

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



**Serving the Community with Pride**  
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## TREASURER'S REPORT

16 February 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 January 2026			
0-110.0 · Centennial #681	\$ 29,856.47		\$ 29,856.47
0-111.6 · Impact Fee Acct #022		\$ 184.18	\$ 184.18
0-112.0 · Centennial MM #X11	\$ 933,716.12		\$ 933,716.12
Total Checking/Savings	\$ 963,572.59	\$ 184.18	\$ 963,756.77

2. Our cash balances are DOWN a net of \$35K from EOM Dec to EOM Jan:

- The only deposits were **\$8,562.96** (QuickBooks Refund Error), \$2,036.37 (MMA interest), and \$60,628.95 (Ad Valorem taxes), and \$11,087.71 (FEMA for Lift Station)
- The major payments were \$6,870.85 (new credit card), \$6,729.71 (old credit card), \$2,500.00 (Townhouse Rent), \$1,700.00 (SHC Septic), and \$3,132.42 (South Florida Emergency Vehicle)

3. QuickBooks Issues: QuickBooks Online Payroll had multiple errors and challenges for payrolls for 2 & 15 Jan; Chief Cottrell decided to convert to Gusto.com for 30 Jan payroll (roughly the same monthly subscription cost)

a. QuickBooks errors/omissions (1 July 2025 – 31 Jan 2026):

- 2 Jan 2026 FICA tax not paid (for some reason, it appears that QuickBooks created a refund of **\$8,562.96** to Checking, rather than the payment to IRS); paid on 4 Feb 2026 as part of the Gusto transition but there appear to be multiple issues with our tax payments
- Discovered that we bought a 2015 Kawasaki in Jul 2025 for \$5007 via a cashier's check in Centennial checking account; entry in QB was like a credit card payment for Other Supplies; corrected to Capital, Equipment & Machinery for FY25 and includes barging costs (\$5,207)
- Discovered that we bought an electric vehicle in Oct 2025 for \$5007 via an cashier's check in Centennial checking account; entry in QB was like a credit card payment for Other Supplies; corrected to Capital, Equipment & Machinery for this FY and includes wrap and barging costs (\$6,194); the purchase was an attempt to satisfy the SHC Board's unhappiness with the FD providing a combustion engine vehicle rather than an electric vehicle to drive to the townhouse

- b. Chief Cottrell will provide additional information about the QuickBooks Online, Gusto and IRS issues, if there are further questions
4. For the attached January Profit & Loss report (Encl 1): 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 post-surgery recovery period
- 1) The posted overspend in both wages and taxes at 44% and 51% respectively is considerably higher than that and I can't fully explain it but:
- \* It appears that the "new" Quickbooks Online (QBOL) connection to the checking account may be double counting 2 or 3 payrolls (QBOL-generated) by recording the detailed transactions created by QBOL and the checking account debit for the upload transactions in Centennial's ACH direct deposit system
- \* If that is what is happening, deleting the summary transaction from QBOL should correct the double counting (but the QBOL/Centennial interface might add it back in after deletion)
- \* **Neither Chief nor I have the expertise to clean up the QBOL payroll-generated errors**
- 2) The second, identifiable reason for excess spending, is for the 10+ weeks of Chief's post-surgery recovery since we paid for 4 firefighters on island each shift, physically able to respond to fire and medical calls, plus 100% Chief Wages & Benefits during that recovery period (we basically paid for a 5<sup>th</sup> firefighter 5 days per week for the recovery period that wasn't budgeted)
- \* Chief's base schedule is 5 days/week or 10 days per 2-week pay period; he was replaced for those weekly shifts for 10 weeks in FY26 (1 Oct - 9 Dec)
- \* FF-EMT is \$2600/week (\$26K for 10 weeks) and a Chief is roughly \$3400/week (\$34K) and the likely overspend is in the \$30K - \$35K range
- \* Chief and I will propose solution(s) to this issue next month (with his focus on the Fire AAR, quotes for tractors and PTO pumps, and the problems with QBOL payroll processing errors, this has been my lowest priority to work with him)
- b. 522.342 TAX COLLECTOR FEES is 105.64% spent but typical due to the front-loading of taxpayer payments (to gain the 1%-4% early payment discounts), as well as the usual \$5K-\$7K refund each October for excess Tax Collector revenues
- c. 522-450 INSURANCE at 67.41% spent is usual; we typically pay most of our insurance premiums in 2 large, semi-annual payments
- d. 522-460 REPAIR & MAINTENANCE currently at 166% of budget (about \$17K overspent); proposed budget amendment to move budget authority for an Office Manager will only reduce to 71% of budgeted amount; at current spending rates, Repair & Maintenance will remain a budget execution concern for the entire year
- e. 522.520 OPERATING SUPPLIES-OTHER currently at 62.76% of budget; this will be another concern for the entire year, I suspect
- f. 522-640 MACHINERY & EQUIPMENT lists the purchase of a 2022 Pickman 4dr EV (Chief's Vehicle), wrap/insignia decals, and barging (\$6,194)

