairs), \$1,100 (TRIM ads), \$7,486 (Workman's Comp), \$35,051 (Station Insurance), \$23,770 (Firehouse Sub funded firehose), \$1,148 (training software), \$1,808 (property appraiser), \$2,444 (lift station repairs), and \$1,491 Channel Innovations

3. QuickBooks Issues:

a. Posting errors/omissions (FY25 ending 30 Sep 2024):

1) Chief decided (and I agreed) to NOT capitalize the repair costs for the seller-undisclosed Hurricane SANDY damages because those damages would unlikely have been found by a "normal" pre-service maintenance check (that couldn't be done because this was the emergency purchase authorized by the Board after Hurricanes HELENE & MILTON damaged both Engines beyond repair). This decision requires the correction of \$26,411.23 from 522.640 Capital Equipment and Machinery to 522.460 Repairs and Maintenance, in response to Commissioner Holt's question about E191 capitalization but that hasn't been done yet.

- 2) Same applies to \$770.98 charge for T-192 chassis, lighting, & batteries (should not have been considered for capitalization and should be moved to 522.460 Repairs and Maintenance), also not done yet.
- 3) Incorrectly posted the Lee County Tax Collector FY25 bank interest deposit in FY26 as 361.120 · Interest - Tax Collector; should have been FY25 0-133.0 · Due from other governments and 0-311.0 · Ad valorem taxes effective 30 Sep 2025 (same as the auditor directed adjustment that Crystal had to do for the FY24 audit in Journal Entry 24-032 on 30 Sep 2024)
- 4) Other errors in the financial transactions listed in the Sep 2025 Treasurer's Report that were corrected (\$23,770 Firehouse Subs grant-funded firehose purchase was moved from Fuel to Operating Supplies, \$3,424 Collapsible Water Tank moved from Capital to Operating Supplies, and ACTIV \$10,000 renovation holdback payable was established)
- 5) FY25 Payable for Retirement Contributions has not been established or paid yet
- 6) Based on the errors and omissions, I suspect that the EOY Profit & Loss (Encl 1) will have further changes

b. Posting errors/omissions (FY26, the new fiscal year):

- 1) Same as 3a(3) above; current posting overstates FY26 interest by \$2,725.58
- 2) Two of the three deposits listed in the Bank Cash Balances paragraph are NOT recorded in QuickBooks yet, as of 15 Nov (\$4,810.75 on 30 Oct and \$969.17 on 31 Oct)
- 3) Continuing to use the Payroll process for employee reimbursement of supply purchases; as previously discussed with Crystal and Chief, that means the receipt is filed with the pay records (not a Miscellaneous Operating Supplies file folder). Processing as a payroll expense makes tracking the details significantly harder, both for District and Auditor reviews. Crystal stated that she could easily change the process to cut 2 ACH transactions for employees (one for payroll and one for chief-approved reimbursable expenses), then filing the Expense Reimbursement in a Misc file folder, but she didn't do it for Oct employee payments
- 4) The annual subscription for \$1,147.64 (Vector Solutions 25-26 Software Membership) was posted incorrectly to Training and Education instead of Station **Software**, as in years past
- 5) FY26 Payable for Retirement Contributions has not been established or paid yet

c. Chief Cottrell will have to provide an update on the QuickBooks Desktop to Online transition as part of his report since I only got access on 15 Nov (status of conversion, costs, impact on next audit, etc.)

4. For the attached October Profit & Loss report (Encl 2): Key lines in the P&L are highlighted in YELLOW:
 - a. We paid \$1,600 for Accessway Trimming at \$25 - \$37.50/hour, without any withholding of income or FICA taxes. If this is to be a recurring process, my questions to the Board and Chief are:
 - 1) Should these payments be made to employees or to "contractors" (withholding vs no withholding)? <https://www.irs.gov/pub/irs-pdf/p1779.pdf> explains the differences between employees and contractors and I don't think these individuals meet the requirements to be treated as contractors
 - 2) Do we have IRS Form W9 (SSN) and Invoices (as contractors) on file since one of the four payments (so far) meets the \$600 annual reporting requirement to file IRS Form 1099-NEC?

