

DELAWARE FIRE SERVICE FINANCIAL REVIEW AND ANALYSIS

New Castle County

*Recommendations for the Sustainability of the
Fire and Basic Life Support (BLS) Service*



November 26, 2024



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Executive Summary

The independent non-profit fire companies across Delaware have a long and proud history of service to their communities. Over the years, the presence and operation of volunteer-based fire and emergency medical services (EMS) organizations has relieved local governments from the need to raise and expend funding for the full cost of providing these basic public services.

The fire service in the United States, including the fire-EMS service in Delaware, is facing fundamental challenges to recruitment of new members and retention of existing members. This is especially salient in the volunteer fire service. Many volunteer fire-EMS departments nationwide are struggling to maintain a sufficient number of trained and capable members to provide services.

The demand for all-hazards fire and emergency services from New Castle County (NCC) fire companies, especially the demand for EMS Basic Life Support (BLS), has risen beyond the capability of purely volunteer staffing. Consequently, the vast majority of ambulance transports in New Castle County are now provided by full-time or part-time firefighters or emergency medical workers employed by the County's independent "volunteer" fire companies.

The current fire and BLS model in New Castle County is financially unsustainable. A system that worked very well for decades has been overtaken by a number of factors including population growth, higher demands for emergency services, urban development, increased costs, societal shifts in volunteerism, and financial pressure on families.

The current fire and BLS system in New Castle County is essentially a "patchwork quilt" of 21 non-profit independent corporations that are almost entirely dependent on the State of Delaware and New Castle County for the funds needed to operate.

New Castle County should consider a more coordinated and integrated approach to providing fire and EMS countywide, moving toward an eventual transition to a sustainable service model that is essentially staffed by career firefighters and emergency medical providers, supported by the fire companies, and supplemented by volunteer firefighters and emergency medical workers. This model has been the landing place for a number of similarly situated counties in Maryland and Virginia.

In addition to providing details about the financial condition of each of the County's fire companies, this report makes the following recommendations:

- The County and the leadership of its independent fire companies should work together on a planning process that envisions and details a strategic plan to bring the fire and BLS system into the future. This comprehensive plan should contain

provisions for system design, system capacity, system capabilities, the ownership of system resources, funding requirements, and a timetable for change.

- The County should consider facilitating or providing shared services to fire companies that may save costs, increase revenues, or increase efficiency.
- In the near term, the County should implement the service fee authorized by Delaware General Assembly (2023-2024) House Bill 127 (<https://legis.delaware.gov/BillDetail/130231>). The revenue generated by this fee should be distributed to fire companies based on the location of the property where the fee is assessed. This new revenue source should not supplant or replace the current sources of revenue from the State of Delaware or New Castle County.

We also make a number of suggestions on accounting systems and practices, grant funding, revenue enhancements, cost avoidance, and potential cost savings.

Ultimately, a significant and sustainable infusion of funding is needed to help all of New Castle County's independent non-profit fire companies meet current service-level expectations and future demand.

Introduction

Beyond the City of Wilmington, “all-hazards” fire/emergency response and BLS EMS in New Castle County, Delaware, is provided by 21 independent, non-profit fire companies. These companies are located across the County and deliver fire suppression, rescue, BLS patient care, ambulance transportation, and other emergency services to County residents, businesses, and visitors; mutual-aid is also provided to surrounding jurisdictions in Delaware, Maryland, and Pennsylvania.

The origins of Delaware’s independent fire companies trace back decades, to an era where volunteers joined together and founded non-profit organizations to meet community needs.

In August 2023, recognizing shared financial and operational pressures among non-profit fire companies statewide, Delaware’s three counties advertised RFP 24PP-102, seeking a detailed financial analysis and recommendations for the sustainability of the “Delaware Fire and Basic Life Support (BLS) Service” across the State of Delaware.

FACETS Consulting, LLP (FACETS), founded in 2006 with an 18-year track record of success working with a wide range of clients across the United States, was contracted by all three counties to perform the desired analyses using a common methodology.

Methodology

Introduction

The financial monitoring framework created for FACETS' evaluation is based on nationally accepted best practices developed by highly regarded agencies and organizations, including the Pew Charitable Trusts.

In September 2016, Pew published, *State Strategies to Detect Local Fiscal Distress*. (https://www.pewtrusts.org/-/media/assets/2016/09/detecting_local_distress_report.pdf) In this report, Pew identified 22 states that actively and regularly review financial information from towns and cities with the aim of trying to detect fiscal distress. (Colorado, Connecticut, Florida, Iowa, Kentucky, Louisiana, Maryland, Michigan, Minnesota, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oregon, Pennsylvania, Rhode Island, South Dakota, Tennessee, and Washington.)

Within this group, there is a broad range in the scope and intensity of monitoring efforts. Of the 22 states, eight can be classified as “early warning” states, meaning that they have laws defining when towns or cities are in “fiscal distress” and systems to identify signs that a locality is declining toward such a condition. These eight states are: Louisiana, Nevada, New Jersey, North Carolina, Ohio, Pennsylvania, Rhode Island, and Tennessee.

These state efforts to monitor town/city fiscal health can be applied to monitoring the fiscal health of local non-profit fire companies with some modifications. Since the State of Delaware does not have its own system, the *Pennsylvania Governor's Center for Local Government Services Financial Monitoring Workbook* (<https://dced.pa.gov/download/financial-monitoring-workbook/>) was used as a foundation for this evaluation, further informed by FACETS' extensive fire-EMS management experience.

The *Workbook* identifies a total of 26 factors affecting municipalities' fiscal health; not all of them apply to non-profit fire companies and the relevance of some factors may change from company to company and/or within one company over time. In the long run, these factors can be calculated, graphed, interpreted, and evaluated against previous results and projections. Information generated through a financial monitoring system will allow municipal officials to determine whether a fire company has the potential to independently support services and capital programs on a continuing basis. Where appropriate, an “action agenda” can be developed to address unfavorable results/trends. The proposed action strategies might include changes in current legislative policies, new management practices, as well as recognition of uncontrollable external influences.

Factors

Of the 26 factors, the following 13 factors were selected/adapted for evaluating the 62 Delaware fire companies' overall financial health and sustainability.

- 1) **Revenue per call*** – shows how a fire company's revenues are affected by changes in call volume

$$\frac{\text{Total operating revenue}}{\text{Calls}}$$

**This factor was adapted from per capita.*

- 2) **Expenditures per call*** – displays the cost of operating the fire company on a per call basis; reveals the effect of adding/deleting or changing service levels

$$\frac{\text{Total operating expenditures}}{\text{Calls}}$$

**This factor was adapted from per capita.*

- 3) **Employee benefits***: demonstrates impact that employee benefit costs have on a fire company's finances

$$\frac{\text{Total budgeted employee benefits cost}}{\text{Total salary and wages cost}}$$

**This factor only applies to fire companies with paid positions (full-time, part-time or stipend. Adapted from employee and volunteer benefits cost.*

- 4) **Cash position** – designed to give officials an idea of exactly where they stand (i.e., sufficient cash on-hand to pay bills) at a given point in time

$$\frac{\text{Cash and short-term investments}}{\text{Liabilities}}$$

- 5) **Debt service*** – shows the proportion of general operating revenue devoted to paying off outstanding debt (e.g., loans, bonds, vendor leases, and lease rental payments to authorities)

$$\frac{\text{Debt service (not including self-supporting)}}{\text{Total operating revenue}}$$

**This factor may not apply to all companies.*

- 6) **Debt per capita*** – designed to demonstrate the debt burden associated with each municipal resident (thereby taking into consideration the ability of the citizens to repay loans rather than the underlying value of the collateral pledged)

$$\frac{\text{Long-term debt}}{\text{Population}}$$

**This factor may not apply to all companies. It uses a static 2020 census population across all five years.*

- 7) **Operating position** – fire company's ability to balance its budget annually, maintain reserves to cover emergency situations, and have sufficient cash available for timely payment of bills; whether a municipality is operating on a break-even basis or is spending down fund balances from previous years to fund current operations

$$\frac{\text{General fund operating expenditures}}{\text{General operating revenue}}$$

- 8) **Revenue shortfalls** – examines both fiscal condition and performance of officials in controlling budgets (1=break-even; <1=revenues budgeted in excess of actual; >1=actual revenues in excess of budgeted)

$$\frac{\text{Actual year-end revenue}}{\text{Budgeted revenue}}$$

- 9) **Expenditure overruns** – way to assess how well the estimates for anticipated expenditures for the year were prepared and how closely the budgeted versus actual expenses were monitored throughout the year

$$\frac{\text{Actual year-end expenditures}}{\text{Budgeted expenditures}}$$

- 10) **EMS user fees*** – fire companies who provide EMS services should know whether these are high enough to cover all the costs associated with provision; if they aren't, policy or operational changes might be needed

$$\frac{\text{Ambulance Billing Revenue}}{\text{Total cost of providing service}}$$

**This factor was adapted from "user fees and charges"*

**It is extremely difficult to fully separate fire from EMS costs. This formula utilizes any costs 100% dedicated to EMS when easily recognizable in companies' profit and loss statements and/or financial statements (i.e. EMS salaries, purchase of EMS equipment, purchase of ambulance or principal/interest payments) plus 50% of all typical shared services*

including (but not limited to): utilities, fuel, janitorial supplies, payroll services, professional services, etc.

- 11) Capital outlay** – how much current revenue a fire company allocates on an annual basis to fund capital expenditures; a fire company ought to commit the same proportion of its current revenue to fund the acquisition or replacement of its infrastructure and apparatus as well as financing these types of purchases

$$\frac{\text{Capital outlay from current operating funds}}{\text{Operating expenditures}}$$

- 12) Fund balance** – using cash balances from prior years to fund operating expenditures for subsequent budget years is not a sound financial management practice; if surplus cash exists, it should be allocated as emergency operating reserve funds

$$\frac{(\text{Current operating revenue} - \text{current operating expenditures})}{\text{Current operating expenditures}}$$

- 13) Solvency** – This factor is a good indicator of overall financial health for the company; a high liabilities to assets ratio can be a sign of financial distress

$$\frac{\text{Total liabilities}}{\text{Total assets}}$$

**This factor is not from the PA Financial Monitoring Workbook.*

A few factors originally were composed of two parts: employee and volunteer benefits, total cost and/or hours worked. Due to the fact that volunteers do not get paid salary or wages, there was no denominator that FACETS could use in the formula. FACETS places a high importance on the intangible benefits and value received from volunteers, which corresponds to hours of service provided to the fire company's district/community. While FACETS could glean the total benefit cost for volunteers for fire companies, only some of the companies are tracking hours volunteered in a reliable and consistent manner (either manually or with the assistance of software). Some companies track these in hours while others track them in points. Due to this challenge, FACETS concluded that it would not be viable to include a "volunteer benefits total cost" factor. "Unfunded pensions" was another factor that FACETS removed from the list of factors used for evaluation after realizing that it would not be applicable. This factor is designed to monitor long-term obligations (debts) to current and past employees and the formula is "unfunded pension liabilities / assessed valuation".

Most (if not all) volunteer/combo fire companies in Delaware that have career staff, participate in the Delaware Volunteer Firefighters Association's (DVFA) pension plan. The volunteers are offered a Level of Service Award Plan (LOSAP) through the DVFA. These plans are administered by the Delaware Public Employees' Retirement System

(DPERS). The plan is a cost-sharing multiple employer defined benefit plan, which covers all actively participating volunteers of fire companies, ladies auxiliaries, or ambulance organizations within the State of Delaware. Employer contributions are determined by the Board of Pension Trustees. Volunteer member contributions are \$60 per member per year. Some companies elect to pay both their contribution and the volunteers' contribution, while some simply pay the employer contribution. The service benefits are determined by multiplying \$5 by years of credited service (not to exceed 25 years) per month. Vesting begins at 10 years of credited service. These parameters are statewide - they are not determined by each fire company. The plan covers retirement benefits for participants aged 60 or older and with 10 or more years of service. In addition, a handful of fire companies maintain a separate LOSAP for volunteer members through different private providers such as Volunteer Firemen's Insurance Services, Inc. (VFIS).

The financial ratios used within these factors help tease out value from the numbers in financial records and could be effective tools for determining fire companies' overall financial wellness. These ratios are used in multiple categories: liquidity, efficiency, solvency, and valuation. Fire companies and local governments should compare financial ratios across periods and against peers to check if they are improving or declining. No single ratio is adequate to gauge fire companies' financial health ratings. Instead, a blend of ratio evaluations is being used across all statements. Outside influences should be included in the evaluation; including, but not limited to, the Consumer Price Index, which adjusts the fire companies' revenues and expenditures for inflation.

Delaware volunteer fire companies' capacity for self-sufficiency can be determined by assessing short and long-term financial condition in four areas:

1. Cash Solvency - Will the fire company consistently, on a 30-to-60 day basis, generate sufficient cash to pay its bills?
2. Budgetary Solvency - Will the fire company generate sufficient revenue over the twelve-month fiscal year to meet its current expenditure responsibilities and avoid a deficit?
3. Long-Run Solvency - Will the fire company pay all of its current expenses over the long term as well as provide funding for future expenses incurred today but payable in the future? Examples of long-run obligations include pensions, post retirement benefits, accrued vacation and sick leave and replacement or maintenance of the capital infrastructure.
4. Service Level Solvency - Will the fire company, over time, be able to provide basic public services at levels adequate to meet the health, safety and welfare needs of its residents? In addition, to assure service level solvency assumes that a fire company is able to attain and sustain cash, budgetary and long-term solvency.

It is recommended that New Castle County continually analyze these financial factors to determine whether a fire company can meet the four types of solvency and help fire companies who:

1. Have previously recognized that problems exist and need to create a better understanding of those difficulties;
2. Believe problems may exist but don't know what the exact nature of the problems are;
3. Are currently in good financial condition but want to create a way to review and evaluate circumstances that could give rise to future problems; and/or
4. Are in danger of sliding towards fiscal distress.

Grading, Weights, and Scoring

Using the 13 factors, FACETS created a modified “traffic light” grading scale tied to a numerical system with assigned weights and ranges of years of sustainability.

Financial Health Grade Key

Status	Description	Numeric	Est. Yrs. Sustain
GREEN	Fire Co./Dept. is in excellent financial health and is likely to survive	100-90	16+ years
YELLOW	Fire Co./Dept. is in good financial health and might survive	80-89	11-15 years
ORANGE	Fire Co./Dept. is in fair financial health and might survive	60-79	4-10 years
RED	Fire Co./Dept. is in poor financial health and is unlikely to survive	59 and below	1-3 years

#. Factor Name	Weight
1. Revenue per call	3.00%
2. Expenditures per call	3.00%
3. Employee benefits	5.00%
4. Cash position	15.00%
5. Debt service	5.00%
6. Debt per capita	5.00%
7. Operating position	10.00%
8. Revenue shortfalls	7.00%
9. Expenditure overruns	7.00%
10. EMS user fees	10.00%
11. Capital outlay	5.00%
12. Fund balance	10.00%
13. Solvency	15.00%
	100.00%

The weighting system above was developed based on how much each factor could affect a fire company's bottom line and its ability to sustain in the future. Factors that

help in monitoring financial health, but are largely out of a fire companies' control, are Revenue per call, Expenditures per call, and Debt per capita, for example. These factors are therefore assigned a lower weight. Understanding that many fire companies are in the midst of formalizing financial policies and procedures, and many did not have annual line item budgets for revenue and/or expenditures, the Revenue shortfalls and Expenditure overruns factors were also assigned lower weights.

When a company did not have budgets (revenue, expenditure, or both) for only one of the five years in the period, FACETS graded the factors that use this information off the available four years of data. Only when budgets were unavailable for all five years, did FACETS assigned zero points to the applicable factors.

A summary of the 13 factors and corresponding definitions, formulas, trend key, weights, and points grading scale is displayed below. The grading calculation is performed off an average of the actuals. Budget figures are only used in the formulas where appropriate. The total possible points that a company can get is 1,300 and the highest possible weighted grade is 100. These will be displayed in greater detail in the Report Cards for each fire company.

New Castle County Fire Service Financial Review and Analysis

FACTOR	DEFINITION	FORMULA	TREND	WEIGHT	GRADING
Revenue per call	Shows how a fire company's revenues are affected by changes in call volume	Total operating revenues / total calls	Increasing= Favorable No change= Stable Decreasing= Unfavorable	3.00%	\$0-\$100=25 pts, \$101-\$200=50 pts, \$201-\$300=75 pts, \$300+=100 pts
Expenditures per call	Displays the cost of operating the fire company on a per call basis; reveals the effect of adding/deleting/changing service levels	Total operating expenditures / total calls	Increasing= Unfavorable No change= Stable Decreasing= Favorable	3.00%	\$300+=25 pts, \$200-\$299=50 pts, \$100-\$199=75 pts, \$0-\$99=100 pts
Employee benefits	Demonstrates impact that employee benefit costs have on a fire company's finances	Total employee benefits cost (operational and administrative) / Total salary and wages cost	>1: Favorable =1: Stable <1: Unfavorable	5.00%	In the past, up to 15% was typical (100 pts) so in today's time, this would be viewed as keeping costs low. Now 16-50% is normal/reasonable (50 pts). Over 50% is borderline unreasonable (0 pts)
Cash position	Designed to give officials an idea of exactly where they stand (sufficient cash on-hand to pay bills?) at a given point in time	Cash and short-term investments / Current Liabilities	Below 10% = Favorable At 10% = Stable Above 10% = Unfavorable	15.00%	Equal to 1 is the balanced ratio. Above 1 is good; below 1 is bad. Point results: 1=50, 2-10=75, 11 and above=100. 0.9-0.5=25, below 0.5 = 0.
Debt service	Shows the proportion of general operating revenue devoted to paying off outstanding debt (loans, bonds, vendor leases, and lease rental payments to authorities)	Debt service (not including self-supporting) / Total operating revenue	Increasing= Unfavorable No change= Stable Decreasing= Favorable	5.00%	Up to 5% = 100 pts, 6%-10% = good (75 pts) . 11-14% acceptable=50 pts, 15%-19% =25, 20%+=0 pts; Debt service in excess of 15% - 20% of operating revenues is considered a potential problem. Generally, debt analysts believe that a ratio of up to 10% debt to operating revenues is acceptable.
Debt per capita	Designed to demonstrate the debt burden associated with each resident (thereby taking into consideration the ability of the citizens to repay loans rather than the underlying value of the collateral pledged)	Long-term debt / Population	>1: Unfavorable (deficit) =1: Stable (Break-even) <1: Favorable (Surplus)	5.00%	\$1200/capita or 15% of per capita personal income are measures used for municipalities. The grading scale has been recalibrated for DE fire companies/departments: \$0-\$75=100 pts, \$76-125=75 pts, \$126-\$200=50 pts, \$201+=25 pts
Operating position	Fire company's ability to balance its budget annually, maintain reserves to cover emergency situations, and have sufficient cash available for timely payment of bills; whether a fire department is operating on a break-even basis or is spending down fund balances from previous years to fund current operations	General fund operating expenditures / General fund operating revenue	>1: Favorable =1: Stable (Break-even) <1: Unfavorable	10.00%	For this calculation, a number more than 1.0 means the fire company/department operated during the year at a deficit with its current expenses exceeding its revenues (0 pts). A result of 1.0 means you broke even or expenses were equal to revenues received (50 pts). And where the factor's value is less than 1.0, the fire company/department's current revenues exceeded its expenditures resulting in an operating surplus (100 pts)
Revenue shortfalls	Examines both fiscal condition and performance of officials in controlling budgets (1=break-even; <1=revenues budgeted in excess of actual; >1=actual revenues in excess of budgeted)	Actual year-end revenue/Budgeted revenue	>1: Unfavorable =1: Stable <1: Favorable	7.00%	A result of 1.0 indicates a break-even situation (50 pts); a result of less than 1.0 indicates revenues were budgeted in excess of actual revenues received (0 pts); and a ratio of more than 1.0 indicates actual revenues received were in excess of those budgeted (100 pts)
Expenditure overruns	Way to assess how well the estimates for anticipated expenditures for the year were prepared and how closely the budgeted versus actual expenses were monitored throughout the year	Actual year-end expenditures / Budgeted expenditures	Greater than 100% = fees to high, Equal to 100% = fees adequate; Less than 100% = fees too low	7.00%	Result of 1.0 indicates an exact budget to actual expense match (50 pts); a ratio of more than 1.0 indicates that actual expenditures exceed the amounts budgeted (0 pts); and a value less than 1.0 represents actual expenditures below those budgeted (100 pts)
EMS user fees	Fire companies should know whether these are high enough to cover all the costs associated with provision; if they aren't, possible policy change	EMS Billing Revenue / Total cost of providing service	Increasing= Favorable No change= Stable Decreasing= Unfavorable	10.00%	100% = 100 pts because costs are covered. 75-99% and 100-125% = 75 pts, 50-74% and 126-150% = 50 pts, 0-49% and 151-200% = 25 pts; If trend is higher than 100%, may be favorable or may be a profit issue
Capital outlay	How much current revenue a fire company allocates on an annual basis to fund capital expenditures; a fire department ought to commit the same proportion of its current revenue to fund the acquisition or replacement of its infrastructure and apparatus as well as financing these types of purchases.	Capital outlay from current operating funds/Operating expenditures	Increasing= Favorable Stable=Consistent Decreasing= Unfavorable	5.00%	Up to 5% = 50 pts, 6%-10% acceptable= 75 pts, 11-20% good/common=100 pts, 21%-30%=25 pts, 31%+=0 pts
Fund balance	Using cash balances from prior years to fund operating expenditures for subsequent budget years is not a sound financial management practice; if a surplus cash exists, it should be allocated as emergency operating reserve funds	(Operating revenue – operating expenditures = cash balance) / operating expenditures	Current operating revenue consistently equals current operating expenditures = favorable	10.00%	Financial analysts advocate maintaining an unreserved fund balance equivalent to at least 5% of the general operating budget. Surpluses in excess of 5% - 10% should be utilized for one-time expenses or be used to fund capital improvements rather than be used to artificially balance next year's budget. On average, 1 month of expenditures = 8%. Grading: 0-5% = 25pts, 5-10% = 100 pts, 10-15% = 75 pts, 15-20%=50 pts, over 20% or negative balance = 0 pts.
Solvency	Examines how much of a fire company's assets are made of liabilities. A high liabilities to assets ratio can be negative; this indicates potential financial distress. This factor is a good indicator of financial health for the company.	Total Liabilities / Total Assets	Upward trend may be cause for concern	15.00%	Under . 5 or 50% is better. Over 1.0 or 100% would indicate that liabilities exceed assets, which is not desirable; 0-50%=100 pts, 51-99%=50 pts, 100+=0 pts

Meetings

The following 21 independent non-profit fire companies serve New Castle County. FACETS visited all 21 companies and conducted informational interviews and data requests for financial records, including (but not limited to): profit and loss statements, audits (financial statements), fleet inventories/budgets, financial policies, lists of successful and unsuccessful grant applications, etc. The companies' websites (when available and confirmed to contain current content) were also used for information for this study.

1. Aetna Hose Hook and Ladder, Stations No. 7, 8, 9 and 10 - *November 2023*
2. Christiana Fire Company, Stations 3, 6 and 12 - *November 2023*
3. Belvedere Fire Company, Station No. 30 - *March 2024*
4. Brandywine Hundred, Station 11 - *March 2024*
5. Claymont Fire Company, Station No. 13; Sub-Station No.13 - *March 2024*
6. Cranston Heights Fire Company, Station No. 14 - *March 2024*
7. Delaware City Fire Company, Station No. 15 - *March 2024*
8. Elsmere Fire Company, Station No. 16 - *March 2024*
9. Five Points Fire Company, Station No. 17 - *March 2024*
10. Good Will Fire Company, Station No. 18 - *March 2024*
11. Hockessin Fire Company, Station No. 19 - *March 2024*
12. Holloway Terrace Fire Company, Station No. 20 - *March 2024*
13. Mill Creek Fire Company, Station No. 2 and 21 - *March 2024*
14. Minquadale Fire Company, Station No. 22 - *March 2024*
15. Minquas Fire Company, Station No. 23 - *March 2024*
16. Odessa Fire Company, Station No. 4 and 24 - *May 2024*
17. Port Penn Fire Company, Station No. 29 - *March 2024*
18. Talleyville Fire Company, Station No. 25 - *April 2024*
19. Townsend Fire Company, Station No. 26 - *April 2024*
20. Volunteer Hose Company (Middletown), Stations No. 1 and 27 - *March 2024*
21. Wilmington Manor Fire Company, Station No. 28 and 32 - *March 2024*

As with any type of information and documentation review, there is a possibility for a small margin of error due to incomplete/incorrect information supplied and/or misinterpretation or transposition during review.

New Castle County Fire Service Data

Call Volume (CY) 2019 - 2023

The following call data for NCC fire companies was obtained from the NCC Department of Public Safety's Emergency Communications Division, with coordination from the State of Delaware Fire Commission. The figures below are total calls including both in-district fire-EMS and mutual-aid calls.

NCC Code - Fire Co./Dept.	2019	2020	2021	2022	2023	AVG
20009 - Aetna Hose , Hook and Ladder Company	12,346	11,748	13,007	13,070	13,288	12,692
20030 - Belvedere Fire Company	1,198	1,269	1,205	1,107	1,063	1,168
20011 - Brandywine Hundred Fire Company	3,755	3,511	3,661	3,966	4,309	3,840
20012 - Christiana Fire Company	14,956	14,411	16,095	16,512	16,457	15,686
20013 - Claymont Fire Company	5,822	5,539	5,838	6,221	6,338	5,952
20014 - Cranston Heights Fire Company	3,753	3,276	3,657	3,505	3,615	3,561
20015 - Delaware City Fire Company	2,170	2,042	2,257	2,314	2,182	2,193
20016 - Elsmere Fire Company	3,113	2,685	3,094	3,108	3,106	3,021
20017 - Five Points Fire Company	2,518	2,429	2,713	2,556	2,732	2,590
20018 - Goodwill Fire Company	2,968	2,958	3,208	3,314	3,264	3,142
20019 - Hockessin Fire Company	2,442	2,396	2,629	2,819	2,924	2,642
20020 - Holloway Terrace Fire Company	2,383	2,359	2,608	2,572	2,351	2,455
20021 - Millcreek Fire Company	7,800	7,056	7,719	7,489	8,035	7,620
20022 - Minquadales Fire Company	2,869	2,582	2,989	2,833	3,236	2,902
20023 - Minquas Fire Company	3,100	2,893	2,879	3,311	3,405	3,118
20024 - Odessa Fire Company	1,841	1,877	2,343	2,470	2,522	2,211
20029 - Port Penn Fire Company	757	765	970	1,002	909	881
20025 - Talleyville Fire Company	6,343	5,645	5,901	6,084	6,296	6,054
20026 - Townsend Fire Company	1,278	1,257	1,511	1,600	1,471	1,423
20027 - Volunteer Hose Company	3,965	3,710	4,149	4,368	4,577	4,154
20028 - Wilmington Manor Fire Company	4,760	5,111	5,239	4,741	4,290	4,828
Fire & BLS Response Totals	90,137	85,519	93,672	94,962	96,370	92,132

Fire District Populations (2020 Census)

The following district populations were supplied by the NCC GIS staff. These figures are based on the official 2020 U.S. Census and will be used across all five years included in this study, because district population data is not collected annually. Therefore, any population growth that may have occurred from 2019 through 2023 is not captured in this study and the population figure is kept static, as reflected in the following chart.

GIS_REF_ID	Fire District	Population Total
3	AETNA HOSE HOOK & LADDER	81,825
10	BELVEDERE	657
8	BRANDYWINE HUNDRED	19,517
11	CHRISTIANA	98,454
20	CLAYMONT	31,175
6	CRANSTON HEIGHTS	13,934
4	DELAWARE CITY	9,935
17	ELSMERE	13,553
15	FIVE POINTS	9,362
22	GOODWILL	15,478
13	HOCKESSIN	20,848
9	HOLLOWAY TERRACE	5,350
19	MILL CREEK	43,723
1	MINQUADALE	7,601
2	MINQUAS	9,099
12	ODESSA	23,688
14	PORT PENN	898
7	TALLEYVILLE	32,864
18	TOWNSEND	9,345
21	VOLUNTEER HOSE	34,964
16	WILMINGTON MANOR	13,096
	TOTAL POPULATION	495,366

Note - The City of Wilmington population, estimated at 70,898 according to the 2020 Census, is not included here. New Castle County fire companies do provide support for incidents in the City of Wilmington and Wilmington Fire Department units do respond outside of the city under mutual-aid agreements.

Staffing & Volunteers

As a key part of FACETS' exploration, career staffing and volunteerism were one of the focal points from both an expenditure and asset perspective. All 21 fire companies in NCC have paid staff and they are made up of both part-time and full-time employees. There are approximately 750 employees total in New Castle County: about 516 of these

are part-time and 234 are full-time. These include firefighters, firefighter/EMTs, and EMS-only employees. Part-time firefighters and emergency medical workers usually work for more than one fire/EMS company and they may work for companies in Delaware and other states. Therefore, the number of part-time firefighters and EMS workers presented here likely overstates the actual total.

Fire Company	County	PI	FI	Total
Aetna Hose Hook and Ladder, Stations No. 7, 8, 9 and 10	New Castle	50	22	72
Belvedere Fire Company, Station No. 30	New Castle	40	0	40
Brandywine Hundred, Station 11	New Castle	12	8	20
Christiana Fire Company, Stations 3, 6 and 12	New Castle	11	28	39
Claymont Fire Company, Station No. 13; Sub-Station No. 13	New Castle	33	9	42
Cranston Heights Fire Company, Station No. 14	New Castle	36	8	44
Delaware City Fire Company, Station No. 15	New Castle	20	12	32
Elsmere Fire Company, Station No. 16	New Castle	35	9	44
Five Points Fire Company, Station No. 17	New Castle	47	5	52
Good-Will Fire Company, Station No. 18	New Castle	35	10	45
Hockessin Fire Company, Station No. 19	New Castle	2	3	5
Holloway Terrace Fire Company, Station No. 20	New Castle	28	0	28
Mill Creek Fire Company, Station No. 2 and 21	New Castle	30	34	64
Minquadales Fire Company, Station No. 22	New Castle	30	8	38
Minquas Fire Company, Station No. 23	New Castle	33	5	38
Odessa Fire Company, Station No. 4 and 24	New Castle	10	8	18
Port Penn Fire Company, Station No. 29	New Castle	35	3	38
Talleyville Fire Company, Station No. 25	New Castle	4	22	26
Townsend Fire Company, Station No. 26	New Castle	3	8	11
Volunteer Hose Company (Middletown), Stations No. 1 and 27	New Castle	20	16	36
Wilmington Manor Fire Company, Station No. 28 and 32	New Castle	2	16	18
TOTAL	New Castle	516	234	750

Generally, part-time employees do not receive benefits other than wages, uniforms, and training. Part-time employees may work in multiple companies not only in NCC but also in Kent, Sussex, and outside of Delaware. Part-time firefighters and EMTs often change employment to follow higher wages which increases pressure on companies to raise wages to be competitive. Part-time firefighter and EMT hourly wages range from \$19 to about \$24 per hour in NCC. The majority of NCC companies' EMS staffing models involve substantial part-time staff which requires additional management for

scheduling/oversight (actual amount not tracked and therefore unknown) and there is a significant amount of turnover, which requires retraining costs.

Full-time employee benefits vary across NCC but they include healthcare, dental, vision, pension, 401k, Paid time Off (PTO), uniforms, Personal Protective Equipment (PPE), training, etc. The negotiation of these benefits can occur via union contract, employment contract/agreement, or offer letter, depending upon the fire company's structure. As shown below, the cost of salaries and benefits for all 21 for companies/departments in NCC totaled \$26,472,262. This data was taken directly from audited financial statements.

Fire Company/Department	County	2023 Wages and Benefits
Aetna Hose Hook and Ladder, Stations No. 7, 8, 9 and 10	New Castle	\$2,700,293
Belvedere Fire Company, Station No. 30	New Castle	\$366,739
Brandywine Hundred, Station 11	New Castle	\$1,302,217
Christiana Fire Company, Stations 3, 6 and 12	New Castle	\$2,733,784
Claymont Fire Company, Station No. 13; Sub-Station No.13	New Castle	\$1,079,686
Cranston Heights Fire Company, Station No. 14	New Castle	\$1,004,415
Delaware City Fire Company, Station No. 15	New Castle	\$1,562,197
Elsmere Fire Company, Station No. 16	New Castle	\$986,564
Five Points Fire Company, Station No. 17	New Castle	\$932,482
Good-Will Fire Company, Station No. 18	New Castle	\$1,499,314
Hockessin Fire Company, Station No. 19	New Castle	\$1,704,804
Holloway Terrace Fire Company, Station No. 20	New Castle	\$446,486
Mill Creek Fire Company, Station No. 2 and 21	New Castle	\$1,724,104
Minquadales Fire Company, Station No. 22	New Castle	\$1,210,856
Minquas Fire Company, Station No. 23	New Castle	\$934,186
Odessa Fire Company, Station No. 4 and 24	New Castle	\$847,536
Port Penn Fire Company, Station No. 29	New Castle	\$688,459
Talleyville Fire Company, Station No. 25	New Castle	\$1,834,138
Townsend Fire Company, Station No. 26	New Castle	\$586,915
Volunteer Hose Company (Middletown), Stations No. 1 and 27	New Castle	\$1,214,799
Wilmington Manor Fire Company, Station No. 28 and 32	New Castle	\$1,112,288
TOTAL	New Castle	\$26,472,262

About 9 of the 21 NCC companies have unionized as shown below. Collective bargaining can affect benefit levels.

Unions

Fire Company/Department	County	Unionized
Aetna Hose Hook and Ladder, Stations No. 7, 8, 9 and 10	New Castle	No
Belvedere Fire Company, Station No. 30	New Castle	No
Brandywine Hundred, Station 11	New Castle	No
Christiana Fire Company, Stations 3, 6 and 12	New Castle	No
Claymont Fire Company, Station No. 13; Sub-Station No.13	New Castle	Yes
Cranston Heights Fire Company, Station No. 14	New Castle	No
Delaware City Fire Company, Station No. 15	New Castle	No
Elsmere Fire Company, Station No. 16	New Castle	Yes
Five Points Fire Company, Station No. 17	New Castle	Yes
Good-Will Fire Company, Station No. 18	New Castle	No
Hockessin Fire Company, Station No. 19	New Castle	Yes
Holloway Terrace Fire Company, Station No. 20	New Castle	No
Mill Creek Fire Company, Station No. 2 and 21	New Castle	No
Minquedale Fire Company, Station No. 22	New Castle	No
Minquas Fire Company, Station No. 23	New Castle	Yes
Odessa Fire Company, Station No. 4 and 24	New Castle	No
Port Penn Fire Company, Station No. 29	New Castle	Yes
Talleyville Fire Company, Station No. 25	New Castle	Yes
Townsend Fire Company, Station No. 26	New Castle	Yes
Volunteer Hose Company (Middletown), Stations No. 1 and 27	New Castle	No
Wilmington Manor Fire Company, Station No. 28 and 32	New Castle	Yes

The above are individual contracts but are all underneath Local 4417, which is the same local the County is in.

As with most volunteer and combination fire service organizations across the country, volunteerism is on the decline. Many volunteers become inactive (or less active) but still stay on the membership rolls; this is true for Delaware as well. There are approximately 2,591 volunteers total in New Castle County and 557 (or 27%) are active responders. In addition to active responders, there are also active volunteers within the companies who either respond to calls or provide time for meetings, events, fundraisers, etc. These figures include both operational and administrative roles. While some of these active volunteers do not respond to incidents, they provide valuable administrative support

services to the company. Each of the 21 NCC fire companies defines “active” differently. Some base it solely on number of calls or percent responded to annually, some require a minimum number of meetings and/or events attended, and some require a combination of the two or have other parameters. For example, Aetna defines “active” as “responds to 100 calls per year or 3% of total calls”. The chart shown below details these. If a fire company has a live-in program, these volunteers are included in the total volunteer figures below. Please see the individual sections on the fire companies for their specific live-in program figure.

Volunteers

Fire Company/Department	County	Total Volunteers (All Categories)	Active Responders	% Active Responders
Aetna Hose Hook and Ladder, Stations No. 7, 8, 9 and 10	New Castle	119	24	20.17%
Belvedere Fire Company, Station No. 30	New Castle	40	30	75.00%
Brandywine Hundred, Station 11	New Castle	77	24	31.17%
Christiana Fire Company, Stations 3, 6 and 12	New Castle	240	87	36.25%
Claymont Fire Company, Station No. 13, Sub-Station No. 13	New Castle	225	35	15.56%
Cranston Heights Fire Company, Station No. 14	New Castle	120	30	25.00%
Delaware City Fire Company, Station No. 15	New Castle	287	21	7.32%
Elsmere Fire Company, Station No. 16	New Castle	100	9	9.00%
Five Points Fire Company, Station No. 17	New Castle	61	22	36.07%
Good-Will Fire Company, Station No. 18	New Castle	34	22	64.71%
Hockessin Fire Company, Station No. 19	New Castle	112	12	10.71%
Holloway Terrace Fire Company, Station No. 20	New Castle	109	15	13.76%
Mill Creek Fire Company, Station No. 2 and 21	New Castle	200	30	15.00%
Minquadale Fire Company, Station No. 22	New Castle	75	15	20.00%
Mingus Fire Company, Station No. 23	New Castle	149	23	15.44%
Odessa Fire Company, Station No. 4 and 24	New Castle	130	30	23.08%
Port Penn Fire Company, Station No. 29	New Castle	60	35	58.33%
Talleyville Fire Company, Station No. 25	New Castle	185	22	11.89%
Townsend Fire Company, Station No. 26	New Castle	98	26	26.53%
Volunteer Hose Company (Middletown), Stations No. 1 and 27	New Castle	80	15	18.75%
Wilmington Manor Fire Company, Station No. 28 and 32	New Castle	90	30	33.33%
# TOTAL and % AVG	New Castle	2,591	557	27.00%

*The above total is all volunteers across all categories (life, veteran, administrative/operational, etc.) but does not include Ladies Auxiliary.

*The above active responder figure is volunteer members who ride out on any type of call. There is also an “active volunteers” figure that includes vital members who support the company in administrative, fundraising and other efforts. This figure is typically half the total volunteers figure.

Adding staff can affect the level of volunteerism just as the demands in members’ personal lives can detract from the time available to volunteer. Volunteers across NCC are all given the benefit of a Length of Service Award Program (LOSAP) pension through the DVFA and the State of Delaware. Some companies pay just their contribution while others also pay the member’s contribution. Most companies also purchase t-shirts/apparel for volunteers, food/snacks, appreciation outings, appreciation banquets and awards, etc. Only a few companies in NCC provide a “pay per call”, “stipend”, or run an “incentive” program.

It is challenging to articulate the true value that a volunteer offers to a fire company. One way to quantify this is to track the hours volunteered. A total of 19 out of 21 NCC fire companies track volunteer hours or points and they provided these logs/reports to FACETS. The 19 companies who track volunteer time either do it in a points system or

hours system. Various software products are used while some track it manually. Some software systems have trouble breaking out emergency activity/response hours from other support hours (events, meetings, etc.). For the companies who use a point system, FACETS assigned one hour for one point. A summary of this data for 2023 is provided below:

New Castle County - Volunteer Hours

Fire Company / Department	2023 Total Hours	Notes
Aetna	27,195.54	Response hours, training hours, and event/meeting/administrative hours
Belvedere	Unavailable	Volunteer hours are not tracked (either manually or via software)
Brandwine	2,481.75	Work hours, duty crew hours, and company meeting hours
Claymont	23,585.00	*They did not begin tracking until May; data was supplied for May-Nov.
Christiana	75,633.00	All hours volunteered toward "active status" for 11/1/22 through 10/31/23 whether they reach it or not (active is defined as 300 or more hours)
Cranston Heights	2,296.50	The report provided is for hours on duty at the station or on calls. Cranston Heights does not specifically track how many hours its volunteers spend at the station not signed up for a piece of apparatus.
Delaware City	14,544.00	
Elsmere	14,734.15	
Five Points	7,632.00	Report is illegible; waiting for access
Good Will	14,112.00	Total hours include incident time, training time, and event time.
Hockessin	2,926.29	
Holloway Terrace	48,706.50	Report provided measured volunteer time in points. For the purposes of this study, a 1:1 ratio is being used (1 point = 1 hour). The types of points listed are incidents, training, and events. Please note the report supplied is stating a range of 11/1/2018-10/31/2023 and the report was run on 3/19/24. Unsure if this is 2023 figures only. Report included both paid personnel and volunteers. Paid personnel were removed from this total.
Mill Creek	Unavailable	Volunteer hours are not tracked (either manually or via software)
Minquadale	4,020.75	The report provided is from 2022 and includes quantities of fires, meetings, and activities credits. For the purposes of this study, 1 hour is being assigned to 1 credit
Minquas	5,796.00	The report provided spanned November 2022-October 2023
Odessa	79,420.00	The report provided is 12/1/22-11/30/23 and includes quantities of fires, meetings, and activities credits. For the purposes of this study, 1 hour is being assigned to 1 credit
Port Penn	4,516.00	Pension points total report was provided for 2023. 1 hour is being assigned to 1 credit. The categories of points include BOD meetings, company meetings, fire calls, ambulance calls, committee meetings, state meetings, county meetings, company functions, training, and volunteer shifts.
Talleyville	5,357.00	Report provided has a stated term of 1/1/21-5/31/24. Unsure if the data is 2023 or multiple years. 1 hour is being assigned to 1 credit.
Townsend	36,290.00	Report provided is in points and across the following categories: in-house fire school hours, functions, and after function clean-ups. 1 hour is being assigned to 1 credit.
Volunteer Hose	110,870.00	Report provided is in points. 1 hour is being assigned to 1 credit.
Wilmington Manor	47,544.00	Report provided is for quantity of incidents. The term listed is 1/1/19-12/31/23 - unsure if report is 2023 or multiple years. 1 hour is being assigned to 1 credit.
TOTAL	527,660.48	
AVG	27,771.60	

The 21 fire companies in NCC provided a total of 527,660 hours or an average of 27,772 hours per company. While there is no formal method to value volunteer hours, if

an average part-time wage of \$21 per hour is assigned, this equates to \$11,081,280 worth of labor that NCC received at low cost (t-shirts, PPE, training) in 2023.

Only one accountant throughout NCC recognizes the volunteer firefighters as donated resources/services - Holloway Terrace. This is done both on the revenue and the expense side in equal amounts so it is a neutral effect to the bottom line. However, including these donated services obviously artificially inflates revenues and expenditures in financial statements. It is unclear how the accountants perform this valuation - they do not include a methodology within the notes to the financial statements. The statement only provides the following definition:

“Donated services are recognized as revenue in financial statements if the services (a) create or enhance nonfinancial assets or (b) require specialized skills, are provided by persons possessing those skills, and the services would be purchased if they were not donated. The organization’s volunteer firefighters undergo extensive specialized training, and the firefighting services would have to be purchased if the services were not provided by volunteers. Accordingly, donated firefighting services are recognized in the financial statements at estimated fair value.”

The value of donated services for Holloway Terrace ranged from \$2,544,007 in 2019 to \$3,300,944 in 2023.

Policies and Procedures

As a part of FACETS' exploration, each of the 21 NCC fire company's financial policies were discussed and examined, when documentation was available. 18 of the 21 companies have some form of written policies/procedures of financial position responsibilities and the remainder (3) are verbal. Of the 18 written policies, 15 are constitution/bylaws/other and 3 are formal financial policy manuals or similar. Many of these verbal and written policies address some or most of the following topics: financial responsibilities, conflicts of interest, budget process, collective bargaining agreements, receipt of fund procedures, disbursement of funds procedures, check and credit card policy, compensation approvals, insurance coverage, bank accounts, travel and expense reimbursement procedures, asset recording and tracking, and ambulance insurance billing.

New Castle County Fire Service Financial Review and Analysis

Volunteer Fire Department	County	Financial Policy Format	Financial responsibilities by role	Conflicts of interest	Budget process	Receipt of fund procedures	Disbursement of funds procedures	Check and credit card policy	Compensation approvals	Insurance coverage	Bank accounts	Travel and expense reimbursement procedures	Asset recording and tracking	Other
Aetna Hose Hook and Ladder, Stations No. 7, 8, 9 and 10	New Castle	Verbal	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	None
Belvidere Fire Company, Station No. 30	New Castle	Constitution & Bylaws	Yes	No	No	No	No	No	No	No	No	No	No	Audit, application fees and dues, use of property, personal gain, members withholding Pay, Non-Discrimination Policy, Gifts, Use of Company Assets, Conflict Practices Policy
Brandywine Hundred, Station 11	New Castle	Policy Manual	No	Yes	No	No	Yes	No	Yes	No	No	Yes	No	Audit, financial statements, transparency, political contributions, gifts, asset surplus disposal, whistleblower, contracts, bribery, debt, etc.
Christiana Fire Company, Stations 2, 6 and 12	New Castle	Documented Policies (OP)	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Audit, Purchasing, Credit Card use, Travel Expenses, approval of invoices, record retention, cell rental
Diamond Fire Company, Station No. 13, Sub-Station No. 13	New Castle	Board of Director Policies	Yes	No	No	Yes	Yes	Yes	No	No	No	Yes	No	Procurement, Financial Reporting and Oversight
Crandon Heights Fire Company, Station No. 34	New Castle	Financial Management Policy	Yes	No	No	Yes	Yes	Yes	No	No	Yes	Yes	Yes	Annual Budget & Expenditures Documented
Delaware City Fire Company, Station No. 6	New Castle	Constitution & Bylaws	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Policy
Elmiers Fire Company, Station No. 8	New Castle	Bylaws	Yes	No	No	Yes	Yes	No	No	No	Yes	No	No	Treasurer's role
Fire Point Fire Company, Station No. 3	New Castle	Bylaws	Yes	No	No	Yes	Yes	No	No	No	No	No	No	Treasurer's role
Goodwill Fire Company, Station No. 10	New Castle	Constitution & Bylaws	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	All Financial Policies/Procedures
Hockessin Fire Company, Station No. 19	New Castle	Bylaws	Yes	No	Yes	Yes	Yes	No	No	No	No	No	No	Duties of Treasurer, Assistant Finance Committee
Holloway Terrace Fire Company, Station No. 20	New Castle	Bylaws	Yes	No	No	Yes	Yes	No	No	Yes	No	No	No	Financial review, keeping of records, Finance Committee & BOD
Mill Creek Fire Company, Station No. 2 and 21	New Castle	Verbal	Yes	No	Yes	Yes	Yes	Yes	No	No	No	Yes	Yes	Budget committee, credit card reconciliations, Board reviews checks
Minquidale Fire Company, Station No. 22	New Castle	Constitution & Bylaws	Yes	No	Yes	Yes	Yes	No	No	Yes	No	No	No	Workers Compensation, Financial Secretary and Treasurers Roles
Mingus Fire Company, Station No. 23	New Castle	Constitution & Bylaws	Yes	No	Yes	Yes	Yes	No	No	No	No	No	No	Pension, Purchasing Committee, Treasurers, Asst. Treasurer & Financial Secretary, Disposal of assets upon dissolution, gifts, indebtedness
Odessa Fire Company, Station No. 4	New Castle	Bylaws	Yes	No	Yes	Yes	Yes	No	Yes	No	No	Yes	No	Audit, Treasurer & financial secretary, Dues
Port Penn Fire Company, Station No. 1	New Castle	Bylaws	Yes	No	Yes	Yes	Yes	No	No	No	No	No	No	Audit, Treasurers & Directors role
Talleville Fire Company, Station No. 25	New Castle	Verbal	Yes	No	Yes	Yes	Yes	Yes	No	No	No	Yes	No	Developing new policies, quickbooks for
Townsend Fire Company, Station No. 26	New Castle	Employment Handbook & Admin policies	Yes	No	No	No	Yes	Yes	Yes	No	No	No	No	Brief admin policies
Volunteer Hose Company (Middletown), Stations No. 18, 27	New Castle	Bylaws, rules & regs.	Yes	No	Yes	Yes	Yes	No	No	No	No	No	No	Audit, Board of Directors and Treasurers roles, re-written financial policies/procedures
Wilmington Manor Fire Company, Station No. 28 and 30	New Castle	Constitution & Bylaws	Yes	No	Yes	Yes	Yes	No	No	No	No	No	No	Audit, maintenance of financial records, dues

FACETS encourages all New Castle County fire companies with verbal policies to get them in a written format with an acknowledgement page that requires a signature (similar to an employee manual/handbook).

At a minimum, fire companies in NCC should strive to have policies and procedures in the following topic areas:

- Financial responsibilities/roles
- Procurement
- Conflicts of interest; ethics
- Budgeting (process, approvals, etc.)
- Collective bargaining agreements
- Revenue and collections
 - Receipt of fund procedures
 - Cash management
- Disbursement of funds procedures
- Check and credit card policy
- Compensation approvals
- Insurance coverage
- Risk management
- Debt management
- Bank accounts and fund balance(s)
- Travel and expense reimbursement procedures
- Capital asset recording and tracking (depreciation, maintenance, useful life, etc.)
- Ambulance insurance billing
- Accounting and financial reporting; annual audit
- Policy review; revision history

Fire Company Revenue and Expenditures

Over the past few decades, operational costs for fire-EMS departments nationwide have increased substantially, even as the availability and amount of volunteer support and fundraising revenues have declined.

Revenue

Income to the 21 volunteer fire companies in NCC is derived from a variety of sources. This includes, but is not limited to:

Federal, State of Delaware, County & Municipal Funding

- Grant in Aid
- Insurance Fund
- One-time state grants
- Moving violation fees
- County grants to fire/ambulance companies
- Building permit fees
- Impact fees
- One-time CARES Act and ARPA Funds (*NCC only*)
- Federal grants
- Town/city contributions/allocations
- In-kind support (e.g. utilities, trash, rent and other services)
- Other funding

These are detailed in the next section entitled “Federal, State, County, and Municipal Funding”.

Fire Company Funding Sources

- EMS & Rescue Billing to public and private insurance
- Fundraising
- Fund Drives
- Individual Donations
- Corporate Donations
- Hall Rentals
- Rental Income (Fire Company-owned properties)
- Interest and Dividends
- Proceeds from sale of properties, vehicles, and other equipment
- Federal, state, regional, and foundation grants
- Other funding

Some of these revenue sources are detailed later within this section.

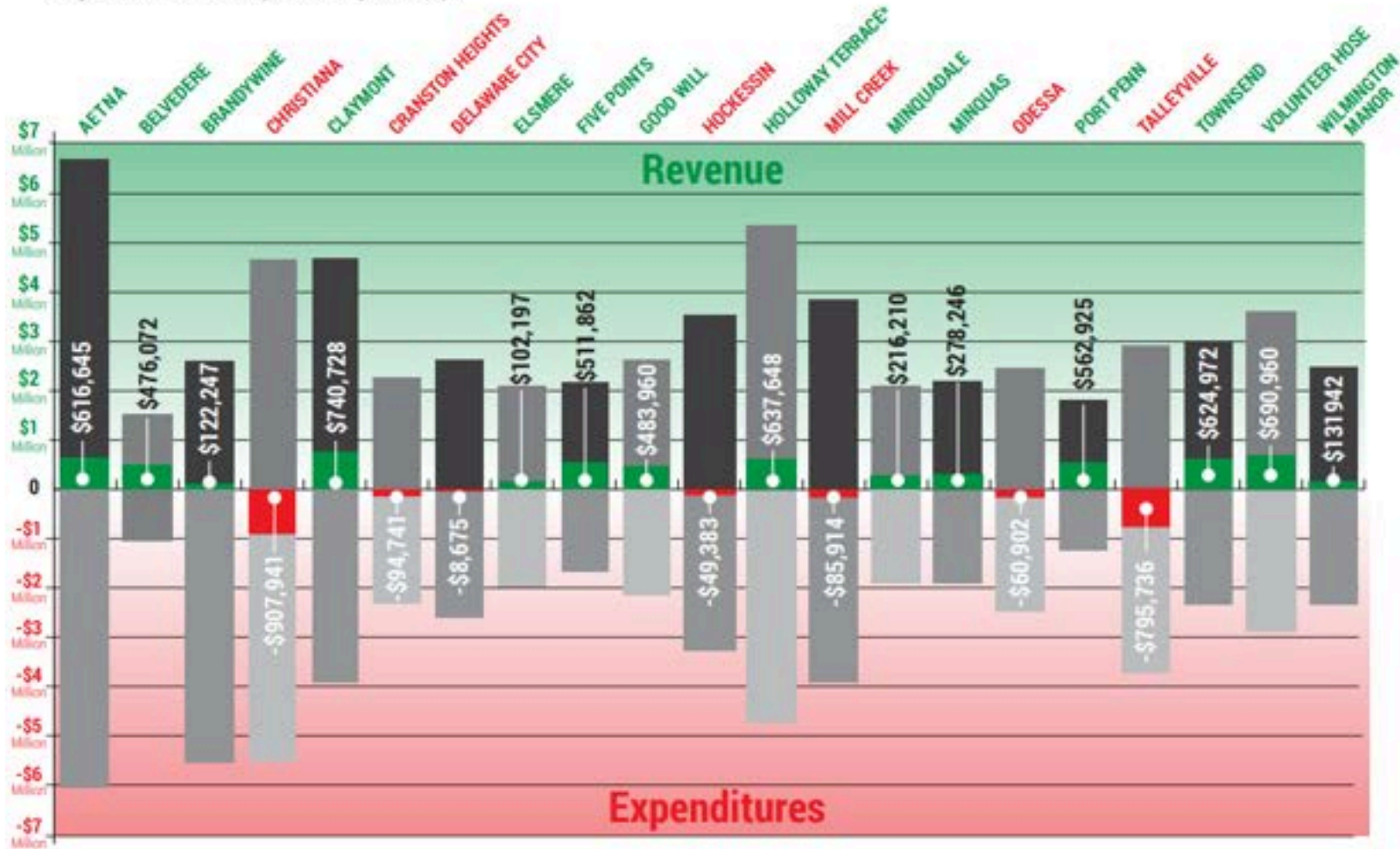
Expenditures

The 21 volunteer fire companies in NCC expend their revenue on a variety of different items/services including (but not limited to):

- Employee wages and benefits
- Employee pension costs
- Volunteer incentive programs and stipends
- Recruitment and retention program costs
- Utilities
- Facility rental costs
- Building maintenance and repairs
- Vehicle costs, including purchases and maintenance
- Fuel costs
- Supplies
- Training costs
- Food costs

New Castle County 2023 Summary Revenue / Expenditures

Data source: Profit and Loss Statements provided by companies. "Other" revenue and expenditures are included.
2023 figures were unavailable for Holloway Terrace - 2022 figures are displayed



Dollar figures stated above are NOC fire service 2023 surplus (color coded in green) or deficit (color coded in red) amounts

As of 2023, the 21 NCC fire companies/departments total revenues (all sources) were \$64,568,113 and total expenditures was \$60,602,305 for a collective positive fund balance (or surplus) of \$3,965,808. Therefore, the Fund Balance factor ratio (Operating revenue – operating expenditures = cash balance) / operating expenditures) of NCC fire companies is 6.54%. Using cash balances from prior years to fund operating expenditures for subsequent budget years is not a sound financial management practice - the majority of NCC companies are not doing this. Surpluses should be allocated as emergency operating reserve funds or set aside for capital purchases.

It is worth noting that major purchases such as ambulances and fire apparatus are not made each year so some of the surplus funds noted above are placed in sinking accounts that accumulate funding over a period of years in anticipation of infrequent but very costly purchases.

The Operating Position (General fund operating expenditures / General fund operating revenue) of NCC fire companies is 0.9386. A number less than 1.0 means the fire company/department's current revenues exceeded its expenditures resulting in an operating surplus. A number more than 1.0 means the fire company/department operated during the year at a deficit with its current expenses exceeding its revenues. A result of 1.0 is a break even scenario. Overall, the 21 fire companies' abilities to balance their budgets annually, maintain reserves to cover emergency situations, and have sufficient cash available for timely payment of bills are good.

Therefore, according to these two factors that use actual revenue and expenditures in their calculations, NCC fire companies overall are in good financial health. However, Fund Balance and Operating Position are only 2 of the 13 factors evaluated in this study. Two other factors are Revenue Per Call and Expenditures Per Call. These factors show how a fire company's revenues are affected by changes in call volume and reveals the effect of adding/deleting/changing service levels.

In FACETS' discussions with the 21 companies, mutual aid was estimated to be anywhere from 10% to 70% of total call volume. Aetna and Christiana understandably give more mutual aid than they receive because they have a deeper bench than the smaller companies. Mutual aid is not being separated out from in-district response.

New Castle County Fire Service Financial Review and Analysis

Revenue Per Call

Volunteer Fire Department	County	2019	2020	2021	2022	2023	AVG	19-'23 Rate of Change
Aetna Hose Hook and Ladder, Stations No. 7, 8, 9 and 10	New Castle	\$397.65	\$428.66	\$431.56	\$366.70	\$346.18	\$394.15	-12.95%
Belvedere Fire Company, Station No. 30	New Castle	\$1,038.59	\$1,004.32	\$1,190.91	\$1,274.52	\$1,278.58	\$1,157.38	23.11%
Brandywine Hundred, Station 11	New Castle	\$481.49	\$563.07	\$532.52	\$612.56	\$604.75	\$558.88	25.60%
Christiana Fire Company, Stations 3, 6 and 12	New Castle	\$302.08	\$379.16	\$355.18	\$302.91	\$282.55	\$324.38	-6.47%
Claymont Fire Company, Station No. 13, Sub-Station No. 13	New Castle	\$538.93	\$528.29	\$606.13	\$530.25	\$738.44	\$588.41	37.02%
Cranston Heights Fire Company, Station No. 14	New Castle	\$491.08	\$580.31	\$492.92	\$582.42	\$576.11	\$544.57	17.31%
Delaware City Fire Company, Station No. 15	New Castle	\$1,045.89	\$1,089.94	\$1,026.11	\$836.57	\$1,204.66	\$1,040.63	15.18%
Elsmere Fire Company, Station No. 16	New Castle	\$530.39	\$645.64	\$591.19	\$784.50	\$672.47	\$644.84	26.79%
Five Points Fire Company, Station No. 17	New Castle	\$626.99	\$666.27	\$730.85	\$663.29	\$794.09	\$696.30	26.65%
Good-Will Fire Company, Station No. 18	New Castle	\$760.06	\$582.96	\$799.62	\$808.34	\$804.19	\$751.04	5.81%
Hockessin Fire Company, Station No. 19	New Castle	\$1,051.28	\$1,004.07	\$1,038.72	\$1,039.09	\$1,112.35	\$1,049.10	5.81%
Holloway Terrace Fire Company, Station No. 20	New Castle	\$1,626.11	\$1,881.11	\$1,773.31	\$1,948.40	\$2,228.06	\$1,891.40	37.02%
Mill Creek Fire Company, Station No. 2 and 21	New Castle	\$408.28	\$482.67	\$433.41	\$455.88	\$513.60	\$458.77	25.79%
Minquadales Fire Company, Station No. 22	New Castle	\$551.37	\$604.82	\$557.64	\$717.30	\$650.76	\$616.38	18.03%
Minquas Fire Company, Station No. 23	New Castle	\$489.54	\$509.57	\$586.65	\$531.91	\$708.61	\$565.26	44.75%
Odessa Fire Company, Station No. 4 and 24	New Castle	Not Available	\$1,082.37	\$673.03	\$891.78	\$971.77	\$904.74	-10.22% *
Port Penn Fire Company, Station No. 29	New Castle	\$2,485.24	\$2,493.48	\$1,963.50	\$1,115.35	\$1,978.58	\$2,007.23	-20.39%
Talleyville Fire Company, Station No. 25	New Castle	Not Available	\$521.31	\$536.25	\$627.40	\$463.81	\$537.20	-11.03% *
Townsend Fire Company, Station No. 26	New Castle	\$2,007.23	\$1,869.50	\$1,687.88	\$1,811.74	\$2,026.44	\$1,880.56	0.96%
Volunteer Hose Company (Middletown), Stations No. 1 & 27	New Castle	\$710.17	\$866.99	\$687.96	\$690.82	\$786.70	\$748.53	10.78%
Wilmington Manor Fire Company, Station No. 28 and 32	New Castle	\$453.50	\$461.31	\$491.68	\$496.53	\$578.34	\$496.27	27.53%

*Talleyville's 2019-2023 average uses available data (2020-2023).

As shown above, 5 out of 21 companies show a decline in revenue per call.

New Castle County Fire Service Financial Review and Analysis

Exp Per Call

Volunteer Fire Department	County	2019	2020	2021	2022	2023	AVG	19-'23
Aetna Hose Hook and Ladder, Stations No. 7, 8, 9 and 10	New Castle	\$351.43	\$392.35	\$413.41	\$405.59	\$456.92	\$403.94	30.02%
Belvedere Fire Company, Station No. 30	New Castle	\$791.59	\$620.74	\$776.11	\$773.81	\$993.10	\$791.07	25.46%
Brandywine Hundred, Station 11	New Castle	\$400.56	\$462.25	\$442.68	\$499.95	\$576.38	\$476.36	43.89%
Christiana Fire Company, Stations 3, 6 and 12	New Castle	\$282.01	\$266.45	\$326.66	\$361.64	\$337.72	\$314.90	19.76%
Claymont Fire Company, Station No. 13; Sub-Station No.13	New Castle	\$437.61	\$524.33	\$429.96	\$531.67	\$621.57	\$509.03	42.04%
Cranston Heights Fire Company, Station No. 14	New Castle	\$529.32	\$510.27	\$548.96	\$541.97	\$566.38	\$539.38	7.00%
Delaware City Fire Company, Station No. 15	New Castle	\$867.82	\$965.27	\$980.96	\$1,050.79	\$1,208.63	\$1,014.69	39.27%
Elsmere Fire Company, Station No. 16	New Castle	\$508.58	\$503.67	\$563.88	\$642.97	\$639.56	\$571.73	25.76%
Five Points Fire Company, Station No. 17	New Castle	\$555.55	\$622.71	\$469.04	\$615.35	\$606.73	\$573.88	9.21%
Good-Will Fire Company, Station No. 18	New Castle	\$638.45	\$773.96	\$743.59	\$819.03	\$661.44	\$727.29	3.60%
Hockessin Fire Company, Station No. 19	New Castle	\$1,080.82	\$1,228.15	\$1,112.46	\$1,071.48	\$1,129.24	\$1,124.43	4.48%
Holloway Terrace Fire Company, Station No. 20	New Castle	\$1,618.32	\$1,768.26	\$1,657.23	\$1,781.16	\$2,012.13	\$1,767.42	24.33%
Mill Creek Fire Company, Station No. 2 and 21	New Castle	\$430.84	\$491.15	\$441.21	\$457.66	\$489.39	\$462.05	13.59%
Minquadales Fire Company, Station No. 22	New Castle	\$488.60	\$653.60	\$476.87	\$278.51	\$583.95	\$496.31	19.51%
Minquas Fire Company, Station No. 23	New Castle	\$461.67	\$508.25	\$484.71	\$441.17	\$563.42	\$491.85	22.04%
Odessa Fire Company, Station No. 4 and 24	New Castle	Not Available	\$856.26	\$665.77	\$827.86	\$995.92	\$836.45	16.31% *
Port Penn Fire Company, Station No. 29	New Castle	\$1,691.79	\$1,876.09	\$1,494.09	\$1,533.05	\$1,359.30	\$1,590.86	-19.65%
Talleyville Fire Company, Station No. 25	New Castle	Not Available	\$548.67	\$575.53	\$563.30	\$590.20	\$569.43	7.57% *
Townsend Fire Company, Station No. 26	New Castle	\$1,695.64	\$1,722.41	\$1,583.27	\$1,475.91	\$1,601.58	\$1,615.76	-5.55%
Volunteer Hose Company (Middletown), Stations No. 1 & 27	New Castle	\$569.87	\$875.39	\$616.26	\$566.65	\$635.73	\$652.78	11.56%
Wilmington Manor Fire Company, Station No. 28 and 32	New Castle	\$442.08	\$485.30	\$423.82	\$486.94	\$547.58	\$477.14	23.87%

*Talleyville's 2019-2023 average uses available data (2020-2023).

As shown above, 2 out of 21 companies show a decline in expenditures per call.

New Castle County Fire Service Financial Review and Analysis

Net Per Call

Volunteer Fire Department	County	2019	2020	2021	2022	2023	AVG
Aetna Hose Hook and Ladder, Stations No. 7, 8, 9 and 10	New Castle	\$46.22	\$36.31	\$18.15	-\$38.89	-\$110.75	-\$9.79
Belvedere Fire Company, Station No. 30	New Castle	\$247.00	\$383.58	\$414.80	\$500.72	\$285.48	\$366.31
Brandywine Hundred, Station 11	New Castle	\$80.93	\$100.82	\$89.84	\$112.62	\$28.37	\$82.52
Christiana Fire Company, Stations 3, 6 and 12	New Castle	\$20.07	\$112.71	\$28.52	-\$58.72	-\$55.17	\$9.48
Claymont Fire Company, Station No. 13, Sub-Station No. 13	New Castle	\$101.31	\$3.96	\$176.17	-\$1.42	\$116.87	\$79.38
Cranston Heights Fire Company, Station No. 14	New Castle	-\$38.24	\$70.03	-\$56.04	\$40.45	\$9.73	\$5.19
Delaware City Fire Company, Station No. 15	New Castle	\$178.07	\$124.67	\$45.15	-\$214.21	-\$3.98	\$25.94
Elsmere Fire Company, Station No. 16	New Castle	\$21.82	\$141.97	\$27.31	\$141.53	\$32.90	\$73.11
Five Points Fire Company, Station No. 17	New Castle	\$71.44	\$43.56	\$261.81	\$47.94	\$187.36	\$122.42
Good-Will Fire Company, Station No. 18	New Castle	\$121.62	-\$191.00	\$56.03	-\$10.69	\$142.76	\$23.74
Hockessin Fire Company, Station No. 19	New Castle	-\$29.54	-\$224.08	-\$73.74	-\$32.39	-\$16.89	-\$75.32
Holloway Terrace Fire Company, Station No. 20	New Castle	\$7.79	\$112.85	\$116.08	\$167.24	\$215.93	\$123.98
Mill Creek Fire Company, Station No. 2 and 21	New Castle	-\$22.56	-\$8.48	-\$7.80	-\$1.78	\$24.21	-\$3.28
Minquadales Fire Company, Station No. 22	New Castle	\$62.77	-\$48.78	\$80.77	\$438.79	\$66.81	\$120.07
Minquas Fire Company, Station No. 23	New Castle	\$27.87	\$1.32	\$101.94	\$90.74	\$145.19	\$73.41
Odessa Fire Company, Station No. 4 and 24	New Castle	Not Available	\$226.11	\$7.27	\$63.92	-\$24.15	\$68.29 *
Port Penn Fire Company, Station No. 29	New Castle	\$793.44	\$617.39	\$469.41	-\$417.70	\$619.28	\$416.37
Talleyville Fire Company, Station No. 25	New Castle	Not Available	-\$27.36	-\$39.28	\$64.10	-\$126.39	-\$32.23 *
Townsend Fire Company, Station No. 26	New Castle	\$311.58	\$147.09	\$104.60	\$335.83	\$424.86	\$264.79
Volunteer Hose Company (Middletown), Stations No. 1 & 27	New Castle	\$140.30	-\$8.41	\$71.69	\$124.17	\$150.96	\$95.74
Wilmington Manor Fire Company, Station No. 28 and 32	New Castle	\$11.42	-\$23.99	\$67.86	\$9.59	\$30.76	\$19.13

*Talleyville's 2019-2023 average uses available data (2020-2023).

From a per call basis, 4 out of 21 companies are running a deficit.

Ambulance Billing (EMS) & Rescue Billing Revenue

All 21 New Castle County fire service organizations provide BLS EMS services and all outsource the billing for those services to third-party providers. In total, the 21 fire companies currently use a total of 5 different ambulance billing providers. FACETS discovered that 10 out of the 21 fire companies/departments use the same provider. Most fire companies/departments do not have a set contract term that they must renew annually or every three years, for example. The majority of contracts are renewed in perpetuity.

12 fire companies currently pursue rescue billing for motor vehicle accidents, but all indicated there is a very small annual return (less than \$10,000) and it is not necessarily worth the effort. Of the 21 fire companies, 8 use an independent firm to perform collections; this can be the same firm used for ambulance and/or rescue billing, but often it is a different firm.

FACETS discovered that the majority of billing companies send a total of two bills: the first bill goes to the insurance company and the balance bill goes to the patient. See the following analysis of NCC ambulance billing contracts.

New Castle County Fire Service Financial Review and Analysis

Volunteer Fire Department	County	Company Name	Contract Start Date	Term	# of Bills Sent	Average Net Collection Rate (2019-2023)	Rescue Billing (Y/N)?	Collections? (Y/N)	Notes
Aetna Hose Hook and Ladder, Stations No. 7, 8, 9 and 10	New Castle	Kirk & Associates	N/A	Annual/perpetual (auto-renews unless cancelled)	2	48.94%	Y	N	Return on EMS billing is 19-30% after their fees and less than 1% for rescue billing according to Dan
Belvedere Fire Company, Station No. 30	New Castle	Specin	March 1, 2023	3 years minimum base + annual/perpetual (auto-renews unless cancelled)	3 over 90-day period	45.12%	Y	Y - nonresidents (in follow up docs); meeting mins say no	12% rate is stated in contract, the 5.25% rate was given to us verbally in interview
Brandywine Hundred, Station 11	New Castle	Arete	November 14, 2019	Annual/perpetual (auto-renews unless cancelled)	Monthly for 180 days (or minimum of 6 bills?)	53.35%	Y - Arete	N	Claims they do not balance bill because legislation prohibits it; agreement says open balance bills after 180 days can be identified to an accredited credit reporting agency and/or assigned to a collection agency if desired
Christiana Fire Company, Stations 3, 6 and 12	New Castle	Arete	2022	Annual/perpetual (auto-renews unless cancelled)	1	75.44%	Y	N	Was with Advantage previously; Arete lost access so revenue dropped. Arete presents bad debt and it gets written off without vote. CFC also has the \$100 per family per year ambulance club; a phone number is obtained per Arete's request and they call to collect
Claymont Fire Company, Station No. 13, Sub-Station No. 13	New Castle	Arete	Sept 2017	Annual/perpetual (auto-renews unless cancelled)	2	51.68%	Y - Fire Rescue Recovery USA; 22% charge (75% comes to fire co)	N	The BOD sets the ambulance billing rates; Arete completes bad debt write-off without BOD approval - only revises if there is a complaint. Only started doing rescue billing about 1 year ago - Arete tried to do it but was unsuccessful, hence the switch. They claim their rate of return is 90% for ambulance billing
Cranston Heights Fire Company, Station No. 14	New Castle	Kirk & Associates	2.5 years ago	Annual/perpetual (auto-renews unless cancelled)	3	51.35%	N - trying soon	Y - TSI; 18% charge	Their rescue billing answer is provided to the left but they have a report showing they have been doing it since 2021
Delaware City Fire Company, Station No. 15	New Castle	Kirk & Associates	2021 or earlier	Annual/perpetual (auto-renews unless cancelled)	3 over 90-day period	42.97%	N	Y - CAC	They make money if the ambulance run is 2 hours or less; Kirk sends list to ask DE City who should be sent to collections; if there is contact but no follow through, sent to collections; no difference for in and out of state patients; they adjust rates annually; they have had significant issues with Kirk not returning phone calls to patients - they are looking to move to Arete
Elsmere Fire Company, Station No. 16	New Castle	Kirk & Associates	15 months ago	Annual/perpetual (auto-renews unless cancelled)	2	46.21%	Y - just started back up a few months ago	N	Was with DMS previously (bought out)
Five Points Fire Company, Station No. 17	New Castle	Kirk & Associates	March 18, 2019	Annual/perpetual (auto-renews unless cancelled)	3	35.26%	Y	Y	All services performed by same company; minimal rescue billing - 23 in 2019, 5 in 2020, 5 in 2021, 1 in 2022, and 5 in 2023
Good-Will Fire Company, Station No. 18	New Castle	Entech	3-4 years ago	Annual/perpetual (auto-renews unless cancelled)	2 over 12 months	48.64%	N - they are set up for it but don't have a lot of MVA's	N	Over 10 years, they may have received \$5k in rescue billing income

New Castle County Fire Service Financial Review and Analysis

Hockessin Fire Company, Station No. 19	New Castle	Entech	2021	Annual/perpetual (auto-renews unless cancelled)	2	50.67%	Y - Entech	Y - just started in 2023	They claim the legislation says minimum of 2 bills. Rought start with Entech (bought out by DMMS), since the bumps got worked out, going pretty well but they just suffered a cyber attack, which is affecting revenue; about \$2500 annually in rescue billing; collections company gets 33 and 1/3 of whatever they collect (First Financial Resource)
Holloway Terrace Fire Company, Station No. 20	New Castle	Arate	April 11, 2019	Annual/perpetual (auto-renews unless cancelled)	2	46.97%	N	N	
Mill Creek Fire Company, Station No. 2 and 21	New Castle	Kirk & Associates	January 1, 2022	Annual/perpetual (auto-renews unless cancelled)	2	59.30%	N	N	They switched from DMMS during the 5-year study period (2019-2023). They think they get about a 30% return, hoping to institute rescue billing in 2025
Minquidale Fire Company, Station No. 22	New Castle	Specin	2024	3 years minimum base + annual/perpetual (auto-renews unless cancelled)	2	36.48%	Y	N	They think their max collection rate is 14-16% for ambulance billing but doesn't match reports supplied; was with Entech before this company (agreement dated 2013) - that rate was 7%; after 150 days, they recommend turning over to collections and for agencies who choose not to send to collections, they recommend write off after 12 months. rate of return for rescue billing is 20%
Minqua Fire Company, Station No. 23	New Castle	Kirk & Associates	May 22, 2022	Annual/perpetual (auto-renews unless cancelled)	2	44.39%	N	N	They were with DMMS (now Entech) but switched because they were terrible
Odesa Fire Company, Station No. 4 and 24	New Castle	Kirk & Associates	October 18, 2020	Annual/perpetual (auto-renews unless cancelled)	1	54.80%	Y	Y	Been doing rescue billing since 2020. Same company does all types of billing and collections. They switched companies a few years ago because they feel these companies get complacent. They are supposed to be approving those bills who go to collections; they write off any bill that is for a patient in-district. The president has the power to write this off. Doesn't go to the company for a vote
Port Penn Fire Company, Station No. 29	New Castle	AdvantEdge	Many years ago through end of 2023	Annual/perpetual (auto-renews unless cancelled)	N/A	52.95%	N/A	N/A	They moved from this company to Arate and negotiated a new rate in 2024. The information in the columns to the left is for their prior provider they had through the end of 2023
Talleyville Fire Company, Station No. 25	New Castle	Arate	January 19, 2024	Annual/perpetual	2	63.17%	Y - Arate	N	They used to do collection but it was not beneficial. They
Townsend Fire Company, Station No. 26	New Castle	Kirk & Associates	June 1, 2023	Base 3-year contract with successive 2; Annual/perpetual (auto-renews unless cancelled)	3 over 90-day period	47.78%	Y	Soon	Board wants to pursue collections. Entech was previous provider but they were terrible. Kirk is the rescue billing provider
Volunteer Fire Company (Middletown), Stations No. 1 & 27	New Castle	Specin	January 1, 2023	Base 3-year contract; Annual/perpetual (auto-renews unless cancelled)	2	46.53%	N - they will resume when it becomes worth it	Y - 25% charged; unsure of company name	In the interview, they stated 5.5% but 5.25% is listed in contract
Wilmington Manor Fire Company, Station No. 28 and 32	New Castle	Kirk & Associates	July 1, 2017	Annual/perpetual (auto-renews unless cancelled)	3	36.78%	Soon	Y - 18% charged	Examining a company in California to do rescue billing

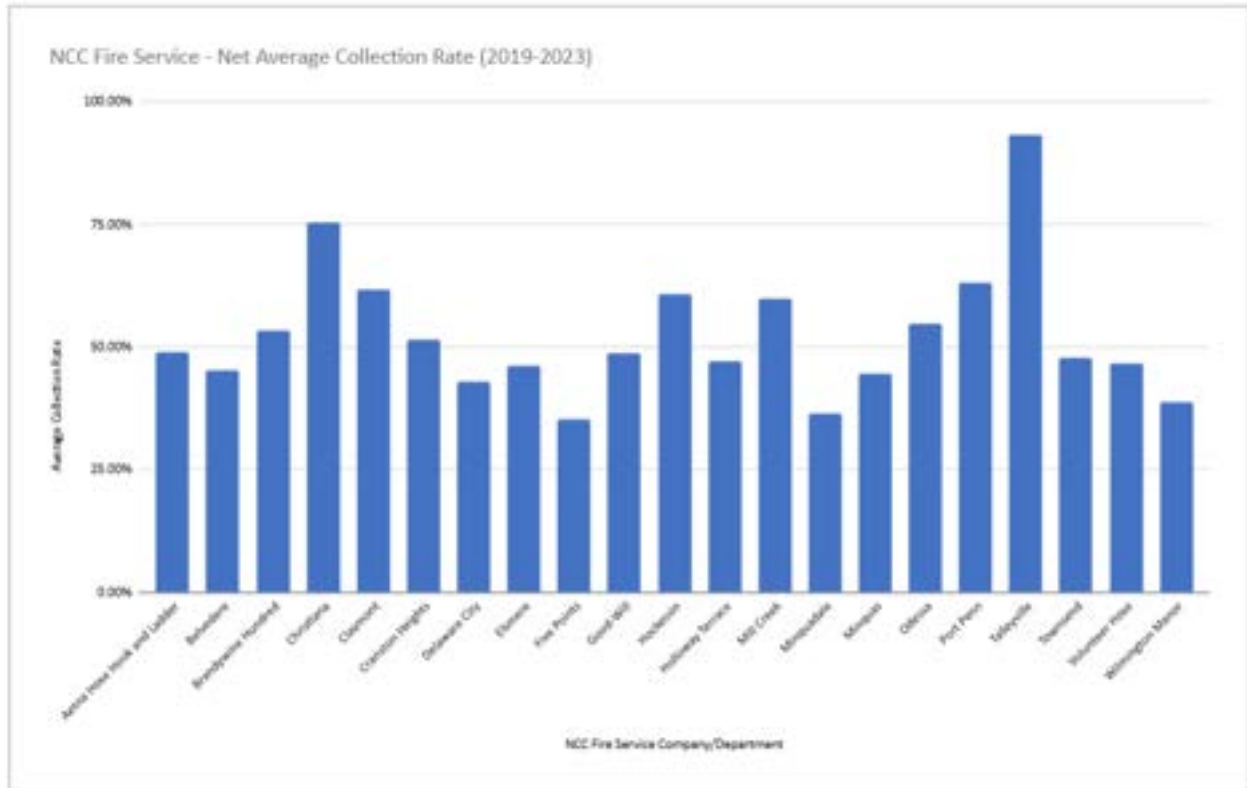
The rates charged by the ambulance billing providers range from 5 - 8% across the 21 fire contracts corresponding to a 6.41% average. NCC had requested average net collection rates for 2019-2022 as a qualifier for the ARPA distributions. FACETS collected 2023 EMS accounts receivable summary reports to garner the 2023 average collection rate. The average net collection rate across all 21 fire companies/departments from 2019 to 2023 was 52.44%.

NCC Ambulance Net Collection Rates '19-'23 (contractual adjustments removed)

Volunteer Fire Service Company/Department	2019	2020	2021	2022	2023	AVG
Aetna Hose Hook and Ladder	45.52%	63.83%	46.64%	41.01%	47.69%	48.94%
Belvedere	36.81%	54.72%	53.22%	50.01%	30.86%	45.12%
Brandywine Hundred	48.77%	57.39%	53.22%	47.79%	59.60%	53.35%
Christiana	94.45%	88.86%	98.38%	68.53%	26.96%	75.44%
Claymont	66.35%	64.52%	57.18%	62.92%	57.50%	61.69%
Cranston Heights*	47.51%	59.06%	49.53%	49.31%	161.04%	51.35%
Delaware City	41.61%	34.91%	42.70%	51.05%	44.56%	42.97%
Elsmere	41.29%	52.97%	52.77%	37.57%	46.43%	46.21%
Five Points	35.59%	35.77%	38.45%	31.07%	35.40%	35.26%
Good-Will	39.83%	55.04%	45.37%	59.88%	43.08%	48.64%
Hockessin	53.72%	68.61%	67.23%	77.71%	36.07%	60.67%
Holloway Terrace	46.87%	48.33%	48.36%	48.52%	42.79%	46.97%
Mill Creek	60.33%	76.94%	55.78%	52.21%	53.74%	59.80%
Minquadale	35.15%	45.65%	40.05%	34.76%	26.80%	36.48%
Minquas	35.50%	62.52%	49.68%	31.86%	42.37%	44.39%
Odessa	81.08%	63.77%	40.56%	46.85%	41.72%	54.80%
Port Penn	91.68%	70.18%	61.31%	36.78%	54.82%	62.95%
Talleyville	96.67%	95.79%	97.09%	82.75%	93.54%	93.17%
Townsend	46.76%	67.93%	47.44%	44.93%	31.74%	47.76%
Volunteer Hose	36.99%	57.22%	46.15%	52.26%	40.01%	46.53%
Wilmington Manor	45.55%	33.01%	42.19%	39.04%	34.10%	38.78%
					AVG	52.44%

**Cranston Heights caught up on bad debt in 2023, which skewed data. This year is being excluded from average.*

Net collection rate is calculated as follows: Total Payments / (Total Charges - Contractual Adjustments). Many different factors can affect a collection rate: ambulance billing company performance, insurance company payments, the patient's ability to pay, economic climate of the district, etc.



Donations/Fund Drives/Subscriptions

The 21 NCC fire companies/departments receive individual donations as well as donations via organized fund drives. All companies outsource the fund drive services to a third party vendor who performs the printing and mailing. The companies supply the addresses and the information/design of the mailing. Some companies do separate mailings for fire versus EMS fund drives while some perform one mailing for both service types. Some companies perform one mailing per year while others perform two (and therefore four total if separated by service type). The cost of the vendor performing the fund drive mailing is not netted out of the gross revenue recorded. In 2023, the 21 NCC fire companies/departments received approximately \$2,347,784 in donations and fund drives/subscriptions.

Grants

About 16 of the 21 NCC fire companies/departments submitted competitive grant applications to the federal government and/or private foundations for funding from 2019 to 2023. Approximately 4 of the 21 companies hired an independent grant writer, 11 kept these services solely in-house, and 6 companies did a combination of both. See a detailed chart below.

Competitive Grants

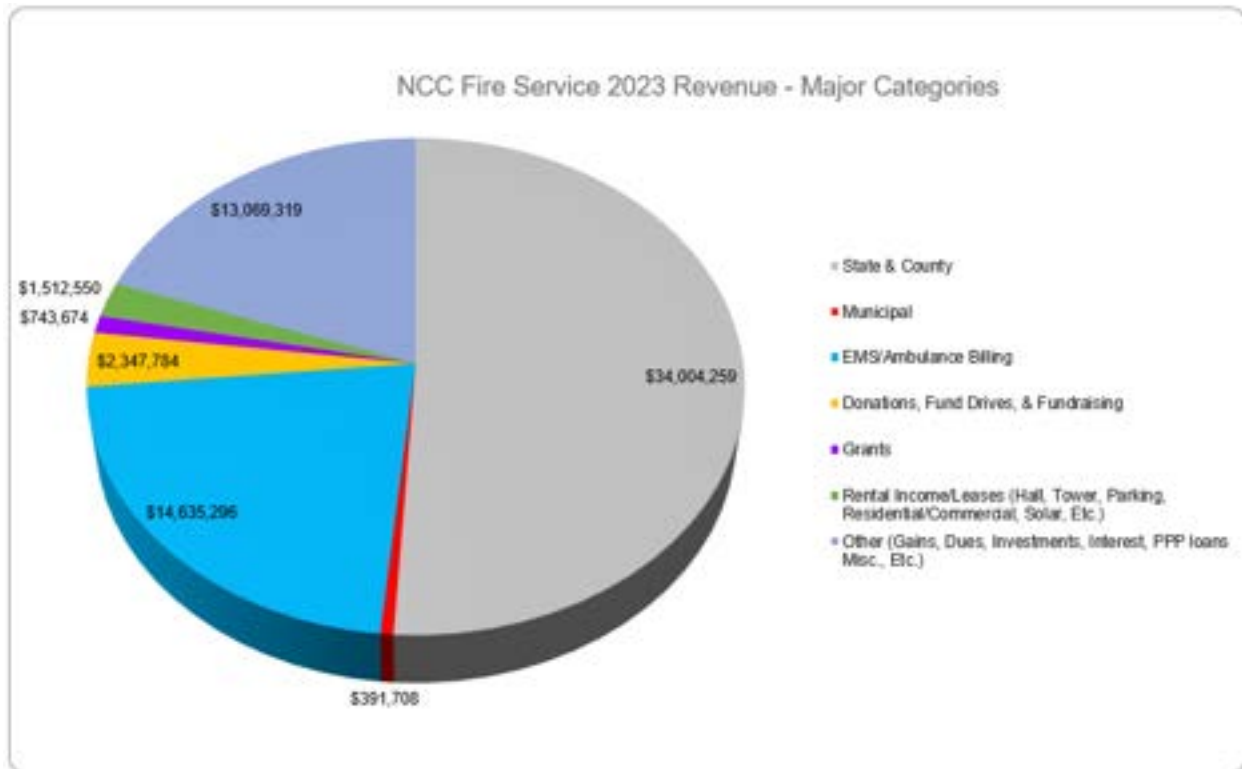
Volunteer Fire Company	2019-2023		Method
	Sought	Awarded	
Aetna Hose Hook and Ladder, Stations No. 7, 8, 9 and 10	☑	☑	In-House
Belvedere Fire Company, Station No. 30	☑	☑	Hired
Brandywine Hundred, Station 11	X	X	In-House
Christiana Fire Company, Stations 3, 6 and 12	☑	☑	Hired
Claymont Fire Company, Station No. 13; Sub-Station No.13	☑	☑	Hired
Cranston Heights Fire Company, Station No. 14	☑	☑	Combination
Delaware City Fire Company, Station No. 15	☑	☑	Combination
Elsmere Fire Company, Station No. 16	☑	☑	Combination
Five Points Fire Company, Station No. 17	X	X	Combination
Good-Will Fire Company, Station No. 18	☑	☑	Hired
Hockessin Fire Company, Station No. 19	☑	☑	In-House
Holloway Terrace Fire Company, Station No. 20	X	X	In-House
Mill Creek Fire Company, Station No. 2 and 21	X	☑	Combination
Minquadale Fire Company, Station No. 22	☑	☑	In-House
Minquas Fire Company, Station No. 23	X	X	In-House
Odessa Fire Company, Station No. 4 and 24	X	☑	Combination
Port Penn Fire Company, Station No. 29	☑	X	In-House
Talleyville Fire Company, Station No. 25	☑	☑	In-House
Townsend Fire Company, Station No. 26	X	X	In-House
Volunteer Hose Company (Middletown), Stations No. 1 and 27	☑	☑	In-House
Wilmington Manor Fire Company, Station No. 28 and 32	X	X	In-House

Summary

A detailed breakdown of the major revenue sources is provided below:

NCC Major Categories	2023 Revenue
State & County	\$34,004,259
Municipal	\$391,708
EMS/Ambulance Billing	\$14,635,296
Donations, Fund Drives, & Fundraising	\$2,347,784
Grants	\$743,674
Parking, Residential/Commercial, Solar, Etc.)	\$1,512,550
Other (Gains, Dues, Investments, Interest, PPP loans Misc., Etc.)	\$13,069,319
TOTAL	\$66,704,589

**Please note the revenues above are gross figures.*



Federal, State, County & Municipal Funding

Some of the largest state and county sources of annually recurring revenue that are distributed to the volunteer fire companies are discussed in more detail below.

Red Light Camera Distributions

The Electronic Red Light Safety Program (ERLSP) began operations on February 1, 2004. Senate Bill 262 legislated that 20 locations across the state could be equipped with approximately 32 cameras for the video enforcement of red light running violations. These locations included Dover, Newark, Seaford, Elsmere, and other unincorporated areas of the state. Senate Bill 155 in 2010 contained the authorizing language to keep the program going on an open-ended basis. 26 additional intersections across 10 locations received a total of 21 red light monitoring cameras. Under the program, fines are sent to the registered owner of the vehicle. The fine for a violation is \$137.50. This amount is calculated using three components: a base fine of \$75.00, a surcharge of \$37.50, a \$10.00 assessment for the Volunteer Ambulance Company Fund, and a \$15.00 assessment for the Fund to Combat Violent Crimes. Late charges can apply. During COVID-19, there were no significant threats to this red light camera funding. According to NCC, some types of crashes actually increased because drivers thought they could speed without penalty because less people and police officers were on the roads.

The red light camera violation does not add points to a driver's license but it does affect the offender's ability to get anything done with license renewals and/or registration renewals. Delaware counties do not receive an audit or accounting of the state's fund with this money. Therefore, they are unaware if there is a surplus in the account remaining after distributions to the counties.

Moving Violations Distributions

Motor vehicle and traffic fines are established by statute. Speeding penalties are found in 21 Del. C. §4169(c). The general rules of the road penalty section is found at 21 Del. C. §4205. Similarly, the general penalty section for license offenses is found at 21 Del. C. §2757 and for registration violations at 21 Del. C. §2174. However, many violations carry a penalty specific to that offense. Payments made on fines goes to the State's General Fund. Fines are typically suspendable in whole or part at the discretion of the judge.

There are approximately 10 components to a moving violation fee. They include the base fine, court costs, Victims Compensation Fund fee, DELJIS Fund fee, Videophone Fund fee, Transportation Trust Fund Assessment fee, Court Security Fund fee, Ambulance Fund fee, and Fund to Combat Violent Crimes fee. Moving violation examples include speeding 9 miles per hour over the limit, speeding 15 miles per hour over the limit, and failure to obey stop signs with seat belt assessment. The fees (with all components listed above) can range from \$110.50 to \$129.50. The Ambulance Fund

Fee is only a \$10.00 assessment is required under 11 Del. C. §4101(j), and is assessed for all Title 21 violations to include traffic and civil traffic. This Fund will be distributed to volunteer ambulance companies to improve the funding of basic life support ambulance services.

These moving violation funds only go to fire companies providing EMS response - contractual EMS organizations are ineligible.

Insurance Distributions (commonly referred as a Premium Tax or a Fire Tax)

According to the Delaware Insurance Code, Title 18, Chapter 7: Fees and Taxes, all insurance companies that sell insurance products to cover risks located in Delaware pay a 2% tax on the total premiums the company reports as written during the previous calendar year. After determining that all required companies have submitted filings, that what is reported is accurate, and that significant increases or decreases in premium can be justified, the Delaware Department of Insurance totals the reported portions of premiums allocable to each county and the City of Wilmington. The Department of Insurance then calculates the disbursement amounts that will be sent to fire departments throughout the State. These amounts are determined by first multiplying the total Fire Tax premiums for each county by $3\frac{3}{4}\%$, as specified in 18 Del. C., §705(b), then dividing each county total by the number of registered fire departments within that county. The premium totals and calculated disbursement amounts are reported to the State Treasurer on April 1, to comply with 18 Del. C., §705(b). This insurance revenue is one of two sources that are divided equally amongst the fire companies.

Not every residential home in Delaware has fire insurance because there is no law that mandates it. The fire insurance money does not pass through the county - it goes directly from the State to the fire companies. It is unclear as to what would happen to the insurance revenue source if two volunteer companies merged.

The insurance distributions are done two times a year and in different amounts: 80% is distributed in May and 20% in October. In recent years, 1600 companies write property insurance policies while 900 write health insurance policies.

In-Kind Services

NCC provides various in-kind services to its volunteer companies in the form of discounts and/or waivers related to property taxes. In NCC, none of the volunteer fire company properties are levied. Only if a fire company decides to purchase a property and put a completely different non-fire or EMS related use in the building would it be taxed.

During the height of the COVID-19 pandemic, NCC provided Personal Protective Equipment (PPE) and Polymerase Chain Reaction (PCR) tests to all volunteer fire companies who reached out to request supplies.

As a result of FACETS interviews with the 21 companies, it was discovered that very few (if any) receive in-kind services. A few examples of discussions with companies about in-kind services are as follows: Delaware City receives discounted sewer and they only pay for water for their Hall, but not the station. Aetna pays for water and electricity at Station 10 but none of the other stations. Good Will used to receive a discount on water and electricity 5 to 6 years ago but it was taken away.

Impact Fees

Delaware Code Title 29, Chapter 91, Section 9124 gives the County Government the authority to charge impact fees for services for which the County will bear increased costs of development.

New Castle County adopted the Unified Development Code (UDC) in Fiscal Year 1998. (Chapter 40 of New Castle County Code). To help reduce the need for (1) the issuance of General Obligation Bonds and (2) property tax increases, the UDC has provisions to allow the County to charge development impact fees to be used for future infrastructure needs of the County. Impact fees are one-time payments used to fund future capital improvements that become necessary as a result of increased demand for County services (including libraries, fire services, emergency medical services, law enforcement, County facilities, and parks) due to growth and new development in the County.

Impact fees are covered in the UDC's Article 14. In particular, Section 40.14.010 outlines the services for which the County may require new development to provide impact fees, Section 40.14.210 outlines the impact fee amounts by service and different development categories, and Section 40.14.260 states how impact fee funds should be administered.

Prior to July 31, 2006, County Code allowed for the assessment of sewer impact fees for development in the Southern Sewer Service Area (SSSA), i.e., the area of New Castle County south of the C & D Canal. Sewer impact fees were removed from the Code by Substitute No. 1 to Ordinance No. 06-042 and replaced by capital recovery fees. However, there are still some sewer impact fees being collected for land use development agreements entered into before the effective date of that ordinance.

Delaware Volunteer Fire Service Revolving Loan Fund

The Delaware Volunteer Fire Service Revolving Loan Fund was established to upgrade equipment and improve facilities that are essential to providing adequate fire, rescue, emergency medical, and technical emergency response related service to Delaware communities. Loan funds are limited and are not available for equipment that has

already been delivered or for the expansion of facilities including parking that has already been completed. For consideration, equipment and expansions must be deemed necessary to provide adequate fire, rescue, and emergency medical and technical emergency response services to the surrounding community by the Delaware Council on Volunteer Fire Service.

These loans are offered to fire companies at a fixed annual rate of 2.0%. The amount of each loan is limited. In 2022, for example, a new fire apparatus loan is limited to \$450,000, or 50% of the cost of the apparatus, whichever is lower, with a 10-year maximum term. New vehicles and apparatus have the highest priority for the program. The funds available for the program are limited and can vary from year to year.

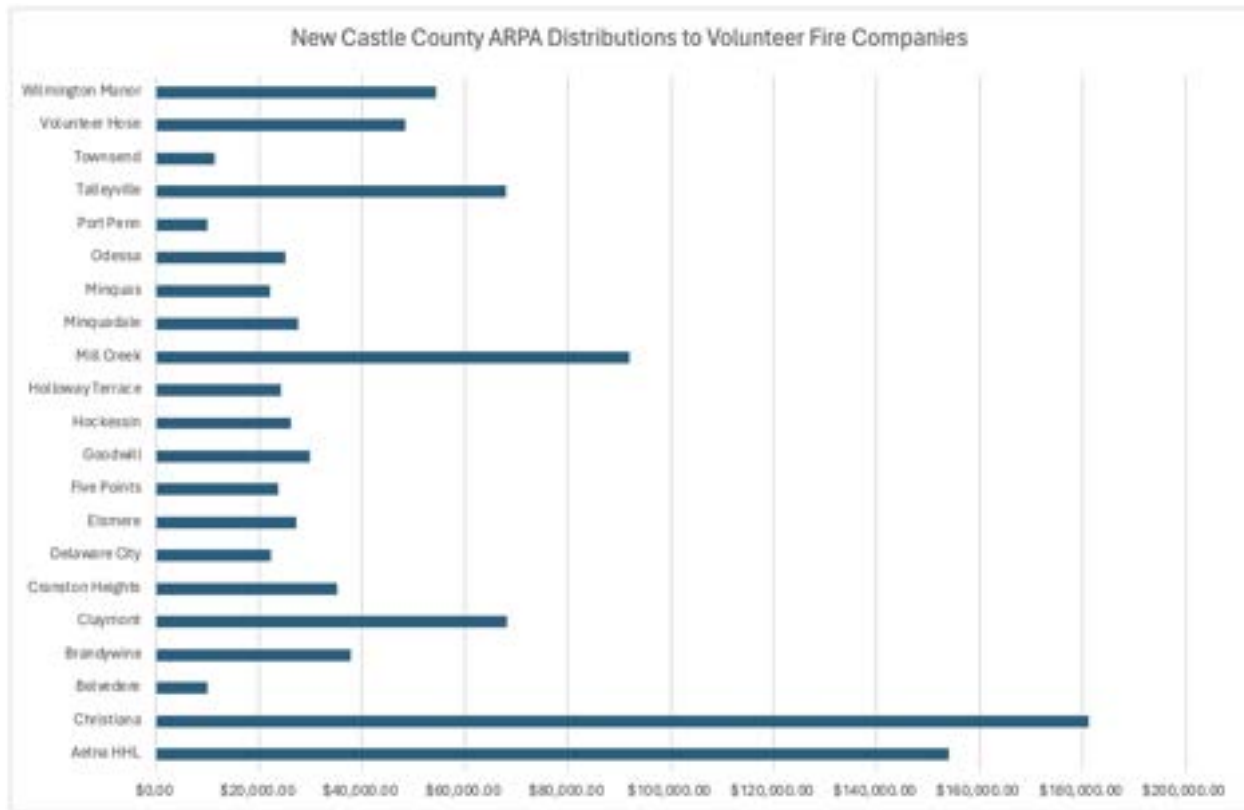
Several New Castle County fire companies utilize this program and cite the below market (current market) interest rate as a benefit.

Federal Funding Distributions

American Rescue Plan Act (ARPA)

Like many communities, New Castle County received ARPA funding. New Castle County has affordable housing, waste water/sewer, and community violence challenges. \$1 million was dedicated to the 21 volunteer fire companies in New Castle County. The formula for distribution was based on the number of EMS runs. There was a bottom ceiling of \$10,000. One of the most important considerations for New Castle County in its ARPA distribution to the fire companies was their EMS billing loss. It is important to note that ARPA was a one-time federal distribution related to the pandemic that is not expected to occur in future years and therefore is not going to sustain operations.

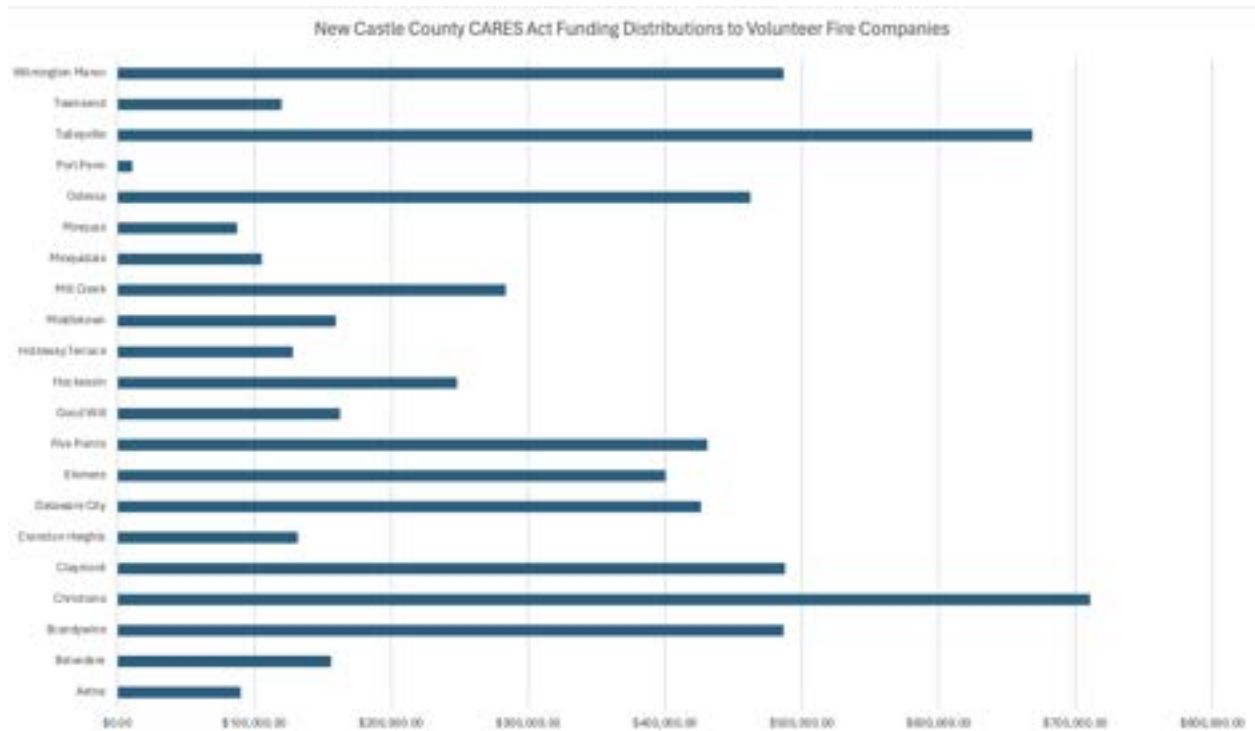
NCC ARPA Distributions



Coronavirus Relief Fund (CRF)/Coronavirus Aid, Relief, and Economic Security Act CARES - NCC Distributions

The State of Delaware did not distribute any portion of its CRF/CARES Act allocation directly to volunteer fire companies. NCC is the largest county in the State and received CRF/CARES funding from the federal government while Sussex and Kent did not receive this revenue. A little over \$6.2M of NCC's CRF/CARES money was distributed on a needs basis and is shown on a per company basis below. It is important to note that CARES was a one-time federal distribution related to the pandemic that is not expected to occur in future years and therefore is not going to sustain operations.

New Castle County Fire Service Financial Review and Analysis



While CARES Act funding absolutely assisted the NCC fire companies, it was a one-time source of funding and it is not sustainable.

Station	Company	ARPA Distribution	CARES Act Distribution
7,8,9,10	Aetna HHL	\$154,045.19	\$90,127.00
3,6,12	Belvedere	\$181,244.74	\$155,857.16
30	Brandywine	\$10,000	\$486,748.64
11	Christiana	\$37,887.97	\$710,594.23
13	Claymont	\$68,170.15	\$487,871.09
14	Cranston Heights	\$35,198.24	\$131,491.07
15	Delaware City	\$22,364.08	\$426,553.23
16	Elsmere	\$27,229.78	\$400,386.78
17	Five Points	\$23,658.58	\$430,771.23
18	Good Will	\$29,859.07	\$162,328.55
19	Hockessin	\$26,247.57	\$248,163.55
20	Holloway Terrace	\$24,247.57	\$128,059.04
2,21	Mill Creek	\$91,949.61	\$283,410.57
22	Minquadale	\$27,693.18	\$105,312.22
23	Minquas	\$22,076.97	\$87,603.24
4,24	Odessa	\$25,199.88	\$462,191.81
29	Port Penn	\$10,000	\$10,770.33
25	Talleyville	\$68,049.26	\$668,595.91
26	Townsend	\$11,363.37	\$120,059.95
1,27	Volunteer Hose	\$48,465.58	\$159,553.09
28,32	Wilmington Manor	\$54,454.52	\$486,691.93
TOTAL		\$999,405	\$6,243,140.62

Municipal

Of the 21 NCC fire companies, 5 receive funding from their respective town/city. In 2023, total municipal funding across the county was \$391,708. The towns/cities who provide funding to fire companies in NCC are as follows:

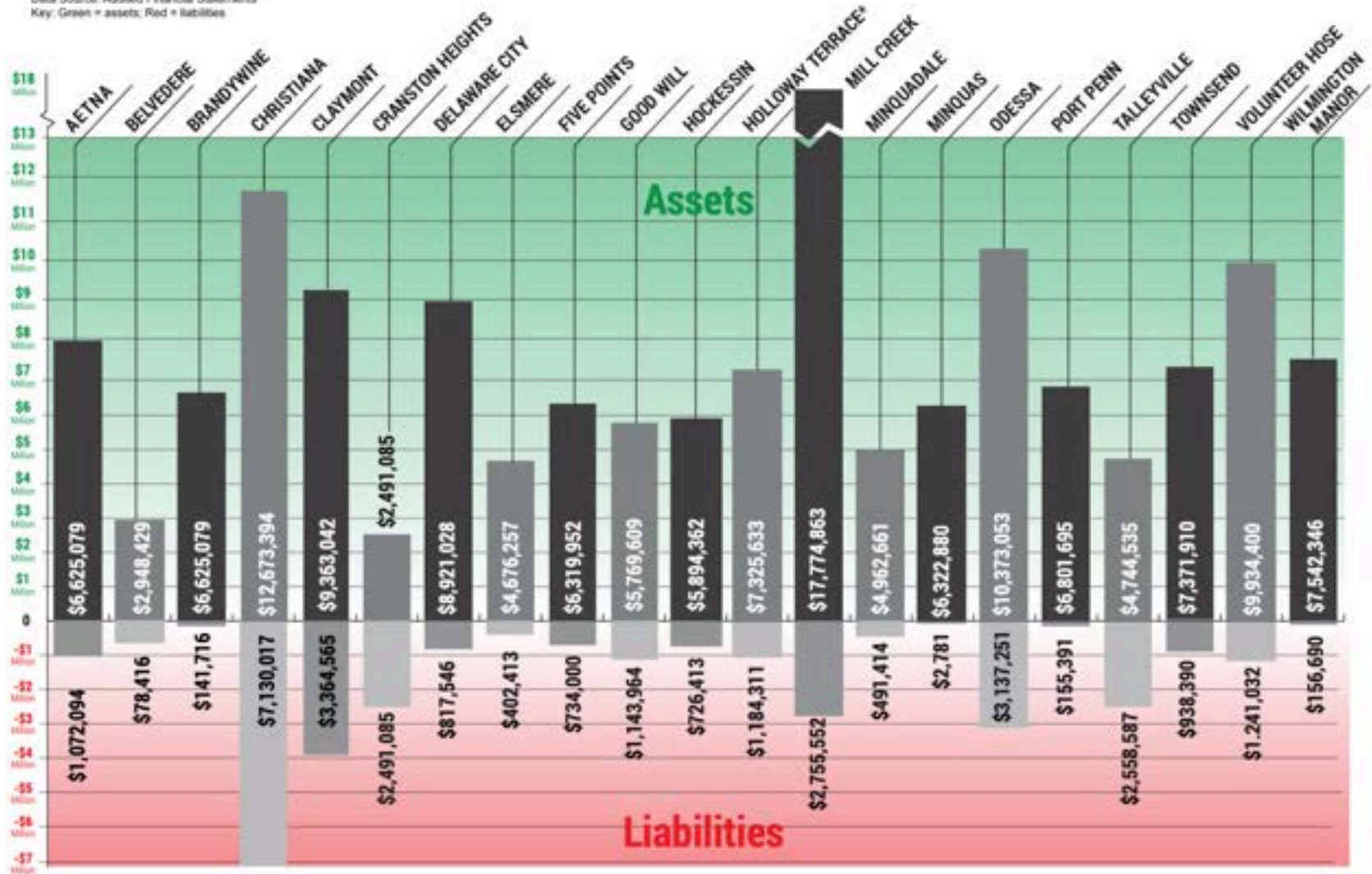
1. City of Newark
2. Town of Elsmere
3. New Castle - Trustees of the Common (Good Will)
4. Town of Townsend
5. Town of Middletown (Volunteer Hose)

Fire Company Assets and Liabilities

NCC fire companies assets and liabilities are shown in the following graph:

New Castle County 2023 Summary Assets / Liabilities

Data Source: Audited Financial Statements
Key: Green = assets; Red = liabilities



**As previously discussed in the “Staffing and Volunteers” section, the accountant for Holloway Terrace is the only one who records donated services (the volunteer firefighters) as an asset and a liability. While this is an equal amount and nets out, Holloway Terrace’s totals are not comparable to the other 20 companies. They are “inflated” by \$3,300,844 in 2023. Subtracting this amount from Holloway Terrace’s total assets shown above, results in \$4,024,789 total assets.*

Assets

As of 2023, the 21 NCC fire companies/departments total assets were valued at \$156,808,277 and total liabilities were \$30,723,628. Therefore, the solvency (Liabilities / Assets) of NCC fire companies is 19.59%. Solvency is one of the 13 factors evaluated in this study and each company’s solvency is discussed in more detail in the “Financial Health Narratives and Report Cards” section. Solvency examines how much of a fire company’s assets are made of liabilities. A high liabilities to assets ratio can be negative; this indicates potential financial distress. This factor is a good indicator of financial health. Under .5 or 50% is better. Over 1.0 or 100% would indicate that liabilities exceed assets, which is not desirable. Therefore, with a 19.59% solvency, NCC fire companies overall are in good financial health.

NCC does not require a uniform format for annual financial statements and therefore, the categories of assets and liabilities that the accounting firms use for the 21 companies varies. Some accounting firms are selected by more than one fire company and therefore sometimes the format is consistent. For example, most accounting firms place investments in non-current assets but a couple either place them in current assets or the firm does not differentiate between current and non-current. This may have affected some of the formulas used for factors in this study. Some firms have an “Other Assets” category.

Each accountant approaches capital assets and depreciation slightly differently. The majority of the firms carry property and equipment at-cost and any improvements that extend the useful life of an asset are capitalized. Depreciation is typically calculated using the straight-line method, however, there are some accountants who are incorporating the accelerated depreciation method in NCC. In the Notes to the Financial Statements, accountants provide a summary of the useful life ranges for capital assets for each company typically by the type of asset. Some firms provide the types while others do not provide any detail. For example, one accountant states a 3 to 39-year range for all types of capital assets while another accountant uses 25-39 years for buildings, 15 years for land improvements, and 7 years for equipment.

Fleet

As a part of FACETS’ exploration, each of the 21 NCC fire company’s fleets were examined. An inventory was collected from each company and a brief visual review was performed during the walkthrough of the station following the meeting. Each company in NCC has a unique manner of naming/categorizing its fleet vehicles. A standard replacement cycle has not been adopted by NCC - each company’s fleet replacement

cycle is slightly different - most attempt to follow National Fire Protection Association (NFPA) standards, which recently changed. The two busiest companies (Aetna and Christiana) have higher volume and it therefore is rational for them to have shorter than average life cycles (15-20 years for engines/pumpers/rescues and 5-7 years for ambulances, UTVs/gators, utilities, and command). For normalization purposes, FACETS assigned the following categories so that the same useful life and current replacement cost could be assigned - chart provided below.

Fleet Replacement Key		
Apparatus Type	Useful Life Years	Current (2024) Replacement Cost (new)
Antique	N/A	N/A
Engine/Rescue	20	\$1,200,000
Ladder/Tower	20	\$2,400,000
Tanker	20	\$800,000
Ambulance	10	\$350,000
Command (fly car, other; sedan/van/etc.)	10	\$65,000
Utility (pick-up)	10	\$100,000
UTV/Other	15	\$30,000
Trailer (flatbed/enclosed/boat/other)	15	\$25,000
Boat - Large (mid-size/hard)) (with motor)	20	\$200,000
Boat - Small (soft/small) (with motor)	15	\$25,000

The 2024 quantities by fleet category for NCC fire companies are provided in the following chart. Individual fleet charts will be provided in the company report cards section.

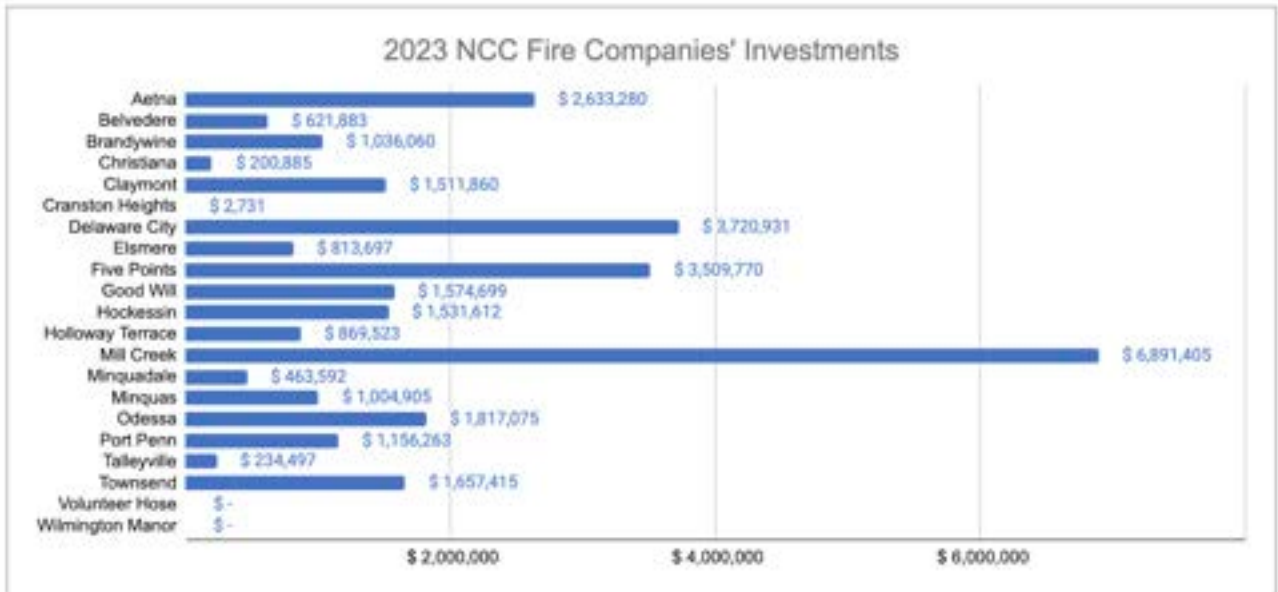
New Castle County Fire Service Financial Review and Analysis

Volunteer Fire Company	County	Antique	Engine/ Rescue	Ladder/ Tower	Tanker	Ambulance	Command	Utility	UTV/Other	Trailer	Boat - Large	Boat - Small	TOTAL
Aetna Hose Hook and Ladder, Stations No. 7, 8, 9 and 10	New Castle	1	4	2	0	8	5	3	2	2	0	0	27
Belvedere Fire Company, Station No. 30	New Castle	0	3	0	0	1	2	1	0	0	0	0	7
Brandywine Hundred, Station 11	New Castle	1	2	1	0	4	1	2	0	0	0	0	11
Christiana Fire Company, Stations 3, 6 and 12	New Castle	0	4	3	0	6	8	2	0	0	0	0	23
Claymont Fire Company, Station No. 13; Sub-Station No.13	New Castle	0	3	1	0	3	3	4	0	0	0	0	14
Cranston Heights Fire Company, Station No. 14	New Castle	1	3	0	0	2	2	1	0	0	0	0	9
Delaware City Fire Company, Station No. 15	New Castle	0	2	1	0	2	4	2	2	1	0	0	14
Elsmere Fire Company, Station No. 16	New Castle	0	2	1	0	2	4	1	0	0	0	0	10
Five Points Fire Company, Station No. 17	New Castle	0	2	1	0	2	2	1	1	0	0	0	9
Good Will Fire Company, Station No. 18	New Castle	1	2	1	0	2	2	2	2	3	2	1	18
Hookessin Fire Company, Station No. 19	New Castle	1	1	1	1	2	4	1	1	2	0	0	14
Holloway Terrace Fire Company, Station No. 20	New Castle	1	2	0	0	2	2	3	1	0	1	3	15
Mill Creek Fire Company, Station No. 2 and 21	New Castle	1	5	0	0	6	5	3	1	0	0	0	21
Minquadales Fire Company, Station No. 22	New Castle	0	2	0	0	2	2	1	1	0	0	0	8
Minquas Fire Company, Station No. 23	New Castle	1	3	0	0	2	3	1	0	0	1	1	12
Odessa Fire Company, Station No. 4 and 24	New Castle	1	3	1	1	3	2	4	0	1	0	0	16
Port Penn Fire Company, Station No. 29	New Castle	0	1	0	1	1	2	2	2	5	2	3	19
Talleyville Fire Company, Station No. 25	New Castle	0	2	2	0	3	1	3	1	0	0	0	12
Townsend Fire Company, Station No. 26	New Castle	0	4	0	1	3	3	5	1	6	1	1	25
Volunteer Hose Company (Middletown), Stations No. 1 & 27	New Castle	0	6	2	0	4	0	1	1	0	0	1	15
Wilmington Manor Fire Company, Station No. 28 and 32	New Castle	1	3	1	0	3	3	2	0	0	0	0	13
TOTAL		10	59	18	4	63	60	45	16	20	7	10	312

There are 312 total vehicles across the 21 fire companies in NCC. The four fire companies with the largest fleet (over 20 pieces) are as follows: Aetna (27), Townsend (25), Christiana (23), and Mill Creek (21). With the average age of the 21 companies' fleets being 12 years old (or 2012), their annual operating budgets will most likely see continuous increases in maintenance costs as the fleet continues to age if replacements do not occur at suggested life cycles. Fleet is recorded as an asset on the financial statements, but one could also argue it is one of a fire company's biggest liabilities in the sense of cost to maintain, insure, replace, train, etc.

Investments

Of the total 21 NCC fire companies, 19 have investments (either short or long term). Of the 19, this ranged from \$2,731 to \$6,891,405. Investment types include (but are not limited to): Certificates of Deposit (CDs), treasury bills, mutual funds, corporate bonds, marketable securities, trusts, and money markets. NCC fire companies' investments totaled \$31,252,083 for 2023 according to their audited financial statements. Investments do not include cash (in either a checking or savings account).



Liabilities

Most NCC fire companies' liabilities were comprised of accounts payable, payroll, and short/long-term debt. About 13 out of 21 companies took out a Paycheck Protection Program (PPP) loan during the COVID-19 pandemic totaling \$2,440,899 (or an average of \$190,792. All of these loans were either fully forgiven or partially forgiven.

NCC Fire Companies - PPP Loans - COVID 19 Pandemic	
Company	Amount
Aetna	\$322,195
Belvedere	\$0
Brandywine	\$90,855
Christiana	\$0
Claymont	\$0
Cranston Heights	\$190,205
Delaware City	\$169,400
Elsmere	\$151,400
Five Points	\$116,600
Good Will	\$409,775
Hockessin	\$0
Holloway Terrace	\$0
Mill Creek	\$0
Minquadale	\$105,647
Minquas	\$187,400
Odessa	\$154,000
Port Penn	\$134,047
Talleyville	\$0
Townsend	\$0
Volunteer Hose	\$198,420
Wilmington Manor	\$210,955
TOTAL	\$2,440,899

Debt

While fleet is (typically) recorded as a long-term asset under “property and equipment” on financial statements, it also is inherently tied to debt as many fire companies do not have enough cash on-hand to purchase large apparatus outright due to rising costs. Of the 21 NCC companies, one company had zero debt as of the 2023 financial statements: Minquas. Elsmere almost maintained zero debt for all five years, however, it did take out a loan in 2023. The other 19 companies had debt for more than two of the five years. NCC fire companies’ debt is not only made up of fleet but also buildings and equipment.

The following chart is provided to summarize existing debt in 2024 and project out existing plus forecasted fleet and equipment debt based on fleet life cycles and discussions about equipment in interviews. Individual debt charts will be provided in the company report cards section. Estimated current-day replacement prices are based on average market conditions and future replacement costs at life cycle factor in 8% annual inflation to establish the base price. A 10-year note is assumed with a fixed 5% borrowing rate and \$0 downpayment for normalization purposes. In reality, many NCC fire companies are able to get a lower rate through loans at their respective banks and/or take advantage of the State of Delaware’s Revolving Loan at 2% for 50% of the total cost. It is also likely that a portion of larger apparatus will be funded by cash and and/or the smaller vehicles (command, utility, and/or UTV) might be funded entirely by cash if the fire companies’ cash reserves can handle such a purchase while still fulfilling daily obligations. Many fire companies have also been successful in contacting their legislators to donate command vehicles and/or UTVs.

Below is a summary of the 21 NCC fire companies fleet, equipment and building debt for the next six years using the above stated percentages. The equipment included may not be exhaustive. The total potential debt for all types across all companies is \$71,880,518 from 2024-2029.

New Castle County Fire Service Financial Review and Analysis

Debt Summary

<u>Volunteer Fire Company</u>	<u>County</u>	<u>2024</u>	<u>2025</u>	<u>2026</u>	<u>2027</u>	<u>2028</u>	<u>2029</u>	<u>TOTAL</u>
Aetna Hose Hook and Ladder, Stations No. 7, 8, 9 and 10	New Castle	\$ 295,412	\$ 1,035,805	\$ 1,501,785	\$ 1,636,568	\$ 1,636,568	\$ 1,651,749	\$ 7,757,888
Belvedere Fire Company, Station No. 30	New Castle	\$ -	\$ 167,838	\$ 220,417	\$ 556,093	\$ 556,093	\$ 567,878	\$ 2,068,318
Brandywine Hundred, Station 11	New Castle	\$ 291,152	\$ 224,328	\$ 509,756	\$ 509,756	\$ 509,756	\$ 509,756	\$ 2,554,504
Christiana Fire Company, Stations 3, 6 and 12	New Castle	\$ 547,072	\$ 1,417,826	\$ 1,443,283	\$ 1,453,721	\$ 1,464,833	\$ 1,417,413	\$ 7,744,148
Claymont Fire Company, Station No. 13; Sub-Station No.13	New Castle	\$ 334,281	\$ 708,886	\$ 932,820	\$ 970,448	\$ 1,012,215	\$ 1,058,576	\$ 5,017,226
Cranston Heights Fire Company, Station No. 14	New Castle	\$ -	\$ 294,487	\$ 220,987	\$ 220,987	\$ 631,257	\$ 631,257	\$ 1,998,974
Delaware City Fire Company, Station No. 15	New Castle	\$ 224,120	\$ 290,556	\$ 470,826	\$ 470,826	\$ 470,826	\$ 461,703	\$ 2,388,858
Elsmere Fire Company, Station No. 16	New Castle	\$ 113,011	\$ 394,940	\$ 394,940	\$ 605,491	\$ 605,491	\$ 617,276	\$ 2,731,148
Five Points Fire Company, Station No. 17	New Castle	\$ 167,838	\$ 703,521	\$ 756,100	\$ 756,100	\$ 815,931	\$ 815,931	\$ 4,015,419
Good-Will Fire Company, Station No. 18	New Castle	\$ -	\$ 689,301	\$ 993,896	\$ 993,896	\$ 1,009,954	\$ 1,009,954	\$ 4,697,001
Hockessin Fire Company, Station No. 19	New Castle	\$ 111,892	\$ 134,970	\$ 134,970	\$ 134,970	\$ 146,081	\$ 221,323	\$ 884,205
Holloway Terrace Fire Company, Station No. 20	New Castle	\$ -	\$ 251,757	\$ 261,522	\$ 261,522	\$ 261,522	\$ 324,979	\$ 1,361,300
Mill Creek Fire Company, Station No. 2 and 21	New Castle	\$ 318,416	\$ 867,852	\$ 1,067,652	\$ 1,067,652	\$ 1,049,236	\$ 1,061,021	\$ 5,431,828
Minquedale Fire Company, Station No. 22	New Castle	\$ 249,375	\$ 132,453	\$ 40,578	\$ 96,783	\$ 79,283	\$ 79,283	\$ 677,754
Minquas Fire Company, Station No. 23	New Castle	\$ 242,433	\$ 366,973	\$ 419,552	\$ 419,552	\$ 419,552	\$ 673,381	\$ 2,541,443
Odessa Fire Company, Station No. 4 and 24	New Castle	\$ 352,408	\$ 747,138	\$ 747,138	\$ 436,586	\$ 436,586	\$ 500,043	\$ 3,219,897
Port Penn Fire Company, Station No. 29	New Castle	\$ 4,800	\$ 185,192	\$ 185,192	\$ 251,835	\$ 251,835	\$ 288,096	\$ 1,166,948
Talleyville Fire Company, Station No. 25	New Castle	\$ 291,666	\$ 465,585	\$ 465,585	\$ 465,585	\$ 465,585	\$ 683,153	\$ 2,837,159
Townsend Fire Company, Station No. 26	New Castle	\$ 150,000	\$ 659,632	\$ 492,143	\$ 700,905	\$ 705,178	\$ 716,963	\$ 3,424,822
Volunteer Hose Company (Middletown), Stations No. 1 & 27	New Castle	\$ 464,609	\$ 1,143,653	\$ 1,299,527	\$ 1,031,160	\$ 1,387,302	\$ 1,423,696	\$ 6,749,947
Wilmington Manor Fire Company, Station No. 28 and 32	New Castle	\$ 14,052	\$ 430,850	\$ 446,166	\$ 436,798	\$ 641,933	\$ 641,933	\$ 2,611,730
TOTAL		\$4,172,536	\$ 11,313,541	\$ 13,004,832	\$13,477,230	\$14,557,016	\$15,355,363	\$71,880,518

With the age of each apparatus and how replacement years sometimes fall, there might be years for some NCC fire companies where there are no vehicles/apparatus that are scheduled to be replaced. This would be a prime opportunity for these fire companies to use that year to purchase PPE, Self-Contained Breathing Apparatus (SCBA), hose line, extrication tools, washers and dryers, compressors, power loads/cots, and other expensive capital items that it needs.

Each of the 21 NCC companies has a different approach to funding larger purchases. The majority of the companies typically pay for 100% of smaller purchases (less than \$250k+/-) with cash and all larger purchases are partially or fully financed. These are all finance to purchase agreements - none of the NCC fire companies were found to participate in lease programs. However, Aetna is currently in-discussions about this concept.

Financial Health Narratives and Report Cards

Aetna Hose, Hook, and Ladder

Summary of Organization and Services

Aetna HHL operates 4 stations (#s 7, 9, 9A, 10) with a fleet of 21 vehicles (excluding antiques and trailers) and covers a district that is 31 square miles with 81,825 people. Aetna provides fire suppression, EMS-B, rescue, and fire prevention services. On average, Aetna responded to a total of 12,692 calls from 2019-2023. Aetna's district encompasses I95, SEPTA and Amtrak rail plus Delmarva natural gas and the University of Delaware. Aetna runs automatic mutual aid with 8 bordering districts. Aetna has about 119 total volunteer members across all categories but only 24 of those are active. Volunteers mainly supplement career staff on the fire apparatus but will also stand up a third ambulance if needed. Aetna has a live-in program with 11 participants. In addition to the four fire stations, Aetna owns a fifth building on Ogletown Road but it is only being used as a rental facility for events and leased space to County EMS.

Financial Evaluation

Assets

Aetna has a combination of both current and non-current assets. Current assets averaged \$4,542,331 from 2019 to 2023 and were cash and cash equivalents, investments, and accounts receivable. Non-current assets include physical plant and equipment and leased equipment and vehicles. Non-current assets, less accumulated depreciation, averaged \$2,964,246. Total average assets were \$7,506,577. Aside from personnel, buildings, and property, the fleet is the largest asset (and liability) that any fire company has. Aetna's fleet has an average age of 10 years (2014), excluding antiques, and is displayed below:

New Castle County Fire Service Financial Review and Analysis

Aetna HHL Fleet

				Approx Current (2024) Cost	Estimated Replacement Year	Estimated Replacement Value (inflated 8% annually)
Year	Make	Model	Type			
CURRENT						
2007	Hallmark	Trailer 2whl Enclosed	Trailer (flatbed/enclosed/boat/other)	\$25,000	2025	\$27,000
2007	GMC		Utility (pick-up)	\$100,000	2025	\$108,000
2004	PIERCE	PUMPER LDH	Engine/Rescue	\$1,200,000	2025	\$1,296,000
1926	SEAGRAVE	ANTIQUE	Antique	Not Applicable	Not Applicable	Not Applicable
1996	CHEVROLET	3500	Utility (pick-up)	\$100,000	2025	\$108,000
1999	FORD	Pick-up / Field Piece	Command (fly car, other; sedan/van/etc.)	\$65,000	2025	\$70,200
1997	SEAGRAVES	PUMPER LDH	Engine/Rescue	\$1,200,000	2025	\$1,296,000
2011	PIERCE	AERIAL LADDER 100" Tiller	Ladder/Tower	\$2,400,000	2027	\$2,976,000
2013	CHEVROLET	FIRST RESPONDER	Command (fly car, other; sedan/van/etc.)	\$65,000	2025	\$70,200
2015	PIERCE	QUINT 75' AERIAL	Ladder/Tower	\$2,400,000	2035	\$4,512,000
2016	CHEVROLET	CHIEF'S VEHICLE	Command (fly car, other; sedan/van/etc.)	\$65,000	2026	\$75,400
2016	INTERNATIONAL	AMB BLS	Ambulance	\$350,000	2026	\$406,000
2016	CHEVROLET	SERVICE PICK/UP	Utility (pick-up)	\$100,000	2026	\$116,000
2016	CHEVROLET	CHIEF'S VEHICLE	Command (fly car, other; sedan/van/etc.)	\$65,000	2026	\$75,400
2016	John Deere	Gator 855D w/pump	UTV/Other	\$30,000	2031	\$46,800
2017	MENTZER CUSTOM	Trailer 2whl Utility	Trailer (flatbed/enclosed/boat/other)	\$25,000	2032	\$41,000
2017	Ford E-450	AMB BLS	Ambulance	\$350,000	2027	\$434,000
2006	Ford	AMB BLS	Ambulance	\$350,000	2025	\$378,000
2019	INTERNATIONAL	AMB BLS	Ambulance	\$350,000	2029	\$490,000
2020	CHEVROLET	AMB BLS	Ambulance	\$350,000	2030	\$518,000
2020	CHEVROLET	AMB BLS	Ambulance	\$350,000	2030	\$518,000
2021	CHEVROLET	FIRST RESPONDER DO	Command (fly car, other; sedan/van/etc.)	\$65,000	2031	\$101,400
2022	PIERCE	PUMPER LDH	Engine/Rescue	\$1,200,000	2042	\$2,928,000
2022	PIERCE	PUMPER LDH	Engine/Rescue	\$1,200,000	2042	\$2,928,000
2017	John Deere	Gator Utility Vehicle	UTV/Other	\$30,000	2032	\$49,200
2024	Ford	AMB BLS (remount)	Ambulance	\$350,000	2034	\$630,000
2024	Ford	AMB BLS (remount)	Ambulance	\$350,000	2034	\$630,000
FUTURE						
2024	Replaces 2011; on order - delivery expected in 2027		Ladder/Tower	See above	See above	See above
			TOTAL	\$13,135,000		\$20,828,600

On February 9, 2024, Aetna HHL firefighters totaled one of its engine pumpers (E9), which is the 2017 Pierce that was scheduled for replacement in 2037. Aetna is currently investigating a used pumper for this replacement as an alternative. Aetna is also examining if it would be wiser to have its tractor drawn aerial (the 2011 Pierce) refurbished versus replacing new – this discussion has been tabled for the moment as the company awaits more cost information.

Liabilities

Aetna has a combination of both current and non-current liabilities. Current liabilities averaged \$324,088 from 2019 to 2023 and were accounts payable, credit card payable, PPP loan, payroll liabilities, and the current portions of long-term debt. Non-current liabilities include various apparatus loans and other long-term debt. Non-current assets, less net of issuance costs, averaged \$733,22. Total average liabilities were \$1,057,311.

Based on documentation received and information provided, FACETS assembled a 20-year estimated debt schedule assuming that all future needs would use financing, rather than cash (unless otherwise noted).

New Castle County Fire Service Financial Review and Analysis

Aetna HHL - Existing and Projected Debt Schedule Continued														
2016 Chevrolet Command (2026- 2036)	2016 John Deere UTV (2026- 2036)	2017 Mentzer Trailer (2032- 2042)	2017 Ford E450 Ambulance (2027- 2037)	2006 Ford Ambulance (2025- 2035)	2019 International Ambulance (2029-2039)	2020 Chevrolet Ambulance (1) (2030- 2040)	2020 Chevrolet Ambulance (2) (2030- 2040)	2021 Chevrolet Command (2031- 2041)	2022 Pierce Engine (1) (2042- 2052)	2022 Pierce Engine (2) (2042- 2052)	2017 John Deere UTV (2032- 2042)	2024 Ford Ambulance (1) (2034- 2044)	2024 Ford Ambulance (2) (2034- 2044)	Total
				\$56,205										\$295,412
				\$56,205										\$1,035,805
\$15,023	\$9,765			\$56,205										\$1,501,785
\$15,023	\$9,785		\$5,310	\$56,205										\$1,636,568
\$15,023	\$9,765		\$5,310	\$56,205										\$1,636,568
\$15,023	\$9,785		\$5,310	\$56,205	\$48,953									\$1,651,749
\$15,023	\$9,765		\$5,310	\$56,205	\$48,953	\$63,457	\$67,083							\$1,674,106
\$15,023	\$9,765		\$5,310	\$56,205	\$48,953	\$63,457	\$67,083	\$67,083						\$1,741,189
\$15,023	\$9,765	\$6,061	\$5,310	\$56,205	\$48,953	\$63,457	\$67,083	\$67,083			\$379,189			\$2,126,439
\$15,023	\$9,765	\$6,061	\$5,310	\$56,205	\$48,953	\$63,457	\$67,083	\$67,083			\$379,189			\$2,126,439
\$15,023	\$9,765	\$6,061	\$5,310	\$56,205	\$48,953	\$63,457	\$67,083	\$67,083			\$379,189	\$6,372	\$81,588	\$2,214,399
\$15,023	\$9,765	\$6,061	\$5,310		\$48,953	\$63,457	\$67,083	\$67,083			\$379,189	\$6,372	\$81,588	\$1,573,481
		\$6,061	\$5,310		\$48,953	\$63,457	\$67,083	\$67,083			\$379,189	\$6,372	\$81,588	\$902,025
		\$6,061			\$48,953	\$63,457	\$67,083	\$67,083			\$379,189	\$6,372	\$81,588	\$728,878
		\$6,061			\$48,953	\$63,457	\$67,083	\$67,083			\$379,189	\$6,372	\$81,588	\$728,878
		\$6,061				\$63,457	\$67,083	\$67,083			\$379,189	\$6,372	\$81,588	\$679,925
		\$6,061						\$67,083			\$379,189	\$6,372	\$81,588	\$549,384
											\$379,189	\$6,372	\$81,588	\$476,240
									\$13,132	\$379,189		\$6,372	\$81,588	\$489,372
									\$13,132	\$379,189		\$6,372	\$81,588	\$489,372
									\$13,132	\$379,189				\$401,412
									\$13,132	\$379,189				\$392,321
									\$13,132	\$379,189				\$392,321
									\$13,132	\$379,189				\$392,321
									\$13,132	\$379,189				\$392,321
									\$13,132	\$379,189				\$392,321
									\$13,132	\$379,189				\$392,321
									\$13,132	\$379,189				\$392,321
									\$13,132	\$379,189				\$392,321
									\$13,132	\$379,189				\$392,321
														\$0
\$150,225	\$97,646	\$54,547	\$53,097	\$562,050	\$489,527	\$634,572	\$670,834	\$670,834	\$131,318	\$3,791,894	\$3,791,894	\$63,716	\$815,879	\$27,405,674

With the discussions in flux above, these estimated replacements (one engine and one aerial) may be removed, moved, or modified. This will depend on competing needs. The debt schedule above remained the same because decisions have not been made.

Employee Costs

Aetna currently has approximately 72 employees, which consists of 22 full-time firefighter/EMTs and 50 part-time firefighter/EMTs. There are four per shift and overall, the company is staffed 24x7. On average, Aetna paid \$2,325,537 in salaries from 2019 to 2023.

The live-in program at Aetna comprises the following costs: rent, utilities, protective gear, and other expenses. In 2023, this program cost \$136,894.

Sources of Income

Aetna has received \$5,408,864 on average in revenue and other support from 2019 to 2023 and is made up of state/county appropriations, ambulance services, fundraising, hall and parking lot income, interest and dividends income, membership dues, sale of equipment, and other income.

Operational Costs

Aetna spent \$5,066,151 on average from 2019 to 2023 in the following categories:

- Accounting Services
- Administration
- Ambulance & Rescue Billing Costs
- Ambulance
- Bank Fees
- Benefits
- Chief's Office
- Consulting Services
- Convention & Banquet
- COVID 19 PPE
- Depreciation
- Dues and Subscriptions
- Exercise Costs
- Fire Police
- Fire Prevention
- Fund Drive
- Hall Expenses
- Information Systems Expenses
- Interest
- Insurance
- Legal
- Live-In Program
- Maintenance
- Marketing
- Meals & Entertainment
- Memorial
- Miscellaneous
- Parade
- Payroll
- Pension
- Professional
- Radios & Repairs
- Recruitment
- Replacement Project
- Salaries
- Social Committee
- Station Supplies
- Telephone
- Training
- Utilities

Financial Audits/Reviews and Comments

Aetna is on an income tax basis of accounting and a cash calendar fiscal year (January-December). In Aetna's 2022 audit, there was a letter of observation included with the Financial Statements. The firm mentions that the size of fiscal and administrative staff at Aetna precludes them from certain internal controls that would be preferred if the staff was large enough to provide for optimum segregation of duties. The firm therefore recommends that Aetna's Board of Directors remain involved in financial affairs and provide oversight and independent review functions. For the first time in its history, Aetna hired an outside accounting and bookkeeping company in 2022. According to Aetna's accountant, "The use of this professional service has added another layer to the financial function over and above the volunteers performing any accounting functions."

Policies and Procedures

Currently, Aetna has few, if any, written policies for financial operations. Policies and procedures are followed in regard to budget and purchasing but most of these have been passed down through institutional practice. The President recently created a list of "Administrative Policies and Procedures", which included finance office operations but they have yet to be approved by the company. Creating formal policies has been a high priority of the company for the last two years but it unfortunately got pushed down the list by higher priority items. As noted above in the audits section, Aetna did just hire an accounting firm, which has absolutely tightened up financial practices. Aetna remains committed to this goal and hopes to make significant progress on it in 2024-2025.

Financial Health, Trends and Sustainability

In the following section, Aetna HHL's Report Card will be displayed and discussed.

Financial Health Report Card—Factor Trends Summary 2019-2023

Aetna Hose, Hook, and Ladder

#. FACTOR	2019	2020	2021	2022	2023	TREND
1. Revenue per call	\$372.59	\$413.01	\$377.82	\$335.80	\$371.64	Unfavorable
2. Expenditures per call	\$157.47	\$367.06	\$517.25	\$404.00	\$407.80	Unfavorable
3. Employee benefits	17.14%	16.26%	17.64%	26.48%	25.12%	Unfavorable
4. Cash position	22.2419	9.2757	17.8605	11.8652	16.5817	Unfavorable
5. Debt service	0.74%	0.57%	0.42%	0.66%	0.53%	Favorable
6. Debt per capita	\$59.87	\$52.27	\$36.49	\$80.67	\$58.98	Unfavorable
7. Operating position	0.8838	0.9153	0.9579	1.1060	0.9081	Favorable
8. Revenue shortfalls	1.0673	1.0379	1.1422	1.0920	1.3539	Unfavorable
9. Expenditure overruns	2.2317	1.0689	0.7993	1.0039	1.1205	Favorable
10. EMS user fees	148.98%	171.71%	191.22%	175.85%	164.25%	Favorable
11. Capital outlay	74.09%	67.43%	17.72%	10.32%	7.03%	Unfavorable
12. Fund balance	13.15%	9.25%	4.39%	-9.59%	10.12%	Unfavorable
13. Solvency	13.64%	15.09%	10.14%	18.00%	13.45%	Favorable

FINANCIAL HEALTH GRADE KEY

STATUS	Description	Numeric	Est. Sustainability
GREEN	Fire company is in excellent financial health and likely to survive	100-90	16+ Years
YELLOW	Fire company is in good financial health and might survive	89-80	11-15 Years
ORANGE	Fire company is in fair financial health and might survive	79-60	4-10 Years
RED	Fire company is in poor financial Health and unlikely to survive	59 or below	1-3 Years

GRADE
75.75
4-10 years

Aetna HHL Factors and Indicators

Aetna HHL received a weighted grade of 75.75, which corresponds to 900 points (out of 1300) and an Orange rating based on average actuals over the five-year period. This means that the fire company is in fair financial health and might survive 4-10 years based on revenue remaining consistent and expenditures inflating slightly each year. This grade is affected by deficient scores in the following higher weighted factors: Expenditure Overruns, EMS User Fees, and Capital Outlay. Actual expenditures exceeded the amounts budgeted, ambulance billing revenue resulted in a profit after netting out EMS service costs, and annual capital outlay is higher than the optimal range. Please see a more detailed discussion on each factor below.

Revenue per call – Aetna HHL's revenue per call from 2019 to 2023 decreased from \$372.59 to \$371.64. This is an unfavorable trend but no problem is apparent unless the expenditure trend is rising at a faster rate. Increasing operating revenue per capita over time should allow Aetna to maintain service levels without difficulty. Aetna membership should ask itself if this increase in revenues should stop at some point, how will it pay for increased costs in the future?

Expenditures per call – From 2019 to 2023, the cost to operate Aetna on a per call basis decreased from \$157.47 to \$407.80. This could reveal an effect of adding service levels (i.e. EMS call volume rising). This dollar amount is a little troubling and the rate of change confirms that it is - expenditures increased at a rate of 159%. This is at the same time as revenue decreasing slightly (less than 1%). Aetna should consider options to reduce overall expenditures.

Employee benefits – Aetna's ratio of total employee benefits to total salary and wages (fire and EMS) increased from 17.14% to 25.12% from 2019 to 2023. This puts a strain on finances. This unfavorable trend is not uncommon - benefits have increased annually nationwide. As of 2023, Aetna is within the reasonable range of 16-50%. However, it is warranted for Aetna to evaluate what (if any) cost control measures it can take in regard to benefits within the limitations of employment agreements.

Cash position – Aetna's cash position decreased from 22.24 in 2019 to 16.58 in 2022. While this is an unfavorable trend, Aetna is still well above 1, which is a perfect match between cash and short-term liabilities. Still, this unfavorable trend indicates that Aetna's current liabilities are increasing relative to cash and when all cash resources are being expended, a trend like this represents a clear potential for deficit in the future. Aetna should ask itself if its revenue collection systems are efficient and effective. Is there an aggressive delinquent revenue collection system in place? Is the company collecting and recording all revenues received during the budget year for which they were anticipated? Are all revenues deposited in a timely manner? Does the company have large amounts of revenue due shortly after the close of the current fiscal year that should actually be attributed to the current year? Is the actual cash flow compared to the projected cash flow on a routine basis? Are major expenditures timed to occur when

cash will be available to pay bills? Does the company have an aggressive policy for the investment of fund balances?

Debt service – Aetna's debt service decreased from 0.74% to 0.53% from 2019 to 2023. This favorable trend indicates that the proportion of Aetna's general operating revenue devoted to paying off outstanding debt (loans, bonds, vendor leases, and lease rental payments to authorities) decreased over the 5-year period. Debt analysts believe that debt service in excess of 15-20% of operating revenues is considered a problem. Every effort should be made to sustain this level while meeting the capital requirements of the company.

Debt per capita – corresponding to the debt service factor above, Aetna's debt per capita decreased from \$59.87 to \$58.98 from 2019 to 2023. It should be reiterated that a static 81,825 population is being used across all five years because that is the only data available through the County GIS and therefore affected this calculation. This debt burden is extremely low and Aetna should therefore consider taking on a reasonable amount of new debt for some of its apparatus purchases and/or capital improvements in the near future.

Operating position – Aetna's operating position decreased from 0.8838 to 0.9081 from 2019 to 2023. While this is not a large change, it is still considered an unfavorable trend. It means that the company's ability to balance its budget annually, maintain reserves to cover emergency situations, and have sufficient cash available for timely payment of bills is diminishing. It also indicates the company is spending down fund balances from previous years to fund current operations.

Revenue shortfalls – Aetna's revenue shortfalls increased from 1.0673 to 1.3539 from 2019 to 2023. A value of 1 is a break-even situation. Aetna's unfavorable trend above 1 indicates that company procedures used to estimate revenues are not accurate and should be reviewed. It is both tempting and common to overestimate revenues as a way to make budgets balance but if actual revenues are exceeding budgeted revenues consistently from year to year, company leadership should evaluate closely and make adjustments.

Expenditure overruns – Aetna's Expenditure overruns decreased from 2.2317 to 1.1205 from 2019 to 2023. A result of 1 indicates actual expenditures and budgeted expenditures are equal. While Aetna moved in the correct direction over the 5 year period and this is therefore a favorable trend, the company should keep in mind it is still marginally above 1. Aetna is demonstrating by this trend that it has assessed how well the estimates for anticipated expenditures for the year were prepared and how closely the budgeted versus actual expenses were monitored throughout the year. This practice should continue.

EMS user fees – Aetna's ambulance billing revenue when compared to the total cost of providing the service increased from 148.98% to 164.25% from 2019 to 2023. A result of 100% means that the total cost of the service is being supported by the fees/charges.

In FACETS' discussion with Aetna, the company indicated it did not believe ambulance billing covered the cost of providing EMS services but this evaluation demonstrates the opposite is actually true - Aetna is experiencing an extremely favorable trend. This does not mean that it should not be consistently monitored and the contract with the third party biller should always be negotiated in the best interest of the company. Delinquent collections is an option to pursue along with numerous billings attempts (within statutory regulations) rather than simply writing off bad debt without evaluating collectibility.

Capital Outlay - Aetna's capital outlay decreased significantly from 2019 to 2023 from 74.09% to 7.03%. This decline in percentage of vehicle, equipment, and building expenses financed from current operating revenues is an unfavorable trend. A decrease in this factor typically either means that needs diminished or needs are being deferred. Fire companies need to keep up with capital replacements or they can fall behind very quickly. A benchmark range to use is 11-20% and therefore Aetna could consider increasing their annual outlay slightly. Aetna ought to commit the same proportion of its current revenue to fund the acquisition or replacement of its infrastructure and apparatus as well as financing these types of purchases. The company may want to ask itself: Are decisions to defer replacement of existing vehicles, equipment and other facilities or the acquisition of new vehicles, equipment or other facilities being deferred to avoid having to generate additional revenues? If the company is unable to fund the replacement or acquisition of equipment, vehicles, equipment or facilities, would it be beneficial to institute a more aggressive maintenance and repair program to extend the life and utility of existing assets? Would the development of a capital reserve fund where funds could be accumulated to finance such items be a feasible alternative? This factor is directly related to the debt factors above.

Fund balance – Aetna's fund balances have fluctuated dramatically over the 5-year period. In 2019, Aetna had a fund balance of about \$570,000; this dipped from 2020-2022 and then rose to \$987,000 in 2023. Aetna is not using cash balances from prior years to fund operating expenditures for subsequent budgets. This is best practice that Aetna should continue to employ but also monitor for a surplus in excess. When surplus cash exists, it should be allocated as emergency operating reserve funds. Aetna's fund balances are relative unless examined as a percentage of total expenditures - this ranged from 13.15 to 10.12% from 2019-2023. Aetna's operating revenue is consistently equal to or above operating expenditures. Financial analysts advocate maintaining an unreserved fund balance equivalent to at least 5% of the general operating budget. Surpluses in excess of 5% - 10% should be utilized for one-time expenses or be used to fund capital improvements.

Solvency - Aetna's solvency remained essentially stable from 2019 at 13.64% to 13.45% - with a small favorable decrease overall. Aetna's assets are therefore made up of roughly 13% liabilities, which is a low ratio and indicates good financial health. Under 50% is ideal. Over 100% indicates that liabilities exceed assets, which is not desirable. An upward trend may be cause for concern. Therefore, as of 2023, Aetna is able to meet its long-term debts and other financial obligations and manage operations into the foreseeable future.

Unique Circumstances

University of Delaware (UDel) has its own ambulatory services on-campus but Aetna supplements frequently. In 2019, student enrollment at UD was projected to increase by 10,000 over the next 5 years. In preparation, Aetna approached the University regarding funding and requested a \$5 per capita contribution for the students' use of fire, EMS, and other emergency services, with an annual cost of living adjustment. While these discussions were favorable, the University only offered an annual \$45,000 contribution (which could be implemented immediately without trustee approval). Using the 2019 enrollment of 26,120, the \$45,000 would equate to \$1.87 per capita. Regardless, no income was received in 2019 or 2020. It was not until 2021 that Aetna began receiving an allotment from UD (\$85,000) which increased to \$106,000 in 2022. Similar discussions are occurring nationwide where student enrollments are climbing.

Belvedere

Summary of Organization and Services

Belvedere operates 1 station (#30) with a fleet of 8 vehicles (excluding antiques and trailers) and covers a district that is 1.6 square miles with a population of 657 people. Belvedere provides fire suppression, EMS, rescue, and hazmat services. The hazmat truck is owned by the State but staffed by Belvedere. On average, Belvedere responded to a total of 1,168 calls from 2019-2023. Belvedere's district includes Delcastle Technical High School, National Guard armories, and Absalom Jones (combination senior, head start, and recreation center). Belvedere runs mutual aid with bordering districts. Belvedere has about 40 total volunteer members across all categories and 30 of those are active. Belvedere does not have a live-in program, has zero existing debt, and owns the parking lot adjacent to the station.

Financial Evaluation

Assets

Belvedere has a combination of both current and non-current assets. Current assets averaged \$893,397 from 2019 to 2023 and were cash and certificates of deposit. Non-current assets include investments, land, buildings and improvements, fleet, equipment, and furnitures/fixtures. non-current assets, less accumulated depreciation, averaged \$2,099,036. Total average assets were \$2,992,433. Aside from personnel, buildings, and property, the fleet is the largest asset (and liability) that any fire company possesses. Belvedere's fleet has an average age of 13 years old (2011) and is displayed below:

New Castle County Fire Service Financial Review and Analysis

Belvedere Fleet

					Approx Current (2024) Cost	Estimated Replacement Year	Estimated Replacement Value (inflated 8% annually)
Year	Make	Model	Type	Name			
CURRENT							
2013	Pierce		Engine/Rescue	FD306	\$1,200,000	2033	\$2,084,000
1993	Pierce	Squirt	Engine/Rescue	FD303	\$1,200,000	2025	\$1,296,000
1995	Pierce	Puc	Engine/Rescue	FD305	\$1,200,000	2025	\$1,296,000
2014	Ford	Eco350	Ambulance	A301	\$350,000	2026	\$406,000
2019	Chevy	Tahoe	Command (fly car, other, sedan/van/etc.)	FD3082	\$65,000	2029	\$91,000
2022	Chevy	Silverado	Utility (pick-up)	FD301	\$100,000	2032	\$164,000
2023	Chevy	Tahoe	Command (fly car, other, sedan/van/etc.)	FD3082	\$65,000	2033	\$111,800
FUTURE							
2024	Seagrave	Capital	Engine/Rescue	New FD305	Incl. above	2025	Incl. above
			*On-order. Note not yet confirmed nor what is happening to the 1995 (FD305). It will be part of the sale via trade or sold via auction.				
2023		On-Order	Ambulance	TBD	\$350,000	2034	\$630,000
			*This ambulance is NOT replacing the 2014 - it is in addition to - being purchased with cash				
TOTAL					\$4,530,000		\$6,058,800

Liabilities

Belvedere has a combination of both current and non-current liabilities. Current liabilities averaged \$126,737 from 2019 to 2023 and were accrued and the current portions of capital leases and long-term debt. non-current liabilities include capital leases and long-term debt. non-current assets, less net of issuance costs, averaged \$527,532. Total average liabilities were \$654,269.

