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

15 August 2026

I recommend that the attached report be accepted:

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 July 2026			
0-110.0 · Centennial #681	$ 18,878.10		$ 18,878.10
0-111.6 · Impact Fee Acct #022		$ 955.84	$ 955.84
0-112.0 · Centennial MM #X11	$ 711,370.20		$ 711,370.20
Total Checking/Savings	$ 730,248.30	$ 955.84	$ 731,204.14

2. **Cash Balances:** DOWN a net of $26K from EOM June to EOM July (as a reminder, starting last month and running through Nov 2026 reports, cash balances will be lower until FY27 tax revenues begin)

   a. The major deposits were $1,550.66 (MMA interest), $104,623.90 (final Ad Valorem taxes), and $9,166.00 (4th of July Fundraiser/Tractor Donations)

   b. The major payments were $99,106.99 (Payroll), $1,700.00 (SHC Utilities), $4,190.00 (KS Bank Appraisal Fees), $1,100.00 (Townhouse/Cool Running Air), $2,495.36 & $2,495.33 (Risk Management Workman's Comp), $2,505.79 & $2,505.79 (Lee County BOCC), $1,028.79 (Century Fire Protection), $1,433.00 (Advanced Lift), $9,332.00 (Mere Lawnmower), $1,215.50 (Mooney), $1,701.00 (Bob's Top End), $1,200.00 (JR Evans), $4,000.00 (MES), $2,057.73 (LeeSar), and $11,493.74 (3 credit card payments)

3. **Profit & Loss:** See Encl 1 for the Profit & Loss report; in my opinion, the primary areas of concern remain Pay & Benefits:

   a. 522-120 SALARIES & WAGES: 88.82% or $40,000 (would be 87.3%, if the proposed budget amendment is approved or roughly $28,645.35 over-budget)

      1) The budget amendment moves budget and costs for Oct/Nov 2025 for Jeff Rawlings from Accessway Maintenance to Salary & Wages (as required by the FY25 independent audit)

      2) Jeff's costs for Nov 2025 – Jan 2026 were already in Wages due to QuickBooks Online Payroll process

      3) Jeff's costs for Feb 2026 – present were also already in Wages due to Gusto payroll process

      4) Jeff's total wage cost for the year-to-date was $12,800

5) Remaining overage of about $28,600 (equal to about 47 shifts at $600/shift for a part-time firefigher) is primarily due to Chief's post-surgery recovery period, when a 5th firefighter was scheduled to meet the 4 firefighters/shift on-island each day

    a) Chief was on convalescent leave for 50 shifts during FY26 (1 Oct – 8 Dec 2025)

    b) Chief worked 13+ extra shifts over the last 4 months, saving $7,800+ in part-time fire-fighter cost that did not have to be paid

    c) Chief didn't take 10 days of funded PTO in FY26, saving $6,000 in part-time fire-fighter cost

    d) Repayment of the $12,694.22 (equal to about 21 shifts) from the Hartford short-term disability payments (he received full District pay and benefits during his short-term disability/recovery period), would make up most of the difference

b. 522-210 PAYROLL TAXES PAID: 109.76% (would be 107.9%, if the proposed budget amendment is approved or roughly $15,343.62 over-budget); I have asked the Chief & Bookkeeping Service for the last two months to investigate since FICA taxes should be 7.65% of total wages (roughly $49K budgeted YTD vs $63.7K spent YTD)

    1) Chief tells me the bookkeeping service told him this week that this line includes Florida Unemployment Tax that we have never budgeted for (neither me nor Renee, our original bookkeeper 2014 - 2022), nor paid it

    2) After searching Gusto, I confirmed that over $11,000 had been paid to the State of Florida by Gusto in Apr and Jul; I haven't found any record of other payments in the last 3-1/2 fiscal years

    3) Our independent auditor confirmed this week that our tax should be 0% (Florida allows local governments to eliminate tax payments if the District agrees to reimburse the state dollar for dollar for unemployment claims)

c. 522-220 RETIREMENT CONTRIBUTION: 0% since contributions haven't been made since Jul 2025

d. 522-230 HEALTH, LIFE & DENTAL INSURANCE: 110.45% (would be 84.1%, if the proposed budget amendment is approved); Lee County insurance is more expensive than what we budgeted for Bonita Springs retiree insurance ($2,505.79/month vs $923.08/pay period or $30,069.48 vs $24,000 annually)

4. **FEMA:** No updates

Bill Fry

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Date: 2026.08.15 12:31:12 -04'00'