- 3) Should the \$25,000 reduction in budget authority for FY26 Accessway Maintenance be restored (since the reduction is no longer being used to pay Crystal full-time), now that we have restarted trimming?
- b. We paid \$2,782.75 to Crystal, as a Contractor, against an invoice for “Request for grant award bonus payment from Crystal McClary to Jesse Cottrell” for 522.520 OPERATING SUPPLIES-OTHER (same question as 4.a.1) above) ... for LAST fiscal year
- c. We pay 522.341 PROPERTY APPRAISER FEES quarterly in advance, 522-450 INSURANCE station insurance annually (the other annual bill is the boat insurance at mid-year), and 522-541 STATION SOFTWARE is usually 3 or 4 subscription annual bills throughout the year (QuickBooks, Target Solutions, ESO Solutions, Station Automation, etc.); I don't think there is any reason to be concerned
- d. As discussed at the September budget hearings, Repair & Maintenance is currently underfunded:
 - 1) The \$16K in payments the first week of Oct were budgeted last year
 - 2) These might be eligible for payables to be created as of 30 Sep 2025, making them FY25 obligations
 - 3) We underspent last year by about \$30K overall because I expected higher payables/final payments before 30 Sep (see Encl 1, towards the bottom right corner)
5. FEMA Submission Update: We have had multiple meetings with FEMA reps on the IAN, HELENE, and MILTON separate requests for public assistance; awaiting update from FEMA on when future meetings will be scheduled to finalize our IAN requests (Crystal and Jesse continue to provide invoices and payment documents from FY23, FY24, and FY25 files for the hurricanes .. sometimes repeatedly for the same invoices/proofs of payments).
 - a. IAN: Submitted updated Emergency Labor on costs on 7 Oct; continuing to work on updating spreadsheets for Non-Emergency/Permanent Recovery costs
 - b. HELENE & MILTON: Submitted updated Labor and Apparatus/Vehicle on 31 Oct; expecting to discuss on next conference call (still not scheduled); still owe them road repair estimates

Treasurer

Bill.Fry@UpperCaptiveFire.org

Upper Captiva Fire/Rescue District

Profit and Loss Budget vs Actual

	General Fund		Special Assessment		Total	100.00%
	Through 30 Sep 2025	Amended FY25 Budget	Through 30 Sep 2025	Amended FY25 Budget	YTD \$ Over (Under) Budget	
Revenue						
311.0 TAX REVENUE	\$1,156,690	\$1,170,913			(\$14,223)	98.79%
311.9 TAXES-DISCOUNTS TAKEN	(\$35,066)	(\$38,055)			\$2,989	92.15%
361.1 INTEREST EARNINGS	\$23,888	\$20,000			\$3,888	119.44%
364.9 INSURANCE PROCEEDS	\$625,815	\$628,584			(\$2,770)	99.56%
366.0 CONTRIBUTIONS-Miscellaneous	\$6,381	\$0			\$6,381	0.00%
366.2 CONTRIBUTIONS-Fun Run	\$31,270	\$27,000			\$4,270	115.81%
366.4 ACCESSWAY DONATIONS	\$0	\$0			\$0	0.00%
366.7 GRANTS FROM BUSINESSES	\$28,770	\$28,770			\$0	100.00%
369.1 REFUND OF PREVIOUS YR'S EXPENDITURES	\$0	\$0			\$0	0.00%
Total Revenue	<u>\$1,837,748</u>	<u>\$1,837,212</u>			<u>\$536</u>	<u>100.03%</u>
361-350 CASH CARRYOVER						
361-351 BEGINNING FUND BALANCE		\$710,423		\$55,422		
Total Funds Available	<u>\$1,837,748</u>	<u>\$2,547,634</u>		<u>\$55,422</u>		
Expenditures						
Salaries & Fringe Benefits						
522-120 SALARIES & WAGES	\$807,324	\$804,675	\$49,528	\$49,528	\$2,649	100.31%
522-210 PAYROLL TAXES PAID	\$64,948	\$61,558	\$3,789	\$3,789	\$3,391	105.19%
522-220 RETIREMENT CONTRIBUTION	\$9,050	\$8,434			\$616	107.30%
522-230 HEALTH, DENTAL & VISION INSURANCE	\$3,692				\$3,692	
522-231 TEMPORARY DISABILITY INSURANCE	\$81				\$81	
522-240 WORKERS' COMP	\$25,665	\$34,339	\$2,105	\$2,105	(\$8,674)	76.20%
Sub-Total Salaries & Fringe Benefits	<u>\$910,760</u>	<u>\$909,005</u>	<u>\$55,422</u>	<u>\$55,422</u>	<u>\$1,755</u>	<u>100.18%</u>
Operating Expenses						
522-310 LEGAL & PROFESSIONAL SERVICES	\$20,253	\$20,000			\$253	101.26%
522-320 ACCOUNTING & AUDITING	\$19,750	\$19,000			\$750	103.95%
522.341 PROPERTY APPRAISER FEES	\$5,168	\$6,500			(\$1,332)	79.51%
522.342 TAX COLLECTOR FEES	\$24,353	\$24,400			(\$47)	99.81%
522-400 TRAVEL & PER DIEM	\$24,000	\$24,000			\$0	100.00%
522-410 COMMUNICATIONS SERV	\$8,253	\$10,000			(\$1,747)	82.53%
522-430 UTILITY SERVICES	\$14,585	\$14,680			(\$95)	99.35%
522-440 RENTALS	\$18,222	\$11,000			\$7,222	165.65%
522-450 INSURANCE	\$52,020	\$56,340			(\$4,320)	92.33%
522-460 REPAIR & MAINTENANCE	\$338,577	\$341,723			(\$3,145)	99.08%
522-469 ACCESS POINT MAINTENANCE	\$28,823	\$50,000			(\$21,178)	57.65%
522.491 BANK SERVICE CHARGES	\$2,309	\$2,000			\$309	115.45%
522.493 OTHER EXPENSES (FUN RUN)	\$6,469	\$7,000			(\$531)	92.41%