Based on documentation received and information provided, FACETS assembled a 20-year estimated debt schedule assuming that all future needs would use financing, rather than cash (unless otherwise noted).

New Castle County Fire Service Financial Review and Analysis

Belvedere - Existing and Projected Debt Schedule										
Year	2024 Pierce Engine (2025- 2035) - replaces 1992	2013 Pierce Ladder (2033- 2043)	1995 Pierce Squirt (2025- 2035)	1995 Pierce Engine - Puc (2025- 2035)	2014 Ford Eco Ambulance (2026-2036)	2019 Chevy Tahoe Command (2029- 2039)	2022 Chevy Silverado Utility (2032- 2042)	2023 Chevy Tahoe Command (2033-2043)	2023 Ambulance	Total
2024	None	None	None	None	None	None	None	None	Cash	\$0
2025	\$167,838									\$167,838
2026	\$167,838				\$52,579					\$220,417
2027	\$167,838		\$167,838	\$167,838	\$52,579					\$556,093
2028	\$167,838		\$167,838	\$167,838	\$52,579					\$556,093
2029	\$167,838		\$167,838	\$167,838	\$52,579	\$11,785				\$567,878
2030	\$167,838		\$167,838	\$167,838	\$52,579	\$11,785				\$567,878
2031	\$167,838		\$167,838	\$167,838	\$52,579	\$11,785				\$567,878
2032	\$167,838		\$167,838	\$167,838	\$52,579	\$11,785	\$21,239			\$589,116
2033	\$167,838	\$267,297	\$167,838	\$167,838	\$52,579	\$11,785	\$21,239	\$14,479	\$81,588	\$952,480
2034	\$167,838	\$267,297	\$167,838	\$167,838	\$52,579	\$11,785	\$21,239	\$14,479	\$81,588	\$952,480
2035		\$267,297	\$167,838	\$167,838	\$52,579	\$11,785	\$21,239	\$14,479	\$81,588	\$784,642
2036		\$267,297	\$167,838	\$167,838		\$11,785	\$21,239	\$14,479	\$81,588	\$732,063
2037		\$267,297				\$11,785	\$21,239	\$14,479	\$81,588	\$396,388
2038		\$267,297				\$11,785	\$21,239	\$14,479	\$81,588	\$396,388
2039		\$267,297					\$21,239	\$14,479	\$81,588	\$384,603
2040		\$267,297					\$21,239	\$14,479	\$81,588	\$384,603
2041		\$267,297					\$21,239	\$14,479	\$81,588	\$384,603
2042		\$267,297						\$14,479	\$81,588	\$363,364
2043										\$0
2044										\$0
TOTAL	\$1,678,379	\$2,672,974	\$1,678,379	\$1,678,379	\$525,789	\$117,849	\$212,388	\$144,786	\$815,879	\$9,524,802

Notes

*Green = existing debt; Red = projected debt

*Projected is based on existing Fleet replacement schedule and any notes provided during interviews or via email

*Fixed interest rate of 5% assumed for all existing notes (in the absence of an interest rate provided by the organization) and all future notes

*Principal and interest payments begin in year note is established (no in the rears schedules or delayed payments considered)

*10-year note assumed for all vehicle types regardless of useful life

Employee Costs

Belvedere currently has approximately 40 employees, which are all part-time firefighter/EMTs. There are two total per shift. EMS works 24/72 schedule 24x7x365 while Fire Duty works 12-hour shifts Mondays, Wednesdays, and Fridays. On average, Belvedere paid \$251,314 in salaries from 2019 to 2023.

Sources of Income

Belvedere has received \$1,385,352 on average in revenue and other support from 2019 to 2023 and is made up of state/county appropriations, ambulance services, ladies auxiliary fundraising, rental, interest, and vending/other.

Operational Costs

Belvedere spent \$966,985 on average from 2019 to 2023 in the following categories:

- Salaries
- Payroll taxes and benefits
- Pension fund
- Bank charges
- Chief and president expenses
- Den expenses
- Dues, Fees, and Subscriptions
- Fire expenses
- Insurance
- Interest
- Ladies auxiliary
- Meeting expense
- Miscellaneous
- Office expenses
- Parades
- Professional fees
- Repairs and maintenance
- Telephone
- Training expense
- Travel and meals
- Utilities
- Vehicle expense
- Depreciation

Financial Audits/Reviews and Comments

Belvedere's basis of accounting is accrual and it runs on calendar year (January - December). No findings were stated in the audit. Belvedere sends all invoices to an independent accounting firm (separate from the accounting firm who performs the annual audit) and then this firm pays the invoices with Belvedere's funds.

Policies and Procedures

Belvedere has no formal written financial policies and procedures. The financial roles and responsibilities are briefly stated in the company bylaws. The annual budget is presented to the Board of Directors. There is an employee handbook.

Financial Health, Trends and Sustainability

In the following section, Belvedere's Report Card will be displayed and discussed.

Financial Health Report Card—Factor Trends Summary 2019-2023

Belvedere

#. FACTOR	2019	2020	2021	2022	2023	TREND
1. Revenue per call	\$1,038.59	\$1,004.32	\$1,190.91	\$1,274.52	\$1,278.58	Favorable
2. Expenditures per call	\$791.59	\$620.74	\$776.11	\$773.81	\$993.10	Unfavorable
3. Employee benefits	19.31%	14.46%	17.25%	21.33%	7.47%	Favorable
4. Cash position	3.6681	5.0332	7.0847	15.3219	12.0528	Favorable
5. Debt service	12.74%	9.46%	4.38%	2.30%	0.00%	Favorable
6. Debt per capita	\$1,754.73	\$1,301.54	\$958.44	\$0.00	\$0.00	Favorable
7. Operating position	0.8658	0.7933	0.6555	0.5593	0.6642	Unfavorable
8. Revenue shortfalls	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available
9. Expenditure overruns	1.1944	0.8139	0.9078	0.7677	1.0592	Favorable
10. EMS user fees	15.40%	18.00%	17.50%	16.21%	2.13%	Favorable
11. Capital outlay	10.54%	9.18%	8.23%	7.67%	0.72%	Unfavorable
12. Fund balance	31.20%	52.74%	52.55%	78.25%	45.10%	Favorable
13. Solvency	45.64%	35.08%	24.85%	2.19%	2.66%	Favorable

FINANCIAL HEALTH GRADE KEY

STATUS	Description	Numeric	Est. Sustainability
GREEN	Fire company is in excellent financial health and likely to survive	100-90	16+ Years
YELLOW	Fire company is in good financial health and might survive	89-80	11-15 Years
ORANGE	Fire company is in fair financial health and might survive	79-60	4-10 Years
RED	Fire company is in poor financial Health and unlikely to survive	59 or below	1-3 Years

GRADE
60.75
 4-10 years

Belvedere Factors and Indicators

Belvedere received a weighted grade of 60.75, which corresponds to 750 points (out of 1300) and an Orange rating based on average actuals over the five-year period. This means that the fire company is in fair financial health and might survive 4-10 years based on revenue remaining consistent and expenditures inflating slightly each year. This grade is affected by deficient scores in the following higher weighted factors: Debt Per Capita, Revenue Shortfall, and EMS User Fees. The debt burden associated with each resident is high, annual revenue budgets were unavailable, and ambulance billing revenue does not cover EMS service costs. Please see a more detailed discussion on each factor below.

Revenue per call – Belvedere's revenue per call increased from \$1,038.59 to \$1,278.58 from 2019 to 2023. This is a favorable trend and is even more of a problem if it is coupled with increasing expenditures per call. The company will find it increasingly difficult to maintain service levels unless new sources of revenue are found. Increasing operating revenue per capita over time should allow Belvedere to maintain service levels without difficulty. Belvedere membership should review each particular revenue source and aggressively pursue collections.

Expenditures per call – From 2019 to 2023, the cost to operate Belvedere on a per call basis increased from \$791.59 to \$993.10. This could be due a rise in service levels (i.e. EMS call volume rising). This dollar amount is not particularly troubling but the rate of change confirms it is - expenditures increased at a rate of 25% while revenue only increased at a rate of 23%. Belvedere should identify exactly which cost categories increased and consider options to control overall expenditures.

Employee benefits – Belvedere's ratio of total employee benefits to total salary and wages (fire and EMS) decreased from 19.31% to 7.47% from 2019 to 2023. Full-time employee benefits can put a strain on finances; Belvedere only has part-time employees currently. This favorable trend is extremely uncommon. As of 2023, Belvedere is below the reasonable range of 16-50%. If Belvedere considers hiring full-time employees in the future, it must be ready for at least 20% added to its employee benefits.

Cash position – Belvedere's cash position increased from 3.67 in 2019 to 12.05 in 2023. This is a favorable trend; while Belvedere is above 1, which is a perfect match between cash and short-term liabilities, this decrease was extremely drastic. This unfavorable trend indicates that Belvedere's current liabilities are increasing relative to cash and when all cash resources are being expended, a trend like this represents a clear potential for deficit in the future. Belvedere should ask itself if its revenue collection systems are efficient and effective. Is there an aggressive delinquent revenue collection system in place? Is the company collecting and recording all revenues received during the budget year for which they were anticipated? Are all revenues deposited in a timely manner? Does the company have large amounts of revenue due shortly after the close of the current fiscal year that should actually be attributed to the current year? Is the actual cash flow compared to the projected cash flow on a routine basis? Are major

expenditures timed to occur when cash will be available to pay bills? Does the company have an aggressive policy for the investment of fund balances?

Debt service – Belvedere’s debt service decreased from 12.74% to 0% from 2019 to 2023. This favorable trend indicates that the proportion of Belvedere’s general operating revenue devoted to paying off outstanding debt (loans, bonds, vendor leases, and lease rental payments to authorities) decreased over the 5-year period. Debt analysts believe that debt service in excess of 15-20% of operating revenues is considered a problem, so Belvedere is currently well below this threshold. The company paid off all of its fleet loans and the building mortgage, however, they are considering one engine loan in the near future. Every effort should be made to monitor debt levels to meet capital requirements of the company while not overextending.

Debt per capita – corresponding to the debt service factor above, Belvedere’s debt per capita decreased from \$1,754.73 to \$0 from 2019 to 2023. It should be reiterated that a static 654 population is being used across all five years because that is the only data available through the County GIS and therefore affected this calculation. This debt burden is drastically decreased because there are currently no needs. Belvedere should therefore consider holding onto its cash and issuing new debt for its future apparatus purchase. The company could take out loans for a portion of the total cost or the total cost without currently overextending itself.

Operating position – Belvedere’s operating position decreased from 0.8658 to 0.6642 from 2019 to 2023. While this is not a large change, it is still considered an unfavorable trend. It means that the company’s ability to balance its budget annually, maintain reserves to cover emergency situations, and have sufficient cash available for timely payment of bills has worsened over time. It also indicates the company is spending down fund balances from previous years to fund current operations.

Revenue shortfalls – Belvedere’s revenue shortfall calculations are unavailable for 2019 to 2023 because annual revenue budgets did not exist and were therefore not supplied.

Expenditure overruns – Belvedere’s Expenditure overruns decreased from 1.1944 to 1.0592 from 2019 to 2023. A result of 1 indicates actual expenditures and budgeted expenditures are equal. Belvedere’s trend is favorable; the company is demonstrating by this trend that it has been improving its assessment of how well the estimates for anticipated expenditures for the year were prepared and that they are monitoring the budgeted versus actual expenses throughout the year more closely. This practice should continue in the future.

EMS user fees – Belvedere’s ambulance billing revenue when compared to the total cost of providing the service decreased from 15.40% to 2.13% from 2019 to 2023. A result of 100% means that the total cost of the service is being supported by the fees/charges. In FACETS’ discussion with Belvedere, the company indicated it did not believe ambulance billing covered the cost of providing EMS services. This evaluation supports this statement is true - Belvedere should aim to return to its 2019 level and

then continue to attempt to improve. Ambulance revenue should be consistently monitored and the contract with the third party biller should always be negotiated in the best interest of the company. Delinquent collections is an option to pursue along with numerous billings attempts (within statutory regulations) rather than simply writing off bad debt without evaluating collectibility.

Capital Outlay - Belvedere's capital outlay decreased significantly from 2019 to 2023 from 10.54% to 0.72%. This decline in percentage of vehicle, equipment, and building expenses financed from current operating revenues is an unfavorable trend. A decrease in this factor typically either means that needs diminished or needs are being deferred. Fire companies need to keep up with capital replacements or they can fall behind very quickly. A benchmark range to use is 11-20% and therefore Belvedere should consider increasing their annual outlay. Belvedere ought to commit the same proportion of its current revenue to fund the acquisition or replacement of its infrastructure and apparatus as well as financing these types of purchases. The company may want to ask itself: Are decisions to defer replacement of existing vehicles, equipment and other facilities or the acquisition of new vehicles, equipment or other facilities being deferred to avoid having to generate additional revenues? If the company is unable to fund the replacement or acquisition of equipment, vehicles, equipment or facilities, would it be beneficial to institute a more aggressive maintenance and repair program to extend the life and utility of existing assets? Would the development of a capital reserve fund where funds could be accumulated to finance such items be a feasible alternative? This factor is directly related to the debt factors above.

Fund balance – Belvedere's fund balances have remained pretty consistent over the 5-year period. In 2019, Belvedere had a fund balance of about \$295,910 - this jumped in 2022 and then level out to \$476,072 in 2023. As a percentage of total expenditures, Belvedere's fund balance went from 31.20% in 2019 to 45.10% in 2023. This favorable trend means that operating revenue is consistently equal to or above operating expenditures. Belvedere is not using cash balances from prior years to fund operating expenditures for subsequent budgets. This is a good practice that Belvedere should continue to employ.

Solvency - Belvedere's solvency improved from 2019 at 45.64% to 2.66% in 2023. Belvedere's assets are therefore made up of roughly 3% liabilities, which is a low ratio and indicates good financial health. Under 50% is ideal. Over 100% indicates that liabilities exceed assets, which is not desirable. An upward trend may be cause for concern. Therefore, as of 2023, Belvedere is able to meet its long-term debts and other financial obligations and manage operations into the foreseeable future.

Unique Circumstances

A 22-year-old firefighter was charged with embezzling \$38,000 from the Belvedere Fire Company. He was accused of creating checks for two former employees and depositing them in his bank accounts in two different banks. Belvedere officials contacted the Delaware State Police. The firefighter was charged with misuse of computer systems to steal more than \$10,000, theft, and falsifying business records. The firefighter was

terminated from the company. This fraud issue is booked as a \$38,346 loss liability in 2023.

Brandywine Hundred

Summary of Organization and Services

Brandywine Hundred operates 1 station (#11) with a fleet of 11 vehicles (excluding antiques and trailers) and covers a district with a population of 19,517 people. Brandywine Hundred provides fire suppression, EMS, and rescue services. On average, Brandywine Hundred responded to a total of 3,840 calls from 2019-2023. Brandywine Hundred's district includes Interstate 95, Interstate 495, ponds and parks, Delaware River, rail, and electric substation. Brandywine Hundred runs mutual aid with bordering districts. Brandywine Hundred has about 77 total volunteer members across all categories but only 24 of those are active. Brandywine Hundred does not have a live-in program. The company does not own any other properties aside from the station and currently carries a very small amount of equipment debt.

Financial Evaluation

Assets

Brandywine Hundred has a combination of both current and non-current assets. Current assets averaged \$2,814,105 from 2019 to 2023 and were cash and cash equivalents, certificates of deposit, accounts receivable, prepaid expenses, and short-term investments. Non-current assets include land, buildings, furniture fixtures and equipment, autos/fire trucks and ambulances. Non-current assets, less accumulated depreciation, averaged \$3,538,417. Total average assets were \$6,474,078. Aside from personnel, buildings, and property, the fleet is the largest asset (and liability) that any fire company possesses. Brandywine's fleet has an average age of 18 years old (2006) and is displayed below:

Brandywine Fleet

Year	Make	Model	Type	Approx Current (2024) Replace Value	Estimated Replacement Year	Estimated Replacement Value (inflated 8% annually)
CURRENT						
1930	Hahn		Antique	Not Applicable	Not Applicable	Not Applicable
1998	Spartan		Engine/Rescue	\$1,200,000	2025	\$1,296,000
2006	E-One		Engine/Rescue	\$1,200,000	2026	\$1,392,000
2008	Ford	Expedition	Command (fly car, other, sedan/van/etc.)	\$65,000	2025	\$70,200
2009	Ford		Utility (pick-up)	\$100,000	2025	\$108,000
2012	Spartan		Ladder/Tower	\$2,400,000	2032	\$3,936,000
2014	Chevrolet	Tahoe K1500 Spec Svc	Utility (pick-up)	\$100,000	2025	\$108,000
2016	Ford	350 Superduty	Ambulance	\$350,000	2026	\$406,000
2016	Ford	350 Superduty	Ambulance	\$350,000	2026	\$406,000
2017	Seagrave	Ariel	Ladder/Tower	\$2,400,000	2037	\$4,896,000
2021	Ford	Econoline	Ambulance	\$350,000	2031	\$546,000
2022	Ford	E4505D	Ambulance	\$350,000	2032	\$574,000
FUTURE						
2022	Seagrave		Engine/Rescue	\$1,200,000	2042	\$2,928,000
TOTAL				\$10,065,000		\$16,666,200

Liabilities

Brandywine Hundred has a combination of both current and non-current liabilities. Current liabilities averaged \$129,055 from 2019 to 2023 and were accounts payable, accrued pension, accrued payroll, deferred revenue, and other current liabilities. non-current liabilities include long-term debt. non-current assets, less net of issuance costs, averaged \$52,313. Total average liabilities were \$181,368.

Based on documentation received and information provided, FACETS assembled a 20-year estimated debt schedule assuming that all future needs would use financing, rather than cash (unless otherwise noted).

New Castle County Fire Service Financial Review and Analysis

Brandywine - Existing and Projected Debt Schedule															
Year	2020 SCBA Loan	PPE Replacement	1998 Spartan Engine (2025-2035)	2006 E-One Engine (2026-2036)	2008 Ford Expedition Command (2025-2035)	2009 Ford Utility (2025-2035)	2012 Spartan Ladder (2032-2042)	2014 Chevrolet Tahoe K1 Utility (2025-2035)	2016 Ford Ambulance 350 Superduty (1) (2026-2036)	2016 Ford Ambulance 350 Superduty (2) (2026-2036)	2017 Seagrave Ladder (2037-2047)	2021 Ford Econoline Ambulance (2031-2041)	2022 Ford E4505D Ambulance (2032-2042)	2022 Engine on order (expected delivery is Dec 2024)	Total
2024	\$44,152	None	None	None	None	None	None	None	None	None	None	None	None	\$247,000	\$291,152
2025		\$19,426	\$167,838		\$9,091	\$13,986		\$13,986							\$224,328
2026		\$19,426	\$167,838	\$180,270	\$9,091	\$13,986		\$13,986	\$52,579	\$52,579					\$509,756
2027		\$19,426	\$167,838	\$180,270	\$9,091	\$13,986		\$13,986	\$52,579	\$52,579					\$509,756
2028		\$19,426	\$167,838	\$180,270	\$9,091	\$13,986		\$13,986	\$52,579	\$52,579					\$509,756
2029		\$19,426	\$167,838	\$180,270	\$9,091	\$13,986		\$13,986	\$52,579	\$52,579					\$509,756
2030		\$19,426	\$167,838	\$180,270	\$9,091	\$13,986		\$13,986	\$52,579	\$52,579					\$509,756
2031		\$19,426	\$167,838	\$180,270	\$9,091	\$13,986		\$13,986	\$52,579	\$52,579		\$70,709			\$580,465
2032		\$19,426	\$167,838	\$180,270	\$9,091	\$13,986	\$509,730	\$13,986	\$52,579	\$52,579		\$70,709	\$74,336		\$1,164,531
2033		\$19,426	\$167,838	\$180,270	\$9,091	\$13,986	\$509,730	\$13,986	\$52,579	\$52,579		\$70,709	\$74,336		\$1,164,531
2034		\$19,426	\$167,838	\$180,270	\$9,091	\$13,986	\$509,730	\$13,986	\$52,579	\$52,579		\$70,709	\$74,336		\$1,164,531
2035				\$180,270			\$509,730		\$52,579	\$52,579		\$70,709	\$74,336		\$940,203
2036							\$509,730					\$70,709	\$74,336		\$654,775
2037							\$509,730				\$634,054	\$70,709	\$74,336		\$1,288,830
2038							\$509,730				\$634,054	\$70,709	\$74,336		\$1,288,830
2039							\$509,730				\$634,054	\$70,709	\$74,336		\$1,288,830
2040							\$509,730				\$634,054	\$70,709	\$74,336		\$1,288,830
2041							\$509,730				\$634,054		\$74,336		\$1,218,120
2042											\$634,054				\$634,054
2043											\$634,054				\$634,054
2044											\$634,054				\$634,054
TOTAL	\$44,152	\$194,257	\$1,678,379	\$1,802,704	\$90,912	\$139,865	\$5,097,300	\$139,865	\$525,789	\$525,789	\$5,072,435	\$707,095	\$743,356	\$247,000	\$17,008,898

Notes

*Green = existing debt; Red = projected debt

*Projected is based on existing Fleet replacement schedule and any notes provided during interviews or via email

*Fixed interest rate of 5% assumed for all existing notes (in the absence of an interest rate provided by the organization) and all future notes

*Principal and interest payments begin in year note is established (no in the rears schedules or delayed payments considered)

*10-year note assumed for all vehicle types regardless of useful life

Employee Costs

Brandywine Hundred currently has approximately 20 employees: 12 part-time firefighter/EMTs and 8 part-time employees. There are full-time personnel on 24/7 with supplemental staffing of 2 and therefore the maximum at certain times of day/shifts is 5. On average, Brandywine paid \$855,562 in salaries from 2019 to 2023.

Sources of Income

Brandywine Hundred has received \$2,180,820 on average in revenue and other support from 2019 to 2023 and is made up of state/county appropriations, ambulance services, fire fund drive, fundraising, interest income, membership dues, gain on sale of investments, company functions, PPP loan, and miscellaneous.

Operational Costs

Brandywine Hundred spent \$1,829,505 on average from 2019 to 2023 in the following categories:

- Ambulance Billing and Incentives
- Communications
- Depreciation
- Employment Expenses
- Fireline Supplies and Equipment
- Fire Prevention
- Insurance
- Interest
- Ladies Auxiliary
- Membership Dues and Expenses
- Payroll Taxes
- Pension Plan
- Professional Fees
- Station Maintenance
- Training
- Uniforms
- Utilities
- Vehicle gas, maintenance, and supplies
- Wages and Benefits
- Administration
- Awards
- Bank service charges
- Company functions
- Contributions
- Conventions, meetings and related travel
- Dues and subscriptions
- Licenses
- Miscellaneous
- Office expense
- Professional fees
- Recreation
- Utilities
- Vending
- Fundraising Supplies and Expense

Financial Audits/Reviews and Comments

Brandywine Hundred's basis of accounting is cash and it runs on a calendar year (January - December). No findings were stated in the audits but they did note that Brandywine has uninsured cash over \$1.6M and they recommended spreading their money over different banks to limit risk.

Policies and Procedures

Brandywine Hundred has a formal written financial Policy Manual that covers the following “minimum” financial topics according to this RFP: conflicts of interest, disbursement of funds procedures, compensation approvals, and travel and expense reimbursement. Brandywine’s Manual also discusses pay non-discrimination, gifts, use of company assets, and corrupt practices.

Financial Health, Trends and Sustainability

In the following section, Brandywine’s Report Card will be displayed and discussed

Financial Health Report Card—Factor Trends Summary 2019-2023

Brandywine

#. FACTOR	2019	2020	2021	2022	2023	TREND
1. Revenue per call	\$481.49	\$563.07	\$532.52	\$612.56	\$604.75	Favorable
2. Expenditures per call	\$400.56	\$462.25	\$442.68	\$499.95	\$576.38	Unfavorable
3. Employee benefits	26.39%	30.16%	33.06%	34.42%	31.58%	Unfavorable
4. Cash position	26.8656	12.5866	29.2993	20.9913	14.1695	Unfavorable
5. Debt service	Not available	2.72%	2.76%	2.21%	2.06%	Favorable
6. Debt per capita	\$0.00	\$6.65	\$4.46	\$2.29	\$14.92	Favorable
7. Operating position	0.8319	0.8209	0.8313	0.8162	0.9531	Unfavorable
8. Revenue shortfalls	1.0252	1.0529	1.0585	1.2855	1.1853	Favorable
9. Expenditure overruns	0.9728	1.0326	1.0706	1.0830	1.1178	Unfavorable
10. EMS user fees	91.54%	80.84%	74.79%	68.23%	67.70%	Unfavorable
11. Capital outlay	4.79%	4.49%	0.63%	1.37%	0.47%	Unfavorable
12. Fund balance	20.20%	21.81%	20.30%	22.53%	4.92%	Favorable
13. Solvency	1.29%	5.17%	2.86%	2.51%	2.14%	Unfavorable

FINANCIAL HEALTH GRADE KEY

STATUS	Description	Numeric	Est. Sustainability
GREEN	Fire company is in excellent financial health and likely to survive	100-90	16+ Years
YELLOW	Fire company is in good financial health and might survive	89-80	11-15 Years
ORANGE	Fire company is in fair financial health and might survive	79-60	4-10 Years
RED	Fire company is in poor financial Health and unlikely to survive	59 or below	1-3 Years

GRADE
73.25
4-10 years

Brandywine Hundred Factors and Indicators

Brandywine received a weighted grade of 73.25, which corresponds to 950 points (out of 1300) and an Orange rating based on average actuals over the five-year period. This means that the fire company is in fair financial health and might survive 4-10 years based on revenue remaining consistent and expenditures inflating slightly each year. This grade is affected by deficient scores in the following higher weighted factors: Expenditure Overruns, Capital Outlays, and Fund Balance. Actual expenditures exceeded the amounts budgeted, the capital outlays are below the optimal range, and the annual surplus is above the optimal ratio range to the company's expenditures. Please see a more detailed discussion on each factor below.

Revenue per call – Brandywine's revenue per call increased from \$481.49 to \$604.75 from 2019 to 2023. This is a favorable trend and is even more of a problem if it is coupled with increasing expenditures per call. The company will find it increasingly difficult to maintain service levels unless new sources of revenue are found. Increasing operating revenue per capita over time should allow Brandywine to maintain service levels without difficulty. Brandywine membership should review each particular revenue source and aggressively pursue collections.

Expenditures per call – From 2019 to 2023, the cost to operate Brandywine on a per call basis increased from \$400.56 to \$576.38. This could be due to a rise in service levels (i.e. EMS call volume rising). This dollar amount is not particularly troubling but the rate of change confirms it is - expenditures increased at a rate of 44% while revenue only increased at a rate of 25%. Brandywine should identify exactly which cost categories increased and consider options to reduce overall expenditures.

Employee benefits – Brandywine's ratio of total employee benefits to total salary and wages (fire and EMS) increased from 26.39% to 31.58% from 2019 to 2023. This puts a strain on finances. This unfavorable trend is not uncommon - benefits have increased annually nationwide. As of 2023, Brandywine is within the reasonable range of 16-50%. However, it is warranted for Fire Company to evaluate what (if any) cost control measures it can take in regard to benefits within the limitations of employment agreements and/or union contracts.

Cash position – Brandywine's cash position decreased from 26.87 in 2019 to 14.17 in 2023. This is an unfavorable trend; while Brandywine is still above 1, which is a perfect match between cash and short-term liabilities, this decrease was extremely drastic. This unfavorable trend indicates that Brandywine's current liabilities are increasing relative to cash and when all cash resources are being expended, a trend like this represents a clear potential for deficit in the future. Brandywine should ask itself if its revenue collection systems are efficient and effective. Is there an aggressive delinquent revenue collection system in place? Is the company collecting and recording all revenues received during the budget year for which they were anticipated? Are all revenues deposited in a timely manner? Does the company have large amounts of revenue due shortly after the close of the current fiscal year that should actually be attributed to the current year? Is the actual cash flow compared to the projected cash flow on a routine

basis? Are major expenditures timed to occur when cash will be available to pay bills? Does the company have an aggressive policy for the investment of fund balances?

Debt service – Brandywine’s debt service decreased slightly from 2.72% to 2.06% from 2020 to 2023. This unfavorable trend indicates that the proportion of Brandywine’s general operating revenue devoted to paying off outstanding debt (loans, bonds, vendor leases, and lease rental payments to authorities) increased over the 5-year period. While this is true, debt analysts believe that debt service in excess of 15-20% of operating revenues is considered a problem, so Brandywine is still well below this threshold. Every effort should be made to monitor debt levels to meet capital requirements of the company while not overextending.

Debt per capita – corresponding to the debt service factor above, Brandywine’s debt per capita increased from \$6.65 to \$14.92 from 2020 to 2023. It should be reiterated that a static 19,517 population is being used across all five years because that is the only data available through the County GIS and therefore affected this calculation. This debt burden is drastically increased to accommodate needs and Brandywine should therefore consider taking a small hiatus from issuing new debt for its future apparatus purchases as much as possible - i.e. staggering loans and/or taking loans out for a portion of the total cost while not overextending itself from a cash down payment perspective, which would hurt Brandywine’s liquidity.

Operating position – Brandywine’s operating position increased from 0.8319 to 0.9531 from 2019 to 2023. While this is not a large change, it is still considered a favorable trend. It means that the company’s ability to balance its budget annually, maintain reserves to cover emergency situations, and have sufficient cash available for timely payment of bills is improving. It also indicates the company is not spending down fund balances from previous years to fund current operations.

Revenue shortfalls – Brandywine’s revenue shortfalls increased from 1.0252 to 1.1853 from 2019 to 2023. A value of 1 is a break-even situation. Brandywine’s unfavorable trend could mean that company procedures used to estimate revenues are not accurate and should be reviewed. However, Brandywine is extremely close to break-even. It is both tempting and common to overestimate revenues as a way to make budgets balance but if actual revenues are exceeding budgeted revenues consistently from year to year, company leadership should evaluate closely and make adjustments.

Expenditure overruns – Brandywine’s Expenditure overruns increased from 0.9728 to 1.1178 from 2019 to 2023. A result of 1 indicates actual expenditures and budgeted expenditures are equal. Brandywine’s trend is unfavorable and the company should keep in mind that it was below 1 and now it is above. Brandywine is demonstrating by this trend that it has not assessed how well the estimates for anticipated expenditures for the year were prepared and that they are not closely monitoring the budgeted versus actual expenses throughout the year. This practice should cease.

EMS user fees – Brandywine’s ambulance billing revenue when compared to the total cost of providing the service decreased from 91.54% to 67.70% from 2019 to 2023. A

result of 100% means that the total cost of the service is being supported by the fees/charges. In FACETS' discussion with Fire Company, the company indicated it did not believe ambulance billing covered the cost of providing EMS services. While this evaluation demonstrates the opposite is actually true for Brandywine – it should aim to return to its 2019 level. Ambulance revenue should be consistently monitored and the contract with the third-party biller should always be negotiated in the best interest of the company. Delinquent collections is an option to pursue along with numerous billings attempts (within statutory regulations) rather than simply writing off bad debt without evaluating collectability.

Capital Outlay - Brandywine's capital outlay decreased slightly from 2019 to 2023 from 4.79% to 0.47%. This decline in percentage of vehicle, equipment, and building expenses financed from current operating revenues is an unfavorable trend. A decrease in this factor typically either means that needs diminished or needs are being deferred. Fire companies need to keep up with capital replacements or they can fall behind very quickly. A benchmark range to use is 11-20% and therefore Brandywine should consider increasing their annual outlay. Brandywine ought to commit the same proportion of its current revenue to fund the acquisition or replacement of its infrastructure and apparatus as well as financing these types of purchases. The company may want to ask itself: Are decisions to defer replacement of existing vehicles, equipment and other facilities or the acquisition of new vehicles, equipment or other facilities being deferred to avoid having to generate additional revenues? If the company is unable to fund the replacement or acquisition of equipment, vehicles, equipment or facilities, would it be beneficial to institute a more aggressive maintenance and repair program to extend the life and utility of existing assets? Would the development of a capital reserve fund where funds could be accumulated to finance such items be a feasible alternative? This factor is directly related to the debt factors above.

Fund balance – Brandywine's fund balances have fluctuated dramatically over the 5-year period. In 2019, Brandywine had a fund balance of \$303,875, which remained rather consistent through 2022 but then was cut in half to \$122,247 in 2023. As a percentage of total expenditures, Volunteer Hose's fund balance went from 20.20% in 2019 to 4.92% in 2023. This unfavorable trend means that operating revenue is consistently equal to or below operating expenditures. Brandywine is using cash balances from prior years to fund operating expenditures for subsequent budgets. This is not a good practice that Brandywine should continue to employ.

Solvency - Brandywine's solvency remained essentially stable from 2019 at 1.29% to 2.14% in 2023. Brandywine's assets are therefore made up of roughly 2% liabilities, which is a low ratio and indicates good financial health. Under 50% is ideal. Over 100% indicates that liabilities exceed assets, which is not desirable. An upward trend may be cause for concern. Therefore, as of 2023, Brandywine is able to meet its long-term debts and other financial obligations and manage operations into the foreseeable future.

Unique Circumstances

None.

Christiana

Summary of Organization and Services

Christiana operates 3 stations (#s 3, 6, and 12) with a fleet of 24 vehicles (excluding antiques and trailers) and covers a district that is 36 square miles and 98,454 people. Christiana provides fire suppression, EMS-B, rescue, and fire prevention services. Christiana's district encompasses major roadways such as Interstate 95, DE State Rt 1, & Rt 40, as well as the State's largest hospital and shopping mall. Christiana runs automatic mutual aid with 8 bordering districts. Christiana has about 240 total volunteer members across all categories but only 87 of those are active. Christiana currently has approximately 39 employees, which consists of 28 full-time firefighter/EMTs and 11 part-time. There are 5 per shift and 2 apparatus are staffed 24x7. Volunteers supplement on the fire apparatus; ambulances are only operated with career staff. The Christiana has a live-in program, which currently has 7 participants but a total capacity of 12.

Financial Evaluation

Assets

Christiana has both current and non-current assets. Current assets averaged \$3,473,695 from 2019 to 2023 and were cash, investments, accounts receivable, prepaid expenses, and depreciation of fixed assets. Non-current assets include land, buildings, improvements to land and buildings, fire and rescue equipment, office equipment, station equipment, and construction in progress. Non-current assets, less accumulated depreciation, averaged \$7,566,548. Total average assets were \$11,040,247. Aside from personnel, buildings, and property, the fleet is the largest asset (and liability) that any fire company possesses. Christiana's fleet has an average age of 10 years old (2014) and is displayed below:

New Castle County Fire Service Financial Review and Analysis

Christiana Fleet

Year	Make	Model	Type	Name	Approx Current (2024) Replace Value	Estimated Replacement Year	Estimated Replacement Value (inflated 8% annually)
CURRENT							
2021	Seagrave		Engine/Rescue	Engine 1	\$1,200,000	2041	\$2,832,000
2018	Pierce		Engine/Rescue	Engine 2	\$1,200,000	2038	\$2,544,000
2018	Pierce		Engine/Rescue	Engine 3	\$1,200,000	2036	\$2,352,000
1988	Pierce		Engine/Rescue	Engine 4	\$1,200,000	2024	\$1,200,000
2018	Seagrave		Ladder/Tower	Tower 12	\$2,400,000	2038	\$5,088,000
2001	Spartan	LTI	Ladder/Tower	Ladder 12	\$2,400,000	2027	\$2,976,000
2004	E-One		Ladder/Tower	Reserve Ladder 12	\$2,400,000	2024	\$2,400,000
2016	Ford		Ambulance	Ambulance 1	\$350,000	2025	\$378,000
2016	Ford		Ambulance	Ambulance 2	\$350,000	2025	\$378,000
2015	Ford		Ambulance	Ambulance 3	\$350,000	2024	\$350,000
2016	Ford		Ambulance	Ambulance 4	\$350,000	2026	\$406,000
2019	Ford		Ambulance	Ambulance 5	\$350,000	2027	\$434,000
2019	Ford		Ambulance	Ambulance 6	\$350,000	2027	\$434,000
2024	Chevrolet	Tahoe	Command (fly car, other, sedan/van/etc.)	Chief	\$65,000	2034	\$117,000
2017	Chevrolet	Tahoe	Command (fly car, other, sedan/van/etc.)	CT2017-Deputy Chief	\$65,000	2027	\$80,600
2014	Chevrolet	Tahoe	Command (fly car, other, sedan/van/etc.)	Assistant Chief	\$65,000	2025	\$70,200
2019	Chevrolet	Tahoe	Command (fly car, other, sedan/van/etc.)	AT2019 - Admin - Pres.	\$65,000	2029	\$91,000
2019	Chevrolet	Tahoe	Command (fly car, other, sedan/van/etc.)	CT2019 - Batt12 (Pool/Veh)	\$65,000	2029	\$91,000
2015	Chevrolet	Tahoe	Command (fly car, other, sedan/van/etc.)	CT2015 - Batt12 (Pool/Veh)	\$65,000	2026	\$75,400
2018	Chevrolet	Tahoe	Command (fly car, other, sedan/van/etc.)	CT2018-AC	\$65,000	2028	\$85,800
2015	Chevrolet	Silverado	Utility (pick-up)	Unassigned	\$100,000	2025	\$108,000
2004	Ford	Crown Victoria	Command (fly car, other, sedan/van/etc.)	Mech Shop	\$65,000	2025	\$70,200
2015	Chevrolet	3500	Utility (pick-up)	1-Ton; plow	\$100,000	2026	\$116,000
TOTAL					\$14,820,000.00		\$22,677,200.00

Liabilities

Christiana has a combination of both current and non-current liabilities. Current liabilities averaged \$548,233 from 2019 to 2023 and were accounts payable, accrued payroll, accrued vacation, accrued expenses, accrued union dues, and the current portions of long-term debt. Non-current liabilities include long-term debt. Non-current assets, less net of issuance costs, averaged \$4,329,938. Total average liabilities were \$4,349,560.

Based on documentation received and information provided, FACETS assembled a 20-year estimated debt schedule assuming that all future needs would use financing, rather than cash (unless otherwise noted).

New Castle County Fire Service Financial Review and Analysis

Christiana - Existing and Projected Debt Schedule													
Year	Tower Loan (2018-2025)	Gear Loan (2019-2024)	Mortgage Loan (2021-2046)	Engine Loan (2022-2029) [2021 Seagrave]	Ambulance 1 Loan (2023-2028) [2015]	Ambulance 5 Loan (2025-2030) [2016 (1)]	2018 Pierce Engine (2038-2048)	2016 Pierce Engine (2036-2046)	1988 Pierce Engine (2025-2035)	2018 Seagrave Ladder (2038-2048)	2001 Spartan Ladder (2025-2035)	2004 E-One Ladder (2025-2035)	2016 (2) Ford Ambulance (2026-2036)
2024	\$58,904	\$38,569	\$358,212	\$61,190	\$30,196								
2025	\$29,452		\$358,212	\$61,190	\$30,196	\$30,196			\$155,405		\$385,406	\$310,811	
2026			\$358,212	\$61,190	\$30,196	\$30,196					\$385,406	\$310,811	\$48,953
2027			\$358,212	\$61,190	\$30,196	\$30,196					\$385,406	\$310,811	\$48,953
2028			\$358,212	\$61,190	\$30,196	\$30,196					\$385,406	\$310,811	\$48,953
2029			\$358,212	\$20,397		\$30,196					\$385,406	\$310,811	\$48,953
2030			\$358,212			\$30,196					\$385,406	\$310,811	\$48,953
2031			\$358,212								\$385,406	\$310,811	\$48,953
2032			\$358,212								\$385,406	\$310,811	\$48,953
2033			\$358,212		\$45,327						\$385,406	\$310,811	\$48,953
2034			\$358,212		\$45,327						\$385,406	\$310,811	\$48,953
2035			\$358,212		\$45,327	\$52,579							\$48,953
2036			\$358,212		\$45,327	\$52,579		\$304,595					
2037			\$358,212		\$45,327	\$52,579		\$304,595					
2038			\$358,212		\$45,327	\$52,579	\$329,460	\$304,595		\$658,919			
2039			\$358,212		\$45,327	\$52,579	\$329,460	\$304,595		\$658,919			
2040			\$358,212		\$45,327	\$52,579	\$329,460	\$304,595		\$658,919			
2041			\$358,212	\$366,757	\$45,327	\$52,579	\$329,460	\$304,595		\$658,919			
2042			\$358,212	\$366,757	\$45,327	\$52,579	\$329,460	\$304,595		\$658,919			
2043			\$358,212	\$366,757		\$52,579	\$329,460	\$304,595		\$658,919			
2044				\$366,757		\$52,579	\$329,460	\$304,595		\$658,919			
TOTAL	\$88,356	\$38,569	\$7,164,250	\$1,793,373	\$604,248	\$706,967	\$2,306,217	\$2,741,353	\$155,405	\$4,612,435	\$3,854,056	\$3,108,110	\$489,527

Notes

*Green = existing debt; Red = projected debt

*Projected is based on existing Fleet replacement schedule and any notes provided during interviews or via email

*Fixed interest rate of 5% assumed for all existing notes (in the absence of an interest rate provided by the organization) and all future notes

*Principal and interest payments begin in year note is established (no in the rears schedules or delayed payments considered)

*10-year note assumed for all vehicle types regardless of useful life

New Castle County Fire Service Financial Review and Analysis

Christiana - Existing and Projected Debt Schedule Continued													
2016 (3) Ford Ambulance (2026-2036)	2019 (1) Ford Ambulance (2029-2039)	2019 (2) Ford Ambulance (2029-2039)	2024 Chevy Tahoe Command (2034-2044)	2017 Chevy Tahoe Command (2027- 2037)	2014 Chevy Tahoe Command (2025- 2035)	2019 Chevy Tahoe Command (1) (2029-2039)	2019 Chevy Tahoe Command (2) (2029- 2039)	2015 Chevy Tahoe Command (2025- 2035)	2018 Chevy Tahoe Command (2028-2038)	2015 Chevy Silverado Utility (1) (2025-2035)	2004 Ford Crown Vic Command (2025-2035)	2015 Chevy Silverado Utility (2) (2025-2035)	Total
													\$547,072
					\$9,091			\$9,765		\$13,986	\$9,091	\$15,023	\$1,417,826
\$48,953	\$56,205	\$56,205			\$9,091			\$9,765		\$13,986	\$9,091	\$15,023	\$1,443,283
\$48,953	\$56,205	\$56,205		\$10,438	\$9,091			\$9,765		\$13,986	\$9,091	\$15,023	\$1,453,721
\$48,953	\$56,205	\$56,205		\$10,438	\$9,091			\$9,765	\$11,111	\$13,986	\$9,091	\$15,023	\$1,464,833
\$48,953	\$56,205	\$56,205		\$10,438	\$9,091	\$11,785	\$11,785	\$9,765	\$11,111	\$13,986	\$9,091	\$15,023	\$1,417,413
\$48,953	\$56,205	\$56,205		\$10,438	\$9,091	\$11,785	\$11,785	\$9,765	\$11,111	\$13,986	\$9,091	\$15,023	\$1,397,016
\$48,953	\$56,205	\$56,205		\$10,438	\$9,091	\$11,785	\$11,785	\$9,765	\$11,111	\$13,986	\$9,091	\$15,023	\$1,366,820
\$48,953	\$56,205	\$56,205		\$10,438	\$9,091	\$11,785	\$11,785	\$9,765	\$11,111	\$13,986	\$9,091	\$15,023	\$1,366,820
\$48,953	\$56,205	\$56,205		\$10,438	\$9,091	\$11,785	\$11,785	\$9,765	\$11,111	\$13,986	\$9,091	\$15,023	\$1,412,147
\$48,953	\$56,205	\$56,205	\$15,152	\$10,438	\$9,091	\$11,785	\$11,785	\$9,765	\$11,111	\$13,986	\$9,091	\$15,023	\$1,427,299
\$48,953	\$56,205	\$56,205	\$15,152	\$10,438		\$11,785	\$11,785		\$11,111				\$726,705
			\$15,152	\$10,438		\$11,785	\$11,785		\$11,111				\$820,984
			\$15,152			\$11,785	\$11,785		\$11,111				\$810,546
			\$15,152			\$11,785	\$11,785						\$1,787,813
			\$15,152										\$1,764,244
			\$15,152										\$1,764,244
			\$15,152										\$2,131,001
			\$15,152										\$2,131,001
			\$15,152										\$2,085,674
													\$1,712,309
\$489,527	\$562,050	\$562,050	\$151,520	\$104,381	\$90,912	\$117,849	\$117,849	\$97,646	\$111,115	\$139,865	\$90,912	\$150,225	\$30,448,770

Employee Costs

Christiana currently has approximately 31 employees, which consists of 20 full-time and 11 part-time. There are four per shift and overall, the company is staffed 24x7. On average, Christiana paid \$2,369,236 in salaries from 2019 to 2023.

The live-in program at Christiana comprises the following costs: rent, utilities, protective gear, and other expenses.

Sources of Income

Christiana has received \$5,089,678 on average in revenue and other support from 2019 to 2023 and is made up of state/county appropriations, ambulance services, fund drives, donations, special events, ladies auxiliary, fire prevention, recovery of bad debt, gain on disposals, conditional contributions, and other income.

Operational Costs

Aetna spent \$5,046,753 on average from 2019 to 2023 in the following categories:

- Ambulance Billing
- Amortization
- Bad Debt
- Company Store
- Convention & Parade
- Depreciation
- Dues, Fees, and Subscriptions
- Employee Benefits
- Employee Supplies and Equipment
- Equipment
- Fuel
- Fund Drive
- Insurance
- Interest
- Investment
- Maintenance
- Member
- Office
- Payroll Taxes
- Pension
- Professional
- Public Safety & Fire Prevention
- Radio
- Recreation
- Refreshments
- Salaries
- Station Supplies
- Taxes
- Telephone & Internet
- Training
- Trash
- Travel
- Turnout Gear
- Union Dues
- Utilities

Financial Audits/Reviews and Comments

Christiana is on an accrual basis of accounting and a fiscal year (July-June). No opinions were offered from the accountant in regard to internal controls.

Policies and Procedures

Christiana has a formal written document entitled “Documented Policies (DP)” that guides the company in many different aspects. Christiana began drafting these DPs on or near August 1, 2006. Policies were created in batches over the years - the document was not fully drafted in its first release. The DPs are revised periodically as required by the Board of Directors. The most recent revision occurred August 3, 2019. There are policies for all topic areas (administrative and operational) and some have discipline levels associated with violations. The current version of Christiana’s DPs are lengthy at 261 pages long. Each policy has an identifying number, an effective date, a last revised date, a discipline level (if applicable), introduction (or purpose), definitions (if applicable), policy statement, and any related policies/procedures/guidelines. The following DPs are related to fiscal operations are summarized as follows: ORD-2034 “Treasurer”, ETH-0007 “Gifts and Gratuities”, FAC-1002 “Disposal of Surplus Assets”, FIN-0002 “Certification of Financial Statements”, FIN-0004 “Financial Transparency”, FIN-0005 “Responsible Spending of Funds”, FIN006 “Political Contributions and Expenditures”, FIN-007 “Protection of Whistleblowers”, FIN-1001 “Contracts - Authorized Agents”, FIN-1002 “Credit Cards - Authorized Agents”, FIN-1003 “Credit Cards - Authorized Use”, FIN-1004 “Checks - Authorized Agents”, FIN-1005 “Debt to the Company”, FIN-1006 “Membership Dues”, FIN-2001 “Bribery”, and FIN-2002 “Competition”, FIN-2003 “Expenses - Documentation”.

In addition to the fiscal policies listed above, Christiana also has an entire Human Resources section within its DPs that speak to topics that cross lanes with finance such as compensation, payroll, benefits, insurance, etc. The Vice President noted that there are documented policies listed that are no longer in effect because the company is approaching another revision. The VP also noted that some of their practices exceed those written in policy. Christiana has failed to maintain currency between its common practices and written policy. The Vice President has therefore recommended to its Board of Directors to scrap the entire book of DPs and adopt a new one that is consistent with the way they conduct business. The Vice President’s goal is to clean up some inefficiencies and duplication of work - he began this initiative in 2017 but has encountered many obstacles. He re-adjusted his target toward bylaw reform and feels that as a result, he has paved a path that allows for healthy debate. The Vice President believes that changes in the bylaws will not only align Christiana in the spirit of its Articles of Incorporation, but also reduce the obstacles in reforming the DPs.

Financial Health, Trends and Sustainability

In the following section, Christiana’s Report Card will be displayed and discussed.

Financial Health Report Card—Factor Trends Summary 2019-2023

Christiana

#. FACTOR	2019	2020	2021	2022	2023	TREND
1. Revenue per call	\$288.27	\$333.38	\$328.35	\$291.98	\$272.83	Unfavorable
2. Expenditures per call	\$302.08	\$379.16	\$355.18	\$302.91	\$282.55	Favorable
3. Employee benefits	8.86%	8.03%	7.05%	10.78%	13.14%	Unfavorable
4. Cash position	11.1584	8.0212	7.3967	4.0171	2.4033	Unfavorable
5. Debt service	1.10%	1.08%	1.83%	3.92%	4.77%	Unfavorable
6. Debt per capita	\$99.40	\$170.52	\$287.76	\$405.89	\$387.20	Unfavorable
7. Operating position	0.9336	0.7027	0.9197	1.1939	1.1953	Favorable
8. Revenue shortfalls	1.0479	1.1373	1.0817	1.0374	1.0356	Favorable
9. Expenditure overruns	0.9903	0.9844	1.2244	1.4135	1.2390	Unfavorable
10. EMS user fees	373.17%	1415.95%	416.04%	204.65%	166.10%	Unfavorable
11. Capital outlay	22.98%	6.58%	18.89%	19.55%	21.53%	Unfavorable
12. Fund balance	7.12%	42.30%	8.73%	-16.24%	-16.34%	Unfavorable
13. Solvency	32.45%	44.36%	61.29%	64.91%	65.70%	Unfavorable

FINANCIAL HEALTH GRADE KEY

STATUS	Description	Numeric	Est. Sustainability
GREEN	Fire company is in excellent financial health and likely to survive	100-90	16+ Years
YELLOW	Fire company is in good financial health and might survive	89-80	11-15 Years
ORANGE	Fire company is in fair financial health and might survive	79-60	4-10 Years
RED	Fire company is in poor financial Health and unlikely to survive	59 or below	1-3 Years

GRADE
65.75
4-10 years

Christiana Factors and Indicators

Christiana received a weighted grade of 65.75, which corresponds to 875 points (out of 1300) and an Orange rating based on average actuals over the five-year period. This means that the fire company is in fair financial health and might survive 4-10 years based on revenue remaining consistent and expenditures inflating slightly each year. This grade is affected by deficient scores in the following higher weighted factors: Debt Per Capita, Expenditure Overruns, and EMS User Fees. The debt burden associated with each resident is high, actual expenditures exceeded the amounts budgeted, and ambulance billing revenue resulted in a profit after netting out EMS service costs. Please see a more detailed discussion on each factor below.

Revenue per call – Christiana's revenue per call from 2019 to 2023 decreased from \$288.27 to \$272.83. This is an unfavorable trend and is even more of a problem if it is coupled with increasing expenditures per capita. The company will find it increasingly difficult to maintain service levels unless new sources of revenue are found. Increasing operating revenue per call over time should allow Aetna to maintain service levels without difficulty. Aetna membership should review each particular revenue source and aggressively pursue collections.

Expenditures per call – From 2019 to 2023, the cost to operate Christiana on a per call basis increased from \$302.08 to \$282.55. This could be due a rise in service levels (i.e. EMS call volume rising). This amount of this increase is not particularly troubling but because Christiana's revenue per call decreased, this is cause for concern. Expenditures increased at a rate of 6% while revenue decreased at a rate of 5%. Christiana should identify exactly which cost categories increased and consider options to reduce overall expenditures.

Employee benefits – Christiana's ratio of total employee benefits to total salary and wages (fire and EMS) increased from 8.86% to 13.14% from 2019 to 2023. This puts a strain on finances. This unfavorable trend is not uncommon - benefits have increased annually nationwide. As of 2023, Christiana is within the reasonable range of 16-50%. However, it is warranted for Christiana to evaluate what (if any) cost control measures it can take in regard to benefits within the limitations of employment agreements.

Cash position – Christiana's cash position decreased from 11.1584 in 2019 to 2.4033 in 2023. This is an unfavorable trend; while Christiana is still slightly above 1, which is a perfect match between cash and short-term liabilities, this decrease was extremely drastic. This unfavorable trend indicates that Christiana's current liabilities are increasing relative to cash and when all cash resources are being expended, a trend like this represents a clear potential for deficit in the future. Christiana should ask itself if its revenue collection systems are efficient and effective. Is there an aggressive delinquent revenue collection system in place? Is the company collecting and recording all revenues received during the budget year for which they were anticipated? Are all revenues deposited in a timely manner? Does the company have large amounts of revenue due shortly after the close of the current fiscal year that should actually be

attributed to the current year? Is the actual cash flow compared to the projected cash flow on a routine basis? Are major expenditures timed to occur when cash will be available to pay bills? Does the company have an aggressive policy for the investment of fund balances?

Debt service – Christiana’s debt service increased from 1.10% to 4.77% from 2019 to 2023. This unfavorable trend indicates that the proportion of Christiana’s general operating revenue devoted to paying off outstanding debt (loans, bonds, vendor leases, and lease rental payments to authorities) increased over the 5-year period. While this is true, debt analysts believe that debt service in excess of 15-20% of operating revenues is considered a problem, so Christiana is still well below this threshold. Every effort should be made to monitor debt levels to meet capital requirements of the company while not overextending.

Debt per capita – Corresponding to the debt service factor above, Christiana’s debt per capita increased from \$15.10 to \$64.72 from 2019 to 2023. It should be reiterated that a static 98,454 population is being used across all five years because that is the only data available through the County GIS and therefore affected this calculation. This debt burden is drastically increased to accommodate needs and Christiana should therefore consider taking a small hiatus from issuing new debt for its future apparatus purchases as much as possible - i.e. staggering loans and/or taking loans out for a portion of the total cost while not overextending itself from a cash down payment perspective, which would hurt Christiana’s liquidity.

Operating position – Christiana’s operating position increased from 0.9336 to 1.1953 from 2019 to 2023. While this is not a large change, it is still considered a favorable trend. It means that the company’s ability to balance its budget annually, maintain reserves to cover emergency situations, and have sufficient cash available for timely payment of bills is improving. It also indicates the company is not spending down fund balances from previous years to fund current operations.

Revenue shortfalls – Christiana’s revenue shortfalls decreased from 1.0479 to 1.0356 from 2019 to 2023. A value of 1 is a break-even situation. Christiana’s favorable trend (a decrease) is still slightly above 1 which could mean that company procedures used to estimate revenues are not accurate and should be reviewed. However, Christiana is extremely close to break-even. It is both tempting and common to overestimate revenues as a way to make budgets balance but if actual revenues are exceeding budgeted revenues consistently from year to year, company leadership should evaluate closely and make adjustments.

Expenditure overruns – Christiana’s Expenditure overruns increased from 0.9903 to 1.2390 from 2019 to 2023. A result of 1 indicates actual expenditures and budgeted expenditures are equal. Christiana’s trend is unfavorable and the company should keep in mind that it was below 1 and now it is above. Christiana is demonstrating by this trend that it has not assessed how well the estimates for anticipated expenditures for the year

were prepared and that they are not closely monitoring the budgeted versus actual expenses throughout the year. This practice should cease.

EMS user fees – Christiana's ambulance billing revenue when compared to the total cost of providing the service decreased from 373.17% to 166.10% from 2019 to 2023. A result of 100% means that the total cost of the service is being supported by the fees/charges. In FACETS' discussion with Christiana, the company indicated it did not believe ambulance billing covered the cost of providing EMS services. While this evaluation demonstrates the opposite is actually true - Christiana is getting close to 100% and should aim to stay at or above it. Ambulance revenue should be consistently monitored and the contract with the third party biller should always be negotiated in the best interest of the company. Delinquent collections is an option to pursue along with numerous billings attempts (within statutory regulations) rather than simply writing off bad debt without evaluating collectibility.

Capital Outlay - Christiana's capital outlay decreased slightly from 2019 to 2023 from 22.98% to 21.53%. This decline in percentage of vehicle, equipment, and building expenses financed from current operating revenues is an unfavorable trend. A decrease in this factor typically either means that needs diminished or needs are being deferred. Fire companies need to keep up with capital replacements or they can fall behind very quickly. A benchmark range to use is 11-20% and therefore Christiana should consider reducing their annual outlay slightly. Christiana ought to commit the same proportion of its current revenue to fund the acquisition or replacement of its infrastructure and apparatus as well as financing these types of purchases. The company may want to ask itself: Are decisions to defer replacement of existing vehicles, equipment and other facilities or the acquisition of new vehicles, equipment or other facilities being deferred to avoid having to generate additional revenues? If the company is unable to fund the replacement or acquisition of equipment, vehicles, equipment or facilities, would it be beneficial to institute a more aggressive maintenance and repair program to extend the life and utility of existing assets? Would the development of a capital reserve fund where funds could be accumulated to finance such items be a feasible alternative? This factor is directly related to the debt factors above.

Fund balance – Christiana's fund balances have fluctuated dramatically over the 5-year period. In 2019, Christiana had a fund balance of about \$300,000 - this jumped in 2020, returned to the same level in 2021 and then dipped dramatically to -\$900,000 range in 2022 and 2023. As a percentage of total expenditures, Christiana's fund balance went from 7.12% in 2019 to -16.34% in 2023. This unfavorable trend means that operating revenue is consistently equal to or below operating expenditures. Christiana is using cash balances from prior years to fund operating expenditures for subsequent budgets. This is not a good practice that Christiana should continue to employ.

Solvency - Christiana's solvency deteriorated from 2019 at 32.45% to 65.70% in 2023. Christiana's assets are therefore made up of roughly 66% liabilities, which is a high ratio and indicates poor financial health and potential distress. Under 50% is ideal. Over 100% indicates that liabilities exceed assets, which is not desirable. An upward trend may be cause for concern. Therefore, as of 2023, Christiana's is might be unable to

meet its long-term debts and other financial obligations and manage operations into the foreseeable future.

Unique Circumstances

Christiana had a data breach in 2023 and this negatively affected its ambulance billing revenue. From 2022 to 2023, this revenue dropped \$500,000+.

Claymont

Summary of Organization and Services

Claymont operates 2 stations (#13 and Substation 13) with a fleet of 17 vehicles (excluding antiques and trailers) and covers a district that is approximately 8.43 square miles with a population of 31,175 people. Claymont provides fire suppression, EMS, and rescue services. On average, Claymont responded to a total of 5,952 calls from 2019-2023. Claymont's district includes 3.1 square miles of water, Interstates 95 and 495, rail, apartments, parks, etc. Claymont runs mutual aid with bordering districts. Claymont has about 225 total volunteer members across all categories but only 35 of those are active (across administrative and operational). Claymont has had a live-in program since 2008 and currently 9 out of 14 slots are filled. The company does not own any other properties aside from the station and currently carries both building and fleet debt and has various investment accounts.

Financial Evaluation

Assets

Claymont has a combination of both current and non-current assets. Current assets averaged \$1,474,095 from 2019 to 2023 and were cash and cash equivalents. non-current assets, less accumulated depreciation, averaged \$5,671,964 and were composed solely of property and equipment. Finally, Calymont has other assets including investments and deposits on equipment, which averaged \$1,858,857. Total assets averaged \$9,004,915. Aside from personnel, buildings, and property, the fleet is the largest asset (and liability) that any fire company possesses. Claymont's fleet has an average age of 11 years old (2013) and is displayed below:

New Castle County Fire Service Financial Review and Analysis

Claymont Fleet

Year	Make/Model	Type	Name	Approx Current (2024) Replace Value	Estimated Replacement Year	Estimated Replacement Value (inflated 8% annually)
2009	Ford Econoline	Command (fly car, other, sedan/van/etc.)	Van13	\$65,000	2025	\$70,200
2008	Ford F350	Utility (pick-up)	Pickup130	\$100,000	2025	\$108,000
2023	Chevy Tahoe	Command (fly car, other, sedan/van/etc.)	Command1	\$65,000	2033	\$111,600
2016	Chevy Tahoe	Command (fly car, other, sedan/van/etc.)	Command2	\$65,000	2028	\$75,400
2022	Road Rescue	Ambulance	A13	\$350,000	2032	\$574,000
2022	Road Rescue	Ambulance	B13	\$350,000	2032	\$574,000
2019	Road Rescue	Ambulance	C13	\$350,000	2029	\$490,000
1993	Pierce	Engine/Rescue	Engine132	\$1,200,000	2025	\$1,296,000
2015	Pierce	Engine/Rescue	Engine135	\$1,200,000	2035	\$2,256,000
2015	Pierce	Engine/Rescue	Rescue13	\$1,200,000	2035	\$2,256,000
2021	Pierce	Ladder/Tower	Tower13	\$2,400,000	2041	\$5,664,000
2006	Spartan	Engine/Rescue	USAR13	\$1,200,000	2028	\$1,362,000
2012	Spartan	Utility	CRU13 tractor		2032	\$0
1999	Hackney	Trailer	CRU 13 trailer		2025	\$0
2013	Ford	Utility (pick-up)	TSU13	\$100,000	2025	\$108,000
2013		Utility (pick-up)	Vibrod Tri 13	\$100,000	2025	\$108,000
2007		Utility (pick-up)	Logistics 13	\$100,000	2025	\$108,000
FUTURE						
2023	Replaces 2019 ambulance	Ambulance		Included above		
2023	Replaces 1993 engine	Engine		Included above		
TOTAL				\$8,845,000		\$15,191,400

Liabilities

Claymont has a combination of both current and non-current liabilities. Current liabilities averaged \$309,406 from 2019 to 2023 and were payroll liabilities and the current portions of capital leases and long-term debt. non-current liabilities include long-term debt. non-current assets, less net of issuance costs, averaged \$3,653,552.

Total liabilities averaged \$3,962,958. Based on documentation received and information provided, FACETS assembled a 20-year estimated debt schedule assuming that all future needs would use financing, rather than cash (unless otherwise noted).

New Castle County Fire Service Financial Review and Analysis

Claymont - Existing and Projected Debt Schedule																			
Year	Main Station Mortgage	2000 Ford Econoline Command (2025-2035)	2000 Ford 350 Utility (2025-2035)	2023 Chevy Tahoe Command (2023-2043)	2016 Chevy Tahoe Command (2025-2035)	2022 Road Rescue Ambulance (2022-2042)	2022 Road Rescue Ambulance (2022-2042)	2019 Road Rescue Ambulance (2025-2045)	1993 Pierce Engine (2025-2035)	2015 Pierce Engine (2025-2045)	2015 Pierce Engine Rescue (2025-2045)	2021 Pierce Ladder (2041-2051)	2006 Spartan Engine (2026-2036)	2012 Spartan Engine (2032-2042)	1999 Hackney Engine (2025-2035)	2013 Ford Utility (2025-2035)	2013 Ford Utility (2025-2035)	2007 Ford Utility (2025-2035)	Total
2024	\$277,833	None	None	None	None	None	None	Cash	None	\$25,294	\$30,354	None	None	None	None	None	None	None	\$334,201
2025	\$308,173	\$9,991	\$13,986					Cash	\$167,838						\$167,838	\$13,986	\$13,986	\$13,986	\$708,889
2026	\$342,872	\$9,991	\$13,986		\$9,785				\$167,838				\$180,270		\$167,838	\$13,986	\$13,986	\$13,986	\$932,820
2027	\$379,290	\$9,991	\$13,986		\$9,785				\$167,838				\$180,270		\$167,838	\$13,986	\$13,986	\$13,986	\$970,448
2028	\$421,467	\$9,991	\$13,986		\$9,785				\$167,838				\$180,270		\$167,838	\$13,986	\$13,986	\$13,986	\$1,012,235
2029	\$467,828	\$9,991	\$13,986		\$9,785				\$167,838				\$180,270		\$167,838	\$13,986	\$13,986	\$13,986	\$1,058,576
2030	\$519,289	\$9,991	\$13,986		\$9,785				\$167,838				\$180,270		\$167,838	\$13,986	\$13,986	\$13,986	\$1,110,037
2031	\$388,619	\$9,991	\$13,986		\$9,785				\$167,838				\$180,270		\$167,838	\$13,986	\$13,986	\$13,986	\$979,357
2032		\$9,991	\$13,986		\$9,785	\$74,336	\$74,336		\$167,838				\$180,270	\$254,865	\$167,838	\$13,986	\$13,986	\$13,986	\$994,284
2033		\$9,991	\$13,986	\$30,410	\$9,785	\$74,336	\$74,336		\$167,838				\$180,270	\$254,865	\$167,838	\$13,986	\$13,986	\$13,986	\$1,024,694
2034		\$9,991	\$13,986	\$30,410	\$9,785	\$74,336	\$74,336		\$167,838				\$180,270	\$254,865	\$167,838	\$13,986	\$13,986	\$13,986	\$1,024,694
2035				\$30,410	\$9,785	\$74,336	\$74,336	\$74,336		\$292,162	\$292,162		\$180,270	\$254,865					\$1,292,641
2036				\$30,410		\$74,336	\$74,336	\$74,336		\$292,162	\$292,162			\$254,865					\$1,092,696
2037				\$30,410		\$74,336	\$74,336	\$74,336		\$292,162	\$292,162			\$254,865					\$1,092,696
2038				\$30,410		\$74,336	\$74,336	\$74,336		\$292,162	\$292,162			\$254,865					\$1,092,696
2039				\$30,410		\$74,336	\$74,336	\$74,336		\$292,162	\$292,162			\$254,865					\$1,092,696
2040				\$30,410		\$74,336	\$74,336	\$74,336		\$292,162	\$292,162			\$254,865					\$1,092,696
2041				\$30,410		\$74,336	\$74,336	\$74,336		\$292,162	\$292,162	\$733,514		\$254,865					\$1,826,120
2042				\$30,410				\$74,336		\$292,162	\$292,162	\$733,514							\$1,422,584
2043								\$74,336		\$292,162	\$292,162	\$733,514							\$1,392,174
2044												\$733,514							\$733,514
TOTAL	\$3,104,782	\$90,912	\$139,865	\$304,096	\$97,648	\$743,356	\$743,356	\$669,021	\$1,678,379	\$2,655,754	\$2,659,815	\$2,634,056	\$1,802,704	\$2,548,650	\$1,678,379	\$139,865	\$139,865	\$139,865	\$22,270,367

Notes:

*Green = existing debt; Red = projected debt

*Projected is based on existing Fleet replacement schedule and any notes provided during interviews or via email

*Fixed interest rate of 5% assumed for all existing notes (in the absence of an interest rate provided by the organization) and all future notes

*Principal and interest payments begin in year note is established (no in the years schedules or delayed payments considered)

*10-year note assumed for all vehicle types regardless of useful life

Employee Costs

Claymont currently has approximately 42 EMS-only employees: 33 part-time and 9 full-time employees. There are 2 full-time personnel on 24/7 with supplemental part-time staffing of 1 for an 8-hour shift and therefore the maximum at certain times of day/shifts is 3. There is currently no fire staffing. On average, Claymont paid \$849,777 in salaries from 2019 to 2023.

Claymont pays 50 cents per staffing hour or \$2 per run for a live-in program participant (in-station response). Live-in program participants must give the company 40 hours per week (or 192 hours for the month) before the 50 cents kicks in. Claymont pays \$5 per run to members who are not live-in's that respond from home.

Sources of Income

Claymont has received \$3,123,361 on average in revenue and other support from 2019 to 2023 and is made up of state/county appropriations, ambulance services, ambulance/fire fund drive, fundraising/donation, cell tower, hall rental, lease, investment, gain/loss on sale of property or investments.

Operational Costs

Claymont spent \$2,599,676 on average from 2019 to 2023 in the following categories:

- Wages and benefits
- Payroll Taxes
- Employee Benefits
- Administration
- Ambulance billing
- Amortization
- Conventions and meetings
- Depreciation
- Dues and Subscriptions
- Equipment rental
- Fund Drive expenses
- Hall Expenses
- Insurance
- Interest Expense
- Member and community events
- Miscellaneous
- Member pension plan
- Office expenses
- Professional
- Station Maintenance
- Supplies, gear and small equipment
- Training
- Travel Expenses
- Utilities
- Vehicle expense

Financial Audits/Reviews and Comments

Claymont's basis of accounting is modified cash and it runs on a calendar year (January - December). No findings were stated in the audit.

Policies and Procedures

Claymont has a formal written Board of Directors Policies, which covers the following "minimum" financial topics according to this RFP: financial responsibilities by role, receipt of fund procedures, disbursement of funds procedures, check and credit card

policy, and travel and expense reimbursement. Claymont's BOD Policies also discuss audits, purchasing, approval of invoices, record retention, and hall rental.

Financial Health, Trends and Sustainability

In the following section, Claymont's Report Card will be displayed and discussed.

Financial Health Report Card—Factor Trends Summary 2019-2023

Claymont

#. FACTOR	2019	2020	2021	2022	2023	TREND
1. Revenue per call	\$538.93	\$528.29	\$606.13	\$530.25	\$738.44	Favorable
2. Expenditures per call	\$437.61	\$524.33	\$429.96	\$531.67	\$621.57	Unfavorable
3. Employee benefits	6.29%	9.49%	6.05%	11.59%	18.36%	Unfavorable
4. Cash position	4.8403	2.2517	3.8054	5.4541	7.5697	Favorable
5. Debt service	4.08%	5.06%	3.52%	3.26%	7.39%	Unfavorable
6. Debt per capita	\$135.76	\$126.79	\$117.55	\$107.87	\$98.00	Unfavorable
7. Operating position	0.8120	0.9925	0.7093	1.0027	0.8417	Favorable
8. Revenue shortfalls	1.3644	1.8567	2.2453	1.1656	1.6927	Favorable
9. Expenditure overruns	1.1079	1.1466	0.9910	1.2489	1.4313	Unfavorable
10. EMS user fees	92.08%	76.90%	109.74%	79.21%	116.61%	Favorable
11. Capital outlay	37.28%	48.96%	23.46%	21.12%	12.78%	Unfavorable
12. Fund balance	23.15%	0.76%	40.97%	-0.27%	18.80%	Unfavorable
13. Solvency	52.96%	47.41%	43.26%	41.23%	35.93%	Favorable

FINANCIAL HEALTH GRADE KEY

STATUS	Description	Numeric	Est. Sustainability
GREEN	Fire company is in excellent financial health and likely to survive	100-90	16+ Years
YELLOW	Fire company is in good financial health and might survive	89-80	11-15 Years
ORANGE	Fire company is in fair financial health and might survive	79-60	4-10 Years
RED	Fire company is in poor financial Health and unlikely to survive	59 or below	1-3 Years

GRADE
75.50
4-10 years

Claymont Factors and Indicators

Claymont received a weighted grade of 74.50, which corresponds to 925 points (out of 1300) and an Orange rating based on average actuals over the five-year period. This means that the fire company is in fair financial health and might survive 4-10 years based on revenue remaining consistent and expenditures inflating slightly each year. This grade is affected by deficient scores in the following higher weighted factors: Expenditure Overruns and Capital Outlay. Actual expenditures exceeded the amounts budgeted and annual capital outlay is higher than the optimal range. Please see a more detailed discussion on each factor below.

Revenue per call – Claymont's revenue per call increased from \$538.93 to \$738.44 from 2019 to 2023. This is a favorable trend and is even more of a problem if it is coupled with increasing expenditures per call. The company will find it increasingly difficult to maintain service levels unless new sources of revenue are found. Increasing operating revenue per capita over time should allow Claymont to maintain service levels without difficulty. Claymont membership should review each particular revenue source and aggressively pursue collections.

Expenditures per call – From 2019 to 2023, the cost to operate Claymont on a per call basis increased from \$437.61 to \$621.57. This could be due to a rise in service levels (i.e. EMS call volume rising). This dollar amount is not particularly troubling but the rate of change confirms it is - expenditures increased at a rate of 42% while revenue only increased at a rate of 37%. Claymont should identify exactly which cost categories increased and consider options to reduce overall expenditures.

Employee benefits – Claymont's ratio of total employee benefits to total salary and wages (fire and EMS) increased from 6.29% to 18.36% from 2019 to 2023. This puts a strain on finances. This unfavorable trend is not uncommon - benefits have increased annually nationwide. As of 2023, Claymont is within the reasonable range of 16-50%. However, it is warranted for Claymont to evaluate what (if any) cost control measures it can take in regard to benefits within the limitations of employment agreements and/or union contracts.

Cash position – Claymont's cash position increased from 4.84 in 2019 to 7.57 in 2023. This is an unfavorable trend; Claymont is still above 1, which is a perfect match between cash and short-term liabilities. This unfavorable trend indicates that Claymont's current liabilities are increasing relative to cash and when all cash resources are being expended, a trend like this represents a clear potential for deficit in the future. Claymont should ask itself if its revenue collection systems are efficient and effective. Is there an aggressive delinquent revenue collection system in place? Is the company collecting and recording all revenues received during the budget year for which they were anticipated? Are all revenues deposited in a timely manner? Does the company have large amounts of revenue due shortly after the close of the current fiscal year that should actually be attributed to the current year? Is the actual cash flow compared to the projected cash flow on a routine basis? Are major expenditures timed to occur when

cash will be available to pay bills? Does the company have an aggressive policy for the investment of fund balances?

Debt service – Claymont's debt service increased from 4.08% to 7.39% from 2019 to 2023. This unfavorable trend indicates that the proportion of Claymont's general operating revenue devoted to paying off outstanding debt (loans, bonds, vendor leases, and lease rental payments to authorities) increased over the 5-year period. While this is true, debt analysts believe that debt service in excess of 15-20% of operating revenues is considered a problem, so Claymont is still well below this threshold. Every effort should be made to monitor debt levels to meet capital requirements of the company while not overextending.

Debt per capita – corresponding to the debt service factor above, Claymont's debt per capita decreased from \$135.76 to \$98.00 from 2019 to 2023. It should be reiterated that a static 31,175 population is being used across all five years because that is the only data available through the County GIS and therefore affected this calculation. This debt burden is drastically increased to accommodate needs and Claymont should therefore consider taking a small hiatus from issuing new debt for its future apparatus purchases as much as possible - i.e. staggering loans and/or taking loans out for a portion of the total cost while not overextending itself from a cash down payment perspective, which would hurt Claymont's liquidity.

Operating position – Claymont's operating position increased slightly from 0.8120 to 0.8417 from 2019 to 2023. While this is not a large change, it is still considered a favorable trend. It means that the company's ability to balance its budget annually, maintain reserves to cover emergency situations, and have sufficient cash available for timely payment of bills is improving. It also indicates the company is not spending down fund balances from previous years to fund current operations.

Revenue shortfalls – Claymont's revenue shortfalls increased from 1.3644 to 1.6927 from 2019 to 2023. A value of 1 is a break-even situation. Claymont's unfavorable trend stayed above 1 which could mean that company procedures used to estimate revenues are not accurate and should be reviewed. However, Claymont is extremely close to break-even. It is both tempting and common to overestimate revenues as a way to make budgets balance but if actual revenues are exceeding budgeted revenues consistently from year to year, company leadership should evaluate closely and make adjustments.

Expenditure overruns – Claymont's Expenditure overruns increased from 1.1079 to 1.4313 from 2019 to 2023. A result of 1 indicates actual expenditures and budgeted expenditures are equal. Claymont's trend is unfavorable and the company should keep in mind that it was below 1 and now it is above. Claymont is demonstrating by this trend that it has not assessed how well the estimates for anticipated expenditures for the year were prepared and that they are not closely monitoring the budgeted versus actual expenses throughout the year. This practice should cease.

EMS user fees – Claymont’s ambulance billing revenue when compared to the total cost of providing the service increased from 92.08% to 116.61% from 2019 to 2023. A result of 100% means that the total cost of the service is being supported by the fees/charges. In FACETS’ discussion with Claymont, the company indicated it did not believe ambulance billing covered the cost of providing EMS services. While this evaluation demonstrates the opposite is actually true - Claymont is over 100% and should aim to stay at or above it. Ambulance revenue should be consistently monitored and the contract with the third-party biller should always be negotiated in the best interest of the company. Delinquent collections is an option to pursue along with numerous billings attempts (within statutory regulations) rather than simply writing off bad debt without evaluating collectability.

Capital Outlay - Claymont’s capital outlay decreased from 2019 to 2023 from 37.28% to 12.78%. This decline in percentage of vehicle, equipment, and building expenses financed from current operating revenues is an unfavorable trend. A decrease in this factor typically either means that needs diminished or needs are being deferred. Fire companies need to keep up with capital replacements or they can fall behind very quickly. A benchmark range to use is 11-20% and therefore Claymont could consider increasing their annual outlay or keep it stable. Claymont ought to commit the same proportion of its current revenue to fund the acquisition or replacement of its infrastructure and apparatus as well as financing these types of purchases. The company may want to ask itself: Are decisions to defer replacement of existing vehicles, equipment and other facilities or the acquisition of new vehicles, equipment or other facilities being deferred to avoid having to generate additional revenues? If the company is unable to fund the replacement or acquisition of equipment, vehicles, equipment or facilities, would it be beneficial to institute a more aggressive maintenance and repair program to extend the life and utility of existing assets? Would the development of a capital reserve fund where funds could be accumulated to finance such items be a feasible alternative? This factor is directly related to the debt factors above.

Fund balance – Claymont’s fund balances have fluctuated dramatically over the 5-year period. In 2019, Claymont had a fund balance of \$589,845 – this dipped dramatically to \$21,944 in 2020 but then rose to \$740,728 by 2023. As a percentage of total expenditures, Claymont’s fund balance went from 23.15% in 2019 to 18.10% in 2023. This favorable trend means that operating revenue is consistently equal to or below operating expenditures. Claymont is using cash balances from prior years to fund operating expenditures for subsequent budgets. This is not a good practice that Claymont should continue to employ.

Solvency - Claymont’s solvency improved from 2019 at 52.96% to 35.93% in 2023. Claymont’s assets are therefore made up of roughly 34% liabilities, which is a low to medium ratio and indicates good financial health. Under 50% is ideal. Over 100% indicates that liabilities exceed assets, which is not desirable. An upward trend may be cause for concern. Therefore, as of 2023, Claymont is able to meet its long-term debts and other financial obligations and manage operations into the foreseeable future.

Unique Circumstances

None.

Cranston Heights

Summary of Organization and Services

Cranston Heights operates 1 station (#14) with a fleet of 9 vehicles (excluding antiques and trailers) and covers a district that is 14.3 square miles with a population of 13,934 people. Cranston Heights provides fire suppression, EMS, rescue, special operations, and hazmat services. On average, Cranston Heights responded to a total of 3,561 calls from 2019-2023. Cranston Heights' district includes critical infrastructure such as the current POTUS's home, R41, schools, 55+ communities, and nursing homes. Cranston Heights runs heavy mutual aid with bordering districts. Cranston Heights has about 120 total volunteer members across all categories but only 30 of those are active. Cranston Heights has a live-in program with 4 current participants; they are currently converting an old gym into additional live-in bunks. The company does not own any other properties aside from the station, currently carries fleet debt, and has a small certificate of deposit.

Financial Evaluation

Assets

Cranston Heights has a combination of both current and non-current assets. Current assets averaged \$1,063,006 from 2019 to 2023 and were cash and cash equivalents, certificates of deposit, accounts receivable, prepaid expenses. non-current assets include land, buildings and improvements, furnitures/fixtures/equipment, autos/trucks/ambulance. non-current assets, less accumulated depreciation, averaged \$1,633,137. Total assets averaged \$2,696,144. Aside from personnel, buildings, and property, the fleet is the largest asset (and liability) that any fire company possesses. Cranston Heights' fleet has an average age of 13 years old (2011) and is displayed below:

New Castle County Fire Service Financial Review and Analysis

Cranston Heights Fleet

Year	Make/Model	Type	Name	Approx Current (2024) Replace Value	Estimated Replacement Year	Estimated Replacement Value (inflated 8% annually)
CURRENT						
2019	Chevrolet	Command (fly car, other, sedan/van/etc.)		\$65,000	2039	\$143,000
2022	Ford	Command (fly car, other, sedan/van/etc.)		\$65,000	2042	\$158,600
2011	Ford	Utility (pick-up)		\$100,000	2031	\$156,000
2003	Chevrolet	Ambulance		\$380,000	2025	\$410,400
2017	Ford	Ambulance		\$350,000	2037	\$714,000
2008	Seagrave	Engine/Rescue		\$1,200,000	2028	\$1,584,000
2008	Seagrave	Engine/Rescue		\$1,200,000	2028	\$1,584,000
1996	Pierce	Engine/Rescue		\$1,200,000	2025	\$1,296,000
2012	Pierce	Engine/Rescue		\$1,200,000	2032	\$1,968,000
1931	American La France	Antique		Not Applicable	Not Applicable	Not Applicable
	1995 Engine above purchased for \$30k - refurbed - \$195k from sale of old engine					
FUTURE						
2023		Ambulance	Replaces 2003	Incl. above		
	Purchased with AC units, chief vehicle, and the new ambulance that is about to arrive. All private loans.					
TOTAL				\$5,760,000		\$8,014,000

Liabilities

Cranston Heights has a combination of both current and non-current liabilities. Current liabilities averaged \$172,336 from 2019 to 2023 and were accounts payable, credit cards payable, accrued pension, accrued payroll liabilities, current portions of long-term debt. Non-current liabilities include long-term debt. non-current assets, less net of issuance costs, averaged \$79,507. Total liabilities averaged \$251,843.

Based on documentation received and information provided, FACETS assembled a 20-year estimated debt schedule assuming that all future needs would use financing, rather than cash (unless otherwise noted).

New Castle County Fire Service Financial Review and Analysis

Cranston Heights - Existing and Projected Debt Schedule											
Year	Air Bags	2019 Chevrolet Command (2039- 2049)	2022 Ford Command (2042- 2052)	2011 Ford Utility (2031- 2041)	2003 Chevrolet Ambulanc e (2025- 2035)	2017 Ford Ambulance (2037- 2047)	2008 Seagrave Engine (2028-2038)	2008 Seagrave Engine (2028-2038)	1996 Pierce Engine (2025- 2035)	2012 Pierce Engine (2032- 2042)	Total
2024											\$0
2025	\$73,500				\$53,149				\$167,838		\$294,487
2026					\$53,149				\$167,838		\$220,987
2027					\$53,149				\$167,838		\$220,987
2028					\$53,149		\$205,135	\$205,135	\$167,838		\$631,257
2029					\$53,149		\$205,135	\$205,135	\$167,838		\$631,257
2030					\$53,149		\$205,135	\$205,135	\$167,838		\$631,257
2031				\$20,203	\$53,149		\$205,135	\$205,135	\$167,838		\$651,460
2032				\$20,203	\$53,149		\$205,135	\$205,135	\$167,838	\$254,865	\$906,325
2033				\$20,203	\$53,149		\$205,135	\$205,135	\$167,838	\$254,865	\$906,325
2034				\$20,203	\$53,149		\$205,135	\$205,135	\$167,838	\$254,865	\$906,325
2035				\$20,203			\$205,135	\$205,135		\$254,865	\$685,338
2036				\$20,203			\$205,135	\$205,135		\$254,865	\$685,338
2037				\$20,203		\$92,466	\$205,135	\$205,135		\$254,865	\$777,804
2038				\$20,203		\$92,466				\$254,865	\$367,534
2039		\$18,519		\$20,203		\$92,466				\$254,865	\$386,053
2040		\$18,519		\$20,203		\$92,466				\$254,865	\$386,053
2041		\$18,519				\$92,466				\$254,865	\$365,850
2042		\$18,519	\$20,539			\$92,466					\$131,525
2043		\$18,519	\$20,539			\$92,466					\$131,525
2044		\$18,519	\$20,539			\$92,466					\$131,525
TOTAL	\$73,500	\$111,115	\$61,618	\$202,027	\$531,487	\$739,730	\$2,051,352	\$2,051,352	\$1,678,379	\$2,548,650	\$10,049,212

Notes

*Green = existing debt; Red = projected debt

*Projected is based on existing Fleet replacement schedule and any notes provided during interviews or via email

*Fixed interest rate of 5% assumed for all existing notes (in the absence of an interest rate provided by the organization) and all future notes

*Principal and interest payments begin in year note is established (no in the rears schedules or delayed payments considered)

*10-year note assumed for all vehicle types regardless of useful life

Employee Costs

Cranston Heights currently has approximately 44 employees: 8 full-time firefighter/EMTs and 36 part-time employees. There are 2 full-time personnel on 24/7 (24-hour schedules), part-time supplemental staffing of 2, and 1 volunteer; therefore the maximum at certain times of day/shifts is 5. Cranston Heights paid \$861,569 in salaries from 2019 to 2023.

Sources of Income

Cranston Heights has received \$2,213,305 on average in revenue and other support from 2019 to 2023 and is made up of state/county appropriations, ambulance services, fire fund drive, interest, membership dues, hall income, gain on sale, conditional contributions, insurance proceeds, and miscellaneous.

Operational Costs

Cranston Heights spent \$2,293,207 on average from 2019 to 2023 in the following categories:

- Administration
- Ambulance billing
- Bad Debt
- Beverage, Food & Supplies
- Christmas Party and Banquet
- Conventions and meetings
- Depreciation
- Fireline - Supplies & Equipment
- Insurance
- Interest Expense
- Membership Dues & Member Expenses
- Miscellaneous
- Office expenses
- Payroll Taxes
- Pension Plan
- Professional
- Recreation
- Recruiting & Retention Expenses
- Station Maintenance
- Training
- Uniforms
- Utilities
- Vehicle expenses: Fuel, Maintenance & Supplies
- Wages & Benefits

Financial Audits/Reviews and Comments

Cranston Heights' basis of accounting is accrual and it runs on a calendar year (January - December). No findings were stated in the audit.

Policies and Procedures

Cranston Heights has a formal written Financial Management Policy, which covers the following "minimum" financial topics according to this RFP: financial responsibilities by role, receipt of fund procedures, disbursement of funds procedures, check and credit card policy, and bank accounts. Cranston Heights' Policy also discusses procurement, financial reporting, and oversight.

Financial Health, Trends and Sustainability

In the following section, Cranston Heights' Report Card will be displayed and discussed.

Financial Health Report Card—Factor Trends Summary 2019-2023

Cranston Heights

#. FACTOR	2019	2020	2021	2022	2023	TREND
1. Revenue per call	\$491.08	\$580.31	\$492.92	\$582.42	\$576.11	Favorable
2. Expenditures per call	\$529.32	\$510.27	\$548.96	\$541.97	\$566.38	Unfavorable
3. Employee benefits	21.07%	20.44%	19.88%	16.49%	19.77%	Favorable
4. Cash position	2.8825	4.3516	3.1161	4.6139	4.9228	Favorable
5. Debt service	2.72%	2.64%	2.43%	1.76%	0.00%	Favorable
6. Debt per capita	\$40.95	\$40.42	\$18.29	\$10.24	\$2.39	Unfavorable
7. Operating position	1.0779	0.8793	1.1137	0.9305	1.0420	Unfavorable
8. Revenue shortfalls	1.0996	1.2186	1.1860	1.0925	1.0841	Unfavorable
9. Expenditure overruns	1.1852	1.0715	1.2300	0.9464	1.1490	Favorable
10. EMS user fees	51.17%	63.53%	55.21%	60.10%	48.38%	Favorable
11. Capital outlay	7.22%	7.64%	10.12%	6.05%	11.48%	Unfavorable
12. Fund balance	-7.22%	13.72%	-10.21%	7.46%	-4.03%	Favorable
13. Solvency	12.04%	10.58%	9.42%	7.39%	6.96%	Favorable

FINANCIAL HEALTH GRADE KEY

STATUS	Description	Numeric	Est. Sustainability
GREEN	Fire company is in excellent financial health and likely to survive	100-90	16+ Years
YELLOW	Fire company is in good financial health and might survive	89-80	11-15 Years
ORANGE	Fire company is in fair financial health and might survive	79-60	4-10 Years
RED	Fire company is in poor financial Health and unlikely to survive	59 or below	1-3 Years

GRADE
63.25
4-10 years

Cranston Heights Factors and Indicators

Cranston Heights received a weighted grade of 63.25, which corresponds to 825 points (out of 1300) and an Orange rating based on average actuals over the five-year period. This means that the fire company is in fair financial health and might survive 4-10 years based on revenue remaining consistent and expenditures inflating slightly each year. This grade is affected by deficient scores in the following higher weighted factors: Expenditure Overruns and Fund Balance. Actual expenditures exceeded the amounts budgeted and the company ran deficits. Please see a more detailed discussion on each factor below.

Revenue per call – Cranston Heights's revenue per call increased from \$491.08 to \$576.11 from 2019 to 2023. This is a favorable trend and is even more of a problem if it is coupled with increasing expenditures per call. The company will find it increasingly difficult to maintain service levels unless new sources of revenue are found. Increasing operating revenue per capita over time should allow Cranston Heights to maintain service levels without difficulty. Cranston Heights membership should review each particular revenue source and aggressively pursue collections.

Expenditures per call – From 2019 to 2023, the cost to operate Cranston Heights on a per call basis increased from \$529.32 to \$566.38. This could be due to a rise in service levels (i.e. EMS call volume rising). This dollar amount is not particularly troubling and the rate of change confirms that it is not concerning - expenditures increased at a rate of 6% while revenue increased at a rate of 17%. Cranston Heights should identify exactly which cost categories increased and consider options to reduce overall expenditures.

Employee benefits – Cranston Heights's ratio of total employee benefits to total salary and wages (fire and EMS) decreased from 21.07% to 19.77% from 2019 to 2023. This puts a strain on finances. This favorable trend is uncommon as benefits have increased annually nationwide. As of 2023, Cranston Heights is within the reasonable range of 16-50%. However, it is warranted for Cranston Heights to evaluate what (if any) cost control measures it can take in regard to benefits within the limitations of employment agreements and/or union contracts.

Cash position – Cranston Heights' cash position increased from 2.88 in 2019 to 4.92 in 2023. This is a favorable trend; Cranston Heights is above 1, which is a perfect match between cash and short-term liabilities, this decrease was extremely drastic. This favorable trend indicates that Cranston Heights' current liabilities are decreasing relative to cash. While Cranston Heights clearly has a positive cash position, it should always ask itself if its revenue collection systems are efficient and effective. Is there an aggressive delinquent revenue collection system in place? Is the company collecting and recording all revenues received during the budget year for which they were anticipated? Are all revenues deposited in a timely manner? Does the company have large amounts of revenue due shortly after the close of the current fiscal year that should actually be attributed to the current year? Is the actual cash flow compared to the projected cash flow on a routine basis? Are major expenditures timed to occur when

cash will be available to pay bills? Does the company have an aggressive policy for the investment of fund balances?

Debt service – Cranston Heights' debt service decreased from 2.72% to 0% from 2019 to 2023. This unfavorable trend indicates that the proportion of Cranston Heights's general operating revenue devoted to paying off outstanding debt (loans, bonds, vendor leases, and lease rental payments to authorities) increased over the 5-year period. While this is true, debt analysts believe that debt service in excess of 15-20% of operating revenues is considered a problem, so Cranston Heights is still well below this threshold. Every effort should be made to monitor debt levels to meet capital requirements of the company while not overextending.

Debt per capita – corresponding to the debt service factor above, Cranston Heights' debt per capita decreased from \$40.95 to \$2.39 from 2019 to 2023. It should be reiterated that a static 13,934 population is being used across all five years because that is the only data available through the County GIS and therefore affected this calculation. This debt burden is drastically increased to accommodate needs and Cranston Heights should therefore consider taking a small hiatus from issuing new debt for its future apparatus purchases as much as possible - i.e. staggering loans and/or taking loans out for a portion of the total cost while not overextending itself from a cash down payment perspective, which would hurt Cranston Heights' liquidity.

Operating position – Cranston Heights' operating position decreased from 1.0779 to 1.0420 from 2019 to 2023. While this is an extremely small change, it is still considered an unfavorable trend. It means that the company's ability to balance its budget annually, maintain reserves to cover emergency situations, and have sufficient cash available for timely payment of bills is improving. It also indicates the company is not spending down fund balances from previous years to fund current operations.

Revenue shortfalls – Cranston Heights's revenue shortfalls decreased from 1.0996 to 1.0841 from 2019 to 2023. A value of 1 is a break-even situation. Cranston Heights' favorable trend is still slightly above 1, which could mean that company procedures used to estimate revenues are not accurate and should be reviewed. However, Cranston Heights is extremely close to break-even. It is both tempting and common to overestimate revenues as a way to make budgets balance but if actual revenues are exceeding budgeted revenues consistently from year to year, company leadership should evaluate closely and make adjustments.

Expenditure overruns – Cranston Heights' Expenditure overruns decreased from 1.1852 to 1.1490 from 2019 to 2023. A result of 1 indicates actual expenditures and budgeted expenditures are equal. Cranston Heights' trend is favorable but the company should keep in mind that it is still above 1. Cranston Heights is demonstrating by this trend that it has assessed how well the estimates for anticipated expenditures for the year were prepared and that they were monitoring the budgeted versus actual expenses throughout the year more closely. This practice should continue.

EMS user fees – Cranston Heights’s ambulance billing revenue when compared to the total cost of providing the service decreased from 51.17% to 48.38% from 2019 to 2023. A result of 100% means that the total cost of the service is being supported by the fees/charges. In FACETS’ discussion with Cranston Heights, the company indicated it did not believe ambulance billing covered the cost of providing EMS services. While this evaluation demonstrates this is true - Cranston Heights should aim to reach or get closer to 100%. Ambulance revenue should be consistently monitored and the contract with the third-party biller should always be negotiated in the best interest of the company. Delinquent collections is an option to pursue along with numerous billings attempts (within statutory regulations) rather than simply writing off bad debt without evaluating collectability.

Capital Outlay - Cranston Heights’s capital outlay increased slightly from 2019 to 2023 from 7.22% to 11.48%. This increase in percentage of vehicle, equipment, and building expenses financed from current operating revenues is a favorable trend. An increase in this factor typically either means that needs increased or the needs priority order shifted up. Fire companies need to keep up with capital replacements or they can fall behind very quickly. A benchmark range to use is 11-20% and therefore Cranston Heights could consider increasing their annual outlay a little or keep it stable. Cranston Heights ought to commit the same proportion of its current revenue to fund the acquisition or replacement of its infrastructure and apparatus as well as financing these types of purchases. The company may want to ask itself: Are decisions to defer replacement of existing vehicles, equipment and other facilities or the acquisition of new vehicles, equipment or other facilities being deferred to avoid having to generate additional revenues? If the company is unable to fund the replacement or acquisition of equipment, vehicles, equipment or facilities, would it be beneficial to institute a more aggressive maintenance and repair program to extend the life and utility of existing assets? Would the development of a capital reserve fund where funds could be accumulated to finance such items be a feasible alternative? This factor is directly related to the debt factors above.

Fund balance – Cranston Heights’ fund balances have fluctuated dramatically over the 5-year period. In 2019, Cranston Heights had a fund balance of -\$143,505 - this jumped in 2020, returned to the same level in 2021 and jumped back up in 2022. However, it ended up at -\$94,741 in 2023. As a percentage of total expenditures, Cranston Heights’ fund balance went from -7.02% in 2019 to -4.03% in 2023. This technical favorable trend means that while operating revenue is consistently equal to or below operating expenditures, it has improved over time. Cranston Heights is using cash balances from prior years to fund operating expenditures for subsequent budgets. This is not a good practice that Cranston Heights should continue to employ.

Solvency - Cranston Heights’ solvency improved from 2019 at 12.04% to 6.96% in 2023. Cranston Heights’ assets are therefore made up of roughly 7% liabilities, which is a low ratio and indicates good financial health. Under 50% is ideal. Over 100% indicates that liabilities exceed assets, which is not desirable. An upward trend may be cause for concern. Therefore, as of 2023, Cranston Heights is able to meet its long-term debts and other financial obligations and manage operations into the foreseeable future.

Unique Circumstances

Cranston Heights has discussed merging with Elsmere in prior years – sharing a facility and membership.

Delaware City

Summary of Organization and Services

Delaware City operates 1 station (#15) with a fleet of 13 vehicles (excluding antiques and trailers) and covers a district that is 32 square miles with a population of 9,935 people. Delaware City provides fire suppression, EMS, and rescue services. On average, Delaware City responded to a total of 2,193 calls from 2019-2023. Delaware City's district includes a refinery and a very large industrial complex. Delaware City runs mutual aid with bordering districts. Delaware City has about 287 total volunteer members across all categories but only 21 of those are active. Delaware City does not have a live-in program but it is in-discussion. The company does not own any other properties aside from the station, is currently paying off its only loan in 2024, and does not have any investment/reserve accounts.

Financial Evaluation

Assets

Delaware City does not differentiate between short and long term assets and these averaged \$9,014,995 from 2019 to 2023 and included cash and cash equivalents, investments, prepaid expenses, fire/ambulance equipment deposits, property and equipment, and other receivables. Aside from personnel, buildings, and property, the fleet is the largest asset (and liability) that any fire company possesses. Delaware City's fleet has an average age of 9 years old (2015) and is displayed below:

Delaware City Fleet

				Approx Current (2024) Replace	Estimated Replacement Year	Estimated Replacement Value (inflated 8% annually)
Year	Make/Model	Type	Type/Name			
CURRENT						
2023	Horton Ford E450/553B	Ambulance	A15	\$350,000	2033	\$602,000
2023	Dodge Durango	Command (fly car, other, sedan/van/etc)	Admin-15	\$85,000	2033	\$111,800
2023	Chevrolet Tahoe	Command (fly car, other, sedan/van/etc)	Command 15	\$85,000	2033	\$111,800
2021	Dodge Durango	Command (fly car, other, sedan/van/etc)	15-8	\$85,000	2031	\$101,400
2020	Ford Transit Van	Command (fly car, other, sedan/van/etc)	Van15	\$65,000	2030	\$96,200
2019	Pierce Enforcer	Ladder/Tower	Q15	\$2,400,000	2039	\$5,280,000
2013	Chevrolet Silverado 1500 P/U	Utility (pick-up)	U15	\$100,000	2025	\$108,000
2013	PL Custom Freightliner M2/Titan Custom	Ambulance	C15	\$350,000	2025	\$378,000
2012	Ford F-450	Utility (pick-up)	TSU15	\$100,000	2032	\$164,000
2006	E-One	Engine/Rescue	S15	\$1,200,000	2026	\$1,392,000
2002	E-One	Engine/Rescue	R15	\$1,200,000	2025	\$1,296,000
1996	Float-On 2000-GVWR	Trailer (flatbed/enclosed/boat/other)	MRU-T	\$25,000	2025	\$27,000
2016	Polaris	UTV/Other	QRS-15	\$30,000	2031	\$46,800
2019	John Deere	UTV/Other	G15	\$30,000	2034	\$54,000
	A boat is owned but not included above					
FUTURE						
Engine coming next year replaces the 2002. The 2006 is next after that.						
TOTAL				\$6,045,000		\$9,768,000

Liabilities

Delaware City has a combination of both current and non-current liabilities. Current liabilities averaged \$549,757 from 2019 to 2023 and were accounts payable, credit cards payable, accrued salaries and payroll taxes, accrued benefits, and notes payable.

Based on documentation received and information provided, FACETS assembled a 20-year estimated debt schedule assuming that all future needs would use financing, rather than cash (unless otherwise noted).

New Castle County Fire Service Financial Review and Analysis

Delaware City - Existing and Projected Debt Schedule																	
Year	2023 Horton Ford Ambulance (2033-2043)	2023 Dodge Durango Command (2033-2043)	2023 Chevrolet Tahoe Command (2033-2043)	2021 Dodge Durango Command (2031-2041)	2020 Ford Transit Van Command (2030-2040)	2019 Pierce Enforcer Ladder (2039-2049)	Loan 2	Loan 3	2013 Chevrolet Silverado 1500 Utility (2025-2035)	2013 PL Custom Freightliner Ambulance (2025-2035)	2012 Ford 450 Utility (2032-2042)	2006 E-One Engine (2026-2036)	2002 E-One Engine (2025-2035)	1996 Float-On Trailer (2025-2035)	2016 Polaris UTV (2031-2041)	2019 John Deere UTV (2034-2044)	Total
2024	None	None	None	None	None	\$24,993	\$22,166	\$9,123	None	None	None	None	\$167,838	None	None	None	\$224,120
2025						\$24,993	\$22,166	\$9,123	\$13,986	\$48,953			\$167,838	\$3,497			\$290,556
2026						\$24,993	\$22,166	\$9,123	\$13,986	\$48,953		\$180,270	\$167,838	\$3,497			\$470,828
2027						\$24,993	\$22,166	\$9,123	\$13,986	\$48,953		\$180,270	\$167,838	\$3,497			\$470,828
2028						\$24,993	\$22,166	\$9,123	\$13,986	\$48,953		\$180,270	\$167,838	\$3,497			\$470,828
2029						\$24,993	\$22,166		\$13,986	\$48,953		\$180,270	\$167,838	\$3,497			\$461,703
2030					\$12,458		\$22,166		\$13,986	\$48,953		\$180,270	\$167,838	\$3,497			\$449,169
2031				\$13,132	\$12,458		\$22,166		\$13,986	\$48,953		\$180,270	\$167,838	\$3,497	\$6,061		\$468,361
2032				\$13,132	\$12,458		\$22,166		\$13,986	\$48,953	\$21,239	\$180,270	\$167,838	\$3,497	\$6,061		\$489,800
2033	\$77,962	\$14,479	\$14,479	\$13,132	\$12,458		\$22,166		\$13,986	\$48,953	\$21,239	\$180,270	\$167,838	\$3,497	\$6,061		\$596,518
2034	\$77,962	\$14,479	\$14,479	\$13,132	\$12,458				\$13,986	\$48,953	\$21,239	\$180,270			\$6,061	\$6,993	\$413,508
2035	\$77,962	\$14,479	\$14,479	\$13,132	\$12,458						\$21,239	\$180,270			\$6,061	\$6,993	\$347,072
2036	\$77,962	\$14,479	\$14,479	\$13,132	\$12,458						\$21,239				\$6,061	\$6,993	\$166,802
2037	\$77,962	\$14,479	\$14,479	\$13,132	\$12,458						\$21,239				\$6,061	\$6,993	\$166,802
2038	\$77,962	\$14,479	\$14,479	\$13,132	\$12,458						\$21,239				\$6,061	\$6,993	\$166,802
2039	\$77,962	\$14,479	\$14,479	\$13,132	\$12,458	\$683,784					\$21,239				\$6,061	\$6,993	\$850,586
2040	\$77,962	\$14,479	\$14,479	\$13,132		\$683,784					\$21,239				\$6,061	\$6,993	\$838,128
2041	\$77,962	\$14,479	\$14,479			\$683,784					\$21,239					\$6,993	\$818,935
2042	\$77,962	\$14,479	\$14,479			\$683,784										\$6,993	\$797,896
2043						\$683,784										\$6,993	\$690,777
2044						\$683,784											\$683,784
TOTAL	\$779,618	\$144,786	\$144,786	\$131,318	\$124,583	\$4,252,664	\$221,661	\$45,614	\$139,865	\$489,527	\$212,388	\$1,892,704	\$1,678,379	\$34,966	\$60,608	\$69,932	\$10,333,408

Notes

*Green = existing debt; Red = projected debt

*Projected is based on existing Fleet replacement schedule and any notes provided during interviews or via email

*Fixed interest rate of 5% assumed for all existing notes (in the absence of an interest rate provided by the organization) and all future notes

*Principal and interest payments begin in year note is established (no in the years schedules or delayed payments considered)

*10-year note assumed for all vehicle types regardless of useful life

Employee Costs

Delaware City currently has approximately 32 employees: 12 full-time employees and 20 part-time employees – all are FF/EMT. There are 6 personnel on 24/7: 3 full-time, 2 part-time, and 1 stipend. On average, Delaware City paid \$951,526 in salaries from 2019 to 2023.

Sources of Income

Delaware City has received \$2,075,989 on average in revenue and other support from 2019 to 2023 and is made up of state/county appropriations, ambulance services, donations, fundraising, rental income, investment income, membership dues, hall rental, bar income, impact fees, fire insurance fund, miscellaneous.

Operational Costs

Delaware City spent \$2,241,832 on average from 2019 to 2023 in the following categories:

- Salaries
- Payroll Taxes and employee benefits
- Professional fees
- Office expenses
- Functions
- Depreciation
- Insurance
- Repairs
- Utilities
- Pension for volunteers
- Bar expenses
- Ambulance billing commission
- Supplies
- Banquet expenses
- Diesel
- Training
- Janitorial
- Gasoline
- Uniforms
- Telephone
- Conference expenses
- Dues and assessments
- Pagers
- Sodas
- Sunshine and medical
- Miscellaneous
- Fundraising expense
- Advertising
- Grounds maintenance
- Security
- Meals
- Investment tax expense
- Bank service charge
- Hall expense
- Company store purchase
- Ladies Auxiliary expenses
- Interest expense
- Contributions
- Awards
- Ways and means

Financial Audits/Reviews and Comments

Delaware City's basis of accounting is accrual and it runs on a calendar year (January - December). No findings were stated in the audit. Delaware City had a fraud incident on

their payroll account. They changed their method of payment from checks to direct deposit only.

Policies and Procedures

Delaware City has no formal written financial policies and procedures. The financial roles and responsibilities are briefly stated in the company constitution and bylaws. The following “minimum” financial topics according to this RFP are included: financial responsibilities by role, budget process, receipt of fund procedures, disbursement of funds procedures, check and credit card policy, compensation approvals, bank accounts, travel and expense reimbursement, and asset recording. Delaware City’s constitution and bylaws also discusses an annual budget and expenditures policy.

Financial Health, Trends and Sustainability

In the following section, Delaware City’s Report Card will be displayed and discussed.

Financial Health Report Card—Factor Trends Summary 2019-2023

Delaware City

#. FACTOR	2019	2020	2021	2022	2023	TREND
1. Revenue per call	\$1,045.89	\$1,089.94	\$1,026.11	\$836.57	\$1,204.66	Favorable
2. Expenditures per call	\$867.82	\$965.27	\$980.96	\$1,050.79	\$1,208.63	Unfavorable
3. Employee benefits	24.36%	22.80%	22.43%	21.14%	25.31%	Unfavorable
4. Cash position	1.8089	23.5373	22.8721	23.2175	13.7895	Favorable
5. Debt service	0.01%	0.14%	0.19%	0.20%	0.17%	Unfavorable
6. Debt per capita	\$0.00	\$43.20	\$38.59	\$33.95	\$73.82	Unfavorable
7. Operating position	0.8297	0.8856	0.9560	1.2561	1.0033	Favorable
8. Revenue shortfalls	1.5291	1.3936	0.7240	0.8920	1.3391	Unfavorable
9. Expenditure overruns	1.2731	1.2597	0.7573	0.7620	1.0554	Favorable
10. EMS user fees	56.08%	43.18%	41.49%	40.47%	34.33%	Unfavorable
11. Capital outlay	0.02%	0.16%	0.20%	0.16%	15.34%	Favorable
12. Fund balance	20.52%	12.92%	4.60%	-20.39%	-0.33%	Unfavorable
13. Solvency	5.74%	5.54%	5.22%	4.86%	9.16%	Unfavorable

FINANCIAL HEALTH GRADE KEY

STATUS	Description	Numeric	Est. Sustainability
GREEN	Fire company is in excellent financial health and likely to survive	100-90	16+ Years
YELLOW	Fire company is in good financial health and might survive	89-80	11-15 Years
ORANGE	Fire company is in fair financial health and might survive	79-60	4-10 Years
RED	Fire company is in poor financial Health and unlikely to survive	59 or below	1-3 Years

GRADE
70.75
4-10 years

Delaware City Factors and Indicators

Delaware City received a weighted grade of 70.75, which corresponds to 875 points (out of 1300) and an Orange rating based on average actuals over the five-year period. This means that the fire company is in fair financial health and might survive 4-10 years based on revenue remaining consistent and expenditures inflating slightly each year. This grade is affected by deficient scores in the following higher weighted factors: Expenditure Overruns, EMS User Fees, and Fund Balance. Actual expenditures exceeded the amounts budgeted, ambulance billing revenue does not cover EMS service costs, and the annual surplus is below the optimal ratio range to the company's expenditures. Please see a more detailed discussion on each factor below.

Revenue per call – Delaware City's revenue per call increased from \$1,045.89 to \$1,204.66 from 2019 to 2023. This is a favorable trend and is even more of a problem if it is coupled with increasing expenditures per call. The company will find it increasingly difficult to maintain service levels unless new sources of revenue are found. Increasing operating revenue per capita over time should allow Delaware City to maintain service levels without difficulty. Delaware City membership should review each particular revenue source and aggressively pursue collections.

Expenditures per call – From 2019 to 2023, the cost to operate Delaware City on a per call basis increased from \$867.82 to \$1,208.63. This could be due to a rise in service levels (i.e. EMS call volume rising). This dollar amount is not particularly troubling but the rate of change is - expenditures increased at a rate of 39% while revenue only increased at a rate of 15%. Delaware City should identify exactly which cost categories increased and consider options to reduce overall expenditures.

Employee benefits – Delaware City's ratio of total employee benefits to total salary and wages (fire and EMS) increased very slightly from 24.36% to 25.31% from 2019 to 2023. This puts a strain on finances. This unfavorable trend is not uncommon - benefits have increased annually nationwide. As of 2023, Delaware City is within the reasonable range of 16-50%. However, it is warranted for Delaware City to monitor the level and if the trend continues, pursue cost control measures it can take in regard to benefits within the limitations of employment agreements and/or union contracts.

Cash position – Delaware City's cash position increased from 1.81 in 2019 to 13.79 in 2023. This is a favorable trend. Delaware City is not only above 1, which is a perfect match between cash and short-term liabilities, this increase was extremely drastic. This favorable trend indicates that Delaware City's current liabilities are decreasing relative to cash; a trend like this represents a clear potential for surplus in the future. While this is positive for Delaware City, it is good practice to continually ask itself if its revenue collection systems are efficient and effective. Is there an aggressive delinquent revenue collection system in place? Is the company collecting and recording all revenues received during the budget year for which they were anticipated? Are all revenues deposited in a timely manner? Does the company have large amounts of revenue due shortly after the close of the current fiscal year that should actually be attributed to the current year? Is the actual cash flow compared to the projected cash flow on a routine

basis? Are major expenditures timed to occur when cash will be available to pay bills? Does the company have an aggressive policy for the investment of fund balances?

Debt service – Delaware City's debt service increased from 0.01% to 0.17% from 2019 to 2023. This unfavorable trend indicates that the proportion of Delaware City's general operating revenue devoted to paying off outstanding debt (loans, bonds, vendor leases, and lease rental payments to authorities) increased over the 5-year period. While this is true, debt analysts believe that debt service in excess of 15-20% of operating revenues is considered a problem, so Delaware City is still well below this threshold. Every effort should be made to monitor debt levels to meet capital requirements of the company while not overextending.

Debt per capita – corresponding to the debt service factor above, Delaware City's debt per capita increased from \$0 to \$73.82 from 2019 to 2023, which is an unfavorable trend. It should be reiterated that a static 9,935 population is being used across all five years because that is the only data available through the County GIS and therefore affected this calculation. This debt burden is drastically increased to accommodate needs and Delaware City should therefore consider taking a small hiatus from issuing new debt for its future apparatus purchases as much as possible - i.e. staggering loans and/or taking loans out for a portion of the total cost while not overextending itself from a cash down payment perspective, which would hurt Delaware City's liquidity.

Operating position – Delaware City's operating position increased from 0.8297 to 1.0033 from 2019 to 2023. While this is not a large change, it is still considered an unfavorable trend. It means that the company's ability to balance its budget annually, maintain reserves to cover emergency situations, and have sufficient cash available for timely payment of bills is not quite as good as it used to be. A result of 1 is break-even, a result below 1 is operating at a surplus, and above 1 is operating at a deficit. Delaware City moved from surplus status to deficit status. It also indicates the company is not spending down fund balances from previous years to fund current operations.

Revenue shortfalls – Delaware City's revenue shortfalls decreased from 1.5291 to 1.3391 from 2019 to 2023. A value of 1 is a break-even situation. While a decrease is positive, Delaware City's favorable trend is still slightly above 1 which could mean that company procedures used to estimate revenues are not accurate and should be reviewed. However, Delaware City is extremely close to break-even. It is both tempting and common to overestimate revenues as a way to make budgets balance but if actual revenues are exceeding budgeted revenues consistently from year to year, company leadership should evaluate closely and make adjustments.

Expenditure overruns – Delaware City's Expenditure overruns decreased from 1.2731 to 1.0554 from 2019 to 2023. A result of 1 indicates actual expenditures and budgeted expenditures are equal. Delaware City's trend is favorable but the company should keep in mind that it is still slightly above 1. Delaware City is demonstrating by this trend that it is assessing how well the estimates for anticipated expenditures for the year were prepared and that they are more closely monitoring the budgeted versus actual expenses throughout the year. This practice should continue.

EMS user fees – Delaware City's ambulance billing revenue when compared to the total cost of providing the service decreased from 56.08% to 34.33% from 2019 to 2023. A result of 100% means that the total cost of the service is being supported by the fees/charges. In FACETS' discussion with Delaware City, the company indicated it did not believe ambulance billing covered the cost of providing EMS services. This evaluation demonstrates this is true. Delaware City should aim to get close to or reach 100%. Ambulance revenue should be consistently monitored and the contract with the third-party biller should always be negotiated in the best interest of the company. Delinquent collections is an option to pursue along with numerous billings attempts (within statutory regulations) rather than simply writing off bad debt without evaluating collectability.

Capital Outlay - Delaware City's capital outlay increased from 2019 to 2023 from 0.02% to 15.34%. This increase in percentage of vehicle, equipment, and building expenses financed from current operating revenues is a favorable trend. A decrease in this factor typically either means that needs diminished or needs are being deferred. Fire companies need to keep up with capital replacements or they can fall behind very quickly. A benchmark range to use is 11-20% and therefore Delaware City should consider keeping their annual outlay stable. Delaware City ought to commit the same proportion of its current revenue to fund the acquisition or replacement of its infrastructure and apparatus as well as financing these types of purchases. The company may want to ask itself: Are decisions to defer replacement of existing vehicles, equipment and other facilities or the acquisition of new vehicles, equipment or other facilities being deferred to avoid having to generate additional revenues? If the company is unable to fund the replacement or acquisition of equipment, vehicles, equipment or facilities, would it be beneficial to institute a more aggressive maintenance and repair program to extend the life and utility of existing assets? Would the development of a capital reserve fund where funds could be accumulated to finance such items be a feasible alternative? This factor is directly related to the debt factors above.

Fund balance – Delaware City's fund balances have fluctuated dramatically over the 5-year period. In 2019, Delaware City had a fund balance of \$386,417; this plummeted in 2022 to -\$495,692 and ended up a little better in 2023 at -\$8,675. As a percentage of total expenditures, Delaware City's fund balance went from 20.52% in 2019 to -0.33% in 2023. Overall, this is an unfavorable trend - meaning that operating revenue is consistently equal to or below operating expenditures. Delaware City is using cash balances from prior years to fund operating expenditures for subsequent budgets. This is not a good practice that Delaware City should cease.

Solvency - Delaware City's solvency remained essentially stable from 2019 at 5.74% to 9.16% in 2023. Delaware City's assets are therefore made up of roughly 9% liabilities, which is a low ratio and indicates good financial health. Under 50% is ideal. Over 100% indicates that liabilities exceed assets, which is not desirable. An upward trend may be cause for concern. Therefore, as of 2023, Delaware City is able to meet its long-term debts and other financial obligations and manage operations into the foreseeable future.

Unique Circumstances

Delaware City's long range planning committee is working on a long term capital plan. A resource allocation module is being put together for fleet replacement.

Elsmere

Summary of Organization and Services

Elsmere operates 1 station (#16) with a fleet of 11 vehicles (excluding antiques and trailers) and covers a district with a population of 13,553 people. Elsmere provides fire suppression, EMS, rescue, and hazmat services. On average, Elsmere responded to a total of 3,021 calls from 2019-2023. Elsmere's district includes a VA medical center, R141, R2, and rail. Elsmere runs over 50% mutual aid with bordering districts. Elsmere has about 100 total volunteer members across all categories but only 9 of those are active response (50 active for meetings/other). Elsmere currently has approximately 44 employees: 9 full-time firefighter/EMTs and 35 part-time employees. Elsmere does not have a live-in program. The company does own other properties aside from the station including a shopping center next-door. Elsmere currently carries fleet debt and has two investment/reserve accounts.

Financial Evaluation

Assets

Elsmere has a combination of both current and non-current assets. Current assets averaged \$2,020,523 from 2019 to 2023 and were cash (checking and savings), certificates of deposit, investments, and banquet deposit. Non-current assets include land, buildings and improvements, fleet, equipment, and furniture. Non-current assets, less accumulated depreciation, averaged \$2,051,604. Total assets averaged \$4,072,127. Aside from personnel, buildings, and property, the fleet is the largest asset (and liability) that any fire company possesses. Elsmere's fleet has an average age of 10 years old (2014) and is displayed below:

Elsmere Fleet

Year	Make/Model	Type	Name	Approx Current (2024) Replace	Estimated Replacement Year	Estimated Replacement Value (Inflated 8% annually)
CURRENT						
2007	Pierce	Engine/Rescue	Engine16	\$1,200,000	2027	\$1,488,000
2022	Pierce	Engine/Rescue	Tower16	\$1,200,000	2042	\$2,928,000
1992	Pierce	Engine/Rescue	Squirt16	\$1,200,000	2025	\$1,296,000
2019	Chevy Tahoe	Command (fly car, other: sedan/van/etc.)	Chiefs Truck	\$65,000	2029	\$91,000
2023	Chevy Tahoe	Command (fly car, other: sedan/van/etc.)	Duty officer truck	\$65,000	2033	\$111,800
2012	Chevy Tahoe	Command (fly car, other: sedan/van/etc.)	Duty officer truck	\$65,000	2025	\$70,200
2020	Chevy Silverado	Utility (pick-up)	Utility16	\$100,000	2030	\$148,000
2017	Ford Transit Van	Command (fly car, other: sedan/van/etc.)	Van16	\$65,000	2027	\$80,600
2017	Ford F550	Ambulance	A16	\$350,000	2027	\$434,000
2017	Ford F550	Ambulance	B16	\$350,000	2027	\$434,000
2005	Chevy	Engine/Rescue	Hazmat16	\$1,200,000	2025	\$1,296,000
FUTURE						
2024	Pierce	Engine/Rescue	Expected in May \$808k: \$508k State loan + \$300k private bank loan			
TOTAL				\$5,860,000		\$8,377,600

Liabilities

Elsmere has a combination of both current and non-current liabilities. Current liabilities averaged \$18,359 from 2019 to 2023 and were accrued pensions and the current portions of long-term debt. non-current liabilities are long-term debt and averaged \$316,076. Total liabilities therefore averaged \$81,574.

Based on documentation received and information provided, FACETS assembled a 20-year estimated debt schedule assuming that all future needs would use financing, rather than cash (unless otherwise noted).

New Castle County Fire Service Financial Review and Analysis

Elsmere - Existing and Projected Debt Schedule													
Year	2007 Pierce Engine (2027-2037)	2022 Pierce Engine (2042-2052)	1992 Pierce Engine (2025-2035)	2019 Chevrolet Tahoe Command (2029-2039)	2023 Chevrolet Tahoe Command (2033-2043)	2012 Chevrolet Tahoe Command (2025-2035)	2020 Chevrolet Silverado Utility (2030-2040)	2017 Ford Transit Van Command (2027-2037)	2017 Ford 550 Ambulance (2027-2037)	2017 Ford 550 Ambulance (2027-2037)	HVAC Unit for Station	2005 Chevrolet Engine (2025-2035)	Total
2024	None	None	\$113,011	None	None	None	None	None	None	None	None	None	\$113,011
2025			\$113,011			\$9,091					\$105,000.00	\$167,838	\$394,940
2026			\$113,011			\$9,091					\$105,000.00	\$167,838	\$394,940
2027	\$192,703		\$113,011			\$9,091		\$10,438	\$56,205	\$56,205		\$167,838	\$605,491
2028	\$192,703		\$113,011			\$9,091		\$10,438	\$56,205	\$56,205		\$167,838	\$605,491
2029	\$192,703		\$113,011	\$11,785		\$9,091		\$10,438	\$56,205	\$56,205		\$167,838	\$617,276
2030	\$192,703		\$113,011	\$11,785		\$9,091	\$19,167	\$10,438	\$56,205	\$56,205		\$167,838	\$636,442
2031	\$192,703		\$113,011	\$11,785		\$9,091	\$19,167	\$10,438	\$56,205	\$56,205		\$167,838	\$636,442
2032	\$192,703		\$113,011	\$11,785		\$9,091	\$19,167	\$10,438	\$56,205	\$56,205		\$167,838	\$636,442
2033	\$192,703		\$113,011	\$11,785	\$14,479	\$9,091	\$19,167	\$10,438	\$56,205	\$56,205		\$167,838	\$650,921
2034	\$192,703			\$11,785	\$14,479	\$9,091	\$19,167	\$10,438	\$56,205	\$56,205		\$167,838	\$537,910
2035	\$192,703			\$11,785	\$14,479		\$19,167	\$10,438	\$56,205	\$56,205			\$360,981
2036	\$192,703			\$11,785	\$14,479		\$19,167	\$10,438	\$56,205	\$56,205			\$360,981
2037				\$11,785	\$14,479		\$19,167						\$45,430
2038				\$11,785	\$14,479		\$19,167						\$45,430
2039					\$14,479		\$19,167						\$33,645
2040					\$14,479								\$14,479
2041					\$14,479								\$14,479
2042		\$379,189			\$14,479								\$393,668
2043		\$379,189											\$379,189
2044		\$379,189											\$379,189
TOTAL	\$1,927,028	\$1,137,568	\$1,130,109	\$117,849	\$144,786	\$90,912	\$191,667	\$104,381	\$562,050	\$562,050	\$210,000	\$1,678,379	\$7,856,779

Notes

Green = existing debt; Red = projected debt

Projected is based on existing Fleet replacement schedule and any notes provided during interviews or via email

Fixed interest rate of 5% assumed for all existing notes (in the absence of an interest rate provided by the organization) and all future notes

Principal and interest payments begin in year noted; is established (as is the case schedule or delayed payments considered)

Employee Costs

There are 2 full-time personnel on ambulances 24/7 (24/72 schedules), supplemental staffing of 3 part-time employees on fire engines, and 1 career officer (10 hours 4 days per week); therefore the maximum at certain times of day/shifts is 6. On average, Elsmere paid \$762,130 in salaries from 2019 to 2023.

Sources of Income

Elsmere has received \$2,019,206 on average in revenue and other support from 2019 to 2023 and is made up of state/county appropriations, ambulance fees, investment income, rental income, annual fund drives, gain on disposals, membership dues, ladies auxiliary, hall and rental income, energy grant, conditional contributions, and miscellaneous income.

Operational Costs

Elsmere spent \$1,838,585 on average from 2019 to 2023 in the following categories:

- Non- Vehicle
- Training
- Meetings
- Flowers
- Miscellaneous
- Beverage & Food
- Ladies Auxiliary
- Licenses & Taxes
- Telephone
- Office Expenses
- Dues & Subscriptions
- Insurance
- Professional Fees
- Utilities
- Payroll & Related
- Sports
- Convention & Parades
- Vehicle Expenses
- Ambulance Billing Fees
- Interest
- Fuel
- Depreciation

Financial Audits/Reviews and Comments

Elsmere's basis of accounting is modified cash and it runs on a calendar year (January - December). No findings were stated in the audit.

Policies and Procedures

Elsmere's company bylaws contain written financial policies and procedures as follows: financial responsibilities by role (Treasurer), receipt of fund procedures, disbursement of funds procedures, bank accounts, travel and expense reimbursement, and asset recording. Elsmere's bylaws include the description about the treasurer's role.

Financial Health, Trends and Sustainability

In the following section, Elsmere's Report Card will be displayed and discussed.

Financial Health Report Card—Factor Trends Summary 2019-2023

Elsmere

#. FACTOR	2019	2020	2021	2022	2023	TREND
1. Revenue per call	\$530.39	\$645.64	\$591.19	\$784.50	\$672.47	Favorable
2. Expenditures per call	\$508.58	\$503.67	\$563.88	\$642.97	\$639.56	Unfavorable
3. Employee benefits	30.02%	18.44%	23.50%	28.42%	27.26%	Favorable
4. Cash position	0.0000	1584.7116	376.0564	335.8320	11.3579	Favorable
5. Debt service	0.00%	0.00%	0.00%	0.00%	3.77%	Unfavorable
6. Debt per capita	\$0.00	\$0.00	\$0.00	\$0.00	\$34.66	Unfavorable
7. Operating position	0.9589	0.7801	0.9538	0.8196	0.9511	Unfavorable
8. Revenue shortfalls	0.9393	1.2133	1.2649	1.4921	0.9773	Favorable
9. Expenditure overruns	0.6119	0.6057	1.5445	1.2356	1.2423	Unfavorable
10. EMS user fees	48.12%	44.61%	33.04%	36.37%	35.72%	Unfavorable
11. Capital outlay	2.61%	1.97%	1.85%	0.75%	5.29%	Favorable
12. Fund balance	4.29%	28.19%	4.84%	22.01%	5.14%	Favorable
13. Solvency	0.00%	0.04%	0.10%	0.00%	8.61%	Unfavorable

FINANCIAL HEALTH GRADE KEY

STATUS	Description	Numeric	Est. Sustainability
GREEN	Fire company is in excellent financial health and likely to survive	100-90	16+ Years
YELLOW	Fire company is in good financial health and might survive	89-80	11-15 Years
ORANGE	Fire company is in fair financial health and might survive	79-60	4-10 Years
RED	Fire company is in poor financial Health and unlikely to survive	59 or below	1-3 Years

GRADE
75.75
4-10 years

Elsmere Factors and Indicators

Elsmere received a weighted grade of 77.75, which corresponds to 925 points (out of 1300) and an Orange rating based on average actuals over the five-year period. This means that the fire company is in fair financial health and might survive 4-10 years based on revenue remaining consistent and expenditures inflating slightly each year. This grade is affected by deficient scores in the following higher weighted factors: Expenditure Overruns, EMS User Fees, and Fund Balance. Actual expenditures exceeded the amounts budgeted, ambulance billing revenue does not cover EMS service costs, and the annual surplus is below the optimal ratio range to the company's expenditures. Please see a more detailed discussion on each factor below.

Revenue per call – Elsmere's revenue per call increased from \$121.83 to \$154.11 from 2019 to 2023. This is a favorable trend and is even more of a problem if it is coupled with increasing expenditures per call. The company will find it increasingly difficult to maintain service levels unless new sources of revenue are found. Increasing operating revenue per capita over time should allow Elsmere to maintain service levels without difficulty. Elsmere membership should review each particular revenue source and aggressively pursue collections.

Expenditures per call – From 2019 to 2023, the cost to operate Elsmere on a per call basis increased from \$116.82 to \$146.57. This could be due to a rise in service levels (i.e. EMS call volume rising). This dollar amount is not particularly troubling and the rate of change confirms that it is not concerning - expenditures increased at a rate of 33% while revenue increased at a rate of 44%. Elsmere should identify exactly which cost categories increased and consider options to reduce overall expenditures.

Employee benefits – Elsmere's ratio of total employee benefits to total salary and wages (fire and EMS) decreased from 30.02% to 27.26% from 2019 to 2023. This favorable trend is uncommon as benefits have increased annually nationwide. As of 2023, Elsmere is within the reasonable range of 16-50%. While this is positive, it is warranted for Elsmere to evaluate annually what (if any) cost control measures it can take in regard to benefits within the limitations of employment agreements and/or union contracts.

Cash position – Elsmere's cash position decreased from 1,584.71 in 2020 to 11.36 in 2023. While this is an unfavorable trend; Elsmere is still above 1, which is a perfect match between cash and short-term liabilities. This decrease appears extremely drastic, however, this is mainly due to the fact that Elsmere has virtually zero current liabilities at year-end. This unfavorable trend technically indicates that Elsmere's current liabilities are increasing relative to cash – but Elsmere is going from zero current liabilities in 2020 to very few in 2023, when compared to overall current assets. When all cash resources are being expended, a trend like this can represent a potential for deficit in the future – but Elsmere is far from this concern. However, it is good practice for Elsmere to consistently ask itself if its revenue collection systems are efficient and effective. Is there an aggressive delinquent revenue collection system in place? Is the company collecting and recording all revenues received during the budget year for which they were

anticipated? Are all revenues deposited in a timely manner? Does the company have large amounts of revenue due shortly after the close of the current fiscal year that should actually be attributed to the current year? Is the actual cash flow compared to the projected cash flow on a routine basis? Are major expenditures timed to occur when cash will be available to pay bills? Does the company have an aggressive policy for the investment of fund balances?

Debt service – Elsmere's debt service increased from 0% to 3.77% from 2019 to 2023. This unfavorable trend indicates that the proportion of Elsmere's general operating revenue devoted to paying off outstanding debt (loans, bonds, vendor leases, and lease rental payments to authorities) increased over the 5-year period. While this is true, debt analysts believe that debt service in excess of 15-20% of operating revenues is considered a problem, so Elsmere is still well below this threshold. Every effort should be made to monitor debt levels to meet capital requirements of the company while not overextending.

Debt per capita – corresponding to the debt service factor above, Elsmere's debt per capita decreased/increased from \$0 to \$34.66 from 2019 to 2023, which is an unfavorable trend. It should be reiterated that a static 13,553 population is being used across all five years because that is the only data available through the County GIS and therefore affected this calculation. This debt burden is drastically increased to accommodate needs and Elsmere should therefore consider taking a small hiatus from issuing new debt for its future apparatus purchases as much as possible - i.e. staggering loans and/or taking loans out for a portion of the total cost while not overextending itself from a cash down payment perspective, which would hurt Elsmere's liquidity.

Operating position – Elsmere's operating position decreased slightly from 0.9589 to 0.9511 from 2019 to 2023. While this is not a large change, it is still considered an unfavorable trend. It means that the company's ability to balance its budget annually, maintain reserves to cover emergency situations, and have sufficient cash available for timely payment of bills is worsening. It also indicates the company is spending down fund balances from previous years to fund current operations.

Revenue shortfalls – Elsmere's revenue shortfalls increased slightly from 0.9393 to 0.9773 from 2019 to 2023. A value of 1 is a break-even situation. Elsmere's favorable trend is still slightly below 1 which could mean that company procedures used to estimate revenues are not entirely accurate and should be reviewed. However, Elsmere is extremely close to break-even. It is both tempting and common to overestimate revenues as a way to make budgets balance, which Elsmere may have done from 2020 to 2022, when it had a result over 1. In 2023, Elsmere may have evaluated this to see if actual revenues were exceeding budgeted revenues consistently and they made adjustments.

Expenditure overruns – Elsmere's Expenditure overruns increased from 0.6119 to 1.2423 from 2019 to 2023. A result of 1 indicates actual expenditures and budgeted expenditures are equal. Elsmere's trend is unfavorable and the company should keep in

mind that it was below 1 and now it is above. Elsmere is demonstrating by this trend that it has not assessed how well the estimates for anticipated expenditures for the year were prepared and that they are not closely monitoring the budgeted versus actual expenses throughout the year. This practice should cease.

EMS user fees – Elsmere’s ambulance billing revenue when compared to the total cost of providing the service decreased from 48.12% to 35.72% from 2019 to 2023. A result of 100% means that the total cost of the service is being supported by the fees/charges. In FACETS’ discussion with Elsmere, the company indicated it did not believe ambulance billing covered the cost of providing EMS services. While this evaluation demonstrates this is true - Elsmere should continue to aim to its sights higher – closer to 100%. Ambulance revenue should be consistently monitored and the contract with the third-party biller should always be negotiated in the best interest of the company. Delinquent collections is an option to pursue along with numerous billings attempts (within statutory regulations) rather than simply writing off bad debt without evaluating collectability.

Capital Outlay - Elsmere’s capital outlay increased slightly from 2019 to 2023 from 2.61% to 5.29%. This increase in percentage of vehicle, equipment, and building expenses financed from current operating revenues is a favorable trend. A decrease in this factor typically either means that needs diminished or needs are being deferred. Fire companies need to keep up with capital replacements or they can fall behind very quickly. A benchmark range to use is 11-20% and therefore Elsmere could consider increasing their annual outlay. Elsmere ought to commit the same proportion of its current revenue to fund the acquisition or replacement of its infrastructure and apparatus as well as financing these types of purchases. The company may want to ask itself: Are decisions to defer replacement of existing vehicles, equipment and other facilities or the acquisition of new vehicles, equipment or other facilities being deferred to avoid having to generate additional revenues? If the company is unable to fund the replacement or acquisition of equipment, vehicles, equipment or facilities, would it be beneficial to institute a more aggressive maintenance and repair program to extend the life and utility of existing assets? Would the development of a capital reserve fund where funds could be accumulated to finance such items be a feasible alternative? This factor is directly related to the debt factors above.

Fund balance – Elsmere’s fund balances have fluctuated dramatically over the 5-year period. In 2019, Elsmere had a fund balance of \$67,918 - this jumped in 2020, returned to the same level in 2021 and then jumped again in 2022. Elsmere ended up at a \$102,197 fund balance in 2023. As a percentage of total expenditures, Elsmere’s balance went from 4.29% in 2019 to 5.14% in 2023. This favorable trend means that operating revenue is consistently equal to or above operating expenditures. Elsmere is not using cash balances from prior years to fund operating expenditures for subsequent budgets. This is a good practice that Elsmere should continue to employ.

Solvency - Elsmere’s solvency deteriorated slightly from 2019 at 0% to 8.61%. In 2023 Elsmere's assets are therefore made up of roughly 9% liabilities, which is a low ratio and indicates good. Under 50% is ideal. Over 100% indicates that liabilities exceed

assets, which is not desirable. An upward trend may be cause for concern. Therefore, as of 2023, Elsmere is able to meet its long-term debts and other financial obligations and manage operations into the foreseeable future.

Unique Circumstances

Elsmere has discussed merging with Cranston Heights in prior years – sharing a facility and membership.

Five Points

Summary of Organization and Services

Five Points operates 1 station (#17) with a fleet of 9 vehicles (excluding antiques and trailers) and covers a district with a population of 9,362 people. Five Points provides fire suppression, EMS, rescue, and hazmat services. On average, Five Points responded to a total of 2,590 calls from 2019-2023. Five Points' district includes critical infrastructure such as an Amazon facility. Five Points runs mutual aid with bordering districts. Five Points has about 61 total volunteer members across all categories but only 22 of those are active. Five Points does not have a live-in program. The company does not own any other properties aside from the station, currently carries zero debt, and has one investment/reserve account.

Financial Evaluation

Assets

Five Points has a combination of current, non-current, and other assets. Current assets averaged \$881,204 from 2019 to 2023 and were cash (checking and savings) and inventory. Non-current assets include property and equipment. Non-current assets, less accumulated depreciation, averaged \$2,190,038. Other assets are investments averaged \$2,102,873. Therefore, total assets averaged \$5,174,115 over the five year period. Aside from personnel, buildings, and property, the fleet is the largest asset (and liability) that any fire company possesses. Five Points' fleet has an average age of 17 years old (2007) and is displayed below:

Five Points Fleet

Year	Make/Model	Type	Name	Approx Current (2024) Replace Value	Estimated Replacement Year	Estimated Replacement Value (Inflated 8% annually)
CURRENT						
2018	Ford	Ambulance	A17	\$350,000	2028	\$462,000
2016	Chevy	Ambulance	B17	\$350,000	2026	\$406,000
1995	Pierce	Engine/Rescue	Engine17	\$1,200,000	2025	\$1,296,000
2009	Pierce	Engine/Rescue	Squad17	\$1,200,000	2025	\$1,296,000
1991	Pierce	Ladder/Tower	Ladder17	\$2,400,000	2025	\$2,592,000
2019	John Deere	UTV/Other	Gator17	\$30,000	2034	\$64,000
2004	Chevy Van	Command (fly car, other	C17	\$65,000	2025	\$70,200
1998	Dodge pickup	Utility (pick-up)	TSU17	\$100,000	2025	\$108,000
2013	Chevy Tahoe	Command (fly car, other	Command17	\$65,000	2025	\$70,200
FUTURE						
2024	Pierce	Engine/Rescue	Replaces 1995 Engine (\$808k total cost: state revolving loan + \$300k PNC loan			
TOTAL				\$5,760,000		\$6,354,400

Liabilities

Five Points has a combination of both current and non-current liabilities. Current liabilities averaged \$45,032 from 2019 to 2023 and were the current portion of loan payable and a PPP loan. non-current liabilities is long-term debt. non-current assets, less net of issuance costs, averaged \$142,279. Total liabilities averaged \$187,310.

Based on documentation received and information provided, FACETS assembled a 20-year estimated debt schedule assuming that all future needs would use financing, rather than cash (unless otherwise noted).

New Castle County Fire Service Financial Review and Analysis

Five Points - Existing and Projected Debt Schedule										
Year	2018 Ford Ambulance (2028-2038)	2016 Chevy Ambulance (2026-2036)	1995 Pierce Engine (2025-2035)	2009 Pierce Engine (2025-2035)	1991 Pierce Ladder (2025-2035)	2019 John Deere UTV (2034-2044)	2004 Chevrolet Van Command (2025-2035)	1998 Dodge Utility (2025-2035)	Chevrolet Tahoe Command (2025-2035)	Total
2024			\$167,838							\$167,838
2025			\$167,838	\$167,838	\$335,676		\$9,091	\$13,986	\$9,091	\$703,521
2026		\$52,579	\$167,838	\$167,838	\$335,676		\$9,091	\$13,986	\$9,091	\$756,100
2027		\$52,579	\$167,838	\$167,838	\$335,676		\$9,091	\$13,986	\$9,091	\$756,100
2028	\$59,831	\$52,579	\$167,838	\$167,838	\$335,676		\$9,091	\$13,986	\$9,091	\$815,931
2029	\$59,831	\$52,579	\$167,838	\$167,838	\$335,676		\$9,091	\$13,986	\$9,091	\$815,931
2030	\$59,831	\$52,579	\$167,838	\$167,838	\$335,676		\$9,091	\$13,986	\$9,091	\$815,931
2031	\$59,831	\$52,579	\$167,838	\$167,838	\$335,676		\$9,091	\$13,986	\$9,091	\$815,931
2032	\$59,831	\$52,579	\$167,838	\$167,838	\$335,676		\$9,091	\$13,986	\$9,091	\$815,931
2033	\$59,831	\$52,579	\$167,838	\$167,838	\$335,676		\$9,091	\$13,986	\$9,091	\$815,931
2034	\$59,831	\$52,579		\$167,838	\$335,676	\$6,993	\$9,091	\$13,986	\$9,091	\$655,086
2035	\$59,831	\$52,579				\$6,993				\$119,403
2036	\$59,831					\$6,993				\$66,824
2037	\$59,831					\$6,993				\$66,824
2038						\$6,993				\$6,993
2039						\$6,993				\$6,993
2040						\$6,993				\$6,993
2041						\$6,993				\$6,993
2042						\$6,993				\$6,993
2043						\$6,993				\$6,993
2044										\$0
TOTAL	\$598,311	\$525,789	\$1,678,379	\$1,678,379	\$3,356,759	\$69,932	\$90,912	\$139,865	\$90,912	\$8,229,239

Notes

*Green = existing debt; Red = projected debt

*Projected is based on existing Fleet replacement schedule and any notes provided during interviews or via email

*Fixed interest rate of 5% assumed for all existing notes (in the absence of an interest rate provided by the organization) and all future notes

*Principal and interest payments begin in year note is established (no in the rears schedules or delayed payments considered)

*10-year note assumed for all vehicle types regardless of useful life

Employee Costs

Five Points currently has approximately 52 employees (47 total PT and 5 FT): 1 supervisor works (4) 12-hour shift per week, 5 full-time FF/EMTs (24/72 schedule), 16 part-time firefighter/EMTs, 19 PT FF only, and 12 EMT only. There are 4 full-time personnel on 24/7 with supplemental staffing of 1 and therefore the maximum at certain times of day/shifts is 5. On average, Five Points paid \$678,963 in salaries from 2019 to 2023.

Sources of Income

Five Points has received \$1,820,134 on average in revenue and other support from 2019 to 2023 and is made up of state/county appropriations, ambulance services, federal grants, other grants, donations, hall income, PPP loan, and miscellaneous.

Operational Costs

Five Points spent \$1,543,860 on average from 2019 to 2023 in the following categories:

- Career staff salaries
- Payroll taxes
- Employee benefits
- Administrative expenses
- Ambulance billing services
- Association dues
- Building maintenance
- Conventions and meetings
- Depreciation
- Equipment maintenance
- Fundraising expenses
- Hall expenses
- Insurance
- Interest
- Member and community activities
- Member pension
- Professional fees
- Rescue supplies
- Training
- Utilities

Financial Audits/Reviews and Comments

Five Points' basis of accounting is modified cash and it runs on a calendar/ year (January - December). No findings were stated in the audit.

Policies and Procedures

Five Points has written financial policies and procedures in its company bylaws, which include the following topics: financial roles and responsibilities, receipt of funds, and disbursement of funds.

Financial Health, Trends and Sustainability

In the following section, Five Point's Report Card will be displayed and discussed.

Financial Health Report Card—Factor Trends Summary 2019-2023

Five Points

#. FACTOR	2019	2020	2021	2022	2023	TREND
1. Revenue per call	\$626.99	\$666.27	\$730.85	\$663.29	\$794.09	Favorable
2. Expenditures per call	\$555.55	\$622.71	\$469.04	\$615.35	\$606.73	Unfavorable
3. Employee benefits	10.27%	6.01%	5.32%	5.97%	5.79%	Favorable
4. Cash position	62.1597	4.9369	61.3756	0.0000	12.3698	Unfavorable
5. Debt service	2.49%	0.00%	0.00%	0.00%	2.01%	Favorable
6. Debt per capita	\$3.07	\$1.55	\$0.00	\$0.00	\$71.37	Unfavorable
7. Operating position	0.8861	0.9346	0.6418	0.9277	0.7641	Unfavorable
8. Revenue shortfalls	1.2377	1.1457	1.4484	1.2300	1.4847	Favorable
9. Expenditure overruns	0.8786	1.1721	0.9400	0.9740	1.0520	Unfavorable
10. EMS user fees	34.48%	25.29%	22.95%	24.30%	22.97%	Unfavorable
11. Capital outlay	0.77%	1.98%	0.14%	0.21%	0.70%	Unfavorable
12. Fund balance	12.86%	7.00%	55.82%	7.79%	30.88%	Favorable
13. Solvency	0.96%	3.11%	0.28%	0.00%	11.61%	Unfavorable

FINANCIAL HEALTH GRADE KEY

STATUS	Description	Numeric	Est. Sustainability
GREEN	Fire company is in excellent financial health and likely to survive	100-90	16+ Years
YELLOW	Fire company is in good financial health and might survive	89-80	11-15 Years
ORANGE	Fire company is in fair financial health and might survive	79-60	4-10 Years
RED	Fire company is in poor financial Health and unlikely to survive	59 or below	1-3 Years

GRADE
74.25
4-10 years

Five Points Factors and Indicators

Five Points received a weighted grade of 74.25, which corresponds to 950 points (out of 1300) and an Orange rating based on average actuals over the five-year period. This means that the fire company is in fair financial health and might survive 4-10 years based on revenue remaining consistent and expenditures inflating slightly each year. This grade is affected by deficient scores in the following higher weighted factors: EMS User Fees and Fund Balance. Ambulance billing revenue does not cover EMS service costs, and the annual surplus is above the optimal ratio range to the company's expenditures. Please see a more detailed discussion on each factor below.

Revenue per call – Five Points's revenue per call increased from \$626.99 to \$794.09 from 2019 to 2023. This is a favorable trend but could be a problem if it is coupled with increasing expenditures per call, depending upon the comparative rates of change. The company will find it increasingly difficult to maintain service levels unless new sources of revenue are found. Increasing operating revenue per capita over time should allow Five Points to maintain service levels without difficulty. Five Points membership should review each particular revenue source and aggressively pursue collections.

Expenditures per call – From 2019 to 2023, the cost to operate Five Points on a per call basis increased from \$555.55 to \$606.73. This could be due to a rise in service levels (i.e. EMS call volume rising). This dollar amount is not particularly troubling and the rate of change confirms that it is not concerning - expenditures increased at a rate of 9% while revenue increased at a rate of 26%. Five Points should identify exactly which cost categories increased and consider options to reduce overall expenditures.

Employee benefits – Five Points's ratio of total employee benefits to total salary and wages (fire and EMS) decreased from 10.27% to 5.79% from 2019 to 2023. This puts a strain on finances. This favorable trend is uncommon as benefits have increased annually nationwide. As of 2023, Five Points is below the reasonable range of 16-50% and may want to consider increasing benefits. While this is positive from a liability perspective, it is warranted for Five Points to evaluate annually what (if any) cost control measures it can take in regard to benefits within the limitations of employment agreements and/or union contracts.

Cash position – Five Points's cash position decreased from 62.16 in 2019 to 12.37 in 2023. This is an unfavorable trend; while Five Points is still above 1, which is a perfect match between cash and short-term liabilities, this decrease was extremely drastic. This unfavorable trend indicates that Five Points's current liabilities are increasing relative to cash and when all cash resources are being expended, a trend like this represents a clear potential for deficit in the future. Five Points should ask itself if its revenue collection systems are efficient and effective. Is there an aggressive delinquent revenue collection system in place? Is the company collecting and recording all revenues received during the budget year for which they were anticipated? Are all revenues deposited in a timely manner? Does the company have large amounts of revenue due shortly after the close of the current fiscal year that should actually be attributed to the current year? Is the actual cash flow compared to the projected cash flow on a routine

basis? Are major expenditures timed to occur when cash will be available to pay bills? Does the company have an aggressive policy for the investment of fund balances?

Debt service – Five Points's debt service decreased very slightly from 2.49% to 2.01% from 2019 to 2023. This favorable trend indicates that the proportion of Five Points's general operating revenue devoted to paying off outstanding debt (loans, bonds, vendor leases, and lease rental payments to authorities) decreased over the 5-year period. Debt analysts believe that debt service in excess of 15-20% of operating revenues is considered a problem, so Five Points is still well below this threshold. Every effort should be made to monitor debt levels to meet capital requirements of the company while not overextending.

Debt per capita – this factor typically corresponds to the debt service factor above, but in this case, Five Points's debt per capita increased from \$3.07 to \$71.37 from 2019 to 2023, which is an unfavorable trend. It should be reiterated that a static 9,362 population is being used across all five years because that is the only data available through the County GIS and therefore affected this calculation. This debt burden is drastically increased to accommodate needs and Five Points should therefore consider taking a small hiatus from issuing new debt for its future apparatus purchases as much as possible - i.e. staggering loans and/or taking loans out for a portion of the total cost while not overextending itself from a cash down payment perspective, which would hurt Five Points's liquidity.

Operating position – Five Points's operating position decreased from 0.8861 to 0.7641 from 2019 to 2023. While this is not a large change, it is still considered an unfavorable trend. It means that the company's ability to balance its budget annually, maintain reserves to cover emergency situations, and have sufficient cash available for timely payment of bills is worsening. It also indicates the company is spending down fund balances from previous years to fund current operations.

Revenue shortfalls – Five Points's revenue shortfalls improved from 1.2377 to 1.4847 from 2019 to 2023. A value of 1 is a break-even situation. Five Points's favorable trend (an increase) is above 1 (revenues received were in excess of those budgeted), which could mean that company procedures used to estimate revenues are not accurate and should be reviewed. However, Five Points is extremely close to break-even. It is both tempting and common to overestimate revenues as a way to make budgets balance but if actual revenues are exceeding budgeted revenues consistently from year to year, company leadership should evaluate closely and make adjustments.

Expenditure overruns – Five Points's Expenditure overruns increased from 0.8786 to 1.0520 from 2019 to 2023. A result of 1 indicates actual expenditures and budgeted expenditures are equal. Five Points's trend is unfavorable and the company should keep in mind that it was below 1 and now it is above. Five Points is demonstrating by this trend that it has not assessed how well the estimates for anticipated expenditures for the year were prepared and that they are not closely monitoring the budgeted versus actual expenses throughout the year. This practice should cease.

EMS user fees – Five Points's ambulance billing revenue when compared to the total cost of providing the service decreased from 34.48% to 22.97% from 2019 to 2023. A result of 100% means that the total cost of the service is being supported by the fees/charges. In FACETS' discussion with Five Points, the company indicated it did not believe ambulance billing covered the cost of providing EMS services. This evaluation demonstrates this is true; Five Points should aim to get close to or reach 100%. Ambulance revenue should be consistently monitored and the contract with the third-party biller should always be negotiated in the best interest of the company. Delinquent collections is an option to pursue along with numerous billings attempts (within statutory regulations) rather than simply writing off bad debt without evaluating collectability.

Capital Outlay - Five Points's capital outlay decreased slightly from 2019 to 2023 from 0.77% to 0.70%. This decline in percentage of vehicle, equipment, and building expenses financed from current operating revenues is an unfavorable trend. A decrease in this factor typically either means that needs diminished or needs are being deferred. Fire companies need to keep up with capital replacements or they can fall behind very quickly. A benchmark range to use is 11-20% and therefore Five Points should consider increasing their annual outlay. Five Points ought to commit the same proportion of its current revenue to fund the acquisition or replacement of its infrastructure and apparatus as well as financing these types of purchases. The company may want to ask itself: Are decisions to defer replacement of existing vehicles, equipment and other facilities or the acquisition of new vehicles, equipment or other facilities being deferred to avoid having to generate additional revenues? If the company is unable to fund the replacement or acquisition of equipment, vehicles, equipment or facilities, would it be beneficial to institute a more aggressive maintenance and repair program to extend the life and utility of existing assets? Would the development of a capital reserve fund where funds could be accumulated to finance such items be a feasible alternative? This factor is directly related to the debt factors above.

Fund balance – Five Points's fund balances have fluctuated dramatically over the 5-year period. In 2019, Five Points had a fund balance of \$179,884 - this jumped in 2021, returned to the same level in 2022 and then jumped again in 2023 to \$511,862. As a percentage of total expenditures, Five Point's fund balance went from 12.86% in 2019 to 30.88% in 2023. This favorable trend means that operating revenue is consistently equal to or above operating expenditures. Five Points is not using cash balances from prior years to fund operating expenditures for subsequent budgets. This is a good practice that Five Points should continue to employ.

Solvency - Five Points' solvency deteriorated slightly from 2019 at 0.96% to 11.61%. Five Points' assets are therefore made up of roughly 12% liabilities, which is a low ratio and indicates good financial health. Under 50% is ideal. Over 100% indicates that liabilities exceed assets, which is not desirable. This upward trend may be cause for concern if it continues to climb toward 50%. Overall, as of 2023, Five Points is able to meet its long-term debts and other financial obligations and manage operations into the foreseeable future.

Unique Circumstances

The housing stock is changing significantly in Five Points' district. Houses and garages are being converted into apartments.

