

**Upper Captiva Fire & Rescue District**  
 4511 Hodgepodge Lane  
 P.O. Box 322, Pineland, FL 33945



**Serving the Community with Pride**  
 Phone: 239-872-2263  
 Email: info@uppercaptivafire.org

## TREASURER'S REPORT

8 January 2026

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 Dec 2025			
0-110.0 · Checking #681	\$ 67,744.07		\$ 67,744.07
0-111.6 · Impact Fee Acct #022		\$ 184.06	\$ 184.06
0-112.0 · Money Market #X11	<u>\$ 930,847.86</u>		<u>\$ 930,847.86</u>
Total Checking/Savings	\$ 998,591.93	\$ 184.06	\$ 998,775.99

2. QuickBooks Issues: Corrected the errors and omissions for FY25 and FY26 entries reported in the Oct & Nov reports; continuing to work with Chief to verify accuracy of the QuickBooks data:

- a. Payroll processing and IRS Issues to be discussed in Chief's Report
- b. Currently estimate that we finished FY25 about \$33K underbudget, primarily caused by late arriving invoices and underspending; major underspent lines were:
  - 1) \$21K in Accessway Maintenance
  - 2) \$10K in Personnel Protective Gear that we didn't purchase after fully replacing everything after IAN (and cleaning after MILTON)
  - 3) \$5K in Tax Collector Fees (added at Oct budget amendment; refunded in mid-Oct)
  - 4) Remainder is miscellaneous pluses and minuses in other GLACs (General Ledger Account Codes)

c. Since many of the Oct & Nov operating costs were unpaid until mid/late Dec, after Chief's return to full-time status on-island, I am providing more detail than usual for payments larger than \$1,000 for the entire first quarter and what they were for:

1)	10/08/2025	Gannett Florida Local	TRIM Budget Ads	\$ 1,099.88
2)	10/08/2025	Lee County Property Appraiser	Quarterly Fee	\$ 1,807.65
3)	10/08/2025	Risk Management Associates, Inc.	Station Insurance	\$35,051.00
4)	10/08/2025	Water Solutions of SW FL	Lift Station	\$ 2,444.69
5)	10/08/2025	South Florida Emergency Vehicles	T-192 Repairs	\$14,138.82
6)	10/08/2025	MES	Hose replacement	\$23,770.00
7)	10/08/2025	Vector Solutions Learning LLC	Training Software	\$ 1,147.64

8)	10/08/2025	Preferred Gov't Ins.Trust	Workman's Comp Ins	\$ 7,486.00
9)	10/10/2025	Centennial Bank	Credit Card	\$ 5,007.00
10)	11/06/2025	Preferred Gov't Ins.Trust	Workman's Comp Ins	\$ 2,495.33
11)	11/06/2025	Crystal McClary	Grant Award Bonus	\$ 2,782.75
12)	11/06/2025	Preferred Gov't Ins.Trust	Workman's Comp Ins	\$ 2,495.33
13)	11/14/2025	Station Automation, Inc.	PS Trax	\$ 3,067.90
14)	11/19/2025	Centennial Bank	Credit Card	\$ 9,848.25
15)	11/21/2025	Lee Tax Collector	Tax Collector Fees	\$ 5,565.64
16)	12/01/2025	Preferred Gov't Ins.Trust	Workman's Comp Ins	\$ 2,495.33
17)	12/05/2025	Persson Cohen Mooney	Legal Fees	\$ 2,351.75
18)	12/05/2025	Sunstate Blinds and Shutters	Townhouse Blinds	\$ 1,278.00
19)	12/05/2025	Preferred Gov't Ins.Trust	Workman's Comp Ins	\$ 2,495.33
20)	12/08/2025	Precision Property Maintenance	Painting Station Bays	\$ 9,900.00
21)	12/11/2025	Lee Tax Collector	Tax Collector Fees	\$10,836.79
22)	12/12/2025	Safety Harbor Club	SHC#66 Rental	\$ 5,000.00
23)	12/12/2025	Volts Electric Service LLC	Electric MSA Room	\$ 4,798.66
24)	12/15/2025	Safety Harbor Club	Sewer Usage Q4-2025	\$ 1,700.00
25)	12/15/2025	Sherman Cottrell	Trimming and chipping	\$ 1,715.00
26)	12/24/2025	Lee Tax Collector	Tax Collector Fees	\$ 2,280.32
27)	12/29/2025	Safety Harbor Club, Inc.	Sewer Usage Q1-2026	\$ 1,700.00
28)	12/30/2025	South Florida Emergency Vehicles	T-191 Repairs	\$ 3,132.42