Upper Captiva Fire/Rescue District

Profit and Loss Budget vs Actual

	General Fund		Special Assessment		Total	100.00%
	Through 30 Sep 2025	Amended FY25 Budget	Through 30 Sep 2025	Amended FY25 Budget	YTD \$ Over (Under) Budget	
522.500 LICENSES & FEES	\$20	\$0			\$20	
522.521 FUEL	\$919	\$0			\$919	
522.522 MEDICAL	\$6,676	\$8,000			(\$1,324)	83.44%
522.523 UNIFORMS & SUPPLIES	\$6,298	\$6,000			\$298	104.96%
522.528 PERSONAL PROTECTIVE GEAR	\$0	\$10,000			(\$10,000)	0.00%
522.520 OPERATING SUPPLIES-OTHER	\$134,325	\$107,770			\$26,555	124.64%
522-540 BOOKS, SUBSCRIPT & MEMBERSHIPS	\$1,556	\$750			\$806	207.41%
522-541 STATION SOFTWARE	\$5,407	\$8,160			(\$2,753)	66.26%
522.550 TRAINING & EDUCATION	\$1,800	\$2,000			(\$200)	90.00%
Sub-Total Operating Expenses	\$719,781	\$729,323	\$0	\$0	(\$9,542)	98.69%
Capital Outlay						
522.620 BUILDING IMPROVEMENTS	\$0	\$0			(\$0)	0.00%
522-640 MACHINERY & EQUIPMENT	\$440,284	\$462,411			(\$22,127)	95.21%
Sub-Total Capital Outlay	\$440,284	\$462,411	\$0	\$0	(\$22,127)	95.21%
Debt Service						
522.710 PRINCIPAL	\$15,557	\$15,557			\$0	100.00%
522.720 INTEREST EXPENSE	\$7,118	\$7,118			(\$0)	100.00%
Sub-Total Debt Service	\$22,675	\$22,675			(\$0)	100.00%
Total Expenditures	<u>\$2,093,500</u>	<u>\$2,123,415</u>	<u>\$55,422</u>	<u>\$55,422</u>	<u>(\$29,915)</u>	<u>98.63%</u>
Total Reserves		\$424,220		\$0		