Good Will

Summary of Organization and Services

Good Will operates 1 station (#18) with a fleet of 14 vehicles (excluding antiques and trailers) and covers a district that is 20 square miles with a population of 15,478 people. Good Will provides fire suppression, EMS, rescue, marine, and special events services. On average, Good Will responded to a total of 3,142 calls from 2019-2023. Good Will's district includes critical infrastructure such as railroad, a shipping yard, and industrial parks. Good Will runs mutual aid with bordering districts. Good Will has about 134 total volunteer members across all categories but only 22 of those are active. Good Will does not have a live-in program. The company does own one property - a residential lot and building – but does not own the station (see Unique Circumstances). Good Will currently carries fleet debt, has two lines of credit, and various investments/reserves.

Financial Evaluation

Assets

Good Will has a combination of current, non-current and other assets. Current assets averaged \$1,917,952 from 2019 to 2023 and were cash and cash equivalents, ladies auxiliary, grants receivable, prepaid expenses, investments, and deposits on equipment. Non-current assets include property and equipment and averaged \$2,028,339, net of accumulated depreciation. Other assets include investments and an antique fire truck, which averaged \$1,072,053. In total, Good Will's assets averaged \$5,018,344 over the five year period. Aside from personnel, buildings, and property, the fleet is the largest asset (and liability) that any fire company possesses. Good Will's fleet has an average age of 13 years old (2011) and is displayed below:

Good-Will Fleet

Year	Make/Model	Type	Name	Approx Current (2024) Replace Value	Estimated Replacement Year	Estimated Replacement Value (inflated 8% annually)
CURRENT						
1919	Ahrens	Antique	Antique	Not Available	Not Available	Not Available
2017	Ford	Utility (pick-up)	TSU 18	\$100,000	2027	\$124,000
2016	Arrow	Engine/Rescue	Engine 18	\$1,200,000	2036	\$2,352,000
1996	Pierce	Engine/Rescue	Squad 18	\$1,200,000	2025	\$1,296,000
2022	Ford Expedition	Command (fly car, other, sedan/van/etc.)	Admin 18	\$65,000	2032	\$106,600
2022	Pierce Arrow	Engine/Rescue	Tower 18	\$1,200,000	2042	\$2,928,000
2020	Chevy Tahoe	Command (fly car, other, sedan/van/etc.)	Chief 18	\$65,000	2030	\$96,200
2017	Ford	Utility (pick-up)	Utility 18	\$100,000	2027	\$124,000
2019	HNEV	Ambulance	B18	\$350,000	2029	\$490,000
2015	E450	Ambulance	A18	\$350,000	2025	\$378,000
1992	Long	Trailer (flatbed/enclosed/boat/other)	Boat Trailer	\$25,000	2025	\$27,000
2003	BOAM	Trailer (flatbed/enclosed/boat/other)	Boat Trailer	\$25,000	2025	\$27,000
2001	FRHT	Boat - Large (mid-size/hard)) (with motor)	Marine Rescue	\$200,000	2025	\$216,000
1996	Zodiac	Boat - Small (soft/small) (with motor)	Boat 12'5"	\$25,000	2025	\$27,000
2003	Boston	Boat - Large (mid-size/hard)) (with motor)	Boat 24'0"	\$200,000	2025	\$216,000
2017	Kubota	UTV/Other	RTV-X1120D	\$30,000	2032	\$49,200
2018	Polaris Ranger	UTV/Other	QRS 18	\$30,000	2033	\$51,600
2021	PJTL	Trailer (flatbed/enclosed/boat/other)	Trailer	\$25,000	2036	\$49,000
*1995 refurbished in 2016 and extended useful life 10 yrs						
TOTAL				\$5,190,000		\$8,557,600

Liabilities

Good Will has a combination of both current and non-current liabilities. Current liabilities averaged \$180,418 from 2019 to 2023 and were credit cards payable, payroll taxes, current portions of long-term debt, and a PPP. non-current liabilities include long-term debt. non-current assets, less net of issuance costs, averaged \$628,074. Total liabilities therefore averaged \$858,492 over the five period.

Based on documentation received and information provided, FACETS assembled a 20-year estimated debt schedule assuming that all future needs would use financing, rather than cash (unless otherwise noted).

New Castle County Fire Service Financial Review and Analysis

Good Will - Existing and Projected Debt Schedule										
Year	2018 Ford Ambulance (2028-2038)	2016 Chevy Ambulance (2026-2036)	1995 Pierce Engine (2025-2035)	2009 Pierce Engine (2025-2035)	1991 Pierce Ladder (2025-2035)	2019 John Deere UTV (2034-2044)	2004 Chevrolet Van Command (2025-2035)	1998 Dodge Utility (2025-2035)	Chevrolet Tahoe Command (2025-2035)	Total
2024										\$0
2025			\$167,838	\$13,805	\$379,189		\$16,059	\$63,457	\$48,953	\$689,301
2026		\$304,595	\$167,838	\$13,805	\$379,189		\$16,059	\$63,457	\$48,953	\$993,896
2027		\$304,595	\$167,838	\$13,805	\$379,189		\$16,059	\$63,457	\$48,953	\$993,896
2028	\$16,059	\$304,595	\$167,838	\$13,805	\$379,189		\$16,059	\$63,457	\$48,953	\$1,009,954
2029	\$16,059	\$304,595	\$167,838	\$13,805	\$379,189		\$16,059	\$63,457	\$48,953	\$1,009,954
2030	\$16,059	\$304,595	\$167,838	\$13,805	\$379,189		\$16,059	\$63,457	\$48,953	\$1,009,954
2031	\$16,059	\$304,595	\$167,838	\$13,805	\$379,189		\$16,059	\$63,457	\$48,953	\$1,009,954
2032	\$16,059	\$304,595	\$167,838	\$13,805	\$379,189		\$16,059	\$63,457	\$48,953	\$1,009,954
2033	\$16,059	\$304,595	\$167,838	\$13,805	\$379,189		\$16,059	\$63,457	\$48,953	\$1,009,954
2034	\$16,059	\$304,595	\$167,838	\$13,805	\$379,189	\$12,458	\$16,059	\$63,457	\$48,953	\$1,022,413
2035	\$16,059	\$304,595				\$12,458				\$333,112
2036	\$16,059					\$12,458				\$28,517
2037	\$16,059					\$12,458				\$28,517
2038						\$12,458				\$12,458
2039						\$12,458				\$12,458
2040						\$12,458				\$12,458
2041						\$12,458				\$12,458
2042						\$12,458				\$12,458
2043						\$12,458				\$12,458
2044										\$0
TOTAL	\$160,586	\$3,045,948	\$1,678,379	\$138,052	\$3,791,894	\$124,583	\$160,586	\$634,572	\$489,527	\$10,224,127

Notes

*Green = existing debt; Red = projected debt

*Projected is based on existing Fleet replacement schedule and any notes provided during interviews or via email

*Fixed interest rate of 5% assumed for all existing notes (in the absence of an interest rate provided by the organization) and all future notes

*Principal and interest payments begin in year note is established (no in the rears schedules or delayed payments considered)

*10-year note assumed for all vehicle types regardless of useful life

Employee Costs

Good Will currently has approximately 45 employees: 10 full-time firefighter/EMTs (8 are 24/72 and 2 are daytime) and 35 part-time employees. There are 2 full-time personnel on 24/7, 4 supplemental daytime part-time staffing, and 1 volunteer. Therefore, the maximum at certain times of day/shifts is 5. On average, Good Will paid \$923,000 in salaries from 2019 to 2023.

Sources of Income

Good Will has received \$2,252,088 on average in revenue and other support from 2019 to 2023 and is made up of state/county appropriations, the Trustee's grant, other grants, ambulance services, donations, fund drive, investment income, ladies auxiliary fundraising, rental income, gain on disposal, PPP loan, and miscellaneous income.

Operational Costs

Good Will spent \$2,015,860 on average from 2019 to 2023 in the following categories:

- Career staff salaries
- Payroll taxes
- Employee benefits
- Ambulance billing services
- Association dues
- Building maintenance
- Communications
- Community events
- Contract services
- Depreciation
- Equipment maintenance
- Fire line expense
- Fuel
- Fund Drive
- Insurance
- Interest expense
- Ladies auxiliary
- Member services
- Member pension
- Office expense
- Protective gear
- Professional fees
- Rental expenses
- Rescue supplies
- Training
- Utilities

Financial Audits/Reviews and Comments

Good Will's basis of accounting is modified cash and it runs on a calendar year (January - December). No findings were stated in the audit.

Policies and Procedures

Good Will's Constitution and Bylaws act as its written financial policies and procedures. The financial roles and responsibilities are briefly stated in the company constitution and bylaws. Good Will's document covers all of the "minimum" financial topics according to this RFP except for "conflicts of interest".

Good Will hires an independent company to perform a financial review of all their assets every 10 years. They also have an independent accountant perform the daily bookkeeping.

Good Will has maintained both a short and long term apparatus replacement plan since 2015.

Financial Health, Trends and Sustainability

In the following section, Good Will's Report Card will be displayed and discussed.

Financial Health Report Card—Factor Trends Summary 2019-2023

Good Will

#. FACTOR	2019	2020	2021	2022	2023	TREND
1. Revenue per call	\$760.06	\$582.96	\$799.62	\$808.34	\$804.19	Favorable
2. Expenditures per call	\$638.45	\$773.96	\$743.59	\$819.03	\$661.44	Unfavorable
3. Employee benefits	26.45%	22.68%	19.76%	20.44%	20.80%	Favorable
4. Cash position	28.1606	13.5275	7.1388	9.4185	8.3173	Unfavorable
5. Debt service	0.36%	0.31%	0.47%	0.67%	0.51%	Unfavorable
6. Debt per capita	\$0.00	\$0.00	\$81.34	\$73.01	\$64.70	Unfavorable
7. Operating position	0.8115	0.8913	0.8400	0.9299	0.8225	Favorable
8. Revenue shortfalls	1.3494	1.2609	0.8592	0.7644	1.4847	Favorable
9. Expenditure overruns	0.8786	1.1721	0.9400	0.9740	0.9799	Unfavorable
10. EMS user fees	42.74%	30.63%	26.64%	30.45%	22.93%	Unfavorable
11. Capital outlay	0.15%	0.13%	0.18%	0.18%	0.43%	Unfavorable
12. Fund balance	23.23%	12.19%	19.05%	0.00%	21.58%	Unfavorable
13. Solvency	1.94%	4.40%	27.78%	22.56%	19.83%	Unfavorable

FINANCIAL HEALTH GRADE KEY

STATUS	Description	Numeric	Est. Sustainability
GREEN	Fire company is in excellent financial health and likely to survive	100-90	16+ Years
YELLOW	Fire company is in good financial health and might survive	89-80	11-15 Years
ORANGE	Fire company is in fair financial health and might survive	79-60	4-10 Years
RED	Fire company is in poor financial Health and unlikely to survive	59 or below	1-3 Years

GRADE
80.25
11-15 years

Good Will Factors and Indicators

Good Will received a weighted grade of 80.25, which corresponds to 1000 points (out of 1300) and a Yellow rating based on average actuals over the five-year period. This means that the fire company is in good financial health and might survive 11-15 years based on revenue remaining consistent and expenditures inflating slightly each year. This grade is affected by a deficient score in the following higher weighted factor: EMS User Fees. Ambulance billing revenue does not cover EMS service costs. Please see a more detailed discussion on each factor below.

Revenue per call – Good Will's revenue per call increased from \$760.06 to \$804.19 from 2019 to 2023. This is a favorable trend and is even more of a problem if it is coupled with increasing expenditures per call. The company will find it increasingly difficult to maintain service levels unless new sources of revenue are found. Increasing operating revenue per capita over time should allow Good Will to maintain service levels without difficulty. Good Will membership should review each particular revenue source and aggressively pursue collections.

Expenditures per call – From 2019 to 2023, the cost to operate Good Will on a per call basis increased from \$638.45 to \$661.44. This could be due to a rise in service levels (i.e. EMS call volume rising). This dollar amount is not particularly troubling and the rate of change confirms that it is not concerning - expenditures increased at a rate of 3% while revenue increased at a rate of 5%. Good Will should identify exactly which cost categories increased and

Employee benefits – Good Will's ratio of total employee benefits to total salary and wages (fire and EMS) decreased from 26.45% to 20.80% from 2019 to 2023. This puts a strain on finances. This favorable trend is uncommon as benefits have increased annually nationwide. As of 2023, Good Will is within the reasonable range of 16-50%. While this is positive, it is warranted for Good Will to continue to evaluate annually what (if any) cost control measures it can take in regard to benefits within the limitations of employment agreements and/or union contracts.

Cash position – Good Will's cash position decreased from 28.16 in 2019 to 8.32 in 2023. This is an unfavorable trend; while Good Will is still above/below 1, which is a perfect match between cash and short-term liabilities, this decrease was extremely drastic. This unfavorable trend indicates that Good Will's current liabilities are increasing relative to cash and when all cash resources are being expended, a trend like this represents a clear potential for deficit in the future. Good Will should ask itself if its revenue collection systems are efficient and effective. Is there an aggressive delinquent revenue collection system in place? Is the company collecting and recording all revenues received during the budget year for which they were anticipated? Are all revenues deposited in a timely manner? Does the company have large amounts of revenue due shortly after the close of the current fiscal year that should actually be attributed to the current year? Is the actual cash flow compared to the projected cash flow on a routine basis? Are major expenditures timed to occur when cash will be

available to pay bills? Does the company have an aggressive policy for the investment of fund balances?

Debt service – Good Will's debt service increased from 0.36% to 0.51% from 2019 to 2023. This technically unfavorable trend indicates that the proportion of Good Will's general operating revenue devoted to paying off outstanding debt (loans, bonds, vendor leases, and lease rental payments to authorities) increased over the 5-year period. While this is true, debt analysts believe that debt service in excess of 15-20% of operating revenues is considered a problem, so Good Will is still well below this threshold. Every effort should be made to monitor debt levels to meet capital requirements of the company while not overextending.

Debt per capita – corresponding to the debt service factor above, Good Will's debt per capita increased from \$0 to \$64.70 from 2019 to 2023, which is an unfavorable trend. It should be reiterated that a static 15,478 population is being used across all five years because that is the only data available through the County GIS and therefore affected this calculation. This debt burden is increased to accommodate needs but is still low compared to Good Will's overall budget. Good Will can still issue new debt for its future apparatus purchases but should consider smoothing costs as much as possible - i.e. staggering loans and/or taking loans out for a portion of the total cost while not overextending itself from a cash down payment perspective, which would hurt Good Will's liquidity.

Operating position – Good Will's operating position increased from 0.8115 to 0.8225 from 2019 to 2023. While this is not a large change, it is still considered a favorable trend. It means that the company's ability to balance its budget annually, maintain reserves to cover emergency situations, and have sufficient cash available for timely payment of bills is improving. It also indicates the company is not spending down fund balances from previous years to fund current operations.

Revenue shortfalls – Good Will's revenue shortfalls increased from 1.3494 to 1.4847 from 2019 to 2023. A value of 1 is a break-even situation. While Good Will's favorable trend (an increase) is consistently above 1 (actual revenues received were in excess of those budgeted) and this is positive, it could also mean that company procedures used to estimate revenues are not accurate and should be reviewed. However, Good Will is relatively close to break-even. It is both tempting and common to overestimate revenues as a way to make budgets balance but if actual revenues are exceeding budgeted revenues consistently from year to year, company leadership should evaluate closely and make adjustments.

Expenditure overruns – Good Will's Expenditure overruns increased from 0.8786 to 0.9799 from 2019 to 2023. A result of 1 indicates actual expenditures and budgeted expenditures are equal. Good Will's trend is unfavorable and the company should keep in mind that it was below 1 and now it is approaching 1. Good Will is demonstrating by this trend that it has not assessed how well the estimates for anticipated expenditures for the year were prepared and that they are not closely monitoring the budgeted versus actual expenses throughout the year. This practice should cease.

EMS user fees – Good Will's ambulance billing revenue when compared to the total cost of providing the service decreased from 42.74% to 22.93% from 2019 to 2023. A result of 100% means that the total cost of the service is being supported by the fees/charges. In FACETS' discussion with Good Will, the company indicated it did not believe ambulance billing covered the cost of providing EMS services. This evaluation demonstrates this is true. Good Will should aim to get closer to or reach 100%. Ambulance revenue should be consistently monitored and the contract with the third-party biller should always be negotiated in the best interest of the company. Delinquent collections is an option to pursue along with numerous billings attempts (within statutory regulations) rather than simply writing off bad debt without evaluating collectability.

Capital Outlay - Good Will's capital outlay increased slightly from 2019 to 2023 from 0.15% to 0.43%. This increase in percentage of vehicle, equipment, and building expenses financed from current operating revenues is technically an unfavorable trend but it is still well below the outward limit (11%). A decrease in this factor typically either means that needs diminished or needs are being deferred. Fire companies need to keep up with capital replacements or they can fall behind very quickly. A benchmark range to use is 11-20% and therefore Good Will should consider increasing their annual outlay. Good Will ought to commit the same proportion of its current revenue to fund the acquisition or replacement of its infrastructure and apparatus as well as financing these types of purchases. The company may want to ask itself: Are decisions to defer replacement of existing vehicles, equipment and other facilities or the acquisition of new vehicles, equipment or other facilities being deferred to avoid having to generate additional revenues? If the company is unable to fund the replacement or acquisition of equipment, vehicles, equipment or facilities, would it be beneficial to institute a more aggressive maintenance and repair program to extend the life and utility of existing assets? Would the development of a capital reserve fund where funds could be accumulated to finance such items be a feasible alternative? This factor is directly related to the debt factors above.

Fund balance – Good Will's fund balances have fluctuated dramatically over the 5-year period. In 2019, Good Will had a fund balance of \$398,455, which stayed rather consistent across all years except 2022, where it dipped dramatically to -\$564,980. However, Good Will ended up at \$465,960 in 2023. As a percentage of total expenditures, Good Will's fund balance went from 23.23% in 2019 to 21.58% in 2023. This overall favorable trend means that operating revenue is consistently equal to or below operating expenditures. Good Will is not using cash balances from prior years to fund operating expenditures for subsequent budgets. This is a good practice that Good Will should continue to employ.

Solvency - Good Will's solvency deteriorated slightly from 2019 at 1.94% to 19.83% in 2023. Good Will's assets are therefore made up of roughly 20% liabilities, which is a low ratio and indicates good financial health. Under 50% is ideal. Over 100% indicates that liabilities exceed assets, which is not desirable. This upward trend may be cause for concern if it continues. Therefore, as of 2023, Good Will is able to meet its long-term debts and other financial obligations and manage operations into the foreseeable future.

Unique Circumstances

Good Will operates underneath a unique government structure named the “Trustees of the Common”. This entity owns the fire station and Good Will essentially operates it rent-free. Good Will is responsible for all up-keep and maintenance of the building at their cost. The Trustees have embarked upon a feasibility study to build a larger fire station. Good Will receives a sizable annual stipend from the Trustees as well as a small stipend from the City of New Castle. The City of New Castle must provide separate fire services under its charter.

Good Will has brought a lot of financial experience and skills to the table and they have worked hard to institute good management and planning practices.

Hockessin

Summary of Organization and Services

Hockessin operates 1 station (#19) with a fleet of 11 vehicles (excluding antiques and trailers) and covers a district with a population of 20,848 people. Hockessin provides fire suppression, EMS, and rescue services. On average, Hockessin responded to a total of 2,642 calls from 2019-2023. Hockessin's district includes critical infrastructure such as chemical plants, electrical substation, natural gas facility, nursing homes, a mill, and a creek that floods frequently. Hockessin runs about 32% mutual aid on average across fire and EMS with its bordering districts. Hockessin has about 112 total volunteer members across all categories but only 12 of those are active. Hockessin does not have a live-in program. The company does own other properties aside from the station including a bank and open space. Hockessin currently carries fleet debt and has two investment/reserve accounts.

Financial Evaluation

Assets

Hockessin has a combination of both current and non-current assets. Current assets averaged \$1,771,018 from 2019 to 2023 and were cash and cash equivalents (checking, petty cash, money markets, payroll) and investments (CDs, treasury bills, mutual funds, and corporate bonds). non-current assets include land, buildings and improvements, fire and rescue equipment, furnishings (station and hall). non-current assets, less accumulated depreciation, averaged \$3,903,151. Total assets averaged \$5,674,169. Aside from personnel, buildings, and property, the fleet is the largest asset (and liability) that any fire company possesses. Hockessin's fleet has an average age of 10 years old (2014) and is displayed below:

New Castle County Fire Service Financial Review and Analysis

Hockessin Fleet

Year	Model	Type	Name	Approx Current (2024) Replace Value	Estimated Replacement Year	Estimated Replacement Value (inflated 8% annually)
CURRENT						
2017	Pierce/Enforcer	Ladder/Tower	Ladder/Pumper - Ladder 19	\$2,400,000	2037	\$4,896,000
2011	Spartan/Crimson	Engine/Rescue	Rescue/Pumper - Squad 19	\$1,200,000	2031	\$1,872,000
1994	Spartan/Gladiator	Tanker	Tanker/Pumper - Tanker 19	\$800,000	2025	\$964,000
2022	Ford F550/Horton	Ambulance	A-19	\$350,000	2032	\$574,000
2019	Ford F550/Horton	Ambulance	B-19	\$350,000	2029	\$490,000
2019	Chev/Tahoe	Command (fly car, other, sedan/van/etc.)	Chief, 19-8	\$65,000	2029	\$91,000
2014	Chev/Tahoe	Command (fly car, other, sedan/van/etc.)	Duty Officer 19	\$65,000	2025	\$70,200
2004	Chev/Silverado	Utility (pick-up)	Utility 19	\$100,000	2025	\$108,000
2018	Chev/Traverse	Command (fly car, other, sedan/van/etc.)	SUV, Car19	\$65,000	2028	\$85,800
2011	Dodge/Caravan	Command (fly car, other, sedan/van/etc.)	Van	\$65,000	2025	\$70,200
2016	John Deere/Gator	UTV/Other	Gator 19	\$30,000	2031	\$46,800
1967	Autocar/Hahn	Antique	19-2	Not Applicable	Not Applicable	Not Applicable
2017	PJ Trailer	Trailer (flatbed/enclosed/boat/other)	Utility Trailer	\$25,000	2032	\$41,000
2023	Load Rite	Trailer (flatbed/enclosed/boat/other)	Boat Trailer	\$25,000	2038	\$53,000
FUTURE						
2023	Seagrave Marauder	Engine/Rescue	Engine 19	\$877,988	2043	\$2,212,530
	*Delivery expected for March 2025					
TOTAL				\$6,417,988		\$11,474,530

Liabilities

Hockessin has a combination of both current and non-current liabilities. Current liabilities averaged \$66,186 from 2019 to 2023 and were credit cards and the current portion of long-term debt. Non-current liabilities include long-term debt and these less net of issuance costs, averaged \$209,631. Therefore, total liabilities averaged \$275,817 over the five-year period.

Based on documentation received and information provided, FACETS assembled a 20-year estimated debt schedule assuming that all future needs would use financing, rather than cash (unless otherwise noted).

New Castle County Fire Service Financial Review and Analysis

Hockessin - Existing and Projected Debt Schedule														
Year	2017 Pierce Enforcer Ladder (2037-2047)	2011 Spartan Crimson Engine (2031-2041)	1994 Spartan Gladiator Engine (2025-2035)	2022 Ford 550 Horton Ambulance (2032-2042)	2019 Ford 550 Ambulance (2029-2039)	2019 Chevrolet Tahoe Command (2029-2039)	2014 Chevrolet Tahoe (2025-2035)	2004 Chevrolet Silverado Utility (2025-2035)	2018 Chevrolet Traverse Command (2028-2038)	2011 Dodge Caravan Command (2025-2035)	2016 John Deere Gator UTV (2031-2041)	2017 PJ Trailer (2032-2042)	2023 Load Rite Trailer (2038-2048)	Total
2024			\$111,892											\$111,892
2025			\$111,892					\$13,986		\$9,091				\$134,970
2026			\$111,892					\$13,986		\$9,091				\$134,970
2027			\$111,892					\$13,986		\$9,091				\$134,970
2028			\$111,892					\$13,986	\$11,111	\$9,091				\$146,081
2029			\$111,892		\$63,457	\$11,785		\$13,986	\$11,111	\$9,091				\$221,323
2030			\$111,892		\$63,457	\$11,785		\$13,986	\$11,111	\$9,091				\$221,323
2031		\$242,433	\$111,892		\$63,457	\$11,785		\$13,986	\$11,111	\$9,091	\$6,061			\$469,817
2032		\$242,433	\$111,892	\$74,336	\$63,457	\$11,785		\$13,986	\$11,111	\$9,091	\$6,061	\$5,310		\$549,462
2033		\$242,433	\$111,892	\$74,336	\$63,457	\$11,785		\$13,986	\$11,111	\$9,091	\$6,061	\$5,310		\$549,462
2034		\$242,433		\$74,336	\$63,457	\$11,785		\$13,986	\$11,111	\$9,091	\$6,061	\$5,310		\$437,570
2035		\$242,433		\$74,336	\$63,457	\$11,785	\$9,091		\$11,111		\$6,061	\$5,310		\$423,584
2036		\$242,433		\$74,336	\$63,457	\$11,785	\$9,091		\$11,111		\$6,061	\$5,310		\$423,584
2037	\$634,054	\$242,433		\$74,336	\$63,457	\$11,785	\$9,091		\$11,111		\$6,061	\$5,310		\$1,057,638
2038	\$634,054	\$242,433		\$74,336	\$63,457	\$11,785	\$9,091				\$6,061	\$5,310	\$16,536	\$1,063,062
2039	\$634,054	\$242,433		\$74,336			\$9,091				\$6,061	\$5,310	\$16,536	\$987,820
2040	\$634,054	\$242,433		\$74,336			\$9,091				\$6,061	\$5,310	\$16,536	\$987,820
2041	\$634,054			\$74,336			\$9,091					\$5,310	\$16,536	\$739,327
2042	\$634,054						\$9,091						\$16,536	\$659,682
2043	\$634,054						\$9,091						\$16,536	\$659,682
2044	\$634,054						\$9,091						\$16,536	\$659,682
TOTAL	\$5,072,435	\$2,424,326	\$1,118,920	\$743,356	\$634,572	\$117,849	\$90,912	\$139,865	\$111,115	\$90,912	\$60,608	\$53,097	\$115,752	\$10,773,720

Notes

*Green = existing debt; Red = projected debt

*Projected is based on existing Fleet replacement schedule and any notes provided during interviews or via email

*Fixed interest rate of 5% assumed for all existing notes (in the absence of an interest rate provided by the organization) and all future notes

*Principal and interest payments begin in year note is established (no in the rears schedules or delayed payments considered)

*10-year note assumed for all vehicle types regardless of useful life

Employee Costs

Hockessin currently has approximately 5 employees: 3 full-time EMT only's and 2 part-time employees. There are 3 full-time personnel on 24/7 (on a 24/72 schedule) with supplemental part-time staffing (12-24 hour shifts) plus 1 career officer. On average, Hockessin paid \$1,255,319 in salaries from 2019 to 2023.

Sources of Income

Hockessin has received \$2,777,897 on average in revenue and other support from 2019 to 2023 and is made up of state/county appropriations, ambulance services, parties/dances/banquets, hall rental, beverage service income, fund drives, tower rent, bank rent, other grants, gain on sales, dues, donations, dividends, and woodside benefit.

Operational Costs

Hockessin spent \$2,954,628 on average from 2019 to 2023 in the following categories:

- Advertising
- Affair expense
- Ambulance service billing
- Ambulance supplies
- Banquet
- Bartenders
- Beverages
- Cable
- Company store
- Computer expenses
- Conference
- Contract help
- COVID-19 supplies
- Credit card services
- Depreciation
- Dues and subscriptions
- Electric
- Pension plans
- Equipment
- Fire prevention
- Flowers and gifts
- Food and beverage
- Fuel
- Fund drive
- Funeral luncheon
- Insurance
- Interest
- Kitchen help
- Licenses
- Maintenance
- Medical insurance
- Miscellaneous
- Office supplies
- Pagers
- Parking and tolls
- Pharmacology
- Postage
- Professional fees
- Radio repairs
- Recruiting and retention
- Rescue service billing
- Salaries
- Supplies
- State grant expense
- Tablet subscription
- Taxes
- Telephone
- Training
- Trash
- Uniforms
- Water and sewer
- Woodside

Financial Audits/Reviews and Comments

Hockessin's basis of accounting is modified cash and it runs on a calendar year (January - December). No findings were stated in the audit.

Policies and Procedures

Hockessin has written financial policies and procedures in its company bylaws, which include the following topics: financial roles and responsibilities, budget process, receipt of funds, and disbursement of funds.

Financial Health, Trends and Sustainability

In the following section, Hockessin's Report Card will be displayed and discussed.

Financial Health Report Card—Factor Trends Summary 2019-2023

Hockessin

#. FACTOR	2019	2020	2021	2022	2023	TREND
1. Revenue per call	\$1,051.28	\$1,004.07	\$1,038.72	\$1,039.09	\$1,112.35	Favorable
2. Expenditures per call	\$1,080.82	\$1,228.15	\$1,112.46	\$1,071.48	\$1,129.24	Unfavorable
3. Employee benefits	19.14%	43.84%	24.39%	21.86%	23.99%	Unfavorable
4. Cash position	57.5813	22.7879	21.6157	21.0193	24.8108	Unfavorable
5. Debt service	0.26%	0.28%	0.18%	0.00%	0.00%	Favorable
6. Debt per capita	\$3.82	\$8.36	\$5.43	\$2.46	\$30.21	Unfavorable
7. Operating position	1.0281	1.2232	1.0710	1.0312	1.0152	Unfavorable
8. Revenue shortfalls	1.0849	0.9619	1.1047	1.0752	1.0868	Favorable
9. Expenditure overruns	1.1170	1.1399	1.1507	1.0545	1.1312	Unfavorable
10. EMS user fees	43.89%	33.17%	Not Available	Not Available	42.07%	Unfavorable
11. Capital outlay	9.68%	9.01%	6.93%	10.02%	8.15%	Unfavorable
12. Fund balance	-2.73%	-18.25%	-6.63%	-3.02%	-1.50%	Favorable
13. Solvency	1.81%	4.21%	3.34%	2.31%	12.32%	Unfavorable

FINANCIAL HEALTH GRADE KEY

STATUS	Description	Numeric	Est. Sustainability
GREEN	Fire company is in excellent financial health and likely to survive	100-90	16+ Years
YELLOW	Fire company is in good financial health and might survive	89-80	11-15 Years
ORANGE	Fire company is in fair financial health and might survive	79-60	4-10 Years
RED	Fire company is in poor financial Health and unlikely to survive	59 or below	1-3 Years

GRADE
60.5
4-10 years

Hockessin Factors and Indicators

Hockessin received a weighted grade of 60.5, which corresponds to 750 points (out of 1300) and an Orange rating based on average actuals over the five-year period. This means that the fire company is in fair financial health and might survive 4-10 years based on revenue remaining consistent and expenditures inflating slightly each year. This grade is affected by deficient scores in the following higher weighted factors: Operating Position, Expenditure Overruns, and Fund Balance. The company operated at a deficit with its current expenditures exceeding its revenues, actual expenditures exceeded the amounts budgeted, and there is a negative fund balance on average. Please see a more detailed discussion on each factor below.

Revenue per call – Hockessin's revenue per call increased from \$123.14 to \$156.01 from 2019 to 2023. This is a favorable trend and is even more of a problem if it is coupled with increasing expenditures per call. The company will find it increasingly difficult to maintain service levels unless new sources of revenue are found. Increasing operating revenue per capita over time should allow Hockessin to maintain service levels without difficulty. Hockessin membership should review each particular revenue source and aggressively pursue collections.

Expenditures per call – From 2019 to 2023, the cost to operate Hockessin on a per call basis increased from \$126.60 to \$158.38. This could be due to a rise in service levels (i.e. EMS call volume rising). This dollar amount is not particularly troubling and the rate of change confirms that it is not concerning - expenditures increased at a rate of 25% while revenue increased at a rate of 26%. While these rates are essentially keeping pace with each other, Hockessin should identify exactly which cost categories increased and consider options to reduce overall expenditures.

Employee benefits – Hockessin's ratio of total employee benefits to total salary and wages (fire and EMS) increased from 19.14% to 23.99% from 2019 to 2023. This puts a strain on finances. This unfavorable trend is not uncommon - benefits have increased annually nationwide. As of 2023, Hockessin is within the reasonable range of 16-50%. However, it is warranted for Holloway Terrace to evaluate what (if any) cost control measures it can take in regard to benefits within the limitations of employment agreements and/or union contracts.

Cash position – Hockessin's cash position decreased from 57.5813 in 2019 to 24.8108 in 2023. This is an unfavorable trend; while Hockessin is still significantly above 1, which is a perfect match between cash and short-term liabilities, this decrease was drastic. This unfavorable trend indicates that Hockessin's current liabilities are increasing relative to cash and when all cash resources are being expended, a trend like this represents a clear potential for deficit in the future. Hockessin should ask itself if its revenue collection systems are efficient and effective. Is there an aggressive delinquent revenue collection system in place? Is the company collecting and recording all revenues received during the budget year for which they were anticipated? Are all revenues deposited in a timely manner? Does the company have large amounts of revenue due shortly after the close of the current fiscal year that should actually be

attributed to the current year? Is the actual cash flow compared to the projected cash flow on a routine basis? Are major expenditures timed to occur when cash will be available to pay bills? Does the company have an aggressive policy for the investment of fund balances?

Debt service – Hockessin’s debt service decreased from 0.26% to 0% from 2019 to 2023. This favorable trend indicates that the proportion of Hockessin’s general operating revenue devoted to paying off outstanding debt (loans, bonds, vendor leases, and lease rental payments to authorities) decreased over the 5-year period. While this is true, debt analysts believe that debt service in excess of 15-20% of operating revenues is considered a problem, so Hockessin is still well below this threshold. Every effort should be made to monitor debt levels to meet capital requirements of the company while not overextending.

Debt per capita – this factor generally has a positive correlation to the debt service factor above but it does not for this fire service organization. This should be examined by the fire company leadership in more detail. Hockessin’s debt per capita increased from \$3.82 to \$30.21 from 2019 to 2023, which is an unfavorable trend. It should be reiterated that a static 20,848 population is being used across all five years because that is the only data available through the County GIS and therefore affected this calculation. This debt burden is increased to accommodate needs but still low compared to Hockessin’s total budget. Hockessin can continue to issue new debt for its future apparatus purchases but should try to smooth costs as much as possible. I.e. staggering loans and/or taking loans out for a portion of the total cost while not overextending itself from a cash down payment perspective, which would hurt Hockessin’s liquidity.

Operating position – Hockessin’s operating position increased from 1.0281 to 1.0312 from 2019 to 2023. While this is not a large change, it is still considered an unfavorable trend. It means that the company’s ability to balance its budget annually, maintain reserves to cover emergency situations, and have sufficient cash available for timely payment of bills has worsened. It also indicates the company is spending down fund balances from previous years to fund current operations.

Revenue shortfalls – Hockessin’s revenue shortfalls increased slightly from 1.0849 to 1.0868 from 2019 to 2023. A value of 1 is a break-even situation. Hockessin’s favorable trend (an increase) is still slightly above 1 (revenues received were in excess of those budgeted), which is positive, but it could mean that company procedures used to estimate revenues are not accurate and should be reviewed. However, Hockessin is extremely close to break-even. It is both tempting and common to overestimate revenues as a way to make budgets balance but if actual revenues are exceeding budgeted revenues consistently from year to year, company leadership should evaluate closely and make adjustments.

Expenditure overruns – Hockessin’s Expenditure overruns increased from 1.1170 to 1.1312 from 2019 to 2023. A result of 1 indicates actual expenditures and budgeted expenditures are equal. Hockessin’s trend is unfavorable and the company should keep

in mind that it is consistently above 1. Hockessin is demonstrating by this trend that it has not assessed how well the estimates for anticipated expenditures for the year were prepared and that they are not closely monitoring the budgeted versus actual expenses throughout the year. This practice should cease.

EMS user fees – Hockessin’s ambulance billing revenue when compared to the total cost of providing the service decreased slightly from 43.89% to 42.07% from 2019 to 2023. A result of 100% means that the total cost of the service is being supported by the fees/charges. In FACETS’ discussion with Holloway Terrace, the company indicated it did not believe ambulance billing covered the cost of providing EMS services. This evaluation demonstrates this is true. Hockessin stayed relatively stable across the 5 years but in the future, it should aim to get closer to or reach 100%. Ambulance revenue should be consistently monitored and the contract with the third-party biller should always be negotiated in the best interest of the company. Delinquent collections is an option to pursue along with numerous billings attempts (within statutory regulations) rather than simply writing off bad debt without evaluating collectability.

Capital Outlay - Hockessin’s capital outlay decreased slightly from 2019 to 2023 from 9.68% to 8.15%. This decline in percentage of vehicle, equipment, and building expenses financed from current operating revenues is an unfavorable trend. A decrease in this factor typically either means that needs diminished or needs are being deferred. Fire companies need to keep up with capital replacements or they can fall behind very quickly. A benchmark range to use is 11-20% and therefore Hockessin could consider increasing their annual outlay. Hockessin ought to commit the same proportion of its current revenue to fund the acquisition or replacement of its infrastructure and apparatus as well as financing these types of purchases. The company may want to ask itself: Are decisions to defer replacement of existing vehicles, equipment and other facilities or the acquisition of new vehicles, equipment or other facilities being deferred to avoid having to generate additional revenues? If the company is unable to fund the replacement or acquisition of equipment, vehicles, equipment or facilities, would it be beneficial to institute a more aggressive maintenance and repair program to extend the life and utility of existing assets? Would the development of a capital reserve fund where funds could be accumulated to finance such items be a feasible alternative? This factor is directly related to the debt factors above.

Fund balance – Hockessin’s fund balances have fluctuated over the 5-year period but have unfortunately remained in the negative. In 2019, Hockessin had a fund balance of -\$72,127 - this worsened dramatically in 2020 but then returned to a similar level 2021-2023. Hockessin technically has a favorable trend because it had a -\$49,383 fund balance in 2023, which is slightly better than 2019. As a percentage of total expenditures, Hockessin’s fund balance went from -2.73% in 2019 to 1.50% in 2023. This unfavorable trend means that operating revenue is consistently equal to or below operating expenditures. Hockessin is using cash balances from prior years to fund operating expenditures for subsequent budgets. This is not a good practice that Hockessin should continue to employ.

Solvency - Hockessin's solvency deteriorated slightly from 2019 at 1.81% to 12.32% in 2023. Hockessin's assets are therefore made up of roughly 12% liabilities, which is a low ratio and indicates good financial health. Under 50% is ideal. Over 100% indicates that liabilities exceed assets, which is not desirable. This upward trend may be cause for concern if it continues. Therefore, as of 2023, Hockessin is able to meet its long-term debts and other financial obligations and manage operations into the foreseeable future.

Unique Circumstances

None.

Holloway Terrace

Summary of Organization and Services

Holloway Terrace operates 1 station (#20) with a fleet of 14 vehicles (excluding antiques and trailers) and covers a district with a population of 5,350 people. Holloway Terrace provides fire suppression, EMS, heavy rescue, and marine services. On average, Holloway Terrace responded to a total of 2,455 calls from 2019-2023. Holloway Terrace's district includes a facility that makes highly explosive chemicals, fungi plant, railroad, and I295/I495. Holloway Terrace runs mutual aid with bordering districts. Holloway Terrace has about 109 total volunteer members across all categories but only 70 of those are active. Holloway Terrace does not have a formal live-in program but 2 members live there the majority of the time. The company does own one other property aside from the station (residential). Holloway Terrace currently carries zero debt.

Financial Evaluation

Assets

Holloway Terrace has current, non-current, and other assets. Current assets averaged \$2,098,869 from 2019 to 2023 and were cash and cash equivalents. Non-current assets include property and equipment - less accumulated depreciation, these averaged \$3,896,694. Other assets are made up of deposits and investments, and averaged \$682,166. In total, Holloway Terrace's assets averaged \$6,677,728. Aside from personnel, buildings, and property, the fleet is the largest asset (and liability) that any fire company possesses. Holloway Terrace's fleet has an average age of 16 years old (2008) and is displayed below:

Holloway Terrace Fleet

Year	Make/Model	Type	Name	Approx Current (2024) Replace Value	Estimated Replacement Year	Estimated Replacement Value (inflated 8% annually)
CURRENT						
1962	Mack Pumper - Antique	Antique	202	Not Applicable	Not Applicable	Not Applicable
1999	E-One Rescue Pumper	Engine/Rescue	Rescue 20	\$1,200,000	\$2,025	\$1,296,000
2012	Ford Utility Body	Utility (pick-up)	TSU20	\$100,000	\$2,025	\$108,000
2013	Ford Demers Ambulance	Ambulance	A-20	\$350,000	\$2,025	\$378,000
2016	Chevrolet Chiefs Vehicle	Command (fly car, other, sedan/van/etc.)	20-8	\$65,000	\$2,026	\$75,400
2017	Smeal Pumper	Engine/Rescue	20-4	\$1,200,000	\$2,037	\$2,448,000
2007	Chevrolet Dive Truck	Utility (pick-up)	SO-20	\$100,000	\$2,025	\$108,000
2019	Ford Demers Ambulance	Ambulance	B-20	\$350,000	\$2,029	\$490,000
2020	Ford F-250 Duty Officer	Utility (pick-up)	DO-20	\$100,000	\$2,030	\$148,000
2021	Chevrolet Suburban	Command (fly car, other, sedan/van/etc.)	U-20	\$65,000	\$2,031	\$101,400
2019	John Deere Gator 825M	UTV/Other	Gator 20	\$30,000	\$2,034	\$54,000
2024	Zodiac MilPro SRR 750	Boat - Large (mid-size/hard)) (with motor)	Marine 20	\$200,000	\$2,044	\$520,000
1971	Jon Boat	Boat - Small (soft/small) (with motor)	20 Boat 3	\$25,000	\$2,025	\$27,000
2022	Zodiac Mil Pro / Tohatsu Motor	Boat - Small (soft/small) (with motor)	20 Boat 1	\$25,000	\$2,037	\$51,000
2004	Zodiac Mil Pro / Yamaha Motor	Boat - Small (soft/small) (with motor)	20 Boat 2	\$25,000	\$2,025	\$27,000
TOTAL				\$3,835,000		\$5,831,800

Liabilities

Holloway Terrace has a combination of both current and non-current liabilities. Current liabilities averaged \$100,511 from 2019 to 2023 and were payroll liabilities, other current liabilities, and long-term debt. non-current liabilities are loans payable, less net of issuance costs, averaged \$1,275,619. Total liabilities therefore averaged \$1,376,130 over the five-year period.

Based on documentation received and information provided, FACETS assembled a 20-year estimated debt schedule assuming that all future needs would use financing, rather than cash (unless otherwise noted).

New Castle County Fire Service Financial Review and Analysis

Holloway Terrace - Existing and Projected Debt Schedule															
Year	1999 E-One Rescue Engine (2025- 2035)	2012 Ford Utility (2025- 2035)	2013 Ford Demers Ambulance (2025- 2035)	2016 Chevrolet Command (2026- 2036)	2017 Smeal Engine (2037- 2047)	2007 Chevrolet Dive Utility (2025-2035)	2019 Ford Demers Ambulance (2029-2039)	2020 Ford 250 Utility (2030- 2040)	2021 Chevrolet Suburban (2031- 2041)	2019 John Deere Gator 825M UTV (2034- 2044)	Zodiac MilPro SPR 750 Boat (2044- 2054)	1971 Jon Boat (2025- 2035)	2022 Zodiac Mil Pro (2037- 2047)	2004 Zodiac Mil Pro (2025- 2035)	Total
2024	None	None	None	None	None	None	None	None	None	None	None	None	None	None	\$0
2025	\$167,838	\$13,986	\$48,953			\$13,986						\$3,497		\$3,497	\$251,757
2026	\$167,838	\$13,986	\$48,953	\$9,765		\$13,986						\$3,497		\$3,497	\$261,522
2027	\$167,838	\$13,986	\$48,953	\$9,765		\$13,986						\$3,497		\$3,497	\$261,522
2028	\$167,838	\$13,986	\$48,953	\$9,765		\$13,986						\$3,497		\$3,497	\$261,522
2029	\$167,838	\$13,986	\$48,953	\$9,765		\$13,986	\$63,457					\$3,497		\$3,497	\$324,979
2030	\$167,838	\$13,986	\$48,953	\$9,765		\$13,986	\$63,457	\$19,167				\$3,497		\$3,497	\$344,145
2031	\$167,838	\$13,986	\$48,953	\$9,765		\$13,986	\$63,457	\$19,167	\$13,132			\$3,497		\$3,497	\$357,277
2032	\$167,838	\$13,986	\$48,953	\$9,765		\$13,986	\$63,457	\$19,167	\$13,132			\$3,497		\$3,497	\$357,277
2033	\$167,838	\$13,986	\$48,953	\$9,765		\$13,986	\$63,457	\$19,167	\$13,132			\$3,497		\$3,497	\$357,277
2034	\$167,838	\$13,986	\$48,953	\$9,765		\$13,986	\$63,457	\$19,167	\$13,132	\$6,993		\$3,497		\$3,497	\$364,270
2035				\$9,765			\$63,457	\$19,167	\$13,132	\$6,993					\$112,514
2036							\$63,457	\$19,167	\$13,132	\$6,993					\$102,749
2037					\$317,027		\$63,457	\$19,167	\$13,132	\$6,993			\$6,605		\$426,381
2038					\$317,027		\$63,457	\$19,167	\$13,132	\$6,993			\$6,605		\$426,381
2039					\$317,027			\$19,167	\$13,132	\$6,993			\$6,605		\$362,924
2040					\$317,027				\$13,132	\$6,993			\$6,605		\$343,757
2041					\$317,027					\$6,993			\$6,605		\$330,625
2042					\$317,027					\$6,993			\$6,605		\$330,625
2043					\$317,027					\$6,993			\$6,605		\$330,625
2044					\$317,027						\$67,342		\$6,605		\$390,974
TOTAL	\$1,678,379	\$139,865	\$489,527	\$97,646	\$2,536,218	\$139,865	\$634,572	\$191,667	\$131,318	\$69,932	\$67,342	\$34,966	\$52,838	\$34,966	\$6,299,103

Notes

*Green = existing debt; Red = projected debt

*Projected is based on existing Fleet replacement schedule and any notes provided during interviews or via email

*Fixed interest rate of 5% assumed for all existing notes (in the absence of an interest rate provided by the organization) and all future notes

*Principal and interest payments begin in year note is established (no in the rears schedules or delayed payments considered)

*10-year note assumed for all vehicle types regardless of useful life

Employee Costs

Holloway Terrace currently has approximately 28 employees and they are all part-time firefighter/EMTs. There are 3 personnel on 24/7 with supplemental staffing of 3 (2 EMS-only on 6-hour shifts and 1 fire/EMS on a 12-hour shift), and therefore the maximum at certain times of day/shifts is 6. On average, Holloway Terrace paid \$377,954 in salaries from 2019 to 2023.

Sources of Income

Holloway Terrace has received \$4,645,671, on average in revenue and other support from 2019 to 2023 and is made up of state/county appropriations, ambulance services, donated services by firefighters, hall rental, investment income, membership dues, pension fund, gain on sale, rental income, special event income, and miscellaneous.

Operational Costs

Holloway Terrace spent \$4,340,020 on average from 2019 to 2023 in the following categories:

- Bank service charges
- Collection Fees
- Contributions
- Convention expense
- Depreciation
- *Donated services (vol FFs)**
- Dues and subscriptions
- Fuel
- Incentives
- Insurance
- Interest
- Miscellaneous
- Office expenses
- Payroll taxes
- Pension benefits
- Professional fees
- Property maintenance
- Protective gear and uniforms
- Repairs and maintenance
- Salaries
- Seminars/meetings/training
- Small equipment
- Supplies
- Telephone
- Utilities and real estate taxes

**Holloway Terrace's accountant is one of only a few NCC companies who recognize the donated services from volunteer firefighters as a revenue and an expense. See the section on Volunteers for more information.*

Financial Audits/Reviews and Comments

Holloway Terrace's basis of accounting is modified cash and it runs on a federal/state fiscal year (October - September). No findings were stated in the audit.

Policies and Procedures

Holloway Terrace has written financial policies and procedures in its company bylaws, which include the following topics: financial roles and responsibilities, budget process, receipt of funds, and disbursement of funds.

Financial Health, Trends and Sustainability

In the following section, Holloway Terrace's Report Card will be displayed and discussed.

Financial Health Report Card—Factor Trends Summary 2019-2023

Holloway Terrace

#. FACTOR	2019	2020	2021	2022	2023	TREND
1. Revenue per call	\$1,626.11	\$1,881.11	\$1,773.31	\$1,948.40	\$2,228.06	Favorable
2. Expenditures per call	\$1,618.32	\$1,768.26	\$1,657.23	\$1,781.16	\$2,012.13	Unfavorable
3. Employee benefits	36.25%	28.08%	25.96%	28.40%	30.94%	Favorable
4. Cash position	22.4419	20.5873	23.7040	15.0330	26.6870	Favorable
5. Debt service	Not Available	1.05%	0.96%	0.84%	Not Available	Favorable
6. Debt per capita	\$272.23	\$258.35	\$244.02	\$215.95	\$201.61	Favorable
7. Operating position	0.9952	0.9395	0.9336	0.9158	0.9031	Unfavorable
8. Revenue shortfalls	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available
9. Expenditure overruns	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available
10. EMS user fees	31.86%	41.09%	39.56%	37.54%	34.54%	Favorable
11. Capital outlay	Not Available	1.74%	1.47%	2.12%	Not Available	Favorable
12. Fund balance	Not Available	6.38%	7.00%	9.39%	Not Available	Favorable
13. Solvency	24.83%	22.99%	21.07%	18.94%	16.17%	Favorable

FINANCIAL HEALTH GRADE KEY

STATUS	Description	Numeric	Est. Sustainability
GREEN	Fire company is in excellent financial health and likely to survive	100-90	16+ Years
YELLOW	Fire company is in good financial health and might survive	89-80	11-15 Years
ORANGE	Fire company is in fair financial health and might survive	79-60	4-10 Years
RED	Fire company is in poor financial Health and unlikely to survive	59 or below	1-3 Years

GRADE
67.5
4-10 years

Holloway Terrace Factors and Indicators

Holloway received a weighted grade of 67.5, which corresponds to 775 points (out of 1300) and an Orange rating based on average actuals over the five-year period. This means that the fire company is in fair financial health and might survive 4-10 years based on revenue remaining consistent and expenditures inflating slightly each year. This grade is affected by deficient scores in the following higher weighted factors: Debt Per Capita, Revenue Shortfalls, and Expenditure Overruns. The debt burden associated with each resident is high and annual budgets were unavailable for both revenue and expenditures. Please see a more detailed discussion on each factor below.

Revenue per call – Holloway Terrace's revenue per call increased from \$1,626.11 to \$2,228.06 from 2019 to 2023. This is a favorable trend and is only a problem if it is coupled with a higher rate of increasing expenditures per call. The company will find it increasingly difficult to maintain service levels unless new sources of revenue are found if that is the case. Increasing operating revenue per call over time should allow Holloway Terrace to maintain service levels without difficulty. Holloway Terrace membership should review each particular revenue source and aggressively pursue collections.

Expenditures per call – From 2019 to 2023, the cost to operate Holloway Terrace on a per call basis increased from \$1,618.32 to \$2,012.13. This could be due to a rise in service levels (i.e. EMS call volume rising). This dollar amount is not particularly troubling and the rate of change confirms that it is not concerning - expenditures increased at a rate of 24% while revenue increased at a rate of 37%. Holloway Terrace should identify exactly which cost categories increased and consider options to reduce overall expenditures.

Employee benefits – Holloway Terrace's ratio of total employee benefits to total salary and wages (fire and EMS) decreased from 36.25% to 30.94% from 2019 to 2023. This puts a strain on finances. This favorable trend is uncommon as benefits have increased annually nationwide. As of 2023, Holloway Terrace is within the reasonable range of 16-50%. While this is positive, Holloway Terrace should continue to evaluate annually what (if any) cost control measures it can take in regard to benefits within the limitations of employment agreements and/or union contracts.

Cash position – Holloway Terrace's cash position increased from 22.4419 in 2019 to 26.6870 in 2023. This is a favorable trend and Holloway Terrace is consistently above 1, which is a perfect match between cash and short-term liabilities. It indicates that Holloway Terrace's current liabilities are decreasing relative to cash; a trend like this represents a potential for surplus in the future. While this is positive, Holloway Terrace should continue to ask itself annually if its revenue collection systems are efficient and effective. Is there an aggressive delinquent revenue collection system in place? Is the company collecting and recording all revenues received during the budget year for which they were anticipated? Are all revenues deposited in a timely manner? Does the company have large amounts of revenue due shortly after the close of the current fiscal year that should actually be attributed to the current year? Is the actual cash flow

compared to the projected cash flow on a routine basis? Are major expenditures timed to occur when cash will be available to pay bills? Does the company have an aggressive policy for the investment of fund balances?

Debt service – Holloway Terrace's debt service decreased from 1.05% to 0.84% from 2020 to 2022 (data was unavailable for 2019 and 2023). This favorable trend indicates that the proportion of Holloway Terrace's general operating revenue devoted to paying off outstanding debt (loans, bonds, vendor leases, and lease rental payments to authorities) decreased over the 5-year period. Debt analysts believe that debt service in excess of 15-20% of operating revenues is considered a problem, so Holloway Terrace could consider taking out a new debt issue.

Debt per capita – corresponding to the debt service factor above, Holloway Terrace's debt per capita decreased from \$272.23 to \$201.61 from 2019 to 2023, which is a favorable trend. It should be reiterated that a static 5,350 population is being used across all five years because that is the only data available through the County GIS and therefore affected this calculation. This debt burden is decreased to match current needs and Holloway Terrace could consider issuing new debt for its future apparatus purchases depending upon the amount/level but it should always try to stagger loans and/or take loans out for a portion of the total cost while not overextending itself from a cash down payment perspective, which would hurt Holloway Terrace's liquidity.

Operating position – Holloway Terrace's operating position decreased from 0.9952 to 0.9031 from 2019 to 2023. While this is not a large change, it is still considered an unfavorable trend. It means that the company's ability to balance its budget annually, maintain reserves to cover emergency situations, and have sufficient cash available for timely payment of bills is worsening. It also indicates the company is spending down fund balances from previous years to fund current operations.

Revenue shortfalls – Holloway Terrace's revenue shortfalls could not be calculated due to revenue budgets being unavailable.

Expenditure overruns – Holloway Terrace's Expenditure overruns could not be calculated due to expenditure budgets being unavailable.

EMS user fees – Holloway Terrace's ambulance billing revenue when compared to the total cost of providing the service decreased from 31.86% to 34.54% from 2019 to 2023. A result of 100% means that the total cost of the service is being supported by the fees/charges. In FACETS' discussion with Holloway Terrace, the company indicated it did not believe ambulance billing covered the cost of providing EMS services. This evaluation demonstrates this is true. Holloway Terrace should aim to get closer to or reach 100%. Ambulance revenue should be consistently monitored and the contract with the third-party biller should always be negotiated in the best interest of the company. Delinquent collections is an option to pursue along with numerous billings attempts (within statutory regulations) rather than simply writing off bad debt without evaluating collectability.

Capital Outlay - Holloway Terrace's capital outlay increased slightly between 2020 to 2022 (data was unavailable for 2019 and 2023) from 1.74% to 2.12%. This increase in percentage of vehicle, equipment, and building expenses financed from current operating revenues is a favorable trend. A decrease in this factor typically either means that needs diminished or needs are being deferred. Fire companies need to keep up with capital replacements or they can fall behind very quickly. A benchmark range to use is 11-20% and therefore Holloway Terrace should consider increasing their annual outlay. Holloway Terrace ought to commit the same proportion of its current revenue to fund the acquisition or replacement of its infrastructure and apparatus as well as financing these types of purchases. The company may want to ask itself: Are decisions to defer replacement of existing vehicles, equipment and other facilities or the acquisition of new vehicles, equipment or other facilities being deferred to avoid having to generate additional revenues? If the company is unable to fund the replacement or acquisition of equipment, vehicles, equipment or facilities, would it be beneficial to institute a more aggressive maintenance and repair program to extend the life and utility of existing assets? Would the development of a capital reserve fund where funds could be accumulated to finance such items be a feasible alternative? This factor is directly related to the debt factors above.

Fund balance – Holloway Terrace's fund balances have remained relatively stable between 2020 to 2022 (data was unavailable for 2019 and 2023). In 2020, Holloway Terrace had a fund balance of \$266,208 and in 2023 it was \$430,134. As a percentage of total expenditures, Holloway Terrace's fund balance went from 6.38% in 2020 to 9.39% in 2022. This favorable trend means that operating revenue is consistently equal to or above operating expenditures. Holloway Terrace is not using cash balances from prior years to fund operating expenditures for subsequent budgets. This is a good practice that Holloway Terrace should continue to employ.

Solvency - Holloway Terrace's solvency improved from 2019 at 24.83% to 16.17% in 2023. Holloway Terrace's assets are therefore made up of roughly 16% liabilities, which is a low ratio and indicates good financial health. Under 50% is ideal. Over 100% indicates that liabilities exceed assets, which is not desirable. An upward trend may be cause for concern. Therefore, as of 2023, Holloway Terrace is able to meet its long-term debts and other financial obligations and manage operations into the foreseeable future.

Unique Circumstances

Holloway Terrace's accountant is the only one in NCC who recognizes the donated services from volunteer firefighters as a revenue and an expense. On average over the five years, Holloway Terrace had \$3,001,185 of donated services.

Mill Creek

Summary of Organization and Services

Mill Creek operates 2 stations (#s 2 and 21) with a fleet of 20 vehicles (excluding antiques and trailers) and covers a district that is 25 square miles with a population of 43,723. Mill Creek provides fire suppression, EMS, and rescue services. On average, Mill Creek responded to a total of 7,620 calls from 2019-2023. Mill Creek's district includes a gas pipeline (but no terminus parts), a substation, and single family housing. Mill Creek runs 10-20% mutual aid with bordering districts. Mill Creek has about 200 total volunteer members across all categories but only 30 of those are active. Mill Creek does not have a live-in program but it has been discussed. The company does own other properties aside from the station including open space with a cell tower. Mill Creek currently carries building and fleet debt and has a large amount in investments/reserves.

Financial Evaluation

Assets

Mill Creek has current, non-current, and other assets. Current assets averaged \$1,278,199 from 2019 to 2023 and were cash and cash equivalents, ladies auxiliary cash, and inventory. non-current assets include property and equipment - less accumulated depreciation, they averaged \$10,043,316. Other assets include deposits, an antique fire truck, and investments and these averaged \$6,303,565. In total, Mill Creek's assets averaged \$17,625,081 over the five-year period. Aside from personnel, buildings, and property, the fleet is the largest asset (and liability) that any fire company possesses. Mill Creek's fleet has an average age of 13 years old (2011) and is displayed below:

New Castle County Fire Service Financial Review and Analysis

Mill Creek Fleet

Year	Make	Model	Type	Name	Approx Current (2024) Replace Value	Estimated Replacement Year	Estimated Replacement Value (inflated 8% annually)
CURRENT							
2015	Ford/Firematic	F550 Custom	Utility (pick-up)	2-1 (BRAT)	\$100,000	2025	\$108,000
2020	Pierce	Enforcer	Engine/Rescue	2-6	\$1,200,000	2040	\$2,736,000
2005	Ford	F450 Custom	Utility (pick-up)	21-1	\$100,000	2025	\$108,000
1972	Seagrave	Pumper	Antique	21-2	Not Applicable	Not Applicable	Not Applicable
1981	Seagrave	Pumper	Engine/Rescue	21-4	\$1,200,000	2025	\$1,296,000
2019	Pierce	Enforcer	Engine/Rescue	21-5	\$1,200,000	2039	\$2,640,000
2006	E-One	Cyclone 2	Engine/Rescue	21-6	\$1,200,000	2026	\$1,392,000
2015	Pierce	Arrow XT	Engine/Rescue	21-7	\$1,200,000	2035	\$2,256,000
2016	Chevrolet	Tahoe	Command (fly car, other, sedan/van/etc.)	21-8	\$65,000	2026	\$75,400
2016	Chevrolet	Tahoe	Command (fly car, other, sedan/van/etc.)	21-81	\$65,000	2026	\$75,400
2006	Ford	Expedition	Command (fly car, other, sedan/van/etc.)	21-82	\$65,000	2025	\$70,200
2023	Chevrolet	Tahoe	Command (fly car, other, sedan/van/etc.)	TBD	\$65,000	2033	\$111,800
1992	Polaris	Ranger XP	UTV/Other	QRV-21	\$30,000	2025	\$32,400
2012	Chevrolet	Silverado 3500HD	Utility (pick-up)	U-21	\$100,000	2025	\$108,000
2019	Chrysler	Caravan	Command (fly car, other, sedan/van/etc.)	Van-LAUX	\$65,000	2029	\$91,000
2009	Chevrolet / CW	C4500	Ambulance	A-2	\$350,000	2025	\$378,000
2019	Ford / PL Custom	E450	Ambulance	A-21	\$350,000	2029	\$490,000
2018	Ford / PL Custom	E450	Ambulance	B-2	\$350,000	2028	\$462,000
2014	International / CW	TerraStar	Ambulance	B-21	\$350,000	2025	\$378,000
2007	Chevrolet / LifeLine	C4500	Ambulance	C-2	\$350,000	2025	\$378,000
2017	Ford / PL Custom	E450	Ambulance	C-21	\$350,000	2027	\$434,000
TOTAL					\$8,755,000		\$13,620,200

Liabilities

Mill Creek has a combination of both current and non-current liabilities. Current liabilities averaged \$372,742 from 2019 to 2023 and were accrued and the current portions of capital leases and long-term debt. non-current liabilities include long-term debt and loan payable. non-current assets, less net of issuance costs, averaged \$2,985,651. Total liabilities therefore averaged \$3,358,394 over the five-year period.

Based on documentation received and information provided, FACETS assembled a 20-year estimated debt schedule assuming that all future needs would use financing, rather than cash (unless otherwise noted).

New Castle County Fire Service Financial Review and Analysis

Mill Creek - Existing and Projected Debt Schedule											
Year	2013 Station Mortgage	State Revolving Loan	2015 Fire 550 Utility (2025-2035)	2020 Pierce Enforcer Engine (2040-2050)	2005 Ford 450 Utility (2025-2035)	1981 Seagrave Engine (2025-2035)	2019 Pierce Enforcer Engine (2039-2049)	2006 E-One Cyclone Engine (2026-2036)	2015 Pierce Arrow XT Engine (2035-2045)	2016 Chevrolet Tahoe Command (2026-2036)	2016 Chevrolet Tahoe Command (2026-2037)
2024	\$300,000	\$18,416									
2025	\$300,000	\$18,416	\$13,986		\$13,986	\$167,838					
2026	\$300,000	\$18,416	\$13,986		\$13,986	\$167,838		\$180,270		\$9,765	\$9,765
2027	\$300,000	\$18,416	\$13,986		\$13,986	\$167,838		\$180,270		\$9,765	\$9,765
2028	\$300,000		\$13,986		\$13,986	\$167,838		\$180,270		\$9,765	\$9,765
2029	\$300,000		\$13,986		\$13,986	\$167,838		\$180,270		\$9,765	\$9,765
2030			\$13,986		\$13,986	\$167,838		\$180,270		\$9,765	\$9,765
2031			\$13,986		\$13,986	\$167,838		\$180,270		\$9,765	\$9,765
2032			\$13,986		\$13,986	\$167,838		\$180,270		\$9,765	\$9,765
2033			\$13,986		\$13,986	\$167,838		\$180,270		\$9,765	\$9,765
2034			\$13,986		\$13,986	\$167,838		\$180,270		\$9,765	\$9,765
2035								\$180,270	\$292,162	\$9,765	\$9,765
2036									\$292,162		
2037									\$292,162		
2038									\$292,162		
2039							\$341,892		\$292,162		
2040				\$354,325			\$341,892		\$292,162		
2041				\$354,325			\$341,892		\$292,162		
2042				\$354,325			\$341,892		\$292,162		
2043				\$354,325			\$341,892		\$292,162		
2044				\$354,325			\$341,892		\$292,162		
TOTAL	\$1,800,000	\$73,664	\$139,865	\$1,771,623	\$139,865	\$1,678,379	\$2,051,352	\$1,802,704	\$2,921,623	\$97,646	\$97,646

Notes

*Green = existing debt; Red = projected debt

*Projected is based on existing Fleet replacement schedule and any notes provided during interviews or via email

*Fixed interest rate of 5% assumed for all existing notes (in the absence of an interest rate provided by the organization) and all future notes

*Principal and interest payments begin in year note is established (no in the rears schedules or delayed payments considered)

*10-year note assumed for all vehicle types regardless of useful life

New Castle County Fire Service Financial Review and Analysis

Mill Creek - Existing and Projected Debt Schedule Continued											
2006 Ford Expedition Command (2025-2035)	2023 Chevrolet Tahoe Command (2033-2043)	1992 Polaris Ranger XP UTV (2025-2035)	2012 Chevrolet Silverado 350 Utility (2025-2035)	2019 Chrysler Caravan Command (2029-2039)	2009 Chevrolet CW Ambulance (2025-2035)	2019 Ford Ambulance (2029-2039)	2018 Ford Ambulance (2028-2038)	2014 International Ambulance (2025-2035)	2007 Chevrolet Ambulance (2025-2035)	2017 Ford Ambulance (2027-2037)	Total
											\$318,416
\$9,091		\$4,196	\$13,986		\$48,953	\$63,457	\$59,831	\$48,953	\$48,953	\$56,205	\$867,852
\$9,091		\$4,196	\$13,986		\$48,953	\$63,457	\$59,831	\$48,953	\$48,953	\$56,205	\$1,067,652
\$9,091		\$4,196	\$13,986		\$48,953	\$63,457	\$59,831	\$48,953	\$48,953	\$56,205	\$1,067,652
\$9,091		\$4,196	\$13,986		\$48,953	\$63,457	\$59,831	\$48,953	\$48,953	\$56,205	\$1,049,236
\$9,091		\$4,196	\$13,986	\$11,785	\$48,953	\$63,457	\$59,831	\$48,953	\$48,953	\$56,205	\$1,061,021
\$9,091		\$4,196	\$13,986	\$11,785	\$48,953	\$63,457	\$59,831	\$48,953	\$48,953	\$56,205	\$761,021
\$9,091		\$4,196	\$13,986	\$11,785	\$48,953	\$63,457	\$59,831	\$48,953	\$48,953	\$56,205	\$761,021
\$9,091		\$4,196	\$13,986	\$11,785	\$48,953	\$63,457	\$59,831	\$48,953	\$48,953	\$56,205	\$761,021
\$9,091	\$14,479	\$4,196	\$13,986	\$11,785	\$48,953	\$63,457	\$59,831	\$48,953	\$48,953	\$56,205	\$775,499
\$9,091	\$14,479	\$4,196	\$13,986	\$11,785	\$48,953	\$63,457	\$59,831	\$48,953	\$48,953	\$56,205	\$775,499
	\$14,479			\$11,785							\$518,226
	\$14,479			\$11,785							\$318,426
	\$14,479			\$11,785							\$318,426
	\$14,479			\$11,785							\$318,426
	\$14,479										\$648,533
	\$14,479										\$1,002,858
	\$14,479										\$1,002,858
	\$14,479										\$1,002,858
											\$988,379
											\$988,379
\$90,912	\$144,786	\$41,959	\$139,865	\$117,849	\$489,527	\$634,572	\$598,311	\$489,527	\$489,527	\$562,050	\$16,373,255

Employee Costs

Mill Creek currently has approximately 64 employees: 34 full-time and 30 part-time employees. There are 6 full-time personnel on 24/7 across 2 stations with supplemental staffing of 4 and therefore the maximum at certain times of day/shifts is 10. On average, Mill Creek paid \$1,169,569 in salaries from 2019 to 2023.

Sources of Income

Mill Creek has received \$4,237,784 on average in revenue and other support from 2019 to 2023 and is made up of state/county appropriations, ambulance services, ladies auxiliary bingo and fundraising, hall rental, donations, fund drive, interest and dividends, lease income, gain on investment, and miscellaneous.

Operational Costs

Mill Creek spent \$3,166,258 on average from 2019 to 2023 in the following categories:

- Career staff salaries
- Payroll taxes
- Employee benefits
- Administrative
- Ambulance billing
- Bingo supplies
- Building and grounds maintenance
- Depreciation
- Dues
- Equipment repairs and maintenance
- Fundraising
- Hall rental
- Insurance
- Interest
- Ladies auxiliary
- Member and community events
- Member pension
- Operational supplies
- Professional fees
- Training
- Utilities

Financial Audits/Reviews and Comments

Mill Creek's basis of accounting is modified cash and it runs on a calendar year (January - December). No findings were stated in the audit.

Policies and Procedures

Mill Creek has no formal written financial policies and procedures. Mill Creek has verbal financial policies for the following topics: financial roles and responsibilities, budget process, receipt of funds, disbursement of funds, checks and credit cards, travel and expense reimbursement, and asset recording.

Financial Health, Trends and Sustainability

In the following section, Mill Creek's Report Card will be displayed and discussed.

Financial Health Report Card—Factor Trends Summary 2019-2023

Mill Creek

#. FACTOR	2019	2020	2021	2022	2023	TREND
1. Revenue per call	\$408.28	\$482.67	\$433.41	\$455.88	\$513.60	Favorable
2. Expenditures per call	\$430.84	\$491.15	\$441.21	\$457.66	\$489.39	Unfavorable
3. Employee benefits	Not Available	19.28%	20.21%	20.13%	25.40%	Unfavorable
4. Cash position	2.9804	2.1867	2.0012	2.7139	5.3830	Favorable
5. Debt service	6.45%	10.48%	2.87%	3.39%	2.91%	Favorable
6. Debt per capita	\$76.62	\$77.47	\$66.08	\$62.18	\$59.07	Favorable
7. Operating position	1.0552	1.0176	1.0180	1.0039	1.0223	Unfavorable
8. Revenue shortfalls	1.1477	1.0642	0.9544	1.0672	1.1245	Unfavorable
9. Expenditure overruns	1.1720	1.0265	0.9093	1.0504	1.0145	Favorable
10. EMS user fees	110.14%	96.56%	84.52%	79.37%	88.20%	Unfavorable
11. Capital outlay	19.38%	59.09%	3.94%	15.31%	12.71%	Unfavorable
12. Fund balance	-5.24%	-1.73%	-1.77%	-0.39%	-2.18%	Favorable
13. Solvency	21.77%	21.55%	18.14%	18.45%	15.50%	Favorable

FINANCIAL HEALTH GRADE KEY

STATUS	Description	Numeric	Est. Sustainability
GREEN	Fire company is in excellent financial health and likely to survive	100-90	16+ Years
YELLOW	Fire company is in good financial health and might survive	89-80	11-15 Years
ORANGE	Fire company is in fair financial health and might survive	79-60	4-10 Years
RED	Fire company is in poor financial Health and unlikely to survive	59 or below	1-3 Years

GRADE
55.75
1-3 years

Mill Creek Factors and Indicators

Mill Creek received a weighted grade of 55.75, which corresponds to 700 points (out of 1300) and a Red rating based on average actuals over the five-year period. This means that the fire company is in poor financial health and might survive 1-3 years based on revenue remaining consistent and expenditures inflating slightly each year. This grade is affected by deficient scores in the following higher weighted factors: Operating Position, Expenditure Overruns, Capital Outlay, and Fund Balance. The company operated at a deficit with its current expenditures exceeding its revenues, actual expenditures exceeded the amounts budgeted, annual capital outlay is higher than the optimal range, and there is a negative fund balance on average. Please see a more detailed discussion on each factor below.

Revenue per call – Mill Creek's revenue per call increased from \$408.28 to \$513.60 from 2019 to 2023. This is a favorable trend and is only a problem if it is increasing at a slower rate than expenditures per call. In that case, the company will find it increasingly difficult to maintain service levels unless new sources of revenue are found. Increasing operating revenue per capita over time should allow Mill Creek to maintain service levels without difficulty. Mill Creek membership should review each particular revenue source and aggressively pursue collections.

Expenditures per call – From 2019 to 2023, the cost to operate Mill Creek on a per call basis increased from \$430.84 to \$489.39. This could be due to a rise in service levels (i.e. EMS call volume rising). This dollar amount is not particularly troubling and the rate of change confirms that it is not concerning - expenditures increased at a rate of 14% while revenue increased at a rate of 25%. Mill Creek should identify exactly which cost categories increased and consider options to reduce overall expenditures.

Employee benefits – Mill Creek's ratio of total employee benefits to total salary and wages (fire and EMS) increased from 19.28% to 25.40% from 2020 to 2023 (2019 data was unavailable). This puts a strain on finances. This unfavorable trend is not uncommon - benefits have increased annually nationwide. As of 2023, Mill Creek is within the reasonable range of 16-50%. However, it is warranted for Mill Creek to evaluate what (if any) cost control measures it can take in regard to benefits within the limitations of employment agreements and/or union contracts.

Cash position – Mill Creek's cash position increased from 2.9804 in 2019 to 5.3830 in 2023. This is a favorable trend; Mill Creek is consistently above 1, which is a perfect match between cash and short-term liabilities. This favorable trend indicates that Mill Creek's current liabilities are decreasing relative to cash, which represents a potential for surplus in the future. While this is positive, Mill Creek should continue to ask itself annually if its revenue collection systems are efficient and effective. Is there an aggressive delinquent revenue collection system in place? Is the company collecting and recording all revenues received during the budget year for which they were anticipated? Are all revenues deposited in a timely manner? Does the company have large amounts of revenue due shortly after the close of the current fiscal year that should actually be attributed to the current year? Is the actual cash flow compared to

the projected cash flow on a routine basis? Are major expenditures timed to occur when cash will be available to pay bills? Does the company have an aggressive policy for the investment of fund balances?

Debt service – Mill Creek’s debt service decreased from 6.45% to 2.91% from 2019 to 2023. This favorable trend indicates that the proportion of Mill Creek’s general operating revenue devoted to paying off outstanding debt (loans, bonds, vendor leases, and lease rental payments to authorities) decreased over the 5-year period. Debt analysts believe that debt service in excess of 15-20% of operating revenues is considered a problem, so Mill Creek is still well below this threshold. Every effort should be made to monitor debt levels to meet capital requirements of the company while not overextending.

Debt per capita – corresponding to the debt service factor above, Mill Creek’s debt per capita decreased from \$76.62 to \$59.07 from 2019 to 2023, which is a favorable trend. It should be reiterated that a static 7,620 population is being used across all five years because that is the only data available through the County GIS and therefore affected this calculation. This debt burden decreased to match current needs. Mill Creek could therefore consider issuing new debt for its future apparatus purchases depending upon the amount/level. Mill Creek should continue to smooth costs by staggering loans and/or taking loans out for a portion of the total cost while not overextending itself from a cash down payment perspective, which would hurt Mill Creek’s liquidity.

Operating position – Mill Creek’s operating position decreased from 1.0552 to 1.0223 from 2019 to 2023. While this is not a large change, it is still considered an unfavorable trend. It means that the company’s ability to balance its budget annually, maintain reserves to cover emergency situations, and have sufficient cash available for timely payment of bills is worsening. It also indicates the company is spending down fund balances from previous years to fund current operations.

Revenue shortfalls – Mill Creek’s revenue shortfalls decreased from 1.477 to 1.1245 from 2019 to 2023. A value of 1 is a break-even situation. Mill Creek’s unfavorable trend (a decrease) is still slightly above 1 (actual revenues received were in excess of those budgeted), which is positive, it could still mean that company procedures used to estimate revenues are not accurate and should be reviewed. However, Mill Creek is extremely close to break-even. It is both tempting and common to overestimate revenues as a way to make budgets balance but if actual revenues are exceeding budgeted revenues consistently from year to year, company leadership should evaluate closely and make adjustments.

Expenditure overruns – Mill Creek’s Expenditure overruns decreased from 1.1720 to 1.0145 from 2019 to 2023. A result of 1 indicates actual expenditures and budgeted expenditures are equal. Mill Creek’s trend is favorable and the company should keep in mind that it was consistently above 1. Mill Creek is demonstrating by this trend that it has not assessed how well the estimates for anticipated expenditures for the year were prepared and that they are not closely monitoring the budgeted versus actual expenses throughout the year. This practice should cease.

EMS user fees – Mill Creek’s ambulance billing revenue when compared to the total cost of providing the service decreased from 110.14% to 88.20% from 2019 to 2023. A result of 100% means that the total cost of the service is being supported by the fees/charges. In FACETS’ discussion with Mill Creek, the company indicated it did not believe ambulance billing covered the cost of providing EMS services. While this evaluation demonstrates the opposite is essentially true - Mill Creek did go below 100% in recent years and should aim to stay at this or reach back up to 100%. Ambulance revenue should be consistently monitored and the contract with the third-party biller should always be negotiated in the best interest of the company. Delinquent collections is an option to pursue along with numerous billings attempts (within statutory regulations) rather than simply writing off bad debt without evaluating collectability.

Capital Outlay - Mill Creek’s capital outlay decreased slightly from 2019 to 2023 from 19.38% to 12.71%. This decline in percentage of vehicle, equipment, and building expenses financed from current operating revenues is an unfavorable trend. A decrease in this factor typically either means that needs diminished or needs are being deferred. Fire companies need to keep up with capital replacements or they can fall behind very quickly. A benchmark range to use is 11-20% and therefore Mill Creek should keep their annual outlay stable. Mill Creek ought to commit the same proportion of its current revenue to fund the acquisition or replacement of its infrastructure and apparatus as well as financing these types of purchases. The company may want to ask itself: Are decisions to defer replacement of existing vehicles, equipment and other facilities or the acquisition of new vehicles, equipment or other facilities being deferred to avoid having to generate additional revenues? If the company is unable to fund the replacement or acquisition of equipment, vehicles, equipment or facilities, would it be beneficial to institute a more aggressive maintenance and repair program to extend the life and utility of existing assets? Would the development of a capital reserve fund where funds could be accumulated to finance such items be a feasible alternative? This factor is directly related to the debt factors above.

Fund balance – Mill Creek’s fund balances have remained pretty consistent over the 5-year period but unfortunately have always been in the negative. In 2019, Mill Creek had a fund balance of -\$175,946 and ended up at -\$85,914 in 2023. As a percentage of total expenditures, Mill Creek’s fund balance went from -5.24% in 2020 to -2.18% in 2022. While this is a favorable trend, operating revenue is still consistently below operating expenditures. Mill Creek is using cash balances from prior years to fund operating expenditures. This is not a good practice that Mill Creek should continue to employ.

Solvency - Mill Creek’s solvency improved slightly from 2019 at 21.77% to 15.50% in 2023. Mill Creek’s assets are therefore made up of roughly 16% liabilities, which is a low ratio and indicates good financial health. Under 50% is ideal. Over 100% indicates that liabilities exceed assets, which is not desirable. An upward trend may be cause for concern. Therefore, as of 2023, Mill Creek is able to meet its long-term debts and other financial obligations and manage operations into the foreseeable future.

Unique Circumstances

None.

Minquadale

Summary of Organization and Services

Minquadale operates 1 station (#22) with a fleet of 8 vehicles (excluding antiques and trailers) and covers a district of 2,426 acres with a population of 7,601 people. Minquadale provides fire suppression, EMS, and rescue services. On average, Minquadale responded to a total of 2,902 calls from 2019-2023. Minquadale's district includes Interstates 295, 495, 95, Route 13, Delaware State Hospital, Holloway Sr Campus, Baylor Women's Correctional Facility, Helen Plant Women's Treatment Facility, NCC Public Safety Building, Norfolk Railroad, several data centers, etc. Minquadale runs mutual aid with bordering districts. Minquadale has about 75 total volunteer members across all categories but only 15 of those are active. Minquadale does not have a live-in program. The company does not own any other properties aside from the station and currently carries building and fleet debt. Minquadale has a small amount of money in reserves.

Financial Evaluation

Assets

Minquadale has current, non-current, and other assets. Current assets averaged \$1,673,856 from 2019 to 2023 and were cash (checking and savings), ladies auxiliary cash, and inventory). non-current assets include property and equipment, and less accumulated depreciation, averaged \$2,201,127. Other assets include deposits on equipment and investments - these averaged \$456,320. In total, Minquadale's assets averaged \$4,331,303. Aside from personnel, buildings, and property, the fleet is the largest asset (and liability) that any fire company possesses. Minquadale's fleet has an average age of 6 years old (2018) and is displayed below:

Minquadale

Year	Make/Model	Type	Type/Name	Approx Current (2024) Replace	Estimated Replacement Year	Estimated Replacement Value (inflated 8% annually)
CURRENT						
2020	Pierce Enforcer	Engine/Rescue	Engine22	\$1,200,000	2040	\$2,736,000
2024	Pierce Saber	Engine/Rescue	RescueEngine22	\$1,200,000	2044	\$3,120,000
2023	Chevy Tahoe	Command (fly car, other: sedan/van/etc.)	BattalionChief22	\$65,000	2033	\$111,800
2013	Chevy Tahoe	Command (fly car, other: sedan/van/etc.)	Chief22	\$65,000	2025	\$70,200
2024	Ford 550	Ambulance	A22	\$350,000	2034	\$630,000
2017	Ford 550	Ambulance	B22	\$350,000	2027	\$434,000
1998	Chevy Silverado	Utility (pick-up)	Field Piece221	\$100,000	2025	\$108,000
2023	Kubota	UTV/Other	Kubota22	\$30,000	2038	\$63,600
FUTURE						
		Engine/Rescue	Replacing one that was in a crash			
TOTAL				\$3,360,000		\$7,273,600

Liabilities

Minquadale has a combination of both current and non-current liabilities. Current liabilities averaged \$232,944 from 2019 to 2023 and were the current portions of loans payable and payroll liabilities. non-current liabilities include loans payable. non-current assets, less net of issuance costs, averaged \$721,775.

Based on documentation received and information provided, FACETS assembled a 20-year estimated debt schedule assuming that all future needs would use financing, rather than cash (unless otherwise noted).

New Castle County Fire Service Financial Review and Analysis

Minquadale - Existing and Projected Debt Schedule											
Year	Building Loan	Equipment to outfit engine	2020 Pierce Enforcer Engine (2040-2050)	2024 Pierce Saber Engine (2044-2054)	2023 Chevy Tahoe Command (2033-2043)	2013 Cehvy Tahoe Command (2025-2035)	2024 Ford 550 Ambulanc e (2034-2044)	2017 Ford 550 Ambulance (2027-2037)	1998 Chevy Silverado Utility (2025-2035)	2023 Kubota UTV (2038-2048)	Total
2024	\$17,500	\$91,875		\$140,000							\$249,375
2025	\$17,500	\$91,875				\$9,091			\$13,986		\$132,453
2026	\$17,500					\$9,091			\$13,986		\$40,578
2027	\$17,500					\$9,091		\$56,205	\$13,986		\$96,783
2028						\$9,091		\$56,205	\$13,986		\$79,283
2029						\$9,091		\$56,205	\$13,986		\$79,283
2030						\$9,091		\$56,205	\$13,986		\$79,283
2031						\$9,091		\$56,205	\$13,986		\$79,283
2032						\$9,091		\$56,205	\$13,986		\$79,283
2033					\$14,479	\$9,091		\$56,205	\$13,986		\$93,761
2034					\$14,479	\$9,091	\$81,588	\$56,205	\$13,986		\$175,349
2035					\$14,479		\$81,588	\$56,205			\$152,271
2036					\$14,479		\$81,588	\$56,205			\$152,271
2037					\$14,479		\$81,588	\$56,205			\$152,271
2038					\$14,479		\$81,588			\$8,236	\$104,303
2039					\$14,479		\$81,588			\$8,236	\$104,303
2040			\$354,325		\$14,479		\$81,588			\$8,236	\$458,628
2041			\$354,325		\$14,479		\$81,588			\$8,236	\$458,628
2042			\$354,325		\$14,479		\$81,588			\$8,236	\$458,628
2043			\$354,325				\$81,588			\$8,236	\$444,149
2044			\$354,325	\$404,054						\$8,236	\$766,615
TOTAL	\$70,000		\$1,771,623	\$544,054	\$144,786	\$90,912	\$815,879	\$618,255	\$139,865	\$57,655	\$4,436,779

Notes

*Green = existing debt; Red = projected debt

*Projected is based on existing Fleet replacement schedule and any notes provided during interviews or via email

*Fixed interest rate of 5% assumed for all existing notes (in the absence of an interest rate provided by the organization) and all future notes

*Principal and interest payments begin in year note is established (no in the rears schedules or delayed payments considered)

*10-year note assumed for all vehicle types regardless of useful life

Employee Costs

Minquadale currently has approximately 38 employees: 30 part-time and 8 full-time employees. There are 2 full-time personnel on 24/7 with supplemental staffing of 2 part-time employees (12-24 hour shifts) and therefore the maximum at certain times of day/shifts is 4. On average, Minquadale paid \$615,174 in salaries from 2019 to 2023.

Sources of Income

Minquadale has received \$1,823,927 on average in revenue and other support from 2019 to 2023 and is made up of state/county appropriations, ambulance services, ladies auxiliary fundraising, donations and fund drive, hall rental, dividends and interest, gain on sale, PPP loan, employee retention credit, investment income, and miscellaneous.

Operational Costs

Minquadale spent \$1,477,350 on average from 2019 to 2023 in the following categories:

- Career Staff Salaries
- Payroll Taxes
- Employee Benefits
- Total Salaries & Related Expenses
- Activities and Memberships
- Administrative Expenses
- Ambulance Billing Expense
- Building Maintenance
- Depreciation
- Equipment Maintenance
- Fuel
- Hall Expense
- Insurance Expense
- Interest Expense
- Ladies Auxiliary
- Member pension
- Professional fee
- Supplies
- Training
- Utilities

Financial Audits/Reviews and Comments

Minquadale's basis of accounting is modified cash and it runs on a calendar year (January - December). No findings were stated in the audit.

Policies and Procedures

Minquadale's constitution and bylaws contain financial policies on topics as follows: financial responsibilities by role, budget process, receipt of fund procedures, disbursement of fund procedures, and insurance coverage.

Financial Health, Trends and Sustainability

In the following section, Minquadale's Report Card will be displayed and discussed.

Financial Health Report Card—Factor Trends Summary 2019-2023

Minquadale

#. FACTOR	2019	2020	2021	2022	2023	TREND
1. Revenue per call	\$551.37	\$604.82	\$557.64	\$717.30	\$650.76	Favorable
2. Expenditures per call	\$488.60	\$653.60	\$476.87	\$278.51	\$583.95	Unfavorable
3. Employee benefits	32.60%	23.44%	25.89%	21.19%	19.51%	Favorable
4. Cash position	14.9466	1.7364	7.8315	14.6212	21.4752	Favorable
5. Debt service	1.31%	1.35%	1.11%	0.00%	0.00%	Favorable
6. Debt per capita	\$213.84	\$122.16	\$216.22	\$173.42	\$116.71	Favorable
7. Operating position	0.8862	1.0807	0.8552	0.3883	0.8973	Favorable
8. Revenue shortfalls	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available
9. Expenditure overruns	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available
10. EMS user fees	52.28%	56.90%	43.36%	50.09%	31.62%	Unfavorable
11. Capital outlay	1.48%	38.83%	4.68%	3.77%	4.10%	Favorable
12. Fund balance	12.85%	-7.46%	16.94%	157.55%	11.44%	Unfavorable
13. Solvency	19.31%	23.37%	19.10%	13.69%	9.90%	Favorable

FINANCIAL HEALTH GRADE KEY

STATUS	Description	Numeric	Est. Sustainability
GREEN	Fire company is in excellent financial health and likely to survive	100-90	16+ Years
YELLOW	Fire company is in good financial health and might survive	89-80	11-15 Years
ORANGE	Fire company is in fair financial health and might survive	79-60	4-10 Years
RED	Fire company is in poor financial Health and unlikely to survive	59 or below	1-3 Years

GRADE
61.25
4-10 years

Minquadale Factors and Indicators

Minquadale creek received a weighted grade of 61.25, which corresponds to 750 points (out of 1300) and an Orange rating based on average actuals over the five-year period. This means that the fire company is in fair financial health and might survive 4-10 years based on revenue remaining consistent and expenditures inflating slightly each year. This grade is affected by deficient scores in the following higher weighted factors: Revenue Shortfalls, Expenditure Overruns, and Fund Balance. Annual budgets were unavailable for both revenue and expenditures and the annual surplus is above the optimal ratio range to the company's expenditures. Please see a more detailed discussion on each factor below.

Revenue per call – Minquadale's revenue per call increased from \$551.37 to \$650.76 from 2019 to 2023. This is a favorable trend and is only a problem if it is coupled with increasing expenditures per call at a higher rate. The company will find it increasingly difficult to maintain service levels unless new sources of revenue are found. Increasing operating revenue per call over time should allow Minquadale to maintain service levels without difficulty. Minquadale membership should review each particular revenue source and aggressively pursue collections.

Expenditures per call – From 2019 to 2023, the cost to operate Minquadale on a per call basis increased from \$488.60 to \$583.95. This could be due to a rise in service levels (i.e. EMS call volume rising). This dollar amount is not particularly troubling and the rate of change confirms that it is not concerning - expenditures increased at a rate of 17% while revenue increased at a rate of 19%. Minquadale should identify exactly which cost categories increased and consider options to reduce overall expenditures.

Employee benefits – Minquadale's ratio of total employee benefits to total salary and wages (fire and EMS) decreased from 32.60% to 19.51% from 2019 to 2023. This puts a strain on finances. This favorable trend is uncommon as benefits have increased annually nationwide. As of 2023, Minquadale is within the reasonable range of 16-50%. However, Minquadale should continue to evaluate annually what (if any) cost control measures it can take in regard to benefits within the limitations of employment agreements and/or union contracts.

Cash position – Minquadale's cash position increased from 14.9466 in 2019 to 21.4752 in 2023. This is a favorable trend; Minquadale is consistently above 1, which is a perfect match between cash and short-term liabilities. This favorable trend indicates that Minquadale's current liabilities are decreasing relative to cash and there is a potential for surplus in the future. Minquadale should continue to ask itself annually if its revenue collection systems are efficient and effective. Is there an aggressive delinquent revenue collection system in place? Is the company collecting and recording all revenues received during the budget year for which they were anticipated? Are all revenues deposited in a timely manner? Does the company have large amounts of revenue due shortly after the close of the current fiscal year that should actually be attributed to the current year? Is the actual cash flow compared to the projected cash flow on a routine basis? Are major expenditures timed to occur when cash will be

available to pay bills? Does the company have an aggressive policy for the investment of fund balances?

Debt service – Minquadale's debt service decreased from 1.31% to 0% from 2019 to 2023. This favorable trend indicates that the proportion of Minquadale's general operating revenue devoted to paying off outstanding debt (loans, bonds, vendor leases, and lease rental payments to authorities) decreased over the 5-year period. Debt analysts believe that debt service in excess of 15-20% of operating revenues is considered a problem, so Minquadale is still well below this threshold. Every effort should be made to monitor debt levels to meet capital requirements of the company while not overextending.

Debt per capita – corresponding to the debt service factor above, Minquadale's debt per capita decreased from \$213.84 to \$116.71 from 2019 to 2023, which is a favorable trend. It should be reiterated that a static 7,601 population is being used across all five years because that is the only data available through the County GIS and therefore affected this calculation. This debt burden decreased to match needs and Minquadale could therefore consider issuing new debt for its future apparatus purchases if the amount will keep costs smooth - i.e. staggering loans and/or taking loans out for a portion of the total cost while not overextending itself from a cash down payment perspective, which would hurt Minquadale's liquidity.

Operating position – Minquadale's operating position increased from 0.8862 to 0.8973 from 2019 to 2023. While this is not a large change, it is still considered a favorable trend. It means that the company's ability to balance its budget annually, maintain reserves to cover emergency situations, and have sufficient cash available for timely payment of bills is improving. It also indicates the company is not spending down fund balances from previous years to fund current operations.

Revenue shortfalls – Minquadale's revenue shortfalls could not be calculated due to revenue budgets being unavailable.

Expenditure overruns – Minquadale's Expenditure overruns could not be calculated due to expenditure budgets being unavailable.

EMS user fees – Minquadale's ambulance billing revenue when compared to the total cost of providing the service decreased from 52.28% to 31.62% from 2019 to 2023. A result of 100% means that the total cost of the service is being supported by the fees/charges. In FACETS' discussion with Minquadale, the company indicated it did not believe ambulance billing covered the cost of providing EMS services. This evaluation demonstrates this is true. Minquadale should aim to get closer to or reach 100%. Ambulance revenue should be consistently monitored and the contract with the third-party biller should always be negotiated in the best interest of the company. Delinquent collections is an option to pursue along with numerous billings attempts (within statutory regulations) rather than simply writing off bad debt without evaluating collectability.

Capital Outlay - Minquadale's capital outlay increased slightly from 2019 to 2023 from 1.48% to 4.10%. This increase in percentage of vehicle, equipment, and building expenses financed from current operating revenues is a favorable trend. A decrease in this factor typically either means that needs diminished or needs are being deferred. Fire companies need to keep up with capital replacements or they can fall behind very quickly. A benchmark range to use is 11-20% and therefore Minquadale should consider increasing their annual outlay. Minquadale ought to commit the same proportion of its current revenue to fund the acquisition or replacement of its infrastructure and apparatus as well as financing these types of purchases. The company may want to ask itself: Are decisions to defer replacement of existing vehicles, equipment and other facilities or the acquisition of new vehicles, equipment or other facilities being deferred to avoid having to generate additional revenues? If the company is unable to fund the replacement or acquisition of equipment, vehicles, equipment or facilities, would it be beneficial to institute a more aggressive maintenance and repair program to extend the life and utility of existing assets? Would the development of a capital reserve fund where funds could be accumulated to finance such items be a feasible alternative? This factor is directly related to the debt factors above.

Fund balance – Minquadale's fund balances have fluctuated dramatically over the 5-year period. In 2019, Minquadale had a fund balance of \$180,097 - this dipped to -\$125,954 in 2020 and jumped to \$1,243,105 in 2022, returning to the same level of \$216,210 in 2023. As a percentage of total expenditures, Minquadale's fund balance went from 12.85% in 2019 to 11.44% in 2023. This favorable trend means that operating revenue is consistently equal to or above operating expenditures. Minquadale is not using cash balances from prior years to fund operating expenditures for subsequent budgets. This is a good practice that Minquadale should continue to employ.

Solvency - Minquadale's solvency improved from 2019 at 19.31% to 9.90% in 2023. Minquadale's assets are therefore made up of roughly 10% liabilities, which is a low ratio and indicates good financial health. Under 50% is ideal. Over 100% indicates that liabilities exceed assets, which is not desirable. An upward trend may be cause for concern. Therefore, as of 2023, Minquadale is able to meet its long-term debts and other financial obligations and manage operations into the foreseeable future.

Unique Circumstances

None.

Minquas

Summary of Organization and Services

Minquas operates 1 station (#23) with a fleet of 11 vehicles (excluding antiques and trailers) and covers a district with a population of 9,099 people. Minquas provides fire suppression, EMS, and water rescue services. On average, Minquas responded to a total of 3,118 calls from 2019-2023. Minquas's district includes Route 141, Interstates 95, 295, 495, Amtrak, freight rail, artesian water, veolia, Delaware Technical Community College, Sun Chemical, and Air Liquide America Corporation. Minquas runs mutual aid with bordering districts. Minquas has about 149 total volunteer members across all categories but only 23 of those are active. Part-time employees supplemental staffing on 12-hour overnight shifts. Minquas does not have a live-in program. The company does not own any other properties aside from the station, currently carries fleet debt, and have various investments/reserves.

Financial Evaluation

Assets

Minquas has a combination of both current and non-current assets. Current assets averaged \$2,494,961 from 2019 to 2023 and were cash (checking and savings), ladies auxiliary cash, investments, due from employees, and deposits on equipment. Non-current assets include property and equipment. Non-current assets, less accumulated depreciation, averaged \$3,355,000. Therefore, total Minquas assets averaged \$5,849,961 over the five year period. Aside from personnel, buildings, and property, the fleet is the largest asset (and liability) that any fire company possesses. Minquas' fleet has an average age of 10 years old (2014) and is displayed below:

Minquas Fleet

Year	Make	Type	Type/Name	Approx Current (2024) Replace	Estimated Replacement Year	Estimated Replacement Value (inflated 8% annually)
CURRENT						
2020	Pierce	Engine/Rescue	Engine23	\$1,200,000	2040	\$2,736,000
2009	Pierce	Engine/Rescue	Squad 23	\$1,200,000	2029	\$1,680,000
2011	Pierce	Engine/Rescue	Rescue23	\$1,200,000	2031	\$1,872,000
2016	Ford	Ambulance	A23	\$350,000	2026	\$406,000
2007	Chevy	Ambulance	MRU23	\$350,000	2025	\$378,000
2009	Parker	Boat - Large (mid-size/hard)) (with motor)	23-foot parker	\$200,000	2029	\$280,000
2005	Zodiac*	Boat - Small (soft/small) (with motor)	12-foot	\$25,000	2025	\$27,000
2020	Chevy Tahoe	Command (fly car, other, sedan/van/etc.)	23-8	\$65,000	2030	\$96,200
2012	Chevy Tahoe	Command (fly car, other, sedan/van/etc.)	Battalion23	\$65,000	2025	\$70,200
2012	Chevy Silverado	Utility (pick-up)	TSU	\$100,000	2025	\$108,000
2021	Chrysler Voyager	Command (fly car, other, sedan/van/etc.)	Van	\$65,000	2031	\$101,400
1948	Mack	Antique	23-3	Not Applicable	Not Applicable	Not Applicable
FUTURE						
2024		Engine/Rescue	Replacing Squad23			
*Estimated the year						
TOTAL				\$4,820,000		\$7,754,800

Liabilities

Minquas has current liabilities - the company has no debt. Current (and therefore total) liabilities averaged \$56,492 from 2019 to 2023 and were payroll tax liabilities, accrued expenses, credit card payable, and a PPP loan.

Based on documentation received and information provided, FACETS assembled a 20-year estimated debt schedule assuming that all future needs would use financing, rather than cash (unless otherwise noted).

New Castle County Fire Service Financial Review and Analysis

Minquas - Existing and Projected Debt Schedule													
Year	Station Improvements: Roof, Refrigeration Syst, Parking Lot, HVAC	2020 Pierce Engine (2040-2050)	2009 Pierce Engine (2029-2039)	2011 Pierce Engine (2031-2041)	2016 Ford Ambulance (2026-2036)	2007 Chevy Ambulance (2025-2035)	2009 Parker Boat (2029-2039)	2005? Zodiac Boat (2025-2035)	2020 Chevy Tahoe Command (2030-2040)	2012 Chevy Tahoe Command (2025-2035)	2021 Chevy Silverado Utility (2025-2035)	2021 Chrysler Command (2031-2041)	Total
2024				\$242,433									\$242,433
2025	\$63,000			\$242,433		\$48,953		\$3,497		\$9,091	\$13,986		\$366,973
2026	\$63,000			\$242,433	\$52,579	\$48,953		\$3,497		\$9,091	\$13,986		\$419,552
2027	\$63,000			\$242,433	\$52,579	\$48,953		\$3,497		\$9,091	\$13,986		\$419,552
2028	\$63,000			\$242,433	\$52,579	\$48,953		\$3,497		\$9,091	\$13,986		\$419,552
2029	\$63,000		\$217,568	\$242,433	\$52,579	\$48,953	\$36,261	\$3,497		\$9,091	\$13,986		\$673,381
2030			\$217,568	\$242,433	\$52,579	\$48,953	\$36,261	\$3,497	\$12,458	\$9,091	\$13,986		\$622,839
2031			\$217,568	\$242,433	\$52,579	\$48,953	\$36,261	\$3,497	\$12,458	\$9,091	\$13,986	\$13,132	\$622,839
2032			\$217,568	\$242,433	\$52,579	\$48,953	\$36,261	\$3,497	\$12,458	\$9,091	\$13,986	\$13,132	\$622,839
2033			\$217,568	\$242,433	\$52,579	\$48,953	\$36,261	\$3,497	\$12,458	\$9,091	\$13,986	\$13,132	\$622,839
2034			\$217,568		\$52,579	\$48,953	\$36,261	\$3,497	\$12,458	\$9,091	\$13,986	\$13,132	\$380,407
2035			\$217,568		\$52,579		\$36,261		\$12,458			\$13,132	\$318,866
2036			\$217,568				\$36,261		\$12,458			\$13,132	\$266,287
2037			\$217,568				\$36,261		\$12,458			\$13,132	\$266,287
2038			\$217,568				\$36,261		\$12,458			\$13,132	\$266,287
2039									\$12,458			\$13,132	\$12,458
2040		\$354,325										\$13,132	\$354,325
2041		\$354,325											\$354,325
2042		\$354,325											\$354,325
2043		\$354,325											\$354,325
2044		\$354,325											\$354,325
TOTAL	\$315,000	\$1,771,623	\$2,175,677	\$2,424,326	\$525,789	\$489,527	\$362,613	\$34,966	\$124,583	\$90,912	\$139,865	\$131,318	\$8,315,016

Notes

*Green = existing debt; Red = projected debt

*Projected is based on existing Fleet replacement schedule and any notes provided during interviews or via email

*Fixed interest rate of 5% assumed for all existing notes (in the absence of an interest rate provided by the organization) and all future notes

*Principal and interest payments begin in year note is established (no in the rears schedules or delayed payments considered)

*10-year note assumed for all vehicle types regardless of useful life

Employee Costs

Minquas currently has approximately 39 employees: 5 full-time FF/EMTs, 5 part-time driver-only, 4 part-time EMT-only's, and 24 part-time FF/EMTs. There is 1 full-time personnel on 24/7 (on a 24/72 schedule) and 1 administrative position weekdays. On average, Minquas paid \$487,483 in salaries from 2019 to 2023.

Sources of Income

Minquas has received \$1,752,038 on average in revenue and other support from 2019 to 2023 and is made up of state/county appropriations, ambulance services, federal grants, donations and fund drives, multi purpose room income, bar income, ladies auxiliary fundraising, interest and dividends, gain on sale, PPP loan, and miscellaneous.

Operational Costs

Minquas spent \$1,534,818 on average from 2019 to 2023 in the following categories:

- Salaries
- Payroll Taxes
- Employee benefits
- Ambulance billing expense
- Bank charges
- Communications
- Company Activities
- Conferences
- Depreciation
- Dues and assessments
- Fines and penalties
- Fuel
- Fundraising
- Insurance
- Interest
- Investment Fees
- Ladies Auxiliary Expenses
- Marine Rescue Expense
- Member pension
- Multi purpose Room
- Office expense
- Payroll Processing
- Professional fees
- Repairs and Maintenance
- Supplies
- Training
- Uniform
- Utilities
- Depreciation

Financial Audits/Reviews and Comments

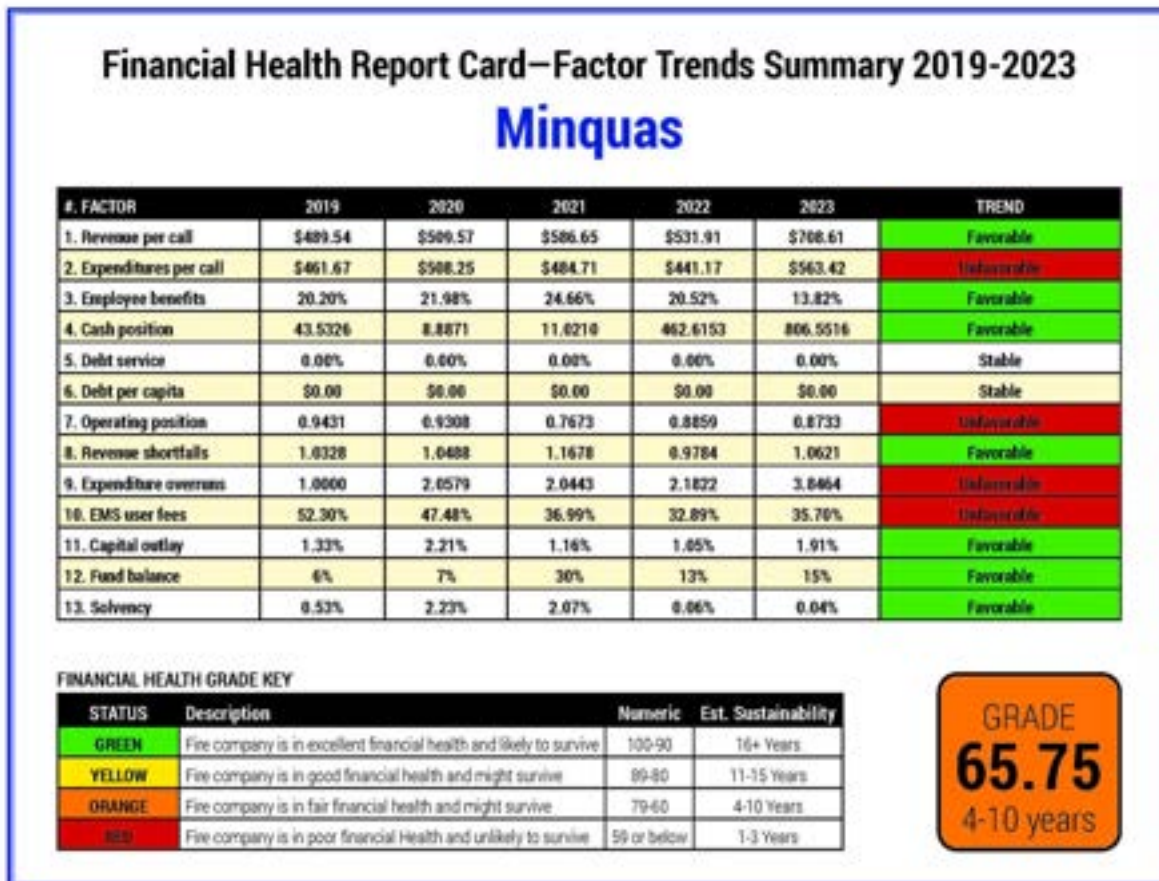
Minquas' basis of accounting is modified cash and it runs on a fiscal year (July - June). No findings were stated in the audit.

Policies and Procedures

Minquas' constitution and bylaws contain fiscal policies on topics as follows: financial responsibilities by role, budget process, receipt of funds procedures, and disbursement of funds procedures. Other policies that Minquas has is regarding its pension, disposal of assets upon dissolution, gifts, and indebtedness.

Financial Health, Trends and Sustainability

In the following section, Minquas's Report Card will be displayed and discussed.



Minquas Factors and Indicators

Minquas received a weighted grade of 65.75, which corresponds to 850 points (out of 1300) and an Orange rating based on average actuals over the five-year period. This means that the fire company is in fair financial health and might survive 4-10 years based on revenue remaining consistent and expenditures inflating slightly each year. This grade is affected by deficient scores in the following higher weighted factors: Expenditure Overruns and EMS User Fees. Actual expenditures exceeded the amounts budgeted and ambulance billing revenue does not cover EMS service costs. Please see a more detailed discussion on each factor below.

Revenue per call – Minquas' revenue per call increased from \$489.54 to \$708.61 from 2019 to 2023. This is a favorable trend and is only a problem if the expenditures per call is increasing at a faster rate. In that case, the company will find it increasingly difficult to maintain service levels unless new sources of revenue are found. Increasing operating revenue per capita over time should allow Minquas to maintain service levels without difficulty. Minquas membership should review each particular revenue source and aggressively pursue collections.

Expenditures per call – From 2019 to 2023, the cost to operate Minquas on a per call basis increased from \$461.67 to \$563.42. This could be due to a rise in service levels (i.e. EMS call volume rising). This dollar amount is not particularly troubling and the rate of change confirms that it is not concerning - expenditures increased at a rate of 22% while revenue increased at a rate of 44%. Minquas should identify exactly which cost categories increased and consider options to reduce overall expenditures.

Employee benefits – Minquas' ratio of total employee benefits to total salary and wages (fire and EMS) decreased from 20.20% to 13.82% from 2019 to 2023. This puts a strain on finances. This unfavorable trend is uncommon as benefits have increased annually nationwide. As of 2023, Wilmington Manor is below the reasonable range of 16-50%. It is always smart for Minquas to evaluate annually what (if any) cost control measures it can take in regard to benefits within the limitations of employment agreements and/or union contracts. However, Minquas may want to evaluate if benefits should be increased.

Cash position – Minquas' cash position increased from 43.5326 in 2019 to 806.5516 in 2023. This is a favorable trend; Minquas is significantly above 1, which is a perfect match between cash and short-term liabilities. This drastic increase indicates that Minquas' current liabilities are decreasing significantly relative to cash. A trend like this represents a clear potential for surplus in the future. Minquas should still always ask itself annually if its revenue collection systems are efficient and effective. Is there an aggressive delinquent revenue collection system in place? Is the company collecting and recording all revenues received during the budget year for which they were anticipated? Are all revenues deposited in a timely manner? Does the company have large amounts of revenue due shortly after the close of the current fiscal year that should actually be attributed to the current year? Is the actual cash flow compared to the projected cash flow on a routine basis? Are major expenditures timed to occur when

cash will be available to pay bills? Does the company have an aggressive policy for the investment of fund balances?

Debt service – Minquas' debt service maintained at 0% from 2019 to 2023. This stable trend indicates that the proportion of Minquas' general operating revenue devoted to paying off outstanding debt (loans, bonds, vendor leases, and lease rental payments to authorities) did not increase or decrease over the 5-year period. Debt analysts believe that debt service in excess of 15-20% of operating revenues is considered a problem, so Minquas is well below this threshold. Minquas could consider issuing debt for future purchases without worrying about overextending itself.

Debt per capita – corresponding to the debt service factor above, Minquas' debt per capita maintained at \$0 from 2019 to 2023. This stable trend indicates that Minquas could consider issuing debt for future purchases without worrying about overextending itself.

Operating position – Minquas' operating position decreased from 0.9431 to 0.8733 from 2019 to 2023. While this is not a large change, it is still considered an unfavorable trend. It means that the company's ability to balance its budget annually, maintain reserves to cover emergency situations, and have sufficient cash available for timely payment of bills is improving. It also indicates the company is not spending down fund balances from previous years to fund current operations.

Revenue shortfalls – Minquas's revenue shortfalls increased from 1.0328 to 1.0621 from 2019 to 2023. A value of 1 is a break-even situation. Minquas' favorable trend (an increase) is still slightly above 1 which could mean that company procedures used to estimate revenues are not accurate and should be reviewed. However, Minquas is extremely close to break-even. It is both tempting and common to overestimate revenues as a way to make budgets balance but if actual revenues are exceeding budgeted revenues consistently from year to year, company leadership should evaluate closely and make adjustments.

Expenditure overruns – Minquas' Expenditure overruns increased from 2.0579 to 3.8464 from 2020 to 2023 (2019 is unavailable). A result of 1 indicates actual expenditures and budgeted expenditures are equal. Minquas' trend is unfavorable and the company should keep in mind that it was consistently above 1. Minquas is demonstrating by this trend that it has not assessed how well the estimates for anticipated expenditures for the year were prepared and that they are not closely monitoring the budgeted versus actual expenses throughout the year. This practice should cease.

EMS user fees – Minquas' ambulance billing revenue when compared to the total cost of providing the service decreased from 52.30% to 35.70% from 2019 to 2023. A result of 100% means that the total cost of the service is being supported by the fees/charges. In FACETS' discussion with Minquas, the company indicated it did not believe ambulance billing covered the cost of providing EMS services. This evaluation demonstrates this is true. Minquas should aim to get closer to or reach 100%.

Ambulance revenue should be consistently monitored and the contract with the third-party biller should always be negotiated in the best interest of the company. Delinquent collections is an option to pursue along with numerous billings attempts (within statutory regulations) rather than simply writing off bad debt without evaluating collectability.

Capital Outlay - Minquas' capital outlay increased slightly from 2019 to 2023 from 1.33% to 1.91%. This increase in percentage of vehicle, equipment, and building expenses financed from current operating revenues is a favorable trend. An increase in this factor typically either means that needs increased or needs are being re-prioritized. Fire companies need to keep up with capital replacements or they can fall behind very quickly. A benchmark range to use is 11-20% and therefore Minquas should consider increasing their annual outlay. Minquas ought to commit the same proportion of its current revenue to fund the acquisition or replacement of its infrastructure and apparatus as well as financing these types of purchases. The company may want to ask itself: Are decisions to defer replacement of existing vehicles, equipment and other facilities or the acquisition of new vehicles, equipment or other facilities being deferred to avoid having to generate additional revenues? If the company is unable to fund the replacement or acquisition of equipment, vehicles, equipment or facilities, would it be beneficial to institute a more aggressive maintenance and repair program to extend the life and utility of existing assets? Would the development of a capital reserve fund where funds could be accumulated to finance such items be a feasible alternative? This factor is directly related to the debt factors above.

Fund balance – Minquas' fund balances have fluctuated dramatically from 2020 to 2023 (2019 was unavailable). In 2020, Minquas had a fund balance of \$86,394 - this jumped in 2022 to \$423,130, and then ended up at \$278,246 in 2023. As a percentage of total expenditures, Minquas' fund balance went from 6% in 2019 to 15% in 2023. This favorable trend means that operating revenue is consistently equal to or below operating expenditures. Minquas is using cash balances from prior years to fund operating expenditures for subsequent budgets. This is not a good practice that Minquas should continue to employ.

Solvency - Minquas's solvency remained essentially stable from 2019 at 0.53% to 0.04% in 2023. This is a low ratio (almost nonexistent) and indicates good financial health. Under 50% is ideal. Over 100% indicates that liabilities exceed assets, which is not desirable. An upward trend may be cause for concern. Therefore, as of 2023, Minquas is able to meet its long-term debts and other financial obligations and manage operations into the foreseeable future.

Unique Circumstances

None.

Odessa

Summary of Organization and Services

Odessa operates 2 stations (#s 4 and 24) with a fleet of 13 vehicles (excluding antiques and trailers) and covers a district with a population of 23,688 people. Odessa provides fire suppression, EMS, and rescue services. On average, Odessa responded to a total of 2,211 calls from 2019-2023. Odessa's district includes a large 55+ community, nursing homes, and commercial. Odessa runs very minimal mutual aid with bordering districts. Odessa has about 130 total volunteer members across all categories but only 30 of those are active. Odessa does not have a live-in program but it is in-discussion for their satellite station. The company does not currently own any other properties aside from the station but they are considering buying the open space behind the station. Odessa currently carries building and fleet debt and has various investments.

Financial Evaluation

Assets

Odessa has current, non-current, and other assets. Current assets averaged \$2,187,118 from 2019 to 2023 and were cash and cash equivalents. Non-current assets include property and equipment and less accumulated depreciation, averaged \$6,461,340. Other assets include loan fees, artwork, and investments and averaged 747,325. Odessa's total assets averaged \$9,395,783 over the five year period. Aside from personnel, buildings, and property, the fleet is the largest asset (and liability) that any fire company possesses. Odessa's fleet has an average age of 8 years old (2016) and is displayed below:

Odessa Fleet

Year	Make	Type	Type/Name	Approx Current (2024) Replace Value	Estimated Replacement Year	Estimated Replacement Value (inflated 8% annually)
CURRENT						
2001	Ford	Utility (pick-up)	Brush vehicle	\$100,000	2025	\$108,000
1926	Hale	Antique		Not Applicable	Not Applicable	Not Applicable
2012	Pierce	Engine/Rescue	@ main station	\$1,200,000	2032	\$1,968,000
2012	Pierce	Engine/Rescue	@ main station	\$1,200,000	2032	\$1,968,000
2013	Chevrolet	Utility (pick-up)	Service	\$100,000	2025	\$108,000
2019	Premier	Trailer (flatbed/enclosed/boat/other)		\$25,000	2034	\$45,000
2017	Ford	Ambulance	BLS	\$350,000	2027	\$434,000
2019	Ford	Ambulance	BLS	\$350,000	2029	\$490,000
2020	Ford	Ambulance	BLS	\$350,000	2030	\$518,000
2021	Chevrolet	Command (fly car, other; sedan/van/etc.)	First responder	\$65,000	2031	\$101,400
2021	Ford	Command (fly car, other; sedan/van/etc.)	First responder	\$65,000	2031	\$101,400
2020	Alexis	Tanker	Pumper/tanker	\$800,000	2040	\$1,824,000
2021	Alexis	Engine/Rescue	Brush vehicle	\$1,200,000	2041	\$2,832,000
1999	E-One	Ladder/Tower	Aerial	\$2,400,000	2025	\$2,592,000
2023	Chevrolet	Utility (pick-up)	Service	\$100,000	2033	\$172,000
2022	Chevrolet	Utility (pick-up)	Service	\$100,000	2032	\$164,000
From Meeting Notes						
2021		Engine/Rescue	@ satellite station			
2022		Engine/Rescue	\$987k			
TOTAL				\$8,405,000		\$13,425,800

Liabilities

Odessa has a combination of both current and non-current liabilities. Current liabilities averaged \$327,460 from 2019 to 2023 and were accounts payable, accrued interest, payroll liabilities, credit cards payable, PPP loan, and current portions of long-term debt. Non-current liabilities are long-term debt and less net of issuance costs, averaged \$2,243,117. Odessa's liabilities therefore averaged \$2,570,577 over the five year period.

New Castle County Fire Service Financial Review and Analysis

Odessa - Existing and Projected Debt Schedule																	
	Mortgage - Main Station (\$2M - refinanced in 2017 for 15 yrs @ 3.13%)	Mortgage - Satellite Station (\$1M in 2021 for 10 yrs @ 2.35%)	2001 Ford Utility (2025-2035)	2012 Pierce Engine (2032-2042)	2012 Pierce Engine (2032-2042)	2013 (Chevrolet) Utility (2025-2035)	2019 Premier Trailer (2034-2044)	2017 Ford Ambulance (2027-2037)	2019 Ford Ambulance (2029-2039)	2020 Ford Ambulance (2030-2040)	2021 Chevrolet Command (2031-2041)	Alexis Tanker (2040-2050): \$319,100 for 10 yrs @ 3.24%	2021 Alexis Engine (2041-2051): \$771,024 for 10 yrs - assumed 3.24%	1999 E-One Ladder (2025-2035)	2023 Chevrolet Utility (2033-2043)	2022 Chevrolet Utility (2032-2042)	Total
2024	\$137,513	\$102,350										\$32,944	\$79,601				\$352,408
2025	\$137,513	\$102,350	\$13,986			\$13,986						\$32,944	\$79,601	\$386,757			\$747,138
2026	\$137,513	\$102,350	\$13,986			\$13,986						\$32,944	\$79,601	\$386,757			\$747,138
2027	\$137,513	\$102,350	\$13,986			\$13,986		\$56,205				\$32,944	\$79,601				\$436,586
2028	\$137,513	\$102,350	\$13,986			\$13,986		\$56,205				\$32,944	\$79,601				\$436,586
2029	\$137,513	\$102,350	\$13,986			\$13,986		\$56,205	\$83,457			\$32,944	\$79,601				\$500,043
2030	\$137,513	\$102,350				\$13,986		\$56,205	\$83,457	\$67,083		\$32,944					\$473,539
2031	\$137,513	\$102,350				\$13,986		\$56,205	\$83,457	\$67,083	\$13,132						\$453,727
2032	\$137,513			\$254,865	\$254,865	\$13,986		\$56,205	\$83,457	\$67,083	\$13,132					\$22,275	\$883,382
2033				\$254,865	\$254,865	\$13,986		\$56,205	\$83,457	\$67,083	\$13,132				\$335,678	\$22,275	\$1,081,545
2034				\$254,865	\$254,865	\$13,986	\$5,828	\$56,205	\$83,457	\$67,083	\$13,132				\$335,678	\$22,275	\$1,087,372
2035				\$254,865	\$254,865		\$5,828	\$56,205	\$83,457	\$67,083	\$13,132				\$335,678	\$22,275	\$1,073,386
2036				\$254,865	\$254,865		\$5,828	\$56,205	\$83,457	\$67,083	\$13,132				\$335,678	\$22,275	\$1,073,386
2037				\$254,865	\$254,865		\$5,828		\$83,457	\$67,083	\$13,132				\$335,678	\$22,275	\$1,017,181
2038				\$254,865	\$254,865		\$5,828		\$83,457	\$67,083	\$13,132				\$335,678	\$22,275	\$1,017,181
2039				\$254,865	\$254,865		\$5,828			\$67,083	\$13,132				\$335,678	\$22,275	\$953,723
2040				\$254,865	\$254,865		\$5,828				\$13,132	\$13,132			\$335,678	\$22,275	\$899,772
2041				\$254,865	\$254,865		\$5,828					\$13,132	\$236,216		\$335,678	\$22,275	\$1,122,856
2042							\$5,828					\$13,132	\$236,216		\$335,678		\$590,852
2043							\$5,828					\$13,132	\$236,216				\$255,176
2044												\$13,132	\$236,216				\$249,348
TOTAL	\$1,237,620	\$818,800	\$89,932	\$2,548,850	\$2,548,850	\$139,885	\$58,277	\$562,650	\$634,572	\$670,834	\$131,318	\$298,266	\$1,422,468	\$733,514	\$3,356,759	\$222,748	\$15,452,523

Notes

*Green = existing debt; Red = projected debt

*Projected is based on existing Fleet replacement schedule and any notes provided during interviews or via email

*Fixed interest rate of 5% assumed for all existing notes (in the absence of an interest rate provided by the organization) and all future notes

*Principal and interest payments begin in year note is established (no in the rear schedules or delayed payments considered)

*10-year note assumed for all vehicle types regardless of useful life

Employee Costs

Odessa currently has approximately 18 employees: 8 full-time firefighter/EMTs and 10 part-time employees (can be either EMT-only or FF/EMT). There are 2 full-time personnel on 24/7 with night-time supplemental staffing. On average, Odessa paid \$451,782 in salaries from 2019 to 2023.

Sources of Income

Odessa has received \$2,014,029 on average in revenue and other support from 2019 to 2023 and is made up of state/county appropriations, ambulance services, PPP loan, membership dues, donations and fund drive, hall income, bar income, ladies auxiliary fundraising, grants, gain on sale, interest, investment income, and miscellaneous.

Operational Costs

Odessa spent \$1,710,723 on average from 2019 to 2023 in the following categories:

- Salaries
- Payroll Taxes
- Employee Benefits
- Administration
- Ambulance billing
- Amortization
- Building repairs and maintenance
- Communications and technology
- Depreciation
- Dues & Subscriptions
- Equipment repairs and maintenance
- Fuel
- Fundraising
- Hall rental
- Insurance
- Interest Expense
- Ladies Auxiliary
- Member pension
- Payroll processing
- Professional fees
- Supplies
- Training
- Utilities

Financial Audits/Reviews and Comments

Odessa's basis of accounting is accrual and it runs on a business fiscal year (May - April). No findings were stated in the audit.

Policies and Procedures

Odessa's bylaws contain financial policies on topics as follows: financial responsibilities by role, budget process, receipt of fund procedures, disbursement of funds procedures, compensation approvals, and travel and expense reimbursement. Other financial policies include audit and dues.

Financial Health, Trends and Sustainability

In the following section, Odessa's Report Card will be displayed and discussed.

Financial Health Report Card—Factor Trends Summary 2019-2023

Odessa

#. FACTOR	2019	2020	2021	2022	2023	TREND
1. Revenue per call	Not Available	\$1,082.37	\$673.03	\$891.78	\$971.77	Unfavorable
2. Expenditures per call	Not Available	\$856.26	\$665.77	\$827.86	\$995.92	Unfavorable
3. Employee benefits	0.00%	3.39%	4.24%	14.98%	25.19%	Unfavorable
4. Cash position	9.2707	9.0181	7.9784	4.2074	3.8362	Unfavorable
5. Debt service	Not Available	3.41%	3.69%	3.64%	17.02%	Unfavorable
6. Debt per capita	\$80.58	\$70.94	\$73.56	\$131.37	\$117.02	Unfavorable
7. Operating position	Not Available	0.7911	0.9892	0.9283	1.0248	Favorable
8. Revenue shortfalls	Not Available	1.6930	1.3141	1.0012	1.2254	Unfavorable
9. Expenditure overruns	Not Available	1.0943	0.6722	0.4748	0.8051	Favorable
10. EMS user fees	82.18%	67.33%	84.73%	72.41%	60.36%	Unfavorable
11. Capital outlay	Not Available	9.23%	6.86%	12.48%	4.12%	Unfavorable
12. Fund balance	Not Available	26.41%	1.09%	7.72%	-2.42%	Unfavorable
13. Solvency	25.96%	22.90%	23.35%	32.70%	30.24%	Unfavorable

FINANCIAL HEALTH GRADE KEY

STATUS	Description	Numeric	Est. Sustainability
GREEN	Fire company is in excellent financial health and likely to survive	100-90	16+ Years
YELLOW	Fire company is in good financial health and might survive	89-80	11-15 Years
ORANGE	Fire company is in fair financial health and might survive	79-60	4-10 Years
RED	Fire company is in poor financial Health and unlikely to survive	59 or below	1-3 Years

GRADE
85.25
 11-15 years

Odessa Factors and Indicators

Odessa received a weighted grade of 85.25, which corresponds to 1025 points (out of 1300) and a Yellow rating based on average actuals over the five-year period. This means that the fire company is in good financial health and might survive 11-15 years based on revenue remaining consistent and expenditures inflating slightly each year. This grade is affected by deficient scores in the following higher weighted factor: EMS User Fees. Ambulance billing revenue does not cover EMS service costs. Please see a more detailed discussion on each factor below.

Revenue per call – Odessa's revenue per call decreased from \$1,082.37 to \$971.77 from 2020 to 2023 (2019 data was unavailable). This is an unfavorable trend and is even more of a problem if it is coupled with increasing expenditures per call. The company will find it increasingly difficult to maintain service levels unless new sources of revenue are found. Increasing operating revenue per capita over time should allow Odessa to maintain service levels without difficulty. Odessa membership should review each particular revenue source and aggressively pursue collections.

Expenditures per call – From 2019 to 2023, the cost to operate Odessa on a per call basis increased from \$856.26 to \$995.92. This could be due to a rise in service levels (i.e. EMS call volume rising). The dollar amount of this increase is not particularly troubling but it corresponds to a 16% rate of change while revenue is decreasing at a 10% rate. Odessa should keep a close eye on this and identify exactly which cost categories increased and consider options to reduce overall expenditures.

Employee benefits – Odessa's ratio of total employee benefits to total salary and wages (fire and EMS) increased from 0% to 25.19% from 2019 to 2023. This puts a strain on finances. This unfavorable trend is not uncommon - benefits have increased annually nationwide. As of 2023, Odessa is within the reasonable range of 16-50%. However, it is warranted for Odessa to evaluate what (if any) cost control measures it can take annually in regard to benefits within the limitations of employment agreements and/or union contracts.

Cash position – Odessa's cash position decreased from 9.27 in 2019 to 3.84 in 2023. This is a/an favorable/unfavorable trend; while Odessa is still slightly above 1, which is a perfect match between cash and short-term liabilities, this decrease was drastic. This unfavorable trend indicates that Odessa's current liabilities are increasing relative to cash and when all cash resources are being expended, a trend like this represents a clear potential for deficit in the future. Odessa should ask itself if its revenue collection systems are efficient and effective. Is there an aggressive delinquent revenue collection system in place? Is the company collecting and recording all revenues received during the budget year for which they were anticipated? Are all revenues deposited in a timely manner? Does the company have large amounts of revenue due shortly after the close of the current fiscal year that should actually be attributed to the current year? Is the actual cash flow compared to the projected cash flow on a routine basis? Are major expenditures timed to occur when cash will be available to pay bills? Does the company have an aggressive policy for the investment of fund balances?

Debt service – Odessa's debt service increased from 3.41% to 17.02% from 2020 to 2023 (2019 data was unavailable). This unfavorable trend indicates that the proportion of Odessa's general operating revenue devoted to paying off outstanding debt (loans, bonds, vendor leases, and lease rental payments to authorities) increased over the 5-year period. While this is true, debt analysts believe that debt service in excess of 15-20% of operating revenues is considered a problem, so Odessa is still within this threshold. Every effort should be made to monitor debt levels to meet capital requirements of the company while not overextending.

Debt per capita – corresponding to the debt service factor above, Odessa's debt per capita increased from \$80.58 to \$117.02 from 2019 to 2023, which is an unfavorable trend. It should be reiterated that a static 23,688 population is being used across all five years because that is the only data available through the County GIS and therefore affected this calculation. This debt burden is drastically increased to accommodate needs and Odessa should therefore consider taking a small hiatus from issuing new debt for its future apparatus purchases as much as possible - i.e. staggering loans and/or taking loans out for a portion of the total cost while not overextending itself from a cash down payment perspective, which would hurt Odessa's liquidity.

Operating position – Odessa's operating position increased from 0.7911 to 1.0248 from 2020 to 2023 (2019 data was unavailable). While this is not a large change, it is still considered a favorable trend. It means that the company's ability to balance its budget annually, maintain reserves to cover emergency situations, and have sufficient cash available for timely payment of bills is improving. It also indicates the company is not spending down fund balances from previous years to fund current operations.

Revenue shortfalls – Odessa's revenue shortfalls decreased from 1.6930 to 1.2254 from 2020 to 2023 (2019 data was unavailable). A value of 1 is a break-even situation and a value above 1 is when actual revenues received were in excess of those budgeted. Odessa's unfavorable trend (a decrease) is still slightly above 1 which could mean that company procedures used to estimate revenues are not accurate and should be reviewed. However, Odessa is extremely close to break-even. It is both tempting and common to overestimate revenues as a way to make budgets balance but if actual revenues are exceeding budgeted revenues consistently from year to year, company leadership should evaluate closely and make adjustments.

Expenditure overruns – Odessa's Expenditure overruns increased from 1.0943 to 0.8051 from 2020 to 2023 (2019 data was unavailable). A result of 1 indicates actual expenditures and budgeted expenditures are equal. Odessa's trend is favorable; the company was above 1 and now it is below. Odessa is demonstrating by this trend that it has assessed how well the estimates for anticipated expenditures for the year were prepared and that they are closely monitoring the budgeted versus actual expenses throughout the year. This practice should continue.

EMS user fees – Odessa's ambulance billing revenue when compared to the total cost of providing the service decreased from 82.18% to 60.36% from 2019 to 2023. A result of 100% means that the total cost of the service is being supported by the fees/charges.

In FACETS' discussion with Odessa, the company indicated it did not believe ambulance billing covered the cost of providing EMS services. This evaluation demonstrates this is true. Odessa should aim to get closer to 100% or reach it. Ambulance revenue should be consistently monitored and the contract with the third-party biller should always be negotiated in the best interest of the company. Delinquent collections is an option to pursue along with numerous billings attempts (within statutory regulations) rather than simply writing off bad debt without evaluating collectability.

Capital Outlay - Odessa's capital outlay decreased from 2019 to 2023 from 9.23% to 4.12%. This decline in percentage of vehicle, equipment, and building expenses financed from current operating revenues is an unfavorable trend. A decrease in this factor typically either means that needs diminished or needs are being deferred. Fire companies need to keep up with capital replacements or they can fall behind very quickly. A benchmark range to use is 11-20% and therefore Odessa could consider increasing their annual outlay. Odessa ought to commit the same proportion of its current revenue to fund the acquisition or replacement of its infrastructure and apparatus as well as financing these types of purchases. The company may want to ask itself: Are decisions to defer replacement of existing vehicles, equipment and other facilities or the acquisition of new vehicles, equipment or other facilities being deferred to avoid having to generate additional revenues? If the company is unable to fund the replacement or acquisition of equipment, vehicles, equipment or facilities, would it be beneficial to institute a more aggressive maintenance and repair program to extend the life and utility of existing assets? Would the development of a capital reserve fund where funds could be accumulated to finance such items be a feasible alternative? This factor is directly related to the debt factors above.

Fund balance – Odessa's fund balances have fluctuated dramatically over a 4-year period (2019 data was unavailable). In 2020, Odessa had a fund balance of about \$424,409. This dropped in 2021 to \$17,032 and rose again in 2022 to \$157,874. However, it then dipped dramatically to -\$60,902 in 2023. As a percentage of total expenditures, Odessa's fund balance went from 26.41% in 2019 to -2.42% in 2023. This unfavorable trend means that operating revenue is consistently equal to or below operating expenditures. Odessa is using cash balances from prior years to fund operating expenditures for subsequent budgets. This is not a good practice that Odessa should continue to employ.

Solvency - Odessa's solvency remained essentially stable from 2019 at 25.96% to 30.24% in 2023. Odessa's assets are therefore made up of roughly 30% liabilities, which is a low to medium ratio and indicates good financial health. Under 50% is ideal. Over 100% indicates that liabilities exceed assets, which is not desirable. An upward trend may be cause for concern. Therefore, as of 2023, Odessa is able to meet its long-term debts and other financial obligations and manage operations into the foreseeable future.

Unique Circumstances

None.

Port Penn

Summary of Organization and Services

Port Penn operates 1 station (#29) with a fleet of 14 vehicles (excluding antiques and trailers) and covers a district with a population of 898 people. Port Penn provides fire suppression, EMS, water rescue, and ARGO services. On average, Port Penn responded to a total of 881 calls from 2019-2023. Port Penn's district includes a large amount of water and marsh-land and it has a unique fleet to mitigate this terrain. Port Penn runs about 95% mutual aid and a large portion of this is dual-response with Delaware City. Port Penn has about 60 total volunteer members across all categories but only 35 of those are active. Port Penn does not have a live-in program. The company does own 4 other properties aside from the station (open space, a house, and a restaurant), currently carries fleet debt, and has a couple investments.

Financial Evaluation

Assets

Port Penn has only current assets listed in its financial statements. Current assets averaged \$6,459,272 from 2019 to 2023 and were cash and cash equivalents, certificates of deposit, prepaid expenses, property and equipment and investments. However, two components included in these current assets are traditionally non-current: property and equipment + investments. Aside from personnel, buildings, and property, the fleet is the largest asset (and liability) that any fire company possesses. Port Penn's fleet has an average age of 12 years old (2012) and is displayed below:

Port Penn Fleet

Year	Make	Model	Type	Name	Approx Current (2024) Replace	Estimated Replacement Year	Estimated Replacement Value (inflated 8% annually)
CURRENT							
2017	Dodge	Fesco	Ambulance	A-29	\$350,000	2027	\$434,000
2009	Ford	F450	Utility (pick-up)	29-1	\$100,000	2025	\$108,000
2013	Pierce	PUC	Engine/Rescue	29-6	\$1,200,000	2033	\$2,064,000
1995	SimonDupleX	Salsbury	Tanker	Tanker29	\$800,000	2025	\$864,000
2024	Chevy	Tahoe - Chief	Command (by car, other; sedan/van/etc.)	29-8	\$85,000	2034	\$117,000
2017	Chevy	Tahoe - Duty	Command (by car, other; sedan/van/etc.)	Duty officer	\$85,000	2027	\$80,600
2023	Zodiac	SSR870	Boat - Small (soft/small) (with motor)	Marine 29	\$25,000	2038	\$53,000
1995	Willard	M020082	Boat - Large (mid-size/hard)) (with motor)	29-Marine-2	\$200,000	2025	\$216,000
2022	Zodiac	Mark III	Boat - Small (soft/small) (with motor)	29-Marine-3	\$25,000	2037	\$51,000
2001	Chevy	Silverado	Utility (pick-up)	Utility 29	\$100,000	2025	\$108,000
2021	Argo	Aurora 850 ST	UTV/Other	Argo29	\$30,000	2036	\$58,800
2018	John Deere	Gator	UTV/Other	Gator29	\$30,000	2033	\$51,600
2009	International	4-6UY	Boat - Large (mid-size/hard)) (with motor)	MRU29	\$200,000	2029	\$280,000
2021	NRS	Surface boat	Boat - Small (soft/small) (with motor)	Surface29	\$25,000	2036	\$49,000
2023	EZLoader	Boat trailer	Trailer (flatbed/enclosed/boat/other)	Marine29Trailer	\$25,000	2038	\$53,000
1996	Venture	Boat trailer	Trailer (flatbed/enclosed/boat/other)	29-M-2 Trailer	\$25,000	2025	\$27,000
2023	LeadRite	Boat trailer	Trailer (flatbed/enclosed/boat/other)	29-M-3 Trailer	\$25,000	2038	\$53,000
2004	PJ Trailer	16 foot open trailer	Trailer (flatbed/enclosed/boat/other)	Argo29 Trailer	\$25,000	2025	\$27,000
2005	Hallmark	18 foot enclosed trailer	Trailer (flatbed/enclosed/boat/other)	SpecialOps29	\$25,000	2025	\$27,000
TOTAL					\$3,340,000		\$4,722,000

Liabilities

Port Penn has only current liabilities and they averaged \$288,783 from 2019 to 2023. These current liabilities were comprised of accounts payable, accrued expenses, and notes payable.

Based on documentation received and information provided, FACETS assembled a 20-year estimated debt schedule assuming that all future needs would use financing, rather than cash (unless otherwise noted).

New Castle County Fire Service Financial Review and Analysis

PortPenn - Existing and Projected Debt Schedule																			
Year	Fleet Replacement and Ambulance	2017 Dodge Ambulance (2027-2037)	2009Ford (2019-2029)	2015Pierce Engine (2025-2035)	1995Sennet (2025-2035)	2024Chevy (2024-2034)	2017Chevy (2027-2037)	2023Zodia (2023-2033)	1995Miller (2025-2035)	2022Zodia (2022-2032)	2001Chevy (2025-2035)	2018Argos (2025-2035)	2015Jade (2025-2035)	2009Internal (2025-2035)	2018Kia (2025-2035)	2017Zodia (2025-2035)	1995Vaux (2025-2035)	2023Ford (2023-2033)	2005Ford (2025-2035)
2024	\$4,800																		
2025			\$13,944	\$111,892					\$27,973		\$13,944						\$1,497	\$6,054	\$3,497
2026			\$13,944	\$111,892					\$27,973		\$13,944						\$1,497	\$6,054	\$3,497
2027			\$13,944	\$111,892			\$93,438		\$27,973		\$13,944						\$1,497	\$6,054	\$3,497
2028			\$13,944	\$111,892			\$93,438		\$27,973		\$13,944						\$1,497	\$6,054	\$3,497
2029			\$13,944	\$111,892			\$93,438		\$27,973		\$13,944						\$1,497	\$6,054	\$3,497
2030			\$13,944	\$111,892			\$93,438		\$27,973		\$13,944			\$36,261			\$1,497	\$6,054	\$3,497
2031			\$13,944	\$111,892			\$93,438		\$27,973		\$13,944			\$36,261			\$1,497	\$6,054	\$3,497
2032			\$13,944	\$111,892			\$93,438		\$27,973		\$13,944			\$36,261			\$1,497	\$6,054	\$3,497
2033			\$13,944	\$111,892			\$93,438		\$27,973		\$13,944			\$36,261			\$1,497	\$6,054	\$3,497
2034			\$13,944	\$111,892		\$15,952	\$93,438		\$27,973		\$13,944			\$36,261			\$1,497	\$6,054	\$3,497
2035			\$13,944	\$111,892		\$15,952	\$93,438		\$27,973		\$13,944			\$36,261			\$1,497	\$6,054	\$3,497
2036			\$13,944	\$111,892		\$15,952	\$93,438		\$27,973		\$13,944			\$36,261			\$1,497	\$6,054	\$3,497
2037			\$13,944	\$111,892		\$15,952	\$93,438		\$27,973		\$13,944			\$36,261			\$1,497	\$6,054	\$3,497
2038			\$13,944	\$111,892		\$15,952	\$93,438		\$27,973		\$13,944			\$36,261			\$1,497	\$6,054	\$3,497
2039			\$13,944	\$111,892		\$15,952	\$93,438		\$27,973		\$13,944			\$36,261			\$1,497	\$6,054	\$3,497
2040			\$13,944	\$111,892		\$15,952	\$93,438		\$27,973		\$13,944			\$36,261			\$1,497	\$6,054	\$3,497
2041			\$13,944	\$111,892		\$15,952	\$93,438		\$27,973		\$13,944			\$36,261			\$1,497	\$6,054	\$3,497
2042			\$13,944	\$111,892		\$15,952	\$93,438		\$27,973		\$13,944			\$36,261			\$1,497	\$6,054	\$3,497
2043			\$13,944	\$111,892		\$15,952	\$93,438		\$27,973		\$13,944			\$36,261			\$1,497	\$6,054	\$3,497
2044			\$13,944	\$111,892		\$15,952	\$93,438		\$27,973		\$13,944			\$36,261			\$1,497	\$6,054	\$3,497
TOTAL	\$4,800	\$162,000	\$139,888	\$1,118,820		\$155,520	\$184,320	\$48,000	\$279,730	\$18,440	\$139,888	\$38,074	\$68,824	\$362,613	\$17,112	\$48,000	\$14,968	\$48,000	\$4,818,250

Notes:
 *Green = existing debt, Red = projected debt
 *Projected is based on existing Fleet replacement schedule and any notes provided during interviews or via email
 *Fixed interest rate of 5% assumed for all existing notes (in the absence of an interest rate provided by the organization) and all future notes
 *Principal and interest payments begin in year note is established (or in the years schedules or delayed payments considered)
 *100 year note assumed for all amortization regardless of useful life

Employee Costs

Port Penn currently has approximately 38 employees: 35 part-time firefighter/EMTs and 3 part-time employees. There is 1 full-time employee on 24/7 with supplemental staffing of 4 part-time employees and therefore the maximum at certain times of day/shifts is 5. On average, Port Penn paid \$685,334 in salaries from 2019 to 2023.

Sources of Income

Port Penn has received \$1,639,961 on average in revenue and other support from 2019 to 2023 and is made up of state/county appropriations, ambulance services, interest, investment returns, donations, grants, rental income/operating lease, vending machines, bar and hall rental, t-shirt sales, gain on sale, and miscellaneous.

Operational Costs

Port Penn spent \$1,388,523 on average from 2019 to 2023 in the following categories:

- Supplies
- Repairs and maintenance
- Utilities
- Telephone
- Insurance
- Office expense
- Conference expense
- Dues
- Professional fees
- Salaries and wages
- Payroll expenses
- Pension
- Uniforms
- Medical insurance
- Gasoline and diesel
- Function and meeting expenses
- Interest expense
- Ambulance commissions
- Sunshine
- Beverages and snacks
- Training
- Rental property expenses
- Fire prevention
- Bar expenses
- Miscellaneous
- Bank service charges
- Donations and gifts
- Banquet expense
- Depreciation

Financial Audits/Reviews and Comments

Port Penn's basis of accounting is accrual and it runs on a calendar year (January - December). No findings were stated in the audit.

Policies and Procedures

Port Penn's bylaws contain policies and procedures including financial responsibilities, budget process, receipt of fund procedures, and disbursement of funds procedures.

Financial Health, Trends and Sustainability

In the following section, Port Penn's Report Card will be displayed and discussed.

Financial Health Report Card—Factor Trends Summary 2019-2023

Port Penn

#. FACTOR	2019	2020	2021	2022	2023	TREND
1. Revenue per call	\$2,485.24	\$2,493.48	\$1,963.50	\$1,115.35	\$1,978.58	Unfavorable
2. Expenditures per call	\$1,691.79	\$1,876.09	\$1,494.09	\$1,533.05	\$1,359.30	Favorable
3. Employee benefits	7.26%	5.27%	5.90%	5.04%	5.22%	Favorable
4. Cash position	2.6458	4.4463	7.1882	17.1241	28.6323	Favorable
5. Debt service	4.44%	2.92%	2.92%	4.98%	2.94%	Favorable
6. Debt per capita	\$260.99	\$209.24	\$155.20	\$98.78	\$39.88	Favorable
7. Operating position	0.6807	0.7524	0.7609	1.3745	0.6870	Favorable
8. Revenue shortfalls	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available
9. Expenditure overruns	1.1196	1.0774	1.1797	0.9784	0.8382	Favorable
10. EMS user fees	5.58%	3.36%	3.98%	3.41%	4.87%	Unfavorable
11. Capital outlay	0.48%	0.64%	0.49%	2.92%	2.05%	Favorable
12. Fund balance	46.90%	32.91%	31.42%	-27.25%	45.56%	Unfavorable
13. Solvency	5.97%	5.27%	4.52%	4.55%	2.28%	Favorable

FINANCIAL HEALTH GRADE KEY

STATUS	Description	Numeric	Est. Sustainability
GREEN	Fire company is in excellent financial health and likely to survive	100-90	16+ Years
YELLOW	Fire company is in good financial health and might survive	89-80	11-15 Years
ORANGE	Fire company is in fair financial health and might survive	79-60	4-10 Years
RED	Fire company is in poor financial Health and unlikely to survive	59 or below	1-3 Years

GRADE
61.25
4-10 years

Port Penn Factors and Indicators

Port Penn received a weighted grade of 61.25, which corresponds to 750 points (out of 1300) and an Orange rating based on average actuals over the five-year period. This means that the fire company is in fair financial health and might survive 4-10 years based on revenue remaining consistent and expenditures inflating slightly each year. This grade is affected by deficient scores in the following higher weighted factors: Revenue Shortfalls, Expenditure Overruns, EMS User Fees, and Fund Balance. Annual budgets were unavailable for revenue, actual expenditures exceeded the amounts budgeted, ambulance billing revenue does not cover EMS service costs, and the annual surplus is above the optimal ratio range to the company's expenditures. Please see a more detailed discussion on each factor below.

Revenue per call – Port Penn's revenue per call decreased from \$2,486.24 to \$1,978.58 from 2019 to 2023. This is an unfavorable trend and is even more of a problem if it is coupled with increasing expenditures per call. The company will find it increasingly difficult to maintain service levels unless new sources of revenue are found. Increasing operating revenue per capita over time should allow Port Penn to maintain service levels without difficulty. Port Penn membership should review each particular revenue source and aggressively pursue collections.

Expenditures per call – From 2019 to 2023, the cost to operate Port Penn on a per call basis decreased from \$1,691.79 to \$1,359.30. This could be due to a decrease in service levels. This rate of this expenditure per call decrease (19%) is slightly slower than the rate at which Port Penn's revenue per call is decreasing (20%). Port Penn should keep a close eye on this and identify exactly which cost categories increased and consider options to reduce overall expenditures.

Employee benefits – Port Penn's ratio of total employee benefits to total salary and wages (fire and EMS) decreased from 7.26% to 5.22% from 2019 to 2023. This favorable trend is uncommon - benefits have increased annually nationwide. As of 2023, Port Penn is below the reasonable range of 16-50%. Port Penn could absorb additional benefits if it desired to enhance its offering. However, it is still warranted for Port Penn to monitor benefit levels within the limitations of employment agreements and/or union contracts.

Cash position – Port Penn's cash position increased from 2.6458 in 2019 to 28.6323 in 2023. This is a favorable trend; Port Penn is significantly above 1, which is a perfect match between cash and short-term liabilities. This favorable trend indicates that Port Penn's current liabilities are increasing relative to cash and when all cash resources are being expended, a trend like this represents a clear potential for surplus in the future. While this is positive, it is still good for Port Penn to ask itself annually if its revenue collection systems are efficient and effective. Is there an aggressive delinquent revenue collection system in place? Is the company collecting and recording all revenues received during the budget year for which they were anticipated? Are all revenues deposited in a timely manner? Does the company have large amounts of revenue due shortly after the close of the current fiscal year that should actually be attributed to the

current year? Is the actual cash flow compared to the projected cash flow on a routine basis? Are major expenditures timed to occur when cash will be available to pay bills? Does the company have an aggressive policy for the investment of fund balances?

Debt service – Port Penn's debt service decreased from 4.44% to 2.94% from 2019 to 2023. This favorable trend indicates that the proportion of Port Penn's general operating revenue devoted to paying off outstanding debt (loans, bonds, vendor leases, and lease rental payments to authorities) decreased over the 5-year period. Debt analysts believe that debt service in excess of 15-20% of operating revenues is considered a problem; Port Penn is well below this threshold and could therefore consider taking on additional debt in the future if needed without being concerned. However, as always, every effort should be made to monitor debt levels to meet capital requirements of the company while not overextending.

Debt per capita – corresponding to the debt service factor above, Port Penn's debt per capita decreased from \$260.99 to \$39.88 from 2019 to 2023, which is a favorable trend. It should be reiterated that a static 898 population is being used across all five years because that is the only data available through the County GIS and therefore affected this calculation. This debt burden is drastically decreased to match needs. Port Penn could therefore consider issuing new debt for its future apparatus purchases but it should still stagger loans and/or take loans out for a portion of the total cost while not overextending itself from a cash down payment perspective, which would hurt Port Penn's liquidity.

Operating position – Port Penn's operating position increased slightly from 0.6807 to 0.6870 from 2019 to 2023. This change is so small it could be considered a stable trend - however it is technically favorable. It means that the company's ability to balance its budget annually, maintain reserves to cover emergency situations, and have sufficient cash available for timely payment of bills is stable/improving slightly. It also indicates the company is not spending down fund balances from previous years to fund current operations.

Revenue shortfalls – Port Penn was unable to provide revenue budgets for any of the 5 years (2019-2023). Therefore, this factor cannot be calculated.

Expenditure overruns – Port Penn's Expenditure overruns decreased from 1.1196 to 0.8382 from 2019 to 2023. A result of 1 indicates actual expenditures and budgeted expenditures are equal. Port Penn's trend is favorable - the company was above 1 and now it is below. Port Penn is demonstrating by this trend that it has assessed how well the estimates for anticipated expenditures for the year were prepared and that they are closely monitoring the budgeted versus actual expenses throughout the year. This practice should continue.

EMS user fees – Port Penn's ambulance billing revenue when compared to the total cost of providing the service decreased from 5.58% to 4.87% from 2019 to 2023. A result of 100% means that the total cost of the service is being supported by the fees/charges. In FACETS' discussion with Port Penn, the company indicated it did not

believe ambulance billing covered the cost of providing EMS services. This evaluation demonstrates this is absolutely true. Port Penn should be closely monitoring ambulance revenue and the contract with the third-party biller should always be negotiated in the best interest of the company. Delinquent collections is an option to pursue along with numerous billings attempts (within statutory regulations) rather than simply writing off bad debt without evaluating collectability.

Capital Outlay - Port Penn's capital outlay increased slightly from 2019 to 2023 from 0.48% to 2.05%. This increase in percentage of vehicle, equipment, and building expenses financed from current operating revenues is a favorable trend. An increase in this factor typically either means that needs increased or needs that were being deferred are now being addressed. Fire companies need to keep up with capital replacements or they can fall behind very quickly. A benchmark range to use is 11-20% and therefore Port Penn could consider increasing their annual outlay. Port Penn ought to commit the same proportion of its current revenue to fund the acquisition or replacement of its infrastructure and apparatus as well as financing these types of purchases. The company may want to ask itself: Are decisions to defer replacement of existing vehicles, equipment and other facilities or the acquisition of new vehicles, equipment or other facilities being deferred to avoid having to generate additional revenues? If the company is unable to fund the replacement or acquisition of equipment, vehicles, equipment or facilities, would it be beneficial to institute a more aggressive maintenance and repair program to extend the life and utility of existing assets? Would the development of a capital reserve fund where funds could be accumulated to finance such items be a feasible alternative? This factor is directly related to the debt factors above.

Fund balance – Port Penn's fund balances have remained relatively stable over the 5-year period. Port Penn remained in the \$600,000 to \$400,000 range with one swing to -\$418,534 in 2022 (operating revenue was below operating expenditures). Overall, there was a slight unfavorable trend (\$600,638 in 2019 to \$562,925 in 2023). As a percentage of total expenditures, Port Penn's fund balance went from 46.90% in 2019 to 45.56% in 2023. Port Penn should monitor this and try not to use cash balances from prior years to fund operating expenditures for subsequent budgets.