\* The line in red may be a duplicate payment or entry (same date); will verify as part of bank recon

d. All deposits have now been posted to QuickBooks and reflect:

- 1) \$829,105.04 in Net Tax Revenues for 12 Nov, 21 Nov, 11 Dec and 24 Dec
- 2) \$7,536.33 for Prior Year from the Tax Collector (Excess Fee Refund and Interest)
- 3) \$3,363.45 Interest for Oct, Nov, and Dec
- 4) \$358 for Tractor Donations transferred from PayPal to Checking through 31 Dec
- 5) The MMA matches between QuickBooks and the Bank for the first time since 30 Sep recon; continuing to work the checking account details and bank account reconciliations

3. For new business, proposing Budget Amendment 26-1 to adjust:

- a. Increase starting Reserve (estimate) by \$16K from FY25 unspent funds plus \$14K from loss of Office Manager (increasing Repairs & Maintenance by \$30.7K that will cover \$16K for maintenance paid in early Oct)
- b. Decrease in Pay & Benefits for Office Manager of \$45.7K (original budget of \$48.9K for the position, paid about \$3K to Crystal for 1 Oct – 17 Dec pay dates)
- c. Increase in Access Way Maintenance to restore \$25K that was reduced in Sep to partially fund the Office Manager position (no longer staffed)
- d. Increase in Station Software to cover increased QuickBooks Online costs (estimated at \$7.5K in FY26 total, minus the \$1.5K budgeted for annual QuickBooks Desktop costs)

4. Updated the most current look of the 30 Sep 2025 End-of-Year, after FY25 corrections (Encl 1); final adjustments by the auditor in Jun 2026

5. For the attached December Profit & Loss report (Encl 2): Key lines in the P&L are highlighted in YELLOW:
  - a. 522-120 SALARIES & WAGES and 522-210 PAYROLL TAXES PAID estimated at \$35K over budget due to Chief's recovery period
    - 1) Paid for 5 firefighters, including 100% Chief Wages & Benefits, to have 4 firefighters on island, physically able to respond to fire and medical calls
    - 2) Chief and I will propose a solution to reduce the Pay & Benefits spending rate at the Feb meeting
  - b. 522-310 LEGAL & PROFESSIONAL SERVICES currently on budget (3.5% over straight-line budgeted spend) but continued issues with Safety Harbor Club concerning the rental needs continued highlighting, until SHC issues are resolved
  - c. 522.342 TAX COLLECTOR FEES is nearly 100% spent but typical due to front-loading of taxpayer payments (to gain the 4% early payment discounts), as well as the usual \$5K-\$7K refund each October for excess Tax Collector revenues
  - d. 522-450 INSURANCE at 67.41% spent is usual; we typically pay most of our insurance premiums in 2 large, semi-annual payments
  - e. 522-460 REPAIR & MAINTENANCE currently at 170% of budget (about \$16K overspent); proposed budget amendment to move budget authority for an Office Manager will only reduce to 75% of budgeted amount; at current spending rates, Repair & Maintenance will remain a budget execution concern for the entire year
  - f. 522.520 OPERATING SUPPLIES-OTHER currently at 43.23% of budget; will need Chief's focus to reduce future spend rates
6. FEMA Submission Update: Jesse continues 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. Jesse and I traded email with FEMA on our IAN claim on 30 Dec; awaiting their review of my email response
  - b. I had a 30+ minute conference call with FEMA on 2 Jan to see if we can finalize our HELENE/MILTON overtime claim (4<sup>th</sup> or 5<sup>th</sup> version of Excel, showing the data different ways each time, was resubmitted on 2 Jan after the conference call)
  - c. The first \$10K check from FEMA for MILTON (Lift Station repairs) was received and deposited on 2 Jan ... first SUCCESS for Jesse with FEMA!