Upper Captiva Fire/Rescue District

Profit and Loss Actual vs Budgeted

	General Fund		Total	8.33%
	Through 31 October 2025	Approved FY26 Budget	YTD \$ Over (Under) Budget	
Revenue				
311.0 TAX REVENUE	\$0	\$1,261,412	(\$1,261,412)	0.00%
311.9 TAXES-DISCOUNTS TAKEN	\$0	(\$40,996)	\$40,996	0.00%
360-000 MISCELLANEOUS REVENUE				
361.1 INTEREST EARNINGS	\$0	\$20,000	(\$20,000)	0.00%
366.0 CONTRIBUTIONS-Miscellaneous	\$0	\$0	\$0	0.00%
366.2 CONTRIBUTIONS-Fun Run	\$0	\$30,000	(\$30,000)	0.00%
366.4 ACCESSWAY DONATIONS	\$0	\$0	\$0	0.00%
366.7 GRANTS FROM BUSINESSES	\$0	\$5,000	(\$5,000)	0.00%
Total Revenue	<u>\$0</u>	<u>\$1,275,416</u>	<u>(\$1,275,416)</u>	<u>0.00%</u>
361-350 CASH CARRYOVER				
361-351 BEGINNING FUND BALANCE		\$459,533		
Total Funds Available	<u>\$0</u>	<u>\$1,734,948</u>		
Expenditures				
Salaries & Fringe Benefits				
522-120 SALARIES & WAGES	\$67,359	\$769,925	(\$702,566)	8.75%
522-210 PAYROLL TAXES PAID	\$5,359	\$61,194	(\$55,835)	8.76%
522-220 RETIREMENT CONTRIBUTION	\$0	\$13,280	(\$13,280)	0.00%
522-230 HEALTH.LIFE & DENT INS	\$1,846	\$24,000	(\$22,154)	7.69%
522-240 WORKERS' COMP	\$7,486	\$33,997	(\$26,511)	22.02%
Sub-Total Salaries & Fringe Benefits	<u>\$82,051</u>	<u>\$902,396</u>	<u>(\$820,346)</u>	<u>9.09%</u>
Operating Expenses				
522-310 LEGAL & PROFESSIONAL SERVICES	\$1,100	\$20,000	(\$18,900)	5.50%
522-320 ACCOUNTING & AUDITING	\$0	\$19,000	(\$19,000)	0.00%
522.341 PROPERTY APPRAISER FEES	\$1,808	\$6,500	(\$4,692)	27.81%
522.342 TAX COLLECTOR FEES	\$0	\$19,000	(\$19,000)	0.00%
522-400 TRAVEL & PER DIEM	\$0	\$20,500	(\$20,500)	0.00%
522-410 COMMUNICATIONS SERV	\$0	\$10,000	(\$10,000)	0.00%
522-430 UTILITY SERVICES	\$0	\$17,080	(\$17,080)	0.00%
522-440 RENTALS	\$0	\$41,000	(\$41,000)	0.00%
522-450 INSURANCE	\$35,051	\$52,000	(\$16,949)	67.41%
522-460 REPAIR & MAINTENANCE	\$16,624	\$23,000	(\$6,376)	72.28%
522-469 ACCESS POINT MAINTENANCE	\$3,940	\$25,000	(\$21,060)	15.76%
522.491 BANK SERVICE CHARGES	\$0	\$2,000	(\$2,000)	0.00%
522.493 OTHER EXPENSES (FUN RUN)	\$0	\$7,000	(\$7,000)	0.00%
522.500 LICENSES & FEES	\$0	\$0	(\$0)	0.00%
522.521 FUEL	\$0	\$0	(\$0)	0.00%
522.522 MEDICAL	\$286	\$8,000	(\$7,714)	3.57%
522.523 UNIFORMS & SUPPLIES	\$0	\$6,000	(\$6,000)	0.00%
522.528 PERSONAL PROTECTIVE GEAR	\$0	\$10,000	(\$10,000)	0.00%
522.520 OPERATING SUPPLIES-OTHER	\$8,639	\$44,000	(\$35,361)	19.63%
522-540 BOOKS, SUBSCRIPT & MEMBERSHIPS	\$175	\$750	(\$575)	23.33%
522-541 STATION SOFTWARE	\$0	\$8,160	(\$8,160)	0.00%
522.550 TRAINING & EDUCATION	\$1,148	\$2,000	(\$852)	57.38%
Sub-Total Operating Expenses	<u>\$68,769</u>	<u>\$340,990</u>	<u>(\$272,221)</u>	<u>20.17%</u>
Capital Outlay				
522-640 MACHINERY & EQUIPMENT	\$0	\$0	(\$0)	0.00%
Sub-Total Capital Outlay	<u>\$0</u>	<u>\$0</u>	<u>(\$0)</u>	<u>0.00%</u>
Total Expenditures	<u>\$150,820</u>	<u>\$1,243,386</u>	<u>(\$1,092,566)</u>	<u>12.13%</u>
Total Reserves		\$491,562		