Solvency - Port Penn's solvency remained essentially stable from 2019 at 5.97% to 2.28% in 2023. Port Penn's assets are therefore made up of roughly 2% liabilities, which is a low ratio and indicates good financial health. Under 50% is ideal. Over 100% indicates that liabilities exceed assets, which is not desirable. An upward trend may be cause for concern. Therefore, as of 2023, Port Penn is able to meet its long-term debts and other financial obligations and manage operations into the foreseeable future.

Unique Circumstances

None.

Talleyville

Summary of Organization and Services

Talleyville operates 1 station (#25) with a fleet of 12 vehicles (excluding antiques and trailers) and covers a district that is 31 square miles with a population of 32,864 people. Talleyville provides fire suppression, EMS, and rescue services. On average, Talleyville responded to a total of 6,054 calls from 2019-2023. Talleyville's district includes apartment complexes, nursing homes, a large shopping mall, DuPont, federal and local parks, and a large amount of commercial. Talleyville runs approximately 37% mutual aid with bordering districts. Talleyville has about 185 total volunteer members across all categories but only 54 of those are active. The company does own another property aside from the station – a post office. Talleyville currently carries building and fleet debt and has various investment accounts.

Financial Evaluation

Assets

Talleyville has current assets, investments, property and equipment, and other assets. Current assets averaged \$1,171,545 from 2019 to 2023, which was cash. Investments include certificates of deposit and marketable securities and these averaged \$113,868. Property and equipment averaged \$3,865,084 and includes land, building and equipment for the fire hall and land and building for the post office. Other assets include prepaid loan costs and averaged \$2,666. Total assets across all four categories averaged \$5,153,162. Aside from personnel, buildings, and property, the fleet is the largest asset (and liability) that any fire company possesses. Talleyville's fleet has an average age of 9 years old (2015) and is displayed below:

Talleyville Fleet

Year	Make/Model	Type	Name	Approx Current (2024) Replace	Estimated Replacement Year	Estimated Replacement Value (inflated 6% annually)
CURRENT						
2009	E-One	Engine/Rescue	256	\$1,200,000	2029	\$1,680,000
2003	E-One	Ladder/Tower	257 - Ladder/Quint	\$2,400,000	2023	\$2,208,000
2020	KME	Engine/Rescue	Squad25	\$1,200,000	2040	\$2,736,000
2018	KME	Ladder/Tower	Ladder25 - Ladder/Quint	\$2,400,000	2038	\$5,088,000
2014	Ford F250	Utility (pick-up)	251 - Field/Brush Unit	\$100,000	2025	\$108,000
2001	Dodge Ram 250	Utility (pick-up)	250	\$100,000	2025	\$108,000
2021	Dodge Ram 250	Utility (pick-up)	U25	\$100,000	2031	\$156,000
2023	Polaris	UTV/Other	ATV25	\$30,000	2038	\$63,600
2016	Chevrolet Tahoe	Command (fly car, other; sedan/van/etc.)	Car25	\$65,000	2026	\$75,400
2018	Dodge Ram 5500	Ambulance	A25	\$350,000	2028	\$462,000
2017	Dodge Ram 4500	Ambulance	B25	\$350,000	2027	\$434,000
2019	Dodge Ram 5500	Ambulance	C25	\$350,000	2029	\$490,000
TOTAL				\$8,645,000		\$13,609,000

Liabilities

Talleyville has a combination of both current and non-current liabilities. Current liabilities averaged \$283,754 from 2019 to 2023 and were the current portions of long-term debt, loans payable on equipment, and accrued pension. Non-current liabilities include long-term debt and less net of issuance costs, these averaged \$2,494,962.

Based on documentation received and information provided, FACETS assembled a 20-year estimated debt schedule assuming that all future needs would use financing, rather than cash (unless otherwise noted).

New Castle County Fire Service Financial Review and Analysis

Talleyville - Existing and Projected Debt Schedule														
Year	Building Improvements (bathrooms, bunk rooms, museum, sprinklers)	2001 E-One Engine (2029-2039)	2003 E-One Engine (2025-2035)	2020 KME Engine (2040-2050)	2018 KME Ladder (2038-2048)	2014 Ford 250 Utility (2025-2035)	2001 Dodge Ram 250 Utility (2025-2035)	2021 Dodge Ram 250 Utility (2031-2041)	2023 Polaris UTV (2038-2048)	2016 Chevrolet Tahoe Command (2026-2036)	2018 Dodge Ram 5500 Ambulance (2028-2038)	2017 Dodge Ram 4500 Ambulance (2027-2037)	2019 Dodge Ram 5500 Ambulance (2029-2039)	Total
2024	\$60,000			\$91,666	\$140,000									\$291,666
2025	\$60,000		\$285,946	\$91,666		\$13,986	\$13,986							\$465,585
2026	\$60,000		\$285,946	\$91,666		\$13,986	\$13,986			\$9,765				\$465,585
2027	\$60,000		\$285,946	\$91,666		\$13,986	\$13,986			\$9,765		\$56,205		\$465,585
2028	\$60,000		\$285,946	\$91,666		\$13,986	\$13,986			\$9,765	\$59,831	\$56,205		\$465,585
2029	\$60,000	\$217,568	\$285,946	\$91,666		\$13,986	\$13,986			\$9,765	\$59,831	\$56,205	\$63,457	\$683,153
2030	\$60,000	\$217,568	\$285,946	\$91,666		\$13,986	\$13,986			\$9,765	\$59,831	\$56,205	\$63,457	\$683,153
2031	\$60,000	\$217,568	\$285,946			\$13,986	\$13,986	\$20,203		\$9,765	\$59,831	\$56,205	\$63,457	\$611,689
2032	\$60,000	\$217,568	\$285,946			\$13,986	\$13,986	\$20,203		\$9,765	\$59,831	\$56,205	\$63,457	\$611,689
2033	\$60,000	\$217,568	\$285,946			\$13,986	\$13,986	\$20,203		\$9,765	\$59,831	\$56,205	\$63,457	\$611,689
2034		\$217,568	\$285,946			\$13,986	\$13,986	\$20,203		\$9,765	\$59,831	\$56,205	\$63,457	\$551,689
2035		\$217,568						\$20,203		\$9,765	\$59,831	\$56,205	\$63,457	\$237,770
2036		\$217,568						\$20,203			\$59,831	\$56,205	\$63,457	\$237,770
2037		\$217,568						\$20,203			\$59,831		\$63,457	\$237,770
2038		\$217,568			\$658,919			\$20,203	\$8,236				\$63,457	\$904,926
2039					\$658,919			\$20,203	\$8,236					\$687,358
2040				\$354,325	\$658,919			\$20,203	\$8,236					\$1,041,683
2041				\$354,325	\$658,919				\$8,236					\$1,021,480
2042				\$354,325	\$658,919				\$8,236					\$1,021,480
2043				\$354,325	\$658,919				\$8,236					\$1,021,480
2044				\$354,325	\$658,919				\$8,236					\$1,021,480
TOTAL	\$600,000	\$2,175,677	\$2,859,461	\$2,413,285	\$4,752,435	\$139,865	\$139,865	\$202,027	\$57,655	\$97,646	\$598,311	\$562,050	\$634,572	\$13,340,270

Notes

- *Green = existing debt; Red = projected debt
- *Projected is based on existing Fleet replacement schedule and any notes provided during interviews or via email
- *Fixed interest rate of 5% assumed for all existing notes (in the absence of an interest rate provided by the organization) and all future notes
- *Principal and interest payments begin in year note is established (no in the rears schedules or delayed payments considered)
- *10-year note assumed for all vehicle types regardless of useful life

Employee Costs

Talleyville currently has approximately 26 employees: 4 part-time and 22 full-time employees (all are FF/EMT). There are 5 full-time personnel on 24/7 with supplemental staffing from volunteers. Talleyville does/does not have a live-in program. On average, Talleyville paid \$1,198,379 in salaries from 2019 to 2023.

Sources of Income

Talleyville has received \$3,382,054 on average in revenue and other support from 2019 to 2023 and is made up of state/county appropriations, ambulance services, donations, post office rental income, dividend and interest income, apparatus sale proceeds, and miscellaneous.

Operational Costs

Talleyville spent \$3,456,261 on average from 2019 to 2023 in the following categories:

- Amortization of Loan Costs
- Apparatus - Fuel Oil and Gas
- Chief's Expense
- Cleaning Supplies and Service
- Contributions
- Depreciation
- Dues
- Electric and Gas
- Employee Benefits
- Fire Line Accessories
- First Aid Supplies
- Fund Drive Expenses
- Group Disability
- Group Hospitalization
- Insurance
- Interest
- Maintenance
- Member Recognition
- Member Scholarship Program
- Members Life & Disability
- Oxygen
- Payroll Taxes
- Pension Plan
- Public Fire Safety
- Radio Repair and Purchases
- Salaries
- Security
- Small Tools
- Socials and Conventions
- Telephone
- Training
- Uniforms
- Administration
- Bank service charges
- Billing Fees
- Cable and Internet
- Data Systems Maintenance
- Equipment Lease
- Legal and Accounting
- Office Supplies
- Payroll Fees/Taxes
- Postage
- Salaries
- Telephone

Financial Audits/Reviews and Comments

Talleyville's basis of accounting is cash and it runs on a calendar year (January - December). No findings were stated in the audit.

Policies and Procedures

Talleyville has no formal written financial policies and procedures. Their verbal policies include financial responsibilities by role, budget process, receipt of fund procedures, disbursement of funds procedures, check and credit card policy, and travel and expense reimbursement. Talleyville also has a policy on developing new policies and using quickbooks for budgeting.

Financial Health, Trends and Sustainability

In the following section, Talleyville's Report Card will be displayed and discussed.

Financial Health Report Card—Factor Trends Summary 2019-2023

Talleyville

#. FACTOR	2019	2020	2021	2022	2023	TREND
1. Revenue per call	Not Available	\$521.31	\$536.25	\$627.40	\$463.81	Unfavorable
2. Expenditures per call	Not Available	\$548.67	\$575.53	\$563.30	\$590.20	Unfavorable
3. Employee benefits	14.01%	9.91%	14.10%	9.78%	13.08%	Favorable
4. Cash position	Not Available	6.0752	6.5399	2.2977	4.5990	Unfavorable
5. Debt service	Not Available	15.82%	10.03%	8.99%	11.34%	Favorable
6. Debt per capita	Not Available	\$78.21	\$73.39	\$81.30	\$75.98	Favorable
7. Operating position	Not Available	1.0525	1.0732	0.8978	1.2725	Favorable
8. Revenue shortfalls	Not Available	1.0301	0.9897	1.1375	0.7699	Unfavorable
9. Budget overruns	Not Available	1.0961	1.1401	1.0277	1.0097	Favorable
10. EMS User charges / fees	Not Available	104.81%	103.98%	84.89%	82.01%	Unfavorable
11. Capital outlay	Not Available	59.68%	58.81%	11.41%	10.34%	Unfavorable
12. Fund balance	Not Available	-4.99%	-6.82%	11.38%	-21.41%	Unfavorable
13. Solvency	52.34%	50.67%	59.10%	53.39%	53.93%	Unfavorable

FINANCIAL HEALTH GRADE KEY

STATUS	Description	Numeric	Est. Sustainability
GREEN	Fire company is in excellent financial health and likely to survive	100-90	16+ Years
YELLOW	Fire company is in good financial health and might survive	89-80	11-15 Years
ORANGE	Fire company is in fair financial health and might survive	79-60	4-10 Years
RED	Fire company is in poor financial Health and unlikely to survive	59 or below	1-3 Years

GRADE
48.25
1-3 years

Talleyville Factors and Indicators

Talleyville received a weighted grade of 48.25, which corresponds to 650 points (out of 1300) and a Red rating based on average actuals over the five-year period. This means that the fire company is in poor financial health and might survive 1-3 years based on revenue remaining consistent and expenditures inflating slightly each year. This grade is affected by deficient scores in the following higher weighted factors: Operating Position, Expenditure Overruns, and Fund Balance. The company operated at a deficit with its current expenditures exceeding its revenue, actual expenditures exceeded the amounts budgeted, annual capital outlay is higher than the optimal range, and the annual surplus is above the optimal ratio range to the company's expenditures. Please see a more detailed discussion on each factor below.

Revenue per call – Talleyville's revenue per call increased from \$506.09 to \$602.40 from 2020 to 2023 (2019 data was unavailable). This is a favorable trend; it is only a problem if it is not increasing at the same rate as expenditures per call. The company will find it increasingly difficult to maintain service levels unless new sources of revenue are found. Increasing operating revenue per capita over time should allow Talleyville to maintain service levels without difficulty. Talleyville membership should review each particular revenue source and aggressively pursue collections.

Expenditures per call – From 2020 to 2023 (2019 data was unavailable), the cost to operate Talleyville on a per call basis increased from \$548.67 to \$590.20. This dollar amount is not particularly troubling and the rate of change confirms that it is not concerning - expenditures increased at a rate of 7% while revenue increased at a rate of 18%. This could be due to a rise in service levels (i.e. EMS call volume rising). This amount of increase is not particularly troubling but because Talleyville's revenue per capita decreased, Talleyville should identify exactly which cost categories increased and consider options to reduce overall expenditures.

Employee benefits – Talleyville's ratio of total employee benefits to total salary and wages (fire and EMS) decreased from 14.01% to 13.08% from 2019 to 2023. This favorable trend is uncommon - benefits have increased annually nationwide. As of 2023, Talleyville is below the reasonable range of 16-50%. Talleyville could absorb additional benefits if it desired to enhance its offering. However, it is still warranted for Talleyville to monitor benefit levels within the limitations of employment agreements and/or union contracts.

Cash position – Talleyville's cash position decreased from 6.08 in 2020 to 4.60 in 2023 (2019 data was unavailable). This is an unfavorable trend; while Talleyville is still above 1, which is a perfect match between cash and short-term liabilities, this decrease was extremely drastic. This unfavorable trend indicates that Talleyville's current liabilities are increasing relative to cash and when all cash resources are being expended, a trend like this represents a clear potential for deficit in the future. Talleyville should ask itself if its revenue collection systems are efficient and effective. Is there an aggressive delinquent revenue collection system in place? Is the company collecting and recording all revenues received during the budget year for which they were anticipated? Are all

revenues deposited in a timely manner? Does the company have large amounts of revenue due shortly after the close of the current fiscal year that should actually be attributed to the current year? Is the actual cash flow compared to the projected cash flow on a routine basis? Are major expenditures timed to occur when cash will be available to pay bills? Does the company have an aggressive policy for the investment of fund balances?

Debt service – Talleyville's debt service decreased from 15.82% to 11.34% from 2020 to 2023 (2019 data was unavailable). This favorable trend indicates that the proportion of Talleyville's general operating revenue devoted to paying off outstanding debt (loans, bonds, vendor leases, and lease rental payments to authorities) decreased. Debt analysts believe debt service in excess of 15-20% of operating revenues is considered a problem, so Talleyville is below this threshold. Every effort should still be made to monitor debt levels to meet capital requirements of the company while not overextending.

Debt per capita – corresponding to the debt service factor above, Talleyville's debt per capita decreased from \$78.21 to \$75.98 from 2020 to 2023 (2019 data was unavailable), which is a favorable trend. It should be reiterated that a static 32,864 population is being used across all five years because that is the only data available through the County GIS and therefore affected this calculation. This debt burden is decreased to match needs and Talleyville could therefore consider issuing new debt for its future apparatus purchases but should still stagger loans and/or take loans out for a portion of the total cost while not overextending itself from a cash down payment perspective, which would hurt Talleyville's liquidity.

Operating position – Talleyville's operating position increased from 1.0525 to 1.2725 from 2020 to 2023 (2019 data was unavailable). This is considered a favorable trend. It means that the company's ability to balance its budget annually, maintain reserves to cover emergency situations, and have sufficient cash available for timely payment of bills is improving. It also indicates the company is not spending down fund balances from previous years to fund current operations.

Revenue shortfalls – Talleyville's revenue shortfalls decreased from 1.0301 to 0.7699 from 2020 to 2023 (2019 data was unavailable). A value of 1 is a break-even situation. Talleyville's unfavorable trend (a decrease) going from above 1 to below 1 means their actual revenues received were in excess of those budgeted in 2020 but by 2023, revenues were budgeted in excess of actual revenues received. This could mean that company procedures used to estimate revenues are not accurate and should be reviewed. It is both tempting and common to overestimate revenues as a way to make budgets balance but if actual revenues are exceeding budgeted revenues consistently from year to year, company leadership should evaluate closely and make adjustments.

Expenditure overruns – Talleyville's Expenditure overruns decreased from 1.0961 to 1.0097 from 2020 to 2023 (2019 data was unavailable). A result of 1 indicates actual expenditures and budgeted expenditures are equal. Talleyville's trend is favorable and the company should continue to strive to get closer to 1. Talleyville is demonstrating by

this trend that it has assessed how well the estimates for anticipated expenditures for the year were prepared and that they are monitoring the budgeted versus actual expenses throughout the year more closely. This practice should continue.

EMS user fees – Talleyville's ambulance billing revenue when compared to the total cost of providing the service decreased from 104.81% to 82.01% from 2020 to 2023 (2019 data was unavailable). A result of 100% means that the total cost of the service is being supported by the fees/charges. In FACETS' discussion with Talleyville, the company indicated it did not believe ambulance billing covered the cost of providing EMS services. While this evaluation demonstrates the opposite is actually true - Talleyville is now below 100% when it used to be above; and should aim to return to this level. Ambulance revenue should be consistently monitored and the contract with the third-party biller should always be negotiated in the best interest of the company. Delinquent collections is an option to pursue along with numerous billings attempts (within statutory regulations) rather than simply writing off bad debt without evaluating collectability.

Capital Outlay - Talleyville's capital outlay decreased dramatically from 2020 to 2023 (2019 data was unavailable) from 59.68% to 10.34%. This decline in percentage of vehicle, equipment, and building expenses financed from current operating revenues is a favorable trend. A decrease in this factor typically either means that needs diminished or needs are being deferred. Fire companies need to keep up with capital replacements or they can fall behind very quickly. A benchmark range to use is 11-20% and therefore Townsend is now within range and could even consider increasing outlay if required/desired. Talleyville ought to commit the same proportion of its current revenue to fund the acquisition or replacement of its infrastructure and apparatus as well as financing these types of purchases. The company may want to ask itself: Are decisions to defer replacement of existing vehicles, equipment and other facilities or the acquisition of new vehicles, equipment or other facilities being deferred to avoid having to generate additional revenues? If the company is unable to fund the replacement or acquisition of equipment, vehicles, equipment or facilities, would it be beneficial to institute a more aggressive maintenance and repair program to extend the life and utility of existing assets? Would the development of a capital reserve fund where funds could be accumulated to finance such items be a feasible alternative? This factor is directly related to the debt factors above.

Fund balance – Talleyville's fund balances have fluctuated dramatically over a 4-year period (2019 data was unavailable). In 2019, Talleyville had a fund balance of about -\$154,421; this jumped in 2022 to \$389,979 and then dipped dramatically to -\$795,736 range in 2023. As a percentage of total expenditures, Volunteer Hose's fund balance went from -4.99% in 2019 to -21.41% in 2023. This unfavorable trend means that operating revenue is consistently below operating expenditures. Talleyville is using cash balances from prior years to fund operating expenditures for subsequent budgets. This is not a good practice that Talleyville should continue to employ.

Solvency - Talleyville's solvency remained essentially stable from 2019 at 52.34% to 53.93%. Talleyville's assets are therefore made up of roughly 54% liabilities, which is a

low/high ratio and indicates poor financial health and/or possible distress. Under 50% is ideal. Over 100% indicates that liabilities exceed assets, which is not desirable. An upward trend may be cause for concern. Therefore, as of 2023, Talleyville might be unable to meet its long-term debts and other financial obligations and manage operations into the foreseeable future.

Unique Circumstances

None.

Townsend

Summary of Organization and Services

Townsend operates 1 station (#26) with a fleet of 19 vehicles (excluding antiques and trailers) and covers a district that is with a population of 9,345 people. Townsend provides fire suppression, EMS, rescue, and special operations services. On average, Townsend responded to a total of 1,423 calls from 2019-2023. Townsend's district includes R1, R12, and an early childhood development center. Townsend runs mutual aid with bordering districts. Townsend has about 98 total volunteer members across all categories but only 26 of those are active. Therefore the maximum at certain times of day/shifts is 7. Townsend does not have a live-in program. The company does not own any other properties aside from the station, currently carries fleet debt, and has one investment.

Financial Evaluation

Assets

Townsend has current, non-current and other assets. Current assets averaged \$858,281 from 2019 to 2023 and were cash (store account, ways and means, money market sweep, bar account, ladies auxiliary, recreation committee account, spring fling account), inventory, and prepaid expenses. Non-current assets include land, buildings, equipment, vehicles, and a capitalized loan. Non-current assets, less accumulated depreciation, averaged \$4,643,316. Other assets are investments (Wilmington Trust, Money Market) averaged \$1,492,855. Total Townsend assets averaged \$6,994,452 over the five year period. Aside from personnel, buildings, and property, the fleet is the largest asset (and liability) that any fire company possesses. Townsend's fleet has an average age of 2011 years old (13) and is displayed below:

New Castle County Fire Service Financial Review and Analysis

Townsend Fleet

Year	Make/Model	Type	Name	Approx Current (2024) Replace	Estimated Replacement Year	Estimated Replacement Value (inflated 8% annually)
CURRENT						
2008	Ford 250	Utility (pick-up)	U-26	\$100,000	2025	\$108,000
2008	Ford 250	Utility (pick-up)	MRU	\$100,000	2025	\$108,000
2005	Chevy Silverado	Utility (pick-up)	26-0	\$100,000	2025	\$108,000
2010	Ford 550	Utility (pick-up)	26-1	\$100,000	2025	\$108,000
2022	Ford 550 4x4 Horton/VCI	Ambulance	A-26	\$350,000	2032	\$574,000
2020	Ford E450	Ambulance	B-26	\$350,000	2030	\$518,000
2009	Ford E350 PL Custom	Ambulance	C-26	\$350,000	2025	\$378,000
2004	Pierce Enforcer	Engine/Rescue	Squad26	\$1,200,000	2025	\$1,296,000
2007	Pierce Dash	Engine/Rescue	Rescue Engine26	\$1,200,000	2027	\$1,488,000
2019	Pierce Velocity	Tanker	Tanker26	\$800,000	2039	\$1,760,000
2014	Peirce Arrow XT	Engine/Rescue	Engine26	\$1,200,000	2034	\$2,160,000
2011	Hallmark Box	Trailer (flatbed/enclosed/boat/other)	Sm. Trailer	\$25,000	2026	\$29,000
2011	Hallmark Box	Trailer (flatbed/enclosed/boat/other)	Lg. Trailer	\$25,000	2026	\$29,000
2018	Khauffman	Trailer (flatbed/enclosed/boat/other)	Gooseneck	\$25,000	2033	\$43,000
2002	Alumacraft	Boat - Large (mid-size/hard)) (with motor)	26M2	\$200,000	2025	\$216,000
2003	FSTA	Trailer (flatbed/enclosed/boat/other)	Boat Trailer	\$25,000	2025	\$27,000
2008	West Marine	Boat - Small (soft/small) (with motor)	26M3	\$25,000	2025	\$27,000
2013	Seal	Trailer (flatbed/enclosed/boat/other)	Boat Trailer	\$25,000	2028	\$33,000
1989	Salisbury Duplex	Engine/Rescue	Special Ops	\$1,200,000	2025	\$1,296,000
2019	Chevy Tahoe	Command (fly car, other; sedan/van/etc.)	Chiefs Buggy	\$65,000	2029	\$91,000
2021	Dodge Durango	Command (fly car, other; sedan/van/etc.)	Command Buggy	\$65,000	2031	\$101,400
2017	F350	Utility (pick-up)	Van26	\$100,000	2027	\$124,000
2006	Dodge Grand Caravan	Command (fly car, other; sedan/van/etc.)	Auxiliary Van	\$65,000	2025	\$70,200
2019	XUV855M	UTV/Other	Gator26	\$30,000	2034	\$54,000
2022	Big-Tex	Trailer (flatbed/enclosed/boat/other)	Gator Trailer	\$25,000	2037	\$51,000
TOTAL				\$7,750,000		\$10,797,600

Liabilities

Townsend has a combination of both current and non-current liabilities. Current liabilities averaged \$250,828 from 2019 to 2023 and were accounts payable, payroll liabilities, reception deposits, spring fling ticket sales, current portions of loan payables, and current portion of deferred grant income. Non-current liabilities include long-term debt and deferred grant income; less net of issuance costs, averaged \$710,534. Total liabilities averaged \$961,362.

Based on documentation received and information provided, FACETS assembled a 20-year estimated debt schedule assuming that all future needs would use financing, rather than cash (unless otherwise noted).

New Castle County Fire Service Financial Review and Analysis

Townsend - Existing and Projected Debt Schedule													
Year	2008 Ford 250 Utility (2025- 2035)	2008 Ford 250 Utility (2025- 2035)	2005 Chevy Silverado Utility (2025- 2035)	2010 Ford 550 Utility (2025- 2035)	2022 Ford 550 Horton Ambulance (2032- 2042)	2020 Ford E450 Ambulance (2030- 2040)	2009 Ford E350 Ambulance (2025- 2035)	2004 Pierce Enforcer Engine (2025- 2035)	2007 Pierce Dash Engine (2027-2037)	2019 Pierce Velocity Tanker (2039- 2049)	2014 Pierce Arrow XT Engine (2034- 2044)	2011 Hallmark Box Trailer (2026- 2036)	2011 Hallmark Box Trailer (2026- 2036)
2024					\$50,000	\$50,000					\$50,000		
2025	\$13,986	\$13,986	\$13,986	\$13,986	\$75,000	\$50,000	\$48,953	\$167,838			\$50,000		
2026	\$13,986	\$13,986	\$13,986	\$13,986			\$48,953	\$167,838				\$3,756	\$3,756
2027	\$13,986	\$13,986	\$13,986	\$13,986			\$48,953	\$167,838	\$192,703			\$3,756	\$3,756
2028	\$13,986	\$13,986	\$13,986	\$13,986			\$48,953	\$167,838	\$192,703			\$3,756	\$3,756
2029	\$13,986	\$13,986	\$13,986	\$13,986			\$48,953	\$167,838	\$192,703			\$3,756	\$3,756
2030	\$13,986	\$13,986	\$13,986	\$13,986		\$67,083	\$48,953	\$167,838	\$192,703			\$3,756	\$3,756
2031	\$13,986	\$13,986	\$13,986	\$13,986		\$67,083	\$48,953	\$167,838	\$192,703			\$3,756	\$3,756
2032	\$13,986	\$13,986	\$13,986	\$13,986	\$74,336	\$67,083	\$48,953	\$167,838	\$192,703			\$3,756	\$3,756
2033	\$13,986	\$13,986	\$13,986	\$13,986	\$74,336	\$67,083	\$48,953	\$167,838	\$192,703			\$3,756	\$3,756
2034	\$13,986	\$13,986	\$13,986	\$13,986	\$74,336	\$67,083	\$48,953	\$167,838	\$192,703		\$279,730	\$3,756	\$3,756
2035					\$74,336	\$67,083			\$192,703		\$279,730	\$3,756	\$3,756
2036					\$74,336	\$67,083			\$192,703		\$279,730		
2037					\$74,336	\$67,083					\$279,730		
2038					\$74,336	\$67,083					\$279,730		
2039					\$74,336	\$67,083				\$227,928	\$279,730		
2040					\$74,336					\$227,928	\$279,730		
2041					\$74,336					\$227,928	\$279,730		
2042										\$227,928	\$279,730		
2043										\$227,928	\$279,730		
2044										\$227,928			
TOTAL	\$139,865	\$139,865	\$139,865	\$139,865	\$868,356	\$770,834	\$489,527	\$1,678,379	\$1,927,028	\$1,367,568	\$2,897,299	\$37,556	\$37,556

Notes

*Green = existing debt; Red = projected debt

*Projected is based on existing Fleet replacement schedule and any notes provided during interviews or via email

*Fixed interest rate of 5% assumed for all existing notes (in the absence of an interest rate provided by the organization) and all future notes

*Principal and interest payments begin in year note is established (no in the rears schedules or delayed payments considered)

*10-year note assumed for all vehicle types regardless of useful life

New Castle County Fire Service Financial Review and Analysis

Townsend - Existing and Projected Debt Schedule Continued												
2018 Khauffman Trailer (2033-2043)	2002 Alumacraft Boat (2025-2035)	2003 FSTA Trailer (2025-2035)	2008 West Marine Boat (2025-2035)	2013 Seal Trailer (2028-2038)	1989 Salisbury Duplex Engine (2025-2035)	2019 Chevy Tahoe Command (2029-2039)	2021 Dodge Durango Command (2031-2027)	2017 Ford 350 Utility (2027-2037)	2006 Dodge Grand Caravan Command (2025-2035)	2019 XUV855M UTV (2034-2044)	2022 Big Tex Trailer (2037-2047)	Total
												\$150,000
	\$27,973	\$3,497	\$3,497		\$167,838				\$9,091			\$659,632
	\$27,973	\$3,497	\$3,497		\$167,838				\$9,091			\$492,143
	\$27,973	\$3,497	\$3,497		\$167,838			\$16,059	\$9,091			\$700,905
	\$27,973	\$3,497	\$3,497	\$4,274	\$167,838			\$16,059	\$9,091			\$705,178
	\$27,973	\$3,497	\$3,497	\$4,274	\$167,838	\$11,785		\$16,059	\$9,091			\$716,963
	\$27,973	\$3,497	\$3,497	\$4,274	\$167,838	\$11,785		\$16,059	\$9,091			\$784,047
	\$27,973	\$3,497	\$3,497	\$4,274	\$167,838	\$11,785	\$13,132	\$16,059	\$9,091			\$797,178
	\$27,973	\$3,497	\$3,497	\$4,274	\$167,838	\$11,785	\$13,132	\$16,059	\$9,091			\$871,514
\$5,569	\$27,973	\$3,497	\$3,497	\$4,274	\$167,838	\$11,785	\$13,132	\$16,059	\$9,091			\$877,083
\$5,569	\$27,973	\$3,497	\$3,497	\$4,274	\$167,838	\$11,785	\$13,132	\$16,059	\$9,091	\$6,993		\$1,163,806
\$5,569				\$4,274		\$11,785	\$13,132	\$16,059		\$6,993		\$679,174
\$5,569				\$4,274		\$11,785	\$13,132	\$16,059		\$6,993		\$671,663
\$5,569				\$4,274		\$11,785	\$13,132			\$6,993	\$6,605	\$469,506
\$5,569						\$11,785	\$13,132			\$6,993	\$6,605	\$465,232
\$5,569							\$13,132			\$6,993	\$6,605	\$681,375
\$5,569							\$13,132			\$6,993	\$6,605	\$614,292
\$5,569										\$6,993	\$6,605	\$601,160
\$5,569										\$6,993	\$6,605	\$526,825
										\$6,993	\$6,605	\$521,256
											\$6,605	\$234,533
\$55,687	\$279,730	\$34,966	\$34,966	\$42,737	\$1,678,379	\$117,849	\$131,318	\$160,586	\$90,912	\$69,932	\$52,838	\$13,383,464

Employee Costs

Townsend currently has approximately 11 employees: 3 part-time firefighter/EMTs and 8 full-time employees (6 of these are career staff on a 24/72 schedule plus 2 supervisors who work weekdays). There are full-time personnel 24 hours 6 days per week with supplemental staffing of volunteers on the 7th day. On average, Townsend paid \$381,945 in salaries from 2019 to 2023.

Sources of Income

Townsend has received \$2,608,244 on average in revenue and other support from 2019 to 2023 and is made up of state/county appropriations, ambulance services, interest/dividends, ladies auxiliary fundraising, municipal, solar power income, store income, fundraising, donations, hall rental, spring fling event, and ways/means.

Operational Costs

Townsend spent \$2,419,116 on average from 2019 to 2023 in the following categories:

- Ambulance billing costs
- Ambulance operating costs
- COVID equipment
- Depreciation / Amortization
- Employee Benefits
- Fire training
- Insurance
- Maintenance
- Payroll Taxes
- Pension Plan
- Public Fire Safety
- Telephone / pagers
- Trucks - Gas, oil and repairs
- Wages
- Advertising
- Bank fees
- Convention and association dues
- Dinners and banquets
- Franchise tax
- Donations, gifts, and flowers
- Interest
- Investment
- Janitorial
- Miscellaneous
- Office supplies and expenses
- Penalty
- Post office expense
- Professional fees
- Refreshments and recreation
- Store expenses
- Telephone
- Bar expense
- Fundraising Expenses
- Ladies auxiliary
- Spring fling expenses
- Ways and means expenses

Financial Audits/Reviews and Comments

Townsend's basis of accounting is accrual and it runs on a calendar year (January - December). No findings were stated in the audit.

Policies and Procedures

Townsend's employment and administrative policies includes financial responsibilities by role, disbursement of funds procedures, check and credit card policy, and compensation approvals.

Financial Health, Trends and Sustainability

In the following section, Townsend's Report Card will be displayed and discussed.

Financial Health Report Card—Factor Trends Summary 2019-2023

Townsend

#. FACTOR	2019	2020	2021	2022	2023	TREND
1. Revenue per call	\$2,007.23	\$1,869.50	\$1,687.88	\$1,811.74	\$2,026.44	Favorable
2. Expenditures per call	\$1,695.64	\$1,722.41	\$1,583.27	\$1,475.91	\$1,601.58	Favorable
3. Employee benefits	9.53%	9.38%	11.25%	13.68%	26.18%	Unfavorable
4. Cash position	2.0345	3.1304	2.3603	4.3425	5.5159	Favorable
5. Debt service	1.12%	1.87%	1.48%	1.09%	0.77%	Favorable
6. Debt per capita	\$123.24	\$32.65	\$85.93	\$60.84	\$77.51	Favorable
7. Operating position	0.8448	0.9213	0.9380	0.8146	0.7903	Unfavorable
8. Revenue shortfalls	3.0250	1.5103	1.7151	1.7724	1.4445	Unfavorable
9. Expenditure overruns	1.5025	1.3930	1.6642	1.4785	1.1417	Favorable
10. EMS user fees	88.52%	78.30%	69.27%	82.68%	83.69%	Unfavorable
11. Capital outlay	1.57%	4.34%	3.01%	2.56%	6.44%	Favorable
12. Fund balance	18.38%	8.54%	6.61%	22.75%	26.53%	Favorable
13. Solvency	20.29%	7.92%	15.66%	12.06%	12.73%	Favorable

FINANCIAL HEALTH GRADE KEY

STATUS	Description	Numeric	Est. Sustainability
GREEN	Fire company is in excellent financial health and likely to survive	100-90	16+ Years
YELLOW	Fire company is in good financial health and might survive	89-80	11-15 Years
ORANGE	Fire company is in fair financial health and might survive	79-60	4-10 Years
RED	Fire company is in poor financial Health and unlikely to survive	59 or below	1-3 Years

GRADE
74.5
 4-10 years

Townsend Factors and Indicators

Townsend received a weighted grade of 74.5, which corresponds to 925 points (out of 1300) and an Orange rating based on average actuals over the five-year period. This means that the fire company is in fair financial health and might survive 4-10 years based on revenue remaining consistent and expenditures inflating slightly each year. This grade is affected by a deficient score in the following higher weighted factor: Expenditure Overruns, Capital Outlays, and Fund Balance. Actual expenditures exceeded the amounts budgeted, the capital outlays are below the optimal range, and the annual surplus is above the optimal ratio range to the company's expenditures. Please see a more detailed discussion on each factor below.

Revenue per call – Townsend's revenue per call increased from \$2,007.23 to \$1,811.74 from 2019 to 2023. This is a favorable trend; it would only be a problem if expenditures per call are rising at a faster rate. If that occurs, the company will find it increasingly difficult to maintain service levels unless new sources of revenue are found. Increasing operating revenue per call over time should allow Townsend to maintain service levels without difficulty. Townsend membership should always review each particular revenue source and aggressively pursue collections.

Expenditures per call – From 2019 to 2023, the cost to operate Townsend on a per call basis decreased from \$1,695.64 to \$1,601.58. This could be due to a decrease in service levels (i.e. EMS call volume rising). Inflation has been taken into consideration so this favorable trend is largely due to other factors. While this is extremely positive because it is coupled with a rise in revenue per call, Townsend should still monitor costs annually and consider options to reduce overall expenditures.

Employee benefits – Townsend's ratio of total employee benefits to total salary and wages (fire and EMS) increased from 9.53% to 26.18% from 2019 to 2023. This puts a small strain on finances. This unfavorable trend is not uncommon - benefits have increased annually nationwide. As of 2023, Townsend is within the reasonable range of 16-50%. However, it is warranted for Townsend to evaluate what (if any) cost control measures it can take in regard to benefits within the limitations of employment agreements and/or union contracts.

Cash position – Townsend's cash position increased from 2.03 in 2019 to 5.52 in 2023. This is a favorable trend; Townsend is still slightly above 1, which is a perfect match between cash and short-term liabilities. This favorable trend indicates that Townsend's current liabilities are decreasing relative to cash and when all cash resources are being expended, a trend like this represents a potential for surplus in the future. Townsend should still always ask itself if its revenue collection systems are efficient and effective. Is there an aggressive delinquent revenue collection system in place? Is the company collecting and recording all revenues received during the budget year for which they were anticipated? Are all revenues deposited in a timely manner? Does the company have large amounts of revenue due shortly after the close of the current fiscal year that should actually be attributed to the current year? Is the actual cash flow compared to the projected cash flow on a routine basis? Are major expenditures timed to occur when

cash will be available to pay bills? Does the company have an aggressive policy for the investment of fund balances?

Debt service – Townsend's debt service decreased from 1.12% to 0.77% from 2019 to 2023. This favorable trend indicates that the proportion of Townsend's general operating revenue devoted to paying off outstanding debt (loans, bonds, vendor leases, and lease rental payments to authorities) decreased over the 5-year period. Debt analysts believe that debt service in excess of 15-20% of operating revenues is considered a problem, so Townsend is still well below this threshold. Townsend could therefore contemplate taking out debt for future purchases. Every effort should be made to continue to monitor debt levels to meet capital requirements of the company while not overextending.

Debt per capita – corresponding to the debt service factor above, Townsend's debt per capita decreased from \$123.24 to \$77.51 from 2019 to 2023, which is a favorable trend. It should be reiterated that a static 9,345 population is being used across all five years because that is the only data available through the County GIS and therefore affected this calculation. This debt burden decreased to match needs. Townsend could therefore consider issuing new debt for its future apparatus purchases but should still try to stagger loans and/or take loans out for a portion of the total cost while not overextending itself from a cash down payment perspective, which would hurt Townsend's liquidity.

Operating position – Townsend's operating position decreased from 0.8448 to 0.7903 from 2019 to 2023. While this is not a large change, it is still considered an unfavorable trend. It means that the company's ability to balance its budget annually, maintain reserves to cover emergency situations, and have sufficient cash available for timely payment of bills is worsening. It also indicates the company is spending down fund balances from previous years to fund current operations.

Revenue shortfalls – Townsend's revenue shortfalls decreased from 3.0250 to 1.4445 from 2019 to 2023. A value of 1 is a break-even situation and a value above 1 means actual revenues received were in excess of those budgeted. Townsend's technically unfavorable trend (a decrease) is still above 1, which is positive. But this could mean that company procedures used to estimate revenues are not accurate and should be reviewed. However, Townsend is close to break-even. It is both tempting and common to overestimate revenues as a way to make budgets balance but if actual revenues are exceeding budgeted revenues consistently from year to year, company leadership should evaluate closely and make adjustments.

Expenditure overruns – Townsend's Expenditure overruns decreased from 1.5025 to 1.1417 from 2019 to 2023. A result of 1 indicates actual expenditures and budgeted expenditures are equal. Townsend's trend is favorable; it is demonstrated by this trend that it has assessed how well the estimates for anticipated expenditures for the year were prepared and that they are more closely monitoring the budgeted versus actual expenses throughout the year. This practice should continue.

EMS user fees – Townsend's ambulance billing revenue when compared to the total cost of providing the service decreased from 88.52% to 83.69% from 2019 to 2023. A result of 100% means that the total cost of the service is being supported by the fees/charges. In FACETS' discussion with Townsend, the company indicated it did not believe ambulance billing covered the cost of providing EMS services. This evaluation demonstrates this is true. Townsend should aim to reach 100% or at least get closer. Ambulance revenue should be consistently monitored and the contract with the third-party biller should always be negotiated in the best interest of the company. Delinquent collections is an option to pursue along with numerous billings attempts (within statutory regulations) rather than simply writing off bad debt without evaluating collectability.

Capital Outlay - Townsend's capital outlay increased slightly from 2019 to 2023 from 1.57% to 6.44%. This increase in percentage of vehicle, equipment, and building expenses financed from current operating revenues is a favorable trend. A decrease in this factor typically either means that needs diminished or needs are being deferred. Fire companies need to keep up with capital replacements or they can fall behind very quickly. A benchmark range to use is 11-20% and therefore Townsend could consider increasing their annual outlay. Townsend ought to commit the same proportion of its current revenue to fund the acquisition or replacement of its infrastructure and apparatus as well as financing these types of purchases. Even with this favorable trend, the company should always ask itself: Are decisions to defer replacement of existing vehicles, equipment and other facilities or the acquisition of new vehicles, equipment or other facilities being deferred to avoid having to generate additional revenues? If the company is unable to fund the replacement or acquisition of equipment, vehicles, equipment or facilities, would it be beneficial to institute a more aggressive maintenance and repair program to extend the life and utility of existing assets? Would the development of a capital reserve fund where funds could be accumulated to finance such items be a feasible alternative? This factor is directly related to the debt factors above.

Fund balance – Townsend's fund balances have fluctuated slightly over the 5-year period. In 2019, Townsend had a fund balance of about \$389,200 - this dropped to less than half in 2020 and 2021 and then jumped dramatically to over \$500,000 in 2022 and ended up at \$624,972 in 2023. As a percentage of total expenditures, Townsend's fund balance went from 18.38% in 2019 to 26.33% in 2023. This favorable trend means that operating revenue is consistently equal to or above operating expenditures. Townsend is not using cash balances from prior years to fund operating expenditures for subsequent budgets. This is not a good practice that Townsend should continue to employ.

Solvency - Townsend's solvency improved from 2019 at 20.29% to 17.23% in 2023. Townsend's assets are therefore made up of roughly 17% liabilities, which is a low ratio and indicates good financial health. Under 50% is ideal. Over 100% indicates that liabilities exceed assets, which is not desirable. An upward trend may be cause for concern. Therefore, as of 2023, Townsend is able to meet its long-term debts and other financial obligations and manage operations into the foreseeable future.

Unique Circumstances

None.

Volunteer Hose

Summary of Organization and Services

Volunteer Hose operates 2 stations (#s 1 and 27) with a fleet of 15 vehicles (excluding antiques and trailers) and covers a district with a population of 34,964 people. Volunteer Hose provides fire suppression, EMS, and rescue services. On average, Volunteer Hose responded to a total of 4,154 calls from 2019-2023. Volunteer Hose's district includes an airport, C&D canal, R301 bypass, railroad, industrial sites that make batteries/ chemicals, and apartment complexes. Volunteer Hose runs approximately 20% mutual aid with bordering districts. Volunteer Hose has about 80 total volunteer members across most categories (excluding honorary) but only 50 of those are active. Volunteers may supplement staff via night or overnight duty crew shifts. Volunteer Hose does not have a live-in program but it is currently in-discussion. The company does own other properties aside from the stations – a garage, parking lot and open space. Volunteer Hose currently carries building and fleet debt and has zero investments (but is in-discussion to establish some in the future).

Financial Evaluation

Assets

Volunteer Hose has a combination of both current and non-current assets. Current assets averaged \$2,477,287 from 2019 to 2023 and were cash, accounts receivable, other receivables, and prepaid expenses. Non-current assets include land, buildings, furnitures/fixtures/equipment, and autos/fire trucks/ambulances. Non-current assets, less accumulated depreciation, averaged \$6,692,187. Therefore, total Volunteer Hose assets averaged \$9,169,474 over the five year period. Aside from personnel, buildings, and property, the fleet is the largest asset (and liability) that any fire company possesses. Volunteer Hose's fleet has an average age of 17 years old (2007) and is displayed below:

Volunteer Hose Fleet

Year	Make/Model	Type	Name	Approx Current (2024) Replace	Estimated Replacement Year	Estimated Replacement Value (inflated 8% annually)
CURRENT						
Station 27						
2006	Ford/Pierce	Engine/Rescue	27-1	\$1,200,000	2026	\$1,392,000
1986	Pierce	Engine/Rescue	27-3	\$1,200,000	2025	\$1,296,000
1995	Pierce	Engine/Rescue	27-5	\$1,200,000	2025	\$1,296,000
2005	Pierce	Engine/Rescue	R27	\$1,200,000	2025	\$1,296,000
2008	Pierce	Ladder/Tower	Tower27	\$2,400,000	2028	\$3,168,000
2021	Pierce	Engine/Rescue	Squad27	\$1,200,000	2041	\$2,832,000
2019	Ford/Horton	Ambulance	A-27	\$350,000	2039	\$770,000
2017	Ford/Horton	Ambulance	B-27	\$350,000	2037	\$714,000
2005	War Eagle	Boat - Small (soft/small) (with motor)	27 M-2 (16-foot aluminum)	\$25,000	2025	\$27,000
Station 1						
1999	Ford	Utility (pick-up)	1-0	\$100,000	2025	\$108,000
1992	Pierce	Ladder/Tower	Quint1	\$2,400,000	2025	\$2,592,000
2010	Pierce	Engine/Rescue	Squad1	\$1,200,000	2030	\$1,776,000
2019	Ford/Horton	Ambulance	A1	\$350,000	2029	\$490,000
2023	Ford/Horton	Ambulance	B1	\$350,000	2033	\$602,000
2006	Mako	UTV/other	Air27	\$30,000	2025	\$32,400
FUTURE						
2024		Engine/Rescue	State revolving + cash; 30 months			
2024		Utility (pick-up)	Replaces 1999 utility (brush)			
TOTAL				\$13,555,000		\$18,391,400

Liabilities

Volunteer Hose has a combination of both current and non-current liabilities. Current liabilities averaged \$510,118 from 2019 to 2023 and were the current portions of long-term debt, accounts payable, accrued income taxes, accrued interest payable, accrued pension, accrued vacation/sick, and deferred membership dues. Non-current liabilities include long-term debt and less net of issuance costs, averaged \$1,213,264. Volunteer Hose's liabilities therefore averaged \$1,723,383 over the five-year period.

Based on documentation received and information provided, FACETS assembled a 20-year estimated debt schedule assuming that all future needs would use financing, rather than cash (unless otherwise noted).

New Castle County Fire Service Financial Review and Analysis

VolunteerHose - Existing and Projected Debt Schedule																		
Year	2000 Main Station Mortgage	Equipment Loan	2006 Pierce Engine (2026-2036)	1986 Pierce Engine (2025-2035) - State Revolving for max (5% rate assumed)	1995 Pierce Engine (2025-2035)	2005 Pierce Engine (2025-2035)	2008 Pierce Ladder (2028-2038)	2021 Pierce Engine (2041-2051)	2019 Ford Horton Ambulance (2039-2049)	2017 Ford Horton Ambulance (2037-2047)	2015 War Eagle Boat (2025-2035)	1999 Ford Utility (2025-2035)	1992 Pierce Ladder (2025-2035)	2010 Pierce Engine (2030-2040)	2019 Ford Horton Ambulance (2029-2039)	2023 Ford Horton Ambulance (2033-2043)	2006 Mako UTV (2025-2035)	Total
2024	\$292,764	\$81,192		\$90,653														\$464,609
2025	\$292,764	\$81,192		\$90,653	\$167,838	\$167,838					\$3,497	Cash	\$335,676				\$4,196	\$1,143,653
2026	\$298,367	\$81,192	\$180,270	\$90,653	\$167,838	\$167,838							\$335,676				\$4,196	\$1,290,527
2027		\$81,192	\$180,270	\$90,653	\$167,838	\$167,838					\$3,497		\$335,676				\$4,196	\$1,031,180
2028		\$27,064	\$180,270	\$90,653	\$167,838	\$167,838	\$410,270				\$3,497		\$335,676				\$4,196	\$1,387,392
2029			\$180,270	\$90,653	\$167,838	\$167,838	\$410,270				\$3,497		\$335,676		\$63,457		\$4,196	\$1,423,696
2030			\$180,270	\$90,653	\$167,838	\$167,838	\$410,270				\$3,497		\$335,676	\$230,000	\$63,457		\$4,196	\$1,653,696
2031			\$180,270	\$90,653	\$167,838	\$167,838	\$410,270				\$3,497		\$335,676	\$230,000	\$63,457		\$4,196	\$1,653,696
2032			\$180,270	\$90,653	\$167,838	\$167,838	\$410,270				\$3,497		\$335,676	\$230,000	\$63,457		\$4,196	\$1,653,696
2033			\$180,270	\$90,653	\$167,838	\$167,838	\$410,270				\$3,497		\$335,676	\$230,000	\$63,457	\$77,962	\$4,196	\$1,731,657
2034			\$180,270		\$167,838	\$167,838	\$410,270				\$3,497		\$335,676	\$230,000	\$63,457	\$77,962	\$4,196	\$1,641,094
2035			\$180,270				\$410,270							\$230,000	\$63,457	\$77,962		\$961,950
2036							\$410,270							\$230,000	\$63,457	\$77,962		\$781,690
2037							\$410,270			\$92,466				\$230,000	\$63,457	\$77,962		\$874,156
2038										\$92,466				\$230,000	\$63,457	\$77,962		\$463,885
2039									\$89,719	\$92,466				\$230,000		\$77,962		\$500,147
2040									\$89,719	\$92,466						\$77,962		\$270,147
2041								\$366,757	\$89,719	\$92,466						\$77,962		\$636,993
2042								\$366,757	\$89,719	\$92,466						\$77,962		\$636,993
2043								\$366,757	\$89,719	\$92,466								\$558,942
2044								\$366,757	\$89,719	\$92,466								\$558,942
TOTAL	\$853,895	\$351,832	\$1,802,704	\$906,532	\$1,678,379	\$1,678,379	\$4,102,705	\$1,467,028	\$598,311	\$739,730	\$34,966	\$0	\$3,356,750	\$2,300,001	\$634,572	\$776,618	\$41,958	\$21,327,371

Notes:
 *Green = existing debt, Red = projected debt
 *Projected is based on existing Fleet replacement schedule and any notes provided during interviews or via email
 *Fixed interest rate of 5% assumed for all existing notes (in the absence of an interest rate provided by the organization) and all future notes
 *Principal and interest payments begin in year note is established (no in the rears schedules or delayed payments considered)
 *10-year note assumed for all vehicle types regardless of useful life

Employee Costs

Volunteer Hose currently has approximately 36 employees: 20 part-time and 16 full-time employees. There are 4 full-time personnel on 24/7 (2 at each station) with part-time supplemental staffing; the maximum therefore at certain times of day/shifts is 6. On average, Volunteer Hose paid \$994,833 in salaries from 2019 to 2023.

Sources of Income

Volunteer Hose has received \$3,080,582 on average in revenue and other support from 2019 to 2023 and is made up of state/county appropriations, ambulance services, donations, fire fund drive, investment income, fundraising, membership dues, PPP loan, and miscellaneous.

Operational Costs

Volunteer Hose spent \$2,572,649 on average from 2019 to 2023 in the following categories:

- Ambulance Billing and Incentives
- Communications
- Depreciation
- Employment Expenses
- Fireline Supplies and Equipment
- Fire Prevention
- Insurance
- Loan Interest
- Payroll Taxes
- Pension Plan
- Station Maintenance
- Training
- Uniforms
- Utilities
- Vehicle gas, maintenance, and supplies
- Wages and Benefits
- Awards
- Bank service charges
- Company functions
- Company store
- Conventions, meetings and related travel
- Depreciation expense
- Dues and subscriptions
- Insurance
- Lease Expense
- Loan Interest
- Miscellaneous
- Office expense
- Professional fees
- Repairs and Maintenance
- Taxes and License
- Utilities
- Vending

Financial Audits/Reviews and Comments

Volunteer Hose's basis of accounting is cash and it runs on a calendar year (January - December). No findings were stated in the audit.

Policies and Procedures

Volunteer Hose's by-laws and rules/regulations contain financial policies on topics about financial responsibilities by role, budget process, receipt of fund procedures, and disbursement of fund procedures.

Financial Health, Trends and Sustainability

In the following section, Volunteer Hose's Report Card will be displayed and discussed.

Financial Health Report Card—Factor Trends Summary 2019-2023

Volunteer Hose

#. FACTOR	2019	2020	2021	2022	2023	TREND
1. Revenue per call	\$710.17	\$866.99	\$687.96	\$690.82	\$786.70	Favorable
2. Expenditures per call	\$569.87	\$875.39	\$616.26	\$566.65	\$635.73	Unfavorable
3. Employee benefits	18.31%	16.69%	15.31%	16.45%	17.51%	Favorable
4. Cash position	3.4805	3.4460	3.9633	4.8643	6.5242	Favorable
5. Debt service	2.30%	9.10%	2.32%	28.65%	10.39%	Unfavorable
6. Debt per capita	\$44.00	\$36.29	\$40.37	\$31.19	\$21.65	Favorable
7. Operating position	0.8024	1.0097	0.8958	0.8203	0.8081	Favorable
8. Revenue shortfalls	0.9899	1.0314	1.1401	1.1981	1.3216	Favorable
9. Expenditure overruns	0.9437	0.9083	1.0018	0.8148	0.8891	Favorable
10. EMS user fees	46.68%	43.08%	38.71%	47.56%	44.30%	Unfavorable
11. Capital outlay	3.61%	15.74%	6.21%	6.92%	22.41%	Favorable
12. Fund balance	24.62%	-0.96%	11.63%	21.91%	23.75%	Unfavorable
13. Solvency	23.88%	20.97%	20.49%	17.02%	12.49%	Favorable

FINANCIAL HEALTH GRADE KEY

STATUS	Description	Numeric	Est. Sustainability
GREEN	Fire company is in excellent financial health and likely to survive	100-90	16+ Years
YELLOW	Fire company is in good financial health and might survive	89-80	11-15 Years
ORANGE	Fire company is in fair financial health and might survive	79-60	4-10 Years
RED	Fire company is in poor financial Health and unlikely to survive	59 or below	1-3 Years

GRADE
77.75
4-10 years

Volunteer Hose Factors and Indicators

Volunteer Hose received a weighted grade of 77.75, which corresponds to 1000 points (out of 1300) and a Yellow rating based on average actuals over the five-year period. This means that the fire company is in good financial health and might survive 11-15 years based on revenue remaining consistent and expenditures inflating slightly each year. This grade is affected by a deficient score in the following higher weighted factor: EMS User Fees. Ambulance billing revenue does not cover EMS service costs. Please see a more detailed discussion on each factor below.

Revenue per call – Volunteer Hose's revenue per call increased from \$710.17 to \$786.70 from 2019 to 2023. This is a favorable trend, there would only be a problem if expenditures per call were increasing at a faster rate. At that point, the company would find it increasingly difficult to maintain service levels unless new sources of revenue are found. Increasing operating revenue per call over time should allow Volunteer Hose to maintain service levels without difficulty. Volunteer Hose membership should still always review each particular revenue source and aggressively pursue collections.

Expenditures per call – From 2019 to 2023, the cost to operate Volunteer Hose on a per call basis increased from \$569.87 to \$635.73. This could be due to a rise in service levels (i.e. EMS call volume rising). This dollar amount is not particularly troubling but the rate of change confirms it is - expenditures increased at a rate of 11% while revenue increased at a rate of 10%. Volunteer Hose should identify exactly which cost categories increased and consider options to reduce overall expenditures.

Employee benefits – Volunteer Hose's ratio of total employee benefits to total salary and wages (fire and EMS) decreased from 18.31% to 17.51% from 2019 to 2023. This puts a strain on finances. This favorable trend is uncommon - benefits have increased annually nationwide. As of 2023, Volunteer Hose is within the reasonable range of 16-50%. While this trend is positive, it is still warranted for Volunteer Hose to evaluate annually what (if any) cost control measures it can take in regard to benefits within the limitations of employment agreements and/or union contracts.

Cash position – Volunteer Hose's cash position increased from 3.4805 in 2019 to 6.5242 in 2023. This is a favorable trend; Volunteer Hose is still above 1, which is a perfect match between cash and short-term liabilities. This favorable trend indicates that Volunteer Hose's current liabilities are decreasing relative to cash and when all cash resources are being expended, a trend like this represents a potential for surplus in the future. Volunteer Hose should still always ask itself if its revenue collection systems are efficient and effective. Is there an aggressive delinquent revenue collection system in place? Is the company collecting and recording all revenues received during the budget year for which they were anticipated? Are all revenues deposited in a timely manner? Does the company have large amounts of revenue due shortly after the close of the current fiscal year that should actually be attributed to the current year? Is the actual cash flow compared to the projected cash flow on a routine basis? Are major

expenditures timed to occur when cash will be available to pay bills? Does the company have an aggressive policy for the investment of fund balances?

Debt service – Volunteer Hose's debt service increased from 2.30% to 10.39% from 2019 to 2023. This unfavorable trend indicates that the proportion of Volunteer Hose's general operating revenue devoted to paying off outstanding debt (loans, bonds, vendor leases, and lease rental payments to authorities) increased over the 5-year period. While this is true, debt analysts believe that debt service in excess of 15-20% of operating revenues is considered a problem, so Volunteer Hose is still well below this threshold. Every effort should be made to monitor debt levels to meet capital requirements of the company while not overextending.

Debt per capita – Normally, this factor has a positive correlation with Debt Service (above) but not in Volunteer Hose's case. Volunteer Hose's debt per capita decreased from \$44.00 to \$21.65 from 2019 to 2023, which is a favorable trend. It should be reiterated that a static 34,964 population is being used across all five years because that is the only data available through the County GIS so that is not responsible for the decrease in this calculation. It is likely that Volunteer Hose made a concerted effort to increase their debt service to reduce their debt burden faster. This debt burden is decreased to match needs; Volunteer Hose could therefore consider issuing new debt for its future apparatus purchases but they should still stagger loans and/or take loans out for a portion of the total cost while not overextending itself from a cash down payment perspective, which would hurt Volunteer Hose's liquidity.

Operating position – Volunteer Hose's operating position increased from 0.8024 to 0.8081 from 2019 to 2023. While this is not a large change, it is still considered a favorable trend. It means that the company's ability to balance its budget annually, maintain reserves to cover emergency situations, and have sufficient cash available for timely payment of bills is improving. It also indicates the company is not spending down fund balances from previous years to fund current operations.

Revenue shortfalls – Volunteer Hose's revenue shortfalls increased from 0.9899 to 1.3216 from 2019 to 2023. A value of 1 is a break-even situation. Volunteer Hose's favorable trend (an increase) is now slightly above 1, which means that actual revenues received were in excess of those budgeted. While this is positive, it could mean that company procedures used to estimate revenues are not accurate and should be reviewed. However, Volunteer Hose is close to break-even. It is both tempting and common to overestimate revenues as a way to make budgets balance but if actual revenues are exceeding budgeted revenues consistently from year to year, company leadership should evaluate closely and make adjustments.

Expenditure overruns – Volunteer Hose's Expenditure overruns decreased from 0.9437 to 0.8891 from 2019 to 2023. A result of 1 indicates actual expenditures and budgeted expenditures are equal. Volunteer Hose's trend is favorable. Volunteer Hose is demonstrating by this trend that it has assessed how well the estimates for anticipated expenditures for the year were prepared and that they are closely monitoring

the budgeted versus actual expenses throughout the year. This practice should continue.

EMS user fees – Volunteer Hose’s ambulance billing revenue when compared to the total cost of providing the service decreased from 46.68% to 44.30% from 2019 to 2023. A result of 100% means that the total cost of the service is being supported by the fees/charges. In FACETS’ discussion with Volunteer Hose, the company indicated it did not believe ambulance billing covered the cost of providing EMS services. This evaluation demonstrates this is true. Volunteer Hose should aim to reach 100% or get closer. Ambulance revenue should be consistently monitored and the contract with the third-party biller should always be negotiated in the best interest of the company. Delinquent collections is an option to pursue along with numerous billings attempts (within statutory regulations) rather than simply writing off bad debt without evaluating collectability.

Capital Outlay - Volunteer Hose’s capital outlay increased from 2019 to 2023 from 3.61% to 22.41%. This increase in percentage of vehicle, equipment, and building expenses financed from current operating revenues is a favorable trend. A decrease in this factor typically either means that needs diminished or needs are being deferred. Fire companies need to keep up with capital replacements or they can fall behind very quickly. A benchmark range to use is 11-20% and therefore Volunteer Hose might consider keeping their annual outlay stable for now. Volunteer Hose ought to commit the same proportion of its current revenue to fund the acquisition or replacement of its infrastructure and apparatus as well as financing these types of purchases. The company may want to ask itself: Are decisions to defer replacement of existing vehicles, equipment and other facilities or the acquisition of new vehicles, equipment or other facilities being deferred to avoid having to generate additional revenues? If the company is unable to fund the replacement or acquisition of equipment, vehicles, equipment or facilities, would it be beneficial to institute a more aggressive maintenance and repair program to extend the life and utility of existing assets? Would the development of a capital reserve fund where funds could be accumulated to finance such items be a feasible alternative? This factor is directly related to the debt factors above.

Fund balance – Volunteer Hose’s fund balances have fluctuated a little over the 5-year period. In 2019, Volunteer Hose had a fund balance of about \$556,283 - this plummeted in 2020 to -\$31,185 but returned to the same levels 2021 through 2023. In 2023, Volunteer Hose ended with a \$690,960 fund balance. As a percentage of total expenditures, Volunteer Hose’s fund balance went from 24.62% in 2019 to 23.75% in 2023. This unfavorable trend means that operating revenue is consistently equal to or below operating expenditures. Volunteer Hose might be using cash balances from prior years to fund operating expenditures for subsequent budgets. This is not a good practice that Volunteer Hose should continue to employ.

Solvency - Volunteer Hose’s solvency remained essentially improved from 2019 at 23.88% to 12.49% in 2023. Volunteer Hose's assets are therefore made up of roughly 13% liabilities, which is a low ratio and indicates good financial health. Under 50% is ideal. Over 100% indicates that liabilities exceed assets, which is not desirable. An

upward trend may be cause for concern. Therefore, as of 2023, Volunteer Hose is able to meet its long-term debts and other financial obligations and manage operations into the foreseeable future.

Unique Circumstances

None.

Wilmington Manor

Summary of Organization and Services

Wilmington Manor operates 2 stations (#s 28 and 32) with a fleet of 12 vehicles (excluding antiques and trailers) and covers a district with a population of 13,096 people. Wilmington Manor provides fire suppression, EMS, and rescue services. On average, Wilmington Manor responded to a total of 4,828 calls from 2019-2023. Wilmington Manor's district includes Route 13, Route 141, and the Wilmington Airport. Wilmington Manor runs mutual aid with bordering districts. Wilmington Manor has about 90 total volunteer members across all categories but only 30 of those are active. Wilmington Manor does not have a live-in program. The company does not own any other properties aside from the station, does not have any investments, and currently carries very little debt.

Financial Evaluation

Assets

Wilmington Manor has current, non-current, and other assets. Current assets averaged \$528,338 from 2019 to 2023 and were cash and cash equivalents, restricted cash, accounts receivable, other receivables, and prepaid expenses. Non-current assets include property and equipment, land, buildings, furnitures/fixtures/equipment, and autos/fire trucks/ambulances. Non-current assets, less accumulated depreciation, averaged \$4,194,934. Other assets include investments and they averaged \$758,803. Total assets therefore averaged \$5,482,074. Aside from personnel, buildings, and property, the fleet is the largest asset (and liability) that any fire company possesses. Wilmington Manor's fleet has an average age of 11 years old (2013) and is displayed below:

Wilmington Manor Fleet

Year	Make/Model	Type	Type/Name	Approx Current (2024) Replace	Estimated Replacement Year	Estimated Replacement Value (inflated 5% annually)
CURRENT						
Station 28						
1997	Chevy Pick Up/GM4	Utility (pick-up)	TSU28 Intent is to sell	\$100,000	2025	\$108,000
2024	Ford SuperDuty F350 4x4	Utility (pick-up)	TSU28 Lic#FD2881	\$100,000	2044	\$260,000
2015	Freightliner M2Chassis F1293	Ambulance	Lic#A28	\$350,000	2025	\$378,000
2020	Freightliner M2Chassis H52749	Ambulance	Lic#A281	\$350,000	2030	\$518,000
2023	Ford Expedition MAX	Command (fly car, other; sedan/van/etc.)	Lic#FD281	\$65,000	2033	\$111,800
2004	Pierce Tanker Engine	Engine/Rescue	Lic#FD285	\$1,200,000	2025	\$1,296,000
2008	Rosenbauer Spartan	Engine/Rescue	Lic#FD286	\$1,200,000	2028	\$1,584,000
2018	Aerial-Ladder Ferrara	Ladder/Tower	Lic#FD287	\$2,400,000	2038	\$5,068,000
2008	Ford-Expedition Chief	Command (fly car, other; sedan/van/etc.)	Lic#FD288	\$65,000	2025	\$70,200
Station 32						
1928	USFR 369281	Antique	Lic#FD2832	Not Applicable	Not Applicable	Not Applicable
2020	Freightliner M2Chassis H52750	Ambulance	Lic#A32	\$350,000	2030	\$518,000
2013	Ford - E-350 Econoline Van	Command (fly car, other; sedan/van/etc.)	Lic#FD3228	\$65,000	2025	\$70,200
2004	Pierce Dash Chassis A003995	Engine/Rescue	Lic#FD325	\$1,200,000	2025	\$1,296,000
TOTAL				\$7,445,000		\$11,298,200

Liabilities

Wilmington Manor has a combination of both current and non-current liabilities. Current liabilities averaged \$355,511 from 2019 to 2023 and were current portions of long-term debt, line of credit accounts payable, accrued interest, accrued pension, accrued payroll, and deferred membership dues. Non-current liabilities include long-term debt and less net of issuance costs, these averaged \$424,384. Total liabilities averaged \$779,896.

Based on documentation received and information provided, FACETS assembled a 20-year estimated debt schedule assuming that all future needs would use financing, rather than cash (unless otherwise noted).

New Castle County Fire Service Financial Review and Analysis

Wilmington Manor - Existing and Projected Debt Schedule															
Year	SCBAs and PPE	Computer Equipment	1997 Chevy GM4 Utility (2025-2035)	2024 Ford 350 Utility (2044-2054)	2015 Freightliner Ambulance (2025-2035)	2020 Freightliner Ambulance (2030-2040)	2023 Ford Expedition Max Command (2033-2043)	2004 Pierce Engine (2025-2035)	2008 Rosenbauer Spartan Engine (2028-2038)	2018 Ferrara Ladder (2038-2048)	2008 Ford Expedition Command (2025-2035)	2020 Freightliner M2 Ambulance (2030-2040)	2013 Ford Econoline Command (2025-2035)	2004 Pierce Dash Engine (2025-2035)	Total
2024	None	\$14,052	None	None	None	None	None	None	None	None	None	None	None	None	\$14,052
2025		\$14,052	\$13,986		\$48,953			\$167,838			\$9,091		\$9,091	\$167,838	\$430,850
2026	\$20,000	\$9,368	\$13,986		\$48,953			\$167,838			\$9,091		\$9,091	\$167,838	\$446,166
2027	\$20,000		\$13,986		\$48,953			\$167,838			\$9,091		\$9,091	\$167,838	\$436,798
2028	\$20,000		\$13,986		\$48,953			\$167,838	\$205,135		\$9,091		\$9,091	\$167,838	\$641,933
2029	\$20,000		\$13,986		\$48,953			\$167,838	\$205,135		\$9,091		\$9,091	\$167,838	\$641,933
2030	\$20,000		\$13,986		\$48,953	\$67,083		\$167,838	\$205,135		\$9,091	\$67,083	\$9,091	\$167,838	\$776,100
2031	\$20,000		\$13,986		\$48,953	\$67,083		\$167,838	\$205,135		\$9,091	\$67,083	\$9,091	\$167,838	\$776,100
2032	\$20,000		\$13,986		\$48,953	\$67,083		\$167,838	\$205,135		\$9,091	\$67,083	\$9,091	\$167,838	\$776,100
2033	\$20,000		\$13,986		\$48,953	\$67,083	\$14,479	\$167,838	\$205,135		\$9,091	\$67,083	\$9,091	\$167,838	\$790,578
2034	\$20,000		\$13,986		\$48,953	\$67,083	\$14,479	\$167,838	\$205,135		\$9,091	\$67,083	\$9,091	\$167,838	\$790,578
2035	\$20,000					\$67,083	\$14,479		\$205,135			\$67,083			\$373,781
2036						\$67,083	\$14,479		\$205,135			\$67,083			\$353,781
2037						\$67,083	\$14,479		\$205,135			\$67,083			\$353,781
2038						\$67,083	\$14,479			\$658,919		\$67,083			\$807,565
2039						\$67,083	\$14,479			\$658,919		\$67,083			\$807,565
2040							\$14,479			\$658,919					\$673,398
2041							\$14,479			\$658,919					\$673,398
2042							\$14,479			\$658,919					\$673,398
2043										\$658,919					\$658,919
2044				\$33,671						\$658,919					\$692,590
TOTAL	\$200,000	\$37,472	\$139,865	\$33,671	\$489,527	\$670,834	\$144,786	\$1,678,379	\$2,051,352	\$4,612,435	\$90,912	\$670,834	\$90,912	\$1,678,379	\$12,589,359

Notes

*Green = existing debt; Red = projected debt

*Projected is based on existing Fleet replacement schedule and any notes provided during interviews or via email

*Fixed interest rate of 5% assumed for all existing notes (in the absence of an interest rate provided by the organization) and all future notes

*Principal and interest payments begin in year note is established (no in the rears schedules or delayed payments considered)

*10-year note assumed for all vehicle types regardless of useful life

Employee Costs

Wilmington Manor currently has approximately 18 employees: 12 full-time firefighter/EMTs, 4 full-time EMS-only, and 2 part-time employees. There are full-time personnel on 24/7 (3 are on a 24/72 schedule across 4 platoons) with supplemental staffing on 12-hour shifts; therefore the maximum number of employees at certain times of day/shifts is 5. On average, Wilmington Manor paid \$1,000,979 in salaries from 2019 to 2023.

Sources of Income

Wilmington Manor has received \$2,362,724 on average in revenue and other support from 2019 to 2023 and is made up of state/county appropriations, ambulance services, donations, donations of nonfinancial assets, fire fund drive, grants, investment income, dividends/interest, fundraising income, membership dues, PPP loan, gain on disposal, and miscellaneous.

Operational Costs

Wilmington Manor spent \$2,274,277 on average from 2019 to 2023 in the following categories:

- Ambulance Billing
- Communications
- Depreciation
- Donation
- Employee Benefits
- Fireline Supplies and Equipment
- Fire Prevention
- Fire Police
- Insurance
- Loan Interest
- Membership Dues & Membership Expense
- Miscellaneous Expense - Chief
- Payroll Taxes
- Pension Plan
- Station Maintenance
- Training
- Uniforms
- Utilities
- Vehicle Gas, Maintenance and Supplies
- Wages and Benefits
- Anniversary Event
- Awards
- Bank Service Charges
- Christmas Party
- Conventions and Meetings
- Lease Expense
- Miscellaneous
- Office Expense
- Payroll Taxes
- Professional Expense
- Recreation
- Taxes and Licenses
- Utilities
- Vending

Financial Audits/Reviews and Comments

Wilmington Manor's basis of accounting is cash and it runs on a calendar year (January - December). The following material weaknesses were listed in the 2022 financial statements:

- Any purchase outside the allocated budget should be authorized using a proper bid procedure and related parties should be disclosed. (Wilmington Manor states it requires 3 separate bids for items outside budget)
- Computers do not lock after a period of inactivity
- Bank statement reconciliations were missing signatures to signify they had been reviewed on a monthly basis
- Brokerage statements should be recorded by Administrative Assistant and reviewed by President on a monthly basis
- Payroll reports were missing signatures to signify they had been reviewed on biweekly basis
- An expenditure test was performed and a check did not match an invoice, which is a fraud risk
- Loan statements were missing to signify they had been reviewed on biweekly basis
- EMS billing provider did not bill for rescue billing after August. These reports should be reviewed monthly by the President or Vice President

Policies and Procedures

Wilmington Manor's constitution and bylaws contain financial policies on the following topics: financial responsibilities by role, budget process, receipt of fund procedures, disbursement of fund procedures. Wilmington Manor also has policies on audit, maintenance of records, and dues.

Financial Health, Trends and Sustainability

In the following section, Wilmington Manor's Report Card will be displayed and discussed.

Financial Health Report Card—Factor Trends Summary 2019-2023

Wilmington Manor

#. FACTOR	2019	2020	2021	2022	2023	Favorable/Stable/Unfavorable
1. Revenue per call	\$453.50	\$461.31	\$491.68	\$496.53	\$578.34	Favorable
2. Expenditures per call	\$442.08	\$485.30	\$423.82	\$486.94	\$547.58	Unfavorable
3. Employee benefits	15.07%	11.65%	19.42%	23.60%	27.51%	Unfavorable
4. Cash position	0.1538	0.2263	1.6074	2.6461	3.5122	Favorable
5. Debt service	1.42%	1.21%	0.91%	0.69%	0.46%	Favorable
6. Debt per capita	\$170.99	\$110.95	\$81.25	\$61.56	\$5.46	Favorable
7. Operating position	0.9748	1.0520	0.8620	0.9807	0.9468	Unfavorable
8. Revenue shortfalls	1.0634	1.1485	1.2325	1.0985	1.0768	Favorable
9. Budget overruns	1.1553	1.0606	1.1014	1.0124	1.0229	Favorable
10. EMS user fees	70.48%	65.32%	85.22%	76.77%	69.27%	Unfavorable
11. Capital outlay	19.92%	18.12%	18.61%	19.16%	16.78%	Unfavorable
12. Fund balance	2.58%	-4.94%	16.01%	1.97%	5.62%	Favorable
13. Solvency	28.61%	31.20%	16.59%	7.28%	2.08%	Favorable

FINANCIAL HEALTH GRADE KEY

STATUS	Description	Numeric	Est. Sustainability
GREEN	Fire company is in excellent financial health and likely to survive	100-90	16+ Years
YELLOW	Fire company is in good financial health and might survive	89-80	11-15 Years
ORANGE	Fire company is in fair financial health and might survive	79-60	4-10 Years
RED	Fire company is in poor financial Health and unlikely to survive	59 or below	1-3 Years

GRADE
63.25
 4-10 years

Wilmington Manor Factors and Indicators

Wilmington Manor received a weighted grade of 63.25, which corresponds to 850 points (out of 1300) and an Orange rating based on average actuals over the five-year period. This means that the fire company is in fair financial health and might survive 4-10 years based on revenue remaining consistent and expenditures inflating slightly each year. This grade is affected by deficient scores in the following higher weighted factors: Cash Position, Expenditure Overruns, and Fund Balance. There was not sufficient cash on-hand to pay bills at certain points, actual expenditures exceeded the amounts budgeted, and the annual surplus is below the optimal ratio range to the company's expenditures.

Revenue per call – Wilmington Manor's revenue per call increased from \$453.50 to \$578.34 from 2019 to 2023. This is a favorable trend; it is only a problem if expenditures per call are increasing at a faster rate. With that, the company would find it increasingly difficult to maintain service levels unless new sources of revenue are found. Increasing operating revenue per call over time should allow Wilmington Manor to maintain service levels without difficulty. Wilmington Manor membership should review each particular revenue source and aggressively pursue collections.

Expenditures per call – From 2019 to 2023, the cost to operate Wilmington Manor on a per call basis increased from \$442.08 to \$547.58. This could be due to a rise in service levels (i.e. EMS call volume rising) and/or inflation. This dollar amount is not particularly troubling but the rate of change confirms it is - expenditures increased at a rate of 23% while revenue only increased at a rate of 21%. Wilmington Manor should identify exactly which cost categories increased and consider options to reduce overall expenditures.

Employee benefits – Wilmington Manor's ratio of total employee benefits to total salary and wages (fire and EMS) increased from 15.07% to 27.51% from 2019 to 2023. This puts a small strain on finances. This unfavorable trend is not uncommon - benefits have increased annually nationwide. As of 2023, Wilmington Manor is within the reasonable range of 16-50%. However, it is warranted for Wilmington Manor to evaluate what (if any) cost control measures it can take in regard to benefits within the limitations of employment agreements and/or union contracts.

Cash position – Wilmington Manor's cash position increased from 0.1538 in 2019 to 3.5122 in 2023. This is a favorable trend; Wilmington Manor was below 1, which is a perfect match between cash and short-term liabilities; now it is above. This favorable trend indicates that Wilmington Manor's current liabilities are decreasing relative to cash and when all cash resources are being expended, a trend like this represents a potential for surplus in the future. Wilmington Manor should ask itself if its revenue collection systems are efficient and effective. Is there an aggressive delinquent revenue collection system in place? Is the company collecting and recording all revenues received during the budget year for which they were anticipated? Are all revenues deposited in a timely manner? Does the company have large amounts of revenue due shortly after the close of the current fiscal year that should actually be attributed to the current year? Is the

actual cash flow compared to the projected cash flow on a routine basis? Are major expenditures timed to occur when cash will be available to pay bills? Does the company have an aggressive policy for the investment of fund balances?

Debt service – Wilmington Manor’s debt service decreased from 1.42% to 0.46% from 2019 to 2023. This favorable trend indicates that the proportion of Wilmington Manor’s general operating revenue devoted to paying off outstanding debt (loans, bonds, vendor leases, and lease rental payments to authorities) decreased over the 5-year period. Debt analysts believe that debt service in excess of 15-20% of operating revenues is considered a problem, so Wilmington Manor is still well below this threshold. Wilmington Manor could consider taking out additional debt for future purchasing needs without concern. Every effort should still be made to monitor debt levels to meet capital requirements of the company while not overextending.

Debt per capita – corresponding to the debt service factor above, Wilmington Manor’s debt per capita decreased from \$170.99 to \$5.46 from 2019 to 2023. It should be reiterated that a static 13,096 population is being used across all five years because that is the only data available through the County GIS and therefore affected this calculation. This debt burden is drastically decreased to match needs. Wilmington Manor could therefore consider issuing new debt for its future apparatus purchases but should still stagger loans and/or take loans out for a portion of the total cost while not overextending itself from a cash down payment perspective, which would hurt Wilmington Manor’s liquidity.

Operating position – Wilmington Manor’s operating position decreased from 0.9748 to 0.9468 from 2019 to 2023. While this is not a large change, it is still considered an unfavorable trend. It means that the company’s ability to balance its budget annually, maintain reserves to cover emergency situations, and have sufficient cash available for timely payment of bills is worsening. It also indicates the company is spending down fund balances from previous years to fund current operations.

Revenue shortfalls – Wilmington Manor’s revenue shortfalls increased from 1.0634 to 1.0768 from 2019 to 2023. A value of 1 is a break-even situation. Wilmington Manor’s favorable trend (an increase) is still slightly above 1. While this is positive, it could mean that company procedures used to estimate revenues are not accurate and should be reviewed. However, Wilmington Manor is extremely close to break-even. It is both tempting and common to overestimate revenues as a way to make budgets balance but if actual revenues are exceeding budgeted revenues consistently from year to year, company leadership should evaluate closely and make adjustments.

Expenditure overruns – Wilmington Manor’s Expenditure overruns decreased from 1.1553 to 1.0229 from 2019 to 2023. A result of 1 indicates actual expenditures and budgeted expenditures are equal. Wilmington Manor’s trend is favorable. Wilmington Manor is demonstrating by this trend that it has assessed how well the estimates for anticipated expenditures for the year were prepared and that they are closely monitoring the budgeted versus actual expenses throughout the year. This practice should continue.

EMS user fees – Wilmington Manor's ambulance billing revenue when compared to the total cost of providing the service decreased slightly from 70.48% to 69.27% from 2019 to 2023. A result of 100% means that the total cost of the service is being supported by the fees/charges. In FACETS' discussion with Wilmington Manor, the company indicated it did not believe ambulance billing covered the cost of providing EMS services. This evaluation demonstrates this is true. Wilmington Manor should aim to reach 100% or get closer. Ambulance revenue should be consistently monitored and the contract with the third-party biller should always be negotiated in the best interest of the company. Delinquent collections is an option to pursue along with numerous billings attempts (within statutory regulations) rather than simply writing off bad debt without evaluating collectability.

Capital Outlay - Wilmington Manor's capital outlay decreased slightly from 2019 to 2023 from 19.92% to 16.78%. This decline in percentage of vehicle, equipment, and building expenses financed from current operating revenues is an unfavorable trend. A decrease in this factor typically either means that needs diminished or needs are being deferred. Fire companies need to keep up with capital replacements or they can fall behind very quickly. A benchmark range to use is 11-20% and so Wilmington Manor could hold stable or increase slightly if required/desired. Wilmington Manor ought to commit the same proportion of its current revenue to fund the acquisition or replacement of its infrastructure and apparatus as well as financing these types of purchases. The company may want to ask itself: Are decisions to defer replacement of existing vehicles, equipment and other facilities or the acquisition of new vehicles, equipment or other facilities being deferred to avoid having to generate additional revenues? If the company is unable to fund the replacement or acquisition of equipment, vehicles, equipment or facilities, would it be beneficial to institute a more aggressive maintenance and repair program to extend the life and utility of existing assets? Would the development of a capital reserve fund where funds could be accumulated to finance such items be a feasible alternative? This factor is directly related to the debt factors above.

Fund balance – Wilmington Manor's fund balances have fluctuated over the 5-year period. In 2019, Wilmington Manor had a fund balance of about \$54,382 - this plummeted in 2020 to -\$122,588 but jumped dramatically in 2021. Wilmington Manor ended up at \$131,942 in 2023. As a percentage of total expenditures, Wilmington Manor's fund balance went from 2.58% in 2019 to 5.62% in 2023. This favorable trend means that operating revenue is consistently equal to or above operating expenditures. Overall, Wilmington Manor is not using cash balances from prior years to fund operating expenditures for subsequent budgets. This is a good practice that Wilmington Manor should continue to employ.

Solvency - Wilmington Manor's solvency improved from 2019 at 28.61% to 2.08% in 2023. Wilmington Manor's assets are therefore made up of roughly 2% liabilities, which is a low ratio and indicates good financial health. Under 50% is ideal. Over 100% indicates that liabilities exceed assets, which is not desirable. An upward trend may be cause for concern. Therefore, as of 2023, Wilmington Manor is able to meet its

long-term debts and other financial obligations and manage operations into the foreseeable future.

Unique Circumstances

None.

Summary

The 21 NCC fire companies' financial health scores are as follows: 2 Yellow, 17 Orange, and 2 Red; the average of these 21 scores is 67.99 (Orange), as reflected in the summary chart below.

Fire Company	County	Financial Health Color	Financial Health Grade	Sustainability (Est. # of Yrs)
Aetna Hose Hook and Ladder, Stations No. 7, 8, 9 and 10	New Castle	ORANGE	75.75	4-10 Years
Belvedere Fire Company, Station No. 30	New Castle	ORANGE	60.75	4-10 Years
Brandywine Hundred, Station 11	New Castle	ORANGE	73.25	4-10 Years
Christiana Fire Company, Stations 3, 8 and 12	New Castle	ORANGE	65.75	4-10 Years
Claymont Fire Company, Station No. 13; Sub-Station No. 13	New Castle	ORANGE	74.50	4-10 Years
Cranston Heights Fire Company, Station No. 14	New Castle	ORANGE	63.25	4-10 Years
Delaware City Fire Company, Station No. 15	New Castle	ORANGE	70.75	4-10 Years
Elsmere Fire Company, Station No. 16	New Castle	ORANGE	75.75	4-10 Years
Five Points Fire Company, Station No. 17	New Castle	ORANGE	74.25	4-10 Years
Good-Will Fire Company, Station No. 18	New Castle	YELLOW	80.25	11-15 Years
Hockessin Fire Company, Station No. 19	New Castle	ORANGE	60.50	4-10 Years
Holloway Terrace Fire Company, Station No. 20	New Castle	ORANGE	67.50	4-10 Years
Mill Creek Fire Company, Station No. 2 and 21	New Castle	RED	55.75	1-3 Years
Minquedale Fire Company, Station No. 22	New Castle	ORANGE	61.25	4-10 Years
Minquas Fire Company, Station No. 23	New Castle	ORANGE	65.75	4-10 Years
Odessa Fire Company, Station No. 4 and 24	New Castle	YELLOW	85.25	11-15 Years
Port Penn Fire Company, Station No. 29	New Castle	ORANGE	61.25	4-10 Years
Talleyville Fire Company, Station No. 25	New Castle	RED	48.25	1-3 Years
Townsend Fire Company, Station No. 26	New Castle	ORANGE	74.50	4-10 Years
Volunteer Hose Company (Middletown), Stations No. 1 and 27	New Castle	ORANGE	77.75	4-10 Years
Wilmington Manor Fire Company, Station No. 28 and 32	New Castle	ORANGE	63.25	4-10 Years
TOTALS				
New Castle		ORANGE	68.35	4-10 Years

Financial Health Grade Key

Status	Description	Numeric	Est. Yrs. Sustain
GREEN	Fire Co./Dept. is in excellent financial health and is likely to survive	100-90	16+ years
YELLOW	Fire Co./Dept. is in good financial health and might survive	80-89	11-15 years
ORANGE	Fire Co./Dept. is in fair financial health and might survive	60-79	4-10 years
RED	Fire Co./Dept. is in poor financial health and is unlikely to survive	59 and below	1-3 years

It is important to reiterate that these financial health grades are not a reflection of the independent fire companies' longstanding and continued dedication to providing lifesaving services in their communities. To the contrary, FACETS' meetings with every fire company reinforced the fact that these largely volunteer-managed organizations are doing their absolute best to stretch their limited financial and human resources to meet

the burgeoning fire-EMS demands of a County where the resident population has grown significantly over the past few decades.

Sustainability of Volunteerism

Twenty years ago, the International Association of Fire Chiefs (IAFC) Volunteer and Combination Officers Section (VCOS) released, “A Call For Action: The Blue Ribbon Report—Preserving and Improving the Future of the Volunteer Fire Service.” (IAFC, March 2004) This report described a national picture that is very similar to what Delaware has experienced over the past twenty years, as volunteerism has declined and the number of full-/part-time career firefighters has increased to handle escalating service demand and meet growing communities’ expectations for timely response to emergencies of all types.

New Castle County is an exemplar of this continuing national trend, with every NCC fire company now employing full- and/or part-time firefighters and EMS personnel to handle daily service demand.

Opportunities and Threats

From the meetings FACETS conducted with all 21 NCC fire companies, and the subsequent in-depth financial analyses presented in this report, it appears the existing model of funding fire and BLS service across New Castle County is largely unsustainable to meet current/future demands on the County’s overall fire-EMS system.

Funding Scenarios in Other Jurisdictions

Across the United States, there are relatively few jurisdictions of New Castle County's size and complexity that are served by a consortium of independent volunteer fire companies. Viewed in the aggregate, New Castle County's independent non-profit fire companies deploy fire-EMS response resources that are roughly equivalent to U.S. cities with similarly-sized populations. Given the relatively urban character of NCC's built environment, this seems to be a reasonable comparison.

	Population	Land Area	Population Density	Total Career Staffing	Fire-EMS Stations	Total Operating Budget
Montgomery County, MD*	1,058,000	507	2,154	1,177	37	\$ 292,436,391
Oklahoma City, OK	702,767	606	1,123	1,111	38	\$ 206,291,369
Nashville, TN	687,788	476	1,449	1,561	39	\$ 206,856,100
Memphis, TN	618,639	297	2,132	1,829	57	\$ 215,847,720
New Castle County, DE*	578,592	426	1,339	742	21	\$ 64,568,113
Baltimore (City), MD	565,239	210	7,240	1,768	38	\$ 332,973,454
Kansas City, MO	510,704	815	1,615	1,358	35	\$ 275,804,147
Howard County, MD*	336,001	254	1,145	640	14	\$ 163,325,188
* Career/volunteer system						

The preceding chart is provided for comparison purposes only, and is not intended as a suggestion to adopt a different organizational structure for delivering fire and EMS across the County.

Fire companies are not stand-alone governmental entities with their own taxing authority and ability to set fees. A fire district tax is typically collected to fund a fire company and is collected within each district. The municipality or the county typically collects the tax and charges the fire company a very small percentage for the collection, which can be netted out of the proceeds. The remaining money is then used for fire protection in the area it was collected. The governing body, which can be the municipality or the county, is required to approve each fire company's tax rate, usually expressed as "cents per hundred." For example, if a fire district tax is \$0.10 / \$100.00, this means that for each \$100 of property value, the property owner pays 10 cents per year.

Therefore, property with a tax value of \$300,000, would cost \$300 per year in fire tax. This tax can either appear separately or can be lumped in with the municipality's mill rate calculation. Many fire companies and municipalities around the country have elected to institute this tax. Advocates for this type of tax say it is a more clear-cut and fair method of fire company funding.

With the nationwide volunteer crisis, greater call volumes, rising expenses, and dwindling donations/funding, it may be an option many fire companies across the county will ultimately be forced to consider. Many fire companies in Delaware's neighboring state, Pennsylvania, have fire district taxes. For reference, at least 15 municipalities in Dauphin County, PA have a fire tax. It is a concept that is not only used in Pennsylvania, but also in other states around the country.

Observations and Recommendations

Observations

The independent non-profit fire companies across Delaware have a long and proud history of service to their communities. Over the years, the presence and operation of volunteer-based fire and emergency medical services (EMS) organizations has relieved local governments from the need to raise and expend funding for the full cost of providing these basic public services.

The fire service in the United States, including the fire-EMS service in Delaware, is facing fundamental challenges to recruitment of new members and retention of existing members. This is especially salient in the volunteer fire service. Many volunteer fire-EMS departments nationwide are struggling to maintain a sufficient number of trained and capable members to provide services.

There are a number of possible contributors to this change including the need for many people to maintain more than one job, societal movement away from membership organizations, an increase in required training to become and remain a firefighter, the internet, the cost of housing, and many, many others.

The cost of operating a fire department has risen significantly in the past decade. Competition for full-time and part-time firefighters has led to pressure to increase wages and improve benefits. The cost of the company's most costly capital expense, fire apparatus and ambulances, has risen faster than inflation and delivery times have extended significantly.

The demand for all-hazards fire and emergency services from New Castle County fire companies, especially the demand for BLS, has risen beyond the capability of purely volunteer staffing. Consequently, the vast majority of ambulance transports in New Castle County are now provided by full-time or part-time firefighters or emergency medical workers employed by the County's independent fire companies.

Fire stations in New Castle County are not located according to any comprehensive plan, they were located organically as fire companies formed over many decades.

The primary sources of revenue for fire companies in New Castle County are the State of Delaware, New Castle County, and payment for emergency medical services. Fund raising, long a source of significant funding for fire companies, has – with most New Castle fire companies – dropped significantly.

The financial condition of New Castle fire companies varies widely, with some companies living hand to mouth and others with significant cash reserves.

While we were not conducting an audit, we did not find examples of inappropriate or excessive spending. The rules for spending money in each fire company do generally

have controls in place to implement a separation of duties and responsibilities that discourage fraud with a few exceptions. The rules for purchasing vehicles, supplies, and equipment do not generally provide for multiple bids that may reduce costs.

The people who volunteer to manage New Castle County's fire companies are aging and many are concerned that there is little interest in the next generations to assume their roles. The culture of each fire company differed - it was observed that those with welcoming environments tended to not have a problem (or have fewer concerns) with retention.

The services provided by each fire company and the apparatus and facilities operated by each company are essentially at the sole discretion of the fire company itself. There is no central control of these resources to decide what capabilities are in the best interest of the emergency service delivery system as a whole.

The current state and county funding mechanisms discourage fire company consolidation that could reduce administrative operating costs.

Each fire company is compelled to secure and pay for support services such as audits, legal advice, human resources advice, and other services needed to operate their organizations.

In the near term, the enhancements suggested below will extend the life of the current fire and emergency medical services system in New Castle County but a longer-term solution that transitions to a fully career staffed and managed system that supplements (and possibly replaces) the current system is inevitable.

Recommendations

The current fire and BLS model in New Castle County is unsustainable. A system that worked very well for decades has been overtaken by a number of factors including population growth, higher demands for emergency services, urban development, increased costs, societal shifts in volunteerism, and financial pressure on families.

The current fire and BLS system in New Castle County is essentially a “patchwork quilt” of 21 non-profit independent corporations that are almost entirely dependent on the State of Delaware and New Castle County for the funds needed to operate.

New Castle County should consider a more coordinated and integrated approach to providing fire and EMS countywide, moving toward an eventual transition to a sustainable service model that is essentially staffed by career firefighters and emergency medical providers, supported by the fire companies, and supplemented by volunteer firefighters and emergency medical workers. This model has been the landing place for a number of similarly situated counties in Maryland and Virginia.

The first step in this process is to provide New Castle County’s fire companies with the financial resources needed to continue operations in the near term. To facilitate movement to a more coordinated system, financial support should be accompanied by financial and operational requirements that move the County and the fire companies toward a planned future.

Develop a Strategic Plan for the Future of the Fire and BLS Service in New Castle County

The County and the leadership of its independent fire companies should work together on a planning process that envisions and details a strategic plan to bring the fire and BLS system into the future. This comprehensive plan should contain provisions for system design, system capacity, system capabilities, the ownership of system resources, funding requirements, and a timetable for change.

This plan can explore and make recommendations for all or some of the following:

- The role of the County’s Advanced Life Support (ALS) providers. Options include the eventual assumption of ambulance transportation services in the county by the ALS system.
- The number and type of emergency resources needed to adequately serve the current and future needs of the county and its residents and visitors. This should be informed by a comprehensive deployment analysis to determine which existing fire stations should continue to be operated, where additional fire stations may be needed, and which emergency response units should continue to be provided and/or staffed. The plan should support the number and location of fire stations, engines, and ambulances that are needed for operations as well

as specialized response units such as heavy rescues, ladders, boats, and other specialty units that it needs on a system-wide basis.

- The ownership of existing and future fire and BLS resources such as ambulances, fire apparatus, equipment, and facilities.

Provide or Facilitate Support Services

The County should consider facilitating or providing shared services to fire companies that may save costs, increase revenues, or increase efficiency.

The County should consider offering support to fire companies that may include the following:

- A centralized ambulance and emergency medical service billing provider. The purchasing power of the 21 companies combined into one agreement may yield reduced costs and additional revenue.
- Group agreements for consultation with professional support services such as accounting and human resources, and other services that are needed by every company.
- Group agreements or contracts for support services such as vehicle maintenance, equipment maintenance, and facility maintenance.
- The availability of County-owned reserve engine and ambulance apparatus that can be used as needed by fire companies for short-term replacement of company vehicles that are out of service for maintenance or repair. The County could assess a daily fee for the use of these vehicles. The availability of these shared reserve resources can relieve the need for each company to be self-sufficient in terms of vehicles.
- Seek a change to law or regulation that allows fire companies to merge without negative consequences to the amount of funding received from the State of Delaware. Currently, some funds are divided equally among the county's fire companies and two or more companies that merge or consolidate would likely see a net loss in revenue from this source.
- A group agreement to make a fire service grant writer available for consultation with fire companies. There are a number of grants and alternative funding sources available to the fire service including the Assistance to Firefighters (AFG) program.

Implement the Service Fee Authorized by House Bill 127

In the near term, the County should implement the service fee authorized by Delaware General Assembly (2023-2024) House Bill 127 (<https://legis.delaware.gov/BillDetail/130231>). The revenue generated by this fee should be distributed to fire companies based on the location of the property where the fee is assessed. This new revenue source should not supplant or replace the current sources of revenue from the State of Delaware or New Castle County.

The provision of these additional funds to fire companies should be made in support of the strategic plan suggested above. These funds and existing financial resources should provide movement toward the shared future envisioned in the plan.

The amount of this fee should be reflective of the cost of providing emergency response services to county residents, businesses, and visitors. The imposition of this fee may have an impact on the ability of fire companies to generate revenue through voluntary donations.

To support the system-wide goals that will be detailed in the strategic plan, these funds should be accompanied with controls on their use and the use of existing funding resources. These controls may include:

- A more standardized approach to annual financial reporting by fire companies more fully described later in this report. The timely submission of these reports will provide a full characterization of the community investment in these services.
- A requirement that fire companies comply with County standards on the use of these funds. The County may require the submission of an annual or periodic budget request detailing each company's planned use of the funds for review and approval by the County.
- A requirement for approval of major capital expenses, regardless of funding source, by the County. This will assure that major expenses such as fire station improvement projects and apparatus purchases comport with and support the strategic plan.
- A requirement that future equipment purchases support a standardized approach. For example, fire companies in New Castle County currently utilize more than one brand/type of Self-Contained Breathing Apparatus (SCBA). These units are not fully compatible. Future SCBA purchases should move toward a standardized brand/type.

Accounting Systems and Practices

We make a number of suggestions on specific accounting procedures and audit procedures in Appendix A.

These suggestions, if adopted in full or in part, will improve the transparency and standardization of fire company fiscal practices and records.

The County should consider publishing a standard or template for fire company financial reporting. The County should consider making this standard a contractual requirement in agreements between the County and fire companies. A phase-in and training period may be desirable.

Grants

A number of fire companies have a successful history of applying for and executing grants for fire equipment, vehicles, and other items. We detail possible grant funding resources in Appendix B.

Earlier in this report, we suggested grant writing services as a possible shared service that may be provided or enabled by the County to support fire companies.

Revenue Enhancements, Cost Avoidance, Cost Savings

Fire companies may enhance revenue generation from non-governmental sources as well as institute programs or practices to avoid costs or reduce costs. Suggestions for some possibilities include:

- Post more budget/fiscal information on the company's website (charts, graphical displays) to remind the community of the organization's services and corresponding needs.
- Hold open-houses with activities, fire demonstrations, raffles, informational sessions, etc. to maintain visibility in the community and garner donations.
- Newsletters can be a way to get information out to the public. Fire companies could publish their own newsletter and/or submit information to their municipality's or county's respective newsletter for inclusion. This is a way to get the word out about what fire companies do and the resources they need without incurring their own mailing costs.
- Pursue negotiating a set of criteria with the ambulance billing vendor that requires 5 notifications after the original bill if the account is still delinquent, for example. Payment plans should also be pursued. Due to the prohibitive nature of Medicare and Medicaid reimbursement structures and how that significantly increases bad debt, fire companies should ensure that their ambulance billing vendor is being as aggressive as possible for at least 365 days to collect payments on any given account before it writes it off as uncollectible. It is also

suggested that fire companies require that ambulance billing vendors present a bad debt list for approval to be written off.

- Reconsider investment strategies to create a higher yield. While CDs typically pay higher interest than savings accounts, they have been struggling to keep pace with money market accounts. Sweep accounts are something that many banks offer their bigger clients; they are used frequently by governmental entities that consistently maintain million-dollar balances. Sweep accounts are bank accounts that automatically transfer amounts that exceed/fall short of a certain level into a higher interest earning investment option at the close of each business day. Commonly, these are money market funds and the intention is to minimize idle cash drag. Oftentimes, there are fees associated with sweep accounts that may detract from the benefit, however, with powerful negotiation skills, strong relationships and the 501c3 status, fire companies may be able to get most of these fees waived with its bank(s).
- Pursue initiating or expanding a live-in volunteer/student program.
- Evaluate activity/event hall operations (if the fire company has one) to ensure they are breaking even or making a profit.
- Pursue sweep accounts with bank(s) and/or other interest generating activities with its bank accounts/financial institutions.
- Pursue additional contributions from the city or town government that the fire company is located in and ensure that fire company leadership maintains relationships with its government budget and executive staff.

Appendices

Appendix A - Accounting Systems and Practices

New Castle County fire companies may want to consider the suggestions below:

- Consider establishing a budget transfer policy requirement for any potential overspending within the company/department. This would require a budget transfer from another line or contingency/reserve funds in order to spend beyond a budget in any given line. Certain states across the country statutorily require this and it is designed to help control spending and encourage transparency and feedback/input.
- Reconcile bank accounts and credit card statements monthly.
- Continuously evaluate financial operations to ensure separation of duties, checks and balances, and other internal controls.
- Create a multi-year operating budget to assist with forecasting further out, similar to how this is done for capital improvements.
- Send the fire company's financial officer to periodic financial accounting software and other fiscal training (either online or in-person).
- Utilize the "Budget" function in the accounting software (if available). This entails entering in the budget by line item on a monthly basis after reviewing historical actuals coupled with known seasonal patterns and outliers. This will give fire companies a better real-time projection of over/under spending in any given line so that it can make adjustments mid-stream as-needed before the end of the year. The budget function can also provide early "red flags" or warning signs for revenue streams that might not be meeting expectations.
- Amounts should not be entered in headers (for actuals and budgeted figures).
- Budget at the line item level; avoid entering budgets by sections. For example, do not budget \$30,000 in "Utilities - Other" when there are more detailed line items above such as "Sewer", "Electric", "Water", and "Cable". Review prior year invoices and create a budget figure for each line.
- Review "Other" line items for duplication.
- Be consistent in naming and numbering accounts.
- Consider a numbering system for deposits and transfers for easy look-up.
- Be consistent about writing a detailed description for every transaction, especially check payments. While invoice and account numbers are helpful, the description

of service/product purchased is going to be more useful when evaluating general ledgers. Being able to quickly understand what each transaction is for, will make financial analysis and future year budgeting less cumbersome.

- Classify revenues and expenditures correctly. The majority of audit adjustments in municipal/non-profit organizations tend to be related to misclassifications.
- Consider depositing the insurance refunds to the lines where the expenditure occurred to net the line down (for auto, property, etc.) if permissible/allowed by the fire company's accounting firm. If not permissible, consider whether the fire company wants to create an insurance revenue budget line. It is not a guaranteed revenue source and often does not fully reimburse an expense because of deductibles. If creating a line, fire companies should examine prior year claims and determine an average volume for the budget. Eliminating an insurance revenue line is also an option to reduce the artificial inflation of revenues.
- Strongly consider a minimum annual budget for line item creation. Depending upon the company's total budget, this could be anywhere from \$5,000 or higher. A line item does not have to be created for every type of income, project, product, service, or requirement. This creates a lengthy chart of accounts that is difficult to manage. Evaluate your chart of accounts from a top-down approach and consider line consolidation to simplify your budget and make accounting efficient.
- Create a transition plan for fiscal staff with a training manual so that historical knowledge is not lost when someone vacates the position.
- Release the annual budget for public review early (i.e. before the year begins) via posting on the website (and social media) plus any other traditional mechanisms. Public visibility will help residents understand how much services cost and the funding sources, which may encourage them to donate.
- Create a rate and benefits chart/template for all current positions for ease of budgeting and costing out projects/scenarios.
- Create and maintain an exhaustive 10-year Capital Improvement Plan (CIP) for property, buildings, fleet, equipment, etc.
- Create and maintain an exhaustive debt schedule for all types of capital items.
- Request that the accountant format the Statement of Functional Expenses with separate columns for fire and EMS, where possible. This uniform format will assist the fire companies and counties in clearly identifying what each type of service is costing and will allow for a more refined formula in the financial monitoring system going forward.
- Require that the accountant provide digital (OCR) financial statements for ease of access and searching.

- When netting expenses against revenues, reflect this as a negative figure in the budget. If it is positive, it is inaccurately being reflected as additional income.
- Avoid creating separate account codes for each year with the year after the name. For example, “3201: Banquet-2019”, “3202: Banquet-2020”, “3203: Banquet-2021” and so on. Maintain a relatively consistent Chart of Accounts from year to year, with the exception of adding/making inactive if necessary.

Appendix B - Grant Funding

Fire companies in New Castle County are eligible for grants from various Federal, State, and private grant programs. The application process for a grant can vary from a simple straightforward process to more complicated processes.

The United States Fire Administration published a grant guide entitled “Funding Alternatives for Emergency Medical and Fire Services” in October of 2023. The guide contains information on effective grant writing and information on a large number of available grant programs.

Potential fire service grants are summarized below:

Longwood Foundation Grant Opportunity: So long as a volunteer fire company has not applied to the Longwood Foundation in the last two years, it is eligible to apply as a 501(c)(3) located in and/or benefiting the residents, environment, or culture of the State of Delaware. Information sessions are offered twice per year ahead of each application deadline (Jan/Feb for the March 1 deadline & June/July for the September 1 deadline). Typically, it takes two months from the submission deadline to hear of a grant decision. The progress report is due 15 months after the decision and the outcome review is due 18-20 months afterward. Applications should show the greatest potential for impact on philanthropic leadership (the foundation’s mission) and address the following four values: 1) Empower individuals 2) Be responsible and accountable 3) Act with integrity and work hard 4) Take the long-term view (or stick to a job through thick and thin).

Assistance to Firefighter Grant Opportunity: There is typically over \$300 million available to award and over 2,000 awards are given. The required match and maximum award amounts are jurisdiction population based. Delaware volunteer fire companies would fall between a 5% and 10% match requirement. Delaware volunteer fire companies should be utilizing this funding opportunity for any eligible items or services. Joining forces to submit a regional AFG application with multiple fire companies involved in a MOU would make an application even more competitive than a singular application.

Fire Prevention and Safety (FP&S) Grant: For operational funding needs, another DHS FEMA grant program that could assist Delaware volunteer fire companies is the Fire Prevention and Safety (FP&S) grant. The grant program ranges from one to two years in length and only requires a 5% match. Many of the companies’ fire prevention programs are not robust and have not been level funded or supplied additional funding over the years. Enhanced fire prevention activities could not only assist Delaware fire companies in reducing its fire call volume but also increase its presence in the community; this visibility could produce additional donations.

Staffing for Adequate Fire & Emergency Response (SAFER) Grant: The DHS FEMA Staffing for Adequate Fire & Emergency Response (SAFER) grant is a three-year grant option that may be used for staffing costs or volunteer recruitment and retention.

Firehouse Subs Foundation Grant: Another grant opportunity that many Delaware fire companies would be eligible to apply for is the Firehouse Subs Foundation first responders grant program. This program is for fire, EMS, public safety, law enforcement, non-profits and schools. Previously, there was a mile-radius requirement for eligibility but that has since been removed. This is a quarterly rolling grant (typically due February/May/August/November) and there is no match requirement. Grants for \$15,000 to \$25,000 is a guideline for submission. Applications exceeding \$50,000 will not be accepted. Firehouse Subs Foundation makes awards within six weeks of the close of the grant deadline. To be competitive, Delaware fire companies' applications should be for lifesaving equipment, prevention education, scholarships and continued education. The most common applications lately have been for PPE, AEDs, all terrain vehicles, boats, thermal imaging cameras, and extrication tools. The foundation requests that recipients wait a minimum of 2 years before reapplying. A maximum of 600 grant applications are accepted on a quarterly basis.

Firefighters Charitable Foundation Grant: This grant provides assistance to those in need. Grants are given to assist local fire/disaster victims, fire prevention education, volunteer fire department equipment purchase and community safety programs. Grants are available for the following programs: AEDs, community smoke detector programs, fire department equipment and juvenile firesetter programs.

Liberty Mutual Foundation Grant Program: A Boston, Massachusetts, public charity that funds health and human services and/or civic and community services. Eligible activities include general operating, special project or capital expenses. Organizations cannot be a previous recipient of a grant from this foundation within the last 12 months. The grant cycle is rolling. Grants are typically awarded on a monthly basis and within 6 to 8 weeks of submission.

FM Global Fire Prevention Grant: FM Global provides financial support to organizations working to combat fire. Through the Fire Prevention Grant Program, fire departments and fire brigades as well as national, state, regional, local and community organizations can apply for funding to support a wide array of fire prevention, preparedness and control efforts. The average grant award is \$2,500. Eligible activities include pre-incident planning for commercial, industrial and institutional facilities; fire and arson prevention and investigations programs; and fire prevention education and training programs. Grant applications are typically reviewed 4 times per year, and decisions are usually made within 3 to 4 months of the deadline. Previous recipients must wait 3 years to reapply.

Gary Sinise Foundation Grant: This foundation serves its nation by honoring its defenders, veterans, first responders, their families and those in need. They do this by creating and supporting programs that entertain, educate, inspire, strengthen and build the communities they reside in. The First Responders program funding is specifically for emergency relief, training and essential equipment to ensure first responders can perform their job optimally. Grant requests are limited to equipment, training and building costs. Volunteer, low and underfunded departments are prioritized.

Helen Close Charitable Foundation Grant: This foundation's giving is primarily for scholarships, a ranch experience for inner-city children, police/public safety and animal interests. Eligible activities include disasters, fire prevention and control, and equipment.

Jeremiah Lucey Foundation Grant: The Leary Firefighters Foundation administers this program, which is named in honor of actor Denis Leary's cousin who perished in a catastrophic fire in Worcester, Massachusetts, provides financial support for the training and equipment needs of uniformed firefighters. Grants vary from \$5,000 to \$25,000. Eligible activities include training, equipment and technology purchases. Career and volunteer fire departments are encouraged to apply but only union-affiliated, uniformed fire departments in board-designated geographic areas are eligible. To be considered for funding, interested organizations must complete an LOI form and then approved organizations will then be invited to apply.

Nationwide Insurance Grant Program: The Nationwide Insurance Foundation is dedicated to making strategic philanthropic investments to meet the most critical needs in communities. The foundation makes funding decisions based on a Community Impact Model. In order of priority: Tier 1: emergency and basic needs; Tier 2: crisis stabilization; Tier 3: personal and family empowerment; and Tier 4: community enrichment. Grant types include general operating support, project and/or program support, and capital support. The Nationwide Insurance Foundation considers funding organizations in a limited number of cities.

State Farm Good Neighbor Citizenship Company Grant: State Farm Insurance provides company grants in 3 focus areas: safety, community development and education. In addition to these 3 focus areas, there is very limited funding to meet community-based needs including, but not limited to, environment, health and wellness, and other safety issues. State Farm Safety Grants are directed toward automobile and roadway safety, home safety and fire prevention, disaster preparedness, disaster recovery, and personal financial safety and security.

The Provident Bank Foundation Community Grant Program and Major Grant Programs: This foundation supports organizations involved with arts and culture, education, health, recreation, and human services. The Community Grant Program focuses on organizations that need strategic operating support. These typically range from \$1,000 to \$5,000. The Major Grant Program focuses on funding programs, projects or initiatives that address immediate needs, create meaningful impact and lead to sustainable community enhancement. These typically range from \$5,001 to \$25,000. Both the Community Grant Program and the Major Grant Program focus on the following 3 priority areas: community enrichment, education and health/youth/families. The foundation has provided funding for building construction and renovation, capital campaigns, equipment purchases, general operating support, management development, program development, scholarship funds, and project seed money.

Community Transportation Funds (CTF) - The CTF was established in the mid-'80s by the state's Bond Bill Committee to speed the process of making relatively small local improvements and also to put decision-making about priorities into the hands of each community through their representatives. CTF funding provides a fixed amount of funds

annually to each State Senator and House Representative to be used as they and their constituents believe is best for transportation improvements within their district. Legislators may also fund their own project ideas and they have the option of banking a portion of their yearly CTF budget for up to three years. Delaware's CTF program is run through DelDOT and fire companies/departments have been using the program and should cont

New Castle County Fire Service Financial Review and Analysis

Appendix C - Aetna Hose, Hook, and Ladder

AETNA HHL - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
REVENUES											
180000	EXPLORER POST EXPENSE									\$3,000.00	
200100	MEMBERS	\$1,800.00									
200105	PENSION PLAN - INCOME		\$1,380.00		\$24,865.23				\$0.00	\$0.00	\$180.00
200106	VOL PENSION PLAN - INCOME								\$0.00	\$0.00	\$80.00
200200	EXPLORER POST INCOME		\$240.00		\$150.00				\$20.00	\$0.00	\$480.00
210000	MISC OTHER INCOME		\$38,804.79		\$4,218.16				\$4,400.00	\$6,044.07	
202201	PARKING SPACE RENTAL		\$36,000.00	\$27,000.00	\$22,800.00				\$5,500.00	\$16,800.00	
	OTHER INCOME - Other		\$149.00						\$0.00	\$0.00	\$3,948.94
200300	DONATIONS - FIRE										
200300	DONATIONS - AMBULANCE										
200400	APPROPRIATIONS - FIRE										
200500	APPROPRIATIONS - AMB										
200600	AETNA HALL - INCOME	\$45,000.00									
200700	LADIES AUXILIARY - INCOME									\$0.00	\$480.00
200800	BINGO - INCOME	\$100,000.00									
200900	VENDING MACHINES - INCOME	\$2,100.00									
201000	SOCIAL COMMITTEE - INCOME										
201300	CHIEF'S OFFICE - INCOME										
201711	- Solar Profit									\$0.00	\$1,488.34
201500	INSURANCE SETTLEMENTS	\$25,000.00	\$54,888.21	\$40,000.00	\$762.04	\$0.00	\$1,201.26		\$55,434.45	\$7,700.00	\$82,248.00
200101	DUES		\$1,450.00	\$1,000.00	\$860.00	\$1,200.00	\$1,130.00	\$750.00	\$400.00	\$400.00	\$740.00
201601	INTEREST & DIVIDENDS					\$30,000.00	\$0.00	\$45,000.00	\$0.00	\$5,500.00	\$28,124.87
201400	SALE OF CO. PROPERTY		\$3,000.00	\$5,000.00	\$65,000.00	\$100,000.00	\$134,000.00		\$13,000.00		\$385,800.00
151804	STORE INCOME					\$4,000.00	\$340.00		\$30.00	\$875.00	\$2,657.00
151004	VENDING INCOME								\$271.05	\$2,600.00	\$1,493.80
200702	LADIES AUX PENSION		\$480.00								
151004200900	VENDING INCOME		\$1,475.73	\$1,350.00	\$1,259.70	\$2,000.00	\$467.80				
200601	CATERING & BEVERAGE - INCOME	\$8,000.00									
200601	HALL INCOME/EXPENSE		\$31,377.50	\$30,000.00	\$2,304.00		\$80.00		\$5,067.04		
200605	FOOD & CATERING - INCOME									\$0.00	\$4,209.80
	HALL INCOME/EXPENSE - Other		\$860.00							\$12,000.00	\$44,955.01
200801	BINGO WEEKLY INCOME		\$103,135.50	\$90,000.00	\$66,407.00						
200802	BINGO - SPECIAL BINGO INCOME		\$5,496.10		\$6,106.00						
220803	BINGO SUPPLIES EXPENSE		\$29,896.50		\$18,077.89		\$4,046.62				
200804	BINGO FEES & LIC EXPENSE				\$532.75						
150804	BINGO - SPECIAL BINGO EXPENSES			\$3,600.00	\$2,589.90						
	BINGO - INCOME & EXPENSES - Other			\$30,000.00							
201302	FIRE & AMBULANCE REPORTS		\$275.00	\$300.00	\$675.00	\$1,000.00	\$422.80	\$600.00	\$600.00	\$3,000.00	\$2,056.17
201306	RESCUE BILLING	\$38,000.00	\$27,483.31	\$28,000.00	\$15,830.00	\$25,000.00		\$8,968.96		\$300.00	
202000	AMBULANCE INCOME		\$300.00								
202001	AMBULANCE CASH REFUND				\$1,568.06						
202002	AMBULANCE REPORTS	\$1,000.00		\$300.00	\$100.00		\$50.00		\$500.00		\$50.00
202004	AMBULANCE BILLING	\$2,244,000.00	\$2,196,796.38	\$2,185,000.00	\$2,040,478.00	\$2,100,000.00	\$2,196,485.71	\$2,000,012.04	\$2,045,601.10	\$2,150,000.00	\$2,320,586.91
202005	Ambulance Services Provided To	\$60,000.00	\$17,183.75	\$5,000.00	\$100.00				\$3,375.00	\$0.00	\$3,150.00
	Colonial Pipeline Co Grant - fo									\$0.00	\$8,300.00
	CSX Transportation Grant									\$0.00	\$5,000.00
	AMAZON SMILE GRANT									\$0.00	\$75.76
201707	SAFER TURNOUT GEAR					\$12,000.00		\$24,000.00			
201708	PLYMOVENT GRANT									\$148,000.00	
201706	SAFER THURNINGS					\$12,000.00		\$20,765.24	\$1,188.04	\$0.00	\$41,060.30
201705	SAFER - INCLINMENT PHYSICALS					\$45,000.00		\$13,000.00			
201704	SAFER - MARKETING					\$28,500.00		\$13,748.04		\$0.00	\$21.24
201701	SAFER - NEW PHYSICALS					\$12,000.00	\$19,062.90	\$24,000.00			
201703	3M GRANT				\$2,500.00		\$2,500.00	\$148,972.24			
201702	FEMA GRANT			\$57,000.00	\$57,019.00		\$31,495.00		\$33,605.47	\$0.00	\$149,583.73
	GRANTS - Other								\$2,500.00		
200201	FIRE FUND DRIVE	\$110,000.00	\$124,144.20	\$127,000.00	\$184,993.95	\$265,300.00	\$236,033.68	\$245,000.04	\$435,762.93	\$130,000.00	\$150,445.21
200202	MEMORIAL FUND	\$2,000.00	\$3,818.36	\$800.00	\$2,585.00	\$2,300.00	\$1,295.00	\$696.96	\$3,364.00	\$0.00	\$2,435.00
200205	AMBULANCE FUND DRIVE	\$160,000.00	\$197,465.50	\$195,000.00	\$186,359.83					\$210,000.00	\$280,773.14

New Castle County Fire Service Financial Review and Analysis

ACTNAHHL - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
200203	OTHER DONATIONS	\$30,000.00	\$17,778.67	\$21,200.00	\$45,029.95	\$44,000.00	\$27,617.06	\$27,500.04	\$22,358.66	\$60,000.00	\$68,305.91
200204	UNITED WAY	\$2,000.00	\$1,114.93	\$1,200.00	\$1,304.04	\$0.00	\$920.63	\$800.04	\$372.34	\$0.00	\$759.10
200206	AMAZON SMILE	\$100.00	\$21.99						\$105.71		
200302	MEMORIAL FUND - AMB		\$120.00	\$200.00	\$250.00						
200303	OTHER DONATIONS - AMB	\$13,000.00	\$10,127.00	\$10,000.00							
200306	CPR Outreach - Training	\$100.00									
200701	LADIES AUX DONATIONS	\$10,000.00	\$10,000.00								
209000	CAPITAL CAMPAIGN		\$6,000.00	\$6,000.00			\$700.00				
	DONATIONS - Other		\$490.00		\$1,299.75						
200401	STATE OF DELAWARE - FIRE		\$83,769.00	\$86,800.00	\$914,626.38						
200402	STATE INSURANCE REFUND - FIRE	\$835,000.00	\$652,592.87	\$860,000.00							
200403	NEW CASTLE COUNTY - FIRE	\$300,000.00	\$287,626.86	\$288,000.00	\$453,059.14						
200404	CITY OF NEWARK - FIRE	\$174,000.00	\$174,246.00	\$175,000.00						\$0.00	\$182,956.00
200405	New Castle County Bld Perm Fee	\$25,000.00	\$108,674.00	\$44,000.00							
200406	UNIVERSITY OF DELAWARE - FIRE	\$45,000.00	\$45,000.00	\$80,000.00	\$85,000.00						
200510	Appropriations Other						\$2,967.20	\$1,500.00	-\$50.00	\$0.00	\$105,060.00
200501	STATE OF DELAWARE	\$250,000.00	\$427,964.03	\$425,400.00	\$419,273.58	\$1,068,600.00	\$1,166,901.70	\$1,100,000.04	\$1,520,502.85	\$1,450,000.00	\$1,763,035.90
200502	STATE INSURANCE REFUND									\$0.00	\$223.78
200503	NEW CASTLE COUNTY	\$70,000.00	\$66,111.00	\$60,000.00	\$20,158.85	\$495,400.00	\$443,171.36	\$443,000.04	\$527,359.81	\$425,038.00	\$667,259.48
200504	CITY OF NEWARK	\$3,000.00	\$3,000.00	\$3,000.00		\$424,000.00	\$351,492.00	\$177,240.00	\$274,246.00	\$177,000.00	
200505	UNIV OF DEL			\$45,000.00		\$105,000.00	\$85,000.00	\$84,999.96	\$105,960.00	\$125,000.00	
200506	HHS COVID-19 STIMULUS				\$71,681.61						
200507	SBA CARES PAYCHECK PROTECTION										
	APPROPRIATIONS - Other				\$2,051.20						
201600	M&T INTEREST	\$24,000.00					\$148.06				
201602	INTEREST MONEY MARKET			\$35,500.00	\$7,309.90						
201610	MALLARD 157416 - Div & Int		\$11,961.30	\$11,000.00	\$34,030.06		\$20,359.04				
201640	MALLARD 158547 - Div & Int		\$22,883.72	\$15,700.00	\$21,539.99		\$46,074.49				
	INTEREST - Other		\$42,151.32		\$161.53						
201620	MALLARD 157416 - Unrealized G/L		\$6,226.69	\$8,200.00	\$7,119.57		-\$13,319.22				
201650	MALLARD 158547 - Unrealized G/L		\$26,507.41	\$27,400.00	\$25,796.57		-\$33,850.64				
201680	FULTON INTEREST								\$0.01	\$0.00	\$8.00
201600	M&T INTEREST								\$94.77	\$0.00	\$24.31
201640	MALLARD 158547 - Div & Int								\$84,626.82		-\$1.00
201650	MALLARD 158547 - Unrealized G/L								-\$430,214.58		\$206,796.00
202400	Company STORE INCOME	\$3,800.00			\$2,501.00						
202401	SALE OF MERCHANDISE EXPENSE		\$2,820.11	\$3,500.00	\$419.00						
151801	MERCHANDISE INVENTORY EXPENSE		-\$1,936.00	-\$3,500.00	-\$9,584.00						
	COMPANY STORE INCOME & EXPENSES - Other		\$606.15								
202700	EXPLORER POST INCOME						\$75.00		\$160.01		
201100	BANQUET - INCOME		\$280.00								
201200	PARADES & CONVENTIONS		\$100.00								
201300	CHIEF'S OFFICE - INCOME		\$57.00								
201410	COVID Reimbursements						\$77,668.63		\$7,419.62		
201800	STOCK DIVIDENDS	\$1,000.00									
200110	MEDIC 9 RENT						\$9,000.00	\$6,000.00	\$2,250.00	\$19,000.00	\$2,250.00
210000	MISC OTHER INCOME					\$5,000.00	\$11,299.56		\$8,577.39		
202200	RENTAL OF FACILITIES				\$6,000.00						
202201	PARKING SPACE RENTAL	\$23,000.00				\$12,000.00	\$29,400.00	\$999.96	\$20,250.00		
	UNREALIZED INCOME GAIN/LOSSES									\$0.00	-\$3,290.64
202500	FUND RAISING EVENTS	\$100.00								\$0.00	\$42,201.00
201411	SBA (PPP) Loan						\$758,086.45				
	OTHER INCOME - Other						\$100.00		\$30,484.88		
	Total Revenues	\$4,690,890.00	\$4,909,427.87	\$4,862,650.00	\$5,835,872.83	\$4,914,308.00	\$5,613,325.82	\$4,388,887.26	\$4,792,616.27	\$4,938,383.00	\$4,686,344.88
EXPENDITURES											
120275	Dash Cameras							\$35,000.04			
170202	APPARATUS TOOLS & SUPPLIES				\$5,437.55	\$40,000.00	\$23,497.26	\$25,500.00	\$14,612.44	\$20,000.00	\$15,811.55
120000	APPARATUS										

New Castle County Fire Service Financial Review and Analysis

AETNAHHL - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
120001 - AMBULANCE PURCHASE				\$300,000.00	\$3,329.23			\$150,000.00	\$235,903.55		
120002 - INSURANCE REIMBURSEMENT				-\$40,000.00	-\$66,662.91						
120050 - REPAIRS											
120002 - INSURANCE REIMBURSEMENT						\$50,000.00	\$179,335.61			\$200,000.00	\$34,238.80
120100 - APPARATUS - CAPITAL						-\$50,000.00	-\$17,324.00			\$0.00	\$22,295.47
120106 - CAR 98-1 APPARATUS										\$0.00	\$30.00
120111 - AMB A7 APPARATUS			\$1,358.93							\$0.00	\$676.24
120113 - AMB A9 APPARATUS										\$0.00	\$4,734.22
120172 - TRUCK 72 APPARATUS										\$0.00	\$1,628.56
120174 - TRUCK 74 APPARATUS			\$7,690.50							\$0.00	\$165.00
120193 - TRUCK 93 APPARATUS										\$0.00	\$732.17
120194 - TRUCK 94 APPARATUS										\$0.00	\$21,441.23
120197 - TRUCK 97 APPARATUS										\$0.00	\$2,913.20
120200 - ROUTINE MAINT		\$200,000.00				\$160,000.00	\$21,801.93			\$0.00	\$1,581.42
120201 - TRUCKS - COLLISION REPAIR			\$16,218.26		\$7,653.45					\$0.00	\$2,913.20
120202 - AMB - COLLISION REPAIR			\$14,301.39		\$72,169.43					\$0.00	\$1,581.42
120205 - TRUCK TBU-1 MAINTENANCE			\$154.79		\$229.66						
120206 - CAR 98-1 MAINTENANCE			\$719.58		\$217.00						
120207 - CAR 98-3 MAINTENANCE			\$2,720.78		\$5,428.74						
120208 - CAR 98-2 MAINTENANCE			\$168.00		\$171.99						
120209 - VAN 98-4 MAINTENANCE			\$1,892.78		\$364.39						
120210 - CAR 98-5 MAINTENANCE			\$1,949.62		\$574.28					\$0.00	\$1,346.93
120211 - AMB A7 MAINTENANCE			\$13,796.15		\$4,360.03					\$0.00	\$4,407.74
120212 - AMB A8 MAINTENANCE			\$15,365.71		\$6,416.83					\$0.00	\$18,061.03
120213 - AMB A9 MAINTENANCE			\$27,865.06		\$2,698.96					\$0.00	\$11,448.40
120214 - AMB B6 MAINTENANCE			\$5,080.63		\$6,048.07				\$178.96	\$0.00	\$14,149.29
120215 - AMB A10 MAINTENANCE			\$6,091.08		\$3,254.51				\$1,145.93	\$0.00	\$14,626.15
120216 - AMB B7 MAINTENANCE			\$3,457.11		\$15,605.03				\$58.95	\$0.00	\$7,656.85
120217 - AMB - B10 MAINTENANCE			\$246.40		\$1,332.43					\$0.00	\$8,062.33
120260 - TRUCK 100 MAINTENANCE					\$254.79						
120262 - TRUCK 102 MAINTENANCE			\$9,161.85								
120265 - TRUCK 105 MAINTENANCE			\$9,823.57		\$1,548.19					\$0.00	\$605.45
120270 - TRUCK 70 MAINTENANCE										\$0.00	\$44.08
120271 - UTILITY 7 MAINTENANCE			\$2,060.39		\$635.57						
120272 - TRUCK 72 MAINTENANCE					\$1,034.67					\$0.00	\$1,685.16
120274 - TRUCK 74 MAINTENANCE			\$3,552.44		\$842.40					\$0.00	\$518.56
120277 - TRUCK 7-7 MAINTENANCE			\$5,214.67		\$18,316.77					\$0.00	\$1,003.66
120282 - TRUCK 82 MAINTENANCE			\$7,484.00		\$712.27					\$0.00	\$1,999.93
120286 - TRUCK 86 MAINTENANCE			\$2,272.00		\$12,048.87						
120293 - TRUCK 93 MAINTENANCE			\$2,909.51		\$3,531.44						-\$1,254.00
120294 - TRUCK 94 MAINTENANCE			\$5,407.31		\$14,241.08				\$5,436.07	\$0.00	\$7,016.13
120295 - TRUCK 95 MAINTENANCE			\$27,565.82		\$15,766.12				\$2,790.13		
120297 - TRUCK 97 MAINTENANCE			\$18,150.25		\$29,121.77					\$0.00	\$8,868.24
120298 - CAR 98 MAINTENANCE			\$2,090.04		\$779.29						
120299 - GATOR 9			\$270.41		\$129.86						
120300 - ROUTINE MAINT - Other			\$36,194.31	\$255,000.00	\$44,897.61			\$21,000.00	\$12,408.05	\$0.00	\$15,313.06
120365 - TRUCK 105 SUPPLIES			\$89.38								
120370 - TRUCK 70 SUPPLIES			\$22.97								
120395 - TRUCK 95 SUPPLIES			\$396.45								
120397 - TRUCK 97 SUPPLIES			\$155.00								
120300 - SUPPLIES - Other			\$4,023.04								
120301 - FUEL		\$62,700.00	\$106,177.71			\$95,000.00	\$100,682.38	\$120,000.00	\$172,266.07		\$151,764.28
120300 - TRUCKS-SUPPLIES - Other		\$3,000.00									
120399 - Apparatus/Other				\$8,000.00							
170300 - MANT SHOP EMPLOYEES									\$261.28		\$29.87
140621 - Full Time Retention Bonus								\$27,999.96			
140622 - Uniform for FTPT										\$0.00	\$19,800.70
140611 - EMS Manager								\$60,000.04	\$505.00		
170301 - MECHANIC SALARY			\$90,140.69								
170303 - MECHANIC BENEFITS			\$505.34								
159613 - PENSION			\$76,936.09	\$103,000.00	\$122,216.92	\$202,800.00	\$156,695.90	\$201,999.96	\$191,710.67	\$249,721.00	\$228,275.34

New Castle County Fire Service Financial Review and Analysis

AETNA HHS - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
140600 - WORKMANS COMP INS						\$15,400.00					
140604 - BENEFITS			\$72,169.07		\$245.28	\$370,000.00	\$34,144.36	\$408,473.04	\$36,115.52	\$408,376.00	\$31,413.28
140603 - FICA EXPENSE				\$67,700.00	\$78,848.75	\$157,664.00	\$120,809.59	\$187,500.00	\$200,044.65	\$210,887.00	\$205,909.29
140602 - PART TIME SALARIES			\$668,406.55	\$688,800.00	\$752,700.33	\$1,050,000.00	\$1,079,707.62	\$1,100,000.04	\$660,504.47	\$0.00	\$1,033,369.29
140601 - FULL TIME SALARIES					\$291,942.85	\$1,202,340.00	\$1,322,299.51	\$1,350,000.00	\$1,670,553.55	\$0.00	\$1,666,923.63
SALARY, WAGES & BENEFITS - Other										\$2,628,600.00	
140500 - BILLING EXPENSE				\$117,000.00	\$95,182.97	\$98,600.00	\$94,945.95	\$110,000.04	\$93,102.35		
140502 - BILLING REFUNDS			\$516.48								
140500 - BILLING EXPENSE - Other			\$100,420.22							\$118,250.00	\$141,547.96
130000 FIRE OPERATIONS											
130230 - Exercise Equipment Replacement								\$2,499.96		\$0.00	\$165.00
130220 - Exercise Equipment Maintenance								\$5,000.04	\$252.00	\$0.00	\$756.00
130210 - Trainer								\$9,999.96		\$12,000.00	
130200 - EXERCISE COSTS						\$16,000.00	\$6,000.00		\$12,519.00	\$0.00	\$9,471.00
140610 - Fire Prevention							\$1,966.00	\$3,000.00	\$5,058.28	\$0.00	\$1,289.62
140608 - TRAINING - SAFER GRANT						\$12,000.00	\$0.00	\$26,785.04	\$1,000.00	\$194,000.00	\$28,894.69
140607 - TRAINING			\$4,343.61		\$336.60	\$32,500.00	\$31,044.27	\$37,500.00	\$33,573.25	\$28,300.00	\$16,933.70
CONF & TRAINING - Other							\$502.36			\$0.00	\$0.00
130109 - EQUIPMENT MAINT	\$3,000.00			\$3,000.00	\$4,918.00	\$200.00	\$12,280.77	\$15,000.00	\$10,775.27	\$0.00	\$2,365.73
130100 Firefighting Equipment - Other	\$5,000.00				\$2,468.00						
140315 - MAINTENANCE CONTRACTS			\$41,034.84	\$29,000.00	\$15,108.66	\$17,350.00	14910.37	\$15,999.96	\$58,452.68		\$400.00
201709 - Colonial Pipeline Grant Use										\$0.00	\$8,268.00
130107 - MAPS	\$2,400.00		\$2,935.40	\$1,500.00	\$649.72	\$0.00	\$1,153.60	\$1,200.00	\$0.00	\$18,000.00	\$139.46
140319 - SUPPLIES OTHER						\$1,200.00	\$7,413.91	\$9,500.04	\$13,205.21	\$0.00	\$2,648.39
140318 - OPERATING SUPPLIES						\$30,800.00	\$8,881.94	\$3,999.96	\$6,515.90	\$0.00	\$3,629.00
140317 - TOOLS						\$35,800.00	\$16,347.27	\$22,500.00	\$3,571.96	\$0.00	\$1,405.18
130402 - FIRE POLICE SUPPLIES				\$7,000.00	-\$800.00	\$500.00		\$750.00		\$0.00	\$1,185.66
140313 - BIKE TEAM			\$946.07					\$500.04			
140311 - FIRST AID			\$445.61				\$54,354.83	\$30,000.00	\$80,540.93	\$90,000.00	\$90,429.97
130116 - OFFICE SUPPLIES				\$1,500.00		\$2,200.00	\$2,767.56	\$2,900.04	\$1,091.38	\$0.00	\$786.00
130114 - SAFER GRANT GEAR				\$30,000.00		\$12,000.00		\$24,000.00	\$3,661.70	\$0.00	\$11.12
130112 - PROTECTIVE GEAR				\$30,000.00	\$5,818.24	\$35,000.00	\$102,140.60	\$24,999.96	\$29,307.30	\$30,400.00	\$30,069.20
130108 - SCOTT AIR PACKS	\$53,000.00		\$4,236.56	\$24,000.00		\$6,000.00	\$10,564.76	\$8,499.96	\$8,294.65	\$9,000.00	\$8,487.51
140314 - AED SUPPLIES			\$11,027.07								
130103 - HOSE & NOZZLES	\$10,000.00		\$24,458.77	\$20,000.00	\$34,438.70	\$30,000.00	\$5,791.86	\$20,000.04	\$8,762.46	\$24,500.00	\$18,373.28
140310 - OXYGEN			\$20,851.70	\$20,000.00	\$24,515.85	\$24,000.00	\$26,798.87	\$27,500.04	\$30,467.09	\$34,000.00	\$35,317.86
BUILDINGS and GROUNDS							\$384.00			\$0.00	\$965.00
090105 - STATION 9 Maint & Repair				\$45,000.00	\$6,129.03						
090106 - STATION 9 Furn & Equip				\$7,500.00	\$3,558.65						
100101 - STATION 9A Maint & Repair				\$20,000.00	-\$2,344.64						
100106 - STATION 9A Furn & Equip				\$1,000.00	\$1,399.00						
110104 - STATION 10 Exercise Room				\$1,000.00							
110108 - STATION 10 Maint & Repair				\$40,000.00	\$35,698.00						
110109 - STATION 10 Furn & Equip				\$7,500.00	\$3,180.74						
700005 - REPAIRS AND MAINTENANCE					\$4,795.00						
700006 - STATION 7 Exercise Room			\$14,762.18	\$11,000.00	\$13,096.10						
700008 - STATION 7 Maint & Repair				\$42,000.00	\$19,350.46						
700009 - STATION 7 Furn & Equip			\$7,863.57	\$18,500.00	\$6,299.24						
800109 - STATION 8 Maint & Repair				\$3,000.00	\$3,921.04						
800106 - STATION 8 Furn & Equip				\$500.00	\$103.53						
BUILDINGS and GROUNDS - Other					\$2.39						
159300 - DEPRECIATION			\$297,351.00		\$318,531.50		\$777,410.54		\$334,541.58		\$623,332.00
700010 - SUPPLIES GENERAL			\$19,647.77	\$23,000.00	\$15,554.98	\$15,000.00	\$14,306.18	\$12,500.04	\$15,670.15	\$17,050.00	\$11,204.67
700200 - FURNITURE & FIXTURES						\$12,000.00	\$2,534.30	\$3,500.04	\$5,735.49	\$0.00	\$1,999.18
700100 - REPAIRS & MAINT						\$80,000.00	\$47,832.45	\$39,999.96	\$94,165.55	\$75,000.00	\$226,105.79
700015 - UTILITIES GENERAL			\$56,029.67	\$57,000.00	\$58,127.25	\$57,000.00	\$51,748.85	\$60,000.00	\$65,063.83	\$75,000.00	\$53,168.05
159401 - LIVE IN PROGRAM - RENT			\$47,500.00	\$120,900.00	\$80,000.00	\$80,000.00	\$80,000.00	\$90,000.00	\$90,000.00	\$90,000.00	\$90,000.00
159402 - LIVE IN PROGRAM - UTILITIES			\$4,199.49	\$8,600.00	\$5,202.73	\$6,900.00	\$16,796.27	\$17,499.96	\$11,836.86	\$6,600.00	\$10,985.00
159403 - LIVE-IN UNIFORMS			\$287.74		\$3,282.50						
159410 - LIVE IN OTHER EXP			\$1,435.03		\$373.78	\$3,000.00	\$2,642.77	\$2,000.04		\$0.00	\$508.38
159411 - LIVE IN PROTECTIVE GEAR				\$500.00	\$17,545.30	\$32,000.00	\$14,574.30	\$12,000.00	\$31,355.50	\$0.00	\$34,571.45

New Castle County Fire Service Financial Review and Analysis

AETNA HHL - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
150208 - OTHER INSURANCE						\$3,900.00	\$121,876.92	\$129,249.90	\$47,548.64	\$0.00	\$11,277.13
150203 - LIABILITY INSURANCE			\$49,946.00	\$50,000.00	\$37,780.00	\$45,000.00	\$14,334.00		\$51,058.25	\$150,000.00	\$98,048.00
150202 - BUILDINGS INSURANCE			\$1,439.00		\$16,853.00	\$20,000.00				\$0.00	\$17,451.00
150201 - VEHICLES INSURANCE			\$47,469.70	\$48,000.00	\$49,831.00	\$60,000.00	\$16,923.50		\$16,465.75	\$0.00	\$58,274.00
INSURANCE - Other										\$0.00	\$0.00
150101 - BASE RADIO EQUIP							\$2,370.00	\$2,499.90	\$375.00		
150104 - MOBILE RADIO MAINT							\$1,191.40	\$7,500.00		\$0.00	\$3,188.97
150105 - ALERT RADIO EQUIP									\$151.54		
150106 - ALERT RADIO MAINT										\$0.00	\$3,374.18
150100 - RADIO & ALARM - Other			\$34,413.31				\$90.00				
150102 - RADIO REPAIRS/MAINTENANCE						\$1,000.00	\$7,221.21	\$9,999.90	\$13,064.83	\$18,500.00	\$75.00
150103 - RADIO EQUIPMENT						\$40,000.00	\$13,585.74			\$0.00	\$1,298.15
150109 - MOBILE TELEPHONE			\$7,174.55			\$9,000.00	\$10,218.40	\$10,500.00	\$13,621.22	\$10,000.00	\$8,587.73
150110 - COMMUNICATIONS OTHER										\$0.00	\$558.12
150100 - RADIO & ALARM - Other										\$0.00	\$547.45
RADIO & COMMUNICATION - Other											
151600 - OTHER			\$2,641.33		\$14.99		\$805.30			\$40,000.00	\$720.04
151603 - SUPPLIES & SERVICES			\$228.00	\$500.00	\$19,804.89	\$5,000.00	\$27,256.21	\$30,999.90	\$32,983.25	\$0.00	\$32,133.09
151602 - SOFTWARE				\$18,000.00	\$1,977.27	\$25,000.00	\$3,204.83	\$11,600.04	\$9,481.38	\$0.00	\$4,334.80
151601 - HARDWARE			\$21,739.88	\$20,000.00	\$31,052.83	\$65,500.00	\$36,182.30	\$30,000.00	\$6,745.95	\$0.00	\$11,196.88
151802 - MERCHANDISE EXPENSE						\$4,000.00	\$9,817.00	\$7,500.00	\$120.00	\$1,000.00	\$12,558.50
COMPANY STORE - Other										\$0.00	\$3,230.00
151001 - VENDING MERCHANDISE						\$2,000.00	\$881.28	\$1,250.04	\$997.02	\$0.00	\$634.92
159033 - MARKETING/SAFER GRANT						\$28,500.00	\$32,252.00	\$13,748.04	\$42.64		
159020 - PAYROLL SERVICES			\$4,868.25	\$4,400.00		\$4,000.00	\$2,458.44	\$3,500.04	\$6,344.36	\$7,500.00	\$5,786.72
159031 - LEGAL & ACCOUNTING						\$24,000.00	\$16,320.00	\$24,999.90	\$28,191.50	\$35,000.00	\$34,891.25
159019 - OTHER CONSULTANTS			\$21,728.74	\$6,000.00	\$2,600.00	\$6,500.00	\$11,200.00	\$5,000.04		\$105,000.00	\$4,764.00
200299 - FUND DRIVE COSTS						\$13,700.00	\$22,854.30		\$25,832.43	\$15,000.00	\$33,426.81
159035 - MSC. OTHER COSTS						\$3,000.00	\$2,651.83	\$2,499.90	\$7,804.57	\$2,500.00	\$1,141.93
151506 - PHYSICALS INCIDENT (SAFER)						\$48,000.00	\$38,500.00	\$12,000.00	\$22,928.50		
151505 - PHYSICALS NEW MEMBERS						\$12,000.00		\$24,000.00			
86900 - RECONCILIATION DISCREPANCIES					-\$241.36						
139904 - AWARDS & HONORARIA			\$6,229.71	\$4,000.00	\$1,662.75	\$6,000.00	\$11,054.70	\$15,000.00	\$2,577.40	\$500.00	-\$170.83
151201 - UNIFORMS FOR VOL			\$1,857.25	\$2,600.00	\$730.90		\$16,160.90	\$30,000.00	\$34,449.66	\$20,000.00	\$8,035.78
159009 - POSTAGE			\$383.98	\$500.00	\$620.15	\$800.00	\$1,098.10	\$1,200.00	\$2,127.93	\$1,500.00	\$824.94
151603 - SUBSCRIPTIONS				\$7,000.00		\$1,000.00	\$1,551.91	\$1,500.00	\$5,804.99	\$2,250.00	\$2,311.84
151501 - ASSOCIATION DUES			\$505.00	\$2,400.00	\$3,640.00	\$5,000.00	\$3,518.20	\$3,750.00	\$6,953.00	\$7,500.00	\$5,447.00
139907 - FOOD & MEALS				\$500.00	\$3,029.05	\$15,500.00	\$18,867.10	\$22,500.00	\$20,043.90	\$5,000.00	\$11,215.14
151100 - FELLOWSHIP/FLOWERS						\$1,000.00	\$300.00	\$750.00		\$1,000.00	\$550.00
151101 - FLOWERS			\$598.00	\$850.00	\$1,025.00						
159101 - BANK FEES			\$8,439.22	\$7,000.00	\$11,307.83	\$9,500.00	\$10,804.24	\$15,000.00	\$8,570.81	\$15,000.00	\$4,073.44
OTHER EXPENSE - Other						\$0.00				\$0.00	\$491.57
150840 - Chief's Social								\$3,500.04	\$2,739.87	\$0.00	\$531.88
150830 - Kids XMas Party								\$2,250.00			
150820 - SOCIAL OTHER						\$2,000.00	\$19,854.45	\$7,500.00	\$4,885.18	\$8,300.00	\$1,048.00
150815 - PICNIC						\$8,000.00	\$3,179.84	\$1,749.90	\$3,090.77	\$0.00	\$2,317.70
151401 - CHRISTMAS BANQUET			\$178.95	\$18,000.00		\$25,000.00	\$5,532.20	\$20,000.04	\$5,728.54	\$0.00	\$11,835.40
159040 - Intern Stipend										\$0.00	\$4,000.00
159036 - RECRUIT & RETENTION OTHER						\$400.00	\$1,634.97	\$2,499.90	\$230.48	\$7,500.00	\$8.09
159032 - INCENTIVE PROGRAM				\$70,000.00	\$7,391.42	\$70,000.00	\$26,396.38	\$45,000.00	\$12,816.62	\$25,000.00	\$11,096.43
140000 EMS Operations		\$253,100.00									
140000 EMS Operations - Other		\$3,000.00									
140108 - Ambulance - 2017 Type 3 (2023)										\$0.00	\$106,218.95
140201 - Jerry Fickes Training Center								\$24,999.90	\$13,744.40	\$0.00	\$513.00
140107 - Ambulance 3								\$225,000.00	\$8,514.29		
140106 - QUINT & ENG 9 LOAN						\$153,456.00		\$153,456.00	\$0.00	\$0.00	\$0.00
140105 - AMBULANCE 2						\$300,000.00			\$3,236.19	\$0.00	\$26,820.00
140104 - AMBULANCE 1						\$300,000.00					
140103 - RESCUE ENGINE						\$800,000.00		\$54,000.00		\$0.00	\$939.00
140102 - DUTY VEHICLE						\$55,000.00					
140101 - FIRE POLICE VEHICLE						\$75,000.00		\$15,000.00		\$0.00	-\$50.00

New Castle County Fire Service Financial Review and Analysis

AETNA HHL - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
140100	STATION & REPLACEMENT PROJECT					\$540,000.00	\$54,950.40	\$24,999.96	\$8,650.00	\$0.00	\$33,187.83
700005	REPAIRS AND MAINTENANCE		\$71,122.40								
	BLDG & GRND - Station 7 - Other		\$2,385.00								
140312	PORTABLE TOOLS - AMB		\$3,923.32	\$0.00.00	\$795.68				\$3,500.00		
140318	EMS OTHER		\$38,299.98	\$15,000.00	\$10,230.77						
140300	AMBULANCE SUPPLIES - Other		\$155.14	\$2,000.00	\$14,067.80						
140406	EMS TRAINING - OTHER			\$8,000.00	\$3,562.92						
140407	NREMT-B TRAINING		\$2,069.82		\$110.00						
140408	EMS CONFERENCES		\$0.00.00	\$10,000.00	\$0.00						
140400	TRAINING - Other		\$1,313.74		\$516.09						
140605	EMERG. PERS. SUPPLIES		\$7,235.66	\$20,000.00	\$2,455.43						
149900	AMBULANCE MISCELLANEOUS		\$2,127.79		\$10,484.66						
	EMS OPERATIONS - Other		\$678.30								
139901	MSC OTHER		\$716.82	\$3,500.00	\$1,069.68						
139905	Chief Training		\$66.00								
139906	PUBLIC RELATIONS		\$1,330.00	\$2,000.00							
	CHIEF'S OFFICE - Other	\$6,000.00	\$2,228.88		\$122.97						
130401	FIRE POLICE ASSOC DUES		\$136.00		\$136.00						
130404	FIRE POLICE REIMB.		\$165.44								
	FIRE POLICE - Other		\$587.65		\$130.00						
130410	UNIFORMS FOR INTERNSHIP									\$0.00	\$450.00
130301	PREVENTION MATERIALS		\$220.00							\$0.00	\$133.00
130303	PREVENTION CONTESTS									\$0.00	\$1,240.85
130305	INSPECTIONS & PREPLAN		\$2,353.05	\$2,000.00	\$2,987.00						
130307	FIRE PREVENTION - OTHER			\$2,000.00	\$40.00						
	FIRE PREVENTION - Other		\$2,450.05		\$40.00						
130101	PROTECTIVE GEAR	\$60,000.00	\$133,993.29	\$60,000.00	\$20,411.30						
130102	PORTABLE TOOLS	\$12,000.00	\$16,978.85	\$20,000.00	\$7,609.23						-\$248.85
130104	FIRE EXTINGUISHERS	\$1,000.00		\$1,000.00							
130105	DUTY CREWS		\$1,051.80	\$10,000.00	\$147.38						
130106	WATER RESCUE	\$500.00		\$500.00	\$41.55						
130110	FIREFIGHTING EQUIP. - OTHER			\$15,000.00	\$4,967.62						
130605	FIRE EMP. SUPPLIES		\$7,826.08	\$10,000.00	\$2,791.83						
	FIREFIGHTING EQUIPMENT - Other		\$10,781.39		\$17.78						
130501	RESCUE BILLING SERVICES		\$896.25	\$1,800.00	-\$280.00						
	RESCUE BILLING - Other		\$1,350.00		-\$1,250.00						
130601	CAREER PERS. SALARIES		\$848,805.44	\$831,870.26	\$888,800.00						
130602	PART TIME PERS. SALARIES			\$517.23							
130603	FIRE EMP. FICA EXPENSE		\$146,649.18	\$65,307.55	\$69,500.00						
130604	FIRE EMP. BENEFITS		\$218,507.83	\$42,581.13	\$400,000.00						
130606	FIRE EMPLOYEES PENSION			\$34,670.24							
130201	TRAINING MATERIALS		\$390.00							\$0.00	\$455.00
130203	COMPANY TRAINING		\$8,510.17								
130205	TRAINING SEMINARS		\$1,847.25								
	TRAINING - Other		\$19,179.14	\$15,042.00	\$70,000.00					\$0.00	-\$831.71
	FIRE OPERATIONS - Other				\$831.04						
150000	Company Operations	\$293,200.00									
150207	INSURANCE EMPL. MEDICAL		\$73,775.09		\$289,910.09				\$369,055.24	\$0.00	\$386,459.83
150200	INSURANCE - Other				\$2,392.36						
150401	FIRE FUND DRIVE		\$8,091.69		\$1,211.94						
150402	AMB. FUND DRIVE		\$15,371.84		\$8,691.30						
150404	FUND DRIVE POSTAGE		\$69.15								
150400	FUND DRIVE - Other		\$95.00		\$13,776.34						
150501	BINGO SUPPLIES		\$26,940.53	\$18,000.00	-\$42.35						
150502	BINGO OTHER			\$40,000.00	\$82.00						
150503	BINGO FEES & LICENSE		\$1,056.00	\$1,300.00							
150500	BINGO - Other		\$7,844.37								
150801	COMPANY MEETINGS		\$5,320.35	\$5,200.00	\$1,200.00						
150803	SPECIAL EVENTS		\$6,004.52	\$7,200.00	\$32.14						
150805	10-17		\$2,940.76	\$1,100.00	\$513.10						
150806	LADIES AUXILIARY		\$2,850.00	\$3,800.00	\$0.00						