5. For new business, I am again proposing Budget Amendment 26-1 to:
  - 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)
6. FEMA Submission Update: We continue to respond to the FEMA reps on the IAN, HELENE, and MILTON requests for public assistance.

Treasurer

[Bill.Fry@UpperCaptiveFire.org](mailto:Bill.Fry@UpperCaptiveFire.org)

# Upper Captiva Fire/Rescue District

	General Fund		Total	33.33%
	Through 31 January 2026	Approved FY26 Budget	YTD \$ Over (Under) Budget	
<b>Revenue</b>				
311.0 TAX REVENUE	\$946,675	\$1,261,412	(\$314,737)	75.05%
311.9 TAXES-DISCOUNTS TAKEN	(\$36,870)	(\$40,996)	\$4,126	89.93%
334.215 STATE GRANT	\$10,588			
<b>360-000 MISCELLANEOUS REVENUE</b>				
361.1 INTEREST EARNINGS	\$5,400	\$20,000	(\$14,600)	27.00%
364.0 PROCEEDS ON SALE OF ASSETS	\$0	\$0	\$0	
364.9 INSURANCE PROCEEDS	\$0	\$0	\$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	\$500	\$0	\$500	
<b>Total Revenue</b>	<u>\$927,320</u>	<u>\$1,275,416</u>	<u>(\$348,096)</u>	<u>72.71%</u>
<b>361-351 BEGINNING FUND BALANCE</b>				
<b>Total Funds Available</b>	<u>\$927,320</u>	<u>\$459,533</u>		
		<u>\$1,734,948</u>		
<b>Expenditures</b>				
<b>Salaries &amp; Fringe Benefits</b>				
522-120 SALARIES & WAGES	\$338,785	\$769,925	(\$431,140)	44.00%
522-210 PAYROLL TAXES PAID	\$31,430	\$61,194	(\$29,765)	51.36%
522-220 RETIREMENT CONTRIBUTION	\$3,846	\$13,280	(\$9,434)	28.96%
522-230 HEALTH, LIFE & DENTAL INSURANCE	\$8,930	\$24,000	(\$15,070)	37.21%
522-231 TEMPORARY DISABILITY INSURANCE	\$161		\$161	
522-240 WORKERS' COMP INSURANCE	\$14,972	\$33,997	(\$19,025)	44.04%
<b>Sub-Total Salaries &amp; Fringe Benefits</b>	<u>\$398,124</u>	<u>\$902,396</u>	<u>(\$504,272)</u>	<u>44.12%</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	\$20,071	\$19,000	\$1,071	105.64%
522-400 TRAVEL & PER DIEM	\$150	\$20,500	(\$20,350)	0.73%
522-410 COMMUNICATIONS SERV	\$561	\$10,000	(\$9,439)	5.61%
522-430 UTILITY SERVICES	\$6,800	\$17,080	(\$10,280)	39.81%
522-440 RENTALS	\$7,500	\$41,000	(\$33,500)	18.29%
522-450 INSURANCE	\$35,051	\$52,000	(\$16,949)	67.41%
522-460 REPAIR & MAINTENANCE	\$38,194	\$23,000	\$15,194	166.06%
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	\$27,613	\$44,000	(\$16,387)	62.76%
522-540 BOOKS, SUBSCRIPT & MEMBERSHIPS	\$175	\$750	(\$575)	23.33%
522-541 STATION SOFTWARE	\$5,031	\$8,160	(\$3,130)	61.65%
522.550 TRAINING & EDUCATION	\$0	\$2,000	(\$2,000)	0.00%
<b>Sub-Total Operating Expenses</b>	<u>\$158,309</u>	<u>\$340,990</u>	<u>(\$182,681)</u>	<u>46.43%</u>
<b>Capital Outlay</b>				
522-640 MACHINERY & EQUIPMENT	\$6,194	\$0	\$6,194	
<b>Total Reserves</b>		\$491,562		