## Upper Captiva Fire/Rescue District

Profit and Loss Budget vs Actual (Fiscal Year 2025)

	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	
<u>Revenue</u>						
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	\$26,614	\$20,000			\$6,614	133.07%
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%
<b>Total Revenue</b>	<u>\$1,840,474</u>	<u>\$1,837,212</u>			<u>\$3,261</u>	<u>100.18%</u>
361-350 CASH CARRYOVER						
361-351 BEGINNING FUND BALANCE		\$710,423		\$55,422		
<b>Total Funds Available</b>	<u>\$1,840,474</u>	<u>\$2,547,634</u>		<u>\$55,422</u>		
<u>Expenditures</u>						
<b>Salaries &amp; Fringe Benefits</b>						
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	\$9,242	\$8,434			\$808	109.58%
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%
<b>Sub-Total Salaries &amp; Fringe Benefits</b>	<u>\$910,952</u>	<u>\$909,005</u>	<u>\$55,422</u>	<u>\$55,422</u>	<u>\$1,947</u>	<u>100.20%</u>
<b>Operating Expenses</b>						
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	\$19,542	\$24,400			(\$4,858)	80.09%
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	\$15,268	\$14,680			\$588	104.01%
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	\$337,806	\$341,723			(\$3,916)	98.85%
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 (Fiscal Year 2025)

	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%
<b>Sub-Total Operating Expenses</b>	<u>\$714,882</u>	<u>\$729,323</u>	\$0	\$0	<u>(\$14,441)</u>	<u>98.02%</u>
<b>Capital Outlay</b>						
522.620 BUILDING IMPROVEMENTS	\$0	\$0			(\$0)	0.00%
522-640 MACHINERY & EQUIPMENT	\$441,055	\$462,411			(\$21,356)	95.38%
<b>Sub-Total Capital Outlay</b>	<u>\$441,055</u>	<u>\$462,411</u>	\$0	\$0	<u>(\$21,356)</u>	<u>95.38%</u>
<b>Debt Service</b>						
522.710 PRINCIPAL	\$15,557	\$15,557			\$0	100.00%
522.720 INTEREST EXPENSE	\$7,118	\$7,118			(\$0)	100.00%
<b>Sub-Total Debt Service</b>	<u>\$22,675</u>	<u>\$22,675</u>			<u>(\$0)</u>	<u>100.00%</u>
<b>Total Expenditures</b>	<u>\$2,089,564</u>	<u>\$2,123,415</u>	<u>\$55,422</u>	<u>\$55,422</u>	<u>(\$33,851)</u>	<u>98.45%</u>
<b>Total Reserves</b>		\$424,220		\$0		