New Castle County Fire Service Financial Review and Analysis

AETNA HALL - CY18-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2018	ACTUAL 2018	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
150803	COFFEE WATER		\$2,103.98	\$550.00	\$2,993.84						
150808	CHIEF'S HOSPITALITY		\$3,675.28	\$1,900.00	\$204.42						
150811	CHILDRENS CHRISTMAS PARTY		\$156.72	\$450.00	\$516.18						
150814	40 YR DINNER		\$299.00	\$300.00							
151000	VENDING MACHINES	\$3,800.00			\$1,659.18						
151100	Fellowship	\$300.00									
151200	Parade	\$2,000.00									
151300	Conventions	\$4,000.00									
151301	STATE CONVENTION		\$3,770.80	\$5,500.00							
151303	CVVFA Convention		\$385.07	\$500.00							
151305	JOINT CONV ASSESSMENTS		\$980.45	\$1,000.00							
151400	BANQUET	\$20,000.00	\$15,607.55		\$939.75						
151500	DUES & SUBSCRIPTIONS	\$8,500.00	\$8,244.67		\$2,255.30						
151600	Information Systems	\$50,000.00									
151800	Company Store	\$3,800.00	\$1,664.66								
151900	Fund Raising Events	\$100.00									
159000	Administrative	\$296,158.00								\$0.00	\$201.00
159001	PRESIDENT'S OFFICE		\$513.90		\$498.78					\$0.00	\$25.00
159002	TREASURER'S OFFICE		\$3,336.03	\$2,000.00	\$5,272.08						
151700	Antique Fire Truck	\$1,000.00	\$415.03								
151704	789 ANTIQUE - MAINTENANCE								\$297.22		
159100	Bank Accounts	\$3,000.00									
159200	Debt Service	\$252,900.00									
159230	Financial Secretary							\$500.00		\$500.00	
159230	Treasurer							\$1,500.00	\$1,500.00	\$1,500.00	
159003	RECORDING SECRETARY		\$500.00		\$1,000.00			\$1,500.00	\$1,500.00	\$1,500.00	\$542.72
159004	FIRE RECORDER		\$500.00		\$500.00			\$500.00	\$500.00	\$500.00	-\$2,000.00
159005	REVIEW BOARD		\$395.17							\$0.00	\$115.50
159007	STATIONERY & OFFICE SUPPLIES		\$1,262.69	\$600.00	\$1,577.07						
159008	COPY MACHINE		\$602.98	\$800.00	\$770.55						
159010	PROFESSIONAL FEES		\$35,289.05	\$39,600.00	\$20,359.17				\$225.00	\$0.00	\$979.27
159011	HONORARIA		\$82.49	\$100.00	\$2,829.00						
159016	SERVICE PINS								\$900.00		
159017	MEMBER SERVICES				\$721.48			\$3,750.00			
159018	ADMINISTRATIVE SEMINARS		\$3,378.53	\$3,000.00	\$896.00						
159021	RECRUITMENT AND RETENTION		\$855.00	\$1,100.00	\$325.00						
159023	ADMINISTRATIVE PERSONNEL										
159024	ADMINISTRATIVE - SALARIES		\$94,019.29	\$92,000.00	\$102,979.44						
159025	ADMINISTRATIVE - FICA EXPENSES			\$6,400.00	\$7,808.33						
159026	ADMINISTRATIVE - STATE PENSION		\$80,156.15	\$16,000.00	\$26,649.62						
159027	ADMINISTRATIVE - BENEFITS		-\$56,211.74								
159023	ADMINISTRATIVE PERSONNEL - Other		-\$453.63		-\$1,083.08						
159030	MEMORIAL EXPENSE		\$3,104.67								
159000	ADMINISTRATIVE - Other		\$148.02								
159030	MEMORIAL EXPENSE			\$1,500.00	\$547.87						
159000	ADMINISTRATIVE - Other			\$2,000.00	\$1,148.62						
159110	MALLARD 157416 - INVESTMENT FEE		\$836.11	\$2,300.00	\$5,329.34		\$2,229.49			\$12,000.00	
159120	MALLARD 156547 - INVESTMENT FEE		\$1,711.92	\$1,200.00	\$3,202.72		\$4,114.47		\$15,004.62	\$0.00	\$5,867.73
129204	Loan Payable Interest Ladder 3		\$4,416.79		\$634.45						
159203	Loan Payable Principal Ladder			\$252,900.00						\$328,100.00	
159206	APPARATUS LOAN INTEREST 031116		\$32,011.85		\$27,852.95						
150000	COMPANY OPERATIONS - Other		\$485.07		\$2,553.00					\$0.00	\$171.80
159028	OFFICE SUPPLIES				\$313.98						
160000	Aetna Hall	\$289,700.00									
160101	AETNA HALL BLDG & GROUND									\$0.00	\$360.76
160102	AETNA HALL EQUIP & FURN		\$15.54							\$0.00	\$284.30
160103	AETNA HALL MAINT & REPAIR		\$4,081.98	\$500.00	\$3,216.81					\$0.00	\$1,992.18
160100	AETNA HALL FACILITIES - Other				\$820.00					\$0.00	\$2,324.51
160201	HALL SUPPLIES & SERVICES		\$2,052.51		\$1,800.13						
160205	HALL FOOD & CATERING		\$1,210.32							\$0.00	\$13,865.47
160206	HALL BEVERAGES		\$7,477.30	\$3,500.00	\$641.31						

New Castle County Fire Service Financial Review and Analysis

AETNA HHL - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
160208	HALL BARTENDERS		\$375.00								
160301	HALL MANAGER SALARY		\$20,310.00	\$10,000.00	\$21,694.09						
160302	HALL MANAGER FICA EXPENSE			\$700.00	\$391.68						
160200	AETNA HALL OPERATIONS - Other								\$0.00		\$550.00
160000	AETNA HALL - Other								\$5,000.00		
170000	Maintenance Shop	\$55,000.00									
170100	MAINT. SHOP FACILITIES		\$268.51		\$102.51						
170200	MAINT. SHOP OPERATIONS		\$8,414.34		\$339.99						
190000	PAYROLL EXPENSES			\$4,600.00	\$8,080.89						
360000	COVID 19 VIRUS 2020				\$28,091.30						
999999	Ask My Accountant				-\$902.13						\$2,250.00
150207	INSURANCE EMPL. MEDICAL						\$308,231.78				\$837.20
150200	INSURANCE - Other						\$3,056.88				\$19,800.00
150017	MEMBER SERVICES						\$2,085.00				\$3,948.94
150100	BANK ACCOUNTS - Other								\$238.14		
150206	COMMUNITY FIRST INTEREST								\$6,480.85		\$20,734.20
150208	DFVA Loan Interest								\$3,383.86	\$0.00	\$382.79
150206	APPARATUS LOAN INTEREST 031110						\$23,385.56		\$18,843.88		\$14,143.55
160100	AETNA HALL FACILITIES						\$475.00		\$2,741.34		
170301	MECHANIC SALARY			\$80,000.00	\$70,950.50						
170302	MECHANIC FICA EXPENSE			\$4,200.00	\$5,436.93						
170303	MECHANIC BENEFITS			\$5,000.00							
170300	MAINT. SHOP EMPLOYEES - Other				\$243.81				\$281.28		
170400	MAINT. SHOP TOOLS			\$1,000.00	\$1,439.94						
170401	MAINT. SHOP SUPPLIES			\$5,500.00	\$612.67						
180000	EXPLORER POST EXPENSE		-\$443.50								
	Total Expenditures:	\$1,844,168.00	\$4,358,736.60	\$4,312,168.41	\$4,609,326.66	\$6,727,810.00	\$5,377,354.17	\$5,280,342.94	\$5,381,646.46	\$5,418,834.00	\$6,871,808.92
	Fund Balance/Retained Earnings:	\$2,655,842.00	\$876,890.47	\$939,881.89	\$426,546.47	-\$1,813,510.00	\$238,071.55	-\$891,454.84	-\$958,232.19	-\$480,481.00	\$614,644.83
	% Fund Balance		13%		9%		4%		-10%		10%

Appendix D - Belvedere

New Castle County Fire Service Financial Review and Analysis

SELVEDERE - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
REVENUES											
	4001 State Appropriations	Not Available	\$790,833.14	Not Available	\$885,617.38	Not Available	\$880,400.70	Not Available	\$1,112,626.85	Not Available	\$1,010,494.83
	4002 County Appropriations	Not Available	\$231,916.00	Not Available	\$234,268.57	Not Available	\$357,783.86	Not Available	\$208,520.43	Not Available	\$285,735.29
	4003 Ambulance Appropriations	Not Available	\$89,000.00	Not Available	Not Available	Not Available	\$82,571.42	Not Available	Not Available	Not Available	\$106,531.11
	4006 Ambulance Billing	Not Available	\$80,641.07	Not Available	\$88,984.77	Not Available	\$78,743.01	Not Available	\$71,338.07	Not Available	\$79,025.70
	4006.1 Ambulance Billing Fees	Not Available	-\$3,785.10	Not Available	-\$6,547.34	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available
	4200 Hall Rental	Not Available	\$3,344.00	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available
	4201 Hall Rental Income	Not Available	\$32,748.00	Not Available	\$4,752.80	Not Available	\$18,689.26	Not Available	\$27,983.00	Not Available	\$46,553.85
	Cafe Payment Fee	Not Available	Not Available	Not Available	-\$29.82	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available
	Other Revenue										
	4100 Ladies Auxiliary Income	Not Available	\$12,128.50	Not Available	\$3,654.99	Not Available	\$3,681.48	Not Available	\$6,930.50	Not Available	\$10,588.00
	4110 Hall Income	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available
	7100 Interest Earned	Not Available	\$2,774.14	Not Available	\$2,295.94	Not Available	\$832.40	Not Available	\$828.35	Not Available	Not Available
	7101 Miscellaneous Revenue	Not Available	\$24,632.29	Not Available	\$15,188.79	Not Available	\$9,195.14	Not Available	\$9,058.04	Not Available	\$17,688.58
	7102 Donation Income	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available	\$6,000.00	Not Available	Not Available
	Total Revenues:	\$0.00	\$1,344,234.94	\$0.00	\$1,303,176.08	\$0.00	\$1,426,706.60	\$0.00	\$1,824,877.14	\$0.00	\$1,831,734.33
EXPENDITURES											
	4102.9 Dues		\$410.00		\$410.00						
	4202 Hall Expenses		\$3,312.25				\$4,875.00				
	4203 Hall Cleaning		\$4,861.80		\$1,835.00		\$4,700.00		\$6,425.00		\$6,000.00
	4204 Hall Repairs		\$6,794.30		\$715.00		\$1,477.20		\$1,571.99		\$5,370.00
	4205 Bar Supplies		\$9,223.59		\$3,519.76		\$12,374.57		\$12,317.60		\$14,586.89
	4206 Hall Bar Supplies (deleted)		\$3,690.58		\$1,354.74						
	4207 Hall Security				\$100.00		\$250.00		\$250.00		\$1,857.75
	5100 Chief Expenses										
	5100.1 Chief - Automobile		\$10,736.18		\$9,185.23		\$2,549.14		\$5,912.22		\$3,794.01
	5100.10 Chief - Turn out Gear	\$10,000.00	\$5,901.58	\$10,800.00	\$1,275.00	\$12,000.00	\$1,640.00	\$13,400.00		\$15,410.00	
	5100.11 Chief - Fire equipment	\$37,459.00	\$43,962.91	\$18,500.00	\$19,886.95	\$21,000.00	\$46,944.99	\$23,800.00	\$30,620.53	\$27,120.00	\$6,785.95
	5100.12 Chief - Fire Police	\$10,000.00	\$348.60		\$4,076.75		\$608.20		\$3,053.80		\$1,415.98
	5100.13 Chief - Radios	\$20,000.00	\$5,674.32	\$23,480.00		\$36,100.00		\$29,500.00		\$33,740.00	\$811.30
	5100.15 Chief - Miscellaneous		\$18,386.08	\$6,300.00	\$474.30	\$7,000.00	\$8,377.87	\$7,900.00	\$10,980.27	\$9,985.00	\$2,729.36
	5100.16 Ambulance Supplies		\$7,800.89		\$5,214.94		\$3,211.38		\$3,307.90		\$3,636.85
	5100.17 EMS Supplies		\$2,711.39		\$7,743.12		\$28,750.36		\$3,227.36		\$7,087.00
	5100.18 Chief - Fuel		\$24,264.97	\$12,600.00	\$13,700.11	\$14,000.00	\$18,768.08	\$18,700.00	\$22,525.74	\$18,095.00	\$22,675.98
	5100.2 Chief - Dues and subscriptions	\$3,000.00	\$6,528.98		\$9,144.91		\$9,632.10		\$7,126.00		\$15,885.60
	5100.3 Chief - Apparatus Repairs	\$60,000.00	\$81,367.50	\$22,500.00	\$44,543.51	\$25,000.00	\$76,963.33	\$28,000.00	\$33,297.27	\$32,200.00	\$19,318.17
	5100.4 Chief - Supplies		\$1,880.89		\$949.26		\$2,908.71		\$1,328.25		\$3,693.88
	5100.5 Chief - Duty Uniforms	\$3,500.00	\$114,012.96		\$1,494.50		\$13,199.00		\$1,150.20		\$1,542.00
	5100.6 Chief - Duty Crew Meals		\$9,982.90	\$6,750.00	\$5,227.12	\$7,500.00	\$16,198.08	\$8,500.00	\$8,131.34	\$9,775.00	\$3,426.19
	5100.8 Chief - Fire Training	\$30,000.00	\$9,104.31	\$13,500.00	\$350.00	\$19,000.00	\$215.00	\$16,800.00	\$7,174.93	\$16,300.00	\$2,325.00
	5100.9 Chief - EMS Training		\$955.00	\$4,050.00	\$1,400.00	\$4,500.00	\$3,975.00	\$5,100.00	\$935.00	\$5,900.00	\$690.00
	5200 President Expenses										
	5200.1 President - Office	\$4,000.00	\$924.88	\$4,000.00	\$127.00	\$4,000.00	\$298.34	\$4,000.00	\$2,212.72	\$4,000.00	\$1,384.15
	5200.2 President - Uniforms	\$4,000.00	\$3,725.05	\$4,000.00	\$2,900.88	\$4,000.00	\$3,329.31	\$4,000.00	\$12,816.57	\$4,000.00	\$2,948.39
	5200.3 President - meeting	\$6,000.00	\$4,309.26	\$6,000.00	\$2,849.97	\$6,000.00		\$6,000.00	\$230.70	\$6,000.00	\$7,402.11
	5200.4 President - Miscellaneous	\$1,000.00	\$6,963.85	\$1,000.00	\$4,480.00	\$1,000.00	\$1,173.79	\$1,000.00	\$5,143.15	\$1,000.00	\$6,033.44
	5200.5 Dues and Assessments	\$9,000.00	\$13,217.25	\$9,000.00	\$5,589.16	\$9,000.00	\$6,135.98	\$9,000.00	\$1,369.00	\$9,000.00	\$6,103.37
	5200.6 Convention	\$3,500.00	\$5,126.20	\$3,500.00		\$3,500.00		\$5,000.00	\$4,000.00	\$3,500.00	\$27,410.00
	5200.7 President Auto								\$2,712.36		\$3,482.75
	5200.9 President Travel	\$6,000.00		\$6,000.00		\$6,000.00		\$8,000.00	\$1,543.33	\$9,000.00	\$5,858.54
	5300 Board Expenses										
	5300.3 Pension Expense	\$20,000.00	\$40,834.71	\$21,000.00	\$20,581.45	\$21,000.00	\$22,131.15	\$21,000.00	\$28,016.51	\$21,000.00	\$21,644.93
	5300.1 Board meeting expenses		\$4,460.81		\$172.50						

New Castle County Fire Service Financial Review and Analysis

BELLEVILLE - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
	6001 Advertising		\$187.50		\$4,035.00						
	6002 Bank Charges		\$1,212.93		\$176.00		\$158.00		\$176.00		\$164.00
	6002.1 Merchant account fees		\$794.58		\$1,855.46		\$3,022.30		\$3,787.97		\$4,661.34
	6003 Cell Reimbursement	\$5,000.00	\$4,780.00	\$5,000.00	\$3,800.00	\$5,000.00	\$3,920.00	\$5,000.00	\$4,420.00	\$5,000.00	\$5,860.00
	6004 Computers, Technical Support		\$180.30		\$2,000.00		\$1,508.90		\$1,301.00		\$341.00
	6004.1 Computer Maintenance contract		\$5,180.00		\$4,870.00		\$4,087.50		\$6,457.62		\$7,307.20
	6050 Payroll Expenses			\$291,000.00		\$338,100.00		\$378,600.00		\$446,748.00	
	6050.1 Payroll Taxes		\$45,365.55		\$75,152.96		\$17,631.72		\$15,684.68		\$25,720.19
	6050.2 Payroll Wages		\$143,993.70		\$242,784.49		\$230,486.41		\$204,911.51		\$341,019.03
	6050.3 Payroll Processing Fees		\$4,841.36		\$1,000.00		\$1,700.00				\$5,129.95
	6150 Repairs and Maintenance		\$886.05		\$2,797.94		\$1,684.75				
	Building	\$10,000.00	\$82,472.06	\$10,000.00	\$75,484.61	\$10,000.00	\$34,851.78	\$10,000.00	\$26,589.02	\$10,000.00	\$37,520.46
	Equipment	\$4,330.00	\$18,614.96	\$4,330.00	\$22,458.33	\$4,330.00	\$16,706.79		\$9,814.88	\$4,330.00	\$14,395.91
	Office Equip		\$2,660.87		\$2,099.57		\$2,440.70		\$4,809.54		\$3,370.60
	6180 Professional Fees	\$30,000.00		\$30,000.00		\$30,000.00		\$30,000.00		\$30,000.00	
	6180.1 Bookkeeping Fees		\$7,500.00		\$18,481.50		\$11,640.00		\$9,300.00		\$13,250.00
	6180.2 Legal Fees				\$512.50						\$680.00
	6180.3 Professional Fees		\$13,919.79				\$8,190.21		\$18,651.33		\$13,404.00
	6200 Utilities	\$71,000.00		\$80,000.00	\$4,221.14	\$80,000.00	\$7,342.35	\$100,000.00	\$5,560.95	\$80,000.00	
	6200.1 Utilities - Cable/Internet	\$6,200.00	\$9,267.02	\$6,200.00	\$7,627.18	\$6,200.00	\$8,590.73	\$6,200.00	\$9,575.95	\$6,200.00	\$10,141.09
	6200.2 Utilities - Electric		\$21,489.49		\$15,923.61		\$12,433.92		\$20,291.78		\$28,168.21
	6200.3 Utilities - Sewer		\$173.59		\$1,002.96		\$2,744.52		\$1,117.20		\$1,317.04
	6200.4 Sewer		\$520.77								
	6200.5 Water		\$6,103.91		\$8,253.45		\$3,185.80		\$3,999.10		\$3,917.12
	6200.6 Trash Removal		\$6,572.90		\$5,406.32		\$5,699.52		\$6,853.84		\$8,353.74
	6300 Insurance							\$36,000.00		\$34,000.00	
	6300.2 Insurance - Liability	\$34,000.00	\$37,370.00	\$34,000.00	\$26,828.00	\$34,000.00	\$38,633.00		\$29,154.00		\$58,077.00
	6400 Sick/Sunshine/Parades Flowers	\$1,000.00	\$944.54	\$3,600.00	\$1,908.47	\$4,000.00	\$1,486.99	\$4,500.00	\$1,893.95	\$5,175.00	\$1,212.00
	6440 Office Expenses				\$967.70		\$510.43		\$1,082.72		\$4,582.72
	6450 Postage & Shipping		\$124.85		\$231.35		\$58.00		\$208.00		\$281.00
	6460 Dues & Subscriptions		\$353.00						\$1,188.90		\$759.90
	6470 Repair & Maintenance				\$449.00						
	Telephones/Cells/Communications				\$80.02						
	6500 Taxes & Licenses		\$230.00		\$25.00		\$1,515.00		\$1,727.00		\$90.00
	6540 Travel	\$22,000.00	\$5,490.74		\$314.79		\$2,498.47				\$531.07
	6541 Travel Meals		\$706.86								\$1,500.00
	6542 Meals and Entertainment		\$357.00						\$7,770.81		\$12,650.20
	Freight & Delivery (deleted)				\$17.38		\$148.42				
	Promotional				\$1,100.00						
	Subcontractors				\$925.00						
	Supplies										\$0.00
	Uncategorized Expense				\$200.00						
	Pres - Mortgage Expense	\$200,000.00		\$200,000.00		\$200,000.00		\$200,000.00			
	Pres - CO-BOOs			\$100,000.00		\$100,000.00		\$100,000.00		\$100,000.00	
	Pres - Ways & Means/Holiday Party	\$15,000.00		\$15,000.00		\$15,000.00		\$20,000.00		\$15,000.00	
	Chief - Truck Payment	\$82,000.00									
	Chief - Command 2019	\$60,000.00									
	Chief - OMC Hahn	\$25,000.00									
	Chief - Fire Prevention	\$1,000.00		\$4,500.00		\$5,000.00		\$5,700.00		\$8,555.00	
	Chief - BCS Equipment			\$10,800.00		\$12,000.00		\$13,500.00		\$15,525.00	
	Other Expenditures										
	4102 Ladies Auxiliary Expenses						\$1,400.76				
	4102.1 Ladies - Office		\$29.98		\$288.00		\$207.56		\$246.76		\$91.49
	4102.10 Bank service charges		\$4.00		\$3.00		\$6.00		\$4.00		
	4102.11 Pension		\$10,993.97		\$5,587.34		\$5,896.87		\$8,332.49		\$7,080.83
	4102.3 Ladies - Flowers		\$55.00								
	4102.4 Ladies - Supplies		\$1,894.40		\$809.01		\$619.78		\$2,352.87		\$4,411.24
	4102.5 Ladies - Meeting		\$998.61		\$263.52		\$468.62		\$1,174.21		\$876.29
	4102.6 Ladies - Travel		\$24.99		\$137.46						
	4102.7 Ladies - Bus trips		\$4,468.00		\$1,249.00						
	4102.8 Ladies - Donation								\$6,000.00		

New Castle County Fire Service Financial Review and Analysis

BELVEDERE - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
	F160 Depreciation expense						\$183,893.00		\$172,717.00		\$196,298.00
	F161 Amortization expense								\$950.00		
	F165 Miscellaneous		\$7,376.02		\$28,837.76				\$16,190.00		\$38,345.95
	F170 Interest Expense		\$44,778.54		\$51,318.33		\$28,348.88		\$14,480.89		
	F180 Loan fees write off								\$19,643.51		
	Total Expenditures:	\$793,989.00	\$948,324.14	\$967,820.00	\$797,723.71	\$1,038,230.00	\$935,213.77	\$1,115,800.00	\$854,603.91	\$996,618.00	\$1,035,664.38
	Fund Balance/Retained Earnings:	-\$793,989.00	\$295,909.90	-\$967,820.00	\$415,482.37	-\$1,038,230.00	\$491,492.83	-\$1,115,800.00	\$676,274.23	-\$996,618.00	\$478,072.05
	% Fund Balance		31%		53%		53%		78%		45%

Appendix E - Brandywine Hundred

New Castle County Fire Service Financial Review and Analysis

BRANDYWINE HUNDRED - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
REVENUES:											
4999	Loan Forgiveness						\$90,855.00				
2005	PPP IDAN Payable				\$90,855.00		-\$90,855.00				
4242	Venmo 1										\$7,481.39
4182	Cares				\$0.00	\$61,826.93	\$0.00	\$22,000.00	\$0.00		
4011	Company Store Income	\$1,755.00	\$257.00	\$257.04	\$329.00	\$329.00	\$0.00	\$2,100.00	\$100.00	\$99.96	
4012	Rescue Fees	\$5,311.00	\$2,950.00								
4005	Funeral Donations	\$2,387.00	\$1,255.00	\$1,194.96	\$994.00	\$994.00	\$0.00		\$100.00	\$99.96	
4220	New Castle County PMT	\$18,000.00	\$18,000.00	\$18,000.00	\$18,511.00	\$18,511.00	\$18,000.00	\$18,000.00	\$18,000.00	\$18,000.00	\$18,000.00
4025	Fund Raiser	\$13,561.82	\$18,074.20	\$18,074.18			\$8,348.27	\$8,348.28	\$15,283.33	\$3,000.00	\$10,773.00
4155	Builder Permit Fees	\$80,782.49	\$25,700.00	\$25,700.04							\$513.00
4070	Company Function	-\$175.00	\$353.00	\$353.04							\$6,581.00
4010	Ambulance fee refunds	\$437.88	\$455.27	-\$130.56	\$134.14	\$134.14					
4000	Ambulance Fees	\$508,619.87	\$544,791.12	\$548,346.96	\$519,538.66	\$517,202.42	\$470,536.97	\$489,587.88	\$560,875.00	\$578,319.00	\$774,123.82
4020	Appropriations-County	\$137,915.00	\$151,887.86	\$210,860.88	\$243,715.93	\$181,889.00	\$515,610.07	\$276,507.58	\$444,880.21	\$261,641.00	\$282,393.28
4030	Appropriations-State	\$206,953.28	\$259,768.03	\$200,795.04	\$198,408.97	\$196,408.97	\$110,472.00	\$153,372.00	\$241,144.00	\$294,144.00	\$332,285.11
4040	Bar Income	\$5,758.05	\$6,954.50	\$6,954.48	\$361.00	\$661.00	\$331.00	\$0.00	\$1,477.00		\$4,852.50
4060	Catering Income	\$17,068.50	\$19,708.00	\$19,707.96	\$4,004.00	\$4,004.00			\$10,035.00		\$11,096.33
4080	Donations	\$5,908.00	\$4,875.01	\$2,475.00	\$6,323.20	\$7,048.20	\$32,752.56	\$33,857.84	\$8,919.00	\$28,319.04	\$65,852.85
4090	Dues	\$685.25	\$384.50	\$183.00	\$90.00	\$90.00	\$174.00	\$202.98	\$30.00	\$59.04	\$30.00
4100	Fire Insurance Tax	\$627,205.49	\$652,582.87	\$652,582.88	\$742,777.41	\$742,777.41	\$821,157.70	\$821,157.70	\$950,876.85	\$947,000.00	\$982,537.82
4110	Fire prevention				\$1,361.67	\$1,361.67					
4120	Fund Drive Receipts	\$87,348.18	\$83,823.01	\$83,823.00	\$36,560.16	\$38,243.50	\$40,832.49	\$42,983.40	\$101,994.15	\$102,294.00	\$39,836.05
4130	Gift	\$10,000.00	\$0.00	-\$57.00						\$9,999.96	\$26.16
4140	Grant Money	\$7,500.00								\$33,000.00	\$80,500.00
4150	Impact Fees	\$7,205.76	\$5.00	\$5.04	\$29,472.14	\$29,472.14	\$511.00	\$511.08	\$48,868.19	\$212.04	\$44,535.83
4160	Interest	\$818.09	\$2,973.65	\$2,973.24	\$7,896.85	\$2,842.85	\$2,518.09	\$2,548.20	\$2,199.83	\$14,025.00	\$2,028.90
4200	Membership Fees		\$0.00	-\$39.96	\$367.75	\$367.75	\$317.00	\$423.00	\$212.75	\$7,745.04	\$1,066.07
4210	Misc	\$8,587.84	\$5,685.56	\$44,255.75	\$33,593.40	\$31,542.00	\$14,877.70	\$14,920.68	\$13,115.00		\$49.00
4240	Refunds	\$5,464.88	-\$8,883.19	\$21,910.88	\$3,190.03	\$3,190.03	\$3,102.50	\$3,172.56	\$8,146.19		\$22,501.99
4250	Rental of hall	\$4,465.00	\$18,202.00	\$18,568.80	\$2,865.00	\$2,965.00	\$1,075.00		\$5,200.00		-\$775.32
4300	Sales-Equipment		\$766.00	\$765.96	\$37,000.00						\$4,215.00
4400	Vending income										\$50.00
OTHER INCOME:											
0100	US Treasury Interest Income										\$17,344.34
0900	Unrealized Gain/Loss Income										\$18,556.28
	Total Revenues:	\$1,763,532.98	\$1,807,888.39	\$1,877,561.48	\$1,976,949.31	\$1,841,661.83	\$1,949,564.41	\$1,889,892.88	\$2,429,429.82	\$2,198,958.84	\$2,688,871.76
EXPENDITURES:											
	Employee Dental Insurance						-\$2,260.00				
11562	Accounts Payable Richard T.裴				-\$1,056.46		\$1,056.46	\$44,000.04			
6311	Professional Fees										\$24,220.00
100	100th Anniversary										\$4,592.00
4276	Venmo 2										
6383	Misc Payroll Deduction										
8000	Finance Charges										\$14.50
	Funerals									\$4,500.00	\$1,677.00
6382	Employee Child Support										
6593	Repairs & Maint. Apparatus										
6594	Repairs & Maint. Support Veh.			\$6,492.00	\$4,493.44	\$4,493.44	\$2,784.00		\$789.81		\$2,355.71
6593	Repairs & Maint. Apparatus - Other	\$31,500.00		\$39,999.96	\$21,880.93	\$35,289.98	\$8,708.87		\$10,309.47		\$3,081.25
6595	Repairs & Maint. Equip (F&R)										
6598	Repairs & Maint. Equip - Rescue	\$3,400.08		\$3,396.96	\$8,323.06	\$8,323.06	\$18,596.88	\$35,200.08	\$73.65		\$7,777.58
6597	Repairs & Maint. Radio/Monitor			\$500.04	\$225.00	\$225.00			\$7,650.65		\$2,141.95
6596	Repairs & Maint. SCBA	\$10,400.04		\$6,399.96	\$2,581.54	\$11,210.04	\$1,344.40	\$13,860.00	\$2,715.58	\$84,310.04	\$289.45
6595	Repairs & Maint. Equip (F&R) - Other	\$81,750.00		\$9,999.96	\$4,111.83	\$4,111.83	\$3,621.19	\$34,860.00	\$359.45	\$105,191.04	\$10,487.71
6875	Utilities - Internet/Wifi		\$1,643.15	\$1,700.04	\$1,447.68	\$1,447.68	\$3,202.75	\$10,700.04	\$5,268.93	\$999.96	\$9,076.17
6380	Employee IRA		\$5,834.90	\$5,499.96	\$5,617.43	\$5,617.43	\$6,696.95	\$4,500.00	\$11,373.39	\$11,373.00	\$17,184.00

New Castle County Fire Service Financial Review and Analysis

BRANDYWINE HUNDRED - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
6012 - Rescue Billing		\$539.77	\$331.10	\$600.00	\$120.00	\$120.00	\$976.61		\$248.44		
6195 - Employee Life Insurance		\$3,262.50	\$2,372.30	\$3,261.96	\$1,606.07	\$1,606.07	\$1,712.57	\$1,800.00	\$3,855.27	\$3,240.96	\$4,950.05
6511 - Payroll Flexible Spending (FSA)			\$114.50								
6271 Fund Drive Pay Pal Fees		\$57.00				\$14.87					
6295 - Hall Expense						\$930.00	\$716.37				
6297 - Hall Supplies			\$127.93		\$14.87			\$11,000.04			\$48.57
6296 - Hall Repairs & Maintenance		\$428.99	\$5.00					\$11,000.04			\$240.00
6295 - Hall Expense - Other		\$2,000.04	\$1,679.48	\$2,000.04	\$930.00					\$12,399.96	\$892.44
6367 - Life Insurance and AD&D Ins.		\$35,000.04	\$31,504.71	\$35,000.04	\$29,479.71	\$29,479.71	\$29,072.91	\$30,000.00	\$35,848.20	\$32,199.96	\$32,889.65
6366 - Insurance Admin		\$882.00	\$882.00	\$890.04	\$910.00	\$682.50	\$1,102.50	\$6,841.08	\$661.50	\$882.00	\$896.00
6365 - Insurance Umbrella		\$8,186.00	\$9,898.00	\$10,500.00	\$10,371.00	\$7,778.25	\$13,433.75	\$11,185.08	\$8,468.25	\$11,184.96	\$11,185.00
6364 - Insurance Crime		\$549.00	\$551.00	\$555.00	\$551.00	\$413.25	\$668.75	\$551.04	\$413.25	\$551.04	\$551.50
6363 - Insurance Equipment		\$7,227.00	\$6,744.00	\$6,800.04	\$6,765.75	\$5,074.50	\$6,572.50	\$882.00	\$14,831.50	\$13,808.04	\$16,367.00
6275 - Fund Raising		\$2,949.00	\$5,836.76	\$3,999.96	\$900.00	\$900.00	\$200.00		\$2,283.65		\$758.80
6381 - Employee 401k			\$7,116.05		-\$160.00	\$620.45	\$0.00		\$0.00		\$801.05
6570 - Supplies Ladies Aux.			\$832.15		\$342.67	\$342.67	\$874.52		\$1,195.58		\$80.75
6415 Licenses		\$48.00									\$1,282.58
6161 - DMV Records		\$500.04	\$1,005.10		\$600.00	\$600.00	\$638.90		\$25.00	\$3,999.96	\$1,683.35
6223 - Foods-Training		\$813.01	\$627.40	\$999.96	\$432.32	\$432.32	\$1,595.50		\$3,295.51	\$1,200.00	\$938.28
6222 - Foods Stand By Crews		\$11,000.04	\$3,874.92	\$5,000.04	\$2,222.53	\$7,000.08	\$1,238.54	\$4,800.00	\$1,937.57	\$8,516.96	
6221 - Foods-Mtgs.		\$2,500.08	\$2,316.35	\$2,499.96	\$664.76	\$664.76	\$2,487.58		\$1,937.65	\$15,500.04	\$22,243.36
6221 - Payroll Expense							\$669.13		\$2,479.38		\$218.28
6400 - Miscellaneous Expense			\$2,064.24		\$1,515.72	\$300.00	\$3,767.40	\$53,000.04	\$17,055.62	\$42,300.00	\$123,960.09
6405 - Supplies-Ladies Aux.			\$627.01		\$366.45	\$366.45	\$3,337.14		\$1,458.18	\$1,800.00	\$705.90
6000 - Ambulance Billing		\$35,000.04	\$35,532.43	\$35,000.04	\$38,940.05	\$38,940.05	\$39,668.04	\$41,000.04	\$42,307.71		\$600.25
6020 - Awards		\$19,150.08	\$1,636.00	\$7,700.04	\$608.90	\$3,500.04	\$3,227.80	\$6,000.00	\$7,034.48	\$399.96	\$2,344.72
6030 - Background Investigations			\$456.00		\$922.50	\$922.50			\$296.00		
6040 - Bank Service Charges		\$1,000.08	\$520.32	\$1,500.00	\$516.44	\$516.44	\$366.15	\$342.00	\$967.38		
6050 - Bar Expense											
6056 - Alcohol			\$2,581.80	\$3,000.00	\$343.93	\$343.93	\$1,612.78		\$2,178.41		\$1,708.66
6055 - Soda			\$4,273.61	\$5,000.04			\$140.59		\$1,364.70		\$461.00
6050 - Bar Expense - Other		\$16,000.08	\$3,968.57	\$5,000.04	\$798.05	\$798.05			\$4,236.38		\$8,448.59
6999 - cash transfer			\$0.00								
6070 - Catering Expenses			\$7,740.58		\$1,060.67	\$1,060.67	\$2,850.00		\$9,638.95		\$3,911.29
6100 - Company Conference		\$3,834.14	\$663.05	\$999.96							\$715.02
6110 - Company Functions											
6111 - Recruitment & Retention		\$1,500.00	\$2,405.00	\$5,000.04	\$500.00	\$5,000.04	\$2,750.00	\$9,000.00	\$203.59		\$822.41
6115 Parades		\$400.08		\$200.04		\$8,200.08		\$22,000.08	\$15,537.42	\$48,999.96	\$19,976.04
6110 - Company Functions - Other		\$48,190.08	\$16,067.52	\$32,000.04	\$4,354.80	\$17,496.00	\$965.82				
6130 - Company Store		\$5,000.04	\$1,823.35	\$3,000.00	\$3,658.00	\$2,500.08	\$2,215.00	\$2,500.08			\$5,370.22
6150 - Contributions		\$500.00	\$1,179.42	\$1,500.00	\$1,000.00	\$1,000.00	\$500.00	\$500.04	\$500.00	\$500.04	
6160 - Depreciation		\$8,500.08	\$242,359.06		\$215,619.28		\$249,487.00		\$244,467.70		\$271,029.71
6180 - Dues and Subscriptions		\$8,500.08	\$7,023.99	\$8,499.96	\$8,311.98	\$8,311.98	\$6,093.56	\$6,104.88	\$9,041.34	\$36,900.00	\$14,339.76
6190 - Employee Health Account		\$102,045.46	\$83,818.36	\$99,999.96	\$118,737.49						
Employee Dental Insurance							\$2,260.08	\$1,900.08			\$12,483.58
6190 Employee Health Account - Other						\$120,830.29	\$169,524.00	\$201,000.00	\$232,351.19	\$244,599.96	\$268,284.17
6210 - Fire Alarm Service		\$775.00	\$5,636.84	\$2,499.96			\$399.96		\$420.00		
6220 - Fire Prevention Programs										\$35,000.04	\$6,185.28
6226 - Fire Prevention Open House			\$3,184.67	\$5,000.04		\$10,000.08		\$13,000.08	\$175.69		
6220 - Fire Prevention Programs - Other		\$11,400.00	\$19,917.82	\$9,999.96		\$7,000.08	\$554.64	\$3,000.00	\$1,557.57		
6230 - Franchise Tax		\$231.00	\$25.00	\$24.96	\$25.00	\$25.00			\$216.21	\$216.00	\$126.11
6255 - Fuel - Ambulance		\$15,000.00	\$10,841.28	\$15,000.00	\$9,486.89	\$9,486.89	\$16,953.98	\$19,500.00	\$27,681.59	\$27,680.04	\$30,293.39
6250 - Fuel - Fire & Rescue		\$26,800.08	\$11,471.92	\$26,799.96	\$10,193.88	\$10,193.88	\$8,656.20	\$10,000.08	\$5,249.87	\$7,749.96	\$8,318.70
6270 - Fund Drive		\$21,000.00	\$4,591.22	\$5,000.04	\$4,586.72	\$4,586.72	\$5,574.06	\$12,500.04	\$11,950.09	\$9,999.96	\$9,570.44
6280 - Gear											
6283 - Hood/Glove/Glasses/Boot/Helmets		\$14,325.00	\$6,201.21	\$5,000.04	\$2,327.03	\$2,327.03	\$958.60		\$18,154.30		\$857.70
6282 - Turn Out Gear			\$2,456.40	\$15,000.00	\$3,524.60	\$3,225.00	\$90,812.75	\$40,440.00	\$0.00		
6281 - Gear Modify / Clean / Repair		\$7,100.04	\$5,274.97	\$7,100.04	\$1,075.89	\$7,100.04	\$6,163.08		\$1,032.86		\$192.93
6280 - Gear - Other		\$5,100.00	\$27,875.75	\$24,999.96	\$234,619.68	\$10,200.00	\$79.67	\$21,600.00	\$35,912.01	\$55,100.04	\$31,183.25
6290 - Gifts			\$2,768.28	\$18,000.00	\$2,574.48	\$2,574.48	\$25.00	\$25.08	\$3,777.98		
6300 - History		\$1,070.04	\$907.73	\$1,113.00	\$558.94	\$1,235.04	\$237.50	\$300.00	\$63.65		\$223.00

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CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
6320 - Insurance-Building		\$6,664.00	\$7,644.00	\$8,100.00	\$8,010.00	\$6,007.50	\$9,556.25	\$6,890.04	\$4,978.75	\$5,890.04	\$11,820.00
6340 - Insurance-Liability		\$2,116.00	\$1,944.00	\$1,899.96	\$1,895.00	\$1,421.25	\$2,340.00	\$1,684.08	\$1,216.00	\$1,683.96	\$1,664.00
6360 - Insurance-Vehicles		\$34,650.00	\$36,438.00	\$36,600.00	\$33,476.04	\$25,498.54	\$54,207.25	\$45,450.00	\$35,071.75	\$43,400.04	\$48,796.00
6370 Interest Expense					\$723.33		\$1,722.81		\$1,298.52		\$869.98
6390 - Childrens Christmas Party		\$2,500.08	\$1,205.11	\$3,999.96					\$528.09	\$2,000.04	\$2,583.36
6400 - Ladies Aux Dinner		\$10,000.08	\$1,636.09	\$1,700.04	\$1,103.34	\$1,103.34					\$50.00
6410 - Legal & Accounting		\$2,000.04	\$7,762.00	\$9,999.96	\$8,005.00	\$8,005.00	\$8,765.00	\$8,765.04	\$9,050.00	\$9,000.00	\$11,010.00
6420 - Medical		\$4,287.53	\$228.00	\$2,000.04			\$371.00		\$53.00	\$99.96	\$136.00
6430 - Meetings		\$5,322.24	\$1,234.34	\$2,000.04	\$1,212.09	\$1,212.09	\$217.75	\$400.08	\$2,108.46		\$1,877.28
6240 - Miscellaneous		\$3,000.00	\$5,136.15	\$6,000.00	\$304.50	\$304.50	\$1,281.76	\$40,516.08	\$1,673.34		\$1,548.00
6470 - Mutual Relief		\$5,000.04	\$4,954.36	\$5,000.04	\$5,599.16	\$5,599.16			\$6,730.98	\$16,500.00	\$8,936.54
6480 - Office Expense		\$5,000.04	\$557.92	\$999.96	\$361.71	\$361.71			\$530.87		\$11,773.37
6490 - Payroll		\$502,274.04	\$486,495.13	\$600,000.00	\$513,946.56	\$507,520.94	\$590,388.98	\$626,000.04	\$759,662.45	\$789,000.00	\$1,010,699.16
6510 - Payroll Processing Fees		\$56,942.04	\$3,619.03	\$3,999.96	\$3,811.94	\$3,811.94	\$4,630.28	\$5,900.04	\$4,037.98		\$6,346.59
6520 - Payroll Taxes		\$36,805.35	\$36,786.60	\$50,000.00	\$33,029.38	\$39,455.20	\$45,183.55	\$47,000.04	\$57,682.68	\$57,681.96	\$77,182.37
6530 - Pension Fund		\$46,000.08	\$39,969.01	\$40,400.04	\$40,339.79	\$40,339.79	\$33,937.21	\$35,000.04	\$35,958.65	\$41,907.96	\$41,908.27
6550 - Postage		\$307.94	\$1,149.00	\$1,500.00	\$738.94	\$738.94	\$842.91	\$900.00	\$361.50	\$365.04	\$1,872.82
6560 - Postage-Fund Drive		\$3,260.30	\$2,034.83	\$2,499.96							
4500 Reconciliation Discrepancies						\$15,218.04					
6580 - Recreation		\$13,700.04	\$1,834.44	\$8,499.96							
6590 - Repairs & Maint-Ambulance											
6592 - Repairs & Maint. to Amb Equip.			\$2,353.95	\$3,000.00	\$4,986.81	\$5,000.04	\$1,891.73		\$6,780.73		\$3,287.07
6591 - Repairs & Maint. to Ambulances			\$15,303.44	\$20,000.04	\$1,078.32	\$1,078.32	\$15,854.26		\$5,539.27		\$6,340.50
6590 - Repairs & Maint-Ambulance - Other		\$23,000.04	\$415.45	\$500.04	\$11,705.65	\$11,705.65	\$6,394.07		\$1,888.64		\$14,236.36
6600 - Repairs & Maint-Antique Truck		\$550.08	\$250.00	\$8,700.00	\$250.00	\$2,000.04		\$7,700.04	\$330.00	\$5,499.96	
6610 - Repairs & Maint-Building											
6612 - Bay Doors Repair & Maint.		\$5,500.08	\$3,662.00	\$3,000.00	\$252.50	\$252.50	\$2,622.00		\$850.00		\$750.00
6611 - Lot / Apron Repairs & Maint.		\$179.73	\$5,063.26	\$10,299.96	\$0.00				\$15,735.00		
6610 - Repairs & Maint-Building - Other		\$56,942.04	\$28,584.22	\$87,200.04	\$21,172.93	\$135,575.04	\$15,917.10	\$79,750.08	\$47,804.65	\$86,396.04	\$48,322.79
6620 - Repairs & Maint. (services) F&R											
6622 - Support Veh. Repairs & Maint.			\$6,434.63			\$0.00	\$384.26		\$423.35		\$1,021.31
6621 - Apparatus Repairs & Maint.			\$41,199.04		\$277.22	\$117,200.04	\$3,625.00	\$49,900.08	\$6,350.25		\$226.00
6620 - Repairs & Maint. (services) F&R - Other			\$2,124.50		\$1,290.00	\$277.22	\$28,403.20	\$62,500.08	\$39,956.00		\$4,542.71
6630 - Repairs & Maint-Other		\$622.63	\$2,898.08	\$3,000.00	\$4,335.42	\$4,335.42	\$83.80		\$3,085.32		\$2,948.00
6640 - Sick and Welfare		\$1,500.00	\$447.75	\$500.04	\$6,674.75	\$6,674.75		\$750.00	\$335.00	\$335.04	\$667.50
6650 Small Tools and Gear							\$794.45				\$5,844.11
6660 Sponsorships		\$1,000.08		\$999.96							\$500.00
6670 - Supplies-Ambulance											
6675 - Oxygen		\$15,000.00	\$4,775.73	\$5,000.04	\$2,784.07	\$2,784.07	\$3,776.74	\$3,800.04	\$5,765.43	\$5,765.04	\$13,161.83
6670 - Supplies-Ambulance - Other			\$14,643.87	\$15,000.00	\$14,305.81	\$14,305.81	\$5,949.32	\$36,000.00	\$12,806.92	\$7,734.96	\$29,988.95
6680 - Supplies-Building		\$300.00	\$5,719.91	\$6,000.00	\$4,787.78	\$4,787.78	\$2,175.78	\$5,000.04	\$4,638.46	\$4,800.00	\$5,219.04
6690 - Supplies/Equip Fire & Rescue											
6698 Minitors		\$2,000.04		\$2,000.04	\$514.00	\$514.00	\$961.50		\$396.69	\$11,000.04	
6697 - Mobile Radios			\$3,826.08				\$250.00				
6696 - Portable Radios		\$3,000.00	\$46,963.24		\$61,872.96	\$6,900.00	\$639.00		\$995.00		
6695 Rescue Equipment		\$1,000.08			\$1,703.80	\$15,950.04	\$1,655.70		\$1,064.81		\$1,108.00
6694 - Fire Equipment		\$132.30	\$1,172.55		\$466.25	\$19,400.04			\$2,969.27		
6693 - Fire Hose			\$11,603.78	\$5,000.04	\$0.00	\$4,000.08				\$96,000.00	
6692 Foam		\$1,000.08		\$999.96	\$0.00					\$107,400.00	\$11,429.13
6691 - Oil Dry		\$2,500.08	\$149.70	\$249.96	\$148.74	\$148.74			\$19.77		
6690 - Supplies/Equip Fire & Rescue - Other		\$10,950.00	\$1,420.08	\$9,999.96	\$1,240.96	\$24,775.08	\$2,436.89		\$4,608.29		
6700 - Supplies-Office/Equipment		\$10,000.08	\$7,013.67	\$9,999.96	\$6,901.19	\$1,500.00	\$4,228.46	\$4,300.08	\$17,069.96	\$5,000.04	\$10,552.87
6710 - Supplies-Other											
6711 - Supplies - Water (Bottles/Jugs)			\$672.30	\$699.96	\$977.26	\$977.26	\$1,103.46		\$872.55		\$3,877.22
6710 - Supplies-Other - Other		\$2,200.08	\$899.89	\$999.96	\$335.87	\$2,000.04	\$549.96	\$1,450.08	\$5,167.62	\$16,939.92	\$916.65
6720 - Supplies-Shop											
6723 - Vehicle Repairs/Maint. Supplies		\$150.00	\$726.50	\$500.04	\$3,454.27	\$3,454.27	\$453.99		\$294.13		\$619.30
6722 - Shop/Engineer Tools		\$42.00	\$88.90	\$99.96	\$384.29	\$384.29	\$29.88		\$731.40		\$1,032.00
6721 - Apparatus Washing Supplies		\$118.96	\$184.75	\$200.04	\$0.00				\$1,735.38	\$999.96	\$573.23
6720 - Supplies-Shop - Other		\$500.04	\$1,150.70	\$500.04	\$1,189.64	\$1,189.64	\$1,275.82				
6740 - Training-Ambulance		\$450.00	\$1,251.00	\$1,500.00	\$45.00	\$45.00	\$834.75	\$500.04	\$175.00		\$19,697.15

New Castle County Fire Service Financial Review and Analysis

BRANDYWINE HUNDRED - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
6760	Training-Fire & Rescue	\$42,200.04	\$4,435.47	\$45,000.00	\$1,483.38	\$18,000.00	\$1,078.63	\$25,000.08	\$4,008.71	\$30,000.00	\$3,811.81
6770	Training-Other	\$373.84	\$909.00	\$500.04	\$20.00	\$20.00	\$1,012.38		\$3,188.95	\$5,000.04	\$1,720.75
6780	Travel & Lodging		\$30.00	\$50.04							
6790	Uniforms	\$17,000.04	\$3,679.65	\$3,999.98	\$4,101.03	\$4,000.08	\$909.62	\$10,500.00	\$15,446.85	\$5,000.04	\$7,827.18
6800	Utilities-Cable	\$2,092.47	\$2,943.25	\$3,000.00	\$3,337.63	\$3,337.63	\$720.36	\$1,000.08	\$1,047.29		\$642.22
6810	Utilities-Cellular Phone	\$1,100.04	\$3,017.01	\$3,200.04	\$2,390.33	\$2,390.33	\$1,836.61	\$2,000.04	\$396.58		\$475.24
6820	Utilities-Electricity	\$19,859.94	\$18,771.68	\$18,999.98	\$15,703.53	\$15,703.53	\$15,523.75	\$18,000.08	\$20,316.26	\$20,100.00	\$21,083.00
6830	Utilities-Gas	\$6,415.04	\$5,848.14	\$5,499.98	\$6,010.08	\$6,010.08	\$5,968.28	\$6,000.00	\$6,590.01	\$6,600.00	\$3,498.27
6840	Utilities-Sewer	\$438.12	\$411.48	\$450.00	\$514.32	\$514.32	\$385.04	\$450.00	\$757.16	\$800.04	\$1,091.48
6850	Utilities-Telephone	\$5,400.48	\$3,509.28	\$3,999.98	\$3,852.99	\$3,852.99	\$1,771.81	\$3,000.00	\$2,861.74	\$800.04	\$2,212.81
6860	Utilities-Trash	\$6,275.73	\$3,607.19	\$3,899.98	\$4,192.18	\$4,192.18	\$2,466.07	\$3,800.04	\$2,921.55	\$3,000.00	\$6,249.70
6870	Utilities-Water	\$2,268.51	\$2,187.58	\$2,300.04	\$2,611.20	\$2,611.20	\$2,369.44	\$2,400.00	\$2,527.20	\$2,800.04	\$2,641.78
6880	Vending Expenses	\$7,000.08	\$3,792.26	\$6,999.98	\$2,436.71	\$2,436.71	\$2,110.22	\$2,200.08	\$2,154.36	\$2,180.00	\$5,386.72
6890	Web Site Hosting	\$2,000.04	\$1,384.40	\$2,900.04	\$1,384.40	\$1,384.40	\$1,384.40	\$3,500.04	\$599.70	\$800.04	\$2,189.10
	Total Expenditures:	\$1,546,128.52	\$1,504,113.62	\$1,571,786.94	\$1,422,941.61	\$1,513,714.66	\$1,628,648.85	\$1,850,898.44	\$1,982,791.68	\$2,221,964.12	\$2,483,625.23
	Fund Balance/Retained Earnings:	\$217,406.46	\$363,874.77	\$305,774.44	\$363,987.70	\$328,146.97	\$328,918.56	\$58,993.64	\$446,637.84	-\$23,406.88	\$122,246.95
	% Fund Balance		20%		22%		20%		23%		5%

Appendix F - Christiana

New Castle County Fire Service Financial Review and Analysis

CHRISTIANA FIRE COMPANY - FY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
REVENUES:											
50010	Dues	\$1,000.00	\$1,445.00	\$1,200.00	\$750.00	\$700.00	\$1,075.00	\$700.00	\$150.00	\$200.00	\$15.00
50020	Pension	\$300.00	\$152.47	\$150.00	\$240.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$330.00
50050	50 - 50						\$33.00				
50060	Junior Members										
50070	Career Employee Union Dues				\$45.00		\$360.00				
50080	Career Employee SIRA										
51010	Fire Fund Drive	\$95,000.00	\$91,566.74	\$90,000.00	\$93,038.35	\$90,000.00	\$112,021.44	\$125,000.00	\$90,560.84	\$91,000.00	\$91,885.78
51015	DCOF Contributions	\$300.00	\$282.84								
51020	Ambulance Fund Drive	\$140,000.00	\$126,747.30	\$135,000.00	\$146,170.56	\$135,000.00	\$224,360.36	\$140,000.00	\$164,666.30	\$140,000.00	\$153,066.47
51030	Capital Fund Drive	\$100,000.00	\$96,055.42	\$95,000.00	\$95,090.24	\$90,000.00	\$80,610.10	\$90,000.00	\$95,361.27	\$80,000.00	\$95,180.00
51045	Black Friday Donations	\$7,500.00									
51050	Memorial Gifts	\$2,000.00	\$1,400.00	\$1,000.00			\$1,630.00		\$1,690.00		
51060	Service Donations	\$2,000.00	\$3,034.00	\$2,500.00	\$3,167.67	\$3,000.00	\$1,098.20	\$1,500.00	\$13,585.00	\$1,500.00	\$6,085.00
51065	Contributed Services	\$500.00	\$283.50	\$500.00	\$1,061.25	\$750.00	\$140.00			\$60.00	\$60.00
51070	Fire Prevention Donations	\$500.00						\$1,000.00			
51080	United Way	\$700.00	\$1,457.38	\$1,200.00	\$1,039.80	\$1,200.00	\$1,268.34	\$1,200.00	\$657.03	\$810.82	\$1,206.46
51085	Online Donations	\$500.00	\$54.71		\$38.66		\$106.70		\$122.53	\$54.21	\$146.74
52110	State Insurance Fire	\$646,000.00	\$647,376.87	\$652,294.00	\$726,877.28	\$748,683.00	\$741,048.52	\$748,683.00	\$829,933.59	\$830,000.00	\$873,770.45
52111	State Insurance EMS							\$77,000.00	\$103,165.87	\$104,000.00	\$109,531.11
52115	DE Grant Special					\$90,000.00					
52120	DE - Grant in Aid	\$63,000.00	\$70,877.00	\$70,900.00	\$73,711.00	\$73,711.00	\$73,711.00	\$130,969.00	\$75,925.00	\$78,204.00	\$78,204.00
52125	Red Light Ticket Violations							\$415,000.00	\$345,908.00	\$525,000.00	\$520,660.00
52126	One Time Grant in Aid Increase									\$100,000.00	\$100,000.00
52155	AFF Grant		\$341,545.00		\$1,437.00				\$43,636.36		
52210	State - Insurance (EMS)	\$70,000.00	\$69,496.03	\$70,000.00	\$71,848.97	\$72,000.00	\$77,277.31				
52220	DE - Grants (EMS)		\$7,500.00		\$90,000.00	\$6,000.00					
52226	Moving Violation Citations Fund	\$320,000.00	\$414,992.00	\$400,000.00	\$489,451.00	\$428,250.00	\$312,764.00				
52205	State of DE - Other										
52131	Fire Appropriation	\$172,000.00	\$171,766.00	\$186,500.00	\$176,919.00	\$186,500.00	\$182,227.00	\$183,000.00	\$182,227.00	\$182,227.00	\$182,227.00
52133	Basic Rescue Appropriation	\$29,000.00	\$28,678.00	\$29,000.00	\$29,538.00	\$30,425.00	\$30,424.00	\$30,000.00	\$30,424.00	\$30,424.00	\$30,424.00
52134	Ambulance Appropriation							\$86,000.00	\$85,573.00	\$90,317.00	\$90,317.00
52135	Aerial Appropriation				\$4,642.86	\$4,800.00	\$5,150.00	\$5,200.00	\$5,150.00	\$5,150.00	\$5,150.00
52140	NCC Impact Fees	\$228,000.00		\$410,000.00	\$193,513.77	\$80,000.00	\$75,058.00	\$80,000.00	\$82,614.00	\$53,000.00	\$43,161.00
52160	NCC Permit Fees	\$57,000.00	\$52,846.49	\$55,000.00	\$64,098.14	\$60,000.00	\$56,390.36	\$60,000.00	\$66,771.21	\$73,000.00	\$70,563.48
52230	New Castle County - Other										
52145	New Castle County - Special CTF									\$50,000.00	
52235	Ambulance Appropriation	\$81,000.00	\$80,661.00	\$81,000.00	\$83,081.00	\$85,575.00	\$85,573.00				
52245	Federal Grant Special				\$70,801.96					\$7,476.40	\$7,476.40
52300	Accrual Appropriations										
53010	Hall Rentals										
53015	Kitchen Rental										
53020	Catering Fees										
53030	Beverage Sales										
53105	Special Events Income				\$4,642.86	\$4,800.00	\$5,150.00				
54010	Sale of Merchandise	\$11,000.00	\$7,222.99	\$7,500.00	\$6,726.50	\$7,000.00	\$8,965.72	\$8,000.00	\$12,889.50	\$19,000.00	\$28,852.37
55005	Rescue Billing Income	\$60,000.00				\$30,000.00	\$11,252.00	\$35,000.00	\$3,797.00	\$951.00	\$1,951.00
55010	Ambulance Billing Income	\$2,125,000.00	\$2,164,466.50	\$2,400,000.00	\$2,443,610.47	\$2,650,000.00	\$2,207,395.52	\$2,400,000.00	\$2,551,933.00	\$1,968,701.28	\$1,902,986.40
51097	Fund Drive - New Bldg		\$285.00								
57010	Brick Fundraiser for Stn 12		\$225.00		\$500.00		\$2,400.00	\$10,000.00	\$8,541.00	\$75.00	\$150.00
57020	Banquet Income										
57040	Special Events		\$298.47		\$4,344.00		\$3,404.00				
57000	Special Events - Other								\$3,635.00		
58010	Ladies Pension						\$18.70				
58000	Ladies Auxiliary Income		\$1,952.21		\$432.20		\$116.75		\$296.25	\$50.00	\$671.85
61020	Insurance - Vehicles		\$9,130.00		\$3,302.33		\$7,938.00		\$42,976.36	\$3,394.42	\$3,394.42
61030	Insurance - Liability									\$7,457.80	\$7,457.80

New Castle County Fire Service Financial Review and Analysis

CHRISTIANA FIRE COMPANY - FY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2018	ACTUAL 2018	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
42010	Sale of Real Estate										\$181,252.30
42020	Sale of Equipment		\$3,060.48		\$668.00	\$300,000.00	\$782.76	\$10,000.00	\$12,544.00	\$7,606.00	\$10,818.00
42030	Reimbursed Expenses		-\$1,007.80								
43002	Rental of CFC Facility						\$10,000.00				
44010	Checking Accounts Interest	\$5.00	\$143.27	\$150.00	\$278.25	\$300.00	\$152.38	\$150.00	\$1,960.06	\$172.69	\$193.61
44020	Savings Accounts Interest	\$5.00	\$1,638.17	\$5.00	\$9.68	\$30.00	\$6.92	\$10.00	\$0.47	\$0.20	\$0.48
44030	Credit Card Refund	\$3,000.00	\$5,540.28	\$5,000.00	\$2,385.33		\$2,052.34		\$8,803.34	\$721.98	\$3,607.61
44500	Vanguard Investment Income	\$70,000.00	\$89,240.51	\$85,000.00	\$59,609.10	\$70,000.00	\$36,577.59				
44510	Vanguard - Unrealized Gain(Loss)	\$24,000.00	\$24,585.84	\$25,000.00	\$46,556.51	\$40,000.00	\$192,874.26				
44600	DCF Investment Income	\$250.00	\$180.57								
44610	DCF - Unrealized Gain(Loss)	\$800.00	-\$13.47								
44700	TD Investment Income						\$33,762.48	\$72,000.00	\$33,675.38	\$1,170.80	\$15,248.75
44710	TD Unrealized Gain(Loss)						\$103,029.96	\$110,000.00	-\$166,482.29	\$7,393.29	\$2,971.12
45110	Fire Reports	\$250.00	\$250.00	\$250.00	\$400.00	\$250.00	\$250.00	\$1,100.00	\$1,100.00	\$100.00	\$675.00
45120	EMS Reports	\$250.00	\$450.00	\$250.00	\$425.00	\$400.00	\$400.00	\$400.00	\$575.00	\$1,025.00	\$1,600.00
45100	Document Income - Other										
45210	EMS Training Recovery				\$6,600.00		\$6,750.00		\$2,131.85	\$16,100.00	\$16,100.00
45230	Outside Company Training Pymts				\$1,100.00						
45300	Fire Prevention Income		\$849.11		\$408.12						
45600	Operations - Fire and EMS - Other		\$3,000.00								
48100	Unrealized Gain(Loss) Ladies Aux		-\$1,765.56		-\$1,599.98		\$2,538.68	\$0.00	-\$857.86		
80000	Conditional Contribution - PPP				\$471,600.00		\$1,020,709.70	\$0.00	\$285,927.33		

New Castle County Fire Service Financial Review and Analysis

CHRISTIANA FIRE COMPANY - FY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
152012 - Station 12 Heating		\$1,500.00	\$7,218.89	\$2,500.00	\$4,697.71	\$5,000.00	\$2,827.77	\$5,000.00	\$9,899.22	\$6,000.00	\$11,976.07
152017 - 17 E. Main Street Heating								\$2,500.00	\$2,336.09	\$1,000.00	\$632.32
153003 - Station 3 Water and Sewer 4000		\$1,700.00	\$1,577.53	\$1,700.00	\$1,592.06	\$1,700.00	\$1,573.59	\$2,400.00	\$1,735.55	\$1,500.00	\$1,815.53
153006 - Station 6 Water and Sewer		\$1,800.00	\$927.55	\$1,500.00	\$824.37	\$1,500.00	\$875.80	\$1,300.00	\$1,345.75	\$800.00	\$1,003.34
153009 - 9 & 11 E Main St. Water & Sewer				\$1,500.00	\$952.70	\$1,500.00	\$596.50	\$300.00	\$322.52	\$300.00	\$177.57
153012 - Station 12 Water and Sewer 6545		\$1,800.00	\$637.03	\$1,500.00	\$1,093.45	\$1,500.00	\$1,373.91	\$1,500.00	\$2,470.38	\$2,150.00	\$924.01
153017 - 17 E. Main Street Water/Sewer							\$70.72	\$300.00	\$1,144.48	\$200.00	\$457.37
154003 - Station 3 Telephone 0001-32		\$3,000.00	\$4,743.77	\$3,000.00	\$2,895.45	\$1,450.00	\$1,364.82	\$1,800.00	\$1,112.41	\$1,700.00	\$1,494.92
154006 - Station 6 Telephone 0001-20		\$2,000.00	\$1,856.87	\$2,000.00	\$1,829.11	\$1,400.00	\$1,333.35	\$1,200.00	\$1,363.23	\$1,500.00	\$1,249.87
154012 - Station 12 Telephone-0001-97		\$7,600.00	\$6,875.85	\$7,500.00	\$3,758.35	\$2,100.00	\$3,245.90	\$3,000.00	\$3,330.52	\$2,800.00	\$2,780.67
155003 - Station 3 Comcast Cable TV 3276		\$100.00	\$98.59	\$100.00	\$152.84	\$150.00	\$161.60		\$38.49		
155006 - Station 6 Xfinity TV 1270		\$250.00	\$208.91	\$250.00	\$461.78	\$250.00	\$309.00	\$360.00	\$306.41	\$360.00	\$325.95
155009 - 9 & 11 E Main St. Comcast Cable				\$500.00		\$500.00					
155012 - Station 12 Xfinity TV 0063		\$500.00	\$532.40	\$500.00	\$246.12	\$500.00	\$364.29	\$500.00	\$424.18	\$250.00	\$204.61
156003 - Station 3 Trash Disposal		\$1,200.00	\$1,274.40	\$1,400.00	\$1,314.77	\$1,300.00	\$1,057.56	\$1,800.00	\$1,443.03	\$1,200.00	\$1,151.14
156006 - Station 6 Trash Disposal		\$2,200.00	\$2,006.84	\$2,200.00	\$1,814.34	\$1,800.00	\$1,552.12	\$1,560.00	\$2,231.15	\$1,500.00	\$1,284.14
156012 - Station 12 Trash Disposal		\$2,400.00	\$3,364.76	\$2,400.00	\$3,005.42	\$3,600.00	\$3,071.71	\$4,500.00	\$4,612.97	\$4,700.00	\$3,798.60
157001 - Comcast Internet		\$3,600.00									
157002 - FIOS Verizon Internet		\$3,600.00	\$4,782.51	\$5,300.00	\$5,811.74	\$5,400.00	\$5,531.76	\$5,400.00	\$6,439.39	\$5,100.00	\$4,322.20
159001 - 9 & 11 E Main St. Property Tax					\$1,769.59	\$1,769.59	\$1,902.84	\$1,900.00	\$2,055.26	\$1,995.67	\$1,995.67
159002 - 23 E. Main St. Property Tax								\$1,400.00	\$1,637.57	\$300.00	\$300.00
160003 - Station 3 Motor Fuels		\$2,500.00	\$5,367.62	\$2,500.00	\$23,196.14	\$22,500.00	\$23,662.48	\$15,000.00	\$32,095.18	\$12,838.40	\$6,958.08
160006 - Station 6 Motor Fuels		\$12,500.00	\$10,667.91	\$12,500.00	\$10,142.07	\$12,500.00	\$3,363.99	\$5,000.00	\$9,434.58	\$2,587.60	\$8,309.21
160012 - Station 12 Motor Fuels		\$45,000.00	\$46,315.03	\$45,000.00	\$16,579.74	\$22,500.00	\$19,663.56	\$20,000.00	\$40,103.67	\$66,920.00	\$69,062.77
160400 - Fire Police Fuel							\$467.96				
160300 - CT2019 Tahoe								\$500.00	\$1,111.92	\$500.00	\$800.49
160426 - CT2014 Tahoe		\$2,200.00	\$3,532.04	\$3,500.00	\$2,939.91	\$3,500.00	\$1,447.67	\$1,500.00	\$1,790.11	\$1,132.52	\$1,037.67
160800 - Power Equipment Gasoline				\$250.00		\$250.00				\$6,273.94	\$4,963.92
160805 - CT2019 Chief Tahoe			\$1,811.15	\$2,500.00	\$2,630.41	\$2,500.00	\$3,433.39	\$3,000.00	\$6,941.05	\$2,527.80	\$1,754.02
160810 - 2019 Admin Tahoe			\$475.02	\$1,000.00	\$1,053.25	\$1,000.00	\$702.97	\$1,000.00	\$1,391.45	\$879.34	\$732.35
160817 - CT2017 Tahoe 9921		\$2,700.00	\$3,852.68	\$4,000.00	\$1,547.19	\$2,500.00	\$752.27	\$500.00	\$1,114.30	\$4,135.84	\$3,375.89
160830 - CT2012 Tahoe 4025		\$2,500.00	\$3,660.48	\$4,000.00	\$2,147.97	\$2,500.00	\$3,022.54	\$3,000.00	\$3,228.74	\$123.40	\$185.81
160850 - 2004 Ford Crown Vic		\$1,100.00	\$422.94	\$1,000.00	\$427.62	\$500.00	\$1,239.69	\$900.00	\$251.08	\$5,701.02	\$4,195.64
160855 - CT2015 Tahoe 3521		\$1,800.00	\$2,877.37	\$2,500.00	\$2,742.91	\$3,000.00	\$2,550.25	\$2,500.00	\$1,586.60	\$89,153.70	\$80,496.52
160860 - Ambulances Gasoline		\$45,500.00	\$52,877.91	\$53,000.00	\$50,020.42	\$53,000.00	\$69,384.12	\$58,000.00	\$100,157.72		
160865 - 2015 TAC Utility Truck		\$3,200.00	\$1,405.20	\$2,000.00	\$1,587.03	\$2,000.00	\$1,389.62	\$1,000.00	\$2,419.96	\$4,933.50	\$3,339.14
160000 - Motor Fuels - Other							-\$1,464.57				
2021927 - American Lullance Antique 1927							\$6.80	\$500.00			
2030158 - 2015 TAC Utility Truck		\$1,100.00	\$53.18	\$750.00	\$1,149.10	\$800.00	\$427.63	\$800.00	\$662.86	\$250.00	\$62.37
2047214 - MRU (Boat) (220901)		\$500.00									
2051980 - Small Engine Repair (220980)		\$250.00		\$750.00	\$97.33				\$119.21		\$0.00
2061960 - Mech tools/Equipment (220990)		\$19,000.00	\$14,717.17	\$12,000.00	\$11,921.94	\$15,000.00	\$15,859.22	\$18,000.00	\$18,863.22	\$6,500.00	\$10,508.35
2071995 - Drive Cams (220995)											
2081189 - Admin 2019 Tahoe			\$695.43	\$500.00	\$221.62	\$250.00	\$45.62	\$250.00	\$48.86	\$250.00	\$68.37
2114432 - Amb 1 - 2016 Ford		\$2,000.00	\$1,838.29	\$3,500.00	\$4,538.35	\$4,000.00	\$6,120.12	\$4,000.00	\$6,281.06	\$9,000.00	\$8,891.31
2124431 - Amb 2 - 2016 Ford		\$2,000.00	\$3,516.23	\$3,500.00	\$2,393.00	\$4,000.00	\$5,301.21	\$4,000.00	\$8,351.72	\$7,000.00	\$12,786.32
2136055 - Amb 3 - 2015 Ford		\$5,000.00	\$4,334.31	\$5,000.00	\$9,810.67	\$250.00	\$876.56		\$1,032.17	\$5,500.00	\$5,867.78
2144430 - Amb 4 - 2016 Ford		\$2,000.00	\$5,054.02	\$3,500.00	\$3,073.05	\$4,000.00	\$6,193.75	\$4,000.00	\$17,973.28	\$6,000.00	\$7,730.38
2154937 - Amb 5 - 2008 Chevy		\$2,000.00	\$2,822.04	\$3,000.00	\$3,581.81	\$4,000.00					
2163105 - Amb 6 - 2010 Chevy		\$3,000.00	\$4,810.28	\$3,000.00	\$6,956.28	\$4,000.00					
2168536 - Amb 6 - 2021 Ford							\$26.22	\$300.00	\$650.35		
2175203 - Amb 7 - 2013 Ford		\$2,000.00	\$4,068.19	\$3,500.00	\$9,267.46	\$4,000.00	\$2,122.09	\$4,000.00	\$39,243.74	\$500.00	\$16.73
2182891 - Amb 8 - 2019 Ford					\$441.62	\$250.00	\$993.14	\$1,000.00	\$1,774.94	\$2,000.00	\$1,896.81
2195214 - Amb 9 - 2019 Ford					\$36.50	\$250.00	\$436.45	\$1,000.00	\$1,546.67	\$2,000.00	\$2,649.36
2219977 - PE2019 - Pierce Arrow		\$3,000.00	\$4,761.21	\$2,000.00	\$1,491.40	\$5,000.00	\$6,530.73	\$3,000.00	\$17,331.82	\$2,500.00	\$4,767.75
2225965 - PE2016 - Pierce Arrow		\$7,000.00	\$6,872.74	\$7,500.00	\$21,491.83	\$10,000.00	\$4,703.59	\$5,000.00	\$23,015.04	\$4,500.00	\$7,200.87
2242063 - Squad 12 1994 Seagrave		\$6,000.00	\$4,996.72	\$2,000.00	\$2,004.72	\$1,500.00	\$702.42				
2260990 - PE1985 - Pierce Arrow		\$5,000.00	\$3,178.16	\$2,000.00	\$492.19	\$4,000.00	\$415.33	\$2,000.00	\$2,540.13	\$500.00	\$98.36

New Castle County Fire Service Financial Review and Analysis

CHRISTIANA FIRE COMPANY - FY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
222011	SGE 2022- Seagrave							\$500.00	\$4,730.16	\$2,876.82	\$5,439.32
222000	Apparatus Maintenance - Other				\$282.17		\$7,683.52				
220730	Engine 1 Maint - 2008 Seagrave										
220731	Engine 4 Maint - 2009 Seagrave										
220732	Engine 5 Maint - 2009 Seagrave										
2632011	RE 12 - 2008 Seagrave (220733)	\$6,000.00	\$6,162.84	\$7,500.00	\$12,034.44	\$2,500.00	\$315.19				
2712030	Tower 2018 Seagrave	\$5,000.00	\$3,105.33	\$11,000.00	\$15,020.25	\$10,000.00	\$19,512.49	\$15,053.00	\$34,580.42	\$20,000.00	\$22,066.13
2722085	L-12 2004 Seagrave (220715)	\$18,000.00	\$35,708.37	\$2,500.00	\$3,522.33						
2738240	Tiler 2001 Spartan				\$8,088.64	\$20,000.00	\$53,346.87	\$15,053.00	\$42,409.44	\$10,000.00	\$11,589.11
2748225	E-ONE 2004 Aerial								\$3,302.32	\$21,000.00	\$27,007.20
2764975	L-8 1995 E-One (220735)	\$12,000.00	\$14,750.46	\$7,500.00	\$5,629.05	\$1,000.00	\$777.27				
270100	Ladders - Other				\$21.33		-\$21.33				
2819921	CT2017- Tahoe	\$500.00	\$473.72	\$750.00	\$1,055.33	\$2,000.00	\$673.24	\$1,000.00	\$217.87	\$250.00	\$119.98
2823521	CT2015 Tahoe	\$500.00	\$1,140.71	\$1,000.00	\$471.34	\$1,000.00	\$267.73	\$1,000.00	\$626.51	\$3,500.00	\$3,585.18
2836683	CT2014- Tahoe	\$500.00	\$413.67	\$1,000.00	\$983.41	\$1,000.00	\$31.04	\$1,000.00	\$952.21	\$750.00	\$563.41
2843895	CT2019- Tahoe					\$0.00	\$538.80	\$1,750.00	\$541.32	\$800.00	\$441.61
2864025	CT2012- Tahoe	\$500.00	\$2,061.18	\$1,000.00	\$630.32	\$250.00	\$2,325.02	\$2,500.00	\$434.02	\$250.00	
2882814	CT2019- Chief Tahoe		\$429.40	\$750.00	\$391.12	\$1,000.00	\$634.89	\$1,000.00	\$1,252.43	\$1,000.00	\$1,849.81
2889312	2004 Ford Crown Vic	\$500.00	\$281.08	\$500.00	\$75.40	\$1,000.00	\$731.72	\$250.00	\$330.35	\$150.00	\$138.08
220000	Apparatus Maintenance - Other		\$1,295.73								
311100	Portable Equipment Repair	\$5,000.00	\$3,839.37	\$5,000.00	\$4,546.00	\$5,000.00	\$12,395.13	\$5,000.00	\$10,391.35	\$5,000.00	\$9,336.07
311200	Portable Equipment New	\$4,000.00	\$1,573.70	\$10,000.00	\$8,437.09	\$20,000.00	\$35,721.21	\$8,500.00	\$14,766.67	\$1,500.00	\$17,878.44
311300	Portable Equipment - Contracts									\$9,000.00	\$8,656.50
311000	Portable Equipment - Fire - Other				\$154.88			\$9,000.00	\$5,446.00		\$441.00
312000	Disposable Equipment - Fire	\$1,000.00	\$2,339.99	\$3,500.00	\$1,372.86		\$52.48		\$2,577.50		
312005	COVID-19 2020				\$18,922.64		\$48,247.72		\$1,618.98		
313000	Portable Equipment - Rescue	\$12,000.00	\$11,553.93	\$12,000.00	\$17,636.27	\$3,500.00	\$4,156.55			\$50,000.00	
314000	Disposable Equipment - Rescue						\$578.45				
315010	Turn-Out Gear	\$10,000.00	\$10,333.90	\$10,000.00	\$10,276.70		\$3,424.50	\$15,000.00	\$18,031.87	\$13,000.00	\$12,718.21
315090	Turnout Gear Maintenance - Fire	\$2,500.00	\$2,499.80	\$2,500.00	\$0.00	\$2,500.00	\$3,744.08				
315000	Turnout Gear - Fire and Rescue - Other				\$4,517.02	\$10,000.00	-\$4,517.02				
316010	Uniforms and Gear - FP										
316020	Supplies - Fire Police		\$1,497.12								
317010	DSFS - Fire	\$5,000.00	\$2,970.00	\$5,000.00	\$3,810.00	\$5,000.00	\$920.00	\$6,500.00	\$1,945.00	\$10,000.00	\$2,336.00
317020	Company Training - Fire	\$8,500.00	\$8,287.34	\$8,500.00	\$6,085.94	\$8,500.00	\$5,963.29	\$10,000.00	\$3,089.57	\$1,500.00	\$4,671.01
317030	Training Seminars - Fire	\$28,000.00	\$21,660.97	\$31,000.00	\$19,679.04	\$31,000.00	\$19,805.22	\$32,000.00	\$19,480.41	\$20,500.00	\$24,299.72
317040	Training - Fire - Supplies	\$1,000.00	\$259.16	\$2,000.00	\$0.00	\$2,000.00	\$1,346.99	\$2,000.00	\$179.95	\$300.00	\$169.70
317050	Recruit School							\$8,000.00	\$4,373.05	\$2,500.00	\$3,998.74
317000	Training - Fire - Other								\$13.94		
318000	Fire Active Crew	\$10,000.00	\$2,295.37	\$10,000.00	\$4,142.85	\$5,000.00	\$2,307.90	\$5,000.00	\$3,593.27	\$2,000.00	\$2,333.46
319000	Travel		\$6,627.16								
321100	Port. Equip. Repair - EMS	\$15,000.00	\$20,478.80	\$21,000.00	\$19,003.31	\$21,000.00	\$17,144.00				
321200	Port. Equip. New - EMS	\$2,500.00	\$1,841.32	\$2,500.00	\$314.80	\$3,000.00		\$3,000.00	\$210.82		
321300	Port. Equip. Other - EMS										
321400	Port. Equip. - Oxygen	\$17,500.00	\$16,384.29	\$17,500.00	\$16,440.09	\$17,500.00	\$19,519.29	\$15,000.00	\$20,184.55	\$23,077.16	\$22,773.53
321600	Port. Equip. Contracts - EMS							\$21,000.00	\$22,572.93	\$22,572.93	\$25,988.93
322000	Disposable Equipment - EMS	\$48,000.00	\$39,337.03	\$43,000.00	\$36,415.37			\$44,000.00	\$47,375.74	\$40,000.00	\$37,929.11
321000	Portable Equipment - EMS - Other						\$6.88				
327010	DSFS - EMS	\$1,000.00	\$230.00	\$1,000.00	\$850.00	\$1,500.00	\$750.00				
327020	Company Training - EMS	\$5,000.00	\$5,242.63	\$2,500.00	\$902.47	\$1,500.00	\$266.85				
327030	Training Seminars - EMS	\$6,000.00	\$6,044.30	\$2,000.00		\$3,000.00	\$70.00				
327040	NREMT-B Certification	\$7,000.00	\$729.00	\$10,000.00	\$5,450.33	\$7,500.00	\$4,673.38	\$7,500.00	\$2,002.75	\$10,000.00	\$6,749.89
327050	NREMT-B Re-Certification										
327000	Training - EMS - Other								\$2,049.80		
154070	Mobile Telephone	\$11,000.00	\$11,386.45	\$11,000.00	\$11,613.77	\$11,000.00	\$11,477.34	\$11,000.00	\$12,469.45	\$13,000.00	\$14,583.17
328300	Portable Radios	\$2,000.00	\$1,750.00		\$500.00	\$500.00		\$500.00	\$1,920.90	\$300.00	
328350	Portable Radio Repair		\$222.84	\$2,000.00	\$3,924.97	\$2,000.00	\$805.50	\$2,000.00	\$2,185.65	\$3,000.00	\$4,728.23
328400	Alert Pagers	\$1,500.00	\$1,461.00	\$3,500.00		\$1,200.00					

New Castle County Fire Service Financial Review and Analysis

CHRISTIANA FIRE COMPANY - FY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
505015 - OT - Unscheduled		\$24,500.00		\$45,692.00		\$17,270.81		\$17,270.00			
505020 - FICA/MC Expense		\$19,000.00	\$23,882.55	\$22,837.00	\$27,500.79	\$25,908.45	\$33,295.58	\$25,908.00	\$30,630.47	\$23,000.00	\$21,348.70
505030 - Benefits		\$42,800.00	\$45,005.76	\$42,800.00	\$53,373.03	\$55,000.00	\$40,433.17	\$55,000.00	\$43,114.95	\$43,000.00	\$38,372.89
505040 - Supplies and Equipment		\$2,200.00	\$1,018.74	\$2,200.00	\$2,149.85	\$2,200.00	\$1,015.74	\$2,200.00	\$1,638.00	\$750.00	\$1,238.21
505070 - Career Employees - Other					\$2,400.00						
505080 - Union Dues									\$644.99		-\$795.00
505095 - Line Officer Pension		\$29,400.00	\$21,378.13	\$38,220.00							
505110 - Salaries FIRE		\$728,000.00	\$685,493.19	\$697,800.00	\$769,411.80	\$665,484.41	\$812,232.08	\$665,484.00	\$910,339.18	\$759,576.34	\$871,149.58
505115 - Career OT - Unscheduled FIRE		\$72,800.00	\$12,040.91	\$128,938.00		\$33,274.22		\$33,274.00			
505120 - FICA/MC Expense - Career FIRE		\$57,000.00	\$51,863.89	\$62,832.00	\$57,797.77	\$53,826.11	\$60,137.45	\$53,826.00	\$66,521.20	\$66,000.00	\$69,991.15
505130 - Benefits - Career FIRE		\$149,800.00	\$99,513.24	\$149,800.00	\$100,924.13	\$154,000.00	\$123,004.97	\$154,000.00	\$149,531.72	\$176,000.00	\$192,398.76
505140 - Supplies and Equipment - Career		\$7,700.00	\$5,056.95	\$7,700.00	\$6,558.75		\$4,820.16	\$7,700.00	\$4,791.97	\$8,200.00	\$4,239.93
505150 - Medical - Career			\$650.00		\$105.00		\$100.00		\$400.00		
505195 - Career Pension				\$104,697.00	\$131,537.22	\$130,705.07	\$147,892.43	\$130,704.00	\$151,031.09	\$120,709.01	\$117,881.36
505199 - Career Driving Records											
505180 - Union Dues											
505190 - Career Employee SIRA											
505195 - Career Pension		\$87,360.00	\$89,140.69								
505210 - Salaries - Part Time		\$570,000.00	\$697,517.13	\$736,750.00	\$863,339.95	\$1,206,120.00	\$1,147,380.95	\$681,078.50	\$850,452.80	\$564,790.52	\$713,076.90
505215 - Part-Time OT			\$7,454.27			\$45,229.50					
505220 - FICA/MC Expense - PT		\$57,000.00	\$53,956.77	\$55,993.00	\$66,045.73		\$87,927.58	\$89,000.00	\$65,897.09	\$42,000.00	\$55,074.04
505230 - Benefits - Part Time			\$200.00				\$100.00				
505240 - Supplies and Equipment - PT		\$1,000.00	\$742.00	\$2,000.00	\$1,348.58	\$2,000.00	\$1,954.97	\$2,000.00	\$402.50	\$250.00	
505250 - Medical - PT			\$83.00				\$800.00		\$100.00		
505260 - Part Time Staff Driving Record											
505270 - Part Time Employees - Other		\$750.00									
505295 - Part Time Employees SIRA		\$1,000.00	\$771.02								
505310 - Salaries - Administrative		\$57,680.00	\$58,589.49	\$62,000.00	\$62,130.36	\$65,100.00	\$65,786.35	\$68,355.00	\$67,745.51	\$71,772.75	\$66,703.69
505320 - FICA/MC Expense - Admin.		\$4,100.00	\$4,482.25	\$4,712.00	\$4,752.90	\$4,882.50	\$5,038.77	\$4,882.00	\$5,182.85	\$5,382.96	\$5,255.79
505330 - Benefits - Administrative		\$11,000.00	\$9,958.42	\$11,000.00	\$10,208.50	\$11,000.00	\$9,256.82	\$11,000.00	\$9,450.38	\$11,000.00	\$10,124.38
505340 - Supplies and Equipment - Admin.		\$500.00	\$520.85	\$500.00	\$47.00	\$500.00		\$500.00	\$187.50	\$250.00	\$178.21
505395 - Admin Pension		\$4,100.00	\$5,251.44	\$5,000.00	\$4,479.97	\$5,000.00	\$4,351.32	\$5,000.00	\$308.29	\$3,947.48	-\$180.01
505410 - Salaries - Supervisor		\$75,000.00	\$79,357.26	\$81,000.00	\$81,944.93	\$81,000.00	\$81,722.41	\$81,000.00	\$81,722.41	\$115,000.00	\$118,110.86
505420 - FICA/MC Expense - Supervisor		\$5,250.00	\$6,070.99	\$6,237.00	\$6,268.53	\$6,237.00	\$6,251.69	\$6,237.00	\$6,251.69	\$6,237.00	\$9,017.04
505430 - Benefits - Supervisor			-\$17.40				-\$52.20			\$52.20	\$5,280.30
505440 - Supplies/Equipment Supervisor		\$750.00	\$425.98	\$750.00	\$168.00	\$750.00	\$266.50	\$750.00	\$99.00	\$250.00	\$245.00
505510 - Salaries - Mechanic		\$62,000.00	\$59,518.69	\$64,000.00	\$61,977.76	\$65,818.20	\$64,268.49	\$62,684.00	\$64,937.50	\$64,565.00	\$64,799.00
505520 - FICA/MC - Mechanic		\$4,400.00	\$4,338.84	\$4,600.00	\$4,521.22	\$4,936.37	\$4,702.34	\$4,936.00	\$4,760.17	\$4,843.00	\$4,733.24
505530 - Benefits - Mechanic		\$18,000.00	\$14,323.70	\$15,000.00	\$14,815.04	\$15,000.00	\$11,514.50	\$15,000.00	\$11,811.10	\$11,000.00	\$12,833.90
505540 - Supplies & Equipment - Mechanic		\$250.00	\$210.97	\$250.00	\$190.95	\$250.00	\$244.97	\$250.00	\$144.98	\$250.00	\$218.97
505580 - Mechanic Training							\$166.95	\$10,000.00	\$91.45		
505595 - Mechanic Pension		\$4,400.00	\$5,240.20	\$5,000.00	\$4,385.45	\$5,000.00	\$4,376.20	\$5,000.00	\$166.38	\$3,551.07	\$3,006.66
505610 - PT Mechanic Salary		\$30,000.00	\$22,848.00	\$30,000.00	\$22,711.75	\$30,000.00	\$8,248.00				
505620 - PT Mechanic FICA/MC		\$2,100.00	\$1,747.86	\$2,100.00	\$1,768.14	\$2,000.00	\$600.22				
505710 - Salaries EMS								\$327,600.00	\$412,918.87	\$350,000.00	\$439,592.94
505715 - EMS OT - Unscheduled								\$4,000.00			
505720 - FICA/MC Expense EMS								\$24,897.60	\$31,635.73	\$28,000.00	\$33,120.84
505730 - Benefits EMS								\$80,000.00	\$80,342.19	\$85,000.00	\$100,343.53
505740 - Supplies and Equipment EMS								\$6,400.00	\$1,615.00	\$6,400.00	\$4,123.86
505750 - Medical EMS									\$491.00		\$1,200.00
505760 - EMS Pension								\$17,769.02	\$19,212.51	\$17,832.23	\$18,001.57
506100 - AdvantEdge Billing Company		\$100,000.00	\$114,259.98	\$110,000.00	\$100,940.48	\$110,000.00	\$140,562.65	\$110,000.00	\$133,382.42	\$96,414.95	\$97,811.43
506125 - Instamed		\$3,000.00	\$2,337.43	\$3,000.00	\$4,380.88	\$4,250.00	\$16,305.53	\$15,000.00	\$10,419.53	\$7,000.00	\$7,137.64
506200 - Payroll Services		\$7,000.00	\$6,737.33	\$8,500.00	\$7,402.17	\$8,500.00	\$5,201.64	\$7,000.00	\$7,686.73	\$9,000.00	\$9,886.02
506300 - Legal Services		\$7,000.00	\$8,000.00	\$7,000.00	\$8,000.00	\$8,000.00	\$14,501.80	\$8,000.00	\$9,627.50		
506400 - Accounting Services		\$7,000.00	\$6,875.00	\$7,000.00	\$7,375.00	\$7,200.00	\$9,075.00	\$10,000.00	\$11,050.00	\$25,000.00	\$58,208.64
506450 - Accounting - Accrual										\$10,000.00	\$9,275.00
506510 - Fund Drive - Fire		\$6,000.00	\$3,698.71	\$6,000.00	\$3,318.19	\$6,000.00	\$3,258.93	\$4,000.00	\$3,276.82	\$3,556.72	\$3,568.92

New Castle County Fire Service Financial Review and Analysis

CHRISTIANA FIRE COMPANY - FY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
506520	Fund Drive - EMS	\$20,000.00	\$20,211.44	\$20,000.00	\$20,195.96	\$20,000.00	\$7,217.61	\$6,000.00	\$40,536.16	\$17,000.00	\$30,693.71
506540	Fund Drive - Capital	\$26,000.00	\$3,309.86	\$12,000.00	\$3,219.90	\$12,000.00	\$3,156.28	\$4,000.00	\$3,197.78	\$6,300.00	\$3,433.77
506600	Marketing / Public Relations	\$500.00		\$500.00		\$500.00					
506610	Grant Writer			\$3,000.00	\$2,900.00	\$1,500.00	\$250.00	\$3,000.00	\$550.00		
514034	Tech. Support	\$16,000.00	\$16,002.00	\$19,000.00	\$14,652.00	\$15,000.00	\$17,183.00	\$17,000.00	\$17,661.04	\$17,000.00	\$16,032.00
506000	Contract Services - Other		\$2,500.00								
507100	Insurance Exp. - Buildings	\$53,000.00	\$46,662.00	\$45,000.00	\$62,208.00	\$64,135.00	\$75,186.00	\$79,750.00	\$79,743.00	\$100,915.00	\$125,595.03
507110	Flood Insurance - Station 3	\$5,500.00	\$5,117.00	\$5,500.00	\$5,313.00	\$5,313.00	\$5,379.00	\$5,500.00	\$6,291.00	\$8,300.00	\$7,371.00
507200	Insurance Exp. - Vehicles	\$66,000.00	\$66,101.00	\$66,000.00	\$83,787.00	\$173,000.00	\$176,007.00	\$173,000.00	\$180,870.00	\$193,915.00	\$165,653.97
507210	Claims Paid by CFC						\$11,277.93		\$2,987.49	\$2,191.88	\$2,513.87
507300	Insurance Exp. - Liability										
507400	Insurance Exp. - Mutual Relief	\$5,000.00	\$4,762.89	\$5,000.00	\$4,954.36	\$5,000.00	\$5,596.16	\$6,000.00	\$6,105.98	\$6,500.00	\$6,405.59
507500	Accrual Insurance		\$301.18		\$30.90		-\$377.40		-\$1,013.41	\$8,295.49	\$8,295.49
507600	BLS Purchase									\$48,000.00	\$0.00
519601	2016 Pierce Loan Interest	\$1,600.00	\$457.02								
519610	2019 Turnout Gear Loan Interest					\$40,000.00	\$2,959.34	\$2,053.58	\$1,992.72	\$1,621.08	\$1,377.89
519611	2019 Turnout Gear Loan	\$305.00	\$103.11				-\$245.93				
519625	2016 Ambulance (3) Loan - Other		-\$651.10								
519626	2016 Ambo (3) Loan Interest	\$6,800.00	\$11,251.19								
519630	Tower 12 Loan Interest	\$32,000.00	\$30,968.53	\$30,000.00	\$26,526.02	\$30,000.00	\$22,010.09	\$30,000.00	\$17,330.92	\$12,010.00	\$11,806.83
519635	Sta 12 Building Loan Interest	\$50,000.00	\$7,483.39	\$50,000.00	\$32,350.29	\$40,000.00	\$79,657.68	\$40,000.00	\$173,962.48	\$195,000.00	\$171,173.30
519640	2022 Engine Interest								\$2,834.32	\$9,000.00	\$9,531.32
519615	Fixed Assets - New Station 12		\$973,771.41	\$3,915,000.00	\$1,103,137.73		\$2,509,558.56		\$2,354,523.71	\$137,689.74	\$185,586.74
519616	Fixed Assets Soft Cost - Sta12						\$91,137.04		\$365,241.48	\$7,740.28	\$7,740.28
519621	Fixed Assets Acquired Other										
519610	Fixed Assets Acquired - Other	\$572,138.00	\$1,820,556.43	\$487,200.00	\$1,080,888.19		\$279,868.32		\$103,968.60	\$12,260.40	\$12,260.40
519625	FA Transferred - New Station 12		-\$973,771.41	-\$3,915,000.00	-\$1,103,137.73		-\$2,740,595.83		-\$2,823,753.79	-\$92,071.57	-\$177,854.97
519620	Fixed Assets Transferred - Other	-\$572,138.00	-\$1,820,556.43	-\$487,200.00	-\$1,080,888.19		-\$130,968.09				
66890	Investment Expenses						\$6,475.49		\$10,713.90		
66800	Uncategorized Expenses						\$0.00				
600001	Depreciation Expense	\$734,236.00	\$776,562.28				\$914,151.83		\$723,618.95		\$740,200.56
600002	Amortization Expense		\$30.56								
600005	Bad Debt Expense (Ambulance)		\$30,520.32				-\$36,278.83		\$98,588.16		
700010	Cost assoc. with Capital (CAWC)	\$56,000.00		\$15,000.00							\$1,276.87
700020	Write off of Asset				\$36,538.02						
700030	Gain(Loss) on Sale of Fixed As						-\$162,594.76		\$260.95		
700000	Period Expense - Other										
	Total Expenditures:	\$4,259,181.60	\$4,217,709.61	\$3,766,958.00	\$3,839,827.41	\$4,293,877.59	\$5,287,566.60	\$4,224,601.76	\$5,971,368.74	\$4,485,889.59	\$5,187,873.62
	Fund Balance/Retained Earnings:	\$52,179.60	\$396,212.16	\$1,024,341.60	\$1,624,220.04	\$996,846.41	\$489,041.61	\$596,619.36	-\$969,642.36	\$4,162.90	-\$967,940.93
	% Fund Balance		7%		42%		9%		-16%		-16%

Appendix G - Claymont

New Castle County Fire Service Financial Review and Analysis

CLAYMONT - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
REVENUES:											
4001	Ambulance Services	\$850,000.00	\$1,035,490.03	\$950,000.00	\$946,597.86	\$950,000.00	\$1,050,656.80	\$1,010,000.00	\$1,033,151.52	\$1,000,000.00	\$1,235,007.45
4002	Insurance App - Fire	\$608,730.00	\$652,592.87	\$760,000.00	\$742,777.41	\$760,000.00	\$743,880.99	\$841,600.00	\$847,710.98	\$850,000.00	\$882,537.82
4003	Insurance App - Ambulance	\$70,000.00	\$69,496.03	\$74,000.00	\$71,348.97	\$74,000.00	\$77,276.71	\$74,000.00	\$103,165.87	\$105,000.00	\$106,531.11
4004	County Appropriations	\$235,000.00	\$235,207.86	\$252,000.00	\$242,631.00	\$252,000.00	\$242,631.00	\$242,631.00	\$253,375.00	\$281,000.00	\$253,375.00
4005	Grant In Aid/State Appropriations	\$58,000.00	\$58,253.00	\$58,250.00	\$58,254.00	\$58,250.00	\$60,003.00	\$60,000.00	\$61,804.00	\$62,500.00	\$67,362.00
4006	Ambulance Fund Drive	\$85,000.00	\$74,761.07	\$79,500.00	\$79,178.55	\$79,500.00	\$79,074.26	\$79,500.00	\$76,985.69	\$76,000.00	\$71,720.40
4007	Fire Fund Drive	\$95,000.00	\$81,396.99	\$75,000.00	\$77,505.38	\$75,000.00	\$79,439.00	\$75,000.00	\$75,782.50	\$75,000.00	\$76,968.56
4010	NCCo Permit Fee (Apr/Oct)	\$55,000.00	\$60,324.00	\$35,000.00	\$29,472.14	\$35,000.00	\$63,605.52	\$45,000.00	\$75,900.81	\$50,000.00	\$68,282.29
4011	State Ambulance Funding	\$155,000.00	\$156,163.00	\$160,000.00	\$146,329.00	\$160,000.00	\$122,855.00	\$130,000.00	\$166,860.20	\$173,100.00	\$275,158.00
4012	HHS Stimulus					\$0.00			\$150,944.00		\$148.68
4013	Paycheck Protection					\$0.00			\$21,121.64		\$9,358.58
4014	CARES ACT (COVID)					\$0.00	\$75,275.87		\$123,375.00		
4051	Banquet Hall - Bar	\$23,000.00	\$18,352.62	\$12,000.00	\$12,715.24	\$12,000.00	\$4,186.50	\$10,000.00	\$16,180.15	\$18,000.00	\$18,785.19
4053	Banquet Hall - Rentals	\$5,000.00	\$4,805.00	\$3,000.00	\$4,100.00	\$3,000.00	\$28,250.00	\$8,000.00	\$13,287.00	\$10,200.00	\$10,580.00
4054	Caterer	\$3,500.00	\$3,505.90	\$3,000.00	\$2,879.00	\$3,000.00	\$1,724.70	\$4,000.00	\$5,959.20	\$4,000.00	\$4,337.50
4059	Oxygen Sales	\$2,400.00	\$600.00	\$2,400.00	\$800.00	\$2,400.00	\$2,400.00	\$2,400.00	\$1,600.00	\$2,400.00	
4040	Cell Tower	\$15,000.00	\$15,000.00	\$18,000.00	\$16,500.25	\$18,000.00	\$18,000.00	\$18,000.00	\$18,000.00	\$18,000.00	\$18,000.00
4050	Fire Prevention Donations	\$2,000.00	\$4,090.00	\$3,500.00	\$3,875.00	\$3,500.00	\$7,059.11	\$4,000.00	\$5,445.01	\$4,000.00	\$5,537.42
4051	Refunds & Rebates		\$8,079.88			\$0.00	\$1,885.30				
4053	Fire Prevention Match	\$1,000.00	\$1,812.43	\$2,000.00	\$2,044.84	\$2,000.00	\$420.00	\$2,000.00	\$3,190.20	\$2,500.00	\$3,566.56
4054	Pension (LadiesAux)	\$600.00	\$540.00		\$4,310.90	\$0.00	\$400.00	\$420.00	\$3,339.40	\$3,400.00	\$4,016.02
4056	Report Processing	\$500.00	\$1,400.00	\$1,000.00	\$800.00	\$1,000.00		\$400.00	\$400.00	\$400.00	\$300.00
4057	Rescue Billing	\$9,000.00	\$500.00	\$5,000.00		\$5,000.00		\$5,000.00	\$1,210.00	\$1,000.00	\$23,722.69
4060	Memorial	\$500.00	\$450.00	\$1,000.00	\$2,250.00	\$1,000.00	\$625.00	\$1,000.00	\$1,125.00	\$1,000.00	\$1,565.00
4061	Donations			\$1,200.00		\$1,200.00	\$1,980.51	\$3,000.00	\$11,796.05	\$5,000.00	\$8,876.11
4061	Miscellaneous		\$1,913.12		\$4,875.26	\$0.00	\$10,044.33		\$3,809.33		\$37,497.81
4093	Savings Interest		\$74.56	\$50.00	\$4.79	\$50.00	\$4.31	\$10.00	\$1.12	\$1.00	\$25.34
4095	Membership Dues	\$330.00	\$240.00	\$300.00	\$340.00	\$300.00	\$410.00	\$350.00	\$280.00		
4096	Ladies Auxiliary	\$5,000.00	\$5,000.00		\$1,109.10	\$0.00					
4097	Impact Fees	\$20,000.00	\$36,101.00	\$30,000.00	\$41,150.43	\$30,000.00	\$31,733.00	\$34,000.00	\$22,874.00	\$15,000.00	\$107,483.00
6127.1	Ladies Auxiliary Income								\$14,140.00		
OTHER INCOME:											
1250	Unrealized G/L on Investments		\$168,330.00		-\$164,219.00		\$129,585.26	-\$292,438.31	-\$292,438.31		\$149,890.17
2962	Interest Income				\$71,807.00						
4985	Other Investment Income									\$27,500.00	
4986	Long Term Capital Gains							\$13,554.22	\$13,554.22		
4987	Short Term Gain/Losses - Invest							\$378.43	\$378.43		
4989	Dividend Income		\$44,838.00		\$38,761.00		\$82,846.68	\$47,766.51	\$47,766.51		
4990	Unrealized Gain/Loss		\$17,537.00		\$6,707.00						
4992	Interest Income							-\$6,335.00	-\$6,335.00		
5000	EAGLE One CD							-\$73,358.00	-\$73,358.00		
6000	Self Funded Income						\$409,551.25				
6012	Fall Shrimp Feast Income (deleted)		\$5,811.00		\$600.00						
6601	CD Sub Station Upgrade										\$225,000.00
6605	CD Banquet 100										\$100,000.00
6619	CD Apparatus										\$425,000.00
6620	CD Gear										\$80,000.00
6621	CD SCBA										\$110,000.00
6622	CD Small Apparatus										\$70,000.00
6630	CD Building Pay Off										\$75,000.00
6701	Substation Upgrades						\$4,000.00				
6702	SF Banquet Income		\$832.45		\$3,750.00		\$12,000.00	-\$0.14	-\$0.14		\$12,581.09
6703	SF Archives		\$252,000.00		\$1,979.43						
6704	SF Children's Xmas Party										\$587.97
6705	SF Banquet 100						\$40,223.65				
6706	SF Black Top Sealing		\$1,201.00		\$2,426.00						
6710	Building Signs						\$30,000.00				\$11,217.25
6713	SSF Building Roof				\$500.00						
6714	SF Interest Income		\$2,642.91		\$6,495.21		\$820.10				

New Castle County Fire Service Financial Review and Analysis

CLAYMONT - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
6715	Service Awards						\$5,200.00				
6716	SF Special Help Income		\$175.12		\$2,854.00		\$2,825.00	\$574.00	\$574.00		\$1,506.00
6717	Company Store						\$4,649.37	\$640.00	\$640.00		\$1,600.00
6718	SF Veh. Exp. Income						\$10,348.00				
6719	SF Apparatus				\$197,618.18		\$95,975.64				
6723	SF Conference										\$9,423.85
6725	Recruitment		\$10,830.00				\$9,133.28				
6726	SF Spring Shrimp Feast							\$7,428.34	\$7,428.34		
6727	SF Shrimp Feast Fall		\$13,292.00		\$2,618.00			\$6,095.61	\$6,095.61		
6730	Building Pay Off		\$100,000.00		\$288,500.00			\$477,500.00	\$477,500.00		
6731	SF Hose Replacement				\$534.00						
6733	Reserve										\$11,083.05
6734	Claymont Dollars										\$80,000.00
	Total Revenues	\$2,299,548.00	\$3,137,833.82	\$1,876,008.00	\$2,926,199.84	\$2,526,000.00	\$3,838,879.34	\$2,836,116.66	\$3,298,689.33	\$2,766,601.00	\$4,680,211.81
EXPENDITURES											
2491005	Sub Station (duty crew mods)	\$3,500.00	\$0.45								
2570	Hose Replacement	\$4,500.00	\$0.00	\$4,500.00	\$4,500.00	\$4,500.00	\$4,500.00	\$4,500.00	\$4,500.00	\$4,500.00	\$0.00
2590	SCBAs	\$40,000.00	\$40,000.00	\$27,000.00	\$20,000.00	\$20,000.00	\$20,000.00	\$20,000.00	\$20,000.00	\$20,000.00	\$0.00
2591	GEAR	\$20,000.00	\$20,000.00	\$20,000.00	\$20,000.00	\$20,000.00	\$20,000.00	\$25,000.00	\$25,000.00	\$25,000.00	\$0.00
2592	Radio Room	\$20,000.00	\$0.10	\$10,000.00		\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$0.00
2593	Building Roof	\$35,000.00	\$35,000.00	\$10,000.00		\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$0.00
2594	Small Apparatus Replacement	\$25,000.00	\$25,000.00	\$20,000.00	\$50,000.00	\$50,000.00	\$50,000.00	\$50,000.00	\$50,000.00	\$50,000.00	\$0.00
2595	Sub Station Upgrades			\$10,000.00		\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$0.00
2596	HVAC Duct Cleaning							\$5,000.00	\$5,000.00	\$5,000.00	\$0.00
2597	Thermal Imager							\$15,000.00	\$15,000.00	\$15,000.00	\$0.00
2604	Ambulance	\$100,000.00	\$100,000.00	\$90,000.00	\$100,000.00	\$90,000.00	\$90,000.00	\$95,000.00	\$95,000.00	\$95,000.00	\$0.00
2605	Apparatus Replacement	\$25,000.00	\$125,000.00	\$150,000.00	\$80,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$250,000.00	\$0.00
3072	Banquet 100	\$5,000.00	\$5,000.00	\$5,000.00	\$5,000.00	\$5,000.00	\$5,000.00	\$5,000.00	\$5,000.00	\$5,000.00	\$0.00
3062	Backlog Sealing	\$2,000.00	\$2,000.00	\$3,000.00	\$2,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$0.00
3063	Building Payoff					\$2,000.00		\$75,000.00	\$75,000.00	\$88,000.00	\$0.00
2608	L13 ALF Principle (W7 Loan#9002)					\$0.00				\$0.43	
2608	Interest on Building	\$292,000.00	\$109,014.04	\$292,000.00	\$132,311.04	\$292,000.00	\$112,276.56	\$277,633.00	\$100,971.60		\$109,277.54
2608-1	Principal on Building Loan					\$0.00			\$160.46	\$275,000.00	\$231,785.84
2614	Apparatus (Pheres) PM	\$132,000.00	\$18,844.59	\$127,495.00	\$15,646.34	\$127,495.00	\$11,731.24	\$125,279.00	\$5,899.00	\$123,068.00	\$4,911.07
2614-1	Apparatus (Pheres) Principal					\$0.00			\$453.79		
2615	WSFS Loan #9002					\$0.00	\$636.19				
3001	BOD	\$10,000.00	\$11,960.10	\$10,000.00	\$7,544.28	\$10,000.00	\$8,827.37	\$10,000.00	\$7,937.38	\$10,500.00	\$7,628.39
3002	DVFA Mutual Relief	\$4,800.00	\$4,762.89	\$9,350.00	\$9,340.45	\$9,350.00	\$8,960.00	\$9,150.00	\$8,965.00	\$9,200.00	\$9,201.00
3003	Administrative Travel	\$12,000.00	\$6,880.44	\$12,000.00		\$12,000.00	\$12,000.00	\$12,000.00	\$7,160.66	\$12,000.00	
3004	Grant Writing			\$3,000.00	\$3,000.00	\$3,000.00		\$3,000.00		\$3,000.00	
3005	Officer Expenses					\$0.00					\$1,148.01
3050	Pension	\$36,000.00	\$32,513.33	\$34,000.00	\$32,627.61	\$34,000.00	\$31,559.96	\$32,000.00	\$33,060.08	\$5,000.00	\$40,579.21
3051	Insurance	\$55,500.00	\$59,085.04	\$57,300.00	\$53,542.35	\$57,300.00	\$62,930.83	\$62,500.00	\$62,262.81	\$34,000.00	\$253,678.40
3055	Office Supplies	\$4,000.00	\$2,526.14	\$4,000.00	\$3,568.80	\$4,000.00	\$4,025.78	\$4,000.00	\$4,198.37	\$90,000.00	\$5,235.84
3057	Computers	\$3,000.00	\$6,440.60	\$3,000.00	\$2,933.37	\$3,000.00	\$6,582.40	\$3,000.00	\$6,461.75	\$4,000.00	\$5,052.83
3058	Dues	\$5,000.00	\$4,639.00	\$5,000.00	\$4,828.00	\$5,000.00	\$4,220.00	\$4,400.00	\$4,705.00	\$6,000.00	\$4,789.00
3060	Maintenance Contracts	\$35,000.00	\$51,905.46	\$45,000.00	\$42,569.43	\$45,000.00	\$60,519.07	\$52,000.00	\$83,222.27	\$4,800.00	\$74,797.83
3063	HR Service	\$3,500.00	\$7,068.85	\$5,000.00	\$5,775.00	\$5,000.00	\$3,570.00	\$5,000.00	\$5,975.00	\$65,000.00	\$2,711.25
3064	Bookkeeping Service	\$7,200.00	\$7,200.00	\$7,200.00	\$11,700.00	\$7,200.00	\$6,000.00	\$7,200.00	\$4,668.75	\$5,000.00	\$3,327.50
3065	Financial Review/Tax Return	\$8,000.00	\$7,900.00	\$8,400.00	\$8,000.00	\$8,400.00	\$8,250.00	\$8,750.00	\$8,700.00	\$4,000.00	\$9,200.00
3068	Cleaning Supplies	\$7,000.00	\$8,300.81	\$6,525.00	\$5,511.62	\$6,525.00	\$5,421.35	\$6,500.00	\$5,812.76	\$9,200.00	\$4,829.72
3071	Conference (Convention)	\$7,500.00	\$6,857.18	\$7,500.00		\$7,500.00	\$8,524.90	\$7,500.00	\$-853,000.00	\$6,000.00	\$7,500.00
3074	Children's Christmas Party	\$3,000.00	\$1,507.77		\$2,112.08	\$0.00		\$2,500.00	\$259.65	\$7,500.00	\$2,500.00
3075	Self Help	\$1,000.00	\$1,000.00	\$1,000.00		\$1,000.00	\$1,000.00	\$1,000.00		\$2,500.00	\$1,000.00
3076	Banquet	\$10,000.00	\$9,250.00	\$10,000.00	\$13,021.47	\$10,000.00	\$10,000.00	\$10,000.00		\$1,000.00	\$12,000.00
3081	Bar Stock	\$14,000.00	\$10,232.74	\$6,000.00	\$4,421.08	\$6,000.00	\$3,658.19	\$4,500.00	\$9,296.67	\$12,000.00	\$9,121.88
3083	Detection System (deleted)	\$6,000.00	\$1,200.28	\$3,000.00		\$2,000.00	\$1,443.75	\$2,000.00	\$22,200.00	\$7,000.00	
3087	Taxes	\$1,000.00	\$1,376.31	\$1,200.00	\$1,123.43	\$1,200.00	\$162.49	\$275.00		\$1,000.00	

New Castle County Fire Service Financial Review and Analysis

CLAYMONT - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
3089	Water 5 Gallon	\$1,200.00	\$1,536.05	\$3,800.00	\$3,621.70	\$3,800.00	\$4,364.77	\$4,000.00	\$2,754.95	\$3,400.00	\$3,202.67
3156	Fuel Drive Expense	\$25,500.00	\$26,662.57	\$30,500.00	\$27,108.55	\$30,500.00	\$27,273.64	\$27,274.00	\$27,418.10	\$28,000.00	\$28,244.95
3158	Company Uniforms	\$3,000.00	\$2,396.45	\$2,000.00	\$25.99	\$2,000.00	\$645.25	\$5,000.00	\$1,333.65	\$2,500.00	\$1,859.61
3159	Badges	\$300.00	\$0.00	\$300.00		\$300.00	\$22.80	\$1,000.00	\$1,240.00	\$1,000.00	
3160	Recruitment			\$1,500.00		\$1,500.00	\$1,741.05	\$2,500.00	\$1,298.66	\$2,500.00	\$2,021.68
3161	Service Awards	\$7,500.00	\$7,460.47	\$1,200.00	-\$3,465.00	\$1,200.00	\$1,200.00	\$10,000.00	\$450.17	\$1,000.00	\$505.00
3163	Legal & Professional Fees	\$1,500.00	-\$123.00	\$1,500.00	\$262.50	\$1,500.00		\$1,000.00	\$3,549.74	\$2,500.00	\$3,857.50
3998	Bank Fees	\$100.00	\$0.00		\$77.30	\$0.00	\$24.26	\$50.00	\$481.50	\$275.00	\$658.00
3999	Miscellaneous (deleted)	\$0.00	\$542.15		\$3,096.65	\$0.00			\$18,144.87		
3999	Miscellaneous					\$0.00	\$37,024.92		\$485,573.00		
6400	Depreciation Expense	\$0.00	\$398,566.00		\$443,670.00	\$0.00			\$2,001.00		
6401	Amortization Expense	\$0.00	\$2,060.00		\$2,060.00	\$0.00			\$92,050.00		
6450	Depreciation-EMS	\$0.00	\$61,304.00		\$78,988.00	\$0.00					
3008	Building Repair	\$0.00	\$20,860.57		\$17,979.59	\$0.00					
3431	Building Repair	\$65,000.00	\$52,362.38	\$75,000.00	\$44,087.52	\$75,000.00	\$78,001.92	\$75,000.00	\$58,540.83	\$61,000.00	\$86,739.35
3021	Hall Cleaners 200	\$9,600.00	\$9,600.00	\$8,800.00	\$7,600.00	\$8,800.00		\$7,500.00	\$8,737.65	\$7,500.00	\$3,644.75
3022	Barbers 300	\$2,400.00	\$1,065.00	\$1,000.00	\$903.75	\$1,000.00	\$187.50	\$800.00	\$1,979.85	\$1,000.00	\$2,107.35
3010	Payroll Fees	\$3,500.00	\$2,708.00			\$0.00					
3031	Refund Ambulance Billing	\$1,000.00	\$3,985.19	\$2,500.00	\$1,180.16	\$2,500.00	\$418.46	\$2,500.00	\$1,763.62	\$2,500.00	\$2,490.40
3032	Payroll Fees			\$2,400.00	\$2,660.00	\$2,400.00	\$2,457.00	\$2,400.00	\$3,127.60	\$2,400.00	\$2,780.95
3033	Ambulance Billing Expense	\$80,000.00	\$70,645.73	\$80,000.00	\$76,085.78	\$80,000.00	\$84,508.11	\$85,000.00	\$81,184.32	\$85,000.00	\$102,037.40
3034	Career Salaries 100	\$104,000.00	\$166,462.52	\$320,000.00	\$596,587.49	\$520,000.00	\$463,826.94	\$425,000.00	\$453,218.59	\$425,000.00	\$467,035.89
3035	Part-Time Salaries	\$665,760.00	\$547,591.28	\$280,000.00	\$304,855.38	\$280,000.00	\$362,707.59	\$375,000.00	\$443,393.85	\$375,000.00	\$386,714.03
3036	Uniform Expenses	\$3,000.00	\$6,739.21	\$2,500.00	\$1,634.13	\$2,500.00	\$10,623.70	\$2,700.00	\$5,836.44	\$10,000.00	\$4,244.00
3037	Payroll Taxes 100	\$85,000.00	\$57,851.41	\$68,000.00	\$65,918.90	\$68,000.00	\$71,739.47	\$68,000.00	\$68,397.87	\$65,000.00	\$69,352.91
3039	Health / Life Insurance	\$30,000.00	\$45,603.98	\$100,000.00	\$83,336.43	\$100,000.00	\$51,367.51	\$100,000.00	\$105,197.17	\$100,000.00	\$121,139.49
3040	Simple IRA					\$0.00		\$8,000.00			
3041	EMS Supplies	\$35,000.00	\$25,882.88	\$26,500.00	\$24,694.79	\$26,500.00	\$20,547.36	\$26,500.00	\$28,744.31	\$26,500.00	\$50,531.32
	Payroll Expenses				\$120.00	\$0.00					
3045	Fire Staffing (Part-time)					\$0.00			\$8,815.50	\$3,000.00	\$27,196.00
3052	Liability Costs					\$0.00					\$6,275.00
3069	Trash	\$5,000.00	\$3,332.83	\$5,200.00	\$5,186.99	\$5,200.00	\$5,754.19	\$6,000.00	\$7,085.91	\$7,000.00	\$6,415.40
3601	Electric	\$45,000.00	\$42,356.56	\$41,300.00	\$39,251.20	\$41,300.00	\$40,665.97	\$44,000.00	\$42,621.77	\$48,933.00	\$55,090.09
3606	Gas, Diesel	\$47,000.00	\$49,061.72	\$46,530.00	\$45,484.06	\$46,530.00	\$56,020.66	\$50,000.00	\$76,605.61	\$76,000.00	\$73,497.94
3608	Water	\$3,700.00	\$3,121.09	\$4,500.00	\$4,577.28	\$4,500.00	\$5,743.25	\$5,000.00	\$6,433.29	\$4,000.00	\$4,314.06
3610	Sewer Taxes					\$0.00				\$2,000.00	\$2,359.07
3612	Telephone	\$14,000.00	\$12,961.92	\$13,000.00	\$13,731.36	\$13,000.00	\$8,051.17	\$9,000.00	\$7,503.44	\$6,825.00	\$7,336.14
3615	Cable	\$10,500.00	\$9,370.76	\$10,500.00	\$10,287.54	\$10,500.00	\$8,592.76	\$9,000.00	\$8,419.76	\$8,200.00	\$10,348.34
3616	Gmail Group		\$3,500.00		\$3,500.00	\$3,500.00	\$3,612.19	\$3,600.00	\$3,720.13	\$3,700.00	\$2,943.64
3701	Chief's General	\$7,500.00	\$7,508.07	\$7,500.00	\$7,570.48	\$7,500.00	\$5,597.33	\$7,500.00	\$4,809.87	\$7,500.00	\$6,470.43
3704	XtGas, Diesel & Oil (USE 3606)					\$0.00					\$127.16
3705	Fire School	\$20,000.00	\$11,835.23	\$20,000.00	\$25,339.79	\$20,000.00	\$15,673.04	\$30,000.00	\$33,448.39	\$40,000.00	\$40,245.25
3707	Fire Prevention	\$3,500.00	\$2,868.92	\$5,500.00	\$5,110.45	\$5,500.00	\$4,669.84	\$5,500.00	\$4,444.00	\$5,500.00	\$5,402.00
3710	Extrication Team				\$21,600.00	\$0.00					
3712	Building Pre-Plans					\$0.00			\$1,920.00		
3801	Special Opp's Apparatus					\$0.00			\$25.00		\$261.50
3802	Apparatus Repairs	\$50,000.00	\$76,921.66	\$50,000.00	\$52,119.28	\$50,000.00	\$94,928.86	\$50,000.00	\$204,940.53	\$50,000.00	\$58,127.97
3815	SCBA/SABA	\$6,000.00	\$1,869.83	\$6,000.00	\$4,133.50	\$6,000.00	\$1,935.00	\$6,000.00	\$3,026.38	\$6,000.00	\$2,039.53
3816	Parts, Bulbs	\$1,500.00	\$1,475.83	\$1,500.00	\$1,592.71	\$1,500.00	\$721.35	\$1,500.00	\$1,008.98	\$1,500.00	\$1,478.09
3817	Radio Equipment	\$10,000.00	\$8,842.38	\$10,000.00	\$8,205.84	\$10,000.00	\$9,568.05	\$10,000.00	\$5,568.39	\$10,000.00	\$23,052.51
3821	Fire Supplies	\$26,000.00	\$24,746.24	\$35,000.00	\$35,134.98	\$35,000.00	\$24,463.32	\$25,000.00	\$15,709.81	\$25,000.00	\$24,514.24
3823	Rescue Supplies	\$5,000.00	\$5,372.21			\$0.00	\$271.26	\$15,000.00	\$11,972.78		
3825	Gear	\$15,000.00	\$3,454.92	\$15,000.00	\$193,978.98	\$15,000.00	\$14,592.66	\$3,500.00	\$397.28	\$15,000.00	\$19,954.37
3826	Fire Police	\$2,000.00	\$1,625.48	\$3,500.00	\$1,344.48	\$3,500.00	\$1,691.00			\$2,000.00	\$1,766.74
3827	USAR-13					\$0.00			\$10,203.25		-\$236.50
3831	Ladder LED Upgrade				\$355.50	\$0.00					
3832	Duty Crew	\$5,000.00	\$7,841.12	\$7,500.00	\$5,415.20	\$7,500.00	\$7,051.24	\$6,000.00	\$6,479.09	\$6,000.00	\$8,309.22
3835	Live In Expenses					\$0.00					\$13,233.98
7722.1	Ladies Auxiliary Expense					\$0.00			\$10,135.00		
	Last Years Expense						\$19,042.61		\$1,229.31		
	Wages						-\$3,875.00				

New Castle County Fire Service Financial Review and Analysis

CLAYMONT - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
	Payroll Expenses										\$12.36
OTHER EXPENSES											
6310	Investment Fee Expense	\$0.00	\$16,202.00		\$14,200.00		\$15,128.59		\$14,589.97	\$14,970.00	\$13,010.91
7000	Self Funded Expenses	\$0.00	\$0.00		-\$0.74						
7001	Shrimp Feast Spring Expense	\$0.00	\$3,819.55								
7012	Fall Shrimp Feast Expense (deleted)	\$0.00	\$2,097.00								
7701	Substation Upgrades								-\$0.12		
7702	SF Banquet Expense	\$0.00	\$2,825.54				\$5,628.92		\$12,720.33		\$14,572.78
7703	Archives				\$3,503.28						\$1,505.68
7705	SF Banquet 100 Expense				-\$0.49		\$41,816.69				\$257.60
7709	SF Detection System						\$2,113.15		-\$0.06		\$49,119.25
7710	SF 2nd Generator (deleted)						\$4,654.55				
7714	SF Interest						\$6,966.92				
7715	Service Awards				-\$270,631.00		\$4,694.00		\$1,306.00		\$6,188.00
7715	SF SCBA Replacement (deleted)				\$270,631.00						\$2,069.00
7716	SF Special Help Expense				\$830.91		\$7,544.00		\$500.00		\$2,069.00
7717	SF Store Expense	\$0.00	\$3,068.45		\$3,668.26		\$4,599.51				\$2,656.12
7718	SF Ambulance	\$0.00	-\$0.03		\$0.28		\$721.97				
7719	SF Apparatus						\$89,709.25		\$0.07		\$18,240.86
7722	SF Small Apparatus	\$0.00	\$11,573.00		\$10,165.00				\$57,149.00		\$114,855.63
7723	SF Conference						\$2,021.10		\$2,712.05		\$4,096.87
7725	Recruitment						\$5,806.11		\$413.00		\$980.30
7726	SF Shrimp Feast Spring				-\$0.20				\$5,065.00		\$29,257.64
7727	SF Shrimp Feast Fall								\$2,698.00		\$2,367.50
7729	Thermal Imager										\$29,257.64
7731	SF Hose Replacement										\$2,367.50
7733	Reserve										\$1,068,633.50
7734	Claymont Dollars										\$14,176.83
	Total Expenditures:	\$2,299,960.00	\$2,547,788.84	\$2,533,000.00	\$2,904,265.60	\$2,527,000.00	\$2,510,877.84	\$2,648,511.00	\$3,307,803.18	\$2,762,471.00	\$3,939,483.78
	Fund Balance/Retained Earnings:	\$0.00	\$569,844.98	-\$957,000.00	\$21,944.34	-\$1,000.00	\$1,628,961.48	\$181,805.66	-\$8,813.85	\$12,630.00	\$740,728.13
	% Fund Balance		23%		1%		41%		0%		19%

Appendix H - Cranston Heights

New Castle County Fire Service Financial Review and Analysis

CRANSTON HEIGHTS - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
REVENUES											
41250	41250 - CARES Stimulus				\$20,650.21		\$0.00		\$0.00	\$300,000.00	
41200	41200 - PPP Loan Funds				\$160,205.00		\$0.00		\$0.00		
47016	47016- Reimbursed Expenses	\$12,000.00	\$16,995.50		\$13,563.60		\$2,767.60		\$0.00		
42000	42000- Appropriations						\$0.00		\$0.00		
42100	42100- State Appropriations										
42107	42107 - Red Light / Traffic Income				\$60,084.00		\$83,297.53		\$83,085.00	\$80,000.00	\$48,676.50
42101	42101 - Ambulance Appropriations	\$4,500.00	\$129,475.33	\$4,500.00	\$145,375.46	\$4,500.00	\$148,209.33	\$4,500.00	\$185,217.77	\$4,500.00	
42102	42102 - Fire Appropriations	\$599,367.00	\$706,976.57	\$599,367.00	\$718,027.82	\$599,367.00	\$672,948.37	\$713,325.00	\$709,957.21	\$713,325.00	\$82,059.00
42103	42103 - Rescue Appropriations	\$4,500.00	\$29,538.00	\$4,500.00	\$0.00	\$4,500.00	\$0.00	\$4,500.00	\$0.00	\$0.00	
42105	42105 - Ambulance Fund	\$44,833.00	\$0.00	\$44,833.00	\$0.00	\$44,833.00	\$0.00	\$44,833.00	\$103,165.87	\$44,833.00	
42100	42100 - State Appropriations - Other	\$85,000.00	\$0.00	\$85,000.00	\$0.00	\$85,000.00	\$0.00	\$185,000.00	\$101,033.00	\$0.00	
42200	42200 - County Appropriations										
42201	42201 - NCC Ambulance Appropriations	\$80,661.00	\$117,707.00	\$80,661.00	\$0.00	\$80,661.00	\$0.00	\$80,657.00	\$0.00	\$80,657.00	\$60,742.00
42202	42202 - NCC Rescue Appropriations	\$28,678.00	\$7,500.00	\$28,678.00	\$0.00	\$28,678.00	\$0.00	\$50,800.00	\$0.00	\$50,800.00	
42203	42203 - NCC Fire Appropriations	\$57,255.00	\$58,873.00	\$57,255.00	\$178,239.00	\$57,255.00	\$176,739.00	\$58,000.00	\$188,963.00	\$58,000.00	\$126,741.00
42204	42204 - NCC Permit Fee Fund Allocation	\$80,000.00	\$49,325.52	\$80,000.00	\$20,472.14	\$80,000.00	\$111,443.65	\$187,000.00	\$85,517.28	\$187,000.00	\$68,252.26
42400	42400 - Other Appropriations	\$17,000.00	\$0.00	\$17,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$854.45	\$0.00	
46000	46000 - Medical Billing - Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
46400	46400 - Medical Billing - Rescue	\$0.00	\$0.00	\$3,300.00	\$0.00	\$3,300.00	\$0.00	\$3,300.00	\$0.00	\$0.00	
46100	46100 - Medical Billing Income	\$415,450.00	\$461,424.92	\$465,000.00	\$408,491.54	\$465,000.00	\$447,169.12	\$465,000.00	\$422,752.10	\$465,000.00	\$545,095.77
47015	47015 - Allianz Inheritance	\$22,388.00	\$22,388.52	\$22,388.00	\$11,194.26	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
47010	47010 - Company Store Income	\$2,500.00	\$2,796.00	\$2,500.00	\$1,768.00	\$2,500.00	\$460.00	\$2,500.00	\$245.00	\$2,500.00	
43300	43300 - Fund Drive		\$0.00		\$0.00						
43301	43301 - Fund Drive Income	\$50,000.00	\$47,424.80	\$50,000.00	\$49,638.85	\$50,000.00	\$56,417.97	\$50,000.00	\$48,652.17	\$50,000.00	\$61,492.41
49000	49000 - Impact Fees								\$14,750.42		
47011	47011 - Membership Dues	\$500.00	\$932.97	\$800.00	\$942.50	\$0.00	\$205.00	\$0.00	\$323.00	\$400.00	\$207.00
47019	47019- Sale of Asset Income		\$21,000.00								\$10,800.00
41000	41000 - Grants						\$2,910.00		\$24,364.10		\$1,137,767.17
48000	48000 - EMS Housing	\$18,000.00	\$18,000.00	\$18,000.00	\$16,500.00	\$18,000.00	\$16,500.00	\$18,000.00	\$16,500.00	\$18,000.00	\$18,000.00
43400	43400 - Ways & Means Income	\$2,000.00	\$0.00	\$2,000.00	\$75.00	\$2,000.00	\$0.00	\$2,000.00	\$0.00	\$2,000.00	\$490.00
43200	43200 - Donations	\$20,000.00	\$19,097.81	\$10,000.00	\$11,290.17	\$10,000.00	\$21,601.25	\$15,000.00	\$18,226.69	\$15,000.00	\$17,751.84
47001	47001 - Application Fee	\$15.00	\$43.00	\$15.00	\$29.50	\$15.00	\$27.50	\$15.00	\$12.50	\$15.00	\$2.50
47017	47017 - Restitution Payments	\$2,200.00	\$3,609.09	\$3,600.00	\$4,835.19	\$3,600.00	\$1,069.45	\$3,600.00	\$871.43	\$1,000.00	\$2,073.68
47002	47002 - Soda Machine Income	\$1,400.00	\$882.50	\$900.00	\$624.50	\$900.00	\$498.50			\$0.00	
44000	44000 - Dues Income							\$900.00	\$0.00	\$0.00	\$340.00
47012	47012- Miscellaneous Income	\$139,068.00	\$32.92								\$885.90
Other Income											
70100	70100 - Realized Capital Gains (Losses)										\$40,000.00
70300	70300 - Interest Income		\$2,981.93		\$675.97		\$173.04	\$100.00	\$111.12		\$147.58
70400	70400 - Other Income		\$19,814.37		\$24,267.54		\$41,828.66		\$8,887.84		\$36,183.10
45100	45100 - Hall Income		\$106,124.84		\$14,936.01		-\$37,575.20	-\$48.76	-\$77,484.14		
70600	70600-Covid CARES Act Fund						\$55,865.01		\$105,372.85		
Total Revenues:		\$1,676,115.00	\$1,843,934.39	\$1,540,997.00	\$1,901,068.36	\$1,516,906.00	\$1,822,898.28	\$1,848,583.24	\$2,641,398.66	\$2,662,436.00	\$2,257,797.30
EXPENDITURES											
60200	60200 - Administrative and Other										
62400	62400 - Company Store	\$1,500.00	\$1,427.40	\$1,500.00	\$2,709.74	\$2,500.00	\$506.50	\$500.00	\$0.00	\$0.00	
67100	67100 - Postage and Delivery	\$1,000.00	\$1,465.61	\$1,000.00	\$1,897.68	\$1,800.00	\$2,631.95	\$1,800.00	\$1,759.01	\$1,800.00	\$0,568.55
83010	83010 - Office Equipment	\$1,500.00	\$0.00				\$511.92		\$2,264.00	\$2,500.00	\$697.90
69900	69900 - Website Updates					\$0.00	\$0.00	\$0.00	\$577.00	\$575.00	\$288.00
66200	66200 - Office Supplies	\$2,000.00	\$4,525.86	\$2,500.00	\$3,015.30	\$4,000.00	\$3,745.59	\$4,000.00	\$1,097.13	\$1,000.00	\$2,943.22
61110	61110 - Bank Service Charges	\$480.00	\$907.00	\$600.00	\$693.00	\$600.00	\$663.07	\$600.00	\$597.36	\$600.00	\$471.26
61130	61130 - Merchant Service Fees	\$200.00	\$0.00			\$0.00	\$0.00	\$0.00	\$351.91	\$350.00	\$276.90
67302	67302 - Accounting	\$50,000.00	\$51,455.00	\$51,500.00	\$57,800.00	\$58,000.00	\$54,650.00	\$55,000.00	\$71,461.87	\$60,000.00	\$64,825.08
67301	67301 - Consulting Fee					\$0.00	\$0.00		\$3,000.00	\$0.00	
67303	67303 - Legal Fees	\$3,000.00	\$440.00	\$2,500.00	\$580.00	\$3,000.00	\$1,020.00	\$1,400.00	\$25.00	\$1,000.00	\$45,641.50
60210	60210 - DVFA Conference	\$750.00	\$871.70	\$800.00	\$0.00	\$900.00	\$0.00	\$900.00	\$564.00	\$600.00	\$266.91
65100	65100 - Insurance	\$0.00		\$0.00							

New Castle County Fire Service Financial Review and Analysis

CRANSTON HEIGHTS - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
67031	67031 - Volunteer Firefighter Pension	\$36,000.00	\$0.00	\$33,741.00	\$0.00	\$33,741.00	\$0.00	\$34,000.00	\$32,582.00	\$40,000.00	\$40,203.44
65200	65200 - Licenses and Permits	\$0.00	\$1,074.80	\$1,000.00	\$241.85	\$1,000.00	\$95.00	\$100.00	\$80.00	\$100.00	\$19.36
65102	65102 - Mutual Relief Fund	\$4,600.00	\$0.00	\$4,600.00	\$0.00	\$4,600.00	\$6,105.98	\$6,100.00	\$0.00	\$12,311.57	\$12,807.96
65103	65103 - Commercial Umbrella Insurance		\$2,319.81		\$0.00		\$31,679.00	\$32,000.00	\$26,756.20	\$26,000.00	\$35,323.00
65104	65104 - Automotive Insurance	\$25,561.00	\$21,705.00	\$27,848.00	\$30,539.00	\$27,848.00	\$31,742.00	\$27,800.00	\$24,326.00	\$25,000.00	\$22,540.00
65105	65105 - Property & Liability Insurance	\$29,485.00	\$42,778.70	\$31,860.00	\$7,973.00	\$28,471.00	\$7,881.00	\$7,000.00	\$0.00	\$0.00	
62100	62100 - Building & Occupancy	\$0.00									
62111	62111 - Landscaping Services	\$0.00	\$750.00	\$750.00	\$1,500.00	\$1,500.00	\$0.00	\$1,500.00	\$0.00	\$0.00	
66302	66302 - Custodial Supplies	\$7,000.00	\$15,689.40	\$12,000.00	\$15,150.69	\$15,000.00	\$13,385.90	\$15,000.00	\$13,863.61	\$13,500.00	\$15,326.83
69800	69800 - Water	\$5,200.00	\$4,970.14	\$4,900.00	\$4,538.38	\$4,900.00	\$4,807.74	\$4,900.00	\$5,154.60	\$5,200.00	\$5,196.09
69500	69500 - Trash Removal	\$4,310.00	\$5,527.78	\$4,800.00	\$5,202.19	\$5,500.00	\$6,048.92	\$5,500.00	\$7,694.72	\$7,800.00	\$8,041.63
69300	69300 - Telephone	\$9,100.00	\$9,332.85	\$9,400.00	\$9,817.08	\$9,800.00	\$9,951.63	\$9,800.00	\$11,795.82	\$12,000.00	\$13,960.40
69700	69700 - Utilities - Sewer/Comcast	\$3,100.00	\$3,589.88	\$0.00	\$3,868.35	\$0.00	\$4,451.28	\$0.00	\$4,466.41	\$4,500.00	\$5,889.68
64300	64300 - Gas and Electric	\$42,600.00	\$44,755.91	\$45,000.00	\$32,592.65	\$35,000.00	\$34,741.81	\$35,000.00	\$40,964.25	\$45,000.00	\$47,489.74
62120	62120 - Fire and Sprinkle Inspection	\$840.00	\$840.00	\$840.00	\$840.00	\$840.00	\$0.00	\$100.00	\$1,130.00	\$1,200.00	\$1,239.50
62110	62110 - Building Repairs	\$38,000.00	\$108,606.09	\$60,100.00	\$53,297.21	\$65,000.00	\$107,925.62	\$65,000.00	\$37,719.17	\$70,000.00	\$21,768.01
62100	62100 - Building & Occupancy - Other	\$1,190.00	\$0.00	\$1,190.00	\$0.00	\$1,190.00	\$0.00	\$1,200.00	\$645.00	\$700.00	
83000	83000 - Capital Purchases										\$56,604.80
83004	83004 - Equipment/Asset Purchase	\$0.00	\$37,470.00								\$12,036.84
83005	83005 - New Engine										\$132,497.60
83070	83070 - HVAC Unit Payments		\$0.00		\$2,919.99	\$11,680.00	\$11,679.96	\$11,680.00	\$11,679.96	\$11,700.00	\$11,679.96
83071	83071 - HVAC Unit Ladies								\$8,938.80	\$8,940.00	\$8,251.20
83002	83002 - Gear Purchases		\$15,119.75	\$30,000.00	\$17,570.19	\$30,000.00	\$61,214.44	\$55,000.00	\$23,117.53	\$34,000.00	\$23,263.00
83003	83003 - Emergencies Contingencies	\$16,000.00	\$0.00								\$0.00
84020	84020 - Rescue Truck/Ambulance Payment	\$30,230.00	\$39,230.40	\$12,822.00	\$39,230.40	\$45,000.00	\$39,230.40	\$45,000.00	\$38,961.20	\$0.00	
83001	83001 - A/C Equipment Payments	\$10,906.00	\$10,906.00	\$10,906.00	\$10,905.01	\$10,906.00	\$4,544.05	\$10,500.00	\$0.00	\$0.00	
84025	84025 - Chiefs Vehicle			\$39,230.00	\$12,821.40	\$12,822.00	\$12,821.40	\$12,820.00	\$13,343.26	\$13,345.00	\$12,821.40
67000	67000 - Payroll Expenses										
65110	65110 - Employee Eye Insurance		\$0.00			\$0.00	\$988.12		\$1,643.72	\$1,650.00	\$1,941.60
65108	65108 - Employee Supplemental Insurance	\$0.00	\$0.00		\$1,474.10	\$0.00	\$0.00		\$400.62	\$410.00	
65107	65107 - Employee Dental Insurance	\$7,638.00	\$5,440.12	\$5,162.00	\$4,948.69	\$5,162.00	\$5,828.16	\$6,000.00	\$5,716.48	\$5,800.00	\$6,836.00
65106	65106 - Employee Health Insurance	\$139,021.00	\$121,339.38	\$118,525.00	\$120,790.52	\$120,000.00	\$130,307.12	\$130,000.00	\$105,821.59	\$130,000.00	\$155,229.27
67014	67014 - Payroll Expenses - QB Fees	\$1,200.00	\$1,852.49	\$1,200.00	\$1,284.50	\$1,200.00	\$1,816.70	\$2,000.00	\$5.25	\$10.00	
67013	67013 - Payroll Expenses - Part Time	\$292,000.00	\$281,454.18	\$310,000.00	\$308,631.98	\$310,000.00	\$323,819.61	\$330,000.00	\$366,863.41	\$400,000.00	\$369,897.75
67012	67012 - Payroll Expense - Full time	\$429,000.00	\$485,819.03	\$417,485.00	\$477,863.43	\$450,000.00	\$553,133.99	\$650,000.00	\$519,065.32	\$577,812.64	\$636,469.47
69600	69600 - Uniforms	\$1,950.00	\$1,368.49	\$2,000.00	\$400.00	\$2,000.00	\$0.00	\$2,000.00	\$483.52	\$2,000.00	\$6,399.26
67032	67032 - Pension Plan	\$31,274.00	\$30,651.87	\$30,287.00	\$33,174.73	\$34,000.00	\$37,191.95	\$0.00	\$31,372.66	\$36,500.00	\$35,113.27
67020	67020 - Payroll Taxes						\$98.10			\$22,940.00	
69201	69201 - Employment Training Fund Tax	\$200.00	\$381.60	\$200.00	\$402.31	\$400.00	\$379.16	\$400.00	\$367.90	\$400.00	\$460.73
67021	67021 - DE Unemployment Company	\$1,600.00	\$1,364.66	\$1,157.00	\$1,203.61	\$1,157.00	\$1,156.78	\$1,157.00	\$1,127.75	\$1,157.00	\$1,046.22
67022	67022 - Social Security Company	\$44,700.00	\$46,716.27	\$38,250.00	\$45,796.34	\$46,000.00	\$53,683.33	\$66,305.00	\$58,555.86	\$66,305.00	\$62,553.31
67023	67023 - Medicare Company	\$10,500.00	\$10,912.68	\$8,941.00	\$11,440.98	\$11,500.00	\$12,908.57	\$13,000.00	\$12,875.96	\$13,000.00	\$14,507.81
67024	67024 - Federal Unemployment	\$1,400.00	\$1,555.39	\$1,138.00	\$1,354.66	\$1,138.00	\$1,220.50	\$1,138.00	\$1,375.76	\$1,138.00	\$1,354.82
61000	61000 - EMS Services	\$0.00						\$0.00	\$0.00		
63205	63205 - Ambulance 14-A New Repairs	\$121,279.00	\$0.00	\$3,350.00	\$3,770.24	\$0.00					
63203	63203 - Ambulance 14-A Repairs	\$3,350.00	\$45,966.51	\$0.00	\$3,194.07	\$0.00	\$16,179.71	\$27,650.00	\$9,378.12	\$10,000.00	\$17,072.64
63204	63204 - Ambulance 14-C Repairs	\$3,350.00	\$115,894.85	\$3,350.00	\$2,507.77	\$3,350.00	\$1,646.33	\$3,350.00	\$954.07	\$1,000.00	
61030	61030 - Oxygen	\$6,900.00	\$9,076.81	\$7,000.00	\$8,641.00	\$9,000.00	\$8,440.79	\$9,000.00	\$10,238.86	\$10,500.00	\$9,039.39
61035	61035 - EMS Equipment	\$37,298.00	\$1,335.11	\$20,000.00	\$20,914.08	\$20,000.00	\$26,838.45	\$20,000.00	\$3,562.70	\$4,000.00	\$9,136.96
61020	61020 - Medical Supplies	\$12,300.00	\$16,771.20	\$12,300.00	\$17,249.38	\$15,000.00	\$18,452.09	\$15,000.00	\$24,536.28	\$25,000.00	\$18,777.93
61010	61010 - EMS Billing Contracts	\$24,104.00	\$25,908.44	\$25,000.00	\$21,369.50	\$25,000.00	\$23,698.51	\$25,000.00	\$21,170.17	\$22,000.00	\$39,203.15
61000	61000 - EMS Services - Other								\$29.98		
610416	610416 - Training - Continuing Education	\$1,500.00	\$363.06	\$0.00	\$583.00	\$0.00	\$1,323.00	\$1,500.00	\$0.00	\$500.00	
610417	610417 - NREMT-B	\$1,300.00	\$0.00	\$1,000.00	\$0.00	\$1,000.00	\$0.00	\$1,000.00	\$0.00	\$500.00	
610415	610415 - EMS Training - Other	\$0.00	\$0.00	\$1,500.00	\$0.00	\$1,500.00	\$0.00	\$1,500.00	\$0.00	\$500.00	\$1,400.00
64000	64000 - Fire Service										
63100	63100 - Dues and Subscriptions	\$4,400.00	\$12,858.21	\$8,000.00	\$14,482.92	\$8,000.00	\$8,205.15	\$8,000.00	\$7,843.17	\$8,500.00	\$5,872.80
64100	64100 - Fuel/Gas	\$22,000.00	\$24,432.89	\$25,000.00	\$30,496.83	\$25,000.00	\$36,909.94	\$58,000.00	\$51,328.61	\$60,000.00	\$44,050.71
69400	69400 - Fire Training										
610440	610440 - Training - Aids	\$500.00	\$0.00	\$500.00	\$0.00	\$500.00	\$0.00	\$500.00	\$0.00	\$500.00	\$44.58
610430	610430 - Training - Alternate Facilities	\$5,000.00	\$0.00	\$5,000.00	\$0.00	\$5,000.00	\$0.00	\$2,000.00	\$1,450.00	\$1,500.00	\$1,720.00

New Castle County Fire Service Financial Review and Analysis

CRANSTON HEIGHTS - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
610420	610420 - Training DSFS	\$3,800.00	\$13,771.14	\$3,800.00	\$5,261.76	\$3,800.00	\$6,816.14	\$3,700.00	\$3,034.22	\$6,000.00	\$3,259.30
69400	69400 - Fire Training - Other	\$800.00	\$0.00	\$800.00	\$0.00	\$800.00	\$0.00	\$800.00	\$0.00	\$0.00	\$0.00
63200	63200 - Fire Apparatus R&M										
63217	63217 - Utility	\$2,500.00	\$1,174.20	\$1,500.00	\$1,051.48	\$1,500.00	\$1,727.90	\$1,500.00	\$2,791.56	\$2,800.00	\$7,509.54
63218	63218 - Rescue	\$5,000.00	\$26,562.83	\$15,000.00	\$39,954.41	\$15,000.00	\$55,844.52	\$53,000.00	\$59,389.10	\$60,000.00	\$51,431.14
63215	63215 - Field Piece	\$4,000.00	\$563.22	\$2,500.00	\$0.00	\$2,500.00	\$1,177.01	\$2,500.00	\$280.30	\$500.00	\$0.00
63213	63213 - Engine 14-3	\$10,000.00	\$11,122.44	\$15,000.00	\$7,902.69	\$15,000.00	\$13,875.94	\$15,000.00	\$29,450.87	\$29,500.00	\$20,136.93
63212	63212 - Engine 14-2	\$10,000.00	\$18,763.07	\$15,000.00	\$50,659.55	\$15,000.00	\$48,272.51	\$15,000.00	\$54,077.42	\$55,000.00	\$45,725.68
63211	63211 - Command	\$5,300.00	\$23,065.30	\$2,000.00	\$1,098.51	\$2,000.00	\$5,690.34	\$2,000.00	\$13,449.65	\$13,500.00	\$14,307.46
63210	63210 - Antique	\$2,000.00	\$4,272.21	\$2,000.00	\$69.03	\$2,000.00	\$0.00	\$2,000.00	\$24.77	\$100.00	\$175.49
63201	63201 - Equipment Repairs	\$9,000.00	\$6,642.77	\$9,000.00	\$13,098.28	\$9,000.00	\$9,321.33	\$9,000.00	\$15,633.20	\$16,000.00	\$20,071.60
63202	63202 - Parking Lot Repairs	\$0.00	\$0.00		\$362.40		\$33.92				
63300	63300 - Fire Equip - R & M										
60100	60100 - Technology Expense	\$9,100.00	\$7,820.26	\$9,600.00	\$2,564.53	\$10,000.00	\$25,852.97	\$21,400.00	\$3,229.20	\$3,500.00	\$3,747.48
63020	63020 - Holmatro Equipment	\$19,200.00	\$19,764.00	\$3,000.00	\$6,234.00	\$5,000.00	\$4,096.00	\$5,000.00	\$3,513.49	\$3,500.00	\$7,969.00
83040	83040 - Portable Radios - 10% of Grant	\$0.00	\$4,756.71		\$4,070.93	\$0.00	\$4,597.18	\$0.00	\$4,587.94	\$0.00	\$714.22
83050	83050 - Rescue Equipment	\$1,500.00	\$4,327.61	\$1,500.00	\$1,799.80	\$1,500.00	\$40,801.99	\$50,000.00	\$8,185.80	\$15,000.00	\$4,091.21
63304	63304 - SCBA R&M- Batteries	\$100.00	\$5,567.82	\$100.00	\$9,451.68	\$5,000.00	\$5,133.61	\$5,000.00	\$3,400.45	\$3,500.00	\$7,087.89
63303	63303 - Portable Radio Repairs	\$500.00	\$0.00	\$500.00	\$0.00	\$500.00	\$0.00	\$500.00	\$0.00	\$100.00	\$0.00
83060	83060 - Gear Loan Payment	\$15,389.00	\$15,338.28	\$15,389.00	\$15,338.28	\$2,545.00	\$1,968.38	\$0.00	\$15,600.00	\$15,800.00	\$0.00
63302	63302 - Minor Repairs	\$160.00	\$715.20	\$160.00	\$772.54	\$500.00	\$248.75	\$1,000.00	\$1,452.00	\$1,500.00	\$1,500.00
63301	63301 - Equipment Recertification	\$2,100.00	\$2,709.40	\$2,100.00	\$0.00	\$2,100.00	\$0.00	\$2,100.00	\$0.00	\$0.00	\$0.00
63300	63300 - Fire Equip - R&M - Other	\$0.00	\$0.00								
68100	68100 - Recruiting & Retention Expenses						\$0.00	\$0.00	\$1,599.62	\$1,500.00	\$535.91
68105	68105 - Recruiting and Retention - Misc	\$0.00	\$0.00		\$304.98	\$0.00	\$0.00	\$4,000.00	\$31,015.11	\$850.00	\$1,741.12
68104	68104 - Soda and Water Replenishment	\$0.00	\$1,818.81	\$1,000.00	\$2,187.04	\$2,000.00	\$283.06	\$500.00	\$57.46	\$100.00	\$108.40
68103	68103 - Operational Awards	\$4,000.00	\$1,414.20	\$1,000.00	\$0.00	\$1,000.00	\$162.90	\$500.00	\$0.00	\$500.00	\$481.90
68102	68102 - Meals Gratuity 10% - Duty Crew	\$2,000.00	\$0.00		\$39.97	\$0.00					
68101	68101 - Meals - Duty Crew	\$2,000.00	\$4,116.97	\$4,000.00	\$2,763.55	\$4,000.00	\$3,340.92		\$2,803.86	\$3,000.00	\$3,142.84
66300	66300 - Committees										
43302	43302 - Fund Drive Expense	\$4,000.00	\$0.00	\$4,000.00	\$4,086.68	\$4,500.00	\$4,095.59	\$4,500.00	\$4,294.52	\$4,400.00	
66311	66311 - Fire Police					\$0.00		\$0.00	\$218.38		
66100	66100 - Meeting Refreshments	\$250.00	\$489.80	\$600.00	\$498.05	\$600.00	\$1,390.79	\$500.00	\$1,453.67	\$500.00	
66308	66308 - Ways & Means Expense	\$500.00	\$0.00	\$500.00	\$0.00	\$500.00	\$160.50	\$500.00	\$1,032.16	\$2,000.00	\$10,647.24
66307	66307 - Class A Uniforms	\$6,000.00	\$3,570.74	\$4,616.00	\$3,840.75	\$10,000.00	\$4,708.52	\$4,500.00	\$3,652.80	\$10,000.00	\$1,181.41
66306	66306 - Sick & Welfare	\$600.00	\$6,552.85	\$600.00	\$2,412.79	\$3,000.00	\$2,458.28	\$3,000.00	\$575.72	\$800.00	
61200	61200 - Banquet	\$15,000.00	\$54,797.04	\$3,000.00	\$0.00	\$3,000.00	\$2,171.56	\$3,000.00	\$86.17	\$2,500.00	\$2,910.47
66304	66304 - Christmas Party Expenses	\$2,500.00	\$684.93	\$3,000.00	\$0.00	\$3,000.00	\$3,772.72	\$3,000.00	\$2,273.68	\$3,500.00	\$2,265.05
62500	62500 - Comm. Relations / Contributions	\$1,000.00	\$500.00	\$1,000.00	\$0.00	\$1,000.00	\$500.00	\$0.00	\$0.00		
64200	64200 - Full Time Clothing	\$500.00	\$0.00								
67200	67200 - Printing & Reproduction	\$0.00	\$4,091.83								\$304.25
Other Expenses											
45000	45000 - Hall Inc.										\$85.28
45100	45100 - Hall Income										\$83,653.26
45300	45300 - Bar Expense								\$8,018.26		\$7,076.31
45400	45400 - Hall Expense		\$93,038.30		\$49,758.91		\$42,160.23	\$30,000.00	\$17,088.35		\$5,919.99
45500	45500 - Hall Repairs							-\$50,000.00	\$362.50		\$1,639.78
45600	45600 - Ladies Auxiliary										
64201	64201 - Ladies Auxiliary Expense		\$1,786.92		\$410.00		\$276.57	\$280.00	\$407.00		
Total Expenditures:		\$1,676,115.00	\$1,986,539.53	\$1,560,987.00	\$1,671,658.54	\$1,832,150.00	\$2,007,829.28	\$2,007,280.00	\$1,899,604.60	\$2,847,464.21	\$2,362,448.26
Fund Balance/Retained Earnings:		\$0.00	-\$143,505.14	\$0.00	\$229,427.82	-\$112,341.80	-\$204,933.97	-\$138,696.76	\$141,793.88	\$35,175.79	-\$84,740.95
% Fund Balance			-7%		14%		-10%		7%		-4%