Treasurer
Bill.Fry@UpperCaptivaFire.org

11 August 2026
Modified Accrual Basis

Upper Captiva Fire/Rescue District

Profit and Loss Actual YTD vs Budgeted

	General Fund		Total	83.33%
	YTD Through 31 July 2026	Approved FY26 Budget	YTD $ Over (Under) Budget	
Revenue				
311.0 TAX REVENUE	$1,281,351	$1,261,412	$19,940	101.58%
311.9 TAXES-DISCOUNTS TAKEN	($39,290)	($40,996)	$1,706	95.84%
334.215 STATE/FEMA GRANTS	$65,283	$65,283	$0	100.00%
360-000 MISCELLANEOUS REVENUE				
361.1 INTEREST EARNINGS	$14,296	$20,000	($5,704)	71.48%
364.9 INSURANCE PROCEEDS	$5,575	$5,575	$0	100.00%
366.0 CONTRIBUTIONS-Miscellaneous	$5,427	$0	$5,427	0.00%
366.2 CONTRIBUTIONS-Fun Run	$18,905	$30,000	($11,095)	63.02%
366.4 ACCESSWAY DONATIONS	$14,443	$56,000	($41,557)	25.79%
366.7 GRANTS FROM BUSINESSES	$0	$5,000	($5,000)	0.00%
369.1 REFUND OF PREVIOUS YR'S EXPENDITURES	$500	$0	$500	
Total Revenue	$1,366,490	$1,402,274	($35,784)	97.45%
361-351 BEGINNING FUND BALANCE		$475,533		
Total Funds Available	$1,366,490	$1,877,806		
Expenditures				
Salaries & Fringe Benefits				
522-120 SALARIES & WAGES	$647,555	$729,058	($81,503)	88.82%
522-210 PAYROLL TAXES PAID	$63,734	$58,068	$5,666	109.76%
522-220 RETIREMENT CONTRIBUTION	$0	$13,280	($13,280)	0.00%
522-230 HEALTH, LIFE & DENTAL INSURANCE	$26,508	$24,000	$2,508	110.45%
522-231 TEMPORARY DISABILITY INSURANCE	$443		$443	
522-240 WORKERS' COMP INSURANCE	$32,008	$32,260	($252)	99.22%
Sub-Total Salaries & Fringe Benefits	$770,247	$856,665	($86,418)	89.91%
Operating Expenses				
522-310 LEGAL & PROFESSIONAL SERVICES	$12,644	$20,000	($7,356)	63.22%
522-320 ACCOUNTING & AUDITING	$5,176	$19,000	($13,824)	27.24%
522.341 PROPERTY APPRAISER FEES	$6,771	$6,500	$271	104.17%
522-342 TAX COLLECTOR FEES	$26,716	$19,000	$7,716	140.61%
522-400 TRAVEL & PER DIEM	$3,963	$20,500	($16,537)	19.33%
522-410 COMMUNICATIONS SERV	$2,639	$10,000	($7,361)	26.39%
522-430 UTILITY SERVICES	$13,123	$17,080	($3,957)	76.83%
522-440 RENTALS	$21,200	$41,000	($19,800)	51.71%
522-450 INSURANCE	$40,651	$52,000	($11,349)	78.18%
522-460 REPAIR & MAINTENANCE	$75,343	$53,731	$21,612	140.22%
522-469 ACCESS POINT MAINTENANCE	$6,790	$50,000	($43,210)	13.58%
522.491 BANK SERVICE CHARGES	$1,207	$2,000	($793)	60.34%
522.493 OTHER EXPENSES (FUN RUN)	$2,152	$7,000	($4,849)	30.74%
522.521 FUEL	$5,409	$0	$5,409	
522.522 MEDICAL	$6,278	$8,000	($1,722)	78.48%
522.523 UNIFORMS & SUPPLIES	$6,667	$6,000	$667	111.12%
522.528 PERSONAL PROTECTIVE GEAR	$2,206	$10,000	($7,794)	22.06%
522.520 OPERATING SUPPLIES-OTHER	$58,229	$44,000	$14,229	132.34%
522-540 BOOKS, SUBSCRIPT & MEMBERSHIPS	$305	$750	($445)	40.67%
522-541 STATION SOFTWARE	$10,009	$14,160	($4,151)	70.68%
522.550 TRAINING & EDUCATION	$2,063	$2,000	$63	103.14%
Sub-Total Operating Expenses	$309,540	$402,721	($93,181)	76.86%
Capital Outlay				
522.620 BUILDING IMPROVEMENTS	$9,190	$0	$9,190	
522-640 MACHINERY & EQUIPMENT	$66,194	$77,700	($11,506)	85.19%
Sub-Total Capital Outlay	$75,384	$77,700	($2,316)	97.02%
Total Expenditures	$1,155,171	$1,337,087	($181,916)	86.39%
Total Reserves		$540,720		

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