# Upper Captiva Fire/Rescue District

Modified Accrual Basis

Profit and Loss Actual vs Budgeted

	General Fund		Total	25.00%
	Through 31 December 2025	Approved FY26 Budget	YTD \$ Over (Under) Budget	
<u>Revenue</u>				
311.0 TAX REVENUE	\$882,916	\$1,261,412	(\$378,496)	69.99%
311.9 TAXES-DISCOUNTS TAKEN	(\$34,977)	(\$40,996)	\$6,019	85.32%
360-000 MISCELLANEOUS REVENUE				
361.1 INTEREST EARNINGS	\$3,363	\$20,000	(\$16,637)	16.82%
364.0 PROCEEDS ON SALE OF ASSETS	\$0	\$0	\$0	#DIV/0!
364.9 INSURANCE PROCEEDS	\$0	\$0	\$0	#DIV/0!
366.0 CONTRIBUTIONS-Miscellaneous	\$670	\$0	\$670	0.00%
366.2 CONTRIBUTIONS-Fun Run	\$0	\$30,000	(\$30,000)	0.00%
366.4 ACCESSWAY DONATIONS	\$358	\$0	\$358	
366.7 GRANTS FROM BUSINESSES	\$0	\$5,000	(\$5,000)	0.00%
369.1 REFUND OF PREVIOUS YR'S EXPENDITURES	\$0	\$0	\$0	0.00%
Total Revenue	<u>\$852,330</u>	<u>\$1,275,416</u>	<u>(\$423,086)</u>	<u>66.83%</u>
361-350 CASH CARRYOVER				
361-351 BEGINNING FUND BALANCE		<u>\$459,533</u>		
384.010 Proceeds from LOC Stonegate				
Total Funds Available	<u>\$852,330</u>	<u>\$1,734,948</u>		
<u>Expenditures</u>				
<b>Salaries &amp; Fringe Benefits</b>				
522-120 SALARIES & WAGES	\$227,355	\$769,925	(\$542,570)	29.53%
522-210 PAYROLL TAXES PAID	\$18,124	\$61,194	(\$43,070)	29.62%
522-220 RETIREMENT CONTRIBUTION	\$3,365	\$13,280	(\$9,915)	25.34%
522-230 HEALTH, LIFE & DENTAL INSURANCE	\$5,538	\$24,000	(\$18,462)	23.08%
522-231 TEMPORARY DISABILITY INSURANCE	\$161		\$161	
522-240 WORKERS' COMP INSURANCE	\$14,972	\$33,997	(\$19,025)	44.04%
Sub-Total Salaries & Fringe Benefits	<u>\$269,516</u>	<u>\$902,396</u>	<u>(\$632,880)</u>	<u>29.87%</u>
<b>Operating Expenses</b>				
522-310 LEGAL & PROFESSIONAL SERVICES	\$5,705	\$20,000	(\$14,295)	28.52%
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	\$18,834	\$19,000	(\$166)	99.13%
522-400 TRAVEL & PER DIEM	\$400	\$20,500	(\$20,100)	1.95%
522-410 COMMUNICATIONS SERV	\$561	\$10,000	(\$9,439)	5.61%
522-430 UTILITY SERVICES	\$6,031	\$17,080	(\$11,049)	35.31%
522-440 RENTALS	\$5,000	\$41,000	(\$36,000)	12.20%
522-450 INSURANCE	\$35,051	\$52,000	(\$16,949)	67.41%
522-460 REPAIR & MAINTENANCE	\$39,131	\$23,000	\$16,131	170.14%
522-469 ACCESS POINT MAINTENANCE	\$8,855	\$25,000	(\$16,145)	35.42%
522.491 BANK SERVICE CHARGES	\$349	\$2,000	(\$1,651)	17.45%
522.493 OTHER EXPENSES (FUN RUN)	\$0	\$7,000	(\$7,000)	0.00%
522.522 MEDICAL	\$447	\$8,000	(\$7,553)	5.59%
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	\$19,943	\$44,000	(\$24,057)	45.32%
522-540 BOOKS, SUBSCRIPT & MEMBERSHIPS	\$175	\$750	(\$575)	23.33%
522-541 STATION SOFTWARE	\$4,443	\$8,160	(\$3,718)	54.44%
522.550 TRAINING & EDUCATION	\$0	\$2,000	(\$2,000)	0.00%
Sub-Total Operating Expenses	<u>\$146,731</u>	<u>\$340,990</u>	<u>(\$194,259)</u>	<u>43.03%</u>
Total Expenditures	<u>\$416,248</u>	<u>\$1,243,386</u>	<u>(\$827,139)</u>	<u>33.48%</u>
Total Reserves		\$491,562		