Appendix I - Delaware City

New Castle County Fire Service Financial Review and Analysis

DELAWARE CITY - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
REVENUES:											
32000	Appropriations - New Castle County	\$ 215,000.00	\$ 234,428.86	\$ 225,000.00	\$ 234,243.43	\$ 274,000.00	\$ 214,257.38	\$ 206,164.00	\$ 218,908.00	\$ 216,000.00	\$ 239,272.08
32050	Appropriations - State of Delaware	\$ 725,000.00	\$ 100,285.03	\$ 752,000.00	\$ 233,435.43	\$ 830,000.00	\$ 172,615.33	\$ 47,590.00	\$ 159,362.87	\$ 160,000.00	\$ 269,330.11
32070	Insurance Tax Appropriation - State of Delaware	\$ -	\$ 652,592.87	\$ -	\$ 597,401.95	\$ -	\$ 672,948.37	\$ 821,151.70	\$ 847,710.98	\$ 848,500.00	\$ 882,537.82
32075	Impact Fees - New Castle County	\$ 50,000.00	\$ 45,604.00	\$ 45,000.00	\$ 64,414.14	\$ 65,000.00	\$ 67,735.52	\$ 25,000.00	\$ 27,422.00	\$ 15,000.00	\$ 7,688.00
32077	Permit Fees - New Castle County								\$ 72,589.81		
32085	Amb./Red Light Funds - State of Delaware	\$ 35,000.00	\$ 70,214.00	\$ 70,000.00	\$ 80,053.00	\$ 80,000.00	\$ 63,559.00	\$ 40,000.00	\$ 48,018.00	\$ 52,000.00	\$ 43,149.00
32100	Sales - Company Store	\$ 500.00	\$ 1,160.00	\$ 800.00	\$ 830.00	\$ 500.00	\$ 1,043.99	\$ 1,000.00	\$ 678.00	\$ 1,000.00	\$ 1,180.10
32145	Donations - Ambulance Club (deleted)	\$ -	\$ 325.00							\$ 72,500.00	\$ 68,252.29
32170	Ways and Means	\$ 5,500.00	\$ 4,724.55	\$ 3,000.00	\$ 2,117.38	\$ 1,000.00	\$ 600.40	\$ 500.00	\$ 1,737.00	\$ 2,000.00	\$ 7,740.94
32175	Donations	\$ 55,000.00	\$ 68,810.77	\$ 40,000.00	\$ 35,125.75	\$ 35,000.00	\$ 38,184.52	\$ -	\$ 78,525.08	\$ 12,000.00	\$ 17,142.58
32185	Fund Drive	\$ -	\$ 13,841.48	\$ -	\$ 32,175.00	\$ -	\$ 6,956.00	\$ 65,000.00	\$ 22,375.00	\$ 28,500.00	\$ 25,911.00
32185	Grants	\$ -	\$ 17,500.00						\$ 150,065.00		
32190	Hall Rental	\$ 50,000.00	\$ 58,019.83	\$ 45,000.00	\$ 33,586.00	\$ 25,000.00	\$ 48,135.65	\$ 15,000.00	\$ 35,530.10	\$ 45,000.00	\$ 45,016.58
32195	Hall Refunds	\$ -	\$ (800.00)	\$ -	\$ (5,555.00)	\$ -	\$ (5,725.00)	\$ -	\$ (1,850.00)	\$ (2,000.00)	\$ (4,535.00)
32250	Membership Dues	\$ 250.00	\$ 489.00	\$ 250.00	\$ 505.00	\$ 200.00	\$ 830.00	\$ 800.00	\$ 803.00	\$ 800.00	\$ 900.00
32250	Ladies Auxiliary Gift	\$ 20,000.00	\$ 50,000.00	\$ 20,000.00	\$ 40,000.00	\$ 1,000.00	\$ -			\$ 25,000.00	\$ 25,000.00
32275	Ladies Auxiliary Income	\$ -	\$ 110.00	\$ -	\$ 85.00	\$ -	\$ 1,663.00	\$ -	\$ 107.53	\$ 110.00	\$ 49.00
33000	Insurance Claims							\$ 83,000.00			\$ 68,914.19
33100	Other Activities - Bar Income	\$ 30,000.00	\$ 49,273.49	\$ 15,000.00	\$ 3,499.03	\$ 8,000.00	\$ 23,954.13	\$ 15,000.00	\$ 23,967.52	\$ 15,000.00	\$ 73,914.37
33120	Other Income	\$ -	\$ 8,467.18	\$ -	\$ 16,321.53	\$ -	\$ 30,543.82	\$ -	\$ 11,988.01	\$ 21,000.00	\$ 69,173.86
33150	Resale of Electric	\$ 5,000.00	\$ 6,517.50	\$ 6,000.00	\$ 5,857.50	\$ 6,000.00	\$ 4,372.50	\$ 4,000.00	\$ 4,455.00	\$ 5,000.00	\$ 4,620.00
33250	Sales - Vending	\$ 3,000.00	\$ 3,040.00	\$ 3,000.00	\$ 1,319.00	\$ 3,000.00	\$ 2,131.00	\$ 2,000.00	\$ 2,196.00	\$ 2,000.00	\$ 5,535.68
40200	Billing - Ambulance	\$ 290,000.00	\$ 459,189.87	\$ 368,000.00	\$ 390,352.28	\$ 345,000.00	\$ 426,004.28	\$ 415,000.00	\$ 451,214.83	\$ 445,000.00	\$ 428,053.70
40300	Billing - Rescue					\$ 3,000.00		\$ 500.00			
41000	COVID - Relief Funds				\$ 14,283.85		\$ 282,155.11	\$ 5,000.00	\$ 132,733.74		
COVID - PPP Loan Income					\$ 189,400.00						
COVID - Stimulus Income					\$ 10,130.00						
60500	Sale of Used Equipment						\$ 2,600.00				
82000	Investment Income - Capital Gains/Losses - LT	\$ 0.00	\$ 205,405.03	\$ 0.00	\$ 237,337.15	\$ 0.00	\$ 104,922.20	\$ 0.00	\$ 8,632.22	\$ 0.00	\$ 24,744.28
PPP Investments and Tax Adjustments		\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
80100	Interest Income								\$ 794.64		\$ 327.51
80130	Interest - Checking	\$ 0.00	\$ 865.01	\$ 0.00	\$ 223.52	\$ 0.00	\$ 11.56	\$ 0.00	\$ 657.25	\$ 0.00	\$ 667.40
80140	Interest - Money Market	\$ 0.00	\$ 4,272.83	\$ 0.00	\$ 2,217.88	\$ 0.00	\$ 950.05	\$ 0.00	\$ 1,043.93	\$ 0.00	\$ 5,467.19
80200	Investment Income - Capital Gain Distributions	\$ 0.00	\$ 19,588.58	\$ 0.00	\$ 2,492.80	\$ 0.00	\$ 8,047.50	\$ 0.00	\$ 1,648.26	\$ 0.00	\$ 5,529.53
80210	Investment Taxes Withheld	\$ 0.00	\$ 3746.91	\$ 0.00	\$ 343.29	\$ 0.00	\$ 550.99	\$ 0.00	\$ 485.71	\$ 0.00	\$ 355.00
80320	Investment Income - Dividend Income	\$ 0.00	\$ 43,741.44	\$ 0.00	\$ 41,908.90	\$ 0.00	\$ 40,763.26	\$ 0.00	\$ 62,043.13	\$ 0.00	\$ 74,827.83
80330	Investment Income - Investment Interest	\$ 0.00	\$ 19,125.81	\$ 0.00	\$ 15,843.64	\$ 0.00	\$ 2,032.17	\$ 0.00	\$ 261.98	\$ 0.00	\$ 310.91
80380	Investment Income - Accrued Interest from Sales	\$ 0.00	\$ 1,482.71				\$ 0.02				
80390	Investment Income - Investment Interest - Interest from e0559	\$ 0.00	\$ 3,076.29	\$ 0.00	\$ 27.47	\$ 0.00	\$ 4.58	\$ 0.00	\$ 201.98	\$ 0.00	\$ 829.89
80390	Investment Income - Unrealized Gain / Loss	\$ 0.00	\$ 190,658.00	\$ 0.00	\$ 48,853.71	\$ 0.00	\$ 8,368.97	\$ 0.00	\$ 394,115.08	\$ 0.00	\$ 290,903.00
80400	Gain/Loss - Sale - Fixed Asset	\$ 0.00	\$ 41,778.00							\$ 0.00	\$ 43,843.00
80500	Investment Advisory Fees	\$ 0.00	\$ 24,122.00	\$ 0.00	\$ 20,560.68	\$ 0.00	\$ 22,027.91	\$ 0.00	\$ 21,883.64	\$ 0.00	\$ 23,273.98
81000	Investment Income - Capital Gains/Losses Realized - ST	\$ 0.00	\$ 4,226.28	\$ 0.00	\$ 34,311.23	\$ 0.00	\$ 118,598.45	\$ 0.00	\$ 10,723.01	\$ 0.00	\$ 101.19
	Total Revenues:	\$1,484,290.00	\$2,369,590.48	\$1,597,850.00	\$2,225,654.94	\$1,676,708.00	\$2,315,924.84	\$1,726,765.70	\$1,938,828.42	\$1,942,910.00	\$2,628,559.14
EXPENDITURES:											
AAA	Payroll/Employee Related Expenses	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
52300	Payroll - Taxes	\$ 28,000.00	\$ 54,046.22	\$ 56,000.00	\$ 61,197.98	\$ 62,000.00	\$ 69,010.05	\$ 74,000.00	\$ 82,189.30	\$ 74,000.00	\$ 92,989.84
52350	Payroll - Processing	\$ 2,600.00	\$ 3,161.75	\$ 3,600.00	\$ 3,773.75	\$ 1,000.00	\$ 3,693.49	\$ 4,200.00	\$ 4,223.44	\$ 4,200.00	\$ 3,812.04
52450	Payroll - Employee Pension	\$ 0.00	\$ 32,073.63	\$ 36,000.00	\$ 36,435.97	\$ 32,000.00	\$ 35,416.53	\$ 30,000.00	\$ 39,394.84	\$ 38,000.00	\$ 50,008.63
53260	Misc. - Medical Expenses								\$ 3,000.00	\$ 2,000.00	
54250	Hourly Wages	\$ 758,200.00	\$ 705,754.81	\$ 722,000.00	\$ 803,641.83	\$ 618,000.00	\$ 695,370.38	\$ 680,000.00	\$ 1,099,002.38	\$ 1,200,000.00	\$ 1,223,835.42
60115	Staff - Bonuses	\$ 1,800.00	\$ 0.00	\$ 2,700.00	\$ 0.00	\$ 2,700.00	\$ 0.00	\$ 3,000.00	\$ 0.00	\$ 5,200.00	\$ 6,107.20
60135	Staff - Retirement Plans	\$ 17,500.00	\$ 0.00	\$ 21,000.00	\$ 0.00	\$ 25,500.00	\$ 0.00				
60170	Staff - Uniforms	\$ 0.00	\$ 1,751.40	\$ 0.00	\$ 696.50	\$ 0.00	\$ 3,517.55	\$ 4,000.00	\$ 3,551.19	\$ 4,000.00	\$ 9,755.38
60175	Staff - Miscellaneous	\$ 0.00	\$ 3,847.00	\$ 0.00	\$ 568.08	\$ 0.00	\$ 126.41	\$ 500.00	\$ 1,698.61	\$ 500.00	\$ 333.98
60300	Insurance - Health	\$ 103,000.00	\$ 81,634.56	\$ 103,000.00	\$ 82,688.14	\$ 110,000.00	\$ 92,655.68	\$ 125,000.00	\$ 106,723.02	\$ 175,000.00	\$ 155,237.11

New Castle County Fire Service Financial Review and Analysis

DELAWARE CITY - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
60305 Insurance - Vision								\$1,500.00		\$3,000.00	\$1,757.27
60310 Insurance - Dental		\$6,500.00	\$4,194.45	\$5,500.00	\$2,904.33	\$5,500.00	\$3,786.89	\$5,000.00	\$4,013.22	\$8,000.00	\$6,030.80
8888 Fire/Rescue Svcs		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
50020 Accountability System		\$500.00	\$0.00	\$500.00	\$3,921.90	\$0.00	\$1,112.55	\$500.00	\$1,438.33	\$1,100.00	\$1,080.00
50030 Tools & Equipment		\$1,100.00	\$6,517.33	\$5,000.00	\$6,385.68	\$1,000.00	\$6,287.03	\$3,000.00	\$4,962.53	\$4,000.00	\$8,696.45
50040 Wi-Fi for Apparatus		\$1,200.00	\$4,288.98	\$7,000.00	\$4,189.83	\$4,400.00	\$4,075.76	\$5,000.00	\$4,249.16	\$4,000.00	\$5,798.95
50800 Fire Prevention Expenses		\$0.00	\$4,444.87	\$1,000.00	\$0.00	\$1,000.00	\$0.00	\$0.00	\$1,187.50	\$2,000.00	\$5,814.71
51160 Cascade System PM & Repairs		\$500.00	\$670.00	\$500.00	\$1,178.93	\$500.00	\$693.40	\$1,500.00	\$0.00	\$1,500.00	\$2,751.68
52210 Minitor Pager Repairs (deleted)		\$500.00	\$4,639.90	\$500.00	\$0.00	\$250.00	\$0.00	\$1,000.00	\$877.00		
52760 Radio Repairs		\$1,500.00	\$786.00	\$1,500.00	\$1,853.89	\$2,000.00	\$5,586.48	\$1,000.00	\$0.00	\$1,000.00	\$654.80
52785 SCBA Expenses		\$3,500.00	\$3,470.93	\$3,000.00	\$4,592.16	\$0.00	\$2,527.49	\$2,500.00	\$7,606.11	\$5,000.00	\$2,111.11
52770 SCBA Flow Testing (deleted)				\$0.00	\$4,740.60						
53055 Gear Cleaning & Repairs		\$2,000.00	\$350.00	\$1,000.00	\$100.42			\$0.00	\$179.78	\$2,000.00	\$0.00
53066 Rescue Tool Repairs & PM		\$1,000.00	\$12,986.90	\$3,000.00	\$4,632.26	\$0.00	\$0.00	\$5,000.00	\$2,875.75	\$7,500.00	\$8,546.56
53069 Air Bag Preventative Maintenance (deleted)				\$0.00	\$195.00						
53340 Marine Dock Expenses (deleted)		\$500.00	\$0.00	\$500.00	\$491.99	\$1,000.00	\$1,149.48	\$500.00	\$2,215.11		
53345 Marine Unit WiFi and Data (deleted)							\$784.91	\$1,000.00	\$822.24		
53455 Fire Hose Testing		\$3,000.00	\$0.00	\$3,000.00	\$2,014.50	\$2,500.00	\$0.00	\$0.00	\$3,226.19	\$1,000.00	\$3,407.41
53465 Fire Police Supplies		\$750.00	\$0.00	\$750.00	\$0.00	\$250.00	\$2,091.99	\$250.00	\$10.00	\$250.00	\$332.68
53554 Meals - Fire		\$2,500.00	\$1,755.90	\$2,000.00	\$2,434.12	\$1,000.00	\$1,179.42	\$1,000.00	\$2,056.78	\$1,500.00	\$3,337.21
53600 Training - Fire/Rescue		\$12,000.00	\$7,327.50	\$10,000.00	\$9,974.00	\$10,000.00	\$5,223.81	\$8,000.00	\$4,609.86	\$7,000.00	\$8,434.78
53620 Training - Rescue (deleted)		\$1,000.00	\$835.00	\$1,000.00	\$475.00	\$1,000.00	\$450.00	\$1,000.00	\$0.00		
53670 Ladder Testing		\$2,500.00	\$900.00	\$2,000.00	\$640.00	\$2,000.00	\$1,042.00	\$1,250.00	\$1,069.00	\$1,250.00	\$0.00
53790 Misc. - Turn Out Gear		\$5,000.00	\$21,347.00	\$5,000.00	\$34,269.10	\$5,000.00	\$3,880.04	\$5,000.00	\$3,031.30	\$5,000.00	\$7,301.08
54455 Misc. - Fire/Rescue		\$0.00	\$11,712.59	\$0.00	\$2,607.77	\$0.00	\$10,327.46	\$5,000.00	\$6,794.29	\$5,000.00	\$2,130.76
56010 Fixed Asset Purchases - Turnout Gear		\$0.00	\$0.00	\$0.00	\$0.00			\$0.00	\$0.00	\$8,000.00	\$17,474.80
56020 Fixed Asset Purchases - SCBA		\$10,000.00	\$0.00			\$0.00	\$0.00				
56030 Fixed Asset Purchases - Fire Hose											\$7,173.06
56035 Fixed Asset Purchases - Hydraulic Rescue Tool		\$0.00	\$0.00							\$0.00	\$15,318.00
56040 Fixed Asset Purchases - Fire Police						\$1,000.00					
56075 Fixed Asset Purchases - New Gear		\$10,000.00	\$0.00	\$10,000.00	\$0.00					\$0.00	\$7,585.60
56090 Fixed Asset Purchases - Fire Apparatus		\$0.00	\$0.00	\$55,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,197.23
CCC Emergency Medical Svcs		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
50050 EMS - Billing Expenses		\$25,000.00	\$21,060.21	\$27,000.00	\$22,304.48	\$27,000.00	\$24,204.25	\$25,000.00	\$25,472.14	\$25,000.00	\$22,184.77
50670 Ambulance Association Dues & Publications (deleted)		\$200.00	\$125.00	\$125.00	\$0.00	\$125.00	\$10.00	\$100.00	\$0.00		
52115 Code Messaging (deleted)		\$450.00	\$0.00	\$450.00	\$0.00						
52810 AED Maintenance (deleted)		\$0.00	\$529.96	\$2,250.00	\$46.57	\$2,250.00	\$0.00	\$500.00	\$0.00		
52820 Ambulance - Tire Replacement & Repair (deleted)		\$2,000.00	\$1,531.50	\$2,000.00	\$1,146.69	\$2,000.00	\$1,176.98	\$2,000.00	\$1,044.46		
52830 Ambulance Collision Repairs (deleted)		\$5,000.00	\$3,256.08	\$5,000.00	\$21,824.91	\$5,000.00	\$0.00	\$500.00	\$0.00		
52840 Ambulance Batteries (deleted)		\$600.00	\$0.00	\$600.00	\$549.90	\$600.00	\$411.15	\$500.00	\$0.00		
52845 Ambulance Fuel (deleted)		\$8,000.00	\$0.00	\$8,000.00	\$0.00	\$13,500.00	\$0.00	\$9,000.00	\$0.00		
53000 EMS - Equipment Repair		\$3,500.00	\$0.00	\$1,750.00	\$633.98	\$1,750.00	\$0.00	\$1,500.00	\$0.00	\$1,500.00	\$36.50
53005 EMS - Stretcher Repair & PM		\$1,000.00	\$584.00	\$500.00	\$2,486.40	\$500.00	\$2,161.52	\$2,500.00	\$2,367.00	\$2,500.00	\$0.00
53050 Ambulance Radio Repairs (deleted)		\$500.00	\$0.00	\$500.00	\$0.00	\$775.00	\$0.00	\$500.00	\$579.00		
53300 EMS - Supplies		\$7,500.00	\$6,052.88	\$3,750.00	\$6,800.11	\$3,750.00	\$18,296.87	\$7,500.00	\$2,403.88	\$9,000.00	\$6,933.78
53450 EMS - Equipment		\$0.00	\$56.95	\$3,750.00	\$1,357.00	\$3,750.00	\$3,092.99	\$1,500.00	\$3,321.70	\$0.00	\$3,603.23
53470 EMS - Medical Oxygen		\$4,500.00	\$3,775.18	\$4,500.00	\$3,804.79	\$4,500.00	\$5,094.70	\$5,250.00	\$4,557.63	\$5,250.00	\$5,878.22
53610 Training - EMS		\$3,500.00	\$5,755.62	\$6,000.00	\$1,867.70	\$6,000.00	\$3,599.39	\$5,000.00	\$5,068.94	\$3,000.00	\$2,143.00
54445 EMS - Billing Refunds		\$2,500.00	\$0.00	\$2,500.00	\$0.00	\$1,000.00	\$0.00	\$0.00	\$5,498.81		
54450 EMS - Miscellaneous Costs		\$1,000.00	\$11,757.80	\$1,000.00	\$1,657.00	\$1,000.00	\$16,229.00	\$500.00	\$0.00	\$500.00	\$10.00
55082 Annual Ambulance Preventive Maintenance (deleted)		\$10,000.00	\$5,228.17	\$10,000.00	\$3,700.84	\$12,000.00	\$1,848.88	\$3,000.00	\$0.00		
55083 Annual Ambulance DOT Inspection (deleted)		\$500.00	\$197.06	\$500.00	\$221.96	\$1,000.00	\$248.55	\$500.00	\$303.00		
56045 Fixed Asset Purchases - Ambulance										\$250,000.00	\$240,587.30
DOO Building		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
51851 Janitorial Supplies & Service		\$10,000.00	\$14,398.59	\$12,000.00	\$9,103.24	\$12,000.00	\$5,468.71	\$6,000.00	\$5,726.84	\$6,000.00	\$8,124.14
51852 Misc. - Building Supplies		\$3,500.00	\$4,043.64	\$3,500.00	\$2,272.17	\$2,500.00	\$8,658.89	\$2,500.00	\$9,639.52	\$7,000.00	\$2,267.30
51930 R&M - Fuel Pump(s)		\$1,000.00	\$233.98	\$1,000.00	\$291.00	\$1,000.00	\$143.50	\$500.00	\$0.00	\$500.00	\$464.40
51950 Memorial Expense (deleted)		\$0.00	\$149.85					\$0.00	\$362.80	\$1,000.00	\$0.00
52915 R&M - Floor Machine											\$207.50
52925 R&M - HVAC		\$1,500.00	\$6,678.60	\$2,500.00	\$18,022.13	\$2,500.00	\$12,454.48	\$8,000.00	\$16,107.10	\$10,000.00	\$10,495.57
52940 Building Inspections		\$500.00	\$423.20	\$500.00	\$4,172.26	\$500.00	\$2,797.00	\$3,000.00	\$4,836.95	\$4,500.00	\$531.50

New Castle County Fire Service Financial Review and Analysis

DELAWARE CITY - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
53015 Landscaping		\$4,500.00	\$12,050.00	\$5,000.00	\$450.00	\$5,000.00	\$4,020.00	\$2,000.00	\$1,360.00	\$1,500.00	\$4,420.00
53020 Elevator Expenses		\$0.00	\$4,877.98	\$0.00	\$1,042.00	\$0.00	\$4,268.82	\$4,000.00	\$931.84	\$1,000.00	\$5,137.65
53030 Plymvent Expenses		\$1,500.00	\$1,664.00	\$1,500.00	\$0.00	\$2,500.00	\$0.00	\$0.00	\$2,603.00	\$2,800.00	\$0.00
53035 Solar Panels		\$1,000.00	\$0.00	\$0.00	\$350.00						
53040 R&M - Garage Doors		\$2,500.00	\$2,378.50	\$3,000.00	\$6,133.00	\$3,000.00	\$8,887.50	\$3,000.00	\$2,200.00	\$1,500.00	\$626.00
53051 Building Cameras				\$0.00	\$1,156.93			\$4,340.00	\$4,100.00	\$4,020.00	\$4,020.00
53052 Fire Sprinklers											\$1,696.00
53054 Fire Alarm Monitoring		\$0.00	\$1,508.00	\$0.00	\$2,073.00	\$0.00	\$2,364.00	\$2,000.00	\$1,182.00	\$2,000.00	\$300.00
53075 General Building Maintenance		\$0.00	\$9,688.37	\$50,000.00	\$10,304.96	\$20,000.00	\$28,403.19	\$24,000.00	\$36,050.13	\$26,000.00	\$17,211.00
53080 Pest Control		\$2,000.00	\$725.00	\$1,000.00	\$735.00	\$2,000.00	\$861.00	\$1,000.00	\$916.00	\$1,000.00	\$990.00
53090 Station Generator		\$0.00	\$566.62	\$0.00	\$2,627.37	\$0.00	\$1,572.62	\$1,250.00	\$1,877.82	\$2,000.00	\$2,432.44
53095 Station Generator Repairs (deleted)		\$1,500.00	\$0.00	\$1,000.00	\$0.00	\$1,000.00	\$0.00				
53096 Air Compressor		\$500.00	\$1,484.82	\$0.00	\$1,248.75	\$0.00	\$776.75	\$500.00	\$931.70	\$1,000.00	\$1,712.30
53100 Security		\$0.00	\$1,589.03	\$0.00	\$377.50	\$0.00	\$1,319.89	\$500.00	\$1,955.00	\$2,000.00	\$3,062.75
54458 Repairs - Building (deleted)		\$50,000.00	\$0.00								
56080 Fixed Asset Purchases - Building and Improvements		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,000.00	\$0.00	\$0.00	\$19,112.96
EEB Membership		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
50250 Banquet Expenses		\$5,000.00	\$8,030.20	\$0.00	\$5,580.53	\$0.00	\$364.42	\$3,500.00	\$13,229.07	\$15,000.00	\$8,836.64
50350 Company Store Expense		\$1,500.00	\$3,120.00	\$1,000.00	\$5,812.00	\$2,000.00	\$0.00	\$0.00	\$5,851.35	\$2,500.00	\$2,529.00
52910 Recreational Equipment		\$1,500.00	\$595.00	\$1,500.00	\$423.75	\$1,500.00	\$141.25	\$500.00	\$360.00	\$500.00	\$1,424.66
53150 Vending Machine Expense		\$1,500.00	\$1,203.29	\$1,500.00	\$2,158.21	\$1,500.00	\$1,057.80	\$1,000.00	\$1,829.65	\$1,000.00	\$4,604.73
53600 Class B Uniforms		\$1,000.00	\$3,316.10	\$2,500.00	\$771.73	\$2,500.00	\$1,595.00	\$1,250.00	\$4,900.45	\$3,000.00	\$941.66
53605 Class A Uniforms									\$1,275.50	\$1,500.00	\$203.83
55010 Coffee Expenses		\$0.00	\$2,040.66	\$0.00	\$1,438.36	\$0.00	\$815.00	\$1,000.00	\$1,543.72	\$1,250.00	\$1,754.87
55020 Company Picnic (deleted)				\$1,500.00		\$1,500.00					
55025 Childrens Christmas		\$1,000.00	\$0.00	\$1,500.00	\$0.00	\$1,500.00	\$1,000.00	\$1,000.00	\$0.00	\$1,000.00	\$1,000.00
55030 Party Supplies		\$500.00	\$474.99	\$500.00	\$0.00	\$500.00	\$0.00	\$0.00	\$236.88		
55035 Membership Activities		\$1,500.00	\$2,479.81	\$0.00	\$380.46	\$0.00	\$500.00	\$0.00	\$3,478.59	\$3,500.00	\$1,923.00
55045 Recreation Trips Expense (deleted)		\$500.00	\$1,474.50	\$500.00	\$242.00	\$0.00	\$437.04	\$0.00	\$195.00		
55080 Cadel Expenses		\$250.00	\$0.00	\$250.00	\$0.00						
56055 Fixed Asset Purchases - Furniture		\$0.00	\$0.00							\$0.00	\$0.00
56080 Fixed Asset Purchases - Recreational Equipment		\$0.00	\$0.00								
FFF Vehicle Maintenance		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
52819 Repairs - Ambulance		\$0.00	\$2,771.47	\$0.00	\$12,331.57	\$0.00	\$22,403.75	\$1,000.00	\$26,626.99	\$5,000.00	\$35,490.07
52855 Repairs - Fire Trucks & DOT Vehicles (deleted)		\$25,000.00	\$3,079.94								
55075 Repairs - Fire Suppression		\$0.00	\$481.61	\$30,000.00	\$16,044.40	\$30,000.00	\$45,819.15	\$30,000.00	\$16,511.89	\$25,000.00	\$62,088.74
55080 Repairs - Support Vehicles		\$6,000.00	\$1,856.04	\$5,000.00	\$6,299.19	\$5,000.00	\$18,843.09	\$5,000.00	\$8,785.84	\$7,500.00	\$8,115.52
55085 Graphics & Paint		\$500.00	\$0.00	\$500.00	\$2,250.00	\$500.00	\$0.00	\$500.00	\$0.00	\$1,000.00	\$2,088.00
55095 Misc. - Vehicle Maintenance		\$2,000.00	\$29,969.69	\$1,000.00	\$1,750.09	\$1,500.00	\$3,073.23	\$2,500.00	\$6,201.32	\$5,000.00	\$2,255.16
55100 Vehicle Cleaning Supplies											\$433.64
55105 Body Repairs (deleted)		\$0.00	\$112.98	\$1,000.00	\$0.00	\$1,000.00	\$0.00	\$1,000.00	\$0.00	\$1,000.00	\$0.00
55110 Tire Repairs (deleted)		\$1,000.00	\$561.98	\$1,000.00	\$1,089.04	\$1,000.00	\$9,369.98	\$2,500.00	\$3,151.60	\$2,500.00	\$0.00
55115 Batteries (deleted)		\$500.00	\$0.00	\$1,200.00	\$209.91	\$2,000.00	\$0.00	\$1,200.00	\$0.00		
55116 Automotive Parts (deleted)		\$0.00	\$327.19	\$1,000.00	\$710.22	\$1,500.00	\$609.93	\$750.00	\$41.64	\$500.00	\$0.00
55117 Preventive Maintenance		\$6,000.00	\$3,368.07	\$6,000.00	\$4,116.42	\$6,000.00	\$763.64	\$3,500.00	\$0.00	\$3,500.00	\$8,738.79
55118 Inspections		\$1,500.00	\$1,234.59	\$1,500.00	\$896.06	\$1,500.00	\$6,253.67	\$4,500.00	\$6,152.96	\$10,000.00	\$981.08
55119 Small Tools & Equipment Repairs (deleted)					\$1,234.91						
56065 Fixed Asset Purchases - Vehicle Modifications											\$34,313.83
GGG Fuel		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
51203 Gasoline		\$5,500.00	\$5,325.98	\$5,000.00	\$2,543.36	\$5,000.00	\$6,163.02	\$5,200.00	\$9,661.43	\$10,000.00	\$17,541.42
51688 Marine		\$2,500.00	\$1,980.96	\$2,500.00	\$1,422.98	\$2,000.00	\$1,224.98	\$2,000.00	\$0.00	\$4,000.00	\$13,882.27
51993 Diesel		\$8,000.00	\$17,824.16	\$8,000.00	\$11,886.03	\$6,500.00	\$16,212.95	\$9,500.00	\$30,859.28	\$25,000.00	\$17,502.18
HHH Volunteer Pension		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		
52550 Volunteer Pension Expense		\$42,000.00	\$37,596.75	\$0.00	\$38,081.16	\$0.00	\$36,419.28	\$0.00	\$45,468.64		
III Utilities		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
53550 Telephone, Cable, Internet, and Fax		\$6,000.00	\$16,524.48	\$6,000.00	\$8,794.64	\$8,000.00	\$12,149.99	\$15,000.00	\$9,851.45	\$15,000.00	\$10,192.13
53650 Natural Gas		\$3,000.00	\$8,565.04	\$4,000.00	\$5,040.97	\$3,000.00	\$8,917.04	\$10,000.00	\$8,330.16	\$10,000.00	\$10,267.34
53660 Electric Delivery		\$0.00	\$8,654.89	\$0.00	\$5,763.55	\$0.00	\$11,311.80	\$14,000.00	\$20,111.98	\$21,000.00	\$28,732.54
53690 Electric		\$35,000.00	\$16,795.14	\$38,000.00	\$13,642.65	\$24,000.00	\$12,077.71	\$15,000.00	\$13,366.75	\$16,000.00	\$8,699.58
53690 Utilities - Other					\$790.97		\$1,038.78	\$2,500.00	\$1,456.66	\$2,500.00	\$1,788.44
54050 Sewer Expense		\$1,200.00	\$205.72	\$1,200.00	\$164.02	\$1,000.00	\$668.70	\$1,000.00	\$851.06	\$1,000.00	\$704.24

New Castle County Fire Service Financial Review and Analysis

DELAWARE CITY - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
JJJ Administrative Expenses		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
50000 Advertising Expense							\$296.74		\$947.41	\$500.00	\$2,390.00
50200 Bank Service Charges		\$2,500.00	\$282.37	\$2,500.00	\$387.00	\$2,500.00	\$208.18	\$2,000.00	\$117.40	\$500.00	\$835.70
50400 Cumberland Valley VF Conference Expenses					\$1,250.00						\$90.00
50450 Charitable Contributions							\$500.00	\$1,000.00	\$1,781.20	\$2,000.00	\$547.49
50500 IT - Printers		\$0.00	\$1,711.36	\$0.00	\$493.99						
50700 Equipment Rental - Building											\$1,188.18
50911 Erroneous Transactions (Credit Card)					\$1,249.77		\$60.95				\$108.42
50950 Fundraising Expenses									\$191.99	\$100.00	\$614.77
51000 Donation Drive Expense		\$3,500.00	\$495.64	\$3,500.00	\$4,081.20	\$3,500.00	\$3,265.99	\$3,000.00	\$3,786.08	\$5,000.00	\$6,811.20
51000 Meeting Expense							\$505.57	\$500.00		\$500.00	
52000 Office Supplies		\$5,000.00	\$3,184.88	\$5,000.00	\$1,773.64	\$5,000.00	\$2,827.19	\$3,500.00	\$3,857.88	\$3,750.00	\$5,025.60
52020 Tolls		\$200.00	\$0.00	\$200.00	\$0.00	\$0.00	\$2.80	\$0.00	\$80.00	\$0.00	\$100.00
52150 Ways & Means									\$483.00	\$500.00	\$1,128.00
52600 Postage		\$1,000.00	\$776.69	\$500.00	\$357.56	\$500.00	\$880.36	\$1,000.00	\$1,743.36	\$2,000.00	\$1,881.01
52650 Accounting Services		\$8,000.00	\$13,501.00	\$8,000.00	\$20,900.00	\$21,000.00	\$20,835.40	\$12,500.00	\$21,732.00	\$20,000.00	\$19,985.00
52700 Professional Fees Other							\$5,000.00				
52950 IT - Support		\$3,000.00	\$9,055.97			\$0.00	\$7,864.58	\$5,000.00	\$3,558.75	\$3,500.00	\$2,063.75
52960 IT - Equipment		\$2,000.00	\$2,798.39	\$4,000.00	\$2,915.12	\$4,000.00	\$1,746.71	\$5,000.00	\$2,877.26	\$2,500.00	\$19.99
52970 IT - Software		\$0.00	\$2,995.74	\$3,000.00	\$8,707.10	\$1,000.00	\$7,975.74	\$1,000.00	\$10,824.90	\$2,500.00	\$8,132.59
53250 Sick & Sunshine		\$500.00	\$311.93	\$500.00	\$868.50	\$500.00	\$898.81	\$750.00	\$577.71	\$1,000.00	\$116.98
53355 Background Checks		\$0.00	\$65.00							\$0.00	\$65.00
54400 Website Expenses		\$500.00	\$1,753.00	\$500.00	\$0.00	\$500.00	\$0.00	\$1,400.00	\$0.00	\$1,800.00	\$2,820.00
54460 Penalties/Fines											\$40.00
55000 Ladies Auxiliary Expenses		\$0.00	\$7,705.72	\$0.00	\$0.00					\$0.00	\$595.52
55015 Ladies Auxiliary Gift		\$0.00	\$1,158.00								
55040 Gifts & Awards Expense		\$0.00	\$5,594.17	\$5,000.00	\$5,020.80	\$5,000.00	\$3,500.00	\$1,000.00	\$3,576.52	\$1,000.00	\$1,457.12
55055 DVFA Conference Expense		\$1,500.00	\$5,619.78	\$2,500.00	\$0.00	\$1,250.00	\$4,154.15	\$5,000.00	\$3,286.89	\$5,500.00	\$2,129.50
55056 DVFA Conference Assessment (deleted)		\$0.00	\$3,500.00	\$2,500.00	\$0.00	\$1,250.00	\$0.00			\$3,500.00	\$0.00
56070 Fixed Asset Purchases - Office Equipment		\$0.00	\$0.00							\$0.00	\$0.00
60010 Association Dues		\$1,500.00	\$1,580.22	\$1,500.00	\$4,973.00	\$1,500.00	\$5,705.00	\$5,000.00	\$7,265.00	\$5,000.00	\$4,687.00
60015 Misc. - Administrative		\$0.00	\$4,792.81	\$0.00	\$2,435.62	\$0.00	\$4,940.81	\$20,000.00	\$14,890.18	\$17,500.00	\$1,420.50
60025 CFSI Dinner (deleted)		\$0.00	\$1,679.51								
60040 Office Equipment		\$0.00	\$2,213.96			\$0.00	\$1,009.89	\$2,500.00	\$5,126.24	\$5,000.00	\$8,874.77
60050 Association Meetings Expenses (deleted)		\$0.00	\$877.89	\$0.00	\$280.79				\$357.00		
60052 Travel (deleted)									\$2,137.55		
60055 Audits & Financial Review		\$0.00	\$4,500.00	\$0.00	\$5,500.00	\$0.00	\$6,750.00	\$25,000.00	\$6,350.00	\$5,000.00	\$7,750.00
60060 Meals - Admin		\$1,500.00	\$1,887.69	\$1,500.00	\$301.47	\$1,500.00	\$0.00	\$1,000.00	\$898.87	\$2,500.00	\$1,324.92
60070 Computer Maintenance Contract (deleted)					\$8,676.00						
60075 Legal Fees		\$3,500.00	\$400.00	\$3,500.00	\$1,000.00	\$3,000.00	\$280.00	\$1,500.00	\$1,420.00	\$1,500.00	\$2,215.00
60080 Merchant Processing Fees										\$525.00	\$755.80
60090 Licenses, Permits, Taxes											\$25.00
60100 Administrative Assistant (deleted)								\$62,000.00		\$68,000.00	
60214 PayPal & Venmo Fees					\$5.63		\$109.43	\$250.00	\$194.40	\$200.00	\$128.71
LLL Loan Repayments		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
51600 Interest Expense-Finance Charge		\$0.00	\$301.75			\$0.00	\$306.19	\$55,000.00	\$263.81	\$50,000.00	\$0.00
50900 Franchise Tax					\$25.00						
51700 Interest Expense-Equipment Loan					\$3,113.48		\$4,177.78		\$3,657.70		\$4,405.58
MMM Marine Department		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
52850 RAM - FB15		\$7,500.00	\$13,003.79	\$10,000.00	\$6,298.32	\$10,000.00	\$2,295.09	\$10,000.00	\$6,307.49	\$15,000.00	\$27,700.00
52855 Misc. - Marine											\$245.43
53310 Equipment - Marine		\$0.00	\$5,423.73	\$1,500.00	\$5,993.44	\$1,500.00	\$8,234.18	\$1,500.00	\$2,060.00	\$1,500.00	\$2,121.00
53660 Training - Marine		\$1,000.00	\$1,065.40	\$1,000.00	\$0.00	\$1,000.00	\$0.00	\$500.00	\$828.80	\$1,000.00	\$679.00
56025 Fixed Asset Purchases - Marine		\$1,500.00	\$0.00	\$0.00	\$0.00	\$5,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$73,571.81
NNN Hall & Bar		\$0.00	\$0.00	\$0.00	\$225.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
52100 Bar - Supplies		\$0.00	\$11,358.07	\$0.00	\$2,872.08	\$0.00	\$2,213.56	\$0.00	\$2,514.71	\$3,000.00	\$4,748.12
52125 Bar - Tools & Equipment									\$14.54		\$114.00
52130 Bar - Soda & Water		\$0.00	\$4,415.70	\$0.00	\$750.16	\$0.00	\$837.74	\$0.00	\$2,879.72	\$3,000.00	\$3,376.83
52135 Bar - Beer Expense		\$0.00	\$3,646.17	\$0.00	\$638.75	\$0.00	\$822.10	\$0.00	\$2,072.81	\$5,000.00	\$4,771.39
52140 Bar - Liquor Expense		\$0.00	\$9,395.10	\$0.00	\$1,719.18	\$0.00	\$4,646.34	\$0.00	\$5,875.82	\$5,000.00	\$8,778.80
60180 Hall - Janitorial		\$0.00	\$12,319.33	\$0.00	\$737.10	\$0.00	\$6,379.73	\$3,000.00	\$4,177.70	\$4,000.00	\$6,270.45

New Castle County Fire Service Financial Review and Analysis

DELAWARE CITY - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
60185 Hall - Kitchen Inspections (deleted)		\$0.00	\$350.54								
60190 Hall - Repairs to Kitchen Equipment		\$0.00	\$1,384.10	\$0.00	\$3,286.04	\$0.00	\$6,843.33	\$0.00	\$3,497.61	\$4,000.00	\$5,700.65
60195 Hall - Repairs to Bar (deleted)		\$0.00	\$606.94			\$0.00	\$432.25				
60200 Hall - Hall Sitter Expense (deleted)		\$0.00	\$2,650.00	\$0.00	\$700.00						
60205 Hall - Advertising		\$0.00	\$226.00								
60210 Hall - Other		\$0.00	\$484.87	\$0.00	\$1,325.04			\$0.00	\$9.30	\$100.00	\$1,063.22
60211 Hall - Hall Manager (deleted)		\$0.00	\$45.98	\$0.00	\$147.97						
60213 Hall - Cell Phone (deleted)		\$0.00	\$926.65	\$0.00	\$664.50	\$0.00	\$108.60	\$150.00	\$0.00	\$250.00	\$0.00
000 Insurance		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
51200 Insurance - Mutual Relief		\$3,000.00	\$0.00	\$3,000.00	\$0.00	\$4,300.00	\$5,589.16	\$6,150.00	\$0.00	\$6,405.59	\$8,103.37
51205 Mutual Relief AD&D Insurance (deleted)		\$1,200.00	\$0.00	\$1,200.00	\$0.00	\$1,300.00	\$0.00				
51210 Insurance - Building & Vehicles		\$76,000.00	\$85,337.84	\$78,000.00	\$72,582.54	\$78,000.00	\$115,868.34	\$99,000.00	\$108,947.40	\$99,000.00	\$90,832.95
51215 Insurance - Flood		\$1,000.00	\$994.19	\$1,000.00	\$13.61	\$1,000.00	\$2,066.00	\$2,300.00	\$1,167.00	\$2,300.00	\$1,380.00
51225 Vehicle Insurance (deleted)							\$1,379.20		\$2,174.85	\$2,200.00	
60215 Other Expense		\$60,000.00	\$0.00	\$72,000.00	\$0.00	\$84,000.00	\$0.00			\$0.00	\$484.70
000 Investment and Tax Adjustments		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		
50550 Depreciation Expense		\$0.00	\$375,253.01	\$0.00	\$440,719.74	\$0.00	\$440,968.16	\$0.00	\$411,738.85		
	Total Expenditures:	\$1,479,250.00	\$1,883,173.36	\$1,864,775.00	\$1,971,880.72	\$1,676,700.00	\$2,214,827.68	\$1,852,800.00	\$2,431,826.35	\$2,498,800.59	\$2,837,234.33
	Fund Balance/Retained Earnings:	\$5,500.00	\$386,417.12	\$32,275.00	\$254,374.24	\$0.00	\$101,897.18	-\$126,694.30	-\$495,691.93	-\$635,920.59	-\$8,675.19
	% Fund Balance		21%		13%		5%		-26%		0%

Appendix J - Elsmere

New Castle County Fire Service Financial Review and Analysis

ELSMERE - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
REVENUES:											
	Ambulance fund drive 2020				\$4,582.00						\$28,683.48
	Energy grant								\$74,704.00		
	Unrealized gain/loss on invest		\$4,627.25		\$4,687.82		\$3,348.00		-\$8,221.17		
	Government income								\$650,878.85		
	Insurance fire/ambulance fund		\$722,088.90	\$722,000.00	\$814,626.38	\$722,000.00	\$821,157.70				
	New castle county			\$176,000.00							
	Fire impact fees		\$11,962.09							\$1.00	\$15,775.83
	NCC CARES Act						\$160,082.71		\$151,656.74	\$1.00	
	NCC Appropriations	\$640,000.00	\$176,234.86		\$181,889.00		\$181,889.00	\$190,000.00	\$192,633.00	\$192,633.00	\$192,633.00
	NCC Permit Fees		\$60,324.00		\$57,519.57		\$63,605.52	\$63,000.00	\$177,943.78	\$53,824.00	\$32,472.39
	New Castle County - Other					\$176,000.00				\$45,000.00	
	Town of Elsmere	\$10,000.00	\$10,000.00	\$10,000.00		\$10,000.00	\$40,000.00			\$10,000.00	\$10,000.00
	State of Delaware		\$117,418.87	\$42,000.00	\$108,555.00	\$42,000.00	\$80,655.28	\$825,000.00	\$218,661.77		
	Insurance	\$640,000.00								\$1,080,195.00	\$682,537.82
	Grants in aid	\$40,000.00								\$100,000.00	\$120,500.00
	Red light camera									\$82,000.00	\$146,474.00
	Other State									\$1.00	\$114,014.59
	Medical Billing										
	Ambulance Billing - Third Party	\$315,000.00	\$315,190.26	\$292,000.00	\$254,317.53	\$272,500.00	\$255,415.09	\$325,000.00	\$331,769.37	\$330,000.00	\$323,407.73
	Rescue Billing - Third Party		\$1,181.24		\$465.00		\$500.00				
	Medical Billing Fees	-\$22,000.00	-\$21,537.33	-\$20,000.00	-\$1,047.95		-\$18,339.75		-\$23,357.79	\$11,000.00	-\$22,346.07
	Company Store										
	Company Store Income	\$4,000.00	\$2,134.00	\$4,000.00		\$4,000.00	\$1,775.00	\$93,000.00	\$1,010.00	\$1.00	\$2,904.15
	Company Store Expense	-\$4,000.00	-\$5,014.72	-\$4,000.00		-\$4,000.00	-\$6,872.00		-\$2,938.80	\$1.00	-\$7,877.96
	Fund Drive										
	FIRE FUND DRIVE 2021					\$20,000.00	\$23,230.00		\$1,910.00		
	Ambulance Fund Drive 2023									\$20,000.00	\$22,040.00
	Ambulance Fund Drive 2022							\$80,000.00	\$20,059.00		
	Ambulance Fund Drive 2021					\$16,000.00	\$22,516.00				
	Ambulance Fund Drive 2020			\$10,000.00	\$23,074.04						
	Fire Fund Drive 2023									\$22,000.00	\$22,515.00
	Fire Fund Drive 2022								\$24,440.00		
	Fire Fund Drive 2020			\$14,000.00							
	Fund Drive, Fire 2019	\$20,000.00	\$15,145.27		\$1,189.81						
	Ambulance Fund Drive 2019	\$16,000.00	\$16,880.04								
	Fire Fund Drive 2018		\$2,895.00								
	Fund Drive Expenses	-\$12,000.00	-\$10,581.28		-\$3.00	\$12,000.00	-\$10,358.63		-\$10,843.54	\$7,000.00	-\$11,151.12
	Fund Drive - Other										
	Hall Rental income	\$50,000.00	\$48,189.00	\$48,000.00		\$48,000.00	\$18,590.00	\$8,000.00	\$40,223.50		
	Rental income				\$8,545.00						
	Elsmere nutrition		\$6,400.00		\$8,000.00	\$33,333.34	\$7,200.00		\$11,275.00	\$12,300.00	\$10,804.00
	Laundromat		\$21,060.42		\$21,476.53	\$33,333.33	\$23,794.52		\$20,515.66	\$22,700.00	\$22,791.02
	Liquor store		\$69,840.00		\$71,900.20	\$33,333.33	\$73,913.44		\$76,318.04	\$76,300.00	\$78,805.53
	Social Hall Net			\$9,500.00							
	Hall expenses									\$4,000.00	-\$2,633.01
	Liquor/beer	\$12,000.00								\$4,500.00	-\$7,874.12
	Other bar supplies	\$4,500.00								\$300.00	-\$670.82
	Hall clearing supplies									\$2,000.00	\$0.00
	Bar sodas	\$2,000.00									
	Hall janitor									\$14,500.00	-\$15,100.00
	Hall utilities/phones									\$500.00	\$0.00
	Licenses/permits	\$0.00								\$1,400.00	-\$225.00
	Hall maintenance	\$10,000.00									
	New equipment	\$6,000.00								\$1,000.00	\$286.03
	Hall expenses - other									\$1.00	\$0.00
	Hall rental income									\$40,000.00	\$44,029.25
	Hazmat			\$5,000.00	-\$665.34						
	Hazmat expenses	\$10,000.00									
	Hazmat reimbursement		\$1,509.18	-\$5,000.00		\$5,000.00		\$100.00		\$1.00	\$2,097.00

New Castle County Fire Service Financial Review and Analysis

ELSMERE - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
	Hazmat - Other					\$5,000.00	\$1,353.83				
	Hazmat materials									\$1.00	\$0.00
	Grants										
	Grant receipts										
	Grant related expenses									\$1.00	\$800.00
	Insurance claims									\$1.00	
	Insurance payment received									\$1.00	\$5,026.38
	Claims-related expenses									\$1.00	
	Shopping center rental income			\$100,000.00							
	Shopping center maintenance, utilities, taxes, and legal										
	Total shopping center net	\$74,250.00		\$80,250.00							
	Other income										
	Banquet net	-\$10,500.00		-\$10,500.00							
	Holiday parade net	-\$3,000.00		-\$3,000.00							
	State conference net	-\$12,000.00		-\$12,000.00							
	Pension net	-\$58,000.00		-\$58,000.00							
	Company trips net	-\$5,000.00		\$0.00							
	Vehicle sales		\$43,500.00				\$40,000.00		\$140,000.00		
	Stock dividends		\$2,217.57		\$603.01		\$605.25		\$702.20	\$100.00	\$95.82
	Elsmere fire co. ladies auxilia	\$20,000.00	\$20,000.00	\$20,000.00		\$20,000.00	\$25,000.00			\$1.00	\$20,000.00
	4090 Membership dues-2023	\$84.00		\$84.00	\$57.28	\$84.00	\$59.00		\$34.00		-\$40.00
	2205 Membership dues-2023		\$40.84							\$35.00	\$27.00
	2207 Miscellaneous income									\$1.00	\$10,833.75
	4150 Miscellaneous income		\$700.42	\$10,000.00	\$2,645.04		\$7,526.18		\$42,509.48		
	Donations		\$16,014.20		\$184,911.94	\$10,000.00	\$7,264.72	\$50,000.00	\$4,345.34	\$4,000.00	\$5,129.85
	In memory donations									\$1.00	\$1,400.00
	Fuel reimbursement									\$1.00	\$35,719.41
	Miscellaneous income	\$10,000.00									
	Other income										
	Interest income	\$500.00	\$4,905.36	\$500.00	\$5,236.41						
		\$1,787,834.00	\$1,651,118.47	\$1,428,834.00	\$1,733,549.27	\$1,448,084.00	\$1,826,143.29	\$1,634,100.00	\$2,438,226.41	\$2,137,363.00	\$2,688,685.48
EXPENSES:											
	New pierce ladder 16										
	100th anniversary		\$20.95		\$4,221.95		\$101,345.98	\$5,000.00			
	Property maintenance		\$6,459.02			\$2,500.00	\$31,706.06	\$100,000.00	-\$3,465.73		
	Realized gain/loss		-\$2,628.43					\$17,000.00			
	Holiday parade		\$6,854.00		\$423.95	-\$3,000.00	\$10,460.72	\$55,000.00	\$54,265.14	\$10,000.00	-\$6,148.30
	Pension		\$55,820.18		\$53,974.33	-\$60,000.00	\$55,391.52			\$55,000.00	\$63,827.47
	Hall expenses										
	Bar sodas		\$345.12			\$2,000.00			\$3,963.83		
	Bar liquor and beer		\$11,476.70		\$3,406.85	\$12,000.00	\$6,005.08	\$12,000.00	\$4,223.96		
	Licenses and permits		\$925.00			\$2,000.00	\$1,400.00	\$1,400.00	\$1,400.00		
	Cleaning supplies - hall		\$3,123.07		\$5,485.14	\$10,000.00	\$14,647.48	\$15,000.00	\$16,067.17		
	Supplies - hall		\$3,864.37		\$2,584.77	\$4,500.00	\$2,069.66		\$147.19		
	Real estate costs										
	Utilities - real estate		\$3,848.06						\$4,483.04		
	Sewer - real estate										
	Maintenance - real estate		\$2,127.82		\$1,558.10		\$872.00	\$25,000.00	\$1,768.36	\$8,000.00	\$26,667.81
	Taxes - real estate		\$8,683.47		\$5,385.06		\$4,950.70	\$4,950.00	\$5,897.45	\$6,000.00	\$5,741.95
	Administrative	\$165,000.00		\$171,502.00							
	Funeral expenses	\$1,000.00	\$1,441.90	\$1,500.00	\$3,351.90	\$1,500.00	\$4,330.78	\$5,000.00	\$1,728.34	\$2,000.00	\$889.75
	Background investigation		\$21.00		\$16.00		\$528.00	\$500.00	\$315.00	\$500.00	\$3,936.96
	Accounting	\$20,000.00	\$22,409.10	\$24,000.00	\$19,571.95	\$24,000.00	\$55,318.17	\$60,000.00	\$87,664.46	\$78,000.00	\$81,595.48
	Audit									\$11,000.00	\$10,805.90
	Bank service charges		\$184.57		\$172.13	\$500.00	\$900.15	\$600.00	\$2,583.29	\$500.00	\$2,439.43
	Copier/scanner									\$1.00	\$1,246.88
	Computer expense	\$20,500.00	\$6,832.26	\$21,502.00	\$31,190.27	\$21,502.00	\$18,012.87	\$30,000.00	\$24,282.26	\$70,000.00	\$26,165.60

New Castle County Fire Service Financial Review and Analysis

ELSMERE - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
	Due and subscriptions		\$7,881.97		\$4,975.00	\$6,000.00	\$4,357.00	\$4,500.00	\$17,703.15	\$5,200.00	\$4,640.00
	Elsmere dollars		\$11,489.08		\$7,872.09	\$0.00	\$9,443.73	\$50,000.00	\$4,508.20	\$10,000.00	\$10,948.11
	Recruitment and retention									\$8,000.00	\$272.92
	Fitness room		\$925.50		\$3,423.21	\$3,500.00	\$200.00	\$300.00		\$300.00	
	Association dues	\$6,000.00		\$6,000.00							
	Flowers	\$2,000.00	\$1,300.00	\$2,000.00	\$1,230.00	\$2,000.00	\$2,102.50	\$2,500.00	\$1,595.00	\$2,000.00	\$1,145.00
	Insurance	\$65,000.00	\$62,970.89	\$65,000.00	\$61,523.38	\$65,000.00	\$60,757.16	\$60,000.00	\$59,899.00	\$65,000.00	\$63,054.00
	Legal	\$2,000.00	\$2,095.00	\$2,000.00	\$520.00	\$2,000.00	\$760.00		\$1,920.00	\$1,000.00	\$160.00
	Membership										
	Conference expenses 2023									\$1,000.00	
	Conference expenses 2021					-\$12,000.00	-\$4,358.30				
	Superbowl party									\$800.00	\$870.30
	Softball										
	Christmas party-members	\$4,000.00	\$3,762.94	\$4,000.00	\$2,576.61	\$4,000.00	\$300.00	\$300.00		\$300.00	\$962.98
	Meetings	\$10,000.00		\$10,000.00							
	Awards/badges/rings	\$5,000.00	\$3,140.50	\$5,000.00	\$2,681.90	\$5,000.00	\$0.00			\$1.00	\$1,397.59
	Annual banquet 2017		\$25.96								
	100th anniversary banquet		\$129.95								
	Annual banquet		\$5,256.12		\$913.55					\$8,000.00	\$10,370.35
	Phillies game									\$4,000.00	\$2,200.90
	Beach weekend									\$5,000.00	\$3,695.24
	Membership - Other								\$18,688.78		
	Conference expenses 2016		\$676.48								
	Conference expenses 2019		\$10,299.01				-\$150.00				
	Miscellaneous	\$3,000.00	\$1,538.09	\$3,000.00	\$3,006.14	\$3,000.00	\$990.83	\$500.00		\$500.00	\$1,394.45
	Postal	\$1,000.00		\$1,000.00							
	Office supplies	\$8,000.00	\$8,082.00	\$8,000.00	\$8,189.55	\$8,000.00	\$9,193.25	\$9,400.00	\$9,082.90	\$9,400.00	\$4,070.16
	Postage		\$901.94		\$578.40	\$1,000.00	\$2,403.46	\$3,500.00	\$2,530.65	\$2,500.00	\$1,575.26
	Subscriptions		\$103.92		\$260.00		\$79.95	\$100.00	\$15,022.59	\$100.00	\$1,868.95
	Taxes			\$1,000.00		\$10,000.00	\$115.11			\$120.00	\$50.00
	Taxes/sewer	\$1,000.00									
	Taxes - operations		\$229.68		\$330.72						
	Taxes - Other							\$120.00			
	Parade uniform/honor guard	\$1,000.00		\$1,000.00							
	Uniforms	\$3,500.00	\$1,273.75	\$3,000.00	\$1,823.40	\$3,000.00	\$4,506.50	\$4,500.00	\$19,460.39	\$1.00	\$697.13
	Weight room	\$2,000.00		\$3,500.00							
	Sports	\$1,000.00		\$500.00							
	Bank charges	\$600.00		\$500.00							
	Member enhancement	\$12,000.00		\$12,000.00							
	Administrative Costs - Other										
	Fire & EMS Costs										
	Duty Crew Meals		\$2,186.77		\$2,570.78	\$2,500.00	\$3,595.43	\$4,000.00	\$5,578.93	\$5,000.00	\$7,898.90
	10-17 expense	\$2,500.00	\$546.47	\$2,500.00	\$740.29		\$1,234.67	\$1,300.00		\$1.00	
	Fire prevention	\$1,500.00	\$1,135.37	\$1,500.00	\$1,249.00	\$1,500.00	\$409.83	\$2,500.00	\$670.94	\$800.00	\$3,044.58
	Fuel	\$15,000.00								\$58,240.00	\$75,419.27
	Fuel-ambulance		\$10,732.84		\$8,435.77		\$3,260.46	\$6,000.00			
	Fuel-fire suppression		\$20,897.11		\$18,572.93		\$32,291.11	\$31,000.00	\$48,024.43		
	Fuel-operations		\$139.28		-\$15,813.47		-\$21,187.55		-\$2,762.94		
	Fuel-other			\$30,000.00		\$30,000.00					
	Business papers		-\$84.28						\$2,516.00		
	Cellular phones		\$3,937.21					\$4,000.00		\$4,000.00	\$721.30
	Ambulance				\$2,602.59		\$1,805.19				
	Cellular phones - other										
	Communications									\$1.00	\$119.98
	Radio maintenance					\$2,000.00	\$2,231.25	\$2,400.00	\$5,877.38		
	Radio maintenance	\$2,000.00	\$1,757.00	\$2,000.00	\$620.89		\$119.00		\$206.95	\$6,000.00	\$4,260.00
	Pager maintenance-fire		\$959.34		\$206.75					\$1.00	
	Vehicle maintenance	\$65,000.00		\$60,000.00							
	New chief's vehicle 2019 Tahoe		\$6,183.55				\$114.99			\$1.00	-\$7,061.72
	Utility Pick-up									\$1.00	\$180.89
	Squirt-18 (1992 pierce arrow)		\$15,232.22		\$5,909.07		\$5,621.96		\$2,114.49	\$1.00	\$15,465.01

New Castle County Fire Service Financial Review and Analysis

ELSMERE - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
	161'		\$2,281.52								
	165'		\$10,891.37		\$19,139.40		\$5,785.93				
	a-16		\$7,587.86		\$1,850.46		\$6,435.51		\$21,072.30	\$1.00	\$14,198.64
	b-16		\$9,091.19		\$662.00		\$5,626.88		\$13,212.37	\$1.00	\$20,531.04
	Chief's vehicle-tahoe		\$1,599.01		\$193.98		\$953.99		\$282.82		
	Chief's vehicle-2012 duty crew		\$2,727.17								
	Chief's vehicle-2021 duty crew				\$2,024.18		\$2,914.37		\$5,356.69		
	Duty officer vehicle									\$1.00	\$3,160.84
	Antique 164		\$1,841.28							\$1.00	\$213.13
	Hazmat truck		\$1,496.09		\$752.65		\$117.99		\$9,887.42		
	Ladder 16		\$21,030.39		\$17,361.35		\$9,914.18		\$2,257.83		
	Tower 16									\$1.00	\$8,332.69
	Engine 16									\$1.00	\$11,925.71
	Rescue 16		\$21,030.39		\$10,894.33		\$24,504.84		\$3,910.20		
	Traffic 16		\$507.45				\$3,940.60		\$395.43		
	Van		\$140.79		\$333.98		\$262.89		\$233.58	\$1.00	\$7,622.81
	General Vehicle		\$1,945.70		\$6,773.41		\$9,170.47		\$63,523.26	\$1.00	\$13,005.80
	Vehicle maintenance - other					\$50,000.00		\$50,000.00			
	Supplies-fire/rescue		\$306.81		\$1,658.84	\$1,000.00	\$1,378.11	\$1,500.00	\$575.76		
	Supplies-amb/EMS		\$15,601.78	\$15,000.00	\$13,019.96	\$15,000.00	\$17,248.06	\$17,000.00	\$21,885.96		
	Building Operations	\$94,500.00		\$109,700.00							
	Building security									\$5,000.00	\$361.84
	Trash						\$1,649.83	\$1,700.00	\$2,325.75		\$490.47
	Station coffee/sodas									\$5,000.00	\$5,673.03
	Coffee supplies		\$4,582.76		\$1,004.01		\$150.51	\$200.00	\$1,414.87		
	Maintenance/copier contract									\$36,000.00	\$7,142.63
	New equipment									\$1.00	\$2,548.94
	Equipment maintenance									\$1.00	\$15,746.05
	Contracts	\$20,000.00	\$29,333.92	\$30,000.00	\$19,956.16		\$22,058.37	\$23,000.00	\$11,959.37		
	Cleaning supplies-operations	\$2,000.00	\$1,454.80	\$2,000.00	\$2,149.20	\$2,000.00	\$1,885.58	\$2,000.00	\$1,740.00	\$1,800.00	\$5,865.39
	Supplies-operations		\$14.99				\$538.65	\$100.00	\$525.43		
	Sodas-clubroom	\$10,000.00	\$5,523.13	\$12,000.00	\$2,730.41	\$12,000.00	\$6,125.37	\$6,300.00	\$3,663.77		
	Utilities										
	#2 fuel oil		\$2,369.97		\$562.75		\$311.23				
	Sewer									\$6,000.00	\$2,695.18
	Services: pest, etc./exterminator	\$1,000.00	\$2,516.00	\$2,500.00	\$3,300.00		\$5,075.92	\$5,000.00	\$4,187.00	\$4,200.00	\$4,682.20
	Comcast cable	\$1,800.00	\$1,890.17	\$2,000.00	\$1,897.37	\$2,000.00	\$6,017.48	\$6,100.00	\$6,503.96	\$7,000.00	\$6,519.70
	Gas and electric		\$34,638.36		\$26,950.85		\$29,940.07	\$52,000.00	\$40,758.13	\$41,000.00	\$39,906.17
	Gas/electrical	\$32,000.00		\$32,000.00							
	Private sprinkler charge		\$2,696.73		\$3,047.34		\$2,104.81	\$2,200.00	\$3,365.83	\$3,500.00	\$2,822.77
	Station water		\$3,528.18	\$6,500.00	\$3,730.42	\$6,500.00	\$2,229.84	\$5,000.00	\$3,585.80	\$3,600.00	\$3,053.87
	Telephone-hall			\$2,700.00		\$2,700.00	\$260.00	\$5,800.00	\$255.00		
	Telephone-operations	\$2,700.00	\$2,120.02		\$2,932.23	\$5,000.00	\$2,467.47		\$4,169.14	\$9,000.00	\$3,187.96
	MPF	\$6,600.00		\$6,600.00							
	Utilities-other										
	FT Employee			\$216,000.00							
	Benefits	\$105,000.00		\$105,000.00							
	Physicals		\$2,078.00		\$2,397.00		\$2,088.00	\$2,000.00	\$2,340.00	\$2,300.00	\$3,169.00
	Gross wages	\$216,000.00	\$193,830.21		\$219,526.74	\$216,000.00	\$266,054.97	\$270,000.00	\$319,157.89	\$312,000.00	\$408,536.88
	Employee uniforms	\$5,200.00	\$10,858.00	\$5,200.00	\$6,117.40			\$20,000.00		\$5,800.00	\$5,834.99
	Employer taxes		\$14,357.96		\$13,035.13		\$19,531.28	\$110,000.00	\$24,031.78	\$53,000.00	\$31,262.14
	Health care & dental		\$56,118.53		\$38,061.35	\$108,000.00	\$60,426.84	\$500.00	\$88,371.40	\$90,000.00	\$108,196.22
	Legal	\$5,000.00	\$1,720.90	\$5,000.00	\$516.70		\$330.94			\$1,000.00	
	Pension plan	\$60,000.00	\$13,146.31	\$60,000.00	\$11,074.94	\$2,000.00	\$21,358.80	\$12,884.00	\$15,881.52	\$17,000.00	\$21,361.34
	PMA payroll expense	\$3,827.85	\$1,251.40		\$1,777.70	\$3,827.85	\$1,302.50	\$1,500.00	\$1,371.35	\$2,000.00	\$1,587.75
	Paid training		\$140.00		\$86.46						
	Employee turnout gear									\$7,300.00	\$11,422.28
	FT employee - other		\$100.00								
	Employee operational cost	\$713,968.85		\$713,968.85							
	EMS billing operational cost	\$22,000.00		\$20,000.00							
	Company store	\$4,000.00		\$4,000.00							

New Castle County Fire Service Financial Review and Analysis

ELSMERE - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
	Ambulance fund drive	\$6,000.00		\$6,000.00							
	Fire fund drive	\$6,000.00		\$6,000.00							
	Social hall	\$34,500.00		\$36,500.00							
	Hallmat	\$5,000.00		\$5,000.00							
	Shopping center	\$18,750.00		\$18,750.00							
	Banquet	\$12,000.00		\$12,000.00							
	Holiday parade	\$6,000.00		\$6,000.00							
	State conference	\$17,000.00		\$17,000.00							
	Company trip	\$8,000.00									
	PT Employee										
	Gross wages/stand-by	\$378,941.00	\$349,585.27							\$380,000.00	\$418,027.85
	Uniforms		\$236.00		\$1,359.00		\$25.00			\$3,000.00	\$2,211.88
	Barenders & cloakroom		\$4,833.00		\$1,487.00				\$860.00		
	EMS standby				\$304,032.63		\$305,901.69	\$258,000.00	\$363,766.32		
	Hall janitor		\$1,800.00					\$14,000.00			
	Payroll expense		\$2,510.40	\$3,827.85	\$2,417.05		\$3,046.30	\$3,100.00	\$3,101.70	\$3,500.00	\$33,133.33
	Taxes		\$29,217.19				\$21,372.98	\$18,000.00	\$29,421.28	\$1,000.00	
	PT Turnout gear									\$1.00	
	PT employee - other				\$21,810.60	\$378,941.00					
	Building maintenance	\$20,000.00		\$20,000.00							
	Station		\$13,002.45		\$21,037.09		\$48,240.19	\$55,000.00	\$61,263.09	\$40,000.00	\$65,873.26
	Hall		\$18,504.29		\$5,888.38		\$372.69	\$4,000.00	\$13,506.80	\$15,000.00	\$28,743.74
	Operations		\$298.00								
	Building maintenance - other					\$20,000.00					
	New equipment										
	NEW B-16				\$926.55						
	319- fire gear		\$52,871.60	\$15,000.00	\$7,946.95		\$3,606.53	\$25,000.00	\$47,236.49		
	Communications equipment	\$10,000.00	\$2,048.34	\$10,000.00	\$1,841.81	\$10,000.00	\$2,762.11		\$349.81		
	New equipment-fire/rac	\$15,000.00	\$26,806.58	\$15,000.00	\$19,643.81		\$15,369.08	\$58,000.00	\$11,646.03	\$12,000.00	\$17,570.12
	New equipment-ambriens	\$3,000.00	\$7,242.52	\$20,000.00						\$1.00	\$13,269.12
	Equip main fire/rescue									\$5,000.00	\$15,413.31
	EMS equipment maint/testing	\$2,000.00		\$5,000.00						\$5,000.00	\$8,774.54
	Fire/rescue supplies	\$1,000.00		\$1,000.00						\$600.00	\$1,681.61
	EMS supplies	\$15,000.00								\$30,000.00	\$20,393.91
	Turnout gear-members	\$30,000.00								\$25,000.00	\$34,772.50
	COVID-19				\$18,115.04		\$583.48		\$725.48		
	Professional liaison	\$1,000.00		\$1,000.00				\$10,000.00			
	New equipment-ambriens					\$20,000.00					
	New equipment-hall		\$1,289.91		\$350.00	\$6,000.00					
	New equipment-haz mat						\$32.00				
	New equipment-operations		\$3,991.30		\$4,781.32	\$37,852.00	\$14,145.05		\$2,940.60		
	New equipment-other										
	Meetings expense										
	Association									\$500.00	\$285.00
	Regular monthly									\$1,200.00	\$3,139.67
	Fire suppression		\$1,256.30		\$284.26		\$3,513.09				
	Operations	\$223,100.00	\$3,517.68	\$171,502.00	\$4,758.08		\$351.84		\$2,374.81		
	Other		\$3,430.38							\$3,300.00	\$861.00
	Fire service caucus									\$1.00	\$5,539.34
	Meetings expense - other							\$3,500.00			
	Equipment maintenance	\$15,000.00		\$15,000.00							
	305-fire suppression		\$14,134.38		\$11,574.13		\$7,877.62	\$12,000.00	\$3,694.23		
	Ambulance		\$48.22				\$4,187.73	\$5,000.00	\$100.70		
	Hall		\$3,683.48		\$679.63		\$4,500.85	\$5,000.00	\$1,765.16		
	Operations		\$2,336.23		\$339.20		\$1,500.84	\$1,800.00	\$526.27		
	Equipment maintenance - other					\$15,000.00					
	Training and education										
	Other training				\$280.00		\$576.53	\$10,000.00			
	OC Caucus		\$3,486.14								
	FDIC		\$12,510.40		\$784.84			\$1,800.00			
	Fire	\$30,000.00	\$11,026.14	\$30,000.00	\$8,548.27	\$30,000.00	\$3,835.73	\$10,000.00	\$13,212.62	\$10,000.00	\$18,976.50

New Castle County Fire Service Financial Review and Analysis

ELSMERE - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
	EMS	\$5,000.00	\$2,753.65	\$5,000.00	\$560.00	\$5,000.00	\$3,398.10	\$10,000.00	\$2,603.28	\$10,000.00	\$1,208.71
	Training and education - other		-\$185.72								
	Capital expenditures									\$1.00	\$74,233.00
	Interest expense										\$4,563.98
	100th anniversary										\$12,720.00
	Trips		\$2.40				\$4,260.30		\$7,754.25		
	Depreciation expense		\$213,524.23		\$223,318.49		\$329,340.44		\$340,267.17		
	Total Expenditures:	\$2,587,447.70	\$1,583,197.86	\$2,232,752.70	\$1,352,354.24	\$1,129,622.85	\$1,744,650.78	\$1,617,354.00	\$1,998,353.67	\$1,596,983.00	\$1,996,488.00
	Fund Balance/Retained Earnings:	-\$529,613.70	\$67,917.81	-\$603,918.70	\$381,195.83	\$316,461.15	\$84,492.42	\$16,748.00	\$439,672.74	\$538,328.06	\$162,197.38
	% Fund Balance		4%		28%		5%		22%		5%

Appendix K - Five Points

New Castle County Fire Service Financial Review and Analysis

FIVE POINTS - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
REVENUES:											
	County Appro - Ambulance										23658.58
	County Appro - Impact Fees	\$800.00	\$513.00		\$4.61	\$0.00	\$2,041.00	\$0.00	\$2,550.00	\$5,000.00	\$1,541.00
	County Appropriations - other	\$166,594.00	\$239,528.86	\$210,860.00	\$181,889.00	\$182,000.00	\$181,889.00	\$182,000.00	\$192,833.00	\$192,833.00	\$192,833.00
	State Fire Appro. Ins read Oct										\$174,754.09
	State G/A Ambulance										\$20,000.00
	State G/A Squad										\$5,500.00
	State G/A Ladder										\$10,000.00
	State G/ABuilding										\$35,000.00
	State moving violations fees	\$25,000.00	\$50,367.00	\$45,000.00	\$227.51	\$25,000.00	\$845.00	\$1,000.00	\$45,404.00	\$40,000.00	\$93,443.00
	State appropriations - other	\$502,000.00	\$592,813.57	\$592,813.00	\$597,401.95	\$597,401.95	\$595,671.06	\$598,000.00	\$681,724.26	\$681,724.26	\$687,314.84
	State appro ins fire oct	\$124,000.00	\$0.00	\$124,000.00	\$145,375.46	\$145,375.46	\$148,209.33	\$145,375.00	\$165,986.72	\$165,000.00	
	State appropriations health	\$80,000.00	\$0.00	\$80,000.00	\$48,849.00	\$80,000.00	\$120,351.31	\$80,000.00	\$59,538.00	\$80,000.00	
	State appropriation grant in aid	\$41,151.00	\$172,271.33	\$41,151.00	\$114,644.97	\$41,151.00	\$44,081.00	\$42,000.00	\$203,165.87	\$10,316.00	
	Building permit fees	\$50,000.00	\$25,698.00	\$50,000.00	\$57,519.57	\$30,000.00	\$63,605.52	\$58,000.00	\$34,509.62	\$34,508.00	\$8252.29
	Ambulance insurance billing	\$206,000.00	\$271,200.93	\$225,000.00	\$229,606.82	\$225,000.00	\$229,363.32	\$221,000.00	\$260,320.39	\$222,000.00	\$270,489.57
	Financial secretary	\$8,000.00	\$46,416.64	\$10,000.00	\$32,479.19	\$30,000.00	\$6,551.38	\$30,000.00	\$14,560.28	\$5,000.00	\$24,730.18
	Ambulance fund drive										\$14,705.00
	Fire fund drive	\$10,000.00	\$10,652.20	\$8,000.00	\$11,883.00	\$8,000.00	\$12,222.00	\$8,000.00	\$12,117.00	\$8,000.00	\$13,293.06
	Fund drive - other	\$11,000.00	\$9,442.12	\$11,000.00	\$9,745.00	\$10,000.00	\$11,077.00	\$10,000.00	\$11,962.83	\$11,000.00	
	United way	\$26.00	\$0.00	\$0.00	\$51.00						
	Private grants	\$0.00	\$0.00	\$0.00	\$0.00						
	Ladies auxiliary and junior girls	\$17,000.00	\$0.00	\$12,000.00	\$0.00			\$2,000.00			
	Bar income	\$18,000.00	\$18,079.06	\$2,000.00	\$1,631.00				\$6,528.68	\$5,000.00	\$13,910.62
	Fire prevention	\$0.00	\$0.00								
	Misc donations	\$0.00	\$0.00								
	Reimbursements from Members	\$0.00	\$0.00						\$48.00	\$0.00	\$396.00
	Insurance refunds	\$0.00	\$0.00							\$0.00	\$35,061.99
	Company income - other	\$0.00	\$0.00			\$0.00	\$2,203.12				\$230.00
	Sale of fixed assets	\$0.00	\$0.00						\$262.00		
	Uncategorized income	\$0.00	\$0.00						\$4,052.01		
	Federal grant income	\$0.00	\$0.00		\$8,993.06						
	NCCOE-CARES-PPE Income						\$202,280.13				
	Payroll Protection						\$116,600.00				
	Dividend income	\$7,000.00	\$14,027.21		\$20,020.66		\$33,305.41				\$55,728.93
	Interest income	\$9,000.00	\$17,282.63		\$16,538.29		\$8,568.19				\$12,427.74
	Realized gain (loss)	\$0.00	\$20,519.52		14,048.00		\$12,149.02				\$4,748.15
	Change in fair market value	\$0.00	\$91,473.58		\$130,789.86		\$197,679.91				\$239,808.09
	Advisory fees	\$0.00	-\$1,317.15		-\$3,319.88		-\$5,893.35				-\$8,186.10
	Total Revenues:	\$1,275,971.00	\$1,678,768.50	\$1,412,824.00	\$1,418,376.13	\$1,368,928.41	\$1,982,798.35	\$1,378,378.00	\$1,685,362.70	\$1,441,181.26	\$2,169,461.03
EXPENDITURES:											
	Bank charges	\$0.00	\$1,087.51	\$500.00	\$1,233.35	\$0.00	\$556.36	\$200.00	\$946.77	\$800.00	\$515.00
	Gifts to other companies	\$750.00	\$632.00	\$750.00	\$0.00	\$0.00	\$750.00	\$250.00	\$750.00	\$250.00	\$600.00
	Audit expense	\$7,000.00	\$8,700.00	\$8,700.00	\$9,400.00	\$8,000.00	\$9,650.00	\$12,000.00	\$7,875.00	\$8,000.00	\$10,100.00
	Legal services	\$225.00	\$0.00	\$225.00	\$0.00			\$0.00	\$0.00	\$0.00	\$435.00
	Postage	\$1,800.00	\$1,282.75	\$1,500.00	\$1,252.98	\$0.00	\$2,017.00	\$1,500.00	\$1,874.89	\$1,700.00	\$2,238.31
	Admin expenses - other	\$5,800.00	\$2,280.17	\$2,000.00	\$4,606.20	\$13,875.00	\$6,642.66	\$8,000.00	\$7,551.04	\$6,000.00	\$3,805.00
	Banquet expenses	\$9,000.00	\$8,704.57	\$9,000.00	\$7,731.48	\$4,000.00	\$153.12	\$4,000.00	\$1,436.00	\$6,000.00	\$6,348.32
	Advertising	\$0.00	\$35.00								\$35.00
	Ambulance billing - refund to FA	\$225.00	\$0.00					\$0.00	\$1,965.96		
	Ambulance billing expense - other	\$11,000.00	\$13,557.09	\$13,000.00	\$12,189.78	\$13,000.00	\$12,794.70	\$12,000.00	\$9,416.60	\$12,000.00	\$13,579.73
	2100-Softball	\$0.00	\$0.00								
	Antique	\$2,500.00	\$170.57								
	Parade committee	\$0.00	\$0.00								
	Kids xmas party	\$26,500.00	\$59.46	\$500.00	\$2,701.58	\$0.00	\$215.93	\$2,500.00	\$1,723.03	\$2,500.00	\$782.41
	Awards & recognition	\$3,800.00	\$463.45	\$2,000.00	\$1,524.45	\$0.00	\$1,146.00	\$2,000.00	\$1,949.95	\$7,000.00	\$10,458.24
	Annual open house	\$0.00	\$250.00	\$500.00							

New Castle County Fire Service Financial Review and Analysis

FIVE POINTS - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
	Archives	\$0.00	\$0.00								
	100th anniversary expenses			\$5,000.00	\$1,625.00	\$0.00	\$655.41	\$2,000.00	\$32,837.44		
	Company events - other	\$500.00	\$8,968.20		\$135.00	\$7,000.00	\$641.18	\$1,000.00	\$969.33	\$1,000.00	\$2,282.22
	Fund raising events	\$0.00	\$0.00								
	Company store	\$550.00	\$1,801.00	\$500.00		\$0.00	\$1,957.05		\$2,659.90	\$2,700.00	\$3,434.95
	Saleables - other	\$0.00	\$1,849.19	\$2,300.00	\$1,107.95	\$2,700.00		\$2,000.00			
	FAB	\$300.00	\$0.00	\$100.00							
	NCCFCS	\$0.00	\$0.00								
	NCCFCA										\$856.00
	NCCFPA	\$1,200.00	\$733.00		\$164.01			\$0.00	\$1,009.54		
	NCCVFA	\$0.00	\$0.00	\$500.00							
	St. Amb. Assoc.	\$0.00	\$0.00								
	DVFA Conference	\$300.00	\$3,280.92	\$550.00							
	Congressional dinner/conference	\$0.00	\$0.00							\$5,000.00	\$579.40
	Company meetings & dinners - other	\$900.00	\$696.51	\$1,200.00	\$1,124.34	\$2,000.00	\$1,695.05	\$2,000.00	\$2,716.78		
	Admin training					\$0.00	\$399.00				
	DVFA pension plan - member refunds	\$0.00	\$0.00								
	DVFA pension plan - other	\$46,000.00	\$43,268.57	\$45,000.00	\$41,806.53	\$50,000.00	\$37,947.34	\$50,000.00	\$52,296.91	\$65,000.00	\$59,588.76
	Computer committee	\$2,000.00	\$2,029.25	\$20,000.00	\$5,640.16	\$20,000.00	\$3,976.20	\$20,000.00	\$25,611.03	\$30,000.00	\$2,434.67
	Security	\$0.00	\$0.00	\$5,000.00	\$0.00	\$5,000.00		\$5,000.00		\$1,000.00	\$151.60
	DELMARVA ASSN	\$0.00	\$3,500.00							\$3,500.00	\$3,500.00
	DVFA dues	\$4,700.00	\$310.00	\$3,500.00	\$3,500.00	\$0.00	\$3,000.00				
	NCCVFA	\$270.00	\$0.00	\$1,000.00	\$2,000.00				\$3,500.00	\$1,000.00	
	NVFC	\$0.00	\$375.00	\$0.00	\$0.00				\$2,000.00	\$600.00	\$200.00
	Dues - other	\$50.00	\$4,185.00	\$500.00	\$438.00	\$5,000.00	\$108.00	\$5,000.00	\$220.00		
	Bar expenses	\$11,000.00	\$20,509.79	\$10,000.00	\$13,090.99	\$10,000.00	\$358.03	\$5,000.00	\$7,958.48	\$10,700.00	\$16,371.01
	Members relief	\$3,000.00	\$3,000.00	\$6,000.00	\$1,000.00	\$5,000.00	\$0.00	\$2,000.00	\$1,000.00	\$2,000.00	\$0.00
	Membership committee	\$0.00	\$0.00	\$0.00	\$0.00			\$0.00	\$0.00		
	Members services	\$38,000.00	\$37,051.71	\$25,000.00	\$24,217.48	\$55,000.00	\$25,265.77	\$25,000.00	\$26,073.41	\$18,000.00	\$16,453.20
	Admin operations	\$3,000.00	\$3,016.27	\$10,000.00	\$3,924.52	\$5,000.00	\$7,731.60	\$5,000.00	\$4,645.90	\$5,000.00	\$2,146.90
	Water - Bldg	\$0.00	\$0.00				\$4,238.04		\$4,432.95	\$4,700.00	\$4,731.22
	Water - Garage	\$4,900.00	\$4,290.03			\$5,950.00	\$257.36				
	Artesian water - other	\$0.00	\$0.00	\$4,200.00	\$4,664.44			\$5,000.00			
	Cable	\$3,500.00	\$3,537.19	\$3,500.00	\$3,619.02	\$4,450.00	\$4,355.79			\$4,400.00	\$3,973.43
	Elec-B	\$0.00	\$0.00								
	Elec-G	\$0.00	\$0.00								
	Gas-B	\$0.00	\$0.00								
	Gas-G	\$0.00	\$0.00								
	Delmarva power - other	\$330,000.00	\$33,516.37	\$30,000.00	\$29,982.16	\$36,000.00	\$30,127.14	\$36,000.00	\$37,377.76	\$30,000.00	\$51,031.14
	Pest control	\$500.00	\$530.00	\$500.00	\$1,176.00		\$1,100.00	\$1,200.00	\$0.00	\$1,200.00	
	Sewer	\$500.00	\$642.92	\$700.00	\$437.20		\$672.19	\$500.00	\$1,334.32	\$1,100.00	\$1,385.76
	Snow	\$0.00	\$0.00	\$0.00	\$0.00		\$329.10	\$0.00	\$0.00		
	Telephone	\$3,000.00	\$4,972.59	\$4,500.00	\$7,142.24	\$6,000.00	\$16,063.55	\$8,000.00	\$10,407.10	\$8,300.00	\$13,774.72
	Trash removal	\$5,690.00	\$2,431.40	\$3,000.00	\$9,377.00	\$10,000.00	\$10,084.12	\$8,000.00	\$7,182.33	\$4,500.00	\$3,876.00
	Utilities - other	\$0.00	\$0.00					\$0.00	\$0.00		
	Bldg Improvements-Exterior	\$500.00	\$0.00	\$2,500.00	\$0.00			\$0.00	\$1,909.67	\$10,000.00	\$7,084.97
	Bldg Improvements-Interior	\$6,000.00	\$5,479.92	\$5,000.00	\$7,116.35			\$0.00	\$12,273.31	\$20,000.00	\$41,510.72
	Bldg Improvements-Garage	\$0.00	\$0.00	\$0.00	\$0.00		\$7,512.40	\$0.00	\$0.00		
	Bldg Improvements-hall	\$4,000.00	\$362.50	\$2,000.00	\$13,837.82		\$8,673.41	\$5,000.00	\$1,011.34	\$1,200.00	\$1,626.06
	Bldg Improvements-other	\$3,000.00	\$7,516.10	\$8,000.00	\$12,055.46	\$30,000.00	\$510.09	\$40,000.00	\$46.96		\$10,165.80
	Operations and equipment contracts	\$33,000.00	\$14,726.02	\$20,000.00	\$10,919.97	\$15,000.00	\$23,303.89			\$12,000.00	\$14,757.33
	Building/hall equipment	\$800.00	\$468.56	\$800.00	\$7,545.00	\$14,000.00	\$1,834.74	\$0.00	\$3,404.68	\$3,000.00	\$3,512.62
	Engine room	\$1,200.00	\$4,967.50	\$6,000.00	\$6,420.00	\$0.00	\$3,411.50		\$1,047.00	\$500.00	\$517.87
	Building supplies-other	\$500.00	\$1,236.14	\$2,000.00	\$623.50	\$0.00	\$1,125.36	\$14,000.00	\$3,136.51	\$3,000.00	\$1,450.54
	Hall expenses	\$1,200.00	\$3,976.90	\$4,000.00	\$4,760.00	\$5,000.00	\$650.00	\$0.00	\$210.00		
	AMB fund drive	\$2,500.00	\$3,404.61	\$3,500.00	\$2,693.60	\$2,500.00	\$2,698.75	\$2,500.00	\$4,746.32	\$4,750.00	\$8,826.37
	Fire fund drive	\$3,000.00	\$3,425.43	\$3,500.00	\$3,446.70	\$2,500.00	\$4,972.66	\$2,500.00	\$700.00	\$2,500.00	\$5,647.25
	Business fund drive	\$0.00	\$0.00	\$0.00	\$0.00						
	Fund drives-other	\$0.00	\$0.00								
	Ladies auxiliary expenses	\$0.00	\$2,573.79	\$2,500.00	\$0.00						
	Insurance-general coverage	\$48,000.00	\$41,425.00	\$40,000.00	\$39,161.00	\$34,800.00	\$47,921.00	\$41,000.00	\$41,642.00	\$34,000.00	\$46,705.00

New Castle County Fire Service Financial Review and Analysis

FIVE POINTS - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
	Member life insurance	\$5,000.00	\$2,966.84	\$4,000.00	\$3,030.35	\$5,400.00	\$810.00	\$0.00	\$0.00	\$7,000.00	\$6,103.27
	Insurance-Mutual relief	\$9,600.00	\$4,954.36	\$5,000.00	\$5,599.16	\$5,000.00	\$6,105.98	\$7,000.00	\$6,405.59		
	Insurance-other	\$0.00	\$0.00		\$3,461.00	\$0.00	\$197.38	\$0.00	\$0.00		
	Salary - PT	\$134,000.00	\$97,141.07	\$98,000.00	\$129,513.11	\$86,000.00	\$129,895.76	\$120,000.00	\$133,293.47	\$250,000.00	\$143,597.00
	Salary - PT	\$330,000.00	\$410,721.88	\$375,000.00	\$469,091.30	\$420,000.00	\$580,649.53	\$551,000.00	\$622,338.98	\$440,000.00	\$678,572.97
	FICA	\$36,000.00	\$36,707.40	\$32,000.00	\$45,793.28	\$54,000.00	\$54,379.51	\$50,000.00	\$57,805.92	\$54,432.38	\$62,896.00
	Payroll taxes-other	\$0.00	\$0.00								\$-182.79
	OE payroll tax	\$0.00	\$0.00								
	Dental insurance	\$3,400.00	\$1,068.85	\$1,300.00	\$1,361.40		\$1,469.16	\$1,400.00	\$1,741.48	\$5,400.00	\$1,631.70
	Medical insurance	\$37,500.00	\$35,148.40	\$36,000.00	\$21,289.04		\$19,556.82	\$9,000.00	\$24,071.18	\$92,000.00	\$28,443.44
	Northern trust pension	\$7,200.00	\$11,342.66	\$12,000.00	\$7,598.34		\$9,033.39	\$1,100.00	\$0.00		
	Fees	\$5,400.00	\$4,313.85	\$3,600.00	\$4,493.50		\$5,099.05	\$4,600.00	\$5,700.60	\$12,000.00	\$5,165.30
	Paid employee - other	\$77,000.00	\$156.00	\$1,000.00	\$0.00		\$65.76	\$13,000.00	\$607.88		\$-1,643.87
	Uniforms	\$500.00	\$93.50	\$500.00	\$1,257.95		\$2,591.35	\$3,000.00	\$2,219.60	\$3,000.00	\$2,930.40
	Hall loan	\$72,000.00	\$30,288.38	\$41,100.00	\$0.00					\$40,000.00	\$39,290.22
	T74 loan	\$0.00	\$0.00								
	L-17 Loan commercial	\$0.00	\$0.00								
	L-17 Loan state	\$0.00	\$0.00								
	A-17 loan (PNC)	\$0.00	\$0.00								
	A-17 loan (state)	\$15,000.00	\$0.00								
	Engine loan payments	\$0.00	\$0.00								
	Company loan payments - other	\$0.00	\$0.00								
	Reconciliation discrepancies	\$0.00	\$0.00								
	Fire line	\$10,000.00	\$21,121.27	\$23,000.00	\$69,041.85	\$25,000.00	\$15,476.37	\$10,000.00	\$28,587.21		
	Duty uniform	\$3,500.00	\$1,458.01	\$3,000.00	\$697.85		\$886.25	\$5,000.00	\$1,397.75	\$5,000.00	\$1,062.25
	Firefighter gear - other	\$35,000.00	\$51,729.13	\$50,000.00	\$62,031.75	\$55,000.00	\$11,661.45	\$50,000.00	\$73,641.55	\$50,000.00	\$80,736.77
	Engineers	\$1,000.00	\$0.00	\$2,000.00		\$2,000.00	\$0.00	\$1,000.00		\$1,000.00	
	Logistics	\$2,000.00	\$0.00	\$0.00	\$3,284.75	\$2,000.00	\$4,785.84	\$5,000.00	\$2,731.34	\$2,500.00	\$2,500.90
	Communications	\$15,000.00	\$13,802.58	\$15,000.00	\$8,341.88	\$15,000.00	\$6,452.18	\$20,000.00	\$6,973.42	\$10,000.00	\$22,563.89
	OSFS fire schools	\$0.00	\$7,023.49	\$10,000.00	\$2,922.50		\$3,685.00		\$5,252.50	\$5,000.00	\$9,975.00
	CISD	\$0.00	\$0.00	\$0.00							
	EMS training	\$0.00	\$732.50	\$2,000.00	\$302.00		\$1,705.95		\$1,204.86	\$1,500.00	\$613.50
	FDR	\$0.00	\$6,571.91	\$7,000.00	\$0.00		\$500.00	\$5,000.00	\$4,225.90	\$0.00	\$0.00
	Fire school/duty crew	\$0.00	\$0.00	\$0.00			\$1,283.30	\$16,000.00	\$672.45	\$5,000.00	\$104.91
	Training - other	\$20,000.00	\$1,062.39	\$1,000.00	\$5,911.49	\$15,000.00	\$8,244.44	\$8,000.00	\$250.00	\$2,500.00	\$4,754.37
	Diesel-Amb	\$0.00	\$0.00								
	Diesel fireline	\$0.00	\$0.00								
	Fire police and safety officer fuel	\$0.00	\$44.37								
	Fuel - other	\$15,000.00	\$13,095.78	\$14,000.00	\$10,805.78	\$16,000.00	\$18,418.69	\$15,000.00	\$28,577.61	\$35,000.00	\$24,532.42
	Equipment contracts	\$0.00	\$0.00		\$3,459.30		\$250.00	\$1,000.00			
	Equipment repairs	\$0.00	\$9,890.32		\$0.00				\$164.85	\$0.00	\$56.93
	Equipment repairs - others	\$12,000.00	\$0.00	\$11,000.00	\$1,725.20	\$8,000.00	\$2,113.69	\$4,000.00	\$1,227.95	\$2,000.00	\$511.38
	Equip purch-178 Chief's vehicle	\$5,000.00	\$4,694.14								\$299.86
	Equip purch-E-17	\$0.00	\$191.57		\$12,498.35				\$52.50		\$3,803.53
	Equip purch-S17	\$0.00	\$42.70		\$1,947.32			\$75,000.00	\$223.96		\$2,162.00
	Equip purch-U17	\$0.00	\$0.00								
	Equip purch-A17	\$0.00	\$0.00				\$511.81	\$1,000.00	\$220.66		\$65.99
	Equip purch-C17	\$0.00	\$345.75	\$50,000.00							\$29.17
	Equip purch-L17	\$0.00	\$0.00				\$746.64	\$10,000.00			\$368.00
	Equip purch-other	\$15,000.00	\$5,501.07		\$14,688.59	\$100,000.00	\$517.87	\$75,000.00	\$2,766.66	\$25,000.00	\$4,833.70
	App repairs-178	\$500.00	\$2,191.55				\$1,035.34		\$3,462.81		\$3,786.58
	App repairs-A17	\$2,000.00	\$2,809.08		\$19,496.06		\$11,862.83		\$15,877.85		\$9,246.35
	App repairs-B17								\$2,395.30		\$3,255.12
	App repairs-VAN17	\$1,000.00	\$1,795.00		\$1,103.58		\$865.62		\$0.00		\$48.30
	App repairs-S17	\$15,000.00	\$6,726.96		\$1,880.40		\$6,960.45		\$1,090.19		\$26,487.93
	App repairs-E17	\$0.00	\$12,415.20		\$18,336.49		\$12,547.62		\$5,697.23		\$27,299.39
	App repairs-L 17	\$25,000.00	\$45,625.96		\$17,422.63		\$20,061.30		\$-18,863.49		\$19,880.02
	App repairs-Gator17	\$5,000.00	\$3,100.32				\$91.46	\$500.00	\$945.14		\$259.28
	App repairs-U17	\$1,500.00	\$350.00				\$4,233.43		\$2,315.84		\$2,731.47
	App repairs-other	\$0.00	\$871.39	\$50,000.00	\$8,509.12	\$40,000.00	\$3,510.92	\$40,000.00	\$4,317.44	\$40,000.00	\$5,482.08
	John Deere Gator-Misc expenses	\$0.00	\$-0.10				\$134.70			\$1,000.00	

New Castle County Fire Service Financial Review and Analysis

FIVE POINTS - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
	EMS equipment repairs	\$0.00	\$0.00		\$1,336.97		\$1,334.25		\$576.84		\$26,678.34
	EMS Service contracts	\$0.00	\$564.30		\$1,515.14		\$10,623.60		\$564.30		\$1,168.00
	Oxygen	\$0.00	\$8,991.28		\$7,382.17		\$9,819.33		\$14,784.25		\$10,676.81
	EMS operations - other	\$15,000.00	\$8,799.81	\$13,000.00	\$22,733.44	\$25,000.00	\$9,003.05	\$30,000.00	\$9,035.94	\$20,000.00	\$10,155.42
	Fire prevention	\$1,000.00	\$0.00	\$1,000.00	\$0.00	\$1,000.00	\$0.00	\$1,000.00	\$478.09	\$1,500.00	\$148.92
	Fire police expenses	\$3,000.00	\$1,251.46	\$3,000.00	\$1,695.98	\$3,000.00	\$4,810.38	\$4,000.00	\$2,300.00	\$2,000.00	\$550.00
	Miscellaneous expenses	\$0.00	\$1,907.62	\$5,000.00	\$870.50	\$5,000.00	\$506.43		\$1,210.38		\$1,905.31
	Depreciation expense	\$0.00	\$175,751.00		\$179,974.00				\$150,849.00		
	Depreciation expense - EMS	\$0.00	\$32,320.00		\$31,520.00				\$36,785.00		
	Interest expense	\$0.00	\$253.69						\$218.19		\$409.50
	Interest expense - EMS	\$0.00	\$1,060.00								
	Capital expenditures				\$785.00	\$100,000.00					
	Building Renoir State Interest										\$763.89
	New Engine State Loan Interest										\$3,656.89
	Capital - ambulance	\$0.00	\$0.00								
	Capital - building	\$25,000.00	\$0.00	\$100,000.00	-\$0.50						
	Capital - other	\$0.00	\$0.00					\$150,000.00		\$300,000.00	
	Capital reserve	\$0.00	\$0.00								
	Total Expenditures:	\$1,892,260.00	\$1,398,884.64	\$1,290,425.00	\$1,512,564.14	\$1,383,775.00	\$1,272,514.19	\$1,614,750.00	\$1,572,838.80	\$1,745,732.38	\$1,667,698.98
	Fund Balance/Retained Earnings:	-\$316,689.00	\$179,853.66	\$122,199.00	\$105,811.99	\$15,163.41	\$719,285.16	-\$234,375.00	\$122,524.10	-\$282,551.12	\$511,842.05
	% Fund Balance		13%		7%		56%		8%		31%

Appendix L - Good Will

New Castle County Fire Service Financial Review and Analysis

GOOD WILL - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
REVENUES											
	State approps	\$775,000.00	\$729,475.00	\$775,000.00	\$792,317.00	\$168,000.00	\$168,206.00	\$915,000.00	\$7,546.00		
	State approps ambulance		\$115,666.00	0	\$71,849.00	\$70,000.00	\$107,722.00	\$80,045.00	\$81,650.00	\$117,236.00	
	State approps G/A		\$34,280.00	0	\$50,351.00	\$50,000.00	\$47,843.00	\$418,172.00	\$1,019,891.00	\$791,084.00	
	State approps state fire tax dist		\$548,002.00	0	\$632,328.00	\$630,000.00	\$595,871.00	\$681,724.00		\$643,874.00	
	State approps ticket money					\$0.00	\$20,405.00		\$122.00		
	State fire prevention 50/50							\$5,099.00			\$29,859.00
	County approps	\$250,000.00	\$199,603.00	\$250,000.00	\$235,636.00	\$29,500.00	\$206,164.00	\$270,000.00	\$0.00		
	County approps amb					\$85,500.00		\$60,742.00	\$61,960.00	\$60,742.00	
	County approps fire approps					\$60,700.00		\$156,166.00	\$156,290.00	\$156,166.00	
	County approps rescue					\$30,500.00					
	County approps rescue boat					\$24,250.00					
	County approps impact fees								\$1,000.00		
	County approps county permit fees		\$601,304.00			\$0.00	\$63,606.00	\$72,600.00	\$60,000.00	\$68,252.00	
	Ladder truck approps					\$5,150.00					
	County covid expense reimb								\$63,336.00		
	City approps		\$9,000.00			\$0.00	\$35,000.00	\$150,000.00	\$20,000.00	\$20,000.00	\$30,000.00
	Trustee approps	\$140,000.00	\$140,000.00	\$140,000.00	\$146,000.00	\$180,000.00	\$147,500.00	\$149,684.00	\$150,000.00	\$157,500.00	
	Auxiliary donation	\$5,000.00		\$5,000.00	\$16,000.00	\$0.00	\$4.00				
	Grant Funds										\$63,000.00
	Donations		\$350.00	\$0.00	\$17.00	\$0.00			\$359.00		\$397.00
	Donations amb		\$304.00			\$0.00			\$5,300.00		
	Donations memorial gifts		\$100.00	\$0.00	\$3,280.00	\$0.00	\$2,665.00		\$3,000.00		\$250.00
	Donations other		\$500.00			\$0.00	\$3,500.00		\$7.00		\$16,730.00
	Donations united way					\$0.00	\$27.00		\$4,466.00		
	DVFA / fire prevention refundable		\$1,274.00			\$0.00			\$250.00		\$3,216.00
	FMS coverage										\$2,275.00
	Sale of equip			\$0.00	\$1,900.00	\$0.00			\$48,771.00		\$2,444.00
	Fund drive income	\$40,000.00	\$45,810.00	\$40,000.00	\$49,476.00	\$45,000.00	\$50,808.00	\$45,000.00	\$1,352.00	\$45,000.00	\$42,717.00
	Other income		\$11,809.00	\$0.00	\$26,089.00	\$5,000.00	\$1,866.00	\$5,000.00	\$627.00		\$2,571.00
	Riverbend Copayments									\$3,000.00	\$3,000.00
	Company Mfg 50-50										\$1,111.00
	Company store sales	\$500.00	\$2,633.00	\$500.00	\$335.00	\$0.00	\$630.00		\$525.00		
	Membership dues	\$300.00	\$525.00	\$300.00	\$350.00	\$0.00	\$755.00		\$14,686.00	\$500.00	\$508.00
	Restitution		\$2,508.00	\$0.00	\$10,000.00	\$0.00	\$4,753.00		\$3,530.00		\$62,165.00
	Fund raisers	\$3,500.00	\$3,367.00	\$3,500.00	\$0.00	\$0.00	\$4,659.00		\$1,142.00	\$3,000.00	\$6,756.00
	Vending income		\$1,772.00	\$0.00	\$1,480.00	\$0.00	\$877.00		\$3,500.00		\$1,231.00
	Amb billing income	\$340,000.00	\$438,177.00	\$340,000.00	\$331,686.00	\$310,000.00	\$311,805.00	\$325,000.00	\$396,214.00	\$325,000.00	\$351,060.00
	Rental income	\$12,000.00	\$7,168.00	\$12,000.00	\$10,800.00	\$7,300.00	\$12,550.00	\$14,400.00	\$10,085.00	\$10,800.00	\$10,800.00
	Investment funds - dividends and interest income	\$0.00	\$28,937.00	\$0.00	\$26,799.00		\$23,284.00		\$27,790.00		
	Investment funds - realized gains	\$0.00	\$6,127.00	\$0.00	\$148,690.00		\$53,721.00		\$35,648.00		
	Investment funds - unrealized gains	\$0.00	\$203,967.00	\$0.00	\$291.00		\$155,825.00				
	Interest income - checking and MM	\$0.00	\$600.00	\$0.00	1,500.00		\$59.00		\$127.00		
	Gain on sale of fixed assets								\$65,000.00		
	Fundraising auxiliary	\$0.00	\$21,110.00	\$0.00	\$7,685.00		\$8,592.00		\$8,947.00		
	Interest income - ladies	\$0.00	\$1.00	\$0.00	\$1.00						
	Other income				\$21,662.00						
	Other income COVID						\$248,623.00		\$214,250.00		
	FEMA Fire Grant									\$738,783.00	
	Total Revenues:	\$1,544,300.00	\$2,113,602.00	\$1,546,300.00	\$1,974,922.00	\$1,696,800.00	\$2,253,868.00	\$1,724,400.00	\$2,565,186.00	\$2,679,854.00	\$2,624,887.00
EXPENDITURES											
	Comm events	\$350.00	\$556.00	\$350.00	\$115.00	\$500.00	10577	\$500.00	\$131.00	\$500.00	\$3,519.00
	Comm events easter party	\$250.00	\$438.00	\$250.00	\$32.00	\$500.00	\$0.00	\$500.00	\$0.00	\$500.00	\$266.00
	Comm events operation santa	\$500.00	\$626.00	\$500.00	\$188.00	\$500.00	\$175.00	\$500.00	\$261.00	\$500.00	\$772.00
	Separation day	\$2,000.00	\$904.00	\$2,000.00	\$0.00	\$1,000.00	\$237.00	\$1,000.00	\$2,374.00	\$2,500.00	\$3,487.00
	COVID 19 expenses					\$5,000.00	\$23,087.00	\$10,000.00	\$498.00		
	Amb equip and supplies	\$6,000.00	\$13,876.00	\$6,000.00	\$12,412.00	\$11,000.00	\$6,441.00	\$15,000.00	\$11,995.00	\$15,000.00	\$13,823.00
	Oxygen	\$4,500.00	\$5,317.00	\$4,500.00	\$4,428.00	\$6,000.00	\$5,828.00	\$6,500.00	\$5,566.00	\$6,500.00	\$7,000.00
	Amb exps							\$42.00	\$3,000.00		\$914.00

New Castle County Fire Service Financial Review and Analysis

GOOD WILL - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
	Fire prevention exp								\$1,260.00	\$1,000.00	\$0.00
	Fire prevention exp refundable	\$750.00	\$6,641.00	\$750.00	\$0.00	\$1,500.00	\$5,448.00	\$3,000.00	\$6,237.00	\$4,000.00	\$10,033.00
	Fire prevention exp non-refundable	\$4,500.00	\$2,410.00	\$4,500.00	\$0.00	\$2,000.00	\$1,184.00	\$1,500.00	\$1,460.00	\$1,500.00	\$1,541.00
	Fire grant					\$0.00	\$3,000.00		\$3,500.00		
	Contingency									\$100,000.00	\$0.00
	Fire police expenses	\$500.00	\$1,078.00	\$500.00	\$0.00	\$1,500.00	\$72.00	\$1,500.00	\$968.00	\$1,000.00	\$106.00
	Fire police uniforms	\$500.00	\$0.00	\$500.00	\$0.00			\$500.00	\$0.00	\$1,500.00	\$0.00
	Vehicle lights/safety equip	\$1,500.00	\$2,522.00	\$1,500.00	\$856.00	\$2,000.00	\$7,207.00	\$2,000.00	\$4,838.00	\$1,500.00	\$7,390.00
	Reimbursement	\$1,000.00	\$1,680.00	\$1,000.00	\$1,200.00	\$2,000.00	\$675.00	\$2,000.00	\$450.00	\$2,000.00	\$228.00
	PT salaries	\$560,000.00	\$465,004.00	\$560,000.00	\$473,252.00	\$506,125.00	\$470,329.00	\$476,345.00	\$514,032.00	\$615,833.00	\$613,587.00
	PT vacation benefits	\$50,000.00	\$39,160.00	\$50,000.00	\$43,888.00	\$43,725.00	\$52,076.00	\$53,494.00	\$63,976.00	\$54,187.00	\$67,895.00
	PT holiday benefits	\$15,000.00	\$14,585.00	15000	14421	9987	14423	9818	\$14,382.00	\$12,384.00	\$16,103.00
	PT sick benefits	\$0.00	\$21,703.00						\$0.00		
	PT overtime	\$50,000.00	\$65,684.00	\$50,000.00	\$59,445.00	\$49,642.00	\$76,396.00	\$63,649.00	\$104,353.00	\$106,985.00	\$135,629.00
	PT training	\$500.00	\$0.00	\$500.00	\$165.00	\$500.00	\$4,066.00	\$3,000.00	\$6,349.00	\$6,500.00	\$2,914.00
	PT training									\$0.00	\$616.00
	PT salaries	\$15,000.00	\$98,275.00	\$15,000.00	\$248,629.00	\$214,957.00	\$237,722.00	\$282,583.00	\$239,555.00	\$269,891.00	\$292,549.00
	Accrued wages expense	\$0.00	\$34,015.00	\$0.00	\$4,608.00	\$0.00	\$4,608.00			\$0.00	
	Payroll tax expense	\$52,500.00	\$56,624.00	\$52,500.00	\$66,599.00	\$57,578.00	\$69,948.00	\$54,641.00	\$75,714.00	\$92,410.00	\$90,818.00
	Payroll tax expense SUTA	\$750.00	\$732.00	\$750.00	\$990.00	\$1,051.00	\$1,071.00	\$1,183.00	\$908.00	\$1,324.00	\$429.00
	Accrued sick expense	\$0.00	\$14,318.00	\$0.00	\$6,753.00	22500	30027	26500	\$21,462.00	\$27,500.00	\$12,527.00
	Pension expense	\$45,000.00	\$39,282.00	\$45,000.00	\$39,255.00	\$40,700.00	\$44,065.00	\$53,426.00	\$52,580.00	\$66,951.00	\$47,380.00
	Accrued vacation expense	\$0.00	\$14,560.00	\$0.00	\$-1.00					\$0.00	
	Health insurance expense	\$135,000.00	\$133,913.00	\$135,000.00	\$134,715.00	\$156,859.00	\$122,929.00	\$126,582.00	\$145,801.00	\$146,550.00	\$175,427.00
	Dental expense	\$0.00	\$9,108.00	\$0.00	\$13,420.00	\$13,914.00	\$7,107.00	\$6,406.00	\$5,628.00	\$16,165.00	\$6,212.00
	Uniforms	\$8,000.00	\$10,068.00	\$8,000.00	\$5,534.00	5328	\$1,258.00	\$3,500.00	\$8,276.00	\$5,000.00	\$4,708.00
	Volunteer member pension	\$30,000.00	\$27,373.00	\$30,000.00	\$26,055.00	\$30,000.00	\$26,055.00	\$28,000.00	\$25,965.00	\$27,000.00	\$35,292.00
	CFSA	\$1,500.00	\$0.00	\$1,500.00	\$0.00					\$0.00	\$1,400.00
	Auxiliary support	\$100.00	\$0.00	\$1,000.00	\$0.00	\$1,000.00	\$0.00	\$500.00		\$500.00	\$0.00
	Membership recognition	\$2,500.00	\$3,148.00	\$2,500.00	\$615.00	\$2,500.00	\$424.00	\$1,500.00	\$5,802.00	\$1,500.00	\$5,513.00
	Coffee supplies	\$500.00	\$554.00	\$500.00	\$686.00	\$750.00	\$1,059.00	\$1,000.00	\$1,083.00	\$1,000.00	\$518.00
	DVFA conference	\$4,000.00	\$7,066.00	\$4,000.00	\$0.00	\$4,000.00	\$2,736.00	\$1,500.00	\$4,560.00	\$4,000.00	\$1,573.00
	Member support	\$500.00	\$522.00	\$500.00	\$6,673.00	\$1,000.00	\$602.00	\$500.00	\$0.00	\$500.00	\$66.00
	Recreation exp-members	\$1,000.00	\$90.00	\$1,000.00	\$150.00	\$500.00	\$0.00	\$500.00	\$503.00	\$500.00	\$225.00
	Sick and sunshine	\$1,500.00	\$583.00	\$1,500.00	\$1,031.00	\$750.00	\$995.00	\$500.00	\$608.00	\$1,000.00	\$2,032.00
	Vending - candy and soda machine	\$2,000.00	\$1,876.00	\$2,000.00	\$1,157.00	\$1,500.00	\$872.00	\$1,500.00	\$1,688.00	\$2,500.00	\$1,512.00
	Uniforms volunteers	\$5,000.00	\$6,106.00	\$5,000.00	\$3,237.00	5000	1614	2500	\$3,234.00	\$3,000.00	\$10,596.00
	Childrens xmas party	\$500.00	\$206.00	\$500.00	\$0.00	\$500.00	\$945.00	\$500.00	\$0.00	\$500.00	\$0.00
	Company picnic	\$1,000.00	\$0.00	\$10,000.00	\$0.00					\$0.00	\$0.00
	Exercise equip	\$500.00	\$0.00	\$500.00	\$33.00	\$2,000.00	\$945.00	\$500.00	\$0.00	\$500.00	\$0.00
	Member funeral	\$2,000.00	\$1,496.00	\$2,000.00	\$2,409.00	\$2,000.00	\$2,464.00	\$2,000.00	\$670.00	\$2,500.00	\$255.00
	Emergency crew costs/incentives			\$0.00	\$120.00	\$0.00	\$398.00	\$500.00	\$0.00	\$500.00	\$0.00
	Company banquet					5000	0	\$1,500.00	\$0.00	\$1,500.00	\$0.00
	Personnel training and cert	\$500.00	\$1,073.00	\$500.00	\$329.00	\$1,000.00	\$30.00	\$1,000.00	\$60.00	\$1,000.00	\$4,250.00
	EMT training	\$0.00	\$20.00					\$0.00	\$10.00	\$0.00	\$0.00
	EMS continuing ed	\$500.00	\$315.00	\$500.00	\$0.00	\$500.00	\$0.00	\$500.00	\$0.00	\$500.00	\$0.00
	Training CDF'S	\$10,000.00	\$7,665.00	\$10,000.00	\$3,380.00	\$10,000.00	\$5,034.00	\$10,000.00	\$1,280.00	\$6,000.00	\$7,010.00
	Training conferences	\$15,000.00	\$9,136.00	\$15,000.00	\$0.00	\$20,000.00	\$6,346.00	\$20,000.00	\$7,182.00	\$10,000.00	\$1,336.00
	Training in-service	\$1,500.00	\$2,060.00	\$1,500.00	\$61.00	\$2,000.00	\$0.00	\$3,500.00	\$415.00	\$2,500.00	\$3,761.00
	Parade expenses	\$500.00	\$0.00	\$500.00	\$0.00	\$500.00	\$0.00				
	Parade expenses2	\$0.00	\$1,200.00	\$0.00	\$97.00						
	PPE	\$5,000.00	\$8,158.00	\$5,000.00	\$3,984.00	\$0.00	\$812.00	\$1,000.00	\$393.00	\$500.00	\$476.00
	Replacement of turnout gear	\$20,000.00	\$13,098.00	\$20,000.00	\$3,535.00	\$22,000.00	\$31,835.00	\$20,000.00	\$1,497.00	\$21,200.00	\$3,011.00
	Replacement helmets, hoods, boots and gloves			\$0.00	\$1,093.00	\$5,000.00	\$4,263.00	\$6,000.00	\$4,557.00	\$6,000.00	\$14,831.00
	Repair of turnout gear			\$0.00	\$630.00	\$0.00	\$796.00	\$1,000.00	\$1,993.00	\$2,500.00	\$1,146.00
	SCBAs	\$500.00	\$0.00	\$500.00	\$0.00	\$500.00	\$14,839.00	\$5,000.00	\$0.00	\$5,000.00	\$2,330.00
	SCBA repair and maint	\$2,000.00	\$4,877.00	\$2,000.00	\$6,550.00	\$2,000.00	\$6,985.00	\$2,000.00	\$328.00	\$2,000.00	\$1,022.00
	Replacement rescue PPE					\$0.00	\$1,292.00	\$1,500.00	\$7,935.00	\$8,000.00	\$0.00
	Replacement rescue PPE accessories					\$0.00	\$186.00	\$500.00	\$0.00	\$500.00	\$0.00
	Repair of rescue PPE					\$0.00	\$105.00				
	800 radios and pagers	\$5,000.00	\$1,537.00	\$5,000.00	\$1,193.00	\$2,500.00	\$3,319.00	\$3,000.00	\$10,408.00	\$5,000.00	\$3,340.00
	Contractual services	\$2,750.00	\$185.00	\$2,750.00	\$6,580.00	\$5,000.00	\$1,870.00	\$5,000.00	\$3,703.00	\$5,000.00	\$6,544.00
	Auto billing exp	\$23,800.00	\$21,045.00	\$23,800.00	\$21,032.00	\$21,700.00	\$22,322.00	\$22,750.00	\$26,627.00	\$22,750.00	\$26,547.00

New Castle County Fire Service Financial Review and Analysis

GOOD WILL - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
	Rescue billing	\$250.00	\$0.00	\$250.00	\$0.00	\$250.00	\$0.00	\$250.00	\$0.00	\$250.00	\$0.00
	Prof fees HR			\$0.00	\$131.00	\$2,000.00	\$1,544.00	\$2,000.00	\$0.00	\$2,000.00	\$0.00
	Prof fees misc									\$0.00	\$51,481.00
	Prof fees attorney	\$28,820.00	\$29,985.00	\$3,000.00	\$29,985.00	\$2,000.00	\$34,395.00	\$38,000.00	\$32,525.00	\$2,000.00	\$0.00
	Prof fees accountant	\$2,000.00	\$433.00	\$28,820.00	\$303.00	\$34,800.00	\$660.00	\$2,000.00	\$22,500.00	\$55,000.00	\$58,475.00
	Info system services					\$0.00	\$420.00	5000	\$2,588.00	\$0.00	\$0.00
	Code messaging	\$2,000.00	\$1,800.00	\$2,000.00	\$4,265.00	\$2,500.00	\$4,435.00	\$0.00	\$114.00	\$2,500.00	\$12,486.00
	Copier lease	\$1,500.00	\$1,504.00	\$1,500.00	\$1,504.00	\$1,500.00	\$1,665.00	\$1,500.00	\$1,694.00	\$1,750.00	\$1,424.00
	WEB hosting fees	\$1,500.00	\$1,068.00	\$1,500.00	\$0.00	\$1,500.00	\$0.00		\$0.00	\$0.00	\$0.00
	Security/Fire Monitoring									\$0.00	\$632.00
	Fire reporting	\$1,500.00	\$237.00	\$1,500.00	\$118.00	\$500.00	\$0.00	\$1,000.00	\$2,137.00	\$2,500.00	\$2,137.00
	Fuels-other	\$500.00	\$404.00	\$500.00	\$608.00	\$287.00	\$653.00	\$500.00	\$387.00	\$500.00	\$770.00
	Amb fuel	\$10,000.00	\$7,617.00	\$10,000.00	\$6,198.00	7869	\$10,621.00	\$12,500.00	\$17,076.00	\$18,500.00	\$13,425.00
	Apparatus fuel	\$15,000.00	\$14,583.00	\$15,000.00	\$10,048.00	\$12,500.00	\$14,371.00	\$14,500.00	\$24,911.00	\$27,500.00	\$21,820.00
	Marine unit fuel	\$1,750.00	\$2,000.00	\$1,750.00	\$1,041.00	\$1,500.00	\$2,128.00	\$2,000.00	\$5,557.00	\$4,000.00	\$2,583.00
	Firehouse generator	\$500.00	\$214.00	\$500.00	\$0.00	\$284.00	\$0.00	\$500.00	\$559.00	\$500.00	\$0.00
	Interest paid	\$5,000.00	\$2,761.00	\$5,000.00	\$856.00			\$0.00	\$51,438.00	\$0.00	\$34,024.00
	Insurance - mutual relief policy	\$5,000.00	\$17,082.00	\$5,000.00	\$4,921.00	\$4,000.00	\$26,408.00	\$12,000.00	\$16,662.00	\$12,000.00	\$31,869.00
	Insurance - auto	\$12,000.00	\$0.00	\$12,000.00	\$20,912.00	\$0.00	\$25,531.00	\$5,000.00	\$29,927.00	\$25,000.00	\$25,174.00
	Insurance - commercial package	\$30,000.00	\$35,767.00	\$30,000.00	\$36,036.00	\$32,000.00	\$20,076.00	\$34,000.00	\$22,272.00	\$17,000.00	\$18,880.00
	Insurance - accident and health			\$0.00	\$3,893.00	\$12,000.00	\$3,893.00	\$10,000.00	\$4,650.00	\$5,000.00	\$4,868.00
	Supplies and materials	\$500.00	\$764.00	\$500.00	\$339.00	\$500.00	\$5,348.00	\$1,000.00	\$1,241.00	\$2,000.00	\$382.00
	Engineers supplies	\$1,000.00	\$809.00	\$1,000.00	\$869.00	\$1,000.00	\$2,313.00	\$1,000.00	\$2,235.00	\$2,500.00	\$1,335.00
	Fire line supplies	\$4,000.00	\$9,481.00	\$4,000.00	\$11,960.00	\$15,000.00	\$7,315.00	\$15,000.00	\$6,762.00	\$10,000.00	\$18,615.00
	Repairs and maint equip	\$500.00	\$27,783.00	\$500.00	\$4,246.00	\$2,500.00	\$4,601.00	\$2,500.00	\$29,567.00	\$0.00	\$13,027.00
	Apparatus - vehicle maint	\$40,000.00	\$31,356.00	\$40,000.00	\$26,639.00	\$25,000.00	\$37,609.00	\$25,000.00	\$31,323.00	\$30,000.00	\$47,078.00
	Small equip maint/repair	\$1,500.00	\$3,676.00	\$1,500.00	\$6,091.00	\$3,500.00	\$166.00	\$3,500.00	\$504.00	\$1,500.00	\$2,127.00
	Portable equip repairs	\$1,500.00	\$0.00	\$1,500.00	\$114.00	\$7,000.00	\$0.00	\$1,500.00	\$0.00	\$1,500.00	\$0.00
	Marine units maint/repair	\$5,000.00	\$14,473.00	\$5,000.00	\$7,119.00	\$5,000.00	\$7,861.00	\$5,000.00	\$23,628.00	\$20,000.00	\$14,246.00
	Amb maintenance	\$5,000.00	\$4,788.00	\$5,000.00	\$3,237.00	\$5,000.00	\$7,159.00	\$5,000.00	\$6,521.00	\$10,500.00	\$15,457.00
	Gear locker					\$0.00	\$83.00		\$694.00	\$0.00	\$268.00
	Building improvements	\$5,000.00	\$93.00	\$5,000.00	\$819.00	\$0.00	\$1,427.00		\$9,417.00	\$0.00	\$2,483.00
	Bunk rooms/bathrooms	\$7,000.00	\$1,046.00	\$7,000.00	\$165.00	\$1,000.00	\$858.00	\$1,000.00	\$0.00	\$1,000.00	\$67.00
	Lock system	\$500.00	\$582.00	\$500.00	\$150.00	500	\$2,068.00	2500	\$1,126.00	\$2,500.00	\$524.00
	West wing							\$20,000.00	\$0.00		\$0.00
	Downstairs renovation					\$2,500.00	\$0.00	\$2,500.00	\$0.00		
	Recruitment					\$0.00	\$468.00	\$1,000.00	\$0.00	\$1,000.00	\$0.00
	T bay improvements	\$0.00	\$123.00								
	Building maintenance	\$1,000.00	\$4,735.00	\$1,000.00	\$2,009.00	\$0.00	\$14,233.00	\$2,500.00	\$5,145.00	\$7,500.00	\$14,526.00
	Pest control	\$1,000.00	\$604.00	\$1,000.00	\$600.00	\$750.00	\$1,248.00	\$1,500.00	\$615.00	\$1,500.00	\$67.00
	Building maintenance and supplies	\$15,000.00	\$13,426.00	\$15,000.00	\$10,118.00	\$15,000.00	\$3,391.00	\$15,000.00	\$2,964.00	\$5,000.00	\$2,193.00
	Station generator R&M	\$2,000.00	\$484.00	\$2,000.00	\$2,603.00	\$2,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$272.00
	Fire alarm system	\$1,500.00	\$1,518.00	\$1,500.00	\$1,302.00	\$1,000.00	\$1,254.00	\$1,000.00	\$1,660.00	\$1,250.00	\$1,715.00
	Ahema fax expenses	\$10,000.00	\$13,777.00	\$10,000.00	\$429.00	\$2,000.00	\$46.00	\$2,000.00	\$917.00	\$2,000.00	\$365.00
	Building maintenance- janitorial supplies	\$1,000.00	\$2,316.00	\$1,000.00	\$2,125.00	\$2,000.00	\$2,530.00	\$3,000.00	\$2,604.00	\$3,000.00	\$5,147.00
	Utilities/Telephone System			\$0.00	\$297.00	\$250.00	\$0.00	\$250.00	\$832.00	\$1,250.00	\$673.00
	Cable tv	\$1,250.00	\$1,045.00	\$1,250.00	\$1,221.00	\$1,250.00	\$1,036.00	\$1,250.00	\$1,106.00	\$1,350.00	\$985.00
	Electricity - firehouse	\$13,500.00	\$13,704.00	\$13,500.00	\$11,446.00	\$13,500.00	\$11,136.00	\$13,500.00	\$10,647.00	\$14,500.00	\$11,855.00
	Natural gas	\$5,000.00	\$5,056.00	\$5,000.00	\$3,826.00	\$5,500.00	\$5,268.00	\$5,800.00	\$6,041.00	\$6,750.00	\$8,761.00
	Telephone	\$1,500.00	\$1,862.00	\$1,500.00	\$1,736.00	1750	\$1,945.00	\$1,750.00	\$2,479.00	\$2,350.00	\$557.00
	Sewer	\$500.00	\$157.00	\$500.00	\$0.00	\$500.00	\$231.00	\$250.00	\$256.00	\$300.00	\$947.00
	Water - firehouse	\$2,500.00	\$2,708.00	\$2,500.00	\$2,784.00	\$3,250.00	\$2,822.00	\$3,250.00	\$2,328.00	\$3,250.00	\$3,572.00
	Equip certification	\$5,000.00	\$3,315.00	\$5,000.00	\$1,987.00	\$5,000.00	\$1,411.00	\$5,000.00	\$0.00	\$5,000.00	\$0.00
	Other fire line exp	\$3,500.00	\$558.00	\$3,500.00	\$3,429.00			\$2,500.00	\$194.00	\$2,000.00	\$1,018.00
	Fire line 10-17	\$1,500.00	\$372.00	\$1,500.00	\$36.00	\$2,000.00	\$1,698.00	\$500.00	\$702.00	\$500.00	\$1,376.00
	Fire line misc	\$2,500.00	\$414.00	\$2,500.00	\$10,002.00	\$1,000.00	\$93.00	\$2,000.00	\$180.00	\$1,000.00	\$394.00
	Subscriptions	\$500.00	\$293.00	\$500.00	59	\$500.00	\$35.00	\$250.00	\$150.00	\$250.00	\$200.00
	Compressed air system	\$2,500.00	\$2,327.00	\$2,500.00	2011	\$2,500.00	\$1,843.00	\$2,500.00	\$1,835.00	\$2,500.00	\$1,835.00
	Volunteer crew incentives	\$5,500.00	\$5,038.00	\$5,500.00	3314	\$5,500.00	\$3,509.00	\$4,000.00	\$6,008.00	\$12,000.00	\$7,384.00
	Other fire line exp - boat ramp	\$25,000.00	\$0.00	\$25,000.00	\$0.00	\$2,500.00	-\$190.00		\$7,550.00	\$539,000.00	\$3,803.00
	Mobile telephone	\$500.00	\$440.00	\$500.00	\$720.00	\$550.00	\$450.00				
	Air cards	\$2,000.00	\$2,422.00	\$2,000.00	\$2,053.00	\$1,900.00	\$2,799.00	\$3,000.00	\$2,240.00	\$2,250.00	\$3,385.00
	Background checks	\$300.00	\$117.00	\$300.00	\$102.00	\$300.00	\$25.00	\$300.00	\$0.00		

New Castle County Fire Service Financial Review and Analysis

GOOD WILL - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
	Computer maint and supplies	\$2,000.00	\$8,520.00	\$2,000.00	\$8,958.00	\$7,000.00	\$6,222.00	\$5,000.00	\$14,589.00	\$5,000.00	\$8,773.00
	Charitable donations	\$1,000.00	\$910.00	\$1,000.00	\$0.00	\$1,000.00	\$1,100.00	\$1,500.00	\$2,100.00	\$2,000.00	\$500.00
	Company meeting expense	\$2,000.00	\$2,234.00	\$2,000.00	\$1,688.00	\$2,000.00	\$1,514.00	\$2,000.00	\$3,254.00	\$3,250.00	\$1,986.00
	Company store	\$200.00	\$3,890.00	\$200.00	\$0.00	\$1,500.00	\$250.00	\$1,000.00	\$6,422.00	\$5,000.00	\$1,016.00
	Fund drive	\$7,000.00	\$7,140.00	\$7,000.00	\$9,210.00	\$10,000.00	\$8,549.00	\$10,000.00	\$10,070.00	\$10,500.00	\$10,555.00
	Mac company exp	\$1,000.00	\$1,150.00	\$1,000.00	\$1,225.00	\$1,000.00	\$1,737.00	\$1,500.00	\$1,184.00	\$1,500.00	\$1,608.00
	Office exp - postage	\$500.00	\$799.00	\$500.00	\$668.00	\$1,000.00	\$830.00	\$1,000.00	\$573.00	\$1,000.00	\$682.00
	Office exp - supplies	\$1,500.00	\$2,842.00	\$1,500.00	\$2,094.00	\$2,500.00	\$1,815.00	\$2,500.00	\$1,938.00	\$2,500.00	\$2,189.00
	Association dues	\$4,500.00	\$9,102.00	\$4,500.00	\$4,980.00	\$6,000.00	\$4,466.00	\$6,000.00	\$4,320.00	\$6,000.00	\$4,895.00
	State/local taxes	\$500.00	\$0.00	\$500.00	\$0.00	\$0.00	\$402.00		\$292.00	\$0.00	\$632.00
	Other admin exp	\$0.00	\$115.00	\$0.00	\$119.00	\$0.00	\$45.00		\$700.00	\$0.00	\$510.00
	Bank fees	\$3,500.00	\$714.00	\$3,500.00	\$1,355.00	\$1,500.00	\$1,471.00	\$500.00	\$985.00	\$1,000.00	\$4,136.00
	Internet charges	\$1,500.00	\$1,429.00	\$1,500.00	\$1,209.00	\$1,500.00	\$1,319.00	\$1,500.00	\$1,563.00	\$1,500.00	\$2,718.00
	Assoc Mtg Exp	\$3,000.00	\$2,408.00	\$3,000.00	\$131.00	\$1,000.00	\$0.00	\$1,000.00	\$1,859.00	\$1,500.00	\$403.00
	Storage Unit									\$0.00	\$1,550.00
	Admin Exp	\$0.00	\$36.00						\$143.00	\$0.00	\$364.00
	Capital purchases	\$25,000.00	\$0.00	\$25,000.00						\$1,000.00	\$160.00
	Capital exp - fire line	\$32,500.00	\$0.00	\$32,500.00		\$21,383.00		\$44,100.00	\$0.00	\$20,000.00	\$0.00
	Capital exp - apparatus equip							\$38,000.00	\$0.00	\$13,500.00	\$0.00
	Capital exp - radios and pagers	\$25,000.00	\$0.00	\$25,000.00		\$19,000.00					
	Capital exp - computer and printer equip					\$1.00				\$21,500.00	\$0.00
	Capital exp - building					\$4,400.00				\$3,000.00	\$0.00
	Apparatus loan repayment					\$120,000.00					
	Williams St property	\$500.00	\$165.00	\$500.00	\$254.00	\$0.00	\$1,083.00				
	House exps	\$0.00	\$12.00	\$0.00	\$199.00	\$0.00	\$590.00	\$0.00	\$1,100.00	\$0.00	\$682.00
	Management exp - 407 williams st	\$1,200.00	\$0.00	\$1,200.00	\$0.00	\$1,200.00	\$1,300.00	\$1,200.00	\$0.00	\$1,200.00	\$0.00
	Repairs and maint - 407 williams st	\$1,500.00	\$2,714.00	\$1,500.00	\$7,330.00	\$2,000.00	\$450.00	\$2,000.00	\$599.00	\$1,500.00	\$0.00
	Taxes - 407 williams st	\$1,000.00	\$932.00	\$1,000.00	\$653.00	\$1,100.00	\$323.00	\$1,500.00	\$909.00	\$1,500.00	\$275.00
	Utilities - 407 williams st	\$500.00	\$821.00	\$500.00	\$533.00	\$500.00	\$1,053.00	\$500.00	\$549.00	\$500.00	\$716.00
	Investment funds realized losses				\$12,856.00						
	Investment funds unrealized losses							\$246,162.00	\$246,162.00		
	Investment fund fees		\$12,479.00		\$10,035.00		\$16,033.00	\$16,062.00	\$16,062.00		
	Depreciation		\$179,733.00		\$206,696.00		\$219,442.00	\$252,215.00	\$252,215.00		
	Ladies auxiliary exp		\$15,129.00		\$22,333.00		\$6,095.00	\$9,396.00	\$9,396.00		

Appendix M - Hockessin

New Castle County Fire Service Financial Review and Analysis

HOCKESSIN - CY18-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
REVENUES											
04-4015	County	\$240,000.00	\$236,556.86	\$250,000.00	\$239,408.57	\$250,000.00	\$245,494.52	\$250,000.00	\$265,232.81	\$260,000.00	\$260,885.29
04-4020	Fire insurance	\$628,000.00	\$652,562.87	\$650,000.00	\$742,777.41	\$750,000.00	\$743,682.36	\$760,000.00	\$847,710.98	\$885,000.00	\$882,537.82
04-4030	Health insurance	\$69,000.00	\$69,496.03	\$69,000.00	\$71,848.97	\$72,000.00	\$77,277.31	\$75,000.00	\$103,165.87	\$100,000.00	\$109,531.11
04-4035	EMS	\$60,000.00	\$55,292.00	\$55,000.00	\$49,481.00	\$55,000.00	\$46,191.00	\$53,000.00	\$69,706.00	\$70,000.00	\$106,378.00
04-4040	State	\$41,000.00	\$42,796.00	\$43,000.00	\$50,281.65	\$42,800.00	\$44,081.00	\$44,000.00	\$145,404.50	\$46,750.00	\$120,500.00
04-4041	State grant						\$104,500.00				
04-4100	Federal grant				\$3,002.00			\$90,864.00		\$90,864.00	\$90,863.64
04-4110	CARES & PPP & ARPA				\$122,355.35						\$26,247.57
04-4010	CARES		\$0.00	\$0.00		\$0.00	\$177,869.67	\$0.00	\$26,482.25		
04-4080	Donations	\$15,000.00	\$15,034.82	\$15,000.00	\$22,956.52	\$14,000.00	\$16,678.89	\$12,000.00	\$7,987.02	\$7,500.00	\$14,899.10
04-4120	Fund drive - current year	\$175,000.00	\$200,386.46	\$180,000.00	\$238,908.95	\$180,000.00	\$225,647.92	\$196,000.00	\$161,119.90	\$185,000.00	\$197,837.00
04-4130	Fund drive - prior year	\$4,000.00	\$13,767.00	\$6,500.00	\$20,610.00	\$10,000.00	\$13,547.50	\$20,000.00	\$17,027.50	\$15,000.00	\$37,560.00
04-4131	Woodside benefit	\$3,000.00	\$3,732.25	\$3,500.00	\$0.00	\$3,500.00	\$4,041.50	\$3,500.00	\$4,160.00	\$3,500.00	\$2,250.00
04-4060	Dividends	\$11,000.00	\$25,443.37	\$17,000.00	\$20,816.58	\$26,000.00	\$35,284.23	\$20,000.00	\$17,373.28	\$20,000.00	\$18,152.04
04-4150	Return DT	\$1.00	\$1,042.05	\$0.00	\$12,009.56	\$0.00	\$19,287.91	\$0.00	\$4,492.57		\$11,777.78
04-4155	Return PNC	\$1.00	\$63,660.38	\$0.00	\$9,959.39	\$0.00	\$40,887.39	\$0.00	\$9,794.85		\$9,528.11
04-4220	Interest	\$10,000.00	\$18,614.49	\$15,000.00	\$17,348.11	\$16,000.00	\$13,088.68	\$10,000.00	\$13,052.50	\$10,000.00	\$19,402.55
04-4000	Ambulance service	\$425,000.00	\$457,773.84	\$520,000.00	\$423,054.57	\$460,000.00	\$442,193.87	\$515,000.00	\$4003.78	\$540,000.00	\$540,187.09
04-4003	Rescue service	\$10,000.00	\$7,435.00	\$9,000.00	\$2,020.00	\$7,000.00	\$2,750.00	\$7,000.00	\$3,425.00	\$3,500.00	\$2,250.00
04-4055	Co store income	\$1,400.00	\$385.00	\$1,000.00	\$1,135.00	\$3,000.00	\$809.00	\$1,000.00	\$713.50	\$750.00	\$357.00
04-4058	Deposit	\$45,000.00	\$40,267.96	\$43,000.00	\$14,244.60	\$30,000.00	\$29,068.00	\$45,000.00	\$69,417.08	\$63,000.00	\$54,146.00
04-4160	Gain (loss) on sale		\$1,000.00	\$0.00	\$4,500.00	\$0.00	\$3,045.00	\$0.00	\$40,580.50		
04-4240	Members dues		\$53.00	\$30.00	\$27.00	\$0.00	\$52.00	\$0.00	\$44.00		\$19.00
04-4250	Misc income	\$1.00	\$49.05	\$0.00	\$158.80	\$0.00	\$3,423.53	\$0.00	\$1,450.00		\$300.00
04-4265	Parties/banquets	\$360,000.00	\$386,874.19	\$360,000.00	\$73,941.63	\$300,000.00	\$202,486.02	\$370,000.00	\$412,836.58	\$410,000.00	\$484,315.48
04-4267	Beverage service	\$14,000.00	\$12,451.76	\$14,000.00	\$2,968.00	\$10,000.00	\$6,279.00	\$12,000.00	\$12,871.00	\$15,000.00	\$14,133.00
04-4050	Bank rent	\$125,000.00	\$125,000.04	\$125,000.00	\$125,000.04	\$125,000.00	\$125,000.04	\$125,000.00	\$125,000.04	\$131,250.00	\$145,416.07
04-4320	Tower rent	\$130,000.00	\$139,616.31	\$125,000.00	\$137,415.03	\$117,680.00	\$116,020.48	\$116,000.00	\$120,303.25	\$119,750.00	\$122,253.95
	Total Revenues	\$2,368,403.00	\$2,567,226.33	\$2,561,030.00	\$2,468,758.73	\$2,471,886.00	\$2,736,792.85	\$2,734,564.80	\$2,829,208.82	\$2,902,814.00	\$3,252,813.98
EXPENDITURES											
05-5080	Information Technology (or Computer)	\$17,000.00	\$19,918.64	\$16,100.00	\$14,248.32	\$18,000.00	\$27,011.58	\$27,000.00	\$26,303.35	\$30,000.00	\$34,855.41
05-5090	Flowers, gifts & donations	\$5,000.00	\$8,266.22	\$5,000.00	\$5,551.39	\$5,000.00	\$5,818.82	\$5,500.00	\$2,827.13	\$5,800.00	\$2,601.87
05-5280	Fund drive	\$16,000.00	\$14,262.27	\$16,000.00	\$15,732.59	\$15,000.00	\$17,142.96	\$18,000.00	\$18,026.23	\$18,000.00	\$18,790.33
05-5670	Office supplies	\$5,000.00	\$4,947.66	\$4,500.00	\$7,071.44	\$4,800.00	\$7,221.86	\$5,700.00	\$7,261.00	\$6,500.00	\$8,201.29
05-5650	Postage	\$1,000.00	\$655.22	\$1,000.00	\$797.39	\$900.00	\$742.96	\$900.00	\$665.40	\$900.00	\$685.13
05-5660	Professional fees	\$40,500.00	\$28,202.71	\$31,000.00	\$32,031.37	\$31,000.00	\$31,466.61	\$32,500.00	\$28,736.47	\$31,000.00	\$35,679.31
05-5674	Recruiting & retention	\$2,000.00	\$7,389.63	\$6,000.00	\$870.00	\$3,000.00	\$1,685.50	\$1,000.00	\$1,537.75	\$1,200.00	\$2,211.22
05-5710	Taxes - general	\$300.00	\$354.00	\$500.00	\$325.00	\$325.00	\$325.00	\$325.00	\$325.00	\$325.00	\$325.00
	Depr										
05-5110	Building		\$143,002.00		\$153,914.93		\$148,465.22		\$142,882.95		\$142,556.27
05-5120	Fire & rescue		\$234,649.00		\$224,301.18		\$235,775.35		\$232,936.74		\$233,720.95
05-5130	Furnishings		\$2,429.00		\$771.43		\$771.43		\$312.99		\$0.73
05-5140	Furnishings - hall		\$11,036.00		\$11,574.38		\$11,251.66		\$10,777.04		\$9,713.76
05-5745	Cable	\$3,000.00	\$2,143.20	\$2,500.00	\$2,163.31	\$2,200.00	\$2,374.25	\$2,200.00	\$2,596.55	\$2,700.00	\$2,645.76
05-5750	Electric	\$52,500.00	\$45,662.73	\$52,000.00	\$44,455.92	\$49,000.00	\$35,537.04	\$47,500.00	\$38,294.17	\$41,000.00	\$40,524.32
05-5755	Gas	\$18,000.00	\$10,408.02	\$15,000.00	\$11,332.67	\$13,000.00	\$11,848.41	\$14,000.00	\$14,250.68	\$15,500.00	\$16,345.77
05-5765	Telephone	\$7,000.00	\$3,808.38	\$7,500.00	\$3,953.85	\$4,050.00	\$4,018.97	\$4,100.00	\$3,385.66	\$3,800.00	\$4,133.34
05-5767	Trash	\$3,800.00	\$3,574.60	\$3,800.00	\$3,646.30	\$3,700.00	\$3,463.88	\$3,700.00	\$3,722.38	\$3,800.00	\$3,477.21
05-5770	Water & sewer	\$8,000.00	\$4,800.10	\$4,300.00	\$4,480.34	\$4,700.00	\$4,615.94	\$4,700.00	\$5,341.50	\$5,600.00	\$7,079.31
05-5445	Maint building	\$102,000.00	\$73,878.09	\$96,000.00	\$80,520.24	\$83,000.00	\$61,675.46	\$77,000.00	\$81,615.50	\$78,500.00	\$67,245.34
05-5453	Maint property	\$17,000.00	\$14,470.91	\$15,000.00	\$7,328.24	\$13,000.00	\$8,701.97	\$11,000.00	\$5,729.00	\$11,000.00	\$5,220.00
	Member benefits										
05-5030	Physicals	\$1.00	\$4,013.40	\$9,000.00	\$473.00	\$0.00	-	\$0.00	-	-	-
05-5035	Ball team	\$2,000.00									
05-5040	Banquet	\$0.00	\$0.00	\$0.00	\$0.00	\$10,000.00	\$156.17	\$20,000.00	\$17,534.97	-	-
05-5075	Company store	\$4,000.00	\$3,255.05	\$3,000.00	\$4,426.50	\$3,000.00	\$1,100.80	\$3,400.00	\$3,243.80	\$3,400.00	\$264.81
05-5300	Funeral luncheon	\$3,500.00	\$1,036.36	\$3,500.00	\$5,677.55	\$3,000.00	\$1,765.98	\$3,000.00	\$2,308.53	\$3,000.00	\$8,123.41
05-5640	Member pension	\$38,000.00	\$37,502.68	\$40,000.00	\$38,204.66	\$39,000.00	\$36,856.17	\$37,000.00	\$34,056.21	\$39,000.00	\$47,459.37

New Castle County Fire Service Financial Review and Analysis

HOCKESSIN - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
	05-5674 - Recruiting & retention										
	05-5730 - Uniforms - vol										
	Ambulance										
	05-0025 - Billing	\$34,000.00	\$27,132.91	\$36,400.00	\$30,745.31	\$32,200.00	\$35,193.81	\$36,050.00	\$39,004.91	\$37,800.00	\$47,303.87
	05-0530 - Supplies	\$25,000.00	\$16,518.35	\$20,000.00	\$18,176.63	\$18,000.00	\$15,963.64	\$18,000.00	\$14,791.43	\$20,000.00	\$8,812.52
	05-0535 - Pharmacology										\$8,800.76
	Employee										
	05-5311 - Uniforms (Employee PPE and Uniforms)	\$30,000.00	\$10,836.20	\$20,000.00	\$3,145.96	\$20,000.00	\$31,382.10	\$20,000.00	\$14,964.86		
	05-5315 - Life insurance	\$600.00	\$558.75	\$559.00	\$558.75					\$10,000.00	\$17,291.52
	05-5320 - Medical insurance	\$185,200.00	\$182,441.99	\$212,500.00	\$191,369.58	\$186,150.00	\$198,221.03	\$225,000.00	\$209,080.48	\$230,500.00	\$258,176.44
	05-5610 - Wages - Barbers	\$7,000.00	\$5,400.00	\$7,000.00	\$1,575.00	\$5,000.00	\$3,525.00	\$7,050.00	\$6,709.05	\$9,000.00	\$7,455.44
	05-5615 - Wages - Kitchen help	\$21,700.00	\$17,501.87	\$21,700.00	\$3,112.27	\$18,000.00	\$7,404.85	\$18,000.00	\$17,796.88	\$22,050.00	\$26,290.41
	05-5617 - Wages - Banquet cook									\$35,454.00	\$35,434.51
	05-5619 - Wages - PT Set-up										\$28,532.89
	05-5620 - Wages - FT	\$774,600.00	\$820,634.97	\$914,500.00	\$1,013,202.31	\$977,000.00	\$960,319.45	\$997,000.00	\$1,006,304.42	\$1,066,000.00	\$1,287,589.59
	05-5621 - Wages - PT	\$270,000.00	\$258,232.93	\$217,000.00	\$224,106.05	\$270,124.00	\$256,341.18	\$283,700.00	\$272,138.74	\$278,085.00	\$271,530.81
	05-5627 - Wages - Office staff			\$5,500.00	\$10,311.24	\$11,000.00	\$17,491.55	\$22,225.00	\$24,095.94	\$26,000.00	\$25,009.29
	05-5620 - Salaries										
	05-5621 - Salaries - PT										
	05-5627 - Office staff	\$6,000.00	\$4,798.02								
	05-5635 - Employee pension	\$111,000.00	\$9,789.27	\$56,600.00	\$351,914.79	\$73,847.00	\$68,482.62	\$67,587.00	\$60,644.03	\$63,980.00	\$58,730.56
	05-5715 - Taxes - payroll	\$56,508.60	\$65,399.04	\$156,900.00	\$78,603.91	\$78,392.00	\$75,734.10	\$78,784.00	\$80,728.34	\$86,879.00	\$93,025.96
	05-5716 - Taxes - PT	\$22,700.00	\$19,442.27	\$18,200.00	\$18,277.98	\$22,690.00	\$19,342.34	\$23,547.00	\$22,019.21	\$20,750.00	\$21,308.77
	05-5717 - Taxes - office	\$500.00	\$374.87	\$500.00	\$962.12	\$935.00	\$1,429.60	\$1,867.00	\$1,928.83	\$2,080.00	\$2,028.77
	Equipment										
	05-5210 - PPE (and Volunteer PPE)	\$20,000.00	\$20,780.58	\$20,000.00	\$6,610.55	\$20,000.00	\$39,651.70	\$20,000.00	\$16,490.65	\$32,000.00	\$3,396.15
	05-5220 - Rescue engine	\$5,000.00	\$13,521.87	\$5,000.00	\$6,537.53	\$5,000.00	\$6,868.12	\$7,000.00	\$507.00	\$10,000.00	\$18,584.80
	05-5230 - Other vehicles	\$9,000.00	\$10,682.67	\$10,000.00	\$2,518.36	\$10,000.00	\$17,124.44	\$7,000.00	\$11,213.56	\$10,000.00	\$30,423.13
	Loans	\$60,000.00									
	05-5547 - Lease - Traverse	\$6,600.00	\$6,635.40	\$6,600.00	\$6,635.00	\$4,976.00	\$4,976.55	\$0.00	-	-	-
	05-5555 - Loan - B19	\$10,323.00	\$0.00	\$21,700.00	\$0.00	\$22,142.00		\$22,587.00		\$23,040.00	\$0.00
	05-5556 - Loan - A19										
	05-5557 - Loan - SCBA			\$38,000.00		\$38,190.00		\$38,572.00		\$38,958.00	
	05-5558 - Loan - Engine19										
	Vehicle O&M										
	05-5440 - Ambulance A19	\$5,000.00	\$6,102.06	\$5,000.00	\$7,899.85	\$5,000.00	\$11,828.06	\$5,000.00	\$11,695.97	\$7,500.00	\$8,093.55
	05-5442 - Ambulance B19	-	\$297.30	\$5,000.00	\$7,151.86	\$10,000.00	\$9,532.69	\$5,000.00	\$6,286.83	\$7,500.00	\$2,397.58
	05-5446 - Tanker	\$18,000.00	\$19,343.52	\$15,000.00	\$9,426.20	\$8,000.00	\$38,670.22	\$15,000.00	\$3,543.33	\$7,500.00	\$20,496.23
	05-5447 - Ladder	\$10,000.00	\$15,751.92	\$15,000.00	\$8,178.47	\$8,000.00	\$21,122.48	\$12,000.00	\$9,581.10	\$12,000.00	\$25,780.81
	05-5450 - Equipment	\$25,000.00	\$24,367.47	\$21,000.00	\$21,987.84	\$20,000.00	\$8,484.79	\$18,000.00	\$17,446.72	\$24,000.00	\$37,012.42
	05-5451 - Engine192	\$3,000.00	\$232.42	\$3,000.00	\$12,610.96	\$500.00	\$5,795.51	\$500.00	\$5,658.79	\$6,000.00	\$5,416.24
	05-5452 - Rescue Engine	\$13,000.00	\$26,970.38	\$25,000.00	\$40,161.10	\$35,000.00	\$18,923.46	\$25,000.00	\$29,308.28	\$25,000.00	\$37,302.80
	05-5455 - Shop supplies						\$2,342.45	\$1,000.00	\$2,314.33	\$2,500.00	\$1,438.02
	05-5456 - Small vehicles	\$8,000.00	\$5,777.97	\$8,000.00	\$4,431.17	\$4,000.00	\$4,822.97	\$4,000.00	\$13,823.05	\$7,000.00	\$8,440.42
	05-5670 - Radio repair	\$2,000.00	\$383.20	\$1,000.00	\$1,027.60	\$500.00	\$1,595.00	\$500.00	\$156.70	\$1,000.00	\$2,468.74
	05-5458 - Command		\$19.95								
	Other										
	05-0527 - Rescue billing	\$800.00	\$484.05	\$600.00	\$175.00	\$490.00	\$182.50	\$490.00	\$231.00	\$285.00	\$157.50
	05-5010 - Advertising	\$13,300.00	\$16,267.50	\$13,000.00	\$12,598.47	\$14,900.00	\$16,676.67	\$17,000.00	\$17,521.92	\$18,000.00	\$15,637.88
	05-5015 - Affix expense	\$31,700.00	\$31,010.32	\$32,000.00	\$8,350.00	\$23,100.00	\$17,425.00	\$29,000.00	\$16,389.90		\$1,100.00
	05-5045 - Casualty insurance	\$22,000.00	\$22,419.00	\$0.00	\$0.00	\$0.00	-	\$25,000.00	\$22,561.00	\$0.00	
	05-5070 - Beverages	\$17,500.00	\$14,252.54	\$17,000.00	\$5,980.32						
	05-5071 - Alcohol						\$843.26		\$3,756.94		\$4,046.62
	05-5072 - Beer						\$3,977.02		\$2,406.14		\$4,356.42
	05-5073 - Non Alcohol & Mixers						\$3,747.12		\$5,252.91		\$5,131.05
	05-5074 - Wine						\$2,150.65		\$3,720.39		\$5,013.03
	05-5076 - Other						\$146.34		\$519.51		\$713.41
	05-5070 - Beverage - Other					\$13,500.00	\$0.00	\$19,000.00		\$19,000.00	
	05-5085 - Conference	\$40,000.00	\$33,712.74	\$40,000.00	\$695.40	\$33,000.00	\$7,535.89	\$20,000.00	\$8,364.18	\$20,000.00	\$910.16
	05-5090 - Credit card service	\$4,000.00	\$4,283.59	\$4,800.00	\$1,489.90	\$4,500.00	\$3,404.00	\$4,500.00	\$5,179.03	\$5,700.00	\$7,230.68
	05-5170 - Dues & subscriptions	\$8,000.00	\$7,709.50	\$7,000.00	\$7,430.00	\$7,000.00	\$7,102.03	\$7,000.00	\$6,884.00	\$7,000.00	\$7,655.50
	05-5180 - Duty crew clothing						\$1,022.50				\$718.79

New Castle County Fire Service Financial Review and Analysis

HOCKESSIN - CY18-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
05-5190	Duty crew food	\$25,000.00	\$18,302.76	\$20,000.00	\$14,394.75	\$12,000.00	\$9,477.87	\$10,000.00	\$443.11	\$0.00	
05-5240	Fire prevention	\$1,000.00	\$259.16	\$2,000.00	\$940.10	\$1,000.00	-	\$1,000.00	\$3,472.10	\$3,500.00	\$1,103.60
05-5260	Food	\$86,000.00	\$94,725.58	\$75,000.00	\$28,423.10	\$70,000.00	\$47,854.36	\$85,000.00	\$119,066.28	\$118,000.00	\$131,762.42
05-5265	Food & beverage - personnel	\$16,000.00	\$15,277.07	\$17,000.00	\$7,140.03	\$16,000.00	\$7,772.56	\$12,000.00	\$8,608.32	\$10,000.00	\$15,349.73
05-5270	Fuel - vehicles	\$30,000.00	\$29,315.41	\$35,000.00	\$23,064.92	\$28,000.00	\$28,647.80	\$28,000.00	\$48,319.94	\$50,000.00	\$37,800.09
05-5290	Parking and Tolls	\$1.00	\$180.00	\$1.00	\$25.00	\$0.00	\$100.00	\$100.00	\$75.00	\$100.00	\$50.00
05-5325	Property & liability insurance	\$38,000.00	\$43,458.00	\$44,000.00	\$40,415.00	\$47,500.00	\$48,300.00	\$49,049.00	\$50,021.00	\$50,000.00	\$50,904.00
05-5400	Licenses		\$5.00	\$1,400.00			\$1,400.00	\$1,400.00	\$1,400.00		
05-5410	Loan interest		\$1,487.83		\$3,592.45	\$2,940.00	\$2,937.26	\$2,110.00	\$2,109.36	\$1,289.00	\$3,011.73
05-5500	Messaging			\$1,000.00		\$1,000.00					
05-5510	Misc expense		\$0.00	\$0.00	\$342.69	\$0.00	-	\$0.00	-	\$0.00	
05-5575	Pagers	\$2,500.00	\$8,213.32	\$0.00	\$3,621.68	\$0.00	\$560.00	\$4,000.00	\$3,488.00	\$4,000.00	
05-5618	Contract help	\$5,000.00	\$3,786.00	\$4,500.00	\$1,140.00	\$4,000.00	\$2,750.00	\$4,200.00	\$3,708.75		\$6,976.20
05-5680	Supplies	\$40,000.00	\$29,201.84	\$30,000.00	\$9,805.87						
05-5681	Centerpieces						\$2,732.20		\$4,448.47		\$2,490.00
05-5682	Kitchen Supplies						\$960.44		\$4,343.54		\$5,139.22
05-5683	Other Decor						\$1,694.98		\$4,527.33		\$1,884.20
05-5684	Purchased Linens						\$2,100.00		\$2,867.90		\$1,393.42
05-5685	Rental Linens						\$6,758.06		\$12,029.63		\$14,228.21
05-5686	Supplies Other						\$1,758.38		\$1,573.36		\$3,892.63
05-5687	Kitchen Small Equipment								\$3,482.03		\$1,843.51
05-5688	Supplies - Other					\$28,000.00	\$0.00	\$24,000.00		\$38,000.00	
05-5725	Training	\$10,000.00	\$18,693.18	\$1,800.00	\$8,228.92	\$18,000.00	\$11,810.45	\$12,000.00	\$8,539.27	\$15,000.00	\$9,039.22
05-5730	Uniforms	\$4,200.00	\$2,332.80	\$4,000.00	\$589.70	\$2,600.00	\$1,870.25	\$3,000.00	\$3,067.58	\$7,000.00	\$2,424.47
05-5760	Mobile phone	\$1,600.00	\$1,621.32	\$1,600.00	\$1,591.55	\$750.00	\$878.90	\$800.00	\$696.09	\$800.00	\$805.70
05-5760	Mobile broad band	\$2,000.00	\$1,108.82	\$2,000.00	\$1,442.08	\$1,500.00	\$2,099.01	\$5,000.00	\$2,900.32	\$3,500.00	\$3,381.00
05-5782	Federal grant expense				\$0.00			\$99,950.00	\$0.00	\$111,000.00	
05-5784	State grant expense				\$14,406.86		\$4,499.00	\$100,000.00	\$57,077.67	\$0.00	\$27,221.75
05-5785	Woodside expense	\$1,000.00	\$2,305.46	\$1,500.00	\$0.00	\$1,500.00	\$1,104.01	\$2,000.00	\$1,020.08	\$1,500.00	\$805.15
05-5999	COVID-19						\$122,568.22		-	-	
06-6000	Capital asset		\$0.49		\$0.44		\$0.75				\$61,000.00
06-6200	Fund transfer										
06-6210	Hall to Fire										
Total Expenditures:		\$3,963,833.60	\$2,439,355.15	\$2,881,968.00	\$3,943,846.10	\$3,541,810.00	\$3,824,644.36	\$2,864,403.00	\$3,020,603.88	\$2,918,896.00	\$3,301,897.32
Fund Balance/Retained Earnings:		\$3,469.40	-\$72,126.32	-\$80,830.00	-\$134,887.37	-\$49,830.00	-\$193,851.81	-\$140,839.00	-\$91,295.26	\$73,928.00	-\$49,383.34
% Fund Balance			-3%		-18%		-7%		-3%		-1%

Appendix N - Holloway Terrace

New Castle County Fire Service Financial Review and Analysis

HOLLOWAY TERRACE '19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
REVENUES											
4000	Donations & Gifts	Not Available	Not Available	Not Available	\$6,931.00	Not Available	\$6,050.00	Not Available	\$7,871.84	Not Available	Not Available
4005	Ambulance Services	Not Available	Not Available	Not Available	\$247,460.97	Not Available	\$251,894.01	Not Available	\$284,827.39	Not Available	Not Available
4010	Fundraising Special Events	Not Available	Not Available	Not Available		Not Available		Not Available		Not Available	Not Available
4010-05	Raffle - Ladies	Not Available	Not Available	Not Available		Not Available		Not Available	\$32.00	Not Available	Not Available
4010-08	Valentines Day	Not Available	Not Available	Not Available	\$1,203.37	Not Available		Not Available		Not Available	Not Available
4010-17	Car Wash	Not Available	Not Available	Not Available		Not Available		Not Available	\$382.00	Not Available	Not Available
4010-19	Soup Sale - Junior Girls	Not Available	Not Available	Not Available	\$708.00	Not Available		Not Available	\$653.00	Not Available	Not Available
4010-24	Fundraising Vendor Show	Not Available	Not Available	Not Available	\$575.65	Not Available		Not Available		Not Available	Not Available
4010-25	Bake Sale	Not Available	Not Available	Not Available	\$157.00	Not Available		Not Available		Not Available	Not Available
4010-28	Lunch with Santa	Not Available	Not Available	Not Available	\$92.00	Not Available		Not Available		Not Available	Not Available
4010-29	Chili Sale	Not Available	Not Available	Not Available		Not Available		Not Available	\$401.00	Not Available	Not Available
4010-30	Easter Egg Hunt	Not Available	Not Available	Not Available		Not Available		Not Available	\$41.70	Not Available	Not Available
4010-31	Beef Sticks	Not Available	Not Available	Not Available		Not Available		Not Available	\$185.00	Not Available	Not Available
4010-32	Strawberry Festival	Not Available	Not Available	Not Available		Not Available		Not Available	\$326.00	Not Available	Not Available
4010-33	9-11 Coin Chances	Not Available	Not Available	Not Available		Not Available		Not Available	\$121.00	Not Available	Not Available
4011	Income - Hall Affairs/Bar	Not Available	Not Available	Not Available	\$20,738.49	Not Available		Not Available	\$19,533.78	Not Available	Not Available
4013	March of Pennies	Not Available	Not Available	Not Available	\$15.73	Not Available		Not Available		Not Available	Not Available
4015	50/50 Club	Not Available	Not Available	Not Available	\$223.00	Not Available		Not Available	\$41.00	Not Available	Not Available
4019	Pig Chances	Not Available	Not Available	Not Available	\$52.00	Not Available		Not Available		Not Available	Not Available
4025	Ladies Auxiliary	Not Available	Not Available	Not Available		Not Available		Not Available	\$25,000.00	Not Available	Not Available
4027	Junior Girls	Not Available	Not Available	Not Available		Not Available		Not Available	\$1,000.00	Not Available	Not Available
4030	Campaigns Fire Fund Drive	Not Available	Not Available	Not Available	\$6,705.00	Not Available	\$13,434.98	Not Available	\$9,780.00	Not Available	Not Available
4035	Pension Fund Collections	Not Available	Not Available	Not Available	\$2,700.00	Not Available	\$2,760.00	Not Available	\$2,880.00	Not Available	Not Available
4045	State Appropriations	Not Available	Not Available	Not Available	\$7,500.00	Not Available	\$18,588.00	Not Available		Not Available	Not Available
4045-01	State Appropriation - Fire	Not Available	Not Available	Not Available	\$726,877.28	Not Available		Not Available		Not Available	Not Available
4045-02	State Appropriation - Ambulance	Not Available	Not Available	Not Available	\$71,848.97	Not Available	\$77,277.31	Not Available	\$103,165.87	Not Available	Not Available
4045-03	State of DE - Grants	Not Available	Not Available	Not Available	\$40,699.00	Not Available	\$41,921.00	Not Available	\$143,179.00	Not Available	Not Available
4045-04	Appropriation - Fire Prevention	Not Available	Not Available	Not Available	\$52,972.24	Not Available	\$25,561.00	Not Available	\$34,891.00	Not Available	Not Available
4046	NCCC Appropriations	Not Available	Not Available	Not Available	\$201,014.00	Not Available	\$10,500.00	Not Available		Not Available	Not Available
4046-01	NCCC Appropriations - Fire	Not Available	Not Available	Not Available	\$34,636.00	Not Available	\$201,054.00	Not Available	\$151,016.00	Not Available	Not Available
4046-02	NCCC Appropriations - Ambulance	Not Available	Not Available	Not Available		Not Available		Not Available	\$95,250.82	Not Available	Not Available
4046-06	NCCC Appropriations - Permit Fee	Not Available	Not Available	Not Available	\$29,472.14	Not Available	\$59,390.36	Not Available	\$63,304.59	Not Available	Not Available
4046-08	NCCC Appropriations - Cares Act	Not Available	Not Available	Not Available		Not Available		Not Available	\$36,329.04	Not Available	Not Available
4048	State Grants	Not Available	Not Available	Not Available		Not Available		Not Available		Not Available	Not Available
4048-01	State Fire Grant	Not Available	Not Available	Not Available		Not Available	\$741,046.52	Not Available	\$829,933.59	Not Available	Not Available
4060	Vending Machine Income	Not Available	Not Available	Not Available	\$450.00	Not Available		Not Available		Not Available	Not Available
4065	Sales Company Logo	Not Available	Not Available	Not Available		Not Available	\$4,859.00	Not Available	\$3,359.80	Not Available	Not Available
4070-01	Rental Income - 705 West Avenue	Not Available	Not Available	Not Available	\$10,800.00	Not Available	\$11,700.00	Not Available	\$9,506.00	Not Available	Not Available
4090	Membership Dues	Not Available	Not Available	Not Available	\$802.50	Not Available	\$580.00	Not Available	\$872.50	Not Available	Not Available
4150	Miscellaneous Income	Not Available	Not Available	Not Available	\$4,183.80	Not Available	\$100.00	Not Available	\$8.00	Not Available	Not Available
4150-01	DE Cares Act	Not Available	Not Available	Not Available		Not Available	\$91,730.00	Not Available		Not Available	Not Available
4200	Donated Fire Services	Not Available	Not Available	Not Available	\$2,948,245.02	Not Available	\$3,038,742.00	Not Available	\$3,173,985.00	Not Available	Not Available
Other Revenue											
7010	Interest Income	Not Available	Not Available	Not Available	\$3,679.88	Not Available	\$188.86	Not Available	\$287.58	Not Available	Not Available
7016	Int Div NPIY Investments	Not Available	Not Available	Not Available	\$16,794.32	Not Available	\$13,736.91	Not Available	\$13,076.52	Not Available	Not Available
7030	Other Income	Not Available	Not Available	Not Available		Not Available	\$5.00	Not Available	\$32.00	Not Available	Not Available
4620	Realized Gain on Sale of Asset	Not Available	Not Available	Not Available		Not Available	\$13,736.91	Not Available		Not Available	Not Available
Total Revenues:		\$0.00	\$0.00	\$0.00	\$4,437,827.35	\$0.00	\$4,824,793.84	\$0.00	\$5,011,272.80	\$0.00	\$0.00
EXPENDITURES											
5010	Wages - Ambulance	Not Available	Not Available	Not Available	\$351,338.73	Not Available	\$407,221.19	Not Available	\$272,477.50	Not Available	Not Available
5010-01	Wages - Driver Ambulance	Not Available	Not Available	Not Available		Not Available		Not Available	\$86,745.82	Not Available	Not Available
5011	Wages - Janitorial	Not Available	Not Available	Not Available	\$10,362.50	Not Available	\$9,960.00	Not Available	\$8,196.10	Not Available	Not Available
5012	Donated Services	Not Available	Not Available	Not Available	\$2,948,245.02	Not Available	\$3,038,742.00	Not Available	\$3,173,985.00	Not Available	Not Available
5013	Wage - Admin Fire	Not Available	Not Available	Not Available	\$2,400.00	Not Available	\$2,500.00	Not Available	\$2,407.65	Not Available	Not Available
5016	Wages - Firefighter	Not Available	Not Available	Not Available		Not Available		Not Available	\$41,977.09	Not Available	Not Available
5020-01	Accounting/Bookkeeping Fees	Not Available	Not Available	Not Available	\$10,500.00	Not Available	\$11,000.00	Not Available	\$11,000.00	Not Available	Not Available
5021-01	Company Logo Items	Not Available	Not Available	Not Available	\$2,741.00	Not Available	\$3,531.65	Not Available	\$7,723.00	Not Available	Not Available

New Castle County Fire Service Financial Review and Analysis

HOLLOWAY TERRACE '19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
5022	Ambulance Collection Fees	Not Available	Not Available	Not Available	\$24,173.82	Not Available	\$21,031.04	Not Available	\$23,315.91	Not Available	Not Available
5023	Donations - Charitable	Not Available	Not Available	Not Available	\$3,150.00	Not Available	\$1,010.00	Not Available	\$1,500.00	Not Available	Not Available
5024	Dues	Not Available	Not Available	Not Available		Not Available		Not Available	\$90.00	Not Available	Not Available
5024-01	EMS Memberships	Not Available	Not Available	Not Available	\$95.00	Not Available	\$95.00	Not Available	\$300.00	Not Available	Not Available
5024-02	Dues - NCC	Not Available	Not Available	Not Available	\$1,275.00	Not Available	\$1,275.00	Not Available	\$1,270.00	Not Available	Not Available
5024-04	Dues - Fire Police	Not Available	Not Available	Not Available	\$36.00	Not Available	\$44.00	Not Available	\$62.00	Not Available	Not Available
5024-05	Dues - DE State Fire Chiefs	Not Available	Not Available	Not Available	\$824.95	Not Available	\$225.00	Not Available	\$175.00	Not Available	Not Available
5024-06	Dues - DE State Fire Chiefs	Not Available	Not Available	Not Available	\$240.00	Not Available	\$0.00	Not Available	\$240.00	Not Available	Not Available
5024-07	Dues - DFFA	Not Available	Not Available	Not Available	\$3,500.00	Not Available	\$3,050.00	Not Available	\$3,550.00	Not Available	Not Available
5025-01	Fuel Line Equipment	Not Available	Not Available	Not Available	\$13,408.20	Not Available	\$13,605.20	Not Available	\$23,167.23	Not Available	Not Available
5025-02	Fuel - Fire Police	Not Available	Not Available	Not Available	\$855.00	Not Available	\$145.00	Not Available	\$227.00	Not Available	Not Available
5026	Equipment Repairs & Maintenance	Not Available	Not Available	Not Available		Not Available		Not Available	\$438.28	Not Available	Not Available
5026-01	202	Not Available	Not Available	Not Available		Not Available	\$1,857.40	Not Available	\$6,060.41	Not Available	Not Available
5026-02	A-20	Not Available	Not Available	Not Available	\$8,948.83	Not Available	\$18,641.37	Not Available	\$14,427.62	Not Available	Not Available
5026-03	U-20	Not Available	Not Available	Not Available	\$3,601.39	Not Available	\$3,042.85	Not Available	\$225.00	Not Available	Not Available
5026-04	206	Not Available	Not Available	Not Available	\$1,205.38	Not Available	\$4,344.70	Not Available	\$33,762.58	Not Available	Not Available
5026-05	Rescue 20	Not Available	Not Available	Not Available	\$18,031.98	Not Available	\$9,638.51	Not Available	\$12,743.31	Not Available	Not Available
5026-07	MRIU 20	Not Available	Not Available	Not Available		Not Available		Not Available	\$657.00	Not Available	Not Available
5026-08	20 Marine 1	Not Available	Not Available	Not Available	\$1,067.39	Not Available	\$1,107.21	Not Available	\$261.32	Not Available	Not Available
5026-09	20 Marine 2	Not Available	Not Available	Not Available	\$458.79	Not Available	\$58.97	Not Available	\$465.94	Not Available	Not Available
5026-10	20 Marine 3	Not Available	Not Available	Not Available	\$371.69	Not Available	\$2,797.37	Not Available	\$1,221.56	Not Available	Not Available
5026-11	20 Marine Trailer 1	Not Available	Not Available	Not Available		Not Available	\$637.96	Not Available	\$376.00	Not Available	Not Available
5026-12	20 Marine Trailer 2	Not Available	Not Available	Not Available		Not Available	\$109.50	Not Available	\$127.00	Not Available	Not Available
5026-13	20 Marine Trailer 3	Not Available	Not Available	Not Available	\$134.00	Not Available		Not Available	\$489.00	Not Available	Not Available
5026-14	206 Vehicle	Not Available	Not Available	Not Available	\$1,272.60	Not Available	\$1,890.40	Not Available	\$4,211.92	Not Available	Not Available
5026-15	Duty Car	Not Available	Not Available	Not Available		Not Available	\$3,281.44	Not Available	\$610.48	Not Available	Not Available
5026-17	Suburban	Not Available	Not Available	Not Available	\$49.22	Not Available	\$271.31	Not Available	\$52.65	Not Available	Not Available
5026-18	Radius	Not Available	Not Available	Not Available	\$1,250.49	Not Available	\$6,215.35	Not Available	\$112.50	Not Available	Not Available
5026-20	Equipment Repairs/Maint - Other	Not Available	Not Available	Not Available	\$3,612.63	Not Available	\$1,779.96	Not Available	\$4,185.68	Not Available	Not Available
5026-21	NCC Dive Truck	Not Available	Not Available	Not Available	\$500.03	Not Available	\$7.76	Not Available	\$2,144.02	Not Available	Not Available
5026-23	Surface Water Truck	Not Available	Not Available	Not Available	\$1,196.76	Not Available	\$1,486.38	Not Available	\$529.82	Not Available	Not Available
5026-27	U-20-4	Not Available	Not Available	Not Available	\$725.25	Not Available	\$7,841.76	Not Available	\$1,205.98	Not Available	Not Available
5026-28	Repair & Maintenance - 820	Not Available	Not Available	Not Available	\$48.01	Not Available	\$5,345.74	Not Available	\$409.00	Not Available	Not Available
5027-02	Choice Marketing Fund Drive	Not Available	Not Available	Not Available	\$1,330.72	Not Available	\$1,927.92	Not Available	\$1,711.35	Not Available	Not Available
5027-03	Fund Raising Expenses	Not Available	Not Available	Not Available	\$224.52	Not Available		Not Available		Not Available	Not Available
5027-11	Fund Raising Expenses - Valentines	Not Available	Not Available	Not Available	\$789.90	Not Available		Not Available		Not Available	Not Available
5027-08	Fund Raising - Beef & Beer	Not Available	Not Available	Not Available		Not Available		Not Available	\$1,192.45	Not Available	Not Available
5027-18	Soup Sale	Not Available	Not Available	Not Available	\$290.00	Not Available		Not Available		Not Available	Not Available
5027-23	Fund Raising - Smoke Sticks	Not Available	Not Available	Not Available		Not Available		Not Available	\$118.00	Not Available	Not Available
5028-01	Pest Services	Not Available	Not Available	Not Available	\$945.95	Not Available	\$864.69	Not Available	\$1,138.38	Not Available	Not Available
5028-02	HVAC	Not Available	Not Available	Not Available	\$4,202.76	Not Available	\$6,066.90	Not Available	\$12,938.96	Not Available	Not Available
5028-03	Elevator	Not Available	Not Available	Not Available	\$807.90	Not Available	\$3,087.83	Not Available	\$3,420.87	Not Available	Not Available
5028-04	Security	Not Available	Not Available	Not Available	\$1,157.00	Not Available	\$1,281.50	Not Available	\$2,039.40	Not Available	Not Available
5028-05	House & Grounds - Other	Not Available	Not Available	Not Available	\$8,149.51	Not Available	\$3,200.00	Not Available	\$4,680.23	Not Available	Not Available
5028-06	House & Grounds - 705 West Street	Not Available	Not Available	Not Available	\$499.00	Not Available		Not Available		Not Available	Not Available
5028-09	Trash Removal	Not Available	Not Available	Not Available	\$1,732.44	Not Available	\$1,593.33	Not Available	\$2,156.15	Not Available	Not Available
5028-10	House & Grounds - Repairs& Maint.	Not Available	Not Available	Not Available	\$11,190.00	Not Available	\$7,540.68	Not Available	\$19,997.81	Not Available	Not Available
5028-07	Ground Maintenance	Not Available	Not Available	Not Available	\$1,110.69	Not Available	\$1,800.00	Not Available	\$1,723.00	Not Available	Not Available
5029-01	Insurance Buildings & Equip	Not Available	Not Available	Not Available	\$48,682.00	Not Available	\$54,443.00	Not Available	\$60,830.00	Not Available	Not Available
5029-02	Mutual Relief	Not Available	Not Available	Not Available	\$4,879.38	Not Available	\$5,596.16	Not Available	\$6,105.98	Not Available	Not Available
5029-03	Insurance - Surety Bond	Not Available	Not Available	Not Available		Not Available		Not Available	\$270.00	Not Available	Not Available
5030-01	Coffee Room	Not Available	Not Available	Not Available	\$1,399.62	Not Available	\$1,034.26	Not Available	\$2,214.71	Not Available	Not Available
5030-02	Sick and Sunshine	Not Available	Not Available	Not Available	\$2,497.43	Not Available	\$1,915.50	Not Available	\$3,841.83	Not Available	Not Available
5030-03	Thanksgiving Turkeys	Not Available	Not Available	Not Available	\$4,802.93	Not Available		Not Available	\$5,539.10	Not Available	Not Available
5030-04	Christmas Party	Not Available	Not Available	Not Available	\$3,214.00	Not Available		Not Available	\$1,068.43	Not Available	Not Available
5030-05	Annual Picnic	Not Available	Not Available	Not Available	\$745.50	Not Available		Not Available		Not Available	Not Available
5030-06	Ladies Annual Trip	Not Available	Not Available	Not Available		Not Available		Not Available	\$10,407.45	Not Available	Not Available
5030-08	Banquet	Not Available	Not Available	Not Available	\$6,766.78	Not Available	\$3,000.00	Not Available	\$81,917.42	Not Available	Not Available
5030-09	Fire Chiefs Golf Tournament	Not Available	Not Available	Not Available	\$1,253.31	Not Available	\$2,740.95	Not Available	\$5,582.90	Not Available	Not Available
5030-10	Mens Annual Trip	Not Available	Not Available	Not Available	\$14,250.73	Not Available		Not Available		Not Available	Not Available
5030-12	Incentives-Other	Not Available	Not Available	Not Available	\$655.00	Not Available		Not Available	\$6,918.21	Not Available	Not Available

New Castle County Fire Service Financial Review and Analysis

HOLLOWAY TERRACE '19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
5030-13	Ladies Dinner	Not Available	Not Available	Not Available	\$2,672.91	Not Available		Not Available	\$3,600.00	Not Available	Not Available
5030-14	Ladies Golf	Not Available	Not Available	Not Available	\$44.80	Not Available		Not Available	\$380.00	Not Available	Not Available
5030-15	Ladies Christmas Party	Not Available	Not Available	Not Available	\$1,632.40	Not Available		Not Available	\$118.97	Not Available	Not Available
5031-02	Convention Expense	Not Available	Not Available	Not Available	\$507.96	Not Available	\$900.00	Not Available	\$156.00	Not Available	Not Available
5031-03	Lodging	Not Available	Not Available	Not Available	\$543.40	Not Available	\$4,172.00	Not Available	\$4,452.00	Not Available	Not Available
5031-04	Convention Expense - Other	Not Available	Not Available	Not Available	\$867.50	Not Available	\$1,687.49	Not Available	\$456.37	Not Available	Not Available
5031-05	Convention Meals	Not Available	Not Available	Not Available		Not Available	\$2,025.00	Not Available	\$3,850.00	Not Available	Not Available
5034	Janitorial Supplies	Not Available	Not Available	Not Available	\$3,920.31	Not Available	\$3,399.92	Not Available	\$3,665.38	Not Available	Not Available
5035	Small Equipment	Not Available	Not Available	Not Available		Not Available		Not Available	\$34,648.00	Not Available	Not Available
5035-02	A-20	Not Available	Not Available	Not Available	\$2,053.97	Not Available		Not Available		Not Available	Not Available
5035-03	Rescue-20	Not Available	Not Available	Not Available	\$3,050.00	Not Available	\$1,303.80	Not Available	\$7.98	Not Available	Not Available
5035-04	Radio	Not Available	Not Available	Not Available	\$5,652.10	Not Available		Not Available	\$1,172.95	Not Available	Not Available
5035-05	R-20	Not Available	Not Available	Not Available		Not Available	\$515.89	Not Available		Not Available	Not Available
5035-06	205	Not Available	Not Available	Not Available	\$2,207.50	Not Available	\$3,358.25	Not Available	\$32.97	Not Available	Not Available
5035-07	Small Equipment - Other	Not Available	Not Available	Not Available	\$8,677.94	Not Available	\$5,710.65	Not Available	\$639.89	Not Available	Not Available
5035-09	Engine 204	Not Available	Not Available	Not Available	\$2,207.50	Not Available	\$3,358.25	Not Available	\$38.88	Not Available	Not Available
5035-11	Gator	Not Available	Not Available	Not Available		Not Available		Not Available	\$3,431.26	Not Available	Not Available
5036-02	Line Cover-Up Meals	Not Available	Not Available	Not Available	\$218.52	Not Available	\$1,592.04	Not Available	\$506.41	Not Available	Not Available
5036-03	Line Supplies - Rescue	Not Available	Not Available	Not Available		Not Available	\$177.36	Not Available	\$77.22	Not Available	Not Available
5036-04	Line Supplies - Marine 1	Not Available	Not Available	Not Available		Not Available		Not Available	\$131.82	Not Available	Not Available
5036-05	Miscellaneous Supplies	Not Available	Not Available	Not Available	\$3,790.35	Not Available	\$6,406.48	Not Available	\$2,233.46	Not Available	Not Available
5036-06	Line Supplies - E204	Not Available	Not Available	Not Available	\$72.90	Not Available		Not Available	\$2,861.90	Not Available	Not Available
5036-07	Line Supplies - 205	Not Available	Not Available	Not Available		Not Available		Not Available	\$2,861.90	Not Available	Not Available
5037-01	Oxygen	Not Available	Not Available	Not Available	\$7,393.92	Not Available	\$9,089.03	Not Available	\$8,043.82	Not Available	Not Available
5037-02	Ambulance Supplies - Other	Not Available	Not Available	Not Available	\$16,949.05	Not Available	\$9,551.13	Not Available	\$9,381.65	Not Available	Not Available
5038-01	Admin Office Supplies	Not Available	Not Available	Not Available	\$448.69	Not Available	\$1,458.05	Not Available	\$2,081.06	Not Available	Not Available
5038-02	Chief's Office Supplies	Not Available	Not Available	Not Available	\$2,042.50	Not Available	\$885.29	Not Available	\$16.70	Not Available	Not Available
5038-04	Office Expense - Other	Not Available	Not Available	Not Available	\$467.99	Not Available	\$343.61	Not Available	\$1,308.90	Not Available	Not Available
5038-07	Copier Lease	Not Available	Not Available	Not Available	\$2,785.95	Not Available	\$2,311.20	Not Available	\$2,281.62	Not Available	Not Available
5038-08	Computer & IT	Not Available	Not Available	Not Available	\$32,419.04	Not Available	\$26,379.48	Not Available	\$46,466.83	Not Available	Not Available
5038-09	Payroll Processing Fees	Not Available	Not Available	Not Available	\$424.00	Not Available	\$874.48	Not Available	\$127.30	Not Available	Not Available
5040	Advertising	Not Available	Not Available	Not Available		Not Available	\$226.68	Not Available	\$300.00	Not Available	Not Available
5041	Pension Fund	Not Available	Not Available	Not Available	\$56,507.85	Not Available	\$57,234.00	Not Available	\$58,682.21	Not Available	Not Available
5042	Taxes & Licenses	Not Available	Not Available	Not Available	\$25.00	Not Available	\$25.00	Not Available	\$225.00	Not Available	Not Available
5042-01	Taxes & Licenses - 705 West Ave	Not Available	Not Available	Not Available		Not Available		Not Available	\$1,012.85	Not Available	Not Available
5043-01	DE State Fire School	Not Available	Not Available	Not Available	\$720.00	Not Available	\$4,459.47	Not Available	\$8,420.00	Not Available	Not Available
5043-03	EMS Recertification	Not Available	Not Available	Not Available	\$410.00	Not Available	\$404.00	Not Available	\$379.85	Not Available	Not Available
5043-04	Dive Team Training	Not Available	Not Available	Not Available	\$295.00	Not Available		Not Available		Not Available	Not Available
5043-05	Training - Other	Not Available	Not Available	Not Available	\$127.56	Not Available	\$4,585.99	Not Available	\$635.90	Not Available	Not Available
5044-01	Gas & Electric	Not Available	Not Available	Not Available	\$27,734.40	Not Available	\$27,175.29	Not Available	\$32,675.36	Not Available	Not Available
5044-02	Cable	Not Available	Not Available	Not Available	\$3,626.35	Not Available	\$3,816.20	Not Available	\$3,302.39	Not Available	Not Available
5044-03	Telephone	Not Available	Not Available	Not Available	\$199.33	Not Available	\$150.00	Not Available		Not Available	Not Available
5044-04	Quarterly Sewer Charges	Not Available	Not Available	Not Available	\$694.35	Not Available	\$665.06	Not Available	\$497.36	Not Available	Not Available
5044-07	Water-705 West Avenue	Not Available	Not Available	Not Available	\$514.33	Not Available		Not Available		Not Available	Not Available
5044-10	Sewer-705 West Avenue	Not Available	Not Available	Not Available	\$1,018.21	Not Available	\$1,012.40	Not Available		Not Available	Not Available
5045	Vending Machine Expense	Not Available	Not Available	Not Available		Not Available	\$83.05	Not Available		Not Available	Not Available
5047-01	Fire Gear	Not Available	Not Available	Not Available	\$1,692.90	Not Available	\$5,031.80	Not Available	\$8,613.00	Not Available	Not Available
5047-02	Protection Gear - Other	Not Available	Not Available	Not Available	\$75.00	Not Available		Not Available		Not Available	Not Available
5047-03	Dive Gear	Not Available	Not Available	Not Available	\$426.13	Not Available	\$54.34	Not Available	\$6,854.38	Not Available	Not Available
5048	Uniform Expense	Not Available	Not Available	Not Available	\$21,434.70	Not Available	\$18,971.56	Not Available	\$5,048.63	Not Available	Not Available
5049-01	Mgt Fees - 705 West Street	Not Available	Not Available	Not Available	\$1,303.65	Not Available	\$1,396.43	Not Available	\$1,333.00	Not Available	Not Available
5050-01	Miscellaneous Expense	Not Available	Not Available	Not Available	\$138.65	Not Available	\$8,471.83	Not Available	\$210.14	Not Available	Not Available
5051	Fire Prevention	Not Available	Not Available	Not Available	\$758.41	Not Available		Not Available	\$1,270.64	Not Available	Not Available
5052-01	Meeting Treat	Not Available	Not Available	Not Available	\$453.27	Not Available	\$67.94	Not Available	\$1,991.14	Not Available	Not Available
5052-02	Hosting Meetings - Other	Not Available	Not Available	Not Available	\$2,125.21	Not Available	\$652.70	Not Available		Not Available	Not Available
5053-02	House Phones	Not Available	Not Available	Not Available	\$5,530.48	Not Available	\$6,196.70	Not Available	\$6,096.34	Not Available	Not Available
5053-03	Officers Phones	Not Available	Not Available	Not Available	\$11,583.24	Not Available	\$11,132.80	Not Available	\$11,830.29	Not Available	Not Available
5057	Training - Meals	Not Available	Not Available	Not Available	\$140.81	Not Available	\$227.56	Not Available	\$328.84	Not Available	Not Available
5058	Gifts	Not Available	Not Available	Not Available	\$521.26	Not Available	\$304.10	Not Available	\$1,711.83	Not Available	Not Available
5059	Travel Expense	Not Available	Not Available	Not Available		Not Available	\$225.00	Not Available	\$220.00	Not Available	Not Available
5060	Transportation Expense	Not Available	Not Available	Not Available	\$225.00	Not Available	\$360.00	Not Available		Not Available	Not Available

New Castle County Fire Service Financial Review and Analysis

HOLLOWAY TERRACE '19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
5061	Interest Expense	Not Available	Not Available	Not Available	\$46,508.85	Not Available	\$44,243.80	Not Available	\$41,898.54	Not Available	Not Available
5100	Purchases - Food & Paper	Not Available	Not Available	Not Available	\$6,049.16	Not Available	Not Available	Not Available	\$5,894.04	Not Available	Not Available
5101	Purchases - Beer, Wine & Liquor	Not Available	Not Available	Not Available	\$1,291.50	Not Available	Not Available	Not Available	\$1,318.75	Not Available	Not Available
5102	Purchases - Soda & Mixers	Not Available	Not Available	Not Available	\$360.94	Not Available	Not Available	Not Available	\$711.91	Not Available	Not Available
5103	Purchases - Other	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available	\$8.03	Not Available	Not Available
5104	Supplies - Kitchen	Not Available	Not Available	Not Available	\$127.89	Not Available	\$1,924.12	Not Available	\$204.24	Not Available	Not Available
5105	Supplies - Bar	Not Available	Not Available	Not Available	\$97.38	Not Available	Not Available	Not Available	\$154.82	Not Available	Not Available
5106	Supplies - Other	Not Available	Not Available	Not Available	\$264.74	Not Available	Not Available	Not Available	\$41.48	Not Available	Not Available
5114	Awards	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available	\$777.32	Not Available	Not Available
5115-04	Association Dues	Not Available	Not Available	Not Available	\$410.00	Not Available	\$160.00	Not Available	\$410.00	Not Available	Not Available
5115-05	Dues - Other	Not Available	Not Available	Not Available	\$170.00	Not Available	\$170.00	Not Available	\$330.00	Not Available	Not Available
5125	Repair & Maintenance-	Not Available	Not Available	Not Available	Not Available	Not Available	\$740.82	Not Available	Not Available	Not Available	Not Available
5126	Janitorial/Cleaning	Not Available	Not Available	Not Available	\$1,000.00	Not Available	Not Available	Not Available	\$852.03	Not Available	Not Available
5130	Office Expenses	Not Available	Not Available	Not Available	\$216.05	Not Available	\$33.00	Not Available	\$300.33	Not Available	Not Available
5145	Tax & Licenses	Not Available	Not Available	Not Available	Not Available	Not Available	\$1,400.00	Not Available	Not Available	Not Available	Not Available
5165	Bar/Event Fees	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available	\$100.00	Not Available	Not Available
5166	Catering Expense	Not Available	Not Available	Not Available	\$405.22	Not Available	Not Available	Not Available	\$506.52	Not Available	Not Available
5168	Decorations Expense	Not Available	Not Available	Not Available	\$72.08	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available
5197	Gift - Fire Company	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available	\$26,000.00	Not Available	Not Available
6120	Bank Service Charges	Not Available	Not Available	Not Available	\$56.00	Not Available	\$72.00	Not Available	\$44.00	Not Available	Not Available
6120-01	Bank Service Fees	Not Available	Not Available	Not Available	\$414.50	Not Available	\$188.25	Not Available	\$289.50	Not Available	Not Available
6140	Contributions	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available	\$37.20	Not Available	Not Available
6150	Depreciation Expense	Not Available	Not Available	Not Available	\$273,668.80	Not Available	\$321,892.70	Not Available	\$338,946.49	Not Available	Not Available
6151	Depreciation Expense - Rental	Not Available	Not Available	Not Available	\$6,664.14	Not Available	\$7,184.10	Not Available	\$7,185.70	Not Available	Not Available
6170	Equipment Rental	Not Available	Not Available	Not Available	\$1,248.00	Not Available	\$1,248.00	Not Available	\$1,352.00	Not Available	Not Available
66000	Payroll Expenses	Not Available	Not Available	Not Available	\$27,853.05	Not Available	\$32,104.85	Not Available	\$31,502.87	Not Available	Not Available
8010-01	Covid Expense	Not Available	Not Available	Not Available	\$16,345.27	Not Available	Not Available	Not Available	\$760.00	Not Available	Not Available
8005	Penalties & Interest	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available	\$2,736.16	Not Available	Not Available
	Other Expense										
7017	Fees - NPIT Investments	Not Available	Not Available	Not Available	\$6,615.88	Not Available	\$6,252.26	Not Available	\$6,618.40	Not Available	Not Available
7018	Realized GE - NPIT Investments	Not Available	Not Available	Not Available	\$7,214.85	Not Available	-\$1,654.38	Not Available	-\$152,678.01	Not Available	Not Available
	Total Expenditures:	\$0.00	\$0.00	\$0.00	\$4,171,519.74	\$0.00	\$4,322,054.82	\$0.00	\$4,381,138.38	\$0.00	\$0.00
	Fund Balance/Retained Earnings:	\$0.00	\$0.00	\$0.00	\$246,207.61	\$0.00	\$302,738.84	\$0.00	\$430,134.43	\$0.00	\$0.00
	% Fund Balance		Not Available		6%		7%		9%		Not Available

Appendix O - Mill Creek

New Castle County Fire Service Financial Review and Analysis

MILL CREEK - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
REVENUES											
45100	Administration (incl ins claims)	\$600.00	\$731.00	\$600.00	\$531.00	\$600.00	\$740.00	\$600.00	\$347.00	\$400.00	\$19,444.00
44050	Ambulance Billing	\$1,250,000.00	\$1,356,293.51	\$1,440,000.00	\$1,334,232.76	\$1,600,000.00	\$1,199,404.00	\$1,600,000.00	\$1,226,234.00	\$1,300,000.00	\$1,530,159.00
41000-41200	Appropriations	\$1,200,000.00	\$1,311,231.76	\$1,111,000.00	\$1,806,000.83						
41000	Appropriations (includes PPP)					\$1,300,000.00	\$1,502,271.00	\$1,300,000.00	\$1,906,850.00	\$1,600,000.00	\$1,941,836.00
42000-42600	Banking/Interest/Dividends	\$0.00	\$37,253.74	\$15,000.00	\$2,860.83	\$2,000.00	\$576.00	\$500.00	\$907.00	\$150.00	\$6,962.00
45300	Chambers Hall Bar (Hall Income)	\$40,000.00	\$37,103.00	\$15,000.00	\$11,381.10	\$15,000.00	\$25,184.00	\$40,000.00	\$30,454.00	\$40,000.00	\$18,964.00
43300	Company Store	\$1,500.00	\$3,032.00	\$1,500.00	\$3,231.75	\$1,500.00	\$1,606.00	\$1,500.00	\$4,180.00	\$1,500.00	\$4,534.00
44100	Donations	\$5,000.00	\$163,787.36	\$6,000.00	\$3,197.07	\$8,000.00	\$20,772.00	\$3,000.00	\$3,316.00	\$2,500.00	\$10,026.00
44250	Fund Drive	\$170,000.00	\$182,448.05	\$170,000.00	\$193,925.96	\$170,000.00	\$184,912.00	\$170,000.00	\$201,812.00	\$165,000.00	\$194,687.00
45200	Ladies Auxiliary	\$75,000.00	\$40,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$29,047.00
45500-45600	Miscellaneous/Mtr cell phone	\$150.00	\$605.00	\$150.00	\$202.00	\$150.00	\$20.00	\$0.00	\$30.00	\$0.00	\$301.00
44300	PPV/Fire Education	\$2,500.00	\$6,456.86	\$4,000.00	\$7,033.08	\$4,500.00	\$3,657.00	\$4,500.00	\$4,453.00	\$3,000.00	\$3,418.00
42500	Rental Income	\$30,000.00	\$34,039.55	\$37,000.00	\$37,970.74	\$39,000.00	\$38,930.00	\$39,000.00	\$35,520.00	\$48,000.00	\$34,935.00
48410	Supplies Apparatus	\$0.00	\$11,800.00	\$0.00	\$5,121.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$52,500.00
43800	Vending	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Grants					\$367,432.00	\$367,433.00	\$40,000.00	\$0.00	\$0.00	\$0.00
	Total Revenues:	\$2,774,750.00	\$3,184,582.83	\$3,206,250.00	\$3,465,696.83	\$3,965,182.00	\$3,348,565.00	\$3,199,898.00	\$3,414,899.00	\$3,420,550.00	\$3,846,316.00
EXPENDITURES											
Core Comp											
64050	Ambulance Operations	\$125,000.00	\$80,249.72	\$100,000.00	\$93,394.82	\$100,000.00	\$114,304.00	\$100,000.00	\$155,858.00	\$120,000.00	\$123,481.00
64100	Fire/Rescue Operations	\$200,000.00	\$214,880.98	\$260,000.00	\$273,226.10	\$427,432.00	\$557,201.00	\$200,000.00	\$212,335.00	\$300,000.00	\$181,027.00
64150/66154	Training/Amb/Fire/Rescue (FDAC)	\$30,000.00	\$13,372.68	\$20,000.00	\$11,821.15	\$16,000.00	\$22,601.00	\$14,000.00	\$16,456.00	\$14,000.00	\$18,717.00
63100	PPV/Fire Safety Education	\$8,000.00	\$8,758.81	\$8,000.00	\$4,009.89	\$4,800.00	\$4,239.00	\$7,000.00	\$2,746.00	\$5,000.00	\$11,835.00
66000	Vehicle P.M. and Repairs	\$125,000.00	\$27,504.50	\$70,000.00	\$63,202.61	\$186,000.00	\$120,637.00	\$180,000.00	\$342,850.00	\$150,000.00	\$240,057.00
64350-64351	New Fire/EMS Apparatus	\$190,000.00	\$623,972.91	\$0.00	\$0.00	\$0.00	\$13,451.00	\$80,000.00	\$181,978.00	\$280,000.00	\$259,370.00
	Replacement Engine/Rescue/Pumper	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Core Support											
66050	Administration	\$15,000.00	\$12,389.35	\$15,000.00	\$12,388.29	\$16,000.00	\$10,055.00	\$20,000.00	\$10,828.00	\$15,000.00	\$22,004.00
65100	Ambulance Billing	\$87,500.00	\$92,405.44	\$100,800.00	\$95,199.52	\$106,300.00	\$90,626.00	\$85,000.00	\$70,353.00	\$71,500.00	\$85,226.00
61000	Building/Grounds	\$80,000.00	\$72,357.40	\$75,000.00	\$125,197.66	\$90,000.00	\$143,965.00	\$100,000.00	\$81,943.00	\$105,000.00	\$248,876.00
66125-66145	Chambers Hall	\$125,000.00	\$51,938.56	\$65,000.00	\$23,742.50	\$32,000.00	\$17,340.00	\$20,000.00	\$36,684.00	\$20,000.00	\$18,793.00
66200	Computer Committee	\$10,000.00	\$19,793.72	\$10,000.00	\$4,726.00	\$9,600.00	\$6,993.00	\$9,000.00	\$1,708.00	\$5,000.00	\$3,865.00
66150	Conventions & Associations	\$10,000.00	\$5,409.60	\$12,000.00	\$5,018.93	\$8,000.00	\$4,864.00	\$10,000.00	\$5,957.00	\$5,000.00	\$5,653.00
65520	Fund Drive	\$13,000.00	\$12,432.79	\$13,000.00	\$12,332.03	\$400,000.00	\$199,366.00	\$200,000.00	\$181,636.00	\$225,000.00	\$242,821.00
66300	Insurance	\$85,000.00	\$85,017.96	\$74,000.00	\$88,375.38	\$10,400.00	\$12,585.00	\$13,000.00	\$14,310.00	\$17,000.00	\$14,107.00
62000-62001	Station 21 Mortgage/Station 2 const.	\$200,000.00	\$206,337.08	\$650,000.00	\$356,969.07	\$91,000.00	\$86,598.00	\$100,000.00	\$115,609.00	\$125,000.00	\$112,017.00
66499	Paid Staff	\$1,440,000.00	\$1,629,944.68	\$1,718,315.00	\$1,698,429.35	\$1,910,000.00	\$1,788,422.00	\$1,971,884.00	\$1,850,735.00	\$2,225,000.00	\$2,136,539.00
66250	Professional Fees	\$15,000.00	\$29,872.47	\$25,000.00	\$6,263.50	\$20,000.00	\$22,680.00	\$25,000.00	\$15,143.00	\$25,000.00	\$19,029.00
67000-68000	Utilities Chambers Hall/2/21	\$92,000.00	\$81,310.34	\$90,000.00	\$79,109.98	\$90,000.00	\$78,015.00	\$90,000.00	\$87,482.00	\$92,000.00	\$97,404.00
Non-Core/Support											
62150	Children Xmas Party	\$1,800.00	\$824.22	\$1,200.00	\$0.00	\$0.00	\$0.00			\$0.00	\$0.00
66070	Banquet - 100 years							\$15,000	\$0.00	\$25,000.00	\$25,000.00
66070-66100	Banquet/Ladies Gift (see recreation)	\$0.00	\$19,152.61	\$5,000.00	\$0.00	\$0.00	\$0.00				
62200-62250	Company store Expense/Reimb	\$1,500.00	\$4,165.00	\$1,500.00	\$4,121.00	\$1,200.00	\$2,113.00	\$1,500.00	\$4,017.00	\$1,500.00	\$4,254.00
62360	Fitness	\$2,000.00	\$5,457.50	\$3,000.00	\$240.00	\$2,400.00	\$2,100.00	\$3,500.00	\$2,880.00	\$3,100.00	\$3,300.00
62300	Uniform/Parade	\$5,000.00	\$1,219.80	\$9,200.00	\$24,136.79	\$2,400.00	\$131.00	\$3,000.00	\$0.00	\$1,000.00	\$864.00
66600	Pension	\$42,000.00	\$40,029.61	\$42,000.00	\$31,968.11	\$35,000.00	\$33,335.00	\$35,000.00	\$34,687.00	\$35,000.00	\$45,135.00
62350	Recreation/Picnic 1	\$9,500.00	\$18,076.27	\$8,000.00	\$285.98	\$8,000.00	\$8,066.00				
66100	Recreation/Picnic/Banquet							\$10,000.00	\$9,552.00	\$11,000.00	\$7,409.00
69990	Misc- uncategorized expense	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00			\$0.00	\$18,745.00
66055	Sick & Welfare	\$0.00	\$585.00	\$0.00	\$0.00	\$0.00	\$0.00				
64500	Unbudgeted COVID-19 expenses						\$56,601.00		-\$11,441.00		
64350	New Fire Apparatus/equip				\$450,500.25						
64351	New EMS Apparatus/equip				\$703.80						

New Castle County Fire Service Financial Review and Analysis

MILL CREEK - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
	Total Expenditures:	\$1,867,300.00	\$1,960,529.20	\$1,376,015.00	\$1,488,546.57	\$1,741,532.00	\$1,405,738.00	\$1,267,684.00	\$1,427,418.00	\$1,876,100.00	\$1,932,730.00
	Fund Balance/Retained Earnings:	-\$92,350.00	-\$175,946.37	-\$173,765.00	-\$59,849.65	-\$248,350.00	-\$68,233.00	-\$43,884.00	-\$13,317.00	-\$455,330.00	-\$85,914.00
	% Fund Balance		-5%		-2%		-2%		0%		-2%

Appendix P - Minquadale

New Castle County Fire Service Financial Review and Analysis

MINQUADALE - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
REVENUES											
43400	Direct Public Support	Not Available		Not Available		Not Available		Not Available		Not Available	
43410	Corporate Contributions	Not Available	\$4,000.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
43500	Appropriations - Fire	Not Available		Not Available		Not Available		Not Available		Not Available	
43501	State of De - Insurance Tax	Not Available	\$76,131.40	Not Available	\$880,595.28	Not Available	\$883,656.70	Not Available	\$1,126,585.25	Not Available	\$757,783.73
43502	State of Delaware - Grants	Not Available	\$29,805.90	Not Available	\$0.00	Not Available	\$31,444.00	Not Available	\$34,052.00	Not Available	\$173,870.52
43503	New Castle County - Grants	Not Available	\$206,218.00	Not Available	\$113,462.05	Not Available	\$240,876.52	Not Available	\$140,425.15	Not Available	\$255,735.29
43504	NCC Development Impact Fees	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$27,893.18
43510	Appropriations - Other	Not Available	\$0.00	Not Available	\$14,463.57	Not Available	\$0.00	Not Available	\$56,000.00	Not Available	\$0.00
44100	Appropriations - EMS	Not Available		Not Available		Not Available		Not Available		Not Available	
44101	State of De - Insurance Tax	Not Available	\$747,786.90	Not Available	\$37,292.00	Not Available	\$0.00	Not Available	\$187,483.00	Not Available	\$284,285.20
44103	New Castle County - Grants	Not Available	\$0.00	Not Available	\$176,739.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
44800	Indirect Public Support	Not Available		Not Available		Not Available		Not Available		Not Available	
44830	Grants - Other	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$105,647.00	Not Available	\$0.00	Not Available	\$0.00
44840	IRS retention of employees	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$191,083.45	Not Available	\$0.00
45000	Members	Not Available		Not Available		Not Available		Not Available		Not Available	
45001	Dues	Not Available	\$165.00	Not Available	\$50.00	Not Available	\$65.00	Not Available	\$60.00	Not Available	\$20.00
45002	Pension	Not Available	\$465.00	Not Available	\$120.00	Not Available	\$120.00	Not Available	\$585.00	Not Available	\$135.00
45003	Insurance	Not Available	\$790.00	Not Available	\$340.00	Not Available	\$360.00	Not Available	\$530.00	Not Available	\$170.00
45004	Peppi Machine	Not Available	\$158.00	Not Available	\$250.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
45005	50-50	Not Available	\$294.50	Not Available	\$82.51	Not Available	\$129.00	Not Available	\$102.00	Not Available	\$130.50
45010	Mail Income	Not Available	\$5,761.99	Not Available	\$5.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
45000	Members - Other	Not Available	\$1,045.92	Not Available	\$69.95	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$5.00
46000	Donations	Not Available		Not Available		Not Available		Not Available		Not Available	
46001	Fund Drive - Fire	Not Available	\$6,450.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$2,500.00	Not Available	\$0.00
46002	Santa Run	Not Available	\$116.00	Not Available	\$184.00	Not Available	\$160.00	Not Available	\$269.00	Not Available	\$0.00
46004	Memorial Gifts	Not Available	\$155.00	Not Available	\$975.00	Not Available	\$1,760.00	Not Available	\$150.00	Not Available	\$375.00
46005	Service Donations	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$50.00	Not Available	\$0.00
46010	Donations - Other	Not Available	\$0.00	Not Available	\$3,745.00	Not Available	\$304.00	Not Available	\$303.00	Not Available	\$61,000.00
46000	Donations - Other	Not Available	\$661.00	Not Available	\$0.00	Not Available	\$14,022.84	Not Available	\$13,490.85	Not Available	\$47,528.55
46400	Other Types of Income	Not Available		Not Available		Not Available		Not Available		Not Available	
46430	Miscellaneous Revenue	Not Available	\$1,118.98	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
46400	Other Types of Income - Other	Not Available	\$100.00	Not Available	\$0.00	Not Available	\$500.00	Not Available	\$0.00	Not Available	\$744.04
47200	Program Income	Not Available		Not Available		Not Available		Not Available		Not Available	
47230	Membership Dues	Not Available	\$0.00	Not Available	\$90.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
47200	Program Income - Other	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
47300	Memorial Hall	Not Available		Not Available		Not Available		Not Available		Not Available	
47301	Hall Rentals	Not Available	\$75,500.00	Not Available	\$550.00	Not Available	\$27,717.00	Not Available	\$625.00	Not Available	\$225.00
47302	Hall Rentals - Member	Not Available	\$625.00	Not Available	\$0.00	Not Available	\$150.00	Not Available	\$625.00	Not Available	\$225.00
47303	Bar Sales	Not Available	\$3,925.96	Not Available	\$1,653.32	Not Available	\$1,563.00	Not Available	\$2,193.24	Not Available	\$2,461.51
47300	Memorial Hall - Other	Not Available	\$415.50	Not Available	\$0.00	Not Available	\$75.00	Not Available	\$0.00	Not Available	\$450.00
47400	Company Store	Not Available		Not Available		Not Available		Not Available		Not Available	
47401	Sale of Merchandise	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
47402	Company Store - Other	Not Available	\$12.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
47400	Company Store - Other	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
47500	Ambulance Billing	Not Available		Not Available		Not Available		Not Available		Not Available	
47501	Ambulance Billing Income	Not Available	\$294,509.91	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
47502	Rescue Billing Income	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
47500	Ambulance Billing - Other	Not Available	\$0.00	Not Available	\$262,629.54	Not Available	\$269,841.95	Not Available	\$245,042.48	Not Available	\$262,477.94
47600	Special Events	Not Available		Not Available		Not Available		Not Available		Not Available	
47601	Special Events Income	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
47605	Banquet Income	Not Available	\$1,790.00	Not Available	\$2,025.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
47700	Ladies Auxiliary Income	Not Available		Not Available		Not Available		Not Available		Not Available	
47701	Ladies Auxiliary Income	Not Available	\$0.00	Not Available	\$45,000.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
47702	Ladies Pension	Not Available	\$11,460.00	Not Available	\$195.00	Not Available	\$555.00	Not Available	\$585.00	Not Available	\$38,357.11
47703	Reimbursed Ladies Expenses	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$60.00	Not Available	\$0.00	Not Available	\$22.49
47704	Ladies Auxiliary - Other	Not Available	\$0.00	Not Available	\$20.00	Not Available	\$0.00	Not Available	\$25,265.00	Not Available	\$0.00
47710	Fundraising Events	Not Available	\$17,651.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
47715	Fundraising Expenses	Not Available	\$5,549.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
47700	Ladies Auxiliary Income - Other	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$25,000.00

New Castle County Fire Service Financial Review and Analysis

MINQUADALE - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
47800 - Convention and Parades		Not Available		Not Available		Not Available		Not Available		Not Available	
47801 - Reimbursed Convention Expenses		Not Available	\$390.00	Not Available	\$193.30	Not Available	\$194.90	Not Available	\$299.85	Not Available	\$0.00
47802 - Parade Prizes		Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$299.85	Not Available	\$0.00
47800 - Convention and Parades - Other		Not Available	\$390.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
47900 - Sales and Reimbursements		Not Available		Not Available		Not Available		Not Available		Not Available	
47902 - Sale of Equipment		Not Available	\$0.00	Not Available	\$0.00	Not Available	\$15,180.00	Not Available	\$0.00	Not Available	\$5,000.00
47903 - Reimbursed Expenses		Not Available	\$695.27	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
47910 - Sales and Reimb Other		Not Available	\$0.00	Not Available	\$385.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$198,143.14
48100 - Training Income		Not Available		Not Available		Not Available		Not Available		Not Available	
48102 - Fire Training Recovery		Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
Other Income		Not Available		Not Available		Not Available		Not Available		Not Available	
74100 - Interest		Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	-\$17,775.49	Not Available	\$0.00
74500 - Insurance Settlements		Not Available		Not Available		Not Available		Not Available		Not Available	
74502 - Insurance - Vehicles		Not Available	\$0.00	Not Available	\$0.00	Not Available	\$9,658.70	Not Available	\$18,247.79	Not Available	\$0.00
74500 - Insurance Settlements - Other		Not Available	\$15,067.66	Not Available	\$0.00	Not Available	\$1,365.90	Not Available	\$0.00	Not Available	\$0.00
75000 - Investments		Not Available		Not Available		Not Available		Not Available		Not Available	
75030 - Interest-Savings, Short-term CD		Not Available	\$3,844.34	Not Available	\$672.03	Not Available	\$56.63	Not Available	\$2,447.85	Not Available	\$40,735.91
75035 - Dividend Income		Not Available	\$6,540.00	Not Available	\$0.00	Not Available	\$10,047.00	Not Available	\$0.00	Not Available	\$0.00
75040 - Unrealized (Gain)/Loss		Not Available	\$58,215.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
75045 - Realized (Gains)/Losses - ST		Not Available	\$19.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
75046 - Realized (Gain)/Loss on LT		Not Available	\$14,873.00	Not Available	\$0.00	Not Available	\$50,489.00	Not Available	\$0.00	Not Available	\$0.00
75050 - Investments - Other		Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
	Total Revenues:	Not Available	\$1,581,888.23	Not Available	\$1,561,649.68	Not Available	\$1,646,761.09	Not Available	\$2,632,124.28	Not Available	\$2,168,889.89
EXPENDITURES:											
trns			\$310.74		\$434.08		\$2,824.83		\$5,398.40		\$3,583.95
50000 - Stations											
50001 - Buildings and Grounds Capital		Not Available	\$0.00	Not Available	\$0.00	Not Available	\$3,600.00	Not Available	\$9,368.25	Not Available	\$2,975.00
50003 - Station Build and Grounds		Not Available	\$306.48	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$100.00
50100 - Equip. & Furniture Capital		Not Available		Not Available		Not Available		Not Available		Not Available	
50103 - Station Equip. & Furniture		Not Available	\$1,034.68	Not Available	\$12,167.93	Not Available	\$23,916.52	Not Available	\$187.50	Not Available	\$1,700.00
50160 - Memorial Hall Equip & Furn.		Not Available	\$147.94	Not Available	\$0.00	Not Available	\$2,975.00	Not Available	\$0.00	Not Available	\$0.00
50100 - Equip. & Furniture Capital - Other		Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$5,375.00
50200 - Station - Maintenance		Not Available		Not Available		Not Available		Not Available		Not Available	
covid-19 expense		Not Available	\$0.00	Not Available	\$6,775.00	Not Available	\$3,000.00	Not Available	\$4,800.00	Not Available	\$1,800.00
50203 - Station Maintenance		Not Available	\$9,535.62	Not Available	\$10,616.60	Not Available	\$9,851.99	Not Available	\$19,609.50	Not Available	\$10,245.40
50260 - Memorial Hall Maintenance		Not Available	\$3,512.42	Not Available	\$550.00	Not Available	\$332.57	Not Available	\$0.00	Not Available	\$1,179.90
50200 - Station - Maintenance - Other		Not Available	\$19,190.98	Not Available	\$12,731.31	Not Available	\$12,091.54	Not Available	\$17,033.63	Not Available	\$24,482.27
50300 - Station Supplies and Services		Not Available		Not Available		Not Available		Not Available		Not Available	
50303 - Station Supplies and Services		Not Available	\$597.12	Not Available	\$50.85	Not Available	\$0.00	Not Available	\$516.72	Not Available	\$0.00
50304 - BAR STOCK		Not Available	\$1,335.34	Not Available	\$2,504.92	Not Available	\$6,936.70	Not Available	\$652.54	Not Available	\$4,058.22
50305 - BARTENDER FEES		Not Available	\$300.00	Not Available	\$300.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
50360 - Memorial Hall Supplies & Servc		Not Available	\$9,816.33	Not Available	\$1,216.19	Not Available	\$3,945.00	Not Available	\$0.00	Not Available	\$0.00
50300 - Station Supplies and Services - Other		Not Available	\$0.00	Not Available	\$102.33	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
50400 - Utilities		Not Available		Not Available		Not Available		Not Available		Not Available	
50401 - Electric		Not Available	\$22,455.87	Not Available	\$19,796.18	Not Available	\$19,664.28	Not Available	\$26,573.16	Not Available	\$26,593.50
50403 - Water and Sewer		Not Available	\$2,521.81	Not Available	\$1,689.14	Not Available	\$3,715.87	Not Available	\$2,471.78	Not Available	\$5,656.55
50404 - Telephone		Not Available	\$5,092.52	Not Available	\$5,214.13	Not Available	\$6,580.19	Not Available	\$7,042.83	Not Available	\$7,756.06
50405 - Trash Disposal		Not Available	\$3,653.05	Not Available	\$3,404.95	Not Available	\$5,064.87	Not Available	\$6,105.98	Not Available	\$6,368.42
50406 - Cable		Not Available	\$2,491.75	Not Available	\$2,489.66	Not Available	\$2,528.31	Not Available	\$3,120.43	Not Available	\$2,534.28
50407 - Alarm System		Not Available	\$5,066.29	Not Available	\$5,446.26	Not Available	\$546.00	Not Available	\$3,701.49	Not Available	\$0.00
50408 - VERIZON FIOS		Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$766.61
51000 - Motor Fuels		Not Available		Not Available		Not Available		Not Available		Not Available	
51003 - Apparatus Fuels		Not Available	\$9,381.41	Not Available	\$7,299.19	Not Available	\$10,667.95	Not Available	\$18,567.80	Not Available	\$20,100.34
51004 - Tahoe Gas		Not Available	\$2,904.14	Not Available	\$454.07	Not Available	\$0.00	Not Available	\$106.42	Not Available	\$0.00
51005 - Power Equipment Gasoline		Not Available	\$108.22	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
51000 - Motor Fuels - Other		Not Available	\$444.67	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
52000 - Apparatus		Not Available		Not Available		Not Available		Not Available		Not Available	
ENGINE 22 (22-4)		Not Available	\$0.00	Not Available	\$634,294.08	Not Available	\$48,151.34	Not Available	\$866.72	Not Available	\$48,558.08

New Castle County Fire Service Financial Review and Analysis

MINQUADALE - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
	52001 - Apparatus purchase - Capital	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$28,646.46	Not Available	\$28,646.46
	52005 - Apparatus Maintenance	Not Available	\$2,795.25	Not Available	\$6,354.57	Not Available	\$1,666.60	Not Available	\$0.00	Not Available	\$7,271.30
	52010 - Rescue 22-6 (2012 Pierce)	Not Available	\$9,389.14	Not Available	\$6,974.13	Not Available	\$18,040.48	Not Available	-\$338,423.39	Not Available	\$5,339.38
	52011 - Pumper 22-3 (1993 Pierce)	Not Available	\$19,042.39	Not Available	\$8,488.76	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
	52013 - Brush Truck 22-1 (1996 Chev)	Not Available	\$1,704.65	Not Available	\$448.70	Not Available	\$0.00	Not Available	\$665.99	Not Available	\$662.92
	52014 - Ambulance A-22 (2012 Dodge)	Not Available	\$6,049.85	Not Available	\$2,533.35	Not Available	\$4,672.46	Not Available	\$4,000.55	Not Available	\$4,378.25
	52015 - Van 22 (2000 Chevy Van)	Not Available	\$1,032.25	Not Available	\$96.74	Not Available	\$650.57	Not Available	\$370.70	Not Available	\$0.00
	52017 - Cascade System	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
	52019 - 228 (2013 Chevy Tahoe)	Not Available	\$2,500.47	Not Available	\$3,029.74	Not Available	\$4,743.78	Not Available	\$1,088.69	Not Available	\$80,812.17
	52020 - Ambulance B-22 (2017 Ford 550)	Not Available	\$7,224.27	Not Available	\$4,756.59	Not Available	\$18,854.65	Not Available	\$18,357.86	Not Available	\$74,112.23
	52000 - Apparatus - Other	Not Available	\$5,674.02	Not Available	\$244.91	Not Available	-\$10,296.14	Not Available	\$13,698.13	Not Available	\$15,375.97
53000 - Operations - Fire		Not Available		Not Available		Not Available		Not Available		Not Available	
	53100 - Portable Equipment Repair	Not Available	\$292.19	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
	53101 - Portable Equipment New	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	-\$2,000.00
	53103 - Hydr. Tool Repair	Not Available	\$4,323.28	Not Available	\$0.00	Not Available	\$3,587.16	Not Available	\$0.00	Not Available	\$595.00
	53200 - Turnout Gear	Not Available		Not Available		Not Available		Not Available		Not Available	
	5315110 - Other	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
	53202 - Pants	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$1,685.00
	53203 - Helmets	Not Available	\$0.00	Not Available	\$139.99	Not Available	\$630.00	Not Available	\$0.00	Not Available	\$61.40
	53204 - Gloves	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$1,034.10
	53205 - Boots	Not Available	\$5,650.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$2,703.29
	53206 - Hoods	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$167.70
	53207 - Maintenance	Not Available	\$1,063.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$180.90
	53209 - Scott Paks	Not Available	\$1,095.05	Not Available	\$0.00	Not Available	\$1,555.64	Not Available	\$1,369.20	Not Available	\$1,536.90
	53210 - Scott Maintenance	Not Available	\$246.80	Not Available	\$1,346.78	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
	53200 - Turnout Gear - Other	Not Available	\$66,187.31	Not Available	\$19,750.75	Not Available	\$0.00	Not Available	\$4,035.00	Not Available	\$25,858.50
53300 - Fire Police		Not Available		Not Available		Not Available		Not Available		Not Available	
	533010 - Uniforms and Gear	Not Available	\$0.00	Not Available	\$1,416.80	Not Available	\$664.10	Not Available	\$1,070.05	Not Available	\$1,377.05
	53302 - Supplies - Fire Police	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
	533030 - Fire Police Fuel Allowance	Not Available	\$480.00	Not Available	\$68.00	Not Available	\$0.00	Not Available	\$108.00	Not Available	\$0.00
	53300 - Fire Police - Other	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
53400 - Training		Not Available		Not Available		Not Available		Not Available		Not Available	
	53410 - DFS - Fire	Not Available	\$1,176.25	Not Available	\$2,380.00	Not Available	\$3,270.00	Not Available	\$490.00	Not Available	\$2,220.00
	53420 - Company Training	Not Available	\$450.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$254.34	Not Available	\$0.00
	53430 - Third Party Training	Not Available	\$355.55	Not Available	\$0.00	Not Available	\$325.00	Not Available	\$250.00	Not Available	\$0.00
	53440 - Training - Supplies	Not Available	\$682.64	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
53500 - Operations - Fire - Other		Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
53500 - Operations EMS		Not Available		Not Available		Not Available		Not Available		Not Available	
	53503 - Port Equip. Maintenance	Not Available	\$0.00	Not Available	\$1,218.20	Not Available	\$938.00	Not Available	\$1,245.04	Not Available	\$5,337.81
	53504 - Disposable Equip for EMS	Not Available	\$11,637.37	Not Available	\$16,999.23	Not Available	\$15,152.02	Not Available	\$14,867.52	Not Available	\$25,437.88
	53505 - Turnout Gear - EMS	Not Available	\$1,416.85	Not Available	\$0.00	Not Available	\$332.35	Not Available	\$66.99	Not Available	\$2,364.20
	53500 - Operations EMS - Other	Not Available	\$1,582.12	Not Available	\$194.64	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
54000 - Administration		Not Available		Not Available		Not Available		Not Available		Not Available	
	54001 - Banquet Expense	Not Available	\$10,755.81	Not Available	\$7,130.03	Not Available	\$16,597.00	Not Available	\$199.45	Not Available	\$0.00
	54100 - Member Expenses	Not Available	\$3,214.28	Not Available	\$645.00	Not Available	\$250.49	Not Available	\$3,500.00	Not Available	\$2,165.00
	54110 - Member Recognition	Not Available	\$599.00	Not Available	\$0.00	Not Available	\$290.00	Not Available	\$140.00	Not Available	\$58.15
	54120 - DVFA Pension	Not Available	\$40,159.17	Not Available	\$40,768.07	Not Available	\$74,707.29	Not Available	\$75,361.53	Not Available	\$46,815.85
	54130 - Election Dinner	Not Available	\$702.63	Not Available	\$0.00	Not Available	\$585.95	Not Available	\$1,758.36	Not Available	\$0.00
	54145 - Sunshine	Not Available	\$59.95	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
	54150 - Membership Events	Not Available	\$1,674.00	Not Available	\$5,425.00	Not Available	\$400.00	Not Available	\$0.00	Not Available	\$0.00
	54160 - Recruitment and Retention	Not Available	\$1,117.00	Not Available	\$483.00	Not Available	\$275.00	Not Available	\$888.74	Not Available	\$4,996.00
	54175 - EZ Pass	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$4.20	Not Available	\$4.20	Not Available	\$0.00
	54190 - Insurance Expense	Not Available	\$0.00	Not Available	\$5,000.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$2,405.55
	54195 - Member Expense - Other	Not Available	\$0.00	Not Available	\$691.39	Not Available	\$0.00	Not Available	\$200.00	Not Available	\$0.00
	54200 - Donations	Not Available	\$0.00	Not Available	\$200.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$1,500.00
	54000 - Administration - Other	Not Available	\$282.16	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
55000 - Funerals		Not Available		Not Available		Not Available		Not Available		Not Available	
	55001 - Flowers	Not Available	\$1,207.49	Not Available	\$405.40	Not Available	\$173.00	Not Available	\$0.00	Not Available	\$0.00
	55000 - Funerals - Other	Not Available	\$1,047.71	Not Available	\$367.42	Not Available	\$3,732.17	Not Available	\$803.86	Not Available	\$87.80
56000 - Company Store Expenses		Not Available		Not Available		Not Available		Not Available		Not Available	
	56100 - Inventory - Company Store	Not Available	\$621.10	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00

New Castle County Fire Service Financial Review and Analysis

MINQUADALE - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
	56110 - Credit Card Fees	Not Available	\$0.00	Not Available	\$27,625.59	Not Available	\$29,710.59	Not Available	\$40,363.55	Not Available	\$54,475.02
57000 - Refreshments		Not Available		Not Available		Not Available		Not Available		Not Available	
	57100 - 10-17	Not Available	\$2,275.00	Not Available	-\$1,899.00	Not Available	\$0.00	Not Available	\$176.33	Not Available	\$0.00
	57300 - Men's Kitchen	Not Available	\$1,472.09	Not Available	\$49.05	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
	57400 - Training Refreshments	Not Available	\$3,122.68	Not Available	\$217.77	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
	57500 - Cover Up Refreshments	Not Available	\$1,060.85	Not Available	\$447.58	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
	57700 - Pepsi Machine	Not Available	\$402.77	Not Available	\$273.46	Not Available	\$175.91	Not Available	\$0.00	Not Available	\$0.00
	57800 - Refreshments - Other	Not Available	\$1,492.49	Not Available	\$484.45	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
58000 - Employees		Not Available		Not Available		Not Available		Not Available		Not Available	
	58100 - Employees - Others	Not Available	\$140.00	Not Available	\$0.00	Not Available	-\$572.50	Not Available	\$0.00	Not Available	\$26,762.27
	58110 - Salaries - Career	Not Available	\$501,192.26	Not Available	\$552,287.10	Not Available	\$526,656.57	Not Available	\$551,266.87	Not Available	\$914,903.02
	58120 - FICA/MC Expense	Not Available	\$36,586.69	Not Available	\$39,939.24	Not Available	\$37,803.92	Not Available	\$43,415.33	Not Available	\$69,805.75
	58130 - 401K	Not Available	\$34,852.69	Not Available	\$27,310.13	Not Available	\$52,072.54	Not Available	\$26,665.46	Not Available	\$31,667.01
	58140 - Supplies and Equipment Career	Not Available	\$474.99	Not Available	\$105.00	Not Available	-\$572.50	Not Available	\$0.00	Not Available	\$2,858.96
	58150 - Medical	Not Available	\$36,333.31	Not Available	\$76,046.72	Not Available	-\$33,596.42	Not Available	-\$25,451.31	Not Available	\$100,373.58
	58160 - Employee Insurance - Other	Not Available	\$102,112.40	Not Available	\$35,488.68	Not Available	\$127,630.66	Not Available	\$124,818.60	Not Available	\$80,010.58
	58000 - Employees - Other	Not Available	\$0.00	Not Available	\$0.00	Not Available	-\$720.00	Not Available	-\$239.33	Not Available	-\$584.50
59000 - Contract Services		Not Available		Not Available		Not Available		Not Available		Not Available	
	59050 - Rescue Billing Service	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$262.50
	59100 - EMS Billing	Not Available	\$20,247.30	Not Available	\$19,284.49	Not Available	\$17,128.76	Not Available	\$12,848.03	Not Available	\$20,066.17
	59200 - Payroll Services	Not Available	\$7,186.50	Not Available	\$6,626.46	Not Available	\$5,635.14	Not Available	\$1,583.53	Not Available	\$9,884.08
	59300 - Legal Services	Not Available	\$682.50	Not Available	\$24,141.00	Not Available	\$51,036.47	Not Available	\$33,789.80	Not Available	\$2,740.00
	59400 - Accounting Services	Not Available	\$9,417.50	Not Available	\$1,527.50	Not Available	\$9,690.00	Not Available	\$8,400.00	Not Available	\$8,900.00
	59600 - Marketing/Public Relations	Not Available	\$0.00	Not Available	\$28.00	Not Available	-\$2,596.00	Not Available	\$0.00	Not Available	\$0.00
	59000 - Contract Services - Other	Not Available	\$0.00	Not Available	\$35.00	Not Available	\$1,096.54	Not Available	\$945.40	Not Available	\$0.00
60000 - Insurance		Not Available		Not Available		Not Available		Not Available		Not Available	
	60100 - Insurance Exp. Buildings	Not Available	\$17,604.00	Not Available	\$16,637.00	Not Available	\$14,938.00	Not Available	-\$7,397.40	Not Available	\$20,149.76
	60150 - Insurance Accident & Sickness	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$3,669.00	Not Available	\$0.00	Not Available	\$3,526.00
	60200 - Insurance Exp. Vehicles	Not Available	\$12,395.00	Not Available	\$16,609.00	Not Available	\$17,640.00	Not Available	\$17,560.00	Not Available	\$13,034.00
	60250 - Insurance A-22	Not Available	\$0.00	Not Available	\$0.00	Not Available	-\$3,092.50	Not Available	-\$6,599.39	Not Available	-\$1,767.79
	60750 - Insurance - Other	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$3,709.45	Not Available	-\$8,896.09	Not Available	\$5,068.67
	60000 - Insurance - Other	Not Available	\$0.00	Not Available	\$3,959.48	Not Available	\$2,159.64	Not Available	\$0.00	Not Available	\$0.00
61000 - Dues, Fees, Subscriptions		Not Available		Not Available		Not Available		Not Available		Not Available	
	61100 - Association Dues and Assessment	Not Available	\$157.00	Not Available	\$200.00	Not Available	\$264.00	Not Available	\$264.00	Not Available	\$269.00
	61200 - Corporate Legal and Fees	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$25.00	Not Available	\$116.99	Not Available	\$0.00
	61300 - Subscriptions	Not Available	\$0.00	Not Available	\$0.00	Not Available	-\$30.00	Not Available	\$524.00	Not Available	-\$30.00
	61000 - Dues, Fees, Subscriptions - Other	Not Available	\$11,142.89	Not Available	\$16,316.27	Not Available	\$12,664.57	Not Available	\$6,504.94	Not Available	\$17,126.96
62000 - Public Safety & Fire Prevention		Not Available		Not Available		Not Available		Not Available		Not Available	
	62500 - Community Outreach	Not Available	\$489.67	Not Available	\$192.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
63000 - Ladies Expenses		Not Available		Not Available		Not Available		Not Available		Not Available	
	63005 - Banquet Expenses	Not Available	\$38,079.98	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
	63200 - Weddings, Showers, Other Events	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$266.70	Not Available	\$0.00	Not Available	\$0.00
	63300 - Member Events Expenses	Not Available	\$0.00	Not Available	\$1,151.00	Not Available	\$100.00	Not Available	\$0.00	Not Available	\$0.00
	63700 - Meeting Expenses and Supplies	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$304.52	Not Available	\$0.00	Not Available	\$0.00
	63800 - Ladies Pension	Not Available	\$34,878.77	Not Available	-\$34,144.06	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
	63900 - Conference Expenses	Not Available	\$800.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
	63000 - Ladies Expenses - Other	Not Available	\$10,127.24	Not Available	\$0.00	Not Available	\$1,294.00	Not Available	\$0.00	Not Available	\$0.00
64000 - Convention and Parade		Not Available		Not Available		Not Available		Not Available		Not Available	
	64220 - Hotel/Lodging	Not Available	\$5,264.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
	64260 - Scholarship	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$1,530.00	Not Available	\$0.00	Not Available	\$0.00
	64270 - Transportation	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$500.00	Not Available	\$0.00
65000 - Office		Not Available		Not Available		Not Available		Not Available		Not Available	
	65010 - Office Stationary Pres	Not Available	\$1,536.39	Not Available	\$46.04	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$1.99
	65011 - Office Stationary Chief	Not Available	\$593.55	Not Available	\$95.90	Not Available	\$0.00	Not Available	-\$299.85	Not Available	\$0.00
	65020 - Copier/Fax Pres	Not Available	\$27.98	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
	65021 - Copier/Fax Chief	Not Available	\$121.75	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
	65032 - President's Software	Not Available	\$2,610.45	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
	65040 - Chiefs Computers	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$75.00	Not Available	\$0.00	Not Available	\$350.00
	65041 - Chiefs Hardware	Not Available	\$16.99	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
	65042 - Chiefs Software	Not Available	\$59.88	Not Available	\$85.88	Not Available	\$0.00	Not Available	\$2,586.88	Not Available	\$0.00
	65043 - Chiefs Communication	Not Available	\$0.00	Not Available	\$125.00	Not Available	\$0.00	Not Available	\$254.94	Not Available	\$0.00

New Castle County Fire Service Financial Review and Analysis

MINQUADALE - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
	65060 - Tech Support	Not Available	\$0.00	Not Available	\$2,450.52	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
	65060 - Postage	Not Available	\$758.00	Not Available	\$288.00	Not Available	\$570.00	Not Available	\$639.66	Not Available	\$520.00
	65065 - Investment Advisory Fees	Not Available	\$5,187.00	Not Available	\$0.00	Not Available	\$7,020.00	Not Available	\$0.00	Not Available	\$0.00
	65070 - Credit Card Charges	Not Available	\$159.48	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
	65075 - Bank Fees	Not Available	\$193.78	Not Available	\$456.56	Not Available	\$725.00	Not Available	\$99.70	Not Available	\$544.38
	65080 - Office - Other	Not Available	\$122.84	Not Available	\$324.92	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
	65000 - Office - Other	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
66000 - Radio		Not Available		Not Available		Not Available		Not Available		Not Available	
	66300 - Portable Radios	Not Available	\$114.95	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$675.00	Not Available	\$0.00
	66350 - Portable Radio - Repair	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
	66400 - Minitor Pagers	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
	66000 - Radio - Other	Not Available	\$310.00	Not Available	\$776.80	Not Available	\$6,030.83	Not Available	\$0.00	Not Available	\$4,386.50
66500 - Maps		Not Available		Not Available		Not Available		Not Available		Not Available	
	66501 - Map Supplies	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$960.00
66900 - Reconciliation Discrepancies		Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$289.90	Not Available	\$0.00
67000 - Loans		Not Available		Not Available		Not Available		Not Available		Not Available	
	67200 - Interest Expense	Not Available	\$87.53	Not Available	-\$87.53	Not Available	\$18,554.00	Not Available	\$0.00	Not Available	\$0.00
	67400 - Rescue Pumper Loan	Not Available	\$14,632.48	Not Available	\$13,426.71	Not Available	-\$0.47	Not Available	\$0.00	Not Available	\$0.00
	67430 - Mortgage	Not Available	\$5,990.39	Not Available	\$7,677.45	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
	67440 - Pumper Loan	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
	67000 - Loans - Other	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
68000 - Business Expenses		Not Available		Not Available		Not Available		Not Available		Not Available	
	68820 - Business Registration Fees	Not Available	\$231.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
68500 - Facilities and Equipment		Not Available		Not Available		Not Available		Not Available		Not Available	
	68540 - Equip Rental and Maintenance	Not Available	\$1,269.76	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
	68500 - Facilities and Equipment - Other	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$3,226.00	Not Available	\$0.00
68600 - Travel and Meetings		Not Available		Not Available		Not Available		Not Available		Not Available	
	68610 - Conference, Convention, Meeting	Not Available	\$5,421.19	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
	68620 - Travel	Not Available	\$226.63	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
	68600 - Travel and Meetings - Other	Not Available	\$1,230.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00	Not Available	\$0.00
Other Expense		Not Available		Not Available		Not Available		Not Available		Not Available	
	70010 - Depreciation Expense	Not Available	\$157,372.00	Not Available	\$0.00	Not Available	\$188,277.00	Not Available		Not Available	
	80000 - Ask My Accountant	Not Available	\$821.91	Not Available	-\$106,487.00	Not Available	-\$0.32	Not Available	\$1,414.29	Not Available	\$4,133.15
	Total Expenditures	Not Available	\$1,491,798.84	Not Available	\$1,687,603.42	Not Available	\$1,425,367.83	Not Available	\$789,619.63	Not Available	\$1,889,649.78
	Fund Balance/Retained Earnings	Not Available	\$188,897.39	Not Available	-\$125,953.77	Not Available	\$241,413.26	Not Available	\$1,343,184.65	Not Available	\$256,210.11
	% Fund Balance		13%		-7%		17%		158%		11%

Appendix Q - Minquas

New Castle County Fire Service Financial Review and Analysis

MINQUAS - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
REVENUES											
	Unknown		\$82.00								
	Cornhole Game		\$1,570.00								
	Appropriations: New Castle County	\$189,476.00	\$-	\$195,180.00	\$64,098.14	\$201,014.00	\$-	\$201,014.00	\$32,262.58	\$211,758.00	
	Appropriations: New Castle County: Building Permit Fees	\$52,846.49	\$52,846.49	\$34,826.00				\$34,508.82	\$34,508.82	\$70,563.48	\$70,563.48
	Appropriations: New Castle County: Ambulance		\$80,667.00		\$83,081.00		\$85,543.00				\$-
	Appropriations: New Castle County: Boat		\$22,882.00		\$23,568.00		\$24,285.00				\$-
	Appropriations: New Castle County: Fire		\$57,255.00		\$58,973.00		\$60,752.00		\$201,014.00		\$211,758.00
	Appropriations: New Castle County: Rescue		\$28,678.00		\$29,538.00		\$30,434.00				\$-
	Appropriations: State of Delaware: Ambulance	\$39,135.00	\$3,916.20	\$40,704.00	\$4,073.00	\$40,699.00	\$4,717.00	\$79,510.36	\$20,120.00	\$327,124.11	\$149,776.11
	Appropriations: State of Delaware: Boat		\$3,522.60		\$3,662.00		\$3,407.00				\$-
	Appropriations: State of Delaware: Fire		\$550,897.54		\$626,293.92		\$195,135.31		\$59,390.36		\$177,348.00
	Appropriations: State of Delaware: Fire/Health Insurance Tax	\$716,872.70	\$193,765.18	\$768,724.33	\$201,323.33	\$818,323.83	\$741,046.52	\$1,017,455.25	\$985,187.46	\$873,775.45	\$873,775.45
	Appropriations: State of Delaware: Rescue		\$3,916.20		\$4,073.00		\$4,717.00	\$1,000.00		\$-	
	Billings Income: Amb / Rescue Billings	\$294,931.58	\$294,171.88	\$269,311.84	\$269,090.98	\$217,758.42	\$225,065.97	\$201,014.00	\$212,347.44	\$291,534.81	\$290,856.32
	Billings Income: Fire/Ambulance Reports		\$75.00		\$-		\$-		\$200.00		\$150.00
	Billings Income: Red Light and Fine	\$51,269.00	\$51,269.00	\$80,598.00	\$60,566.00	\$15,748.00	\$38,547.00	\$-	\$-		\$-
	Billings Income: Rescue Billings	\$4,754.94	\$2,754.04	\$1,500.00	\$1,500.00		\$-		\$14,615.15		
	Donations / Fund Raisers: Donations	\$1,205.32	\$707.85	\$1,484.10	\$22,344.98	\$19,705.38	\$32,032.81	\$2,988.05		\$12,866.27	\$12,866.27
	Donations / Fund Raisers: Fund Drive Income	\$42,035.00	\$18,802.00	\$38,892.00		\$55,723.42		\$39,343.71		\$35,845.00	\$35,845.00
	Donations / Fund Raisers: Fund Drive Income: Ambulance	\$100.00	\$21,803.00	\$50.00	\$7,230.00		\$21,155.00				
	Donations / Fund Raisers: Fund Drive Income: Equipment		\$710.00		\$31,662.00		\$26,551.98		\$39,509.71		
	Donations / Fund Raisers: Fund Raisers Income		\$255.00	\$6,326.00		\$625.00		\$625.00			
	Donations / Fund Raisers: United Way		\$680.56		\$640.55		\$217.94		\$173.38		\$317.27
	Hall Income: Bar	\$50,944.00	\$24,305.58	\$27,944.15	\$27,944.15	\$35,075.50	\$29,323.50	\$46,709.86	\$45,562.21	\$66,404.50	\$69,282.87
	Hall Income: Convention Rooms Income	\$4,235.00	\$555.00	\$1,750.00	\$1,020.00	\$2,819.00		\$4,911.00		\$8,136.00	\$8,136.00
	Hall Income: Convention/Parade Income				\$730.00						
	Hall Income: Multi Purpose Room Rental Income	\$5,654.00	\$48,885.88	\$4,365.00	\$4,365.00	\$1,467.00		\$3,583.00	\$2,720.00	\$3,810.00	\$3,810.00
	Personnel Income: Company Store Income	\$2,268.50	\$1,250.50	\$2,880.00	\$3,889.44	\$4,190.00	\$3,267.15	\$2,545.00	\$3,720.42	\$2,548.00	\$2,548.00
	Personnel Income: Ladies Auxiliary Gift						\$8,000.00				
	Personnel Income: Ladies Auxiliary Income		\$22,791.15	\$7,500.00	\$17,562.46	\$276.00	\$19,250.14		\$18,658.44		\$36,814.10
	Personnel Income: Member Dues / New Members Fee	\$465.00	\$20.00	\$395.00	\$345.00	\$756.00	\$310.00	\$690.00	\$723.00	\$550.00	\$150.00
	Personnel Income: Social Ways & Means Income	\$1,570.00		\$1,083.00		\$10,150.00		\$1,315.00	\$1,315.00	\$-	
	Reimbursements: FEMA Storm						\$94,482.25		\$236.80		
	Reimbursements: Fire Insurance Claims Income	\$7,295.81		\$7,834.80		\$19,736.58		\$36,890.83	\$0.27	\$34,890.00	\$34,890.00
	Reimbursements: Misc. Refund: Reimbursement	\$4,169.47		\$1,147.00		\$23,645.18		\$11,846.82	\$685.82	\$127,803.45	\$68,654.97
	Pension			\$3,286.00							
	Grants In Aid					\$64,482.25					
	Fire Prevention					\$1,328.37				\$200.00	
	Other Income										
	Interest Income: BNY		\$607.85		\$521.82		\$5.22		\$18.23		\$1,116.10
	Interest: Checking	\$111.52	\$622.82	\$385.84	\$147.76	\$173.80	\$11.43	\$186.38		\$413.82	
	Interest: Savings	\$68.52	\$99.23	\$291.10	\$66.80	\$744.14	\$38.31	\$122.16		\$471.69	
	Dividend Income: BNY		\$18,631.92		\$15,160.40		\$14,066.28		\$24,966.36		\$18,568.61
	Dividend Income: Del One		\$22.72		\$21.20		\$6.70		\$4.38		
	Interest Income: Checking/Savings		\$464.77		\$5,414.68		\$684.81		\$286.82		\$886.20
	Interest Income: Capital Gains/Losses				\$4,271.74		\$80.61				
	Gain (Loss) on Sale of Fixed Assets						\$2,650.00				\$50,000.00
	Interest Income: Capital Gains/Realized Gain/Loss		\$556.15		\$376.25				\$45,915.44		
	Investment Income: Unrealized Gain(Loss)		-\$18,587.39		-\$33,850.44		\$241,252.74		-\$200,270.60		-\$9,800.01
	Investment Income: Capital Gains Realized Gain		\$30,316.60								\$79,444.78
	Misc/Other Income: Grants										\$9,148.48
	Misc.: CARES Covid Related								\$11,107.01		
	Misc: PPP Loan Forgiveness								\$93,700.00		
	Total Revenues:	\$1,469,396.95	\$1,517,572.68	\$1,504,216.88	\$1,579,674.65	\$1,557,332.56	\$1,818,466.48	\$1,685,368.64	\$1,648,929.13	\$2,048,292.38	\$2,196,793.89
EXPENDITURES											
	Mortgage Interest		\$1,502.64								
	Fund Drive Exp - Ambulance			\$5,000.00	\$368.00	\$5,000.00	\$400.66			\$5,000.00	
	Business Expenses: Ambulance Billing		\$20,288.05		\$17,865.60		\$15,793.48		\$13,753.17		\$15,055.18
	Business Expenses: Auxiliary Expenses		\$22,413.65		\$15,381.37		\$25,256.00		\$20,716.81		\$33,558.76
	Business Expenses: Communication Expense		\$14,003.81	\$10,000.00	\$12,568.79	\$8,500.00	\$13,723.64	\$2,500.00	\$6,498.67	\$3,500.00	\$5,757.71

New Castle County Fire Service Financial Review and Analysis

MINQUAS - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
	Business Expenses: Contributions			\$1,000.00		\$1,000.00	\$500.00	\$1,000.00	\$500.00	\$1,000.00	\$100.00
	Business Expenses: Depreciation Expense		\$275,183.00		\$270,577.85		\$281,812.08		\$277,806.37		\$269,899.51
	Business Expenses: Dues & Fees: Accounting/Capt		\$24,902.38	\$3,000.00	\$21,450.00	\$3,000.00	\$18,967.50	\$3,000.00	\$40,958.69	\$6,000.00	\$27,799.85
	Business Expenses: Dues & Fees: Association Fees		\$14,954.14	\$5,500.00	\$5,840.99	\$6,000.00	\$5,348.68	\$6,000.00	\$10,843.98	\$1,500.00	\$82,042.27
	Business Expenses: Dues & Fees: Bank / Financing Fees		\$3,974.45		\$3,473.00		\$4,434.34		\$5,459.41		\$7,148.05
	Business Expenses: Dues & Fees: Investment Account Fees		\$12,579.96		\$12,889.51		\$14,324.70		\$18,587.12		\$14,769.70
	Business Expenses: Dues & Fees: Fines & Penalties								\$12,180.87		
	Business Expenses: Fund Drive Expenses		\$8,094.85		\$7,741.87		\$9,065.00	\$5,000.00	\$8,873.95		\$8,498.68
	Business Expenses: Hall Expense		\$42,847.71	\$28,200.00	\$42,003.22	\$31,500.00	\$32,982.14	\$48,500.00	\$20,459.52	\$8,500.00	
	Business Expenses: Hall Expense: Bar Stock Beer									\$10,000.00	\$14,187.54
	Business Expenses: Hall Expense: Bar Stock Spirits									\$5,500.00	\$8,941.53
	Business Expenses: Hall Expense: Bar Stock Non-Alcoholic									\$8,000.00	\$3,810.00
	Business Expenses: Hall Expense: Bar Supplies									\$2,500.00	\$3,535.89
	Business Expenses: Hall Expense: Operating Expenses								\$10,051.47	\$12,200.00	\$17,987.37
	Business Expenses: Insurance Expense		\$37,532.19	\$40,000.00	\$42,682.78	\$45,000.00	\$54,025.18	\$50,000.00	\$69,252.59	\$55,000.00	\$55,189.00
	Business Expenses: Meeting Expense										\$4,453.00
	Business Expenses: Office Expense		\$24,910.54	\$10,000.00	\$20,795.08	\$10,000.00	\$30,175.47	\$10,000.00	\$6,952.30	\$10,000.00	\$14,422.78
	Business Expenses: Payroll Expense: Employee Benefit		\$44,415.58		\$55,426.31		\$61,887.78		\$53,963.00	\$4,000.00	\$43,302.80
	Business Expenses: Payroll Expense: Payroll Processing		\$4,898.11		\$4,795.44		\$4,885.52		\$6,598.30		\$8,142.50
	Business Expenses: Payroll Expense: Wages Expense		\$385,368.96		\$389,277.28		\$422,538.28		\$473,038.86		\$156,295.85
	Business Expenses: Payroll Expense: Payroll Tax Expense		\$31,023.97		\$32,483.07		\$34,827.96		\$38,302.16		\$64,480.15
	Business Expenses: Pension Expense		\$39,680.55	\$42,000.00	\$39,476.34	\$42,000.00	\$51,095.78	\$40,000.00	\$50,737.29	\$40,000.00	\$20,087.31
	Business Expenses: Postage Expense		\$2,345.96		\$2,025.97		\$1,888.23		\$1,869.72		\$1,723.79
	Business Expenses: Publications Expense										\$1,072.87
	Business Expenses: Rescue Billing Commission		\$87.50		\$35.00						
	Business Expenses: Tax Expense										\$423.30
	Business Expenses: Travel Expense			\$12,500.00		\$13,500.00					\$25.00
	Business Expenses: Utilities: Cable				\$4,530.71		\$4,595.11		\$2,771.29		\$5,747.49
	Business Expenses: Utilities: Electric		\$28,408.48	\$30,000.00	\$25,574.73	\$25,000.00	\$23,108.28	\$35,000.00	\$23,099.47	\$35,000.00	\$47,785.80
	Business Expenses: Utilities: Natural Gas/Heat		\$9,145.97	\$10,000.00	\$8,195.11	\$10,000.00	\$7,369.17		\$5,711.42		\$2,733.24
	Business Expenses: Utilities: Telephone			\$12,500.00					\$11,238.95	\$1,000.00	\$5,387.51
	Business Expenses: Utilities: Trash Removal								\$144.43		\$171.38
	Business Expenses: Utilities: Sewer and Water		\$424.32		\$938.06		\$1,002.96		\$5,310.28		\$5,853.69
	Equipment & Supplies: Building: Cleaning			\$5,000.00		\$5,000.00		\$5,000.00	\$5,304.85	\$5,000.00	\$3,443.30
	Equipment & Supplies: Building: General Equipment								\$14,041.87	\$10,000.00	\$3,056.64
	Equipment & Supplies: Building: General Supplies								\$1,710.26		\$5,604.88
	Equipment & Supplies: Building: Tools/Equipment										\$322.00
	Equipment & Supplies: Personnel: Company Store		\$3,647.65		\$5,159.78		\$6,101.05		\$3,898.10		\$1,290.30
	Equipment & Supplies: Personnel: Fire Fighter		\$10,071.25	\$34,000.00	\$13,848.30	\$33,000.00	\$20,234.58	\$43,000.00	\$12,371.10	\$43,000.00	\$20,287.70
	Equipment & Supplies: Vehicles: Ambulance		\$10,341.04	\$30,000.00	\$14,884.11	\$20,000.00	\$14,043.05	\$20,000.00	\$14,206.49	\$10,000.00	\$17,571.84
	Equipment & Supplies: Vehicles: Engine		\$7,132.57	\$28,500.00	\$16,889.89	\$15,000.00	\$2,101.40	\$15,000.00		\$5,000.00	\$79.92
	Equipment & Supplies: Vehicles: Gasoline & Diesel		\$26,735.46	\$25,500.00	\$21,527.27	\$25,500.00	\$20,840.01	\$21,000.00	\$32,893.89	\$21,000.00	\$41,963.75
	Equipment & Supplies: Vehicles: Marine: Boats								\$73.24		\$705.32
	Equipment & Supplies: Vehicles: Marine: Marine Unit			\$8,500.00		\$4,500.00		\$4,500.00	\$937.17	\$4,500.00	\$5,434.45
	Equipment & Supplies: Vehicles: Rescue		\$17.88	\$30,000.00	\$1,148.42	\$15,000.00	\$25.40	\$7,800.00		\$5,000.00	\$11,900.40
	Equipment & Supplies: Vehicles: Reserve Engine								\$212.53		\$19.98
	Equipment & Supplies: Vehicles: Fire Police			\$6,000.00		\$5,000.00		\$5,000.00	\$626.48	\$1,500.00	
	Fire Prevention Expenses		\$3,897.70	\$4,500.00	\$777.82	\$1,500.00		\$1,500.00	\$1,148.94	\$500.00	\$528.08
	Membership: Appreciation/Barquet Expenses		\$1,715.85	\$7,000.00		\$6,000.00		\$5,000.00	\$3,884.55	\$8,000.00	\$2,481.98
	Membership: Conference / Convention Expenses		\$20,572.44	\$12,500.00	\$17,479.63	\$12,500.00	\$11,419.64		\$26,915.86	\$4,500.00	\$2,788.49
	Membership: Refreshments: Coffee Tea		\$9,215.55		\$9,106.37		\$7,851.81		\$3,458.00		\$17,107.59
	Membership: Refreshments: General Food		\$14,253.60	\$6,500.00	\$2,699.33	\$8,700.00	\$5,640.84		\$3,326.88		\$3,293.54
	Membership: Refreshments: Incident Food Related				\$5,498.76		\$2,523.63		\$7,35.27		\$1,294.30
	Membership: Refreshments: Soda		\$2,719.90						\$1,837.82		\$2,183.58
	Membership: Refreshments: Sick and Sunshine		\$2,775.00	\$1,000.00	\$871.95	\$1,000.00	\$1,145.84	\$1,000.00	\$1,120.72	\$1,000.00	\$1,587.74
	Miscellaneous Expenses		\$1,024.27	\$3,000.00	\$516.99	\$500.00	\$2,647.01	\$500.00	\$2,052.12	\$500.00	\$3,664.64
	Repairs & Maintenance: Building: Building Maintenance			\$10,000.00		\$10,000.00		\$10,000.00	\$5,776.17	\$5,000.00	\$4,353.25
	Repairs & Maintenance: Building: Major Maint Contracts			\$60,400.00	\$8,937.38	\$62,500.00	\$3,670.00	\$65,870.00	\$18,530.18	\$65,870.00	\$6,887.45
	Repairs & Maintenance: Building: Bldg Repairs		\$78,615.89	\$55,000.00	\$60,188.88	\$44,500.00	\$92,262.79	\$30,000.00	\$18,756.49	\$11,000.00	\$32,043.68
	Repairs & Maintenance: Building: Camera & Computer			\$11,500.00		\$10,000.00		\$10,000.00	\$2,1572.00	\$5,000.00	\$21,831.00
	Repairs & Maintenance: Building: Grounds Maintenance			\$8,000.00		\$11,000.00		\$3,000.00	\$581.18	\$3,000.00	\$935.41
	Repairs & Maintenance: Personnel: Firefighter Equipment		\$32,029.58		\$51,899.59		\$12,218.76	\$43,000.00	\$11,259.06		\$5,239.36
	Repairs & Maintenance: Apparatus			\$105,000.00		\$155,000.00		\$145,000.00		\$72,500.00	
	Repairs & Maintenance: Vehicles: Ambulance		\$11,648.13		\$14,428.24		\$7,732.75		\$15,957.53		\$10,866.48
	Repairs & Maintenance: Vehicles: Engine		\$84,893.61		\$94,598.89		\$34,762.07		\$7,852.37		\$23,901.58

New Castle County Fire Service Financial Review and Analysis

MINQUAS - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
	Repairs & Maintenance: Vehicles: Marine: Boats								\$382.75		\$32.98
	Repairs & Maintenance: Vehicles: Marine: Marine Unit		\$11,828.12		\$939.22		\$386.15		\$4,582.00		\$492.44
	Repairs & Maintenance: Vehicles: Rescue		\$40,758.29		\$78,591.80		\$21,091.80		\$5,047.88		\$7,715.84
	Repairs & Maintenance: Vehicles: Reserve Engine								\$175.95		\$1,128.17
	Repairs & Maintenance: Vehicles: Squad								\$5,812.37		\$34,118.28
	Repairs & Maintenance: Vehicles: Support Chiefs								\$758.58		\$577.34
	Repairs & Maintenance: Vehicles: Support Duty Chiefs								\$2,916.73		\$3,341.66
	Repairs & Maintenance: Vehicles: Support Fire Police								\$765.65		\$115.19
	Repairs & Maintenance: Vehicles: Support Traffic Safety								\$20.00		\$3,188.54
	Repairs & Maintenance: Vehicles: Support Van								\$130.00		\$118.35
	Repairs & Maintenance: Vehicles: Support Antique										\$1,394.50
	Repairs & Maintenance: Vehicles: Equipment Testing			\$12,000.00		\$7,000.00		\$8,900.00	\$2,398.89	\$8,900.00	\$10,187.49
	Repairs & Maintenance: Vehicles: Vehicle Maint. Contracts										\$2,622.80
	Safety Expense			\$1,500.00		\$500.00	\$0.00	\$500.00		\$500.00	\$2,266.00
	Training and Education Expenses: Admin.			\$5,000.00		\$5,000.00	\$2,335.60	\$5,000.00	\$1,977.50		\$100.00
	Training and Education Expenses: Human Resources							\$0.00			\$803.03
	Training and Education Expenses: Operations		\$5,929.43	\$28,000.00	\$2,535.40	\$20,000.00		\$20,000.00		\$3,000.00	\$1,207.50
	Uniform Expense		\$2,812.95	\$8,400.00	\$1,959.75	\$3,400.00	\$8,238.65		\$2,002.80		\$8,432.72
	Reimbursable SOE Expenses								\$11,657.12		\$200.00
	Total Expenditures:	Not Available	\$1,431,178.82	\$714,808.00	\$1,476,375.85	\$682,600.00	\$1,395,479.47	\$669,370.00	\$1,466,728.43	\$486,776.00	\$1,818,488.26
	Fund Balance/Retained Earnings:	Not Available	\$58,393.76	\$791,718.88	\$108,299.86	\$874,732.58	\$423,129.88	\$1,816,818.84	\$188,206.78	\$1,589,832.38	\$278,248.43
	% Fund Balance		6%		7%		30%		13%		18%

Appendix R - Odessa

New Castle County Fire Service Financial Review and Analysis

ODESSA - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2018	ACTUAL 2018	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
REVENUES											
1000	Deposits	Not Available	Not Available	\$1,200,000.00		\$1,200,000.00	\$150.30	\$1,200,000.00	-\$483.30	\$2,000,000.00	
1001	Membership Dues	Not Available	Not Available		\$526.90		\$2,282.20		\$250.00		\$190.00
1002	Ambulance Billing	Not Available	Not Available		\$370,288.58		\$444,254.44		\$440,483.88		\$501,377.41
1003	Bar	Not Available	Not Available		\$10,508.48		\$3,130.90		\$22,280.45		\$24,193.85
1004	Donations	Not Available	Not Available		\$7,077.20		\$9,731.34		\$8,181.18		\$2,748.07
1005	Fund Drive	Not Available	Not Available		\$70,813.35		\$82,583.70		\$112,522.16		\$127,505.71
1006	Money Market	Not Available	Not Available		\$11,364.67		\$789.25		\$85.91		\$726.85
1007	New Castle County Income	Not Available	Not Available		\$582,612.00		\$668,879.00		\$743,768.67		\$730,889.60
1008	State of DE Income	Not Available	Not Available		\$926,242.25		\$293,196.40		\$943,558.86		\$1,010,114.91
1009	W&M	Not Available	Not Available		\$377.00		\$222.80				
1010	Pensions	Not Available	Not Available		\$8,324.00		\$3,627.68		\$1,904.51		
1011	Social Hall	Not Available	Not Available		\$19,487.50		\$5,114.00		\$8,432.00		\$35,377.80
	President	Not Available	Not Available				\$1,250.00				
1013	Other Income	Not Available	Not Available		\$11,880.34		\$47,152.58	\$1,000,000.00	\$9,119.01		
1014	Sales of Products Income	Not Available	Not Available						\$870.00		
1015	PPP Income	Not Available	Not Available				\$-		\$77,000.00		
1016	Reimbursement	Not Available	Not Available		\$183.31						
1017	Investment Income	Not Available	Not Available						-\$174,259.01		\$16,259.64
	President	Not Available	Not Available		\$700.00						
	Ladies Income	Not Available	Not Available		\$30,407.78		\$4,816.52				
	Grant - Private	Not Available	Not Available		\$1,000.00						
1018	Cadets Income	Not Available	Not Available								\$1,213.10
	Total Revenues	Not Available	Not Available	\$1,288,000.00	\$2,031,686.98	\$1,288,000.00	\$1,576,920.93	\$2,300,000.00	\$2,292,694.62	\$2,800,000.00	\$2,486,798.41
EXPENDITURES											
ADMINISTRATIVE											
1070	Membership Approval	Not Available	Not Available	\$210,000.00	\$7,384.80						
1071	Tanker Loan	Not Available	Not Available					\$71,000.00	\$11,107.26	\$71,000.00	\$49,198.11
1071A	Apparatus Lease	Not Available	Not Available	\$121,000.00		\$121,000.00		\$121,000.00			
1071C	Rescue/Engine Lease	Not Available	Not Available							\$88,000.00	\$87,687.04
1102	Emergency Fund	Not Available	Not Available	\$50,000.00	\$5,905.00	\$30,000.00	\$17,753.51	\$30,000.00	\$11,783.16	\$30,000.00	\$1,740.10
1106A	Mortgage Station 24	Not Available	Not Available	\$170,000.00	\$89,357.67	\$170,000.00	\$58,168.05	\$170,000.00	\$50,011.88	\$170,000.00	\$187,844.84
1106B	Mortgage Station 04	Not Available	Not Available					\$131,000.00	\$10,080.72	\$131,000.00	\$112,440.73
1107	Administrative Operations	Not Available	Not Available	\$260,000.00	\$1,718.34	\$428,000.00	\$1,145.45	\$300,000.00	\$8,991.55	\$300,000.00	\$80,304.00
	Ambulance Biling Expense	Not Available	Not Available		\$24,642.09		\$31,781.07		\$25,198.31		\$625.95
	Audit	Not Available	Not Available		\$7,900.00		\$8,100.00		\$8,300.00		\$9,300.00
	Banking	Not Available	Not Available		\$11,594.88		\$4,280.82		\$28,003.36		\$16,298.16
	Building Improvements	Not Available	Not Available		\$4,158.93		\$48.98				
	Building Maintenance	Not Available	Not Available		\$49,272.77		\$36,320.12		\$23,541.05		\$24,803.34
	Charitable Contributions	Not Available	Not Available						\$200.00		
	Contractors	Not Available	Not Available		\$955.00		\$5,642.00		\$8,043.50		\$980.00
	Contracts	Not Available	Not Available		\$1,775.00		\$1,515.00		\$3,375.00		
	Dues	Not Available	Not Available		\$5,630.98		\$10,880.92		\$10,791.79		\$11,123.54
	Franchise Tax	Not Available	Not Available		\$25.00		\$25.00		\$25.00		\$25.00
	Fund Drive Expenses	Not Available	Not Available		\$13,173.45		\$13,536.49		\$12,469.78		\$14,207.35
	Insurance	Not Available	Not Available		\$82,209.54		\$44,261.49		\$51,381.00		\$82,240.00
	Kitchen Expenses	Not Available	Not Available		\$491.82		\$73.12				\$0.00
	Meetings	Not Available	Not Available		\$733.41		\$581.96				
	Pensions	Not Available	Not Available		\$32,421.55		\$32,316.11		\$27,801.34		
	Professional Services	Not Available	Not Available		\$39,270.50		\$45,619.30		\$50,385.15		\$35,734.75
	Sanitation	Not Available	Not Available		\$10,621.11		\$10,588.20		\$10,271.53		
	Subscriptions	Not Available	Not Available		\$343.77		\$76.00		\$235.00		\$272.99
	Supplies	Not Available	Not Available		\$3,339.58		\$3,081.56		\$3,220.42		\$8,221.75
	Utilities	Not Available	Not Available		\$63,618.34		\$63,957.22		\$68,298.37		\$85,028.20
1107A	Projects Station A	Not Available	Not Available	\$10,000.00	\$12,853.50	\$400,000.00	\$13,929.59	\$1,000,000.00	\$100,274.57	\$850,000.00	-\$92,869.40
1107B	Projects Station 24	Not Available	Not Available	\$25,000.00	\$12,380.01	\$10,000.00	\$10,143.35	\$40,000.00	\$13,970.37	\$40,000.00	\$9,721.87
1108	HR	Not Available	Not Available	\$350,000.00	\$1,105.59	\$560,000.00	\$1,205.95	\$725,000.00	\$2,778.90	\$960,000.00	\$68,208.34
	Wages	Not Available	Not Available		\$419,030.35		\$457,337.37		\$527,348.41		\$624,694.53
	Benefits	Not Available	Not Available		\$48,853.29		\$62,075.40		\$129,571.87		\$186,502.26
1108A	Employee Gear & Uniforms	Not Available	Not Available							\$40,000.00	\$13,710.97

New Castle County Fire Service Financial Review and Analysis

ODESSA - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
1100	Presidents	Not Available	Not Available	\$30,000.00	\$15,158.67	\$30,000.00	\$23,777.36	\$30,000.00	\$20,991.04	\$25,000.00	\$13,745.20
1110	Technology	Not Available	Not Available	\$20,000.00	\$19,719.24	\$20,000.00	\$10,750.67	\$20,000.00	\$20,978.70	\$30,000.00	\$9,291.05
1111	Meeting/Duty Crew Food & Beverage	Not Available	Not Available	\$6,000.00	\$2,723.23	\$3,000.00	\$1,890.00	\$3,000.00	\$2.00	\$25,000.00	\$18,661.91
1112	Bar & Social Hall	Not Available	Not Available	\$10,000.00	\$10,849.48	\$15,000.00	\$18,999.97	\$20,000.00	\$26,012.66	\$20,000.00	\$26,549.43
1200	Ambulance Expenses	Not Available	Not Available	\$15,000.00	\$21,015.88	\$18,000.00	\$25,914.12	\$40,000.00	\$20,909.81	\$40,000.00	\$20,733.51
1201	Antique	Not Available	Not Available	\$250.00	\$13.47	\$250.00		\$250.00		\$250.00	\$0.00
1202	Fleet Maintenance	Not Available	Not Available	\$85,000.00	\$109,748.49	\$100,000.00	\$53,025.98	\$87,500.00	\$68,697.98	\$100,000.00	\$41,301.63
1203	Fuel	Not Available	Not Available		\$27,600.48	\$25,000.00	\$25,197.76	\$30,000.00	\$39,141.55	\$45,000.00	\$50,457.39
1204	Chefs	Not Available	Not Available	\$2,500.00	\$5,937.83	\$10,000.00	\$21,170.91	\$30,000.00	\$7,491.12	\$30,000.00	\$10,341.55
1205	EMS Training	Not Available	Not Available	\$3,000.00	\$4,426.85	\$4,000.00	\$1,324.99	\$4,000.00	\$1,538.12	\$4,000.00	\$1,421.41
1206	Equipment Testing	Not Available	Not Available	\$5,000.00	\$4,727.94		\$5,074.75				\$1,173.68
1207	Fire Police	Not Available	Not Available	\$7,000.00	\$3,771.96	\$500.00	\$0.00	\$500.00	\$462.00	\$500.00	\$0.00
1208	Fire Training	Not Available	Not Available	\$500.00	\$3,910.57	\$10,000.00	\$2,969.82	\$10,000.00	\$7,026.70	\$15,000.00	\$10,844.45
1209	Membership Gear	Not Available	Not Available	\$15,000.00	\$4,150.47	\$30,000.00	\$29,755.00	\$30,000.00	\$5,477.72	\$50,000.00	\$2,918.09
1210	Membership Events	Not Available	Not Available		\$0.00	\$25,490.00	\$0.00	\$50,000.00	\$21,448.29	\$50,000.00	
1211	Cadets	Not Available	Not Available	\$500.00	\$1,663.45	\$500.00	\$159.95	\$500.00		\$5,000.00	\$3,585.00
1212	Radio/Rescue Engine	Not Available	Not Available	\$500.00	\$6,175.78		\$6,561.68	\$900,000.00	\$441.20		\$279.24
1212A	Equipment for Rescue	Not Available	Not Available					\$250,000.00	\$10,141.33		\$4,782.52
1213	New Vehicle (Bolt & Trailer) or Pickup	Not Available	Not Available					\$50,000.00	\$4,502.65	\$75,000.00	
1214	Deploy Craft	Not Available	Not Available	\$1,500.00	\$435.64		\$704.33		\$150.56		
1214	New Explorer	Not Available	Not Available					\$45,000.00	\$513.61		
1215	Fire Line Equipment	Not Available	Not Available	\$90,000.00	\$47,850.00	\$50,000.00	\$6,964.32	\$82,500.00	\$8,425.44	\$125,000.00	\$9,345.78
1216	New Duty Vehicle	Not Available	Not Available					\$75,000.00	\$46,369.00		\$-46,369.00
	Amortization	Not Available	Not Available		\$1,805.14		\$1,805.14		\$1,805.14		\$1,805.14
	Covid-19 Expenses	Not Available	Not Available		\$1,477.34		\$0.00		\$0.00		
	Depreciation	Not Available	Not Available		\$343,863.74		\$389,406.66		\$525,947.12		\$754,208.49
	Ladies Auxiliary Expense	Not Available	Not Available		\$38,199.03		\$2,209.20				
	Other Federal WHT tax	Not Available	Not Available		\$1,062.09						
1215	Health Emergency Disaster Food & Drinks	Not Available	Not Available	\$1,000.00	\$81.37				\$4,359.00		
	Total Expenditures	Not Available	Not Available	\$1,468,750.00	\$1,607,192.18	\$3,328,740.00	\$1,858,889.13	\$4,306,356.00	\$3,844,826.91	\$3,116,750.00	\$3,611,786.53
	Fund Balance/Retained Earnings	Not Available	Not Available	-\$268,750.00	-\$424,408.80	-\$1,129,740.00	\$17,831.80	-\$2,104,356.00	\$187,873.71	-\$1,116,750.00	-\$468,961.98
	% Fund Balance		Not Available		26%		1%		8%		-2%

Appendix S - Port Penn

New Castle County Fire Service Financial Review and Analysis

PORT PENN. - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
REVENUES											
	Interest - Sweep	Not available		Not available		Not available		Not available		Not available	\$47,354.81
	PPP/COVID/Care Funds Rec'd	Not available		Not available	\$134,047.00	Not available	\$2,025.15	Not available		Not available	\$10,000.00
	Stimulus payment	Not available		Not available	\$1,264.82	Not available		Not available		Not available	
	Interest - Savings	Not available		Not available	\$484.95	Not available	\$244.64	Not available	\$690.43	Not available	\$888.36
	Rental Income - 29 W Market St	Not available	\$15,810.80	Not available	\$10,258.45	Not available	\$16,180.00	Not available	\$21,600.00	Not available	\$18,000.00
	Rental Income - Farm	Not available	\$720.00	Not available	\$720.00	Not available	\$720.00	Not available	\$1,690.00	Not available	\$1,690.00
	Ambulance Billing Income	Not available	\$41,623.23	Not available	\$29,194.58	Not available	\$34,272.03	Not available	\$30,520.37	Not available	\$36,171.26
	Bar Income & Hall Rental	Not available	\$3,030.00	Not available	\$1,200.00	Not available	\$425.00	Not available	\$2,665.00	Not available	\$711.00
	Company Store Income	Not available	\$1,141.95	Not available	\$18.00	Not available	\$587.47	Not available	\$271.82	Not available	\$466.80
	Donations	Not available	\$8,153.00	Not available	\$6,590.00	Not available	\$6,740.00	Not available	\$11,124.00	Not available	\$455.00
	Grants-Miscellaneous	Not available		Not available		Not available	\$41,921.00	Not available		Not available	
	Interest-Checking	Not available	\$367.60	Not available	\$302.21	Not available	\$91.04	Not available	\$86.18	Not available	\$53.86
	Interest-Money Market	Not available	\$365.01	Not available	\$311.81	Not available	\$90.15	Not available	\$191.98	Not available	\$643.21
	Investment Income	Not available		Not available		Not available		Not available		Not available	
	Other Income	Not available		Not available		Not available	\$1,399.14	Not available		Not available	
	Capital Gain Distributions	Not available	\$155,345.44	Not available	\$63,785.77	Not available	\$197,315.79	Not available	\$56,217.40	Not available	\$41,572.88
	Dividends	Not available	\$38,588.14	Not available	\$31,404.06	Not available	\$24,168.91	Not available	\$30,175.23	Not available	\$100,786.23
	Interest	Not available	\$1,477.05	Not available		Not available	\$3.07	Not available		Not available	
	Miscellaneous Income	Not available		Not available		Not available		Not available	\$4,046.38	Not available	
	Other Income	Not available	\$223.56	Not available		Not available	\$2,877.56	Not available		Not available	\$6,508.43
	New Castle County Appropriation	Not available		Not available		Not available		Not available		Not available	
	Impact Fees	Not available	\$60,324.00	Not available	\$57,520.57	Not available	\$67,159.32	Not available	\$72,599.81	Not available	\$70,302.39
	Ambulance	Not available		Not available	\$9,099.00	Not available	\$5,508.33	Not available	\$65,139.00	Not available	
	New Castle County Appropriation - Other	Not available	\$195,162.00	Not available	\$201,311.70	Not available	\$349,223.33	Not available	\$151,016.00	Not available	\$211,758.00
	Other Activities	Not available		Not available		Not available		Not available		Not available	
	Bar	Not available		Not available		Not available	\$60.00	Not available		Not available	
	Reimbursed Expenses	Not available		Not available		Not available		Not available	\$3,850.00	Not available	
	Rental Income-13 W Market St	Not available	\$9,840.00	Not available	\$10,560.00	Not available	\$5,600.00	Not available	\$15,195.88	Not available	\$17,855.00
	Rental Income-13A & 13B Cong	Not available	\$19,949.87	Not available	\$19,750.00	Not available	\$19,036.12	Not available	\$4,815.00	Not available	
	Rental Income-2 S Congress	Not available	\$23,115.00	Not available	\$16,371.25	Not available	\$18,611.37	Not available	\$28,760.81	Not available	\$10,826.42
	State of Delaware Appropriation	Not available		Not available		Not available		Not available		Not available	
	Ticket Money	Not available	\$11,745.00	Not available	\$1,445.00	Not available		Not available	\$4,430.00	Not available	
	Ambulance	Not available	\$4,763.00	Not available		Not available	\$3,570.00	Not available		Not available	
	Fire Disbursement	Not available	\$722,688.90	Not available	\$615,071.38	Not available		Not available		Not available	
	Grant-in-Aid	Not available	\$40,699.00	Not available	\$40,804.00	Not available		Not available	\$308,165.72	Not available	\$757,783.73
	State of Delaware Appropriation - Other	Not available		Not available		Not available	\$672,948.37	Not available	\$784,890.13	Not available	\$342,329.20
	Vending Sales	Not available	\$1,935.00	Not available	\$2,138.00	Not available	\$1,345.00	Not available	\$1,127.00	Not available	\$571.00
	Other Income										
	Sales of Equipment		\$4,500.00				\$4,905.00		\$228,332.14		\$62,589.99
	Realized Gain (Loss)		\$56,822.69		\$135,651.84		\$226,282.13		\$146,836.21		
	Unrealized Gain (Loss)		\$463,464.81		\$318,196.44		\$201,303.80		\$-857,674.02		\$39,106.86

New Castle County Fire Service Financial Review and Analysis

PORT PENN - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
	Postage and Delivery		\$51.00	\$0.00	\$53.10		\$18.65		\$150.81		\$39.39
	6-Office Expense - Other	\$3,500.00	\$301.44	\$3,500.00	\$1,342.87	\$3,800.00	\$2,965.43	\$3,800.00	\$1,361.90	\$3,000.00	\$1,174.59
	7-Sunshine	\$1,000.00	\$328.00	\$1,000.00	\$259.00	\$1,000.00	\$1,342.00	\$1,000.00	\$444.00	\$750.00	\$215.00
	8-Heat	\$7,500.00	\$5,845.18	\$7,500.00	\$3,448.70	\$7,500.00	\$4,189.38	\$7,500.00	\$3,906.32	\$7,500.00	\$4,576.48
	9-Audit	\$4,500.00	\$4,200.00	\$5,500.00	\$5,500.00	\$6,700.00	\$6,650.00	\$7,000.00	\$5,950.00	\$7,000.00	\$7,250.00
	10-Pension										
	Pension for Volunteers		\$16,562.46	\$18,000.00	\$18,412.37		\$18,250.23		\$22,668.75		\$17,291.24
	10-Pension - Other	\$18,000.00	\$0.00	\$0.00	\$0.00	\$18,000.00	\$0.00	\$18,000.00	\$0.00	\$18,500.00	\$0.00
	11-Medical Expense	\$1,000.00	\$0.00	\$1,000.00	\$0.00	\$1,000.00	\$0.00	\$1,000.00	0	\$1,000.00	\$0.00
	12-Legal Fees	\$1,000.00	\$0.00	1,000.00	0	1,000.00	\$0.00	1,000.00	\$0.00	\$1,000.00	\$24,576.00
	13-Dues and Assessments	\$9,000.00	\$4,138.00	10,000.00	\$11,232.16	10,000.00	\$10,350.98	10,000.00	\$11,525.59	\$11,000.00	\$4,825.00
	14-Vehicle Maintenance										
	Supplies-Rescue		\$8.44	\$0.00	\$1,180.91		\$882.04		\$2,231.08		\$215.53
	Repairs-Trucks		\$3,348.01	\$0.00	\$4,757.68		\$6,155.28		\$5,556.53		\$933.02
	Repairs-T 29		\$10,932.13	\$0.00	\$29,320.03		\$11,075.23		\$9,306.33		\$6,717.51
	Repairs-Rescue		\$4,597.26	\$0.00	\$699.02		\$3,412.19				
	Repairs-MRU29		\$3,036.69	\$0.00	\$4,035.31		\$2,543.12		\$340.97		\$1,878.03
	Repairs-Durango		\$655.00	\$0.00	\$305.86						
	Repairs-Boat		\$1,623.84				\$4,263.42		\$654.62		\$19,274.03
	Repairs-Argo		\$804.37	\$0.00	\$732.19		\$1,644.93		\$113.91		\$2,518.04
	Repairs-Ambulance		\$552.39	\$0.00	\$2,648.22		691.03		\$1,339.42		\$1,762.83
	Repairs-29-4		\$875.88				\$6,076.07		\$17,121.02		\$13,680.40
	14-Vehicle Maintenance - Other	\$35,000.00	\$3,009.98	\$35,000.00	\$18,670.45	\$45,000.00	\$4,040.79	\$48,000.00	\$3,826.40	\$42,000.00	\$1,423.30
	15-Gasoline and Diesel	\$14,000.00	\$12,032.59	\$14,000.00	\$9,429.41	\$14,000.00	\$12,566.44	\$14,000.00	\$19,869.32	\$20,000.00	\$15,967.73
	16-Training										
	Training-EMS		\$2,066.05	\$0.00	\$3,187.87		\$2,065.00		\$1,508.09		\$2,410.00
	16-Training - Other	\$7,000.00	\$1,331.92	\$7,000.00	\$1,223.11	\$6,000.00	\$900.97	\$6,000.00	\$689.34	\$2,500.00	\$1,457.76
	17-Supplies-Equipment										
	Supplies-MRU 29						\$740.64		\$218.47		
	Repairs-Radios		\$3,679.00		\$86.00		\$3,404.35		\$562.50		\$2,561.48
	Small Tools		\$116.42	\$0.00	\$34.95		\$4,244.13		\$441.61		\$2,103.83
	Supplies-Boat						\$965.68		\$19,100.47		\$1,056.15
	Supplies-Ambulance		\$1,732.99	\$0.00	\$8,081.36		\$7,754.05		\$3,660.64		\$9,006.48
	Repairs-Equipment		\$7,489.74	\$0.00	\$16,467.22		\$18,963.73		\$12,704.03		\$9,042.29
	17-Supplies-Equipment - Other	\$28,000.00	\$19,823.99	\$30,000.00	\$10,102.43	\$45,000.00	\$14,268.13	\$33,000.00	\$18,080.59	\$28,700.00	\$5,448.05
	18-Ambulance Billing	\$5,500.00	\$3,254.19	\$5,500.00	\$2,391.79	\$3,500.00	\$3,376.31	\$3,500.00	\$2,487.59	\$3,000.00	\$3,819.38
	19-Rental Properties										
	Rental - 28 W. Market Street								1,139.33		
	Taxes						\$1,115.03				\$1,095.61
	Rental 29 W Market Street										
	Repair		\$2,380.00	\$0.00	\$212.00		\$4,107.00				\$372.50
	Management Fee		\$1,329.60	\$0.00	\$629.20		\$1,184.00		\$1,944.00		\$1,800.00
	Rental 29 W Market Street - Other				\$231.45		\$1,085.90				\$127.00
	Rental-2 S Congress St										
	Repair		\$3,667.00				\$1,175.88		\$1,304.95		\$135.00
	Utilities		\$4,191.06	\$0.00	1,115.27		\$4,713.10		\$5,249.38		\$1,273.40
	Management Fee		\$1,599.96	0	\$3,926.58		1,607.73		\$3,276.33		\$877.50
	Rental-2 S Congress St - Other		\$520.75	\$0.00	1,800.46		\$287.00				
	Rental-13A & 13B Congress										
	Utilities		\$1,801.08	\$0.00	1,092.95		3,049.12		\$714.96		
	Repair		\$574.00	\$0.00	1,691.62		854.89		\$177.25		
	Management Fee		\$1,488.00	\$0.00	\$1,630.71		1,164.00		\$551.20		
	Rental-13A & 13B Congress - Other		\$81.40	\$0.00	\$1,562.57		\$2,936.33				
	Rental-13 W Market St										
	Taxes		\$29.35	\$0.00	-\$13.31						
	Repair		\$195.00	\$0.00	\$685.00		\$9,377.19		\$2,622.93		\$1,879.00
	Management Fee		\$1,007.18	\$0.00	\$760.80		\$448.00		\$1,220.00		\$1,785.50
	Utilities		\$533.45	\$0.00	\$608.53		\$1,057.79		\$1,358.14		\$514.91
	19-Rental Properties - Other	\$9,000.00	\$0.00	\$9,500.00	\$876.21	\$14,000.00	\$0.00	\$20,000.00	\$0.00	\$20,000.00	\$0.00
	20-Functions										
	Donations and Gifts		\$500.00	\$0.00	\$443.30		\$1,877.00		\$1,343.00		\$500.00
	Barquet Expenses		\$3,068.99				\$89.45		\$2,004.00		
	Meeting Expense		\$3,105.21	\$0.00	\$3,277.07		\$5,769.48		7,728.24		\$3,300.96

New Castle County Fire Service Financial Review and Analysis

PORT PENN. - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
	Conference Expenses		\$1,831.00								
	Stipend Expenses						\$990.00				
	20-Functions - Other	\$25,000.00	\$3,420.59	\$18,000.00	\$2,356.10	\$10,000.00	\$3,788.93	\$30,700.00	\$5,697.37	\$18,000.00	\$11,721.47
	21-Payroll Expenses										
	Franchise Tax		\$25.00	\$0.00	\$25.00		\$25.00				\$25.00
	Accrued Wages		\$14,797.00	\$0.00	\$23,270.26		\$20,788.96		\$297.04		\$1,636.96
	Accrued Payroll Tax Expense								\$1,925.36		\$125.23
	Accrued Pension Expense		\$516.31	\$0.00	\$702.20		\$718.80		\$634.59		\$34.25
	Accrued Vacation		-\$14,212.88	\$0.00	\$5,165.25		\$14,542.87		\$6,994.47		
	Accrued Sick Wages		-\$3,382.05	\$0.00	\$20,182.96		\$8,252.53		\$6,814.66		
	Vacation-Career Staff		\$15,833.24	\$0.00	\$15,447.72		21,134.16		\$21,645.96		\$308.64
	Sick Pay-Career Staff		\$2,330.04	\$0.00	\$3,126.72		\$1,364.16		\$8,476.44		
	Wages-Career Staff		\$243,963.39	\$0.00	\$260,850.44		\$264,796.93				
	Wages-Secretary		\$360.00				\$420.00				
	Overtime								\$87,807.13		\$90,170.85
	Wages-Career Staff - Other								\$168,827.39		\$148,491.31
	Wages-Ambulance Crews		\$322,730.00	\$0.00	\$392,728.77		\$404,978.63				
	Weekend Shift Differential										\$156.25
	Overtime								\$20,501.94		\$23,435.90
	Wages-Ambulance Crews - Other								\$426,994.68		\$353,151.74
	Pension for Career Staff		\$19,535.74	\$0.00	\$18,975.56		\$20,156.65		\$18,748.58		\$15,638.03
	Health Insurance-Career Staff		\$26,131.57	\$0.00	\$21,859.45		\$26,531.31		\$22,587.80		\$19,238.08
	Career Staff Expenses		\$2,750.59	\$0.00	\$2,207.87		\$3,584.48		\$688.04		\$536.71
	Direct Deposit Fees		\$861.00	\$0.00	\$1,072.75		\$1,354.75		\$1,319.50		\$1,081.50
	Check Order Charge						\$37.44		\$18.72		
	Payroll Taxes		\$45,892.92	\$0.00	\$53,130.11		\$54,655.65		\$57,510.92		\$49,992.98
	21-Payroll Expenses - Other	\$650,000.00	\$0.00	\$765,000.00	\$0.00	\$775,000.00	\$0.00	\$875,000.00	\$0.00	\$800,000.00	\$1,726.43
	22-Building Maintenance										
	Trash		\$2,598.42	\$0.00	\$1,866.01		\$2,859.42		\$2,971.98		\$3,073.56
	Security		\$3,584.38	\$0.00	\$2,038.80		\$2,242.87		\$1,281.72		
	Supplies-Building		\$4,483.66	\$0.00	\$8,183.37		\$14,842.21		\$5,500.35		\$3,366.71
	Service Contract-Building		\$3,820.50	\$0.00	\$1,832.37		\$7,108.77		\$10,643.80		\$11,657.45
	Repair-Building		\$18,438.87	\$0.00	\$12,697.56		\$10,007.84		\$9,507.37		\$9,931.79
	22-Building Maintenance - Other	\$42,000.00	\$456.32	\$42,000.00	\$7,547.94	\$42,000.00	\$4,681.06	\$42,000.00	\$156.23	\$35,000.00	\$493.89
	23-Bank Service Charges										
	Loan Interest		\$6,128.96	\$0.00	\$9,214.06		\$7,144.35		\$5,011.31		
	Finance Charge								\$195.00		\$156.00
	Interest Expense								\$199.16		\$3,233.40
	23-Bank Service Charges - Other		\$154.08	\$0.00	\$500.82		\$570.51		\$476.50	\$0.00	\$2,969.80
	24-Uniforms	\$750.00	\$0.00			\$500.00	\$9,422.71	\$500.00	\$2,450.03	\$500.00	\$1,460.45
	Dry Cleaning				\$17.90						
	24-Uniforms - Other			\$500.00	\$69.95						
	25-Bar Expenses	\$3,000.00	\$688.33	\$3,000.00	\$453.45	\$500.00	\$740.64	\$1,000.00	\$917.26	\$500.00	\$118.91
	26-Truck Repayment	\$60,000.00	\$0.00	\$56,000.00	\$0.00	\$56,000.00	\$0.00	\$56,000.00	\$0.00	\$56,000.00	\$0.00
	27-Special Projects	\$123,000.00	\$0.00	\$202,500.00	\$0.00	\$63,000.00	\$0.00	\$251,000.00	\$36,904.79	\$256,235.00	\$25,321.27
	28-Savings							\$20,000.00	\$0.00		
	29-Recruiting & Retention Exp							\$10,000.00	\$0.00	\$5,000.00	\$0.00
	Depreciation Expense		\$318,731.79	\$0.00	\$268,887.86		\$268,632.94		\$246,859.00		\$150,320.40
	Fire Prevention		\$727.74								
	Other Expenses										
	Bank Service Charges				\$946.00						
	Fine		\$74.10								
	Suspense						-\$8,519.38				

Appendix T - Talleyville

New Castle County Fire Service Financial Review and Analysis

TALLEYVILLE - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
REVENUES											
	Administration	Not available	Not available	\$800.00	\$ -	\$ -	\$263.95	\$4,500.00	\$15,814.62	\$4,500.00	\$629.58
	Ambulance Billing	Not available	Not available	\$1,200,000.00	\$1,192,887.00	\$1,100,000.00	\$1,216,268.00	\$1,150,000.00	\$1,116,741.00	\$1,325,000.00	\$1,201,318.00
	Appropriations	Not available	Not available	\$1,180,000.00	\$1,180,000.00	\$1,180,000.00	\$1,180,000.00	\$1,180,000.00	\$1,180,000.00	\$1,180,000.00	\$938,096.19
	Banking	Not available	Not available	\$1,075.00	\$ -	\$500.00	\$ -	\$ -	\$65.12	\$200.00	\$ -
	Fund Drive	Not available	Not available	\$335,000.00	\$361,045.12	\$390,000.00	\$502,156.40	\$425,000.00	\$562,698.89	\$475,000.00	\$447,519.74
	Ladies Auxiliary	Not available	Not available	\$5,000.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Miscellaneous	Not available	Not available	\$5,000.00	\$ -	\$205,000.00	\$54,398.60	\$10,500.00	\$21,534.48	\$33,000.00	\$33,067.03
	Rental Income (Post Office/Hall)	Not available	Not available	\$130,000.00	\$134,862.96	\$134,000.00	\$126,279.51	\$134,000.00	\$128,978.13	\$134,000.00	\$140,657.96
	Grants/Private/Government/ARPA	Not available	Not available	\$ -	\$14,000.83	\$ -	\$ -	\$100,000.00	\$ -	\$90,000.00	\$68,049.26
	Car Show	Not available	Not available	\$ -	\$ -	\$ -	\$4,944.00	\$6,000.00	\$3,837.00	\$6,000.00	\$6,000.35
	Surplus Equipment	Not available	Not available					\$130,000.00	\$130,000.00	\$5,000.00	\$15,500.00
	PayPal	Not available	Not available			\$45,000.00	\$63,184.64	\$45,000.00	\$ -	\$45,000.00	\$43,546.50
	Ways and Means	Not available	Not available							\$5,000.00	\$ -
	Traffic Light Money	Not available	Not available							\$75,000.00	\$ -
	Impact Fees	Not available	Not available							\$125,000.00	\$35,780.00
	257 Insurance Reimbursement	Not available	Not available					\$70,747.04	\$82,358.81		
	Pregnans	Not available	Not available					\$ -	\$2,100.00		
	CARES Act Reimbursement	Not available	Not available					\$100,000.00	\$639,832.72		
	County Funding (Permits)	Not available	Not available					\$ -	\$133,748.74		
	Surplus Apparatus U25	Not available	Not available			\$8,000.00	\$10,790.00				
	Surplus Apparatus R25/255	Not available	Not available			\$135,000.00	\$10,000.00				
	911 Tee Shirts	Not available	Not available			\$ -	\$1,190.00				
	Total Revenues	Not available	Not available	\$2,856,875.00	\$2,942,801.91	\$3,197,500.00	\$3,164,437.10	\$3,355,747.04	\$3,817,199.51	\$3,792,798.00	\$2,928,167.81
EXPENDITURES											
ADMINISTRATIVE											
	Administration	Not available	Not available	\$48,000.00	\$28,977.38	\$35,000.00	\$58,374.11	\$35,000.00	\$46,500.96	\$35,000.00	\$48,939.82
	Ambulance Billing	Not available	Not available	\$64,000.00	\$84,215.54	\$64,000.00	\$81,443.40	\$83,000.00	\$84,913.37	\$83,000.00	\$70,325.07
	Office Supplies	Not available	Not available							\$6,000.00	\$1,236.50
	County Sewer	Not available	Not available					\$1,600.00	\$1,490.84	\$1,600.00	\$1,285.12
	Building and Grounds	Not available	Not available	\$85,000.00	\$100,049.47	\$103,000.00	\$175,544.47				
	Payroll Fees and Taxes	Not available	Not available	\$72,500.00	\$85,000.00			\$1,510,000.00	\$1,562,000.00		
	IT Committee	Not available	Not available	\$2,500.00	\$21,343.68	\$20,000.00	\$14,198.00	\$20,000.00	\$14,088.19	\$20,000.00	\$12,671.14
	Association Dues	Not available	Not available	\$10,300.00	\$6,490.38	\$8,000.00	\$5,150.00	\$4,200.00	\$370.50	\$4,200.00	\$5,470.00
	Utilities	Not available	Not available	\$61,000.00	\$31,182.58	\$60,000.00	\$33,011.73				
	Membership Life	Not available	Not available							\$110,500.00	\$110,372.72
	Insurance/Property Auto	Not available	Not available	\$169,000.00	\$78,186.00	\$79,149.00	\$104,249.75	\$80,000.00	\$106,810.00	\$92,100.00	\$91,537.00
	Mortgage PMI	Not available	Not available	\$193,584.00	\$161,320.00	\$0.00	\$0.00				
	Remodel Mortgage PMI	Not available	Not available	\$132,000.00	\$121,629.00	\$132,000.00	\$121,629.00	\$132,000.00	\$121,629.00	\$132,000.00	\$121,629.00
	Career Staff	Not available	Not available	\$990,000.00	\$1,153,333.10	\$1,100,000.00	\$1,319,134.94				
	Professional Fees	Not available	Not available	\$15,000.00	\$27,708.72	\$5,000.00	\$195.00	\$2,500.00	\$1,410.00	\$2,500.00	\$2,760.00
	Company Gym	Not available	Not available	\$4,000.00	\$962.00	\$1,000.00	\$130.00				
	Career Staff Uniforms	Not available	Not available	\$6,000.00	\$13,268.00	\$6,000.00	\$1,276.00	\$8,000.00	\$5,164.72		
	Copier Rental	Not available	Not available							\$3,600.00	\$5,488.94
	Group Disability	Not available	Not available	\$25,000.00	\$24,969.00	\$25,000.00	\$26,048.60	\$15,000.00	11,981.00	\$80,000.00	\$73,948.00
	Group Hospitalization	Not available	Not available	\$120,000.00	\$11,848.14	\$120,000.00	\$138,131.64	\$140,000.00	\$133,282.24		
	Fund Drive	Not available	Not available	15,300.00	\$25,902.72	26,000.00	\$48,487.31	26,000.00	\$12,968.01	\$28,000.00	\$28,043.45
	Vending	Not available	Not available	\$3,000.00	\$3,678.41	\$3,500.00	\$4,843.48	\$4,000.00	\$5,917.26	\$4,000.00	\$4,915.20
	COVID Non EMS	Not available	Not available	\$0.00	\$61,450.00	\$0.00	\$53,110.00				
	Special Olympics	Not available	Not available			\$0.00	\$1,000.00	\$1,000.00	\$500.00	\$1,000.00	\$500.00
	Ronald McDonald House	Not available	Not available					\$6,000.00	\$6,000.00	\$6,000.00	\$6,000.00
	Company Store (911 Ts)	Not available	Not available				\$5,795.00				
	Kitchen	Not available	Not available							\$2,600.00	\$2,457.00
	IT Upgrade to Hall	Not available	Not available					\$38,000.00	\$41,736.16		
	Verizon Wireless	Not available	Not available					\$12,840.00	\$13,017.45	\$6,600.00	\$6,801.49
	PHOS	Not available	Not available							\$2,200.00	\$1,671.94
	Shrine	Not available	Not available							\$1,500.00	\$5,830.39
NON CORE SUPPORTING EXPENSES											
	Membership Scholarship	Not available	Not available	\$30,000.00	\$15,000.00	\$15,000.00	\$13,000.00	\$15,000.00	\$7,500.00	\$20,000.00	\$15,000.00
	Membership Life & Disability	Not available	Not available	\$98,000.00	\$102,944.16	\$102,944.00	\$52,999.20	\$80,000.00	\$97,780.56		

New Castle County Fire Service Financial Review and Analysis

TALLEYVILLE - CY18-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2018	ACTUAL 2018	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
	Uniform/Conference	Not available	Not available	\$24,000.00	\$2,430.55	\$5,000.00	\$573.00	\$7,500.00	\$6,502.08	\$12,000.00	\$12,403.85		
	Pension	Not available	Not available	\$73,000.00	\$57,833.00	105,000	\$54,831.88	\$105,000.00	\$0.00	\$70,000.00	\$65,051.80		
	Recreation/Picnic/Banquet	Not available	Not available	\$20,000.00	\$4,615.00	\$15,000.00	\$24,906.00	\$22,500.00	\$15,214.48	\$47,500.00	\$74,457.90		
	Transfer to Investment	Not available	Not available		\$50,000.00	\$75,000.00	\$50,000.00	\$60,000.00	\$100,000.00				
	Company Store (Apparel)	Not available	Not available			\$0,000.00	\$8,533.00	\$4,500.00	\$1,056.00	\$5,000.00	\$7,134.95		
	Stipend Program	Not available	Not available			\$5,000.00	\$5,795.00						
	Pole Barn	Not available	Not available	\$35,000.00	\$40,477.77	\$0.00	\$0.00						
	Sunshine	Not available	Not available		\$1,362.92	\$1,200.00	\$1,201.48	\$1,000.00	\$687.88				
	Bar/Hall	Not available	Not available		\$1,036.37	\$1,500.00	\$1,935.76	\$3,000.00	\$2,004.14	\$3,000.00	\$6,072.64		
	Waste Master Trash	Not available	Not available							\$4,260.30	\$5,590.81		
	257 Wreck Repairs/Upgrades	Not available	Not available						\$84,714.94	\$75,922.89			
	Cintas/Cleaning Supplies	Not available	Not available								\$10,000.00	\$4,147.38	
	Plates/Cups/Supplies	Not available	Not available								\$5,000.00	\$0,098.18	
CAPITAL		Not available	Not available										
	Gear 10 Seats	Not available	Not available		\$31,040.00								
	U25 Replacement	Not available	Not available			65812	65,812.00						
	Repair 255	Not available	Not available					\$15,700.00	\$14,860.03				
	Repair Cab 257	Not available	Not available										
	South Lobby HVAC	Not available	Not available										
	Down Payment RME SGO	Not available	Not available			\$280,000.00	280,000.00						
	Hunt E-Craolics	Not available	Not available			\$0.00	\$0.00						
	Hall IT Upgrades	Not available	Not available			\$20,000.00	\$0.00						
	Rechariss Ambulance	Not available	Not available									\$170,000.00	
BUILDING		Not available	Not available							\$30,000.00	\$41,391.05	\$45,000.00	\$51,551.50
	Delmarva Gas and Electric	Not available	Not available							\$2,400.00	\$2,307.86		
	Xfinity (Comcast)	Not available	Not available							\$2,160.00	\$1,846.11		
	Verizon FIOS	Not available	Not available							\$1,000.00	\$288.88	\$1,500.00	\$0.00
	Company Gym	Not available	Not available							\$5,000.00	\$4,750.00		
	HVAC Study	Not available	Not available							\$20,000.00	\$1770.47	\$20,000.00	\$6,709.00
	Landscaping/Snow Removal	Not available	Not available							\$23,000.00	\$28,537.50	\$24,000.00	\$23,190.00
	HVAC/Boiler Svc	Not available	Not available							\$60,000.00	\$176,112.13	\$115,000.00	\$91,705.01
	General Building Maintenance	Not available	Not available							\$5,000.00	\$6,983.90	\$5,000.00	\$6,983.90
	Waste Master Trash	Not available	Not available							\$14,000.00	\$6,759.10	\$14,000.00	\$0,912.00
	New Furniture/Building Cameras	Not available	Not available										
	2nd Floor Bathroom Repairs	Not available	Not available										
OPERATIONAL		Not available	Not available										
	Ambulance Operations	Not available	Not available	\$18,000.00	\$24,143.56	\$20,000.00	\$28,713.14	\$28,000.00	\$37,242.34	\$28,000.00	\$23,334.38		
	EMS Oxygen	Not available	Not available							\$15,000.00	\$13,087.20		
	Fire/Rescue Operations	Not available	Not available	\$64,000.00	\$51,138.07	\$60,000.00	\$115,096.77	\$155,000.00	\$170,101.63	\$130,000.00	\$95,689.30		
	Fuel	Not available	Not available	\$35,000.00	\$16,494.93	\$20,000.00	\$29,830.86	\$22,000.00	48,640.09	\$45,000.00	\$62,232.54		
	Training (EMS/Fire/Rescue)	Not available	Not available	\$20,000.00	\$6,812.97	\$15,000.00	21,871.81	\$18,000.00	13,369.77	\$18,000.00	\$12,178.47		
	PRC/Fire Safety Education	Not available	Not available	\$30,000.00	\$10,874.00	\$15,000.00	\$16,145.95	\$8,000.00	8,968.48	\$12,000.00	\$8,818.80		
	Vehicle PM and Repair	Not available	Not available	\$120,000.00	\$150,030.00	\$110,000.00	\$166,137.12	\$120,000.00	\$98,285.30	\$110,000.00	\$144,586.80		
	Stryker Power Load P&J	Not available	Not available	\$21,300.00	\$34,472.27	\$32,500.00	\$35,284.60	\$26,000.00	\$24,549.38	\$26,000.00	\$12,346.40		
	P&J 256	Not available	Not available	\$27,000.00	\$27,586.20	\$27,586.20	\$27,586.20	\$27,587.00	\$27,586.20	\$27,587.00	\$27,586.20		
	P&J 255	Not available	Not available	\$93,636.00	\$93,629.76	\$93,636.00	\$93,629.76	\$93,636.00	\$93,629.76	\$93,636.00	\$93,629.76		
	P&J Chief's Car	Not available	Not available	\$13,460.00	\$26,916.54	\$0.00	0						
	Lucas Devices x3	Not available	Not available	\$0.00	\$40,264.86								
	C25 Remount	Not available	Not available	\$180,000.00	\$146,125.10	\$0.00							
	Update Maps	Not available	Not available	\$0.00	\$0.00	\$45,000.00	\$49,820.00	\$30,500.00	\$18,330.95	\$20,500.00	\$19,180.00		
	Duty Crew	Not available	Not available	\$0.00	\$6,671.01	\$7,000.00	6,934.94	\$6,500.00	6,934.72	\$9,000.00	\$7,832.15		
	P&J SCBA Replacement	Not available	Not available			\$39,227.00	\$39,228.99	\$39,227.00	\$39,228.99	\$39,227.00	\$39,228.99		
	P&J Squad 25	Not available	Not available					\$36,782.00	\$36,716.80	\$36,782.00	\$36,716.80		
	Hunt E-Hydraulics	Not available	Not available					\$25,000.00	\$25,000.00				
	Sqd Mount HDW/Letting	Not available	Not available					\$19,480.00	\$22,572.46				
	Replace Nozzles/Gear	Not available	Not available							\$80,000.00	\$48,495.31		
CAREER STAFF		Not available	Not available										
	Salaries/Pension Fees	Not available	Not available							\$1,829,000.00	\$1,905,953.16		
	Group Health Care	Not available	Not available							\$150,000.00	\$188,481.33		
	Career Staff Uniforms	Not available	Not available							\$10,000.00	\$8,850.30		
	Total Expenditures	Not available	Not available	\$2,825,688.00	\$3,897,223.23	\$2,978,754.20	\$3,394,223.70	\$3,334,866.94	\$3,427,136.41	\$3,680,132.00	\$3,719,904.65		
	Fund Balance/Retained Earnings	Not available	Not available	\$31,295.00	-\$154,421.32	\$218,745.80	-\$237,786.60	\$28,860.10	\$305,979.10	\$112,568.00	-\$795,756.40		

New Castle County Fire Service Financial Review and Analysis

TALLEYVILLE - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
	% Fund Balance		Not Available		-5%		-7%		11%		-21%

Appendix U - Townsend

New Castle County Fire Service Financial Review and Analysis

TOWNSEND - CY18-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2018	ACTUAL 2018	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
REVENUES:											
	Rescue billing	\$5,000.00	\$82,196.03	\$25,000.00	\$72,848.97	\$85,000.00	\$77,277.51	\$5,000.00	\$103,185.87	\$1,000.00	
	Ambulance billing - other	\$210,000.00	\$202,368.49	\$210,000.00	\$174,780.64	\$175,000.00	\$168,418.51	\$320,000.00	\$195,851.68	\$175,000.00	\$231,652.21
	Bar	\$20,000.00	\$11,716.82	\$20,000.00	\$2,521.00	\$1,500.00	\$2,297.27	\$1,500.00	\$4,136.71	\$7,500.00	\$649.00
	COVID relief income									\$266,870.00	
	Ambulance fund drive	\$28,500.00	\$7,790.00	\$28,500.00	\$27,635.01	\$25,000.00	\$19,018.79		\$38,638.00	\$20,000.00	\$6,746.00
	Fire fund drive	\$20,500.00	\$19,214.69	\$20,500.00	\$22,295.00	\$25,000.00	\$24,135.00		\$33,610.01	\$20,000.00	\$33,691.00
	Fund drive - other							\$35,000.00			
	Hall rental	\$30,000.00	\$600.00	\$35,000.00		\$30,000.00	\$100.00	\$5,000.00	\$2,300.00	\$4,000.00	
	Insurance appropriations		\$692,562.87	\$710,000.00	\$742,777.41	\$710,000.00	\$756,536.36	\$798,000.00	\$744,264.26	\$847,710.00	\$707,783.75
	Interest from big account		\$34,777.65		\$38,075.08		\$62,001.59		\$57,328.74		\$54,618.31
	Ladies Aux - Direct public support		\$64,500.00				\$2,350.00				
	Ladies Aux - Fundraising income		\$75,000.00		\$53,663.11		\$12,207.50		\$84,188.51		\$5,984.00
	Ladies Aux - Interest income		\$115.00		\$11.00		\$3.83		\$5.88		
	Ladies Aux - Membership dues		\$83.75		\$229.76		\$27.00				-\$410.00
	Ladies Aux - Program service - catering		\$55,076.00		\$5,969.00		\$24,215.00		\$8,810.00		
	Ladies Aux - Program service - hall rentals		\$8,500.00		\$22,800.00		\$24,250.00		\$54,664.00		\$2,500.00
	Ladies Aux - other	\$70,000.00		\$70,000.00		\$30,000.00		\$30,000.00		\$75,000.00	\$42.85
	Sweep account interest				\$290.96						-\$14,478.48
	Miscellaneous income - other	\$4,000.00	\$3,865.32	\$4,000.00	\$4,835.31	\$4,000.00		\$2,000.00	\$2,283.00	\$1,000.00	
	New Castle County Grant & Aid	\$102,000.00	\$187,290.00	\$102,000.00		\$102,000.00	\$275,316.00	\$127,000.00	\$165,988.72	\$105,000.00	
	New Castle County Impact Fees	\$55,000.00	\$52,381.00	\$55,000.00	\$214,184.80		\$101,385.17	\$100,000.00	\$275,823.61	\$145,000.00	\$282,296.86
	Solar power income	\$1,500.00			\$42,470.73	\$1,500.00	\$2,085.50	\$1,000.00	\$13,851.78	\$500.00	\$198.00
	Spring fling					\$130,000.00	\$820,495.75	\$150,000.00	\$903,701.00		
	Spring fling raffle income		\$15,064.50	\$1,500.00	\$1,839.50						\$14,462.00
	Spring fling - other	\$170,000.00	\$757,513.05	\$150,000.00	\$637,968.05					\$230,000.00	\$897,700.00
	State and Misc. grants	\$70,500.00	\$106,330.25	\$70,500.00	\$74,702.83	\$70,000.00	\$60,058.28	\$45,000.00	\$231,671.00	\$145,000.00	\$452,721.20
	Store		\$1,080.00		\$580.00		\$119.26		\$347.00		\$168.00
	Town of Townsend - impact fees	\$38,000.00	\$21,750.00	\$35,000.00	\$22,500.00	\$55,000.00	\$14,250.00		\$750.00	\$6,000.00	\$6,000.00
	Town of Townsend - other					\$35,000.00		\$14,000.00			
	Ways & Means	\$22,000.00	\$26,701.30	\$15,000.00	\$10,287.96	\$8,000.00	\$11,201.00	\$2,000.00	\$27,300.13	\$14,500.00	
	Other income										
	Donations - misc.		\$3,292.24		\$1,005.00		\$8,740.00				\$1,084.00
	Employee retention credit										\$95,068.22
	Interest		\$1,460.87		\$58,000.00		\$19.41				\$35,542.77
	Other income		\$10.00		\$18.14						\$20.00
	Realized / unrealized gains (Loss)		\$161,116.37		\$118,059.92		\$81,792.59				\$106,803.88
	Soda machine income		\$104.00				\$168.40				
	COGS						-\$2,076.32				
	Total Revenues	\$848,899.00	\$2,565,314.40	\$1,558,000.00	\$2,348,898.86	\$1,487,000.00	\$2,930,384.23	\$1,438,500.00	\$2,896,785.10	\$2,963,880.00	\$2,868,891.15
EXPENDITURES:											
	Adjustable Expenses										
	Bank fees - statement fee						\$28.82		\$193.48		\$78.00
	Barquet	\$15,000.00	\$8,025.48	\$16,000.00	\$19,819.13	\$32,000.00	\$2,400.63	\$16,000.00	\$23,005.98	\$18,000.00	\$21,097.23
	Camera system	\$4,000.00		\$4,000.00	\$1,850.00	3,000		\$3,000.00		\$3,000.00	
	Cell phone and pagers	\$5,000.00	\$3,333.68	\$4,000.00	\$4,310.29	4,000	\$1,430.76	\$4,000.00	\$4,203.84	\$4,000.00	\$4,087.58
	Company meeting meals		\$8,038.72	\$5,000.00	\$3,226.67	5,000	\$904.38	\$1,000.00	\$923.88	\$1,000.00	\$871.84
	Computers	\$43,500.00	\$32,120.47	\$30,000.00	\$21,214.94	30,000	\$27,678.88	\$30,000.00	\$33,356.00	\$30,000.00	\$29,545.00
	Conference	\$3,000.00	\$32,120.47	\$1,000.00		500		\$500.00			\$975.45
	Credit card interest						\$303.17		\$205.37		
	E2 PASS		\$36.92		\$165.10		\$268.00				\$50.00
	Franchise Fee	\$25.00	\$25.00	\$25.00	\$25.00	25	\$25.00	\$25.00		\$25.00	
	Late Fees		\$1.00		\$85.13		-\$105.00		\$25.00		
	Memorial	\$1,000.00	\$314.70	\$1,000.00	\$265.54	500		\$500.00		\$500.00	
	Miscellaneous		\$7,363.24		\$3,535.74		\$10,067.50	\$10,000.00	\$22,671.58		\$37,813.28
	Office equipment	\$3,500.00	\$4,018.33	\$3,000.00	\$3,814.32	3,000	\$4,883.21	\$3,000.00	\$3,548.89	\$3,000.00	\$3,545.08
	Office supplies	\$1,500.00	\$6,392.81	\$1,500.00	\$1,197.02	1,500	\$1,503.27	\$1,500.00	\$371.25	\$1,500.00	\$900.00
	Paper invoice fees		\$26.65		\$1,000.00		\$288.41	\$500.00	\$1,064.58	\$500.00	\$2,489.00
	Sunshine fund	\$500.00	\$445.00	\$500.00	\$753.74	\$500.00	\$544.00				-\$51.40

New Castle County Fire Service Financial Review and Analysis

TOWNSEND - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
	Adjustable expenses - other		\$182.71		\$1,305.83						
	Advertising				\$480.00						
	Amortization		\$4,355.64		\$3,832.97		\$3,832.97		\$2,745.26		
	Bank loan interest										
	2019 Chief's vehicle M&T 9092						\$6,926.29		\$6,136.16		\$7,305.29
	2019 Tanker M&T 9100			\$26,000.00	\$11,313.03		\$23,942.06		\$19,565.16		\$15,581.85
	2021 ambulance						\$4,753.19				
	Consolidation	\$259,015.76		\$1,000.00					\$5,934.54		\$4,476.26
	Equipment			\$2,000.00							
	Heavy truck			\$3,000.00							
	Loan and lease		\$5,790.36	\$16,000.00		\$325,000.00		\$290,000.00		\$335,000.00	
	Bank loan interest - other		\$23,018.17	\$500,400.00	\$32,733.93						\$1.50
	Company store										
	Bank fees						\$1.57		\$255.00		\$8.70
	Store supplies		\$963.25		\$1,427.00		\$13.05				
	Company store - other		\$11.75				\$1.57		\$1.52		
	Contributions/donations										\$500.00
	Daily operating										
	Bank fees		\$1,213.83		\$1,030.15		\$1,564.75		\$1,579.06		\$4,407.56
	Maintenance contracts		\$20,317.44		\$21,628.01		\$19,000.83		\$24,798.19		\$26,264.75
	Building and grounds - other	\$63,800.00	\$54,677.17	\$63,800.00	\$33,160.78	\$60,000.00	\$96,838.45	\$123,000.00	\$11,769.08	\$182,340.00	\$165,082.35
	Cable tv	\$3,000.00	\$2,364.52	\$2,000.00	\$1,488.31	\$2,000.00	\$1,867.96	\$2,000.00	\$2,407.00	\$2,500.00	\$1,363.43
	Cleaning supplies	\$1,500.00	\$1,529.36	\$1,500.00	\$2,331.52	\$2,000.00	\$3,473.59	\$2,000.00	\$2,518.51	\$2,000.00	\$2,525.54
	County street	\$900.00	\$720.08	\$900.00	\$913.86	\$900.00	\$2,344.36	\$1,400.00	\$3,968.64	\$3,500.00	\$4,071.52
	Depreciation - Bldg and improvements		\$186,585.40		\$181,963.36		\$174,179.99		\$180,024.14		
	Depreciation - office equipment		\$4,995.88		\$8,080.94		\$5,485.54		\$5,256.00		
	Diesel	\$14,000.00	\$16,549.25		\$16,252.42		\$20,644.04		\$23,917.61		\$20,075.48
	Drinking water		\$750.00		\$457.70	\$12,000.00	\$20,908.92				
	Electric	\$16,000.00	\$14,210.73	\$12,000.00	\$19,106.21		\$7,824.41	\$19,000.00	\$32,755.58	\$25,000.00	\$21,817.32
	Gasoline	\$2,000.00	\$5,273.39		\$4,964.41				\$16,030.01		\$14,880.26
	Janitorial service - COVID cleanings						\$12,900.00				
	Janitorial service - hall functions cleanup		\$2,310.00		\$1,700.00		\$500.00		\$1,445.00		\$3,080.00
	Janitorial service - regular		\$17,115.00		\$26,306.00		\$16,712.00		\$23,075.00		\$16,835.00
	Janitorial service - other	\$18,000.00	\$421.21	\$16,000.00	\$1,550.00	\$16,000.00		\$16,000.00		\$16,000.00	
	Kitchen propane	\$15,000.00	\$968.86	\$6,000.00	\$2,475.22	\$15,000.00		\$15,000.00		\$15,000.00	\$814.53
	Lawyer fees	\$10,000.00		\$2,000.00				\$1,000.00		\$1,000.00	
	Propane - building heat		\$15,311.33	\$9,000.00	\$17,925.40		\$18,267.17		\$20,708.41	\$10,000.00	\$13,000.40
	Telephone	\$6,000.00	\$6,901.57	\$7,000.00	\$8,158.33	\$6,500.00	\$6,551.58	\$6,500.00	\$7,063.87	\$7,500.00	\$11,621.26
	Trash removal	\$3,500.00	\$4,172.52	\$3,500.00	\$3,897.40	\$3,500.00	\$3,278.31	\$3,500.00	\$5,208.27	\$4,500.00	\$4,337.41
	Water - artesian	\$3,000.00	\$3,520.08	\$2,500.00	\$3,148.78	\$3,500.00	\$3,643.15	\$2,500.00	\$4,505.70	\$5,000.00	\$3,804.57
	Employee										
	FICA/medicare	\$30,000.00	\$26,515.85	\$30,000.00	\$26,732.51	\$30,000.00	\$32,436.51	\$40,000.00	\$26,636.66	\$68,000.00	\$34,308.71
	Paid medical	\$33,000.00	\$26,521.36	\$26,000.00	\$26,873.08	\$52,000.00	\$37,799.30	\$52,000.00	\$34,050.86	\$128,600.00	\$82,305.98
	Paid wages	\$387,000.00	\$346,521.36	\$387,000.00	\$350,537.59	\$400,000.00	\$423,875.98	\$400,000.00	\$353,110.83	\$590,000.00	\$430,821.70
	Psychex - payroll expense					\$10,000.00	\$26,829.54	\$10,000.00	\$3,285.07	\$5,000.00	
	Person	\$6,000.00	\$4,973.97	\$5,000.00	\$4,116.08	\$10,000.00	\$9,274.93	\$10,000.00	\$9,257.96	\$10,000.00	\$29,477.72
	Uniforms	\$1,500.00	\$1,514.59	\$2,500.00	\$2,075.15	\$2,500.00	\$593.02	\$2,500.00		\$9,748.00	\$329.00
	EMS										
	Background screening		\$52.00								
	Depreciation - ambulance		\$4,800.19		\$4,930.57		\$6,034.87		\$16,132.96		
	EMS Miscellaneous		\$785.52		\$53.01			\$10,000.00			
	Gear		\$1,135.00								
	Operational supplies		\$7,100.13		\$15,275.81		\$13,751.08	\$15,000.00	\$12,648.74		\$15,853.18
	Training		\$6,025.95		\$5,289.85		\$2,318.00	\$10,000.00	\$597.00		\$3,085.00
	Vehicle Maintenance		\$34.27		\$479.93		\$41.99				
	EMS - other	\$29,000.00		\$15,000.00		\$15,800.00				\$25,800.00	
	Fire Line										
	2019 tanker equipment		\$5,014.91								
	Crew meals		\$4,758.74		\$2,846.98	\$2,000.00	\$1,607.45	\$2,500.00	\$286.05		\$2,023.09
	Depreciation - fire equip		\$36,099.49		\$38,587.53		\$42,693.16		\$45,491.28		
	Depreciation - fire truck		\$113,967.71		\$272,548.47		\$253,034.60				
	Depreciation - rescue truck		\$433.50		\$390.30		\$175.50		\$217,487.03		
	Dive training		\$6,529.77		\$257.58		\$204.84				
	Cell phones/Internet card		\$880.18		\$2,809.29	\$7,500.00	\$96.26	\$4,000.00	\$1,101.64		\$2,036.17
	Cleaning supplies		\$354.56		\$657.54	\$500.00	\$147.30	\$300.00	\$184.64		
	COVID equipment				\$50,686.85	\$75,000.00	\$56,539.30				

New Castle County Fire Service Financial Review and Analysis

TOWNSEND - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
	Equip maintenance		\$94,063.13		\$66,256.31		\$283.00	\$15,000.00	\$56,612.00		\$82,632.43
	Dues/fees								\$338.00		\$293.00
	Miscellaneous expenses				\$1,015.89		\$180.27		\$1,796.00		\$4,356.85
	Oil & parts		\$2,425.43		\$339.83		\$1,536.18		\$1,326.58		\$2,704.43
	Radio repairs		\$1,061.32		\$762.23		\$6,547.85	\$4,000.00	\$10,296.39		\$7,148.33
	Training		\$12,687.22		\$6,444.66	\$10,000.00	\$9,165.20	\$20,000.00	\$5,882.00		\$5,747.49
	Truck equipment - new				\$18,703.71	\$10,000.00	\$3,565.45		\$1,852.07		\$37,963.42
	Truck equipment - replacement		\$105,663.86		\$24,827.26		\$3,317.99	\$16,000.00	\$6,945.10		\$52,972.51
	Uniforms		\$11,056.05		\$7,255.27	\$5,000.00	\$3,510.90	\$5,000.00	\$4,428.30		\$5,460.65
	Fuel - diesel					\$8,500.00	\$516.77	\$15,000.00	\$158.00		\$326.10
	Fuel - gasoline					\$8,500.00		\$15,000.00			
	Fire gear - new		\$243.00		\$38,377.96	\$19,000.00	\$30,862.79		\$26,859.47		\$90,315.47
	Gear - replacement					\$1,000.00	\$4,411.60				\$5,062.04
	Gear - replacement		\$100.00		\$1,643.35						\$2,083.11
	Gear - other		\$4,132.66		\$619.60			\$20,000.00			
	Non company property damage						\$5,066.35				
	Requested budget item				\$2,835.00	\$39,438.00		\$150,000.00			\$610.90
	Subscriptions						\$55.00				
	Vehicle maintenance		\$1,437.33		\$15,362.58		\$59,667.56	\$75,000.00	\$54,826.49		\$37,983.47
	Fire line - other									\$283,111.00	
Fixed		\$236,900.00		\$145,000.00							
	Accountant	\$25,000.00	\$31,805.00	\$25,000.00	\$31,040.00	\$30,000.00	\$32,670.00	\$30,000.00	\$47,150.00	\$30,000.00	\$31,860.00
	Alpha pages									\$15,000.00	\$15,142.90
	Ambulance billing - credit card fees		\$67.66		\$12,200.56						
	Ambulance billing - other	\$13,000.00	\$13,671.73	\$13,000.00	\$12,264.78	\$13,000.00	\$12,280.17	\$13,000.00	\$12,956.23		
	Drug testing	\$1,000.00	\$3,780.00	\$2,500.00	\$692.00	\$1,000.00	\$570.00	\$1,000.00	\$126.00	\$1,000.00	\$570.00
	Dues	\$4,000.00	\$7,613.00	\$5,500.00	\$4,898.00	\$5,500.00	\$10,105.98	\$5,500.00	\$11,905.59	\$5,500.00	\$10,173.37
	Fund drive - ambulance		\$5,813.29		\$11,057.69		\$7,619.32		\$8,741.45		\$5,247.72
	Fund drive - fire				\$627.00	\$8,000.00				\$8,000.00	
	Returned checks				\$56.00						
	Fund drive - other	\$12,000.00		\$10,000.00				\$8,000.00			
	Insurance	\$90,000.00	\$56,385.00	\$60,000.00	\$68,817.36	\$85,000.00	\$70,064.08	\$65,000.00	\$71,969.30	\$72,000.00	\$74,327.00
	Legal		\$708.00	\$34,000.00	\$28,876.51	\$1,000.00	\$305.00		\$140.00		\$46,802.90
	Pension - TFC & TLV	\$34,000.00	\$31,244.95	\$80.00	\$184.00	\$35,000.00	\$28,511.39	\$30,000.00	\$29,902.99	\$39,000.00	\$32,483.14
	Pension - TLA										\$7,119.29
	Post office box rental	\$70.00	\$80.00	\$500.00	\$176.05	\$80.00	\$118.00		\$156.00		\$476.00
	Postage	\$300.00	\$10,612.31			\$300.00	\$449.88	\$300.00	\$246.67	\$156.00	\$351.68
	Safety deposit box							\$120.00		\$300.00	
	Interest				\$273.71				\$96.57		\$320.15
	Investment				\$11,702.19		\$15,939.20		\$18,470.63		\$18,370.48
Ladies Aux											
	Advertising		\$82.50		\$162.50						
	Rent fees						\$5.50		\$70.50		
	Conference / meetings		\$143.25		\$141.00		\$347.78		\$3,154.75		\$43.00
	COGS		\$3,103.11		\$55.00		\$10,638.22		\$32,248.20		\$4,080.71
	Depreciation - L/A equip		\$36,475.62		\$13,829.96		\$3,073.65		\$3,073.65		
	Donations made		\$3,002.65		\$3,073.65				\$150.00		
	Dues/membership		\$100.00		\$510.00		\$185.00		\$200.00		
	Equip repairs & maintenance		\$415.00		\$668.42				\$756.71		
	Fundraising		\$346.62		\$1,276.91		\$495.00		\$38,067.11		
	Misc								\$6,178.26		
	Post office box rental										
	Postage		\$1,647.60				\$118.00		\$170.00		
	Recognition gifts		\$80.00		\$7.50		\$212.94		\$672.40		\$545.50
	Sunshine fund		\$10,127.36		\$149.96				\$669.52		
	Other										\$129.19
Long range plan			\$453.90								
	Equipment	\$67,000.00		\$15,000.00							
	Memorial program									\$10,000.00	
	Long range plan - other			\$30,000.00		\$45,000.00		\$38,000.00		\$162,500.00	
	Payroll expense				\$15,068.02				\$106.86		\$2,949.76
Small committee											
	Community service donations		\$200.00								\$1,000.00
	Fire prevention	\$3,500.00	\$1,980.66	\$3,500.00		\$2,500.00	\$2,219.02	\$2,500.00	\$2,306.20	\$2,500.00	\$2,396.16
	Penic	\$2,000.00	\$372.00	\$2,500.00	\$1,092.94	\$2,500.00		\$2,500.00	\$1,085.00	\$2,500.00	
	Recreation	\$1,500.00		\$1,500.00		\$500.00		\$1,000.00		\$500.00	

New Castle County Fire Service Financial Review and Analysis

TOWNSEND - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
	Santa breakfast		\$3,274.42		\$1,000.00		\$110.69				
	Santa breakfast										
	Bank fees								\$6.17		\$13.40
	Santa breakfast - other								\$750.00	\$900.00	
	Spring ring										
	Accountant				\$3,600.00		\$1,750.00		\$1,750.00		\$1,750.00
	Advertising		\$28,767.00		\$22,626.00		\$36,266.68		\$37,340.50		\$35,652.28
	Bank fee		\$10,504.95		\$8,588.61		\$15,857.61		\$16,873.26		\$18,077.70
	Donation		\$150,000.00		\$125,000.00		\$215,000.00		\$182,000.00		\$290,000.00
	Food facilities		\$59,030.84		\$3,606.08				\$56,868.96		\$68,289.30
	Fundraising expense		\$3,248.49		\$30.00		\$2,435.00		\$2,960.00		\$3,173.99
	License		\$15.00		\$8,857.80				\$336.00		\$15.00
	Office		\$6,866.04		\$7,746.67		\$9,510.16		\$6,846.03		\$9,208.96
	Postage						\$22,227.17		\$11,241.87		\$13,530.08
	Prizes		\$339,961.00		\$301,999.00		\$337,999.00		\$330,950.00		\$343,375.00
	Volunteer recognition		\$5,000.00						\$3,157.20		
	Spring ring - other		\$13.00								
	Ways & means expense				\$7,113.45		\$4,950.43		\$8,965.80		\$907.97
	Other expense										
	Bank fees-monthly statement fee				\$20.00		\$8.00				\$8.00
	Bar - office supplies		\$561.40		\$72.93						
	Bar - purchases		\$7,538.83		\$4,484.45		\$1,911.52				\$1,432.48
	Bar - supplies		\$1,451.96		\$176.10		\$387.27				
	Bar - taxes and licenses		\$418.00				-\$19.00				
	Bar activity - other		-\$1,650.07								\$413.48
	Penalty						\$2,409.60				\$15.00
	Transfer of funds		\$2,232.04								
	Ways and means										
	Banquet		\$293.00								
	Bank fees										\$6.00
	Miscellaneous		\$76.62				\$666.96				\$338.96
	Office						\$2.00				
	Recreation		\$6,416.14				-\$288.41				
	Ways and means expenses - other						\$621.64				
	Total Expenditures:	\$1,442,305.76	\$3,187,033.84	\$1,654,288.00	\$3,145,072.19	\$1,437,643.00	\$3,387,327.83	\$1,897,145.00	\$2,361,480.17	\$2,643,600.00	\$3,355,916.74
	Fund Balance/Retained Earnings:	-\$584,355.76	\$398,200.46	\$1,795.00	\$184,898.68	\$49,487.90	\$158,056.30	\$58,355.00	\$637,332.93	\$0.00	\$434,972.41
	% Fund Balance		13%		6%		7%		23%		27%

Appendix V - Volunteer Hose

New Castle County Fire Service Financial Review and Analysis

VOLUNTEER HOSE - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
REVENUES:											
1001-1	Fire - State Grant	\$56,000.00	\$65,624.00	\$65,000.00		\$65,000.00		\$65,000.00		\$65,000.00	\$111,114.00
1001-2	State Healthcare Tax	\$65,000.00	\$69,496.03	\$65,000.00		\$65,000.00	\$77,277.31	\$70,000.00		\$75,000.00	
1001-3	Ambulance								\$100,000.00		\$120,000.00
1001-4	Other				\$58,254.00				\$61,804.00		\$50,000.00
1001-5	State Ticket Fee	\$120,000.00	\$129,054.00	\$120,000.00	\$122,584.00	\$120,000.00	\$184,065.00	\$120,000.00	\$64,285.00	\$120,000.00	\$72,308.00
1002-1	Fire - County Grants	\$230,000.00	\$235,207.86	\$230,000.00		\$230,000.00	\$391,356.50	\$245,000.00		\$255,000.00	
1002-4	NCC Fire Impact Fees				\$18,581.00				\$303,171.59		\$447,151.69
1002	County Grants - Other				\$242,831.00						\$37,991.00
1003-1	Impact Fees-Town	\$40,000.00	\$48,850.00	\$45,000.00	\$64,920.00	\$45,000.00	\$40,750.00	\$45,000.00	\$19,100.00	\$25,000.00	\$35,250.00
1003-2	Impact Fees-County	\$30,000.00	\$45,593.00	\$35,000.00	\$39,206.00	\$35,000.00	\$103,186.59	\$35,000.00	\$151,929.00	\$100,000.00	\$93,593.00
1003-3	County Permit Fee	\$30,000.00	\$60,324.00	\$35,000.00	\$57,519.57	\$50,000.00	\$31,342.93	\$35,000.00	\$102,667.81	\$100,000.00	\$74,006.29
1003-4	Ambulance Ticket Fee										
1003	Municipal Grants - Other	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$505,038.08
1004	Federal Grants				\$25,436.25						
1004-5	Grants-Other				\$198,420.00		\$198,420.00				
1005-1	Raffles				\$1,195.00						
1005-4	Fundraising - Other		\$21,541.82		\$329,493.20		\$482.00		\$16,103.00		\$16,144.50
1005-5	Annual Golf Outing		\$23,475.00								
1005	Fundraising - Other - Other	\$15,000.00		\$45,000.00	\$31,723.52	\$45,000.00		\$25,000.00	\$270.00	\$25,000.00	\$22,138.38
1006	Ambulance Income	\$825,000.00	\$834,528.73	\$850,000.00	\$822,899.72	\$850,000.00	\$739,332.28	\$800,000.00	\$886,347.84	\$900,000.00	\$897,261.13
1007	Dues	\$1,600.00	\$1,280.00	\$1,600.00	\$2,700.00	\$1,600.00	\$2,295.00	\$1,600.00	\$2,070.00	\$1,600.00	\$2,340.00
1008	Rescue Income	\$10,000.00	\$16,917.81	\$15,000.00	\$6,750.00	\$10,000.00	\$4,000.00	\$5,000.00	\$500.00	\$5,000.00	\$225.00
1009-2	VehicleSale		\$502.04		\$2,910.00				\$235.00		
1009-6	Fire/Ambulance Report Fee		\$195.00		\$150.00		\$75.00		\$9,936.79		\$60.00
1009-7	Misc Income-Other		\$239.66		\$13,600.28		\$911.80		\$615.00		\$7,624.54
1009-8	Misc Income-Vending Machines		\$1,805.00		\$1,250.00		\$1,250.00				
1009	Misc Income - Other	\$4,500.00		\$4,500.00		\$4,500.00	\$2.00	\$4,500.00		\$4,500.00	
1011	State Fire Tax Rebate	\$625,000.00	\$652,992.87	\$675,000.00	\$814,826.38	\$675,000.00	\$743,880.39	\$750,000.00	\$950,876.85	\$750,000.00	\$882,537.82
1012	Fire Fund Drive	\$40,000.00	\$65,342.58	\$40,000.00	\$95,671.88	\$45,000.00	\$71,738.75	\$60,000.00	\$61,652.30	\$35,000.00	\$50,363.16
1014	Ambulance Fund Drive	\$45,000.00	\$28,599.00	\$45,000.00	\$13,030.45	\$45,000.00	\$39,853.73	\$40,000.00	\$35,730.00	\$40,000.00	\$54,711.23
1015	Hall Rental Income	\$35,000.00	\$45,702.10	\$40,000.00	\$15,367.16	\$10,000.00	\$34,058.73	\$25,000.00	\$43,916.89	\$30,000.00	\$46,205.25
1016	Bar Income	\$40,000.00	\$42,331.00	\$40,000.00	\$16,734.00	\$10,000.00	\$31,914.75	\$25,000.00	\$41,452.50	\$30,000.00	\$50,107.75
1017	Interest Income	\$5,000.00	\$14,375.71	\$15,000.00	\$6,199.88	\$15,000.00	\$514.96	\$5,000.00	\$479.55	\$1,000.00	\$7,887.76
1018-1	United Way		\$456.73		\$457.55		\$448.38		\$522.72		\$317.68
1018-2	Misc Donations		\$263,453.00		\$8,402.41		\$4,805.50		\$3,328.61		\$5,045.00
1018	Donations - Other	\$5,000.00		\$5,000.00	\$77.00	\$5,000.00		\$5,000.00	\$530.00	\$5,000.00	\$26.25
1021	Communications										
1023	Merchandise	\$2,500.00		\$2,500.00	\$1,965.00	\$2,500.00		\$2,500.00		\$2,500.00	
1023-1	Hats						\$60.00		\$18.00		
1023-3	T Shirts		\$237.85						\$265.00		\$543.00
1023-5	Job Shirts								\$55.00		\$25.00
1023-7	Merchandise-Other								\$6,387.00		\$45.00
1023	Merchandise-Other		\$1,717.15				\$1,691.00				\$2,708.00
1024	Reimbursements	\$20,000.00		\$95,000.00		\$25,000.00		\$5,000.00		\$5,000.00	
1024-1	State Pension		\$1,231.13		\$4,253.95				\$1,705.52		
1024-10	Reimb-Other		\$35.17		\$39,343.22		\$626.33		\$540.29		
1024-4	Insurance Reimbursements				\$9,785.37				\$1,000.00		
1024	Reimbursements - Other				\$431.87						\$8,368.60
1026	Fulton Bank Financing Loan	\$450,000.00		\$500,000.00							
	Total Revenues:	\$2,844,600.00	\$2,815,908.84	\$3,118,600.00	\$3,218,526.44	\$2,863,600.00	\$2,854,337.81	\$2,918,600.00	\$3,617,498.28	\$2,724,600.00	\$3,600,763.11
EXPENDITURES:											
BOARD ADMINISTRATIVE EXPENSES											
1101	Professional Fees (Legal)	\$8,000.00	\$7,375.09	\$5,000.00		\$5,000.00	\$2,520.00	\$5,000.00		\$5,000.00	\$3,985.45
1102	Professional Fees (Accounting)	\$10,000.00	\$8,500.00	\$10,000.00	\$9,425.00	\$10,000.00	\$11,300.00	\$10,000.00	\$10,300.00	\$10,000.00	\$10,430.00
1103	Other Professional Fees	\$3,000.00	\$3,379.40	\$3,000.00	\$2,718.00	\$3,000.00	\$2,854.41	\$3,000.00	\$3,003.90	\$3,000.00	\$2,819.10
1104	Printing and Postage	\$3,500.00	\$6,948.17	\$5,000.00	\$19,742.84	\$5,000.00	\$1,695.01	\$3,500.00	\$299.69	\$2,000.00	\$1,680.56

New Castle County Fire Service Financial Review and Analysis

VOLUNTEER HOSE - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
1105	Office Supplies	\$4,000.00	\$4,408.80	\$5,000.00	\$7,212.27	\$5,000.00	\$7,426.05	\$7,500.00	\$3,951.07	\$7,500.00	\$5,219.05
1106	Dues	\$5,000.00	\$4,768.53	\$5,000.00	\$5,125.00	\$5,000.00	\$4,503.33	\$5,000.00	\$4,826.67	\$5,000.00	\$5,065.00
1107	Conference and Meetings	\$500.00	\$1,745.95	\$500.00		\$500.00		\$500.00		\$500.00	
1109	Office Equipment and Furniture					\$7,500.00					
1110	Telephone									\$23,000.00	
1110-1	Telephone - Station		\$18,853.59		\$14,578.02		\$15,840.51	\$0.00	\$15,776.56		\$11,844.71
1110-2	Telephone - Cell Phones		\$2,998.15		\$1,462.77		\$8,083.48	\$22,000.00			\$5,576.32
1110	Telephone - Other	\$18,000.00		\$18,000.00		\$18,000.00		\$15,000.00	\$3,916.11		\$9,813.28
1111	Bank Service / Returned Ch Fees	\$6,000.00	\$21,947.22	\$6,000.00	\$10,262.43	\$6,000.00	\$13,699.15		\$11,317.43	\$12,000.00	\$11,162.84
1113	Computer Repairs and Maint				\$20.00		\$5,250.00	\$2,000.00	\$11,283.50		\$994.39
1114	Lost Wages	\$4,000.00	\$2,000.00	\$8,000.00	\$2,250.00	\$8,000.00	\$7,896.49	\$2,000.00		\$2,000.00	\$2,000.00
1115	Other								\$1,500.00		
1116	Credit Card Fees	\$4,000.00	\$4,154.08	\$4,000.00	\$12,665.61	\$4,000.00		\$8,000.00	\$11,287.04	\$12,000.00	\$8,797.26
CHIEF'S OPERATING FUND											
1203	Prof. Books, Magazine, etc.	\$2,000.00	\$1,408.92	\$2,000.00	\$3,594.14	\$2,000.00	\$1,221.13	\$2,000.00	\$1,654.79	\$2,000.00	\$1,019.05
1204	Active Crew Personal Equip/Supp	\$50,000.00	\$48,608.00	\$50,000.00	\$21,163.85	\$50,000.00	\$96,921.68	\$50,000.00	\$47,015.33	\$50,000.00	\$52,951.43
1205	Professional Training	\$5,000.00	\$6,783.75	\$5,000.00	\$7,400.00	\$7,000.00	\$11,440.00	\$5,000.00	\$10,622.50	\$12,000.00	\$17,140.00
1206	Equip Maint. and Repairs	\$8,000.00	\$5,315.79	\$8,000.00	\$1,695.71	\$8,000.00	\$2,080.31	\$8,000.00	\$10,442.19	\$10,000.00	\$9,105.90
1207	Fire Fighting Equipment	\$25,000.00	\$7,467.79	\$60,000.00	\$6,357.10	\$60,000.00	\$37,518.58	\$40,000.00	\$29,555.09	\$40,000.00	\$22,772.62
1208-1	Pagers										\$269.97
1208-2	Radios		\$3,501.65		\$3,589.35		\$54,345.67	\$20,000.00	\$8,914.98		\$1,486.32
1208	Communications Equipment - Other	\$12,000.00		\$20,000.00	\$1,095.28	\$20,000.00	\$631.09			\$20,000.00	
APPARATUS											
1301	Apparatus Replacement & Purchase	\$52,000.00		\$650,000.00							
1302	Apparatus Repairs/Maintenance	\$150,000.00	\$88,584.83	\$280,000.00	\$343,924.04	\$150,000.00	\$112,119.44	\$125,000.00	\$114,810.39	\$125,000.00	\$190,709.04
1303	Fuel for Apparatus	\$12,000.00	\$10,815.26	\$12,000.00	\$4,310.21	\$4,000.00	\$10,293.18	\$12,000.00	\$22,406.71	\$20,000.00	\$17,457.81
1304	Gas for Apparatus	\$12,000.00	\$12,833.64	\$12,000.00	\$21,917.14	\$4,000.00	\$37,032.56	\$5,000.00	\$10,793.71	\$11,000.00	
FACILITY											
1401	Renovations	\$75,000.00		\$25,000.00		\$100,000.00		\$20,000.00		\$20,000.00	
1401-1	Renovations - Sta 1				\$1,418.63				\$3,715.75	\$0.00	\$42,760.00
1402-1	Repairs and Maint - Sta 1		\$15,509.12		\$67,599.22		\$23,681.51	\$75,000.00	\$90,726.06	\$75,000.00	\$13,267.30
1402	Repairs and Maintenance	\$145,000.00	\$80,715.76	\$360,000.00	\$401,716.27	\$65,000.00	\$95,048.49	\$250,000.00	\$15,547.45	\$200,000.00	\$142,410.49
1403	Heating Fuel	\$13,000.00	\$9,429.39	\$13,000.00	\$10,619.39	\$10,000.00	\$14,013.71	\$13,000.00		\$15,000.00	\$14,776.53
1404	Utilities										
1404-1	Utilities - Station 1							\$10,000.00		\$12,500.00	
1405	Real Estate Taxes		\$137.43				\$135.32		\$138.36		
1406-1	Janitorial Supplies - Sta 1							\$10,000.00			\$1,199.87
1406-8	Janitorial Supplies		\$2,753.26		\$1,918.70		\$2,760.80		\$1,470.05		\$2,284.00
1406	Janitorial - Other	\$2,500.00		\$2,500.00	\$14,419.09	\$20,000.00	\$19,218.32	\$22,500.00	\$20,054.10	\$33,000.00	\$23,457.73
1407-1	Trash Removal - Sta 1		\$1,398.60		\$1,781.32		\$1,901.00	\$1,500.00	\$2,446.68	\$3,000.00	\$2,915.82
1407	Trash Removal	\$4,200.00	\$5,045.00	\$4,500.00	\$5,589.09	\$4,500.00	\$6,513.00	\$6,000.00	\$4,374.10	\$6,000.00	\$9,465.00
1408-1A	Exterior Maintenance Sta 1 - Grass Cutting/Snow		\$2,205.00		\$3,240.00		\$6,045.00	\$7,500.00	\$5,190.00	\$7,500.00	\$4,495.00
1408-1B	Snow Removal Sta 1		\$237.50								
1408-1C	Exterior Maintenance Sta 1 - Trees & Shrubbery Sta 1		\$6,259.64		\$599.25		\$89.00		\$10,337.00		\$6,140.00
1408-1	Exterior Maintenance - Other				\$10,947.15		\$441.00		\$10,386.69		
1408-A	Exterior Maintenance - Grass Cutting		\$3,690.00		\$3,240.00		\$5,775.00		\$5,065.00		\$5,315.00
1408-B	Snow Removal		\$522.50				\$2,267.85		\$3,528.75		
1408-C	Exterior Maintenance - Trees & Shrub Maintenance		\$13,212.90		\$7,161.62		\$21,554.08		\$8,260.35		\$13,081.83
1408	Exterior Maintenance - Other	\$25,000.00		\$25,000.00	\$715.35	\$15,000.00	\$381.00	\$30,000.00	\$6,388.31	\$30,000.00	\$894.00
1409	Technology	\$20,000.00	\$8,449.28	\$15,000.00	\$13,602.10	\$17,500.00	\$12,352.39	\$25,000.00	\$8,824.94	\$250,000.00	\$9,812.97
1400	Facility - Other								\$22,076.19		
1451	Renovations - Station 1	\$40,000.00		\$5,000.00		\$30,000.00					
1454	Utilities - Station 1	\$10,000.00		\$10,000.00		\$10,000.00					
1454-1	Electric Sta 1		\$8,975.64		\$9,937.22		\$11,233.44		\$10,156.20		\$9,928.08
1457	Trash Removal - Station 1	\$1,500.00		\$1,500.00		\$1,500.00					
1458	Grounds Maint Snow/Grass - Sta 1		\$5,000.00			\$7,500.00					
1462	Repairs and Maint Sta 1	\$10,000.00		\$65,000.00		\$20,000.00					
FIXED CHARGES											
1501	Insurance (Plant)	\$35,000.00	\$38,435.00	\$35,000.00	\$40,148.00	\$35,000.00	\$39,431.00	\$35,000.00	\$34,161.00	\$52,000.00	\$67,810.00
1502	Insurance (Apparatus)	\$25,000.00	\$24,417.00	\$25,000.00	\$29,756.00	\$25,000.00	\$35,885.00	\$30,000.00	\$29,269.00	\$42,000.00	\$57,059.00
1503	Insurance - Personnel	\$10,000.00	\$6,186.25	\$10,000.00	\$15,979.07	\$10,000.00	\$14,036.88	\$10,000.00	\$14,067.88	\$15,000.00	\$17,326.89

New Castle County Fire Service Financial Review and Analysis

VOLUNTEER HOSE - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
1504	Mortgage - Principal	\$144,000.00									
1505	Mortgage - Interest '722	\$40,000.00	\$30,122.89								
1506	Pension	\$40,000.00	\$37,085.69	\$40,000.00	\$38,385.69	\$40,000.00	\$39,549.20	\$40,000.00		\$40,000.00	\$50,583.18
1507	Hall Mortgage - Principal '945-2021										
1508	Hall Mortgage - Interest '945	\$9,000.00	\$7,999.90								
1513	Substation - Principal '947-2020	\$80,000.00									
1514	Substation - Interest '947-2020	\$22,000.00	\$15,313.08								
1520	Fulton Mortgage - Principal			\$288,000.00	\$290,001.94	\$240,000.00		\$245,000.00	\$38,652.09	\$255,000.00	\$258,091.99
1521	Fulton Mortgage - Interest		\$11,381.57		\$62,757.26	\$54,000.00	\$52,980.79	\$54,000.00	\$47,534.91	\$40,000.00	\$34,667.21
1522	Truck Mortgage - Principal'9002							\$63,000.00	\$6,860.34	\$68,000.00	\$68,024.94
1523	Truck Mortgage - Interest'9002						\$13,254.53	\$17,400.00	\$16,864.37	\$14,500.00	\$13,187.54
COMMITTEE EXPENSES											
1601	Barquet	\$7,500.00	\$5,183.21	\$8,000.00	\$7,696.86	\$8,000.00	\$60.00	\$10,000.00	\$7,286.58	\$10,000.00	\$5,022.00
1602	Fire Prevention & Essay	\$2,500.00		\$2,500.00	\$1,500.00	\$2,500.00		\$2,500.00		\$2,500.00	
1603	Bereavement/Sunshine	\$1,500.00	\$1,457.10	\$1,500.00	\$1,742.12	\$1,500.00	\$2,768.28	\$3,500.00	\$1,622.42	\$2,000.00	\$2,252.47
1605	Fund Drive	\$9,000.00	\$18,844.54	\$14,000.00		\$14,000.00	\$18,922.31	\$10,000.00	\$16,524.53	\$10,000.00	\$31,043.48
1606	Uniforms	\$3,000.00	\$1,227.99	\$3,000.00	\$1,227.99	\$65,000.00		\$50,000.00	\$43,777.28	\$50,000.00	\$16,295.10
1607	Picnic	\$3,000.00	\$2,898.63	\$3,000.00		\$3,000.00	\$3,080.91	\$3,500.00	\$3,222.00	\$3,500.00	\$3,971.48
1608	Parades	\$0.00		\$0.00		\$0.00		\$1,400.00		\$0.00	
1609	Breakfast w/ Santa	\$2,000.00	\$2,643.39	\$2,000.00		\$2,000.00	\$2,987.52	\$5,000.00	\$2,607.17		\$3,198.92
1610-3	Texas Hold 'Em								\$58.55		
1610	Fund Raising	\$18,000.00	\$3,534.79	\$18,000.00	\$302,405.40	\$18,000.00		\$18,000.00	\$1,729.47	\$5,000.00	\$5,317.70
1610-4	Golf Outing		\$11,160.45								
1611	Merchandise	\$2,500.00	\$1,742.00	\$2,500.00	\$2,356.00	\$2,500.00	\$658.06	\$2,500.00		\$10,000.00	
1611-2	T Shirts					\$0.00			\$5,176.96	\$2,500.00	
1611-5	Job Shirts								\$2,426.18	\$0.00	\$1,077.00
1611-6	Merch Other										\$1,081.54
1611	Merchandise - Other										\$3,757.18
MISCELLANEOUS EXPENSES											
1701	Travel	\$2,000.00		\$4,000.00		\$0.00		\$1,000.00		\$1,000.00	\$25.00
1702	Vending Machines	\$1,000.00	\$1,212.95	\$1,000.00	\$199.14	\$1,000.00	\$436.48	\$1,000.00	\$71.43	\$0.00	
1703	Medical Expenses	\$1,000.00	\$2,116.00	\$2,000.00	\$1,440.00	\$2,000.00	\$1,656.00	\$2,000.00	\$3,235.00	\$2,000.00	\$1,934.00
1704	Other Expenses	\$1,000.00	\$3,504.01	\$2,000.00	\$1,898.15	\$2,000.00	\$545.28	\$2,000.00	\$5,264.79	\$2,000.00	\$1,211.29
1708	Plaques/Trophies	\$500.00	\$3,351.00	\$500.00		\$500.00	\$2,210.00	\$500.00	\$3,765.00	\$500.00	\$127.50
1710-1	Food for Cleanups						\$74.87				
1710-2	Food for Fire School/Cost Burns				\$297.58						
1710-4	Food for Elections		\$208.02				\$249.58				
1710-5	Food for County Meetings		\$3,975.95		\$3,000.00		\$3,240.00		\$2,502.50		\$2,130.00
1710-6	Food Other		\$42.84		\$5,514.86		\$4,135.26		\$5,608.72		\$10,486.37
1710	Food - Other	\$7,500.00	\$644.91	\$7,500.00	\$7,070.88	\$7,500.00	\$2,432.68	\$10,000.00	\$874.78	\$10,000.00	\$343.84
1711	Scholarship	\$2,000.00		\$2,000.00		\$2,000.00		\$2,000.00		\$2,000.00	
1700	Miscellaneous Expenses - Other						\$0.02				
AMBULANCE OPERATING FUND											
1803	Prof Books, Magazines										\$512.20
1804	Ambulance Personal Equipment	\$2,000.00	\$1,053.45	\$2,000.00	\$410.80	\$2,000.00	\$1,142.20	\$4,000.00	\$1,071.85	\$5,000.00	\$3,590.80
1805	Professional Training	\$2,000.00	\$825.00	\$2,000.00	\$780.00	\$2,000.00	\$4,350.00	\$5,000.00	\$1,285.00	\$5,000.00	\$580.00
1806	Equip Maintenance & Repair	\$2,000.00	\$583.28	\$2,000.00	\$9,618.67	\$5,000.00	\$9,369.16	\$10,000.00	\$11,511.95	\$7,500.00	
1807	Ambulance Equip New Purchase	\$52,000.00	\$5,822.42	\$52,000.00	\$58,708.91	\$52,000.00		\$25,000.00	\$16,204.84	\$10,000.00	
1808	Medical Supplies	\$19,000.00	\$14,766.67	\$19,000.00	\$15,227.20	\$19,000.00	\$19,649.38	\$19,000.00	\$48,727.82	\$10,000.00	\$23,386.58
1809	Ambulance Fund Drive	\$9,100.00		\$9,000.00	\$612.48	\$9,000.00	\$612.48	\$10,000.00		\$19,000.00	
1810	Professional Billing Fees	\$58,000.00	\$61,478.63	\$65,000.00	\$59,183.68	\$60,000.00	\$49,463.52	\$52,500.00		\$52,500.00	\$20,112.00
1811	Salaries & Wages	\$675,000.00		\$800,000.00		\$850,000.00		\$1,000,000.00		\$1,000,000.00	
1811-1	Extra Personnel		\$16,207.84		\$2,049.49		\$525.06				
1811	Salaries & Wages - Other		\$778,094.50		\$834,265.32		\$850,579.63		\$840,002.34		\$983,016.28
1812-1	Federal & FICA Taxes				\$8,275.99		\$6,077.75		\$54.38		\$0.00
1812-2	State Withholding				\$1,969.11		\$1,444.17				\$178.54
1812-3	Employer Taxes		\$60,585.55		\$66,932.46		\$67,505.97		\$63,761.10		\$72,675.35
1812D1	Employer Taxes DUP/UP						\$2,610.25		-\$4,944.00		
1812D2	Federal & FICA Taxes DUP/UP						-\$6,077.75				
1812D3	State Withholding DUP/UP						-\$1,444.17				
1812	Payroll Taxes - Other	\$55,000.00		\$65,000.00		\$75,000.00		\$75,000.00		\$75,000.00	

New Castle County Fire Service Financial Review and Analysis

VOLUNTEER HOSE - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
1813	Health Care	\$87,000.00	\$124,020.80	\$126,000.00	\$113,433.29	\$126,000.00	\$116,768.05	\$130,000.00	\$114,407.92	\$130,000.00	\$131,137.00
1814	Pension	\$30,000.00	\$32,540.23	\$40,000.00	\$39,054.61	\$40,000.00	\$24,286.93	\$40,000.00	\$33,435.15	\$45,000.00	\$48,513.10
1815	Background Checks	\$500.00		\$500.00		\$500.00		\$500.00		\$500.00	
AMBULANCE											
1901	Ambulance Replacement/Purchase	\$125,000.00		\$125,000.00	\$111,112.48			\$125,000.00		\$140,000.00	\$210,686.70
1902	Ambulance Repairs/Maintenance	\$30,000.00	\$18,749.62	\$30,000.00	\$19,185.21	\$20,000.00	\$14,539.91	\$25,000.00	\$21,594.64	\$25,000.00	\$30,796.70
1903	Ambulance Fuel	\$25,000.00	\$21,322.39	\$25,000.00	\$7,221.57	\$25,000.00	\$4,654.42	\$35,000.00	\$45,661.69	\$0.00	\$48,976.16
1997	Amortization		\$815.73				\$4,894.36		\$4,078.00	\$38,000.00	
1999	Depreciation		\$429,513.04				\$464,144.73		\$400,363.00		
HALL											
2101	Hall Repairs/Maintenance	\$12,000.00	\$3,940.00	\$5,000.00	\$9,906.04	\$5,000.00	\$1,967.58	\$22,500.00		\$22,500.00	\$190.00
2102	Hall Supplies	\$500.00		\$500.00	\$837.90	\$500.00	\$676.00	\$500.00		\$500.00	
2103	Hall Advertising	\$2,500.00	\$150.00	\$2,500.00	\$529.45	\$2,500.00	\$300.00	\$2,500.00	\$799.00	\$2,500.00	\$230.00
BAR											
2201	Repairs and Maintenance	\$3,000.00		\$3,000.00		\$3,000.00		\$3,000.00		\$3,000.00	
2202	Bar Supplies	\$3,000.00	\$3,068.81	\$3,000.00	\$1,682.76	\$3,000.00	\$2,597.70	\$3,000.00	\$2,083.63	\$3,000.00	\$4,812.33
2203	Liquor	\$18,000.00	\$13,770.07	\$18,000.00	\$6,389.55	\$7,500.00	\$6,419.04	\$12,000.00	\$10,467.19	\$12,000.00	\$11,529.69
2204	License			\$1,400.00		\$1,400.00	\$1,400.00	\$1,400.00	\$1,400.00		\$12.00
2200	Bar - Other				\$907.39		\$1,068.74				
ADDITIONAL PROPERTIES											
2301	Repairs & Maintenance			\$5,000.00				\$2,500.00		\$2,500.00	
2304	Taxes	\$4,000.00		\$5,000.00	\$4,988.73	\$5,000.00		\$150.00		\$150.00	\$138.60
2306	Waacker Mortgage										
2307	Rental Utilities / Heating	\$500.00		\$500.00		\$500.00		\$360.00		\$360.00	
GRANT EXPENSES											
2401	Compressors										
2402	Cascade System										
2403	Air Packs										
2404	Boots										
2405	Coats & Pants										
2406	Helmets										
2415	Lease Expense - Admin		\$2,765.18				\$468.24		\$1,117.00		
2420	Federal taxes		\$8,065.00								
Total Expenditures:		\$2,394,508.00	\$2,288,524.95	\$3,575,400.00	\$3,247,711.29	\$2,562,400.00	\$2,556,877.51	\$3,037,610.00	\$2,478,131.26	\$3,272,510.00	\$2,908,743.31
Fund Balance/Retained Earnings:		\$450,508.00	\$358,283.09	-\$456,800.00	-\$31,184.45	-\$48,800.00	\$297,460.35	-\$318,210.00	\$542,364.00	-\$547,510.00	\$480,959.80
% Fund Balance			25%		-1%		12%		22%		24%

Appendix W - Wilmington Manor

New Castle County Fire Service Financial Review and Analysis

WILMINGTON MANOR - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
REVENUES:											
7010	7010 DE-FIRE TAX APPROPRIATIONS	\$646,000.00	\$652,592.87	\$ 657,000.00	\$742,777.41	\$ 700,000.00	\$745,576.51	\$750,000.00	\$847,710.98	\$890,000.00	\$932,537.81
7011	7011 DE- AMBULANCE APPROPRIATIONS	\$72,000.00	\$69,496.03	\$ 70,000.00	\$71,848.97	\$ 70,000.00	\$75,581.19	\$75,000.00	\$103,165.87	\$103,000.00	\$109,531.11
7012	7012 DE-TRAFFIC LIGHT FUNDS	\$150,000.00	\$140,910.00	\$ 140,000.00	\$111,917.00	\$ 90,000.00	\$103,769.00	\$90,000.00	\$129,387.00	\$115,000.00	\$148,821.00
7015	7015 DE-GRANTS AND AIDS	\$60,000.00	\$58,254.00	\$ 59,000.00	\$58,254.00	\$ 50,000.00	\$60,003.00	\$60,000.00	\$161,804.00	\$61,000.00	\$97,392.00
7002	7002 COUNTY IMPACT FEE	\$2,000.00	\$9,898.71	\$ 2,500.00	\$0.00	\$ 2,600.00	\$0.00	\$2,500.00	\$0.00	\$2,500.00	\$0.00
7019	7019 County Fire Service Permit, Payout	\$52,000.00	\$60,324.00	\$ 55,000.00	\$57,519.57	\$ 55,000.00	\$63,605.52	\$63,000.00	\$72,599.81	\$65,000.00	\$68,252.29
7020	7020 COUNTY APPROPRIATIONS -	\$115,000.00	\$122,588.86	\$ 123,000.00	\$126,634.00	\$ 123,000.00	\$126,634.00	\$126,000.00	\$132,242.00	\$140,000.00	\$132,242.00
7021	7021 COUNTY APPROPRIATIONS -	\$81,000.00	\$83,081.00	\$ 84,000.00	\$85,573.00	\$ 84,000.00	\$85,573.00	\$85,000.00	\$89,362.00	\$90,000.00	\$89,362.00
7022	7022 County Appropriations -Rescue	\$29,000.00	\$29,538.00	\$ 30,000.00	\$30,424.00	\$ 30,000.00	\$30,424.00	\$30,000.00	\$31,771.00	\$30,000.00	\$31,771.00
4221	4221-EMS Billing AC Rec Ad (Kirk)	\$0.00	-\$34,617.32	\$0.00	\$0.00	\$ -	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4222	4222 - Ambulance Billing- Ins Fund (Kirk)	\$754,000.00	\$727,625.93	\$ 754,000.00	\$685,036.29	\$ 817,000.00	\$760,439.72	\$800,000.00	\$601,051.64	\$725,000.00	\$558,786.87
4224	4224 BILLING INCOME-COLLECTIONS	\$0.00	\$18,005.63	\$ -	\$8,001.21	\$ -	\$9,936.89	\$0.00	\$20,961.92	\$20,000.00	\$14,284.25
7060	7060 AMB BILLING - INS- FUND	\$0.00	\$2,060.63	\$ -	\$250.00	\$ -	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7060W	7060W EMS-BILLING AC WRITE OFF ADJ	\$0.00	\$0.00	\$ -	\$110,715.61	\$ -	-\$129,448.32	\$0.00	-\$33,346.08	\$0.00	\$0.00
4225	4225 RESCUE BILLING - FT - Insu Kirk	\$12,000.00	\$11,421.52	\$ 12,000.00	\$1,095.00	\$ -	\$600.00	\$0.00	\$360.00	\$0.00	\$0.00
7032	7032 RESCUE BILLING-INS Fund Billing	\$0.00	\$0.00	\$ -	-\$408.12	\$ -	-\$437.78	\$0.00	-\$414.84	\$0.00	\$0.00
7000	7000 VERIZON TOWER INCOME	\$25,589.76	\$25,589.76	\$ 25,589.76	\$25,589.76	\$ 25,589.76	\$27,125.16	\$28,660.56	\$28,660.56	\$28,660.56	\$28,660.56
4671	4671 Challenge Coin - 75th Anniversary	\$0.00	\$0.00	\$ -	\$970.00	\$ -	\$340.00	\$0.00	\$40.00	\$0.00	\$220.00
7025	7025 Special Grant Money in to WMVFC	\$0.00	\$0.00	\$ -	\$0.00	\$ -	\$5,000.00	\$0.00	\$0.00	\$0.00	\$0.00
7030	7030 ANNUAL FUND DRIVE	\$18,000.00	\$16,191.00	\$ 18,000.00	\$18,505.00	\$ 18,000.00	\$20,426.00	\$20,000.00	\$17,495.00	\$20,000.00	\$16,032.00
7050	7050 MEMBERSHIP-Dues & Application	\$1,000.00	\$1,147.00	\$ 1,000.00	\$565.00	\$ 1,000.00	\$909.00	\$1,000.00	\$750.00	\$500.00	\$600.00
7055	7055 Pension - Member Contributions	\$1,000.00	\$960.00	\$ 1,000.00	\$450.00	\$ 1,000.00	\$1,410.00	\$800.00	\$1,020.00	\$500.00	\$840.00
7080	7080 FUND RAISERS	\$500.00	\$976.00	\$ 900.00	\$200.00	\$ 500.00	\$299.00	\$500.00	\$178.00	\$0.00	\$295.00
7090	7090 MISCELLANEOUS DONATIONS	\$5,000.00	\$3,586.00	\$ 5,000.00	\$9,046.00	\$ 5,000.00	\$13,487.11	\$5,000.00	\$5,535.00	\$5,000.00	\$7,380.00
7130	7130 MISCELLANEOUS INCOME	\$510.24	\$1.00	\$ -	\$1,350.00	\$ -	\$10.98	\$389.44	\$1,500.00	\$89.44	\$11,549.28
7131	7131 Pagors Member Contributions	\$1,000.00	\$0.00	\$ 410.24	\$0.00	\$ 410.24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7132	7132 EMS / FIRE REPORTS	\$1,200.00	\$475.00	\$ 1,000.00	\$325.00	\$ 1,000.00	\$175.00	\$150.00	\$75.00	\$150.00	\$0.00
7200	7200 Fire Prevention Reimbursement	\$0.00	\$635.67	\$ 1,000.00	\$567.66	\$ 1,000.00	\$0.00	\$500.00	\$1,566.25	\$1,000.00	\$0.00
7202	7202 Christmas Banquet	\$0.00	\$525.00	\$0.00	\$0.00	\$ 1,000.00	\$130.00	\$0.00	\$80.00	\$100.00	\$0.00
7203	7203 COMPANY STORE	\$1,200.00	\$238.00	\$ 1,000.00	\$215.00	\$ 2,000.00	\$325.00	\$500.00	\$240.00	\$500.00	\$210.00
7223	7223 VENDING - SODA	\$2,000.00	\$2,235.00	\$ 2,000.00	\$2,373.00	\$ 3,000.00	\$1,336.05	\$1,000.00	\$829.00	\$1,000.00	\$1,425.00
7600	7600 DONATIONS IN KIND	\$0.00	\$10,325.00	\$ 10,000.00	\$8,825.00	\$0.00	\$9,560.00	\$3,000.00	\$8,225.00	\$5,000.00	\$21,820.00
OTHER											
4200	4200 OTHER INCOME	\$0.00	\$0.00	\$0.00	\$ -	\$ -	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4213	4213 COVID FUNDING/GRANTS	\$0.00	\$0.00	\$0.00	\$18,632.26	\$ -	\$429,120.91	\$0.00	\$268,126.02	\$0.00	\$54,890.88
4300	4300 MISCELLANEOUS INCOME	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4333	4333 Insurance Claim Funding	\$0.00	\$3,331.29	\$0.00	\$45,445.47	\$ -	\$17,307.84	\$0.00	\$0.00	\$0.00	\$25,648.60
7500	7500 GAIN ON SALE OF ASSETS	\$0.00	\$18,010.45	\$0.00	-\$2,667.54	\$ -	\$62,822.38	\$0.00	\$11,144.41	\$0.00	\$8,750.00
7502	7502 Gain/Loss on Sale of Equipment	\$0.00	\$5,000.00	\$0.00	\$32,403.36	\$ -	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7110	7110 INTEREST INCOME	\$0.00	\$1,076.09	\$0.00	\$278.90	\$ -	\$178.22	\$0.00	\$758.29	\$0.00	\$6,802.67
7120	7120 DIVIDENDS ON INVESTMENTS	\$0.00	\$15,735.24	\$0.00	\$12,581.37	\$ -	\$12,885.12	\$0.00	\$15,966.53	\$0.00	\$17,397.49
7497-1	Realized Short Term Capital Gain/Loss	\$0.00	\$92.56	\$0.00	\$616.91	\$ -	\$1,274.25	\$0.00	\$190.60	\$0.00	\$65.17
7497-2	Realized Long Term Capital Gain/Loss	\$0.00	\$9,511.46	\$0.00	\$13,132.77	\$ -	\$12,828.05	\$0.00	\$10,256.28	\$0.00	\$4,128.96
7499	Unrealized Gain/Loss on Securities	\$0.00	\$84,341.89	\$0.00	\$80,691.19	\$ -	\$21,858.37	\$0.00	-\$180,386.56	\$0.00	\$98,014.57
4900	4900 LADIES AUXILIARY - INCOME	\$0.00	\$0.00	\$0.00	\$0.00	\$ -	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4915	4915	\$0.00	\$260.00	\$0.00	\$60.00	\$ -	\$210.00	\$0.00	\$80.00	\$0.00	\$82.85
4961	LAM4005 Easter Flowers	\$0.00	\$1,425.00	\$0.00	\$0.00	\$ -	\$1,600.00	\$0.00	\$1,370.00	\$0.00	\$1,515.00
4962	LAM4009 Mothers Day Flowers	\$0.00	\$500.00	\$0.00	\$0.00	\$ -	\$1,140.00	\$0.00	\$669.00	\$0.00	\$911.00
4963	4963 LAM4006-FUND RAISERS	\$0.00	\$3,275.05	\$0.00	\$5.49	\$ -	\$1,955.00	\$0.00	\$2,163.00	\$0.00	\$2,688.00
4972	LAM972 Misc Donations	\$0.00	\$97.00	\$0.00	\$ -	\$ -	\$84.00	\$0.00	\$847.00	\$0.00	\$165.00
4989	4989 LAM8001-INTEREST INCOME	\$0.00	\$5.45	\$0.00	\$ -	\$ -	\$2.64	\$0.00	\$1.39	\$0.00	\$0.00
4996	LAM4996 Misc Income - LA	\$0.00	\$163.72	\$0.00	\$ -	\$ -	\$45.00	\$0.00	\$0.00	\$0.00	\$0.00
7111	Junior Company Fundraising	\$0.00	\$1,774.52	\$0.00	\$ -	\$ -	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Revenues:		\$2,030,000.00	\$2,158,643.81	\$2,053,000.00	\$2,357,779.54	\$2,090,000.00	\$2,378,501.83	\$2,143,000.00	\$2,354,865.27	\$2,304,000.00	\$2,481,562.35
EXPENDITURES:											

New Castle County Fire Service Financial Review and Analysis

WILMINGTON MANOR - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
5475	5475 75th ANNIVERSARY EVENT	\$0.00	5,000.00	\$0.00	\$3,895.00	\$0.00	-4000	\$0.00		\$0.00	
8001	8001 AWARDS	\$8,000.00	6,792.61	\$10,000.00	\$8,655.02	\$10,000.00	10,913.73	\$10,000.00	6,478.37	\$10,000.00	5,801.10
8002	8002 Christmas Banquet	\$16,000.00	12,151.48			\$12,000.00	12,126.02	\$12,000.00	11,967.31	\$12,000.00	8,429.24
8003	8003 COMPANY STORE	\$2,000.00	0	\$2,000.00	\$0.00	\$2,000.00	0	\$2,000.00	0	\$2,000.00	0
8004	8004 CONFERENCE AND MEETINGS	\$10,000.00	8,938.22	\$9,000.00	\$2,738.07	\$9,000.00	2,962.64	\$9,000.00	3,318.94	\$6,000.00	8,507.06
8005	8005 ADMINISTRATION DUES	\$6,000.00	4,300.00	\$6,000.00	\$4,555.00	\$6,000.00	4,208.33	\$6,000.00	5,750.00	\$6,000.00	4,555.00
8006	8006 FIRE FUND DRIVE EXPENSE	\$4,000.00	5,055.38	\$5,000.00	\$3,283.16	\$5,000.00	3,679.67	\$5,000.00	2,835.66	\$4,000.00	6,499.26
8010	8010 MEDICAL EXPENSES	\$500.00	316	\$500.00	\$642.00	\$500.00	0	\$500.00	105.39	\$500.00	0
8011	8011 HOUSE SUPPLIES	\$7,500.00	6,477.73	\$7,500.00	\$6,830.15	\$7,500.00	6,233.07	\$7,500.00	5,139.86	\$6,000.00	6,748.35
8013	8013 Recreation & Special Events	\$9,000.00	6,265.00	\$9,000.00	\$184.86	\$1,000.00	2,782.00	\$1,000.00	531.98	\$2,000.00	2,928.07
8014	8014 BUILDING MAINTENANCE	\$58,000.00	0	\$60,000.00	\$0.00	\$60,000.00	0	\$60,000.00	0	\$45,000.00	0
8014A	8014A STATION #28	\$0.00	15,465.18	\$0.00	\$11,825.71	\$0.00	14,912.33	\$0.00	26,829.62	\$0.00	10,449.60
8014B	8014B STATION #32	\$0.00	3,283.73	\$0.00	\$5,018.52	\$0.00	8,708.70	\$0.00	2,451.58	\$0.00	5,714.92
8016	8016 ADMINISTRATIVE TRAINING	\$8,000.00	5,519.10	\$8,000.00	\$15.00	\$3,500.00	5,465.50	\$4,000.00	1,984.64	\$3,000.00	1,551.94
8017	8017 UNIFORM BADGES AND	\$5,500.00	2,382.05	\$5,500.00	\$3,183.64	\$5,000.00	3,403.70	\$5,000.00	5,168.90	\$5,000.00	1,621.90
8018	8018 SUNSHINE COMMITTEE	\$2,000.00	1,330.55	\$2,000.00	\$1,648.00	\$2,000.00	1,975.14	\$2,000.00	833.48	\$2,000.00	888.5
8023	8023 Vending Machine Soda Expenses	\$3,500.00	2,955.75	\$3,500.00	\$2,740.12	\$2,500.00	1,521.50	\$2,500.00	1,524.08	\$2,500.00	2,803.24
8025	8025 OFFICE EXPENSES	\$5,500.00	4,672.81	\$5,500.00	\$3,078.17	\$5,000.00	4,271.59	\$5,000.00	3,462.93	\$5,000.00	2,855.62
8027	8027-Misc Expense inc. Memorial/Funeral	\$2,000.00	1,444.19	\$2,000.00	\$306.79	\$2,000.00	4,315.70	\$4,000.00	1,546.00	\$4,000.00	416.7
8028	8028-Air Stations Grounds Maintenance	\$7,000.00	0	\$7,000.00	\$0.00	\$7,000.00	0	\$7,000.00	0	\$7,000.00	0
8028-A	8028-A #28-GRASS	\$0.00	1,250.00	\$0.00	\$1,311.24	\$0.00		\$0.00		\$0.00	477.4
8028-B	Snow Piling/Removal	\$0.00	950	\$0.00	\$476.42	\$0.00	1,293.72	\$0.00	1,275.00	\$0.00	
8028-C	8028-C #28-MISC. GROUNDS	\$0.00	886.5	\$0.00	\$1,171.32	\$0.00		\$0.00	1,503.83	\$0.00	
8028-F	8028-F #32-GRASS	\$0.00	1,980.00	\$0.00	\$3,825.00	\$0.00	2,800.00	\$0.00	3,000.00	\$0.00	3,675.00
8028-G	8028-G #32-SNOW PILING/REMOVAL	\$0.00	750	\$0.00	\$350.00	\$0.00	1,100.00	\$0.00	1,125.00	\$0.00	
8085	8085 COMPUTER EXPENSES-Other	\$1,500.00	1,912.93	\$2,500.00	\$2,826.45	\$2,500.00	3,522.64	\$3,500.00	10,904.20	\$1,000.00	2,160.00
8086	8086 COMPUTER PURCHASES	\$5,000.00	1,351.31	\$5,000.00	\$0.00	\$5,000.00	0	\$5,000.00	3,669.89	\$2,500.00	0
8087	8087 - Computer Exp- IT & Cloud									\$6,500.00	5,975.00
8088	8088 RICOH COPY MACHINE	\$1,000.00	933.99	\$1,000.00	\$929.23	\$1,000.00	1,029.62	\$1,000.00	1,016.10	\$1,000.00	118.59
8089	8089 Pitney Bowes Postage Machine	\$1,700.00	1,417.66	\$1,600.00	\$2,390.67	\$1,000.00	890.67	\$1,000.00	1,000.65	\$1,500.00	1,556.93
8452	8452 NEW MEMBER EXPENSES	\$1,000.00	579.43	\$1,000.00	\$0.00	\$1,000.00	0	\$1,000.00	0	\$1,000.00	499
8455	8455 FITNESS ROOM EXPENSES	\$2,500.00	299	\$2,500.00	\$0.00	\$2,500.00	0	\$2,500.00	0	\$0.00	
8850	8850 CELL PHONES - PRES & VICE	\$1,700.00	819.52	\$1,000.00	\$901.95	\$1,000.00	740	\$1,000.00	0	\$0.00	
9191	9191 Webpage Design & Maintenance	\$2,100.00	1,608.00	\$2,100.00	\$1,608.00	\$2,100.00	1,695.88	\$2,500.00	2,480.53	\$4,000.00	2,256.00
6200	6200 BILLING FEE	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	0	\$0.00	0
6204	Collection (EMS Billing) Expense	\$15,000.00	3,481.78	\$3,600.00	\$1,080.17	\$3,600.00	1,788.60	\$3,600.00	3,773.18	\$3,600.00	2,571.25
6206	Charge Card Fee - Billing Expense	\$2,000.00	1,789.17	\$2,000.00	\$3,613.52	\$3,000.00	5,357.81	\$7,000.00	2,588.25	\$3,000.00	742.18
8060	8060 AMBULANCE BILLING	\$40,000.00	37,827.30	\$39,000.00	\$35,335.74	\$37,000.00	39,835.11	\$42,000.00	31,431.98	\$38,000.00	28,791.86
8061	8061 RESCUE BILLING EXPENSES	\$700.00	600.52	\$650.00	\$22.99	\$0.00	34.13	\$0.00	24.42	\$0.00	
8009	8009 BUD Misc. Expense	\$3,500.00	0	\$2,500.00	\$599.00	\$3,500.00	599	\$3,500.00	1,797.00	\$2,000.00	0
8009	8009 INSURANCE	\$50,000.00	48,346.39	\$52,000.00	\$56,826.50	\$62,000.00	61,674.91	\$65,000.00	67,041.10	\$65,000.00	65,390.41
80121	80121 LEGAL	\$20,000.00	78,167.00	\$35,000.00	\$4,860.30	\$45,000.00	9,088.80	\$45,000.00	2,700.50	\$20,000.00	3,146.00
80122	80122 ACCOUNTING	\$35,000.00	40,325.00	\$41,000.00	\$39,225.00	\$26,000.00	22,110.00	\$26,000.00	19,225.00	\$21,000.00	59,920.00
8055	8055 PENSION EXPENSES	\$40,000.00	39,751.25	\$40,000.00	\$40,477.81	\$41,000.00	41,846.16	\$42,000.00	49,568.88	\$42,000.00	36,229.30
8100	8100 ALL UTILITIES STATION #28	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	0	\$0.00	0
8100-A	8100-A DELMARVA POWER	\$10,800.00	9,376.06	\$10,400.00	\$9,830.52	\$10,000.00	9,669.05	\$10,000.00	12,199.72	\$14,000.00	12,617.76
8100-B	8100-B ARTESIAN WATER COMPANY	\$780.00	686.41	\$780.00	\$872.19	\$900.00	893.84	\$900.00	753.41	\$900.00	898.99
8100-C	8100-C VERIZON FIOS CABLE TV -	\$6,000.00	7,778.55	\$7,800.00	\$7,879.74	\$8,200.00	7,912.84	\$8,000.00	8,550.44	\$8,000.00	7,789.85
8100-D	8100-D NCC SEWER CHARGES - STA	\$200.00	257.16	\$300.00	\$282.88	\$300.00	735.04	\$1,200.00	1,161.48	\$1,200.00	1,032.88
8100-E	8100-E WASTE DISPOSAL - STA 28	\$2,000.00	3,045.88	\$2,200.00	\$3,250.83	\$3,400.00	4,313.29	\$3,900.00	4,090.66	\$4,200.00	4,034.47
8100-F	8100-F WESTERN PEST - STA-28	\$900.00	1,314.00	\$1,500.00	\$1,764.00	\$1,770.00	1,664.00	\$1,770.00	1,314.00	\$1,500.00	1,901.76
8100-G	Security Inc/Lock/Carriers/Badges S-28	\$7,000.00	7,196.06	\$7,200.00	\$5,867.87	\$6,000.00	6,066.00	\$6,000.00	6,255.83	\$7,500.00	6,740.50
8100-H	Verizon Phones STA-28	\$2,500.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	0	\$0.00	0
8120-A	8120-A DELMARVA POWER	\$10,000.00	9,835.99	\$10,000.00	\$7,901.55	\$9,000.00	7,427.90	\$9,000.00	8,299.60	\$8,000.00	9,450.42
8120-B	8120-B ARTESIAN WATER COMPANY	\$600.00	481.1	\$600.00	\$638.91	\$500.00	497.01	\$500.00	482.22	\$500.00	440.81
8120-C	8120-C STA-32-	\$7,000.00	7,151.86	\$7,000.00	\$7,239.53	\$7,400.00	7,469.72	\$6,500.00	6,395.97	\$6,500.00	6,428.99
8120-D	8120-D NCC SEWER CHARGES - STA	\$180.00	180	\$180.00	\$102.88	\$120.00	910.76	\$1,500.00	1,127.16	\$1,500.00	1,204.32
8120-E	8120-E WASTE DISPOSAL - STA 32	\$2,100.00	2,556.12	\$2,100.00	\$2,444.70	\$2,600.00	3,766.01	\$2,600.00	4,090.66	\$4,200.00	4,445.29
8120-F	8120-F WESTERN PEST - STA-32	\$1,300.00	1,128.00	\$1,300.00	\$828.00	\$1,200.00	678	\$1,200.00	678	\$1,200.00	718.88
8120-G	8120-G SECURITY INC/Locks, etc. -	\$2,000.00	3,407.73	\$4,000.00	\$3,751.66	\$3,800.00	3,631.81	\$3,800.00	3,899.17	\$5,000.00	4,205.14
8120-H	8130 101 GARFIELD HOUSE	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00		\$0.00	0

New Castle County Fire Service Financial Review and Analysis

WELMINGTON MANOR - CY18-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2018	ACTUAL 2018	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
8130-A	8130-A WATER	\$250.00	225.12	\$250.00	\$230.70	\$250.00	53.7	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0
8130-B	8130-B ELECTRIC/GAS	\$300.00	291.5	\$300.00	\$320.23	\$300.00	130.52	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0
8130-D	8130-D REPAIR/MAINTENANCE	\$1,300.00	2,950.00	\$2,950.00	\$900.00	\$2,000.00	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0
8130-F	8130-F MISCELLANEOUS	\$0.00	56	\$0.00	\$156.00	\$100.00	-81.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0
8180	8180 DONATIONS	\$0.00	0	\$0.00	\$1,000.00	\$0.00	1,000.00	\$1,000.00	400	\$1,000.00	\$0.00	\$1,000.00	0
8988	8988 ADMINISTRATOR	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0
8989	8989 ADMINISTRATOR-WAGES	\$43,260.00	47,187.69	\$50,250.00	\$50,726.88	\$52,810.00	52,195.87	\$55,000.00	50,138.85	\$57,000.00	46,328.37	\$57,000.00	46,328.37
8990	8990 ADMINISTRATOR-PAYROLL	\$3,340.00	3,826.48	\$3,850.00	\$3,663.97	\$3,965.00	3,987.19	\$4,300.00	3,893.98	\$4,500.00	3,523.42	\$4,500.00	3,523.42
9100	9100 COPIER LEASE EXPENSES	\$3,400.00	3,376.20	\$3,400.00	\$3,376.20	\$3,400.00	3,376.20	\$3,400.00	3,486.60	\$4,000.00	2,999.49	\$4,000.00	2,999.49
9121	9121 FRANCHISE TAX	\$30.00	25	\$30.00	\$25.00	\$25.00	25	\$25.00	25	\$25.00	25	\$25.00	25
8297	8297 FUEL - AMBULANCES	\$15,000.00	0	\$15,000.00	\$0.00	\$20,000.00	0	\$20,000.00	0	\$25,000.00	0	\$25,000.00	0
8297-1	8297-1 "A-28 AMBULANCE	\$0.00	10,589.60	\$0.00	\$3,341.34	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0
8297-2	8297-2 "A-32 AMBULANCE	\$0.00	5,801.89	\$0.00	\$5,907.87	\$0.00	8,819.67	\$0.00	13,172.23	\$0.00	9,832.74	\$0.00	9,832.74
8297-3	8297-3 "B-28 AMBULANCE (A281)	\$0.00	0.00	\$0.00	\$5,815.75	\$0.00	10,282.32	\$0.00	13,919.91	\$0.00	8,996.52	\$0.00	8,996.52
8299	8299 "FUEL" VEHICLES	\$15,000.00	0	\$15,000.00	\$129.19	\$20,000.00	0	\$25,000.00	0	\$25,000.00	0	\$25,000.00	0
8299C	8299C "28-5 ENGINE	\$0.00	2,911.07	\$0.00	\$2,272.05	\$0.00	1,962.01	\$0.00	2,561.47	\$0.00	310.85	\$0.00	310.85
8299D	8299D "32-5 ENGINE	\$0.00	1,845.44	\$0.00	\$1,084.39	\$0.00	2,137.90	\$0.00	2,927.73	\$0.00	5,680.16	\$0.00	5,680.16
8299F	8299F "FD287 LADDER (32-4)	\$0.00	4,719.81	\$0.00	\$3,044.08	\$0.00	4,236.81	\$0.00	5,463.62	\$0.00	5,393.85	\$0.00	5,393.85
8299G	8299G "28-6 RESCUE	\$0.00	4,229.74	\$0.00	4,017.65	\$0.00	4,569.08	\$0.00	8,594.34	\$0.00	7,122.01	\$0.00	7,122.01
8299H	8299H "28-8 CHIEF	\$0.00	2,443.63	\$0.00	1913.17	\$0.00	2,583.71	\$0.00	4,538.76	\$0.00	3,840.53	\$0.00	3,840.53
8299J	8299J "FD3228 VAN	\$0.00	1,027.86	\$0.00	419.26	\$0.00	641.94	\$0.00	1,151.53	\$0.00	1,891.65	\$0.00	1,891.65
8299L	8299L "FD2881 TSU28	\$0.00	515.66	\$0.00	\$350.73	\$0.00	502.3	\$0.00	303.7	\$0.00	89.41	\$0.00	89.41
9308	9308 "LADDER-28	\$0.00	0.00	\$0.00	\$25.00	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0
9308F	9308F "ANTIQUE 1970 MAXIM	\$0.00	0	\$0.00	\$120.15	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0
9101	9101 FIRELINE-Chief Cell Phone	\$2,000.00	1037.23	\$1,500.00	\$981.45	\$1,500.00	973.4	\$1,500.00	972.16	\$1,500.00	1,711.74	\$1,500.00	1,711.74
9102	9102 FIRELINE-Pagers	\$1,000.00	0	\$1,000.00	\$663.18	\$1,000.00	1,185.95	\$2,000.00	2,135.00	\$2,000.00	0	\$2,000.00	0
9103	9103 FIRELINE-Radios	\$1,000.00	224.5	\$3,000.00	\$1,379.64	\$3,000.00	1,530.80	\$3,000.00	74.5	\$3,000.00	2,557.25	\$3,000.00	2,557.25
9104	9104 FIRELINE-Police Equipment	\$1,000.00	334.5	\$1,000.00	\$0.00	\$1,000.00	0	\$1,500.00	0	\$1,000.00	0	\$1,000.00	0
9105	9105 FIRELINE-POLICE Fuel	\$2,000.00	700	\$1,500.00	\$1,000.00	\$1,600.00	1,000.00	\$2,000.00	1,800.00	\$2,000.00	1,650.00	\$2,000.00	1,650.00
9106	9106 FIRELINE-Prevention	\$1,500.00	1,164.00	\$1,500.00	\$0.00	\$1,500.00	0	\$1,500.00	969.5	\$1,500.00	34.98	\$1,500.00	34.98
9108	9108 "VEHICLE MAINT	\$70,000.00	0	\$70,000.00	\$0.00	\$70,000.00	0	\$70,000.00	0	\$70,000.00	0	\$70,000.00	0
9108-1	9108-1 "A-32 (Old A-28)	\$0.00	8,230.40	\$0.00	\$114.33	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0
9108-2	9108-2 "A-32 2020 Amb J10160	\$0.00	0	\$0.00	\$1,853.81	\$0.00	4,597.21	\$0.00	4,775.35	\$0.00	4,162.77	\$0.00	4,162.77
9108-3	9108-3 "28-5 2004 Pierce Tanker Eng	\$0.00	16,815.25	\$0.00	\$12,552.94	\$0.00	2,329.03	\$0.00	4,120.53	\$0.00	745.32	\$0.00	745.32
9108-4	9108-4 "32-5 2004 Pierce Tanker	\$0.00	7,786.13	\$0.00	\$7,567.67	\$0.00	18,008.04	\$0.00	13,204.10	\$0.00	20,974.01	\$0.00	20,974.01
9108-5	9108-5 "NEW LADDER 2018 (was	\$0.00	0	\$0.00	\$2,750.17	\$0.00	5,497.22	\$0.00	26,330.47	\$0.00	3,572.23	\$0.00	3,572.23
9108-6	9108-6 "OLD LADDER 28-7	\$0.00	7,372.03	\$0.00	\$169.39	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0
9108-7	9108-7 "RESCUE 28-6	\$0.00	5,272.95	\$0.00	\$10,088.38	\$0.00	20,190.09	\$0.00	7,361.50	\$0.00	12,159.67	\$0.00	12,159.67
9108-8	9108-8 "A-28 2015 AMB VIN# 1293	\$0.00	10,565.90	\$0.00	\$5,263.48	\$0.00	869.95	\$0.00	3,660.34	\$0.00	157.45	\$0.00	157.45
9108-9	9108-9 "B-28 2020 Amb J10159	\$0.00	0	\$0.00	\$3,111.51	\$0.00	4,307.74	\$0.00	8,418.37	\$0.00	9,996.19	\$0.00	9,996.19
9108-A	9108-A "CHIEF'S TRUCK 28-8	\$0.00	959.06	\$0.00	\$4,602.55	\$0.00	1,269.64	\$0.00	1,188.43	\$0.00	2,408.87	\$0.00	2,408.87
9108-B	9108-B "ANTIQUE 32-2	\$0.00	0	\$0.00	\$383.69	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0
9108-C	9108-C "WMVFC Van	\$0.00	538	\$0.00	\$0.00	\$0.00	252.84	\$0.00	55.55	\$0.00	0	\$0.00	0
9108-E	9108-E "TSU 28-8-1	\$0.00	1,275.24	\$0.00	\$206.69	\$0.00	55.52	\$0.00	652	\$0.00	38.08	\$0.00	38.08
9109	9109 FIRE EQUIPMENT - NEW	\$15,000.00	10,233.71	\$15,000.00	\$10,820.21	\$15,000.00	2,450.97	\$15,000.00	4,722.55	\$10,000.00	5,103.74	\$10,000.00	5,103.74
9110	9110 FIRE EQUIPMENT - REPAIRS	\$6,000.00	5,170.40	\$6,000.00	\$2,585.67	\$6,000.00	2,561.45	\$6,000.00	378.02	\$6,000.00	8,810.35	\$6,000.00	8,810.35
9110-A	9110-A FIRE SPECIAL EQUIPMENT	\$8,000.00	7,780.27	\$8,000.00	\$22,301.19	\$18,000.00	17,021.21	\$20,000.00	23,298.68	\$25,000.00	26,079.05	\$25,000.00	26,079.05
9111	9111 FIRE EQUIPMENT - TURNOUT	\$35,000.00	14,834.10	\$35,000.00	\$8,224.40	\$10,000.00	0	\$10,000.00	17,184.60	\$10,000.00	2,923.00	\$10,000.00	2,923.00
9112	9112 FIRE EQUIPMENT CLEAN AND	\$2,000.00	170.45	\$2,000.00	\$0.00	\$2,000.00	0	\$2,000.00	430.47	\$2,000.00	648	\$2,000.00	648
9113	9113 FIRELINE SUPPLY - GENERAL	\$3,500.00	4,800.27	\$3,500.00	\$3,743.77	\$3,500.00	1,610.58	\$3,500.00	4,122.05	\$5,000.00	1,029.29	\$5,000.00	1,029.29
9114	9114 FIRELINE SUPPLY - MEDICAL	\$10,000.00	21,780.56	\$15,000.00	\$9,408.39	\$20,000.00	14,708.37	\$20,000.00	21,551.42	\$20,000.00	20,073.45	\$20,000.00	20,073.45
9115	9115 FIRELINE SUPPLY - OXYGEN	\$10,000.00	9,523.23	\$15,000.00	\$11,384.12	\$15,000.00	11,702.31	\$15,000.00	11,349.12	\$15,000.00	11,794.40	\$15,000.00	11,794.40
9116	9116 10-17 REFRESHMENTS	\$1,000.00	613.62	\$1,000.00	\$90.48	\$1,000.00	575.52	\$1,000.00	361.48	\$1,000.00	79.31	\$1,000.00	79.31
9117	9117 MISCELLANEOUS EXPENSES -	\$1,500.00	1,664.83	\$1,500.00	\$447.11	\$1,500.00	987.12	\$1,500.00	2,169.41	\$1,500.00	2,119.41	\$1,500.00	2,119.41
9118	9118 ASSOCIATION DUES	\$1,000.00	1,096.00	\$1,200.00	\$948.00	\$1,500.00	531	\$1,500.00	466	\$1,500.00	667	\$1,500.00	667
9119	9119 CONFERENCE & MEETING	\$1,000.00	0	\$1,000.00	\$0.00	\$1,000.00	0	\$1,000.00	311.58	\$1,000.00	10	\$1,000.00	10
9120	9120 - IT / MAPPING & SOFTWARE	\$20,000.00	6,322.88	\$15,000.00	\$6,526.38	\$15,000.00	7,635.29	\$15,000.00	10,962.38	\$15,000.00	8,170.46	\$15,000.00	8,170.46
9200	9200 TRAINING - FIRE	\$10,000.00	7,801.12	\$10,000.00	\$6,755.00	\$10,000.00	6,877.84	\$15,000.00	13,861.13	\$15,000.00	10,140.92	\$15,000.00	10,140.92
9201	9201 TRAINING - EMS	\$3,000.00	790	\$3,000.00	\$941.46	\$3,000.00	0	\$3,000.00	0	\$3,000.00	45	\$3,000.00	45
9202	9202 TRAINING - FDC	\$6,000.00	4,675.82	\$6,000.00	\$1,254.00	\$3,000.00	4,453.24	\$5,000.00	6,705.94	\$6,000.00	5,181.24	\$6,000.00	5,181.24
9218	9218 EZ PASS DELAWARE	\$200.00	100	\$200.00	\$100.00	\$200.00	120	\$200.00	249.46	\$300.00	285	\$300.00	285

New Castle County Fire Service Financial Review and Analysis

WILMINGTON MANOR - CY19-23 BUDGETS & ACTUALS

CODE	DESCRIPTION	BUDGET 2019	ACTUAL 2019	BUDGET 2020	ACTUAL 2020	BUDGET 2021	ACTUAL 2021	BUDGET 2022	ACTUAL 2022	BUDGET 2023	ACTUAL 2023
7700	7700 EE Payroll Wages						0		0		0
7702	7702-LT Supervisor					\$70,500.00	80,384.55	\$66,500.00	85,100.09	\$91,300.00	81,481.34
7703	7703-FT EMT/Firefighters					\$663,000.00	688,822.67	\$707,000.00	677,491.06	\$727,500.00	698,383.41
7704	7704-PT EMT					\$237,200.00	165,858.72	\$348,000.00	153,439.75	\$332,900.00	215,891.36
7712	7712-Severance										27,750.00
7713	7713-COVID Wages Paid Reg & OI					\$0.00	11,804.24	\$0.00	1,033.80	\$0.00	
7714	7714-Hazard Pay							\$0.00	45,948.00	\$0.00	
7752	7752-Benefits - Medical, Dental, ST, LT					\$0.00	0	\$198,000.00	199,359.66	\$242,225.00	241,144.03
7790	7790 - ER Simple IRA American Funds					\$21,100.00	20,469.06	\$50,000.00	16,666.50		
7791	7791-ER Payroll Taxes					\$78,800.00	75,835.48	\$92,000.00	74,320.68	\$94,525.00	77,719.58
7792	7792-ER-30 yr Pension State of DE									\$49,800.00	38,135.46
7802	7802-ER - Payroll Service Fee Vendor					\$6,500.00	3,486.93	\$5,200.00	4,839.94	\$5,000.00	5,510.49
8039	8039 EE-MEDICAL EXPENSE	\$1,500.00	6,143.99	\$3,000.00	\$2,832.07	\$3,000.00	3,055.00	\$3,000.00	11,220.34	\$5,000.00	2,299.00
8040	8040 EE - WAGES	\$851,000.00	852,909.21	\$1,200,000.00	\$1,206,519.46	\$0.00		\$0.00		\$0.00	
8041	8041 ER-PAYROLL TAXES	\$67,500.00	68,046.85	\$95,000.00	\$97,614.93	\$0.00	764.07	\$0.00	1,294.35	\$0.00	
8042	8042 ER-PAYROLL SERVICE FEES	\$5,800.00	5,142.04	\$5,800.00	\$4,192.99	\$0.00	58	\$0.00		\$0.00	
8043	8043 ER-AMERICAN FUNDS	\$15,800.00	13,455.55	\$25,000.00	\$21,835.52	\$0.00	0	\$0.00		\$0.00	
8044	8044 INSURANCE-HEALTH/DENTAL ST	\$125,000.00	132,808.84	\$225,000.00	\$149,061.70	\$170,000.00	160,348.89	\$0.00		\$0.00	
8046	8046 EQUIPMENT-GEAR	\$25,700.00	56,852.05	\$40,000.00	\$42,090.80	\$20,000.00	5,381.04	\$10,000.00	20,272.84	\$10,000.00	12,023.10
8051	8051 EE-MISCELLANEOUS EXPENSE	\$2,000.00	11,627.84	\$2,500.00	\$780.57	\$1,500.00	893.78	\$1,500.00	1,272.09	\$1,500.00	1,334.46
8056	8056 EMS SUPERVISOR-CELL PHONE	\$700.00	1,684.04	\$700.00	\$671.34	\$700.00	683.11	\$700.00	677.39	\$700.00	681.13
8080	8080 EE-TRAINING & CERTIFICATIONS	\$2,500.00	0	\$2,500.00	\$175.00	\$2,500.00	225	\$2,500.00	2,625.00	\$3,000.00	1,335.00
OTHER											
6333	6333 INSURANCE CLAIM EXPENSES		\$3,648.39		\$42,846.00		\$12,687.00				\$20,062.60
6844	6844 FINANCING-Line of Credit				\$2,597.28		\$2,527.72				\$65.30
6857	6857 FINANCING-DE STATE 12-2017		\$305.75		\$223.46		\$140.33		\$7.05		
6858	6858 FINANCING-DE STATE 12-2018		\$3,276.90		\$2,600.63		\$1,910.76		\$1,207.01		\$325.61
6863	6863 FINANCING-WSPS Loan# 7457		\$24,337.29		\$21,306.73		\$18,106.02		\$14,973.55		\$11,088.48
8456	8456 INTEREST EXP-SYN STATE OF DE		\$2,808.58		\$1,763.92		\$708.77				
8026	8026 DEPRECIATION EXPENSE		\$242,019.89		\$302,715.83		\$300,900.09		\$298,339.05		\$295,358.80
9213	9213 COVID-19 - SUPPLIES &				\$34,484.34		\$88,332.09		\$35,500.00		
9850	9850 INVESTMENT / BANKING EXPENSE				\$0.00						
6451	6451 FEES - PAY PAL Processing		\$11.90		\$50.48		\$95.46		\$72.34		\$95.91
8131	8131 Bank Fees										\$391.00
80124	80124 Advisory Fees										\$110.00
8200	8200 INVESTMENT ACCOUNT FEES		\$10,642.52		\$7,795.18		\$8,778.56		\$8,593.53		\$8,288.00
8352	8352 BANK SVC AND FEES Was Bold		\$1,380.62		\$2,051.65		\$2,713.16		\$2,662.35		\$2,639.66
9900	9900 LADIES AUXILIARY - EXPENSES										
9915	9915 LAR3091&4003-Member		\$175.00		\$715.00		\$190.00		\$495.00		\$1,009.46
9941	9941 LAR6001&6013-GIFTS/AWARDS		\$1,936.49		\$64.00		\$1,165.49		\$1,640.46		\$1,037.32
9946	9946 LA Meeting/Seminar/Convention		\$757.75				\$174.23		\$96.46		\$542.59
9961	9961 LA - Flowers/Funeral		\$155.79				\$30.57		\$321.16		
9963	9963 LAR4004-FUNDRAISING		\$801.60		\$200.00		\$285.00		\$1,115.00		\$597.59
9974	9974 LAR6007-OFFICE SUPPLIES		\$27.11		\$21.70		\$50.98		\$35.99		
9975	9975 LAMISC EXP Re Charity Donations				\$34.99		\$68.01		\$35.54		
	Total Expenditures:	\$1,821,440.00	\$2,104,282.14	\$2,338,740.00	\$2,489,367.79	\$2,015,940.00	\$2,226,380.11	\$2,280,295.00	\$2,308,678.75	\$2,296,875.00	\$2,348,126.14
	Fund Balance/Retained Earnings:	\$298,560.00	\$54,381.67	-\$285,740.00	-\$122,588.25	\$74,065.00	\$355,921.72	-\$137,295.00	\$45,486.32	\$7,425.00	\$131,842.22
	% Fund Balance		3%		-5%		16%		2%		6%

Appendix X - Financial Statements

AETNA HHL - SUMMARY OF FINANCIAL STATEMENTS*Cash Calendar Basis; January - December FY*

<u>Stmnt of Financial Position</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Assets					
Current Assets					
Cash and Cash Equivalents	\$ 2,043,513	\$ 2,379,958	\$ 2,426,704	\$ 1,486,859	\$ 2,144,299
Investments	\$ 1,853,209	\$ 2,684,297	\$ 2,698,116	\$ 2,337,559	\$ 2,633,280
Accounts Receivable		\$ 100	\$ 750	\$ 18,838	\$ 4,175
Total Current Assets	\$ 3,896,722	\$ 5,064,355	\$ 5,125,570	\$ 3,843,256	\$ 4,781,754
Property and Equipment (at cost)					
Physical Plant & Equipment	\$ 13,818,800	\$ 12,822,164	\$ 13,363,580	\$ 13,016,194	\$ 11,859,912
Leased Equipment & Vehicles				\$ 622,193	\$ 622,193
Less: Accumulated Depreciation	\$ (11,014,219)	\$ (10,197,817)	\$ (10,975,229)	\$ (9,824,746)	\$ (9,291,795)
Total Properties & Equipment	\$ 2,804,581	\$ 2,624,347	\$ 2,388,351	\$ 3,813,641	\$ 3,190,310
Total Assets	\$ 6,701,303	\$ 7,688,702	\$ 7,513,921	\$ 7,656,897	\$ 7,972,064
Liabilities and Net Assets					
Current Liabilities					
Accounts payable		\$ 13,218	\$ 28,540	\$ 32,042	\$ 21,562
Credit Card Payable		\$ 28,499	\$ 28,690	\$ 35,586	
Paycheck Protection Program Loan		\$ 322,195			
Payroll Liabilities		\$ 56,466	\$ 94,772		
Current Portion of Long-Term Debt	\$ 175,197	\$ 125,603	\$ 134,976	\$ 256,282	\$ 266,814
Total Current Liabilities	\$ 175,197	\$ 545,981	\$ 286,978	\$ 323,910	\$ 288,376
Long-Term Debt					
Apparatus Loan		\$ 739,725	\$ 609,654		
Community First National Apparatus Loan				\$ 597,901	\$ 517,315
DVFA Loan				\$ 237,744	\$ 197,487
M&T Apparatus Loan				\$ 475,042	\$ 335,730
Less Current Portion	\$ 739,188	\$ (125,603)	\$ (134,976)	\$ (256,282)	\$ (266,814)
Total Long-Term Debt	\$ 739,188	\$ 614,122	\$ 474,678	\$ 1,054,405	\$ 783,718
Total Liabilities	\$ 914,385	\$ 1,160,103	\$ 761,656	\$ 1,378,315	\$ 1,072,094
Net Assets					
Without Donor Restrictions - Operations	\$ 5,786,918	\$ 6,528,599	\$ 6,752,265	\$ 6,258,582	\$ 6,899,880
With Donor Restrictions	\$ -	\$ -		\$ -	
Total Net Assets	\$ 5,786,918	\$ 6,528,599	\$ 6,752,265	\$ 6,258,582	\$ 6,899,880
Total Liabilities & Net Assets	\$ 6,701,303	\$ 7,688,702	\$ 7,513,921	\$ 7,636,897	\$ 7,971,974

Stmnt of Activities & Changes	2019	2020	2021	2022	2023
Donations	\$ 371,081	\$ 421,772	\$ 266,566	\$ 461,878	\$ 544,808
Special Events	\$ 91,495	\$ 70,408	\$ 4,047		
Retail Sales (Net of \$16,424 purchases)	\$ (4,741)	\$ (9,505)	\$ (9,690)	\$ (8)	\$ (12,273)
Public Support & Contributions	\$ 457,835	\$ 482,675	\$ 260,923	\$ 461,870	\$ 532,535
Revenue	\$ 4,407,405	\$ 4,613,796	\$ 5,342,504	\$ 4,348,020	\$ 6,136,757
Ambulance and rescue billing income	\$ 2,245,025	\$ 2,058,645	\$ 2,197,563	\$ 2,072,114	\$ 2,325,845
Ambulance and fire appropriations income	\$ 1,881,984	\$ 1,925,370	\$ 2,049,531	\$ 2,427,959	\$ 2,719,618
Fund raising events					\$ 42,201
Government grant income			\$ 53,078	\$ 37,395	\$ 205,227
Hall and parking lot rentals	\$ 67,372	\$ 31,104	\$ 29,460	\$ 29,317	\$ 68,966
Interest and dividend income	\$ 76,996	\$ 63,042	\$ 67,482	\$ 84,724	\$ 98,156
Membership dues	\$ 1,450	\$ 860	\$ 1,130	\$ 400	\$ 740
PPP			\$ 758,086		
Sale of equipment	\$ 38,000	\$ 405,000	\$ 9,000	\$ 13,000	\$ 365,800
Sale of station		\$ 96,919	\$ 125,000		
Other Income	\$ 61,001		\$ 99,344	\$ 113,326	\$ 106,699
Unrealized Gain (Loss) on investments	\$ 35,577	\$ 32,856	\$ (47,170)	\$ (430,215)	\$ 203,505
Total Public Support & Contributions + Revenue	\$ 5,323,075	\$ 5,579,146	\$ 5,864,350	\$ 5,271,760	\$ 7,201,827
Expenses	\$ 4,264,638	\$ 4,354,790	\$ 5,379,761	\$ 5,303,573	\$ 6,027,994
Net Assets (Beginning of Year)	\$ 5,186,316	\$ 5,786,918	\$ 6,528,599	\$ 6,752,265	\$ 6,258,582
Net Assets (End of Year)	\$ 5,786,918	\$ 6,528,599	\$ 6,752,265	\$ 6,258,582	\$ 6,899,880
Change in Net Assets	\$ 600,602	\$ 741,681	\$ 223,666	\$ (493,683)	\$ 641,298

Stmnt of Functional Expenses	2019	2020	2021	2022	2023
Accounting Services		\$ 38,918		\$ 22,857	\$ 30,740
Administration	\$ 72,325				
Ambulance & Rescue Billing Costs	\$ 103,183	\$ 95,183	\$ 94,946	\$ 93,102	\$ 141,348
Ambulance	\$ 117,777	\$ 78,471			
Bank Fees	\$ 13,831	\$ 19,840	\$ 17,148	\$ 23,814	\$ 10,433
Benefits	\$ 234,517	\$ 43,878	\$ 34,144	\$ 36,116	\$ 31,413
Chief's Office	\$ 9,104	\$ 8,593			
Consulting Services			\$ 11,200		\$ 4,764
Convention & Banquet	\$ 20,744	\$ 940	\$ 8,712	\$ 8,819	\$ 14,153
COVID 19 PPE		\$ 26,091			
Depreciation	\$ 276,721	\$ 316,532	\$ 777,411	\$ 334,541	\$ 623,332
Dues and Subscriptions	\$ 8,750	\$ 5,895	\$ 8,655	\$ 12,758	\$ 7,759
Exercise Costs			\$ 6,000	\$ 12,271	\$ 10,392
Fire Police	\$ 889				
Fire Prevention	\$ 5,032	\$ 3,067	\$ 1,966	\$ 5,058	\$ 2,663
Fund Drive	\$ 23,628	\$ 23,680	\$ 22,854	\$ 25,832	\$ 33,427
Hall Expenses				\$ 2,741	\$ 19,377
Information Systems Expenses	\$ 24,609	\$ 53,198	\$ 67,449	\$ 49,211	\$ 48,384
Interest	\$ 36,458	\$ 28,487	\$ 23,386	\$ 31,709	\$ 35,261
Insurance	\$ 172,630	\$ 398,119	\$ 446,899		\$ 17,451
Insurance - Liability				\$ 51,058	\$ 98,048
Insurance - Vehicles				\$ 16,466	\$ 58,274
Insurance - Other				\$ 49,273	\$ 33,567
Insurance - Employee Medical				\$ 369,056	\$ 386,460
Legal				\$ 5,335	\$ 3,986
Live-In Program	\$ 53,053	\$ 107,175	\$ 123,415	\$ 133,259	\$ 136,065
Maintenance - Building	\$ 77,569	\$ 99,416	\$ 68,987	\$ 94,447	\$ 227,058
Maintenance - Equipment	\$ 272,473	\$ 5,880	\$ 28,789	\$ 91,597	\$ 289,555
Marketing			\$ 32,252	\$ 43	
Meals & Entertainment			\$ 19,047	\$ 20,845	\$ 11,215
Memorial	\$ 3,105	\$ 548			
Miscellaneous	\$ 1,504	\$ 10,734	\$ 2,652	\$ 7,803	\$ 1,142
Parade	\$ 1,857	\$ 731			
Payroll Fees		\$ 8,081	\$ 2,459	\$ 6,344	\$ 5,787
Payroll Taxes	\$ 146,649	\$ 157,796	\$ 120,810	\$ 200,045	\$ 205,909
Pension	\$ 157,092	\$ 183,537	\$ 156,696	\$ 191,711	\$ 228,275
Professional			\$ 16,320		
Radios & Repairs	\$ 34,413	\$ 19,610	\$ 204,667	\$ 256,248	\$ 43,228
Recruitment			\$ 28,021	\$ 13,958	\$ 15,108
Replacement Project			\$ 84,950	\$ 8,650	\$ 33,188
Salaries	\$ 1,922,057	\$ 2,071,764	\$ 2,402,007	\$ 2,531,563	\$ 2,700,293
Social Committee	\$ 23,351	\$ 5,459	\$ 19,855	\$ 7,425	\$ 1,578
Station Supplies	\$ 352,178	\$ 455,683	\$ 449,552	\$ 462,615	\$ 408,481
Telephone	\$ 7,174	\$ 9,755	\$ 10,216	\$ 13,621	\$ 8,588
Training	\$ 35,935	\$ 19,568	\$ 36,547	\$ 48,318	\$ 48,165
Utilities	\$ 56,030	\$ 58,161	\$ 51,749	\$ 65,064	\$ 53,127
TOTAL	\$ 4,264,638	\$ 4,354,790	\$ 5,379,761	\$ 5,303,573	\$ 6,027,994

Stmt of Cash Flows	2019	2020	2021	2022	2023
Cash Flows from Operating Activities					
Public Support & Revenue	\$ 600,602	\$ 741,681	\$ 223,666	\$ (493,683)	\$ 641,298
Adjustments to Reconcile					
Depreciation	\$ 276,721	\$ 316,532	\$ 777,411	\$ 334,541	\$ 623,332
Realized Gain/(Loss) on Investments	\$ -	\$ -	\$ 47,170	\$ -	
Unrealized (Gain)/Loss on Investments	\$ (35,577)	\$ (32,856)	\$ (650)	\$ 430,215	\$ (203,505)
(Increase)/Decrease in AR				\$ (18,088)	\$ 14,663
Increase/(Decrease) in AP	\$ (12,069)	\$ (100)		\$ 3,502	\$ (32,042)
Increase/(Decrease) in Credit Cards				\$ 6,895	\$ (13,934)
Increase/(Decrease) in Payables & Payroll Liabilities		\$ 98,184	\$ (704,268)	\$ (94,771)	
Total Adjustments	\$ 229,075	\$ 381,760	\$ 119,663	\$ 662,294	\$ 388,514
Net Cash Provided (Used) by Operating Activities	\$ 829,677	\$ 1,123,441	\$ 343,329	\$ 168,611	\$ 1,029,812
Cash Flows from Investing Activities					
Consolidation & Purchase of Investments	\$ (724,087)	\$ (798,234)	\$ (60,989)	\$ 360,590	\$ (92,217)
Purchase of Property & Equipment	\$ (284,959)	\$ (136,297)	\$ (541,415)	\$ (1,137,639)	
Purchase of Leased Equipment				\$ (622,193)	
Disposal of Property & Equipment				\$ (358,005)	
Redistribution & Purchase of Investments				\$ (72,242)	
Net Cash Provided (Used) by Investing	\$ (1,009,046)	\$ (934,531)	\$ (602,404)	\$ (1,829,489)	\$ (92,217)
Cash Flows from Financing Activities					
Repayments of Debt Principal	\$ (216,379)	\$ (174,660)	\$ (130,070)	\$ (196,160)	\$ (260,155)
Payment Protection Program Funds		\$ 322,195	\$ 435,891		
Financing of New Debt Principal				\$ 275,000	
Financing of New Lease Principal				\$ 622,193	
Net Cash Provided (Used) by Financing Activities	\$ (216,379)	\$ 147,535	\$ 305,821	\$ 701,033	\$ (260,155)
Cash & Cash Equivalents (Beginning of Year)	\$ 2,439,261	\$ 2,043,513	\$ 2,379,958	\$ 2,426,704	\$ 1,466,859
Cash & Cash Equivalents (End of Year)	\$ 2,043,512	\$ 2,379,958	\$ 2,426,704	\$ 1,466,859	\$ 2,144,299
Net Increase (Decrease) in Cash&CashEquivalents	\$ 395,749	\$ (336,445)	\$ (46,746)	\$ 959,845	\$ 677,440

BELVEDERE- SUMMARY OF FINANCIAL STATEMENTS

<u>Stmt of Financial Position</u>		<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022*</u> <u>(restated)</u>	<u>2023</u>
Assets						
Current Assets						
CashandCertificatesOfDeposit	\$	716,004	\$ 737,642	\$ 1,034,945	\$ 1,033,261	\$ 945,133
Total Current Assets	\$	716,004	\$ 737,642	\$ 1,034,945	\$ 1,033,261	\$ 945,133
Non Current Assets						
Investments					\$ 306,532	\$ 621,883
Land	\$	356,982	\$ 356,982	\$ 356,982	\$ 356,982	\$ 356,982
Building and Improvements	\$	4,141,887	\$ 4,225,092	\$ 4,247,521	\$ 4,269,166	\$ 4,303,583
Emergency Vehicles	\$	1,844,876	\$ 1,844,876	\$ 1,844,876	\$ 1,844,876	\$ 1,844,876
Equipment	\$	1,325,353	\$ 1,347,750	\$ 1,476,244	\$ 1,586,919	\$ 1,694,358
Furniture and Fixtures	\$	108,853	\$ 125,083	\$ 125,083	\$ 129,103	\$ 136,838
Less: Accumulated Depreciation	\$	(5,540,534)	\$ (5,781,700)	\$ (5,964,326)	\$ (6,137,043)	\$ (6,333,341)
Net Land, Buildings, Improvements, and Equipment	\$	2,237,417	\$ 2,118,083	\$ 2,086,380	\$ 2,050,003	\$ 2,003,296
Total Assets	\$	2,953,421	\$ 2,855,725	\$ 3,121,325	\$ 3,083,264	\$ 2,948,429
Liabilities and Net Assets						
Current Liabilities						
Accrued Liabilities	\$	53,422	\$ 67,986	\$ 73,377	\$ 67,437	\$ 78,416
CurrentPortionofCapitalLease	\$	74,381	\$ -	\$ -	\$ -	
Current Portion of Long-Term Debt	\$	67,393	\$ 78,568	\$ 72,705	\$ -	
Total Current Liabilities	\$	195,196	\$ 146,554	\$ 146,082	\$ 67,437	\$ 78,416
NonCurrent Liabilities						
CapitalLease	\$	160,636	\$ -	\$ -	\$ -	
LT Debts NetOfDebtIssuanceCosts	\$	992,221	\$ 855,112	\$ 629,693	\$ -	
Total Long-Term Debt	\$	1,152,857	\$ 855,112	\$ 629,693	\$ -	\$ -
Total Liabilities	\$	1,348,053	\$ 1,001,666	\$ 775,775	\$ 67,437	\$ 78,416

Net Assets						
	Without Donor Restrictions	\$ 1,605,368	\$ 1,854,059	\$ 2,345,550	\$ 3,015,827	\$ 3,491,896
Total Net Assets		\$ 1,605,368	\$ 1,854,059	\$ 2,345,550	\$ 3,015,827	\$ 3,491,896
Total Liabilities & Net Assets		\$ 2,953,421	\$ 2,855,725	\$ 3,121,325	\$ 3,083,264	\$ 3,570,312
<u>Stmnt of Activities & Changes</u>		<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022*</u>	<u>2023</u>
Revenue and Other Support						
State grant appropriations		\$ 859,833	\$ 865,617	\$ 880,461	\$ 1,112,627	\$ 1,010,495
County grant appropriations		\$ 231,916	\$ 234,259	\$ 357,764	\$ 298,521	\$ 265,735
Ambulance grant appropriations		\$ -	\$ -	\$ 82,571	\$ -	\$ 109,531
Ambulance services		\$ 76,858	\$ 82,437	\$ 73,512	\$ 64,930	\$ 10,569
Ladies auxilliary fundraising income		\$ 12,129	\$ 3,655	\$ 3,681	\$ 6,930	\$ 71,790
Rental income		\$ 36,092	\$ 4,753	\$ 18,689	\$ 27,983	\$ 40,521
Interest income		\$ 2,774	\$ 2,296	\$ 832	\$ 828	\$ 5,407
Vending and other income		\$ 24,632	\$ 10,189	\$ 9,195	\$ 9,058	\$ 17,689
Total Revenue and Other Support		\$ 1,244,234	\$ 1,203,206	\$ 1,426,705	\$ 1,520,877	\$ 1,531,737
Expenses						
Program service		\$ 989,233	\$ 892,032	\$ 844,776	\$ 766,408	\$ 917,482
Management and general		\$ 88,040	\$ 62,483	\$ 90,438	\$ 84,192	\$ 99,840
Total Expenses		\$ 1,077,273	\$ 954,515	\$ 935,214	\$ 850,600	\$ 1,017,322
Non-Operating Expense						
Fraud Loss						\$ (38,346)
Net Assets (Beginning of Year)		\$ 1,438,407	\$ 1,605,368	\$ 1,854,059	\$ 2,345,550	\$ 3,015,827
Net Assets (End of Year)		\$ 1,605,368	\$ 1,854,059	\$ 2,345,550	\$ 3,015,827	\$ 3,491,896
Change in Net Assets		\$ 166,961	\$ 248,691	\$ 491,491	\$ 670,277	\$ 476,069

<u>Stmnt of Functional Expenses</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022*</u>	<u>2023</u>
Salaries	\$ 175,349	\$ 304,803	\$ 230,486	\$ 204,912	\$ 341,019
Payroll taxes and benefits	\$ 14,010	\$ 23,535	\$ 17,632	\$ 15,685	\$ 25,720
Pension fund	\$ 19,849	\$ 20,535	\$ 22,131	\$ 28,017	\$ 21,945
Bank charges	\$ 2,007	\$ 2,031	\$ 3,180	\$ 3,938	\$ 4,825
Chief and president expenses	\$ 34,775	\$ 8,614	\$ 12,881	\$ 37,195	\$ 48,462
Den expenses	\$ 12,914	\$ 4,775	\$ 12,375	\$ 12,318	\$ 14,587
Dues, Fees, and Subscriptions	\$ 19,009	\$ 15,154	\$ 15,787	\$ 9,714	\$ 22,753
Fire expenses	\$ 67,303	\$ 33,131	\$ 78,157	\$ 44,077	\$ 18,429
Insurance	\$ 37,370	\$ 35,992	\$ 38,633	\$ 29,154	\$ 58,077
Interest	\$ 68,960	\$ 43,533	\$ 29,616	\$ 35,075	
Ladies auxilliary	\$ 6,391	\$ 2,085	\$ 2,027	\$ 2,357	\$ 4,411
Meeting expense	\$ 9,769	\$ 3,286	\$ 469	\$ 1,405	\$ 8,278
Miscellaneous	\$ -	\$ 1,300	\$ -	\$ 16,184	
Office expenses	\$ 12,290	\$ 13,149	\$ 13,641	\$ 23,486	\$ 16,555
Parades	\$ 5,545	\$ 3,403	\$ 14,666	\$ 2,844	\$ 2,754
Professional fees	\$ 26,261	\$ 19,819	\$ 22,530	\$ 25,951	\$ 30,434
Repairs and maintenance	\$ 146,567	\$ 103,592	\$ 150,581	\$ 88,477	\$ 99,750
Telephone	\$ 4,760	\$ 3,960	\$ 3,920	\$ 4,420	\$ 5,860
Training expense	\$ 955	\$ 1,400	\$ 3,975	\$ 935	\$ 690
Travel and meals	\$ 16,537	\$ 5,542	\$ 18,607	\$ 15,902	\$ 18,108
Utilities	\$ 44,068	\$ 40,735	\$ 39,977	\$ 47,399	\$ 51,897
Vehicle expense	\$ 37,185	\$ 22,975	\$ 21,317	\$ 28,438	\$ 26,470
Depreciation	\$ 315,399	\$ 241,166	\$ 182,626	\$ 172,717	\$ 196,298
TOTAL	\$ 1,077,273	\$ 954,515	\$ 935,214	\$ 850,600	\$ 1,017,322

<u>Stmt of Cash Flows</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022*</u>	<u>2023</u>
Cash Flows from Operating Activities					
Change in Net Assets	\$ 166,961	\$ 248,691	\$ 491,491	\$ 670,277	\$ 476,069
Adjustments - Depreciation	\$ 315,399	\$ 241,166	\$ 182,626	\$ 172,717	\$ 196,298
Adjustments - Amortization	\$ 1,267	\$ 1,267	\$ 1,257	\$ 950	
Changes in accrued liabilities	\$ (10,502)	\$ 14,564	\$ 5,391	\$ (5,940)	\$ 10,979
Net Cash Provided (Used) by Operating Activities	\$ 473,125	\$ 505,688	\$ 680,765	\$ 838,004	\$ 683,346
Cash Flows from Investing Activities					
Purchase of building improvements and equipment	\$ (314,499)	\$ (121,832)	\$ (150,923)	\$ (136,340)	\$ (149,591)
Purchase of CDs				\$ (772)	\$ (315,351)
Net Cash Provided (Used) by Investing	\$ (314,499)	\$ (121,832)	\$ (150,923)	\$ (137,112)	\$ (464,942)
Cash Flows from Financing Activities					
Principal payments on long term debt	\$ (83,370)	\$ (127,201)	\$ (232,549)	\$ (703,348)	\$ -
Principal Payments on capital leases	\$ (73,922)	\$ (235,017)	\$ -	\$ -	\$ -
Net Cash Provided (Used) by Financing Activities	\$ (157,292)	\$ (362,218)	\$ (232,549)	\$ (703,348)	\$ -
Cash & Cash Equivalents (Beginning of Year)	\$ 714,670	\$ 716,004	\$ 737,642	\$ 1,034,945	\$ 726,729
Cash & Cash Equivalents (End of Year)	\$ 716,004	\$ 737,642	\$ 1,034,945	\$ 1,033,261	\$ 945,133
Net Increase (Decrease) in Cash & Cash Equivalents	\$ 1,334	\$ 21,638	\$ 297,303	\$ (1,684)	\$ 218,404
Supplemental disclosure of cash flow					
Cash paid for interest	\$67,693.00	\$42,266.00	\$28,349.00	\$14,481.00	\$0.00

BRANDYWINE- SUMMARY OF FINANCIAL STATEMENTS

Stmt of Financial Position		2019	2020	2021	2022	2023
Assets						
Current Assets						
Cash and Cash Equivalents	1,736,139	\$ 2,153,609	\$ 2,788,135	\$ 2,561,943	\$ 2,008,041	
Certificate of Deposit	250,495	\$ 255,097	\$ 257,060	\$ 257,310		
Accounts Receivable	91,023	\$ 80,740	\$ 111,380	\$ 147,649	\$ 133,734	
Prepaid Expense	22,827	\$ 26,212	\$ 27,559	\$ 42,965	\$ 82,547	
Short Term Investments					\$ 1,036,060	
Depositor Fixed Asset						
Total Current Assets	\$ 2,100,484	\$ 2,515,658	\$ 3,184,134	\$ 3,009,867	\$ 3,260,382	
Property and Equipment (at cost)						
Land	77,206	\$ 77,206	\$ 77,206	\$ 77,206	\$ 77,206	
Building	2,814,948	\$ 2,846,598	\$ 2,851,590	\$ 2,893,390	\$ 2,923,200	
Furniture Fixtures and Equipment	2,157,325	\$ 2,161,816	\$ 2,192,565	\$ 2,228,405	\$ 2,323,098	
Autos, Fire Trucks and Ambulances	4,125,428	\$ 4,267,194	\$ 4,267,194	\$ 4,253,318	\$ 4,253,318	
Less: Accumulated Depreciation	\$ (5,551,036)	\$ (5,649,794)	\$ (5,899,281)	\$ (5,941,095)	\$ (6,212,125)	
Total Properties & Equipment	\$ 3,623,871	\$ 3,703,020	\$ 3,489,274	\$ 3,511,224	\$ 3,364,697	
Other Asset: Deposit				\$ 607,778	\$ 607,778	
Total Assets	\$ 5,724,355	\$ 6,218,678	\$ 6,673,408	\$ 7,128,869	\$ 6,625,079	
Liabilities and Net Assets						
Current Liabilities						
Accounts Payable	\$18,457	\$ 5,033	\$ 9,669	\$ 25,012	\$ 31,165	
Accrued Pension	40,340	\$ 33,937	\$ 28,297	\$ 33,125	\$ 31,996	
Accrued Payroll and Taxes Withheld	13,577	\$ 17,616	\$ 21,614	\$ 32,387	\$ 33,340	
Deferred Revenue	1,500	\$ 133,285	\$ 42,854	\$ 42,282	\$ 43,715	
Other Current Liabilities	73	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	
Total Current Liabilities	\$ 73,947	\$ 191,371	\$ 103,934	\$ 134,306	\$ 141,716	
Long-Term Debt						
LT Debts Net Current Portion	\$ -	\$ 129,851	\$ 86,998	\$ 44,715	\$ -	
Total Long-Term Debt	\$ -	\$ 129,851	\$ 86,998	\$ 44,715	\$ -	
Total Liabilities	\$ 73,947	\$ 321,222	\$ 190,932	\$ 179,021	\$ 141,716	
Net Assets						
Without Donor Restrictions - Operations	\$ 5,650,408	\$ 5,897,456	\$ 6,482,476	\$ 6,949,845	\$ 7,091,141	
Total Net Assets	\$ 5,650,408	\$ 5,897,456	\$ 6,482,476	\$ 6,949,845	\$ 7,091,141	
Total Liabilities & Net Assets	\$ 5,724,355	\$ 6,218,678	\$ 6,673,408	\$ 7,128,866	\$ 7,232,857	

Stmt of Activities & Changes	2019	2020	2021	2022	2023
Support and Revenues					
Donations	\$ 4,075	\$ 6,923	\$ 32,753	\$ 8,919	\$ 6,902
Fire Fund Drive	\$ 83,823	\$ 36,560	\$ 40,832	\$ 101,994	\$ 98,613
State and County Appropriations	\$ 1,089,954	\$ 1,234,694	\$ 1,447,751	\$ 1,683,767	\$ 1,595,113
Company Functions	\$ 353				
Interest Income	\$ 2,974	\$ 7,860	\$ 2,585	\$ 2,200	\$ 20,194
Unrealized Gain on Investments					\$ 16,556
Fundraising Income	\$ 12,237	\$ -	\$ 8,348	\$ 15,263	\$ 10,774
Membership Dues	\$ 395	\$ 458	\$ 491	\$ 868	\$ 49
Miscellaneous	\$ 59,379	\$ 42,889	\$ 36,437	\$ 56,168	\$ 75,493
Gain on Sale of Assets	\$ 766	\$ 37,000	\$ -	\$ -	
Ambulance Services	\$ 546,460	\$ 490,531	\$ 536,490	\$ 597,144	\$ 760,208
PPP Loan Forgiven			\$ 90,855	\$ -	
Total Support and Revenues	\$ 1,800,416	\$ 1,856,915	\$ 2,196,542	\$ 2,466,323	\$ 2,583,902
Expenses					
Program					
Ambulance Billing and Incentives	\$ 33,285	\$ 38,072	\$ 45,368	\$ 39,335	\$ 143,389
Communications	\$ 5,952	\$ 5,786	\$ 3,946	\$ 3,466	\$ 3,594
Depreciation	\$ 239,704	\$ 212,975	\$ 246,824	\$ 241,871	\$ 268,423
Employment Expenses	\$ 761	\$ 845	\$ 371	\$ 349	\$ 736
Fireline Supplies and Equipment	\$ 128,896	\$ 327,376	\$ 117,852	\$ 94,323	\$ 93,047
Fire Prevention	\$ 28,739	\$ 273	\$ 681	\$ 2,153	\$ 6,185
Insurance	\$ 96,544	\$ 91,372	\$ 118,899	\$ 92,010	\$ 89,069
Interest	\$ -	\$ 723	\$ 1,723	\$ 1,299	\$ 870
Ladies Auxiliary	\$ 3,086	\$ 1,841	\$ 3,833	\$ 2,654	\$ 1,069
Membership Dues and Expenses	\$ 4,763	\$ 4,954	\$ 5,599	\$ 6,731	\$ 6,104
Payroll Taxes	\$ 36,991	\$ 33,264	\$ 42,600	\$ 58,861	\$ 77,255
Pension Plan	\$ 45,975	\$ 39,395	\$ 34,993	\$ 52,160	\$ 57,944
Professional Fees					\$ 24,220
Station Maintenance	\$ 31,051	\$ 25,567	\$ 17,713	\$ 52,559	\$ 47,012
Training	\$ 6,648	\$ 1,496	\$ 2,951	\$ 7,779	\$ 24,780
Uniforms	\$ 3,680	\$ 4,101	\$ 910	\$ 15,447	\$ 7,827
Utilities	\$ 32,525	\$ 31,831	\$ 31,043	\$ 41,502	\$ 43,017
Vehicle gas, maintenance, and supplies	\$ 93,770	\$ 86,107	\$ 111,511	\$ 147,412	\$ 88,067
Wages and Benefits	\$ 574,926	\$ 638,445	\$ 759,769	\$ 1,002,455	\$ 1,302,217
Total Program Expenses	\$ 1,367,296	\$ 1,544,423	\$ 1,546,586	\$ 1,862,366	\$ 2,284,825

Support						
Administration	\$ 1,823	\$ 3,658	\$ 2,215	\$ -	\$ 5,370	
Awards	\$ 1,636	\$ 609	\$ 3,228	\$ 7,034	\$ 706	
Bank service charges	\$ 545	\$ 466	\$ 391	\$ 967	\$ 2,359	
Company functions	\$ 19,767	\$ 2,571	\$ 3,716	\$ 16,269	\$ 22,742	
Contributions	\$ 1,179	\$ 1,000	\$ 500	\$ 500	\$ -	
Conventions, meetings and related travel	\$ 1,927	\$ 1,212	\$ 218	\$ 2,108	\$ 2,451	
Depreciation expense	\$ 2,655	\$ 2,644	\$ 2,663	\$ 2,627	\$ 2,607	
Dues and subscriptions	\$ 8,248	\$ 6,073	\$ 7,103	\$ 8,623	\$ 8,526	
Licenses	\$ 25	\$ 25	\$ 1,400	\$ 216	\$ 207	
Miscellaneous	\$ 37,858	\$ 16,549	\$ 14,100	\$ 47,425	\$ 51,456	
Office expense	\$ 9,409	\$ 9,221	\$ 6,456	\$ 19,281	\$ 26,368	
Professional fees	\$ 18,497	\$ 11,817	\$ 13,395	\$ 13,088	\$ 17,357	
Recreation	\$ 1,834					
Utilities	\$ 1,621	\$ 1,675	\$ 1,548	\$ 2,184	\$ 1,916	
Vending	\$ 3,631	\$ 2,437	\$ 2,229	\$ 2,032	\$ 5,387	
Fundraising Supplies and Expense	\$ 6,626	\$ 5,487	\$ 5,774	\$ 14,234	\$ 10,329	
Total Support Expenses	\$ 117,281	\$ 65,444	\$ 64,936	\$ 136,588	\$ 157,781	
Total Expenses	\$ 1,484,577	\$ 1,609,867	\$ 1,611,522	\$ 1,998,954	\$ 2,442,606	
Net Assets (Beginning of Year)	\$ 5,334,569	\$ 5,650,408	\$ 5,897,456	\$ 6,482,476	\$ 6,949,845	
Net Assets (End of Year)	\$ 5,650,408	\$ 5,897,456	\$ 6,482,476	\$ 6,949,845	\$ 7,091,141	
Change in Net Assets	\$ 315,839	\$ 247,048	\$ 585,020	\$ 467,369	\$ 141,296	

<u>Stmt of Cash Flows</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Cash Flows from Operating Activities					
Cash Received From Activities	\$ 1,823,143	\$ 1,822,338	\$ 2,072,462	\$ 2,427,854	\$ 2,561,068
Cash Paid to Suppliers and Employers	\$ (1,280,331)	\$ (1,412,771)	\$ (1,358,665)	\$ (1,737,619)	\$ (2,204,311)
Interest and Dividends Received (Interest Income)	\$ 2,974	\$ 3,258	\$ 621	\$ 1,950	\$ 20,194
Interest Paid	\$ -	\$ (723)	\$ (1,723)	\$ (1,299)	\$ (870)
Net Cash Provided (Used) by Operating Activities	\$ 545,786	\$ 412,102	\$ 712,695	\$ 690,886	\$ 376,081
Cash Flows from Investing Activities					
Proceeds from Certificate of Deposit				\$ 257,310	
Purchase of Short-Term Investments				\$ (1,019,504)	
Purchase of Fixed Assets (Property & Equip)	\$ (124,363)	\$ (294,768)	\$ (35,740)	\$ (607,778)	
Deposits on Fixed Assets			\$ -	\$ (266,445)	\$ (124,506)
Proceeds from Sale of Fixed Assets	\$ 766	\$ 37,000			
Purchase of Investments					
Proceeds from Maturity of Investments					
Net Cash Provided (Used) by Investing	\$ (123,597)	\$ (257,768)	\$ (35,740)	\$ (874,223)	\$ (124,506)
Cash Flows from Financing Activities					
Loan Proceeds Received	\$ -	\$ 306,565			
Principal Payments on Loans	\$ -	\$ (43,429)	\$ (42,429)	\$ (42,855)	\$ (43,282)
Net Cash Provided (Used) by Financing Activities	\$ -	\$ 263,136	\$ (42,429)	\$ (42,855)	\$ (43,282)
Cash & Cash Equivalents (Beginning of Year)	\$ 1,313,950	\$ 1,736,139	\$ 2,153,609	\$ 2,788,135	\$ 2,561,943
Cash & Cash Equivalents (End of Year)	\$ 1,736,139	\$ 2,153,609	\$ 2,788,135	\$ 2,561,943	\$ 2,008,041
Net Increase (Decrease) in Cash & Cash Equivalents	\$ 422,189	\$ 417,470	\$ 634,526	\$ (226,192)	\$ (553,902)

CHRISTIANA FIRE COMPANY- SUMMARY OF FINANCIAL STATEMENTS

Stmnt of Financial Position		2019	2020	2021* (restated)	2022	2023
Assets						
Current Assets						
	Cash	\$ 461,819	\$ 726,599	\$ 1,097,112	\$ 1,611,490	\$ 825,638
	Investments	\$ 1,878,367	\$ 2,054,940	\$ 2,490,534	\$ 180,520	\$ 200,885
	Accounts Receivable	\$ 637,383	\$ 801,587	\$ 757,246	\$ 877,743	\$ 742,874
	Prepaid Expense	\$ 15,773	\$ 13,439	\$ 11,512	\$ 10,221	\$ 9,345
	Depositor Fixed Asset	\$ -			\$ 42,544	\$ 42,544
Total Current Assets		\$ 2,993,342	\$ 3,596,565	\$ 4,356,404	\$ 2,722,518	\$ 1,821,286
Property and Equipment (at cost)						
	Land	\$ 199,235	\$ 199,235	\$ 203,492	\$ 203,492	\$ 153,492
	Building	\$ 950,218	\$ 1,604,921	\$ 1,643,235	\$ 1,643,235	\$ 8,600,755
	Land Improvements	\$ 96,473	\$ 96,473	\$ 96,473	\$ 96,473	\$ 96,473
	Building Improvements	\$ 502,691	\$ 271,964	\$ 271,964	\$ 300,314	\$ 485,900
	Fire and Rescue Equipment	\$ 7,194,578	\$ 7,179,624	\$ 6,597,063	\$ 7,293,240	\$ 7,309,730
	Office Equipment	\$ 113,189	\$ 107,939	\$ 107,939	\$ 107,939	\$ 107,939
	Station Equipment	\$ 351,084	\$ 255,793	\$ 255,793	\$ 255,793	\$ 255,793
	Construction In Progress	\$ 1,406,166	\$ 1,603,546	\$ 4,242,809	\$ 7,078,693	\$ -
	Less: Accumulated Depreciation	\$ (5,404,967)	\$ (4,768,570)	\$ (4,901,548)	\$ (5,610,144)	\$ (6,157,974)
Total Properties & Equipment		\$ 5,408,667	\$ 6,550,925	\$ 8,517,220	\$ 11,369,035	\$ 10,852,108
Other Assets						
	Loan Origination Fees (Net of Amortization)	\$ -				
Total Assets		\$ 8,402,009	\$ 10,147,490	\$ 12,873,624	\$ 14,091,553	\$ 12,673,394
Liabilities and Net Assets						
Current Liabilities						
	Accounts Payable	\$ 23,193	\$ 72,097	\$ 125,263	\$ 56,961	\$ 108,434
	Accrued Payroll	\$ 46,999	\$ 80,127	\$ 79,310	\$ 95,119	\$ 105,069
	Accrued Vacation	\$ 39,216	\$ 51,024	\$ 54,696	\$ 80,136	\$ 60,564
	Accrued Expenses	\$ 3,114	\$ 4,878	\$ 9,000	\$ 12,688	\$ 11,788
	Accrued Union Dues			\$ -	\$ -	\$ 795
	Current Portion of Long-Term Debt	\$ 155,736	\$ 240,255	\$ 320,694	\$ 432,834	\$ 471,175
Total Current Liabilities		\$ 268,258	\$ 448,381	\$ 588,963	\$ 677,738	\$ 757,825
Long-Term Debt						
	LT Debts Net Current Portion	\$ 1,486,651	\$ 2,457,363	\$ 4,631,481	\$ 6,702,004	\$ 6,372,192
Total Long-Term Debt		\$ 1,486,651	\$ 2,457,363	\$ 4,631,481	\$ 6,702,004	\$ 6,372,192
Total Liabilities		\$ 1,754,909	\$ 2,905,744	\$ 5,220,444	\$ 7,379,742	\$ 7,130,017
Net Assets						
	Without Donor Restrictions - Operations	\$ 6,305,555	\$ 7,165,208	\$ 7,653,180	\$ 6,711,811	\$ 5,183,377
	With Donor Restrictions	\$ 341,545	\$ 76,538	\$ -	\$ -	\$ -
Total Net Assets		\$ 6,647,100	\$ 7,241,746	\$ 7,653,180	\$ 6,711,811	\$ 5,183,377
Total Liabilities & Net Assets		\$ 8,402,009	\$ 10,147,490	\$ 12,873,624	\$ 14,091,553	\$ 12,313,394

<u>Stmnt of Activities & Changes</u>	<u>2019</u>	<u>2020</u>	<u>2021* (restated)</u>	<u>2022</u>	<u>2023</u>
Support and Revenues					
Ambulance services	\$ 2,164,467	\$ 2,443,610	\$ 2,218,648	\$ 2,555,730	\$ 1,659,731
Fire and ems appropriations	\$ 1,885,738	\$ 2,005,118	\$ 1,642,621	\$ 1,831,328	\$ 2,117,375
Fund drives	\$ 315,181	\$ 334,749	\$ 419,392	\$ 359,129	\$ 245,132
Donations	\$ 6,482	\$ 5,338	\$ 4,242	\$ 16,055	\$ 7,501
Special events - net		\$ 4,224	\$ 3,404	\$ 3,635	\$ -
Ladies auxiliary - net	\$ 1,952	\$ 432	\$ 135	\$ 296	\$ 672
Fire prevention	\$ 4,549	\$ 1,233	\$ 700	\$ 1,675	\$ 2,275
Other income	\$ 16,943	\$ 18,833	\$ 34,972	\$ 58,106	\$ 56,052
Recovery of bad debt		\$ -	\$ 36,279	\$ -	\$ 110,347
Investment income	\$ 96,743	\$ 62,282	\$ 72,552	\$ 44,408	\$ 16,805
Gain on disposal	\$ 3,060	\$ (38,670)	\$ 153,378	\$ 12,283	\$ 38,294
Unrealized gain	\$ 22,807	\$ 44,957	\$ 298,443	\$ (167,340)	\$ 5,709
Conditional contributions		\$ 542,402	\$ 1,020,710	\$ -	\$ -
Net assets released from restrictions					\$ 95,189
Support and Revenues	\$ 4,517,922	\$ 5,424,528	\$ 5,905,476	\$ 5,001,322	\$ 4,355,082
Fire Suppression	\$ 1,200,310	\$ 1,395,692	\$ 1,515,792	\$ 1,578,006	\$ 1,907,250
Ambulance	\$ 2,786,299	\$ 3,202,892	\$ 3,703,703	\$ 4,080,526	\$ 3,742,549
Hall and Bar	\$ 35,839	\$ 32,166	\$ 31,975	\$ 46,405	\$ -
Administrative and General	\$ 151,358	\$ 155,001	\$ 210,974	\$ 201,020	\$ 195,171
Fundraising	\$ 43,928	\$ 44,131	\$ 31,598	\$ 65,511	\$ 38,546
Expenses	\$ 4,217,724	\$ 4,829,882	\$ 5,494,042	\$ 5,971,468	\$ 5,883,516
Net Assets (Beginning of Year)	\$ 6,346,912	\$ 6,647,100	\$ 7,241,746	\$ 7,681,957	\$ 6,711,811
Net Assets (End of Year)	\$ 6,647,100	\$ 7,241,746	\$ 7,653,180	\$ 6,711,811	\$ 5,183,377
Change in Net Assets	\$ 300,188	\$ 594,646	\$ 411,434	\$ (970,146)	\$ (1,528,434)

<u>Stmnt of Functional Expenses</u>	<u>2019</u>	<u>2020</u>	<u>2021* (restated)</u>	<u>2022</u>	<u>2023</u>
Ambulance Billing	\$ 116,577	\$ 105,321	\$ 156,868	\$ 143,802	\$ 112,218
Amortization	\$ 31	\$ -	\$ -	\$ -	\$ -
Bad Debt	\$ 30,520	\$ 134,349	\$ -	\$ 98,588	\$ -
Company Store	\$ 9,717	\$ 9,645	\$ 8,699	\$ 17,160	\$ 27,504
Convention & Parade	\$ 3,776	\$ 3,866	\$ 33,788	\$ 43,841	\$ -
Depreciation	\$ 776,562	\$ 892,738	\$ 914,152	\$ 723,819	\$ 919,191
Dues, Fees, and Subscriptions	\$ 10,376	\$ 6,218	\$ 24,940	\$ 20,737	\$ 9,560
Employee Benefits	\$ 168,984	\$ 179,121	\$ 184,257	\$ 304,250	\$ 359,154
Employee Supplies and Equipment	\$ 9,480	\$ 10,468	\$ 9,002	\$ 10,070	\$ 12,782
Equipment - Disposable	\$ 41,677	\$ 37,788	\$ 19,462	\$ 49,954	\$ 37,929
Equipment - Portable	\$ 55,671	\$ 68,532	\$ 88,944	\$ 73,572	\$ 79,308
Equipment - Station	\$ 3,683	\$ 10,645	\$ 646	\$ -	\$ 15
Fuel	\$ 133,285	\$ 115,015	\$ 129,816	\$ 201,626	\$ 185,211
Fund Drive	\$ 27,220	\$ 26,734	\$ 13,633	\$ 47,011	\$ 37,696
Insurance	\$ 122,964	\$ 156,293	\$ 273,072	\$ 274,984	\$ 306,489
Interest	\$ 49,592	\$ 61,388	\$ 104,381	\$ 196,120	\$ 206,588
Investment	\$ -	\$ -	\$ 6,479	\$ 10,714	\$ -
Maintenance - Apparatus	\$ 127,364	\$ 127,151	\$ 137,581	\$ 228,907	\$ 137,035
Maintenance - Station	\$ 35,837	\$ 26,781	\$ 69,592	\$ 7,531	\$ 14,408
Member	\$ 29,415	\$ 36,902	\$ 23,209	\$ 14,324	\$ 12,949
Office	\$ 38,152	\$ 37,782	\$ 36,896	\$ 28,565	\$ 28,867
Payroll Taxes	\$ 146,343	\$ 168,655	\$ 197,954	\$ 210,879	\$ 205,854
Pension	\$ 171,596	\$ 184,927	\$ 205,943	\$ 219,878	\$ 195,675
Professional	\$ 26,112	\$ 28,077	\$ 29,028	\$ 28,912	\$ 77,370
Public Safety & Fire Prevention	\$ 1,044	\$ 217	\$ -	\$ 965	\$ 25
Radio	\$ 15,319	\$ 16,038	\$ 12,281	\$ 16,576	\$ 19,311
Recreation	\$ 1,305	\$ 683	\$ 5,225	\$ 6,975	\$ -
Refreshments	\$ 6,982	\$ 5,162	\$ 4,526	\$ 5,446	\$ 2,877
Salaries	\$ 1,907,574	\$ 2,230,595	\$ 2,614,002	\$ 2,821,889	\$ 2,733,784
Station Supplies	\$ 9,774	\$ 31,200	\$ 63,394	\$ 23,199	\$ 23,012
Taxes	\$ -	\$ 1,770	\$ 1,903	\$ 3,693	\$ 1,611
Telephone & Internet	\$ 18,259	\$ 14,295	\$ 11,476	\$ 12,246	\$ 9,847
Training	\$ 45,403	\$ 36,578	\$ 34,765	\$ 33,557	\$ 45,030
Trash	\$ 6,646	\$ 6,135	\$ 5,682	\$ 8,288	\$ 6,234
Travel	\$ 6,627	\$ -	\$ -	\$ -	\$ -
Turnout Gear	\$ 16,596	\$ 18,937	\$ 4,959	\$ 21,625	\$ 15,323
Union Dues	\$ -	\$ -	\$ -	\$ 645	\$ -
Utilities	\$ 47,271	\$ 39,876	\$ 38,710	\$ 61,120	\$ 60,659
TOTAL	\$ 4,217,734	\$ 4,829,882	\$ 5,465,265	\$ 5,971,468	\$ 5,883,516

Stmnt of Cash Flows	2019	2020	2021* (restated)	2022	2023
Cash Flows from Operating Activities					
Cash Received From Activities	\$ 4,330,549	\$ 5,326,971	\$ 5,377,089	\$ 5,102,606	\$ 4,329,428
Cash Paid to Suppliers and Employers	\$ (3,431,829)	\$ (3,913,931)	\$ (4,381,281)	\$ (5,175,879)	\$ (4,603,868)
Interest and Dividends Received	\$ 96,743	\$ 62,282	\$ 72,552	\$ 44,408	\$ 16,805
Interest Paid	\$ (51,076)	\$ (59,624)	\$ (100,260)	\$ (192,432)	\$ (207,488)
Net Cash Provided (Used) by Operating Activities	\$ 944,387	\$ 1,415,698	\$ 968,100	\$ (221,297)	\$ (465,123)
Cash Flows from Investing Activities					
Purchase of Fixed Assets	\$ (2,877,278)	\$ (2,165,833)	\$ (2,917,993)	\$ (3,734,020)	\$ (202,077)
Deposits on Fixed Assets	\$ -				
Proceeds from Sale of Fixed Assets	\$ -	\$ 91,300	\$ 203,000	\$ 144,358	\$ 187,475
Purchase of Investments		\$ (131,616)	\$ 137,151	\$ (192,306)	\$ (14,656)
Proceeds from Maturity of Investments	\$ 587,410			\$ 1,910,314	
Net Cash Provided (Used) by Investing	\$ (2,289,868)	\$ (2,206,149)	\$ (2,577,842)	\$ (1,871,654)	\$ (29,258)
Cash Flows from Financing Activities					
Loan Proceeds Received	\$ 659,526	\$ 1,243,606	\$ 2,446,931	\$ 3,831,341	\$ 183,781
Principal Payments on Loans	\$ (535,973)	\$ (188,375)	\$ (192,374)	\$ (1,648,678)	\$ (475,252)
Net Cash Provided (Used) by Financing Activities	\$ 123,553	\$ 1,055,231	\$ 2,254,557	\$ 2,182,663	\$ (291,471)
Cash & Cash Equivalents (Beginning of Year)	\$ 1,851,460	\$ 461,819	\$ 726,599	\$ 1,521,778	\$ 1,611,490
Cash & Cash Equivalents (End of Year)	\$ 461,819	\$ 726,599	\$ 1,097,112	\$ 1,611,490	\$ 825,638
Net Increase (Decrease) in Cash & Cash Equivalents	\$ (1,389,641)	\$ 264,780	\$ 370,513	\$ 89,712	\$ (785,852)

CLAYMONT- SUMMARY OF FINANCIAL STATEMENTS

<u>Stmt of Financial Position</u>		<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>				
Assets										
Current Assets										
Cash and Cash Equivalents	\$	1,433,596	\$	706,555	\$	1,235,138	\$	1,652,987	\$	2,342,197
Property and Equipment (net of accumulated depreciation)	\$	5,386,368	\$	5,372,556	\$	6,217,168	\$	5,874,744	\$	5,508,985
OTHER ASSETS										
Loan costs - net of accumulated amortization	\$	6,352	\$	4,292	\$	2,231	\$	170	\$	-
Investments	\$	1,725,297	\$	1,569,084	\$	1,766,387	\$	1,362,879	\$	1,511,860
Deposit on Equipment			\$	1,345,731						
Total other assets	\$	1,731,649	\$	2,919,107	\$	1,768,618	\$	1,363,049	\$	1,511,860
Total Assets	\$	8,551,613	\$	8,998,218	\$	9,220,924	\$	8,890,780	\$	9,363,042
Liabilities and Net Assets										
Current Liabilities										
Payroll Liabilities	\$	6,358	\$	17,277	\$	27,621	\$ -		\$	123
Current Portion of Long-Term Debt	\$	289,823	\$	296,505	\$	296,958	\$	303,071	\$	309,295
Total Current Liabilities	\$	296,181	\$	313,782	\$	324,579	\$	303,071	\$	309,418
Non-Current Liability										
Notes Payable - net of current position	\$	4,232,436	\$	3,952,707	\$	3,664,505	\$	3,362,965	\$	3,055,147
Total Liabilities		\$4,528,617		\$4,266,489		\$3,989,084		\$3,666,036		\$3,364,565
Net Assets										
Without Donor Restrictions	\$	4,022,892	\$	4,731,925	\$	5,231,736	\$	5,224,640	\$	5,998,477
With Donor Restrictions	\$	104	\$	104	\$	104	\$	104		
Total Net Assets	\$	4,022,996	\$	4,732,029	\$	5,231,840	\$	5,224,744	\$	5,998,477
Total Liabilities & Net Assets	\$	8,551,613	\$	8,998,518	\$	9,220,924	\$	8,890,780	\$	9,363,042

<u>Stmt of Activities & Changes</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Support, Grants and Other Revenue					
Federal, State and county grants	\$1,268,139	\$1,926,044	\$1,419,662	\$1,809,710	\$1,921,607
Ambulance and rescue services	\$1,035,990	\$950,018	\$1,050,659	\$1,034,362	\$1,258,730
Gain (Loss) on sale of property and equipment	\$0	\$84,558	\$0	-\$73,358	\$0
Ambulance and fire fund drive	\$156,158	\$156,684	\$158,513	\$152,769	\$151,694
Fundraising and donations	\$40,234	\$24,815	\$19,492	\$30,003	\$36,648
Hall rental income	\$24,659	\$19,694	\$8,762	\$37,666	\$34,073
Lease income	\$15,000	\$16,500	\$18,000	\$18,000	\$18,000
Investment Income	\$62,450	\$48,593	\$82,852	\$61,700	\$104,649
Membership dues	\$240	\$340	\$410	\$280	\$0
Miscellaneous	\$16,535	\$15,581	\$16,741	\$29,429	\$25,055
Realized gains on investments	\$0	\$71,607	\$39,140	-\$6,335	\$4,980
Unrealized gain on investments	\$232,100	\$37,881	\$91,838	-\$292,438	\$149,690
Total Public Support & Contributions + Revenue	\$ 2,851,505	\$ 3,352,315	\$ 2,906,069	\$ 2,801,788	\$ 3,705,126
Expenses					
Program Services	\$ 2,066,793	\$ 2,502,940	\$ 2,279,804	\$ 2,665,562	\$ 2,785,178
Support Services	\$ 84,152	\$ 94,148	\$ 81,583	\$ 84,059	\$ 79,207
Fundraising	\$ 57,619	\$ 46,194	\$ 44,871	\$ 59,263	\$ 67,008
Total Expenses	\$ 2,208,564	\$ 2,643,282	\$ 2,406,258	\$ 2,808,884	\$ 2,931,393
Net Assets (Beginning of Year)	\$ 3,380,155	\$ 4,022,996	\$ 4,732,029	\$ 5,231,840	\$ 5,224,744
Net Assets (End of Year)	\$ 4,022,996	\$ 4,732,029	\$ 5,231,840	\$ 5,224,744	\$ 5,998,477
Change in Net Assets	\$ 642,841	\$ 709,033	\$ 499,811	\$ (7,096)	\$ 773,733

<u>Stmt of Functional Expenses</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
<u>Salaries and related expenses</u>					
Wages and benefits	\$ 724,719	\$ 877,971	\$ 852,156	\$ 907,331	\$ 886,710
Payroll Taxes	\$ 59,227	\$ 67,040	\$ 71,901	\$ 68,398	\$ 71,837
Employee Benefits	\$ 45,604	\$ 83,336	\$ 51,568	\$ 105,197	\$ 121,139
Total salaries and related expenses	\$ 829,550	\$ 1,028,347	\$ 975,625	\$ 1,080,926	\$ 1,079,686
Administration	\$ 11,936	\$ 13,419	\$ 20,481	\$ 18,678	\$ 23,522
Ambulance billing	\$ 82,912	\$ 77,246	\$ 84,926	\$ 82,969	\$ 104,527
Amortization	\$ 2,060	\$ 2,060	\$ 2,061	\$ 2,061	\$ 170
Conventions and meetings	\$ 11,621	\$ -	\$ 1,025	\$ 2,710	\$ 2,424.00
Depreciation	\$ 459,870	\$ 522,658	\$ 525,370	\$ 577,623	\$ 572,079
Dues and Subscriptions	\$ 4,639	\$ 4,928	\$ 4,220	\$ 4,705	\$ 4,769
Equipment rental	\$ -	\$ 21,600	\$ -	\$ -	\$ -
Fund Drive expenses	\$ 26,663	\$ 27,109	\$ 27,274	\$ 27,418	\$ 28,245
Hall Expenses	\$ 30,956	\$ 19,085	\$ 17,597	\$ 31,845	\$ 38,763
Insurance	\$ 59,085	\$ 53,542	\$ 62,931	\$ 85,817	\$ 253,678
Interest Expense	\$ 127,859	\$ 147,869	\$ 124,644	\$ 107,485	\$ 99,141
Member and community events	\$ 18,991	\$ 21,243	\$ 19,607	\$ 21,906	\$ 39,442
Miscellaneous	\$ 16,583	\$ -	\$ -	\$ -	
Member pension plan	\$ 32,513	\$ 32,628	\$ 31,560	\$ 33,080	\$ 40,579
Office expenses	\$ 17,268	\$ 15,711	\$ 20,419	\$ 20,265	\$ 20,170
Professional	\$ 46,879	\$ 45,598	\$ 44,299	\$ 41,045	\$ 35,599
Station Maintenance	\$ 126,095	\$ 104,943	\$ 123,405	\$ 163,972	\$ 159,244
Supplies, gear and small equipment	\$ 163,483	\$ 357,395	\$ 176,701	\$ 313,380	\$ 237,479
Training	\$ 12,935	\$ 25,340	\$ 15,673	\$ 33,448	\$ 29,445
Travel Expenses	\$ 6,880	\$ -	\$ -	\$ 7,161	\$ -
Utilities	\$ 71,134	\$ 73,574	\$ 72,419	\$ 75,784	\$ 88,806
Vehicle expenses	\$ 48,652	\$ 45,484	\$ 56,021	\$ 76,606	\$ 73,625
TOTAL	\$ 2,208,564	\$ 2,639,779	\$ 2,406,258	\$ 2,808,884	\$ 2,931,393

<u>Stmnt of Cash Flows</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Cash Flows from Operating Activities					
Change in Net Assets	\$ 642,841	\$ 709,033	\$ 499,811	\$ (7,096)	\$ 773,733
Adjustments to reconcile change in net assets to net cash					
Depreciation	\$ 459,870	\$ 522,658	\$ 525,370	\$ 577,623	\$ 572,079
Amortization	\$ 2,060	\$ 2,060	\$ 2,061	\$ 2,061	\$ 170
Unrealized gain on investments	\$ (232,100)	\$ (37,881)	\$ (91,838)	\$ 292,438	\$ (149,690)
Realized gain on investments	\$ -	\$ (71,607)	\$ (39,140)	\$ 6,335	\$ (4,980)
Gain on sale of property and equipment	\$ -	\$ (84,558)	\$ -	\$ 73,358	\$ -
Increase/(Decrease) in Payables & Payroll Liabilities	\$286	\$10,919	\$10,344	(\$27,621)	\$ 123.00
Total Adjustments	\$230,116	\$341,591	\$406,797	\$924,194	\$417,702
Net Cash Provided (Used) by Operating Activities	\$872,957	\$1,050,624	\$906,608	\$917,098	\$1,191,435
Cash Flows from Investing Activities					
Acquisition of property & equipment	\$ (142,998)	\$ (524,288)	\$ (24,251)	\$ (311,057)	\$ (206,320)
Deposit on equipment	\$ -	\$ (1,345,731)		\$ -	\$ -
Proceeds from the sale of property & equipment	\$ -	\$ 100,000		\$ 2,500	\$ -
Purchase of investments	\$ (46,173)	\$ (196,703)	\$ (470,942)	\$ (53,117)	\$ (74,311)
Proceeds from the sale of investments	\$ -	\$ 462,404	\$ 404,617	\$ 134,063	\$ 80,000
Net Cash Provided (Used) by Investing	-\$189,171	-\$1,504,318	-\$90,576	-\$227,611	-\$200,631
Cash Flows from Financing Activities					
Repayments of Notes payable	\$ (295,627)	\$ (273,347)	\$ (287,449)	\$ (295,427)	\$ (301,594)
Net Cash Provided (Used) by Financing Activities	\$ (295,627)	\$ (273,347)	\$ (287,449)	\$ (295,427)	\$ (301,594)
Cash & Cash Equivalents (Beginning of Year)	\$1,045,437	\$1,433,596	\$706,555	\$1,258,927	\$ 1,652,987
Cash & Cash Equivalents (End of Year)	\$1,433,596	\$706,555	\$1,235,138	\$1,652,987	\$ 2,342,197
Net Increase (Decrease) in Cash&CashEquivalents	\$388,159	-\$727,041	\$528,583	\$394,060	689210
Interest	Unknown	\$ 127,859	\$ 147,869	\$ 107,485	\$ 99,141

CRANSTON HEIGHTS- SUMMARY OF FINANCIAL STATEMENTS

Stmt of Financial Position		2019	2020	2021	2022	2023						
Assets												
Current Assets												
Cash and Cash Equivalents	\$	555,818	\$	716,756	\$	519,692	\$	796,811	\$	810,645		
Certificate of Deposit	\$	-			\$	2,714	\$	2,715	\$	2,731		
Accounts Receivable	\$	312,853	\$	308,338	\$	336,874	\$	654,263	\$	272,060		
Prepaid Expenses	\$	4,954	\$	5,599	\$	6,106	\$	-	\$	6,103		
Total Current Assets		\$	873,625	\$	1,030,693	\$	865,386	\$	1,453,789	\$	1,091,539	
Property and Equipment												
Land	\$	216,614	\$	216,614	\$	216,614	\$	216,614	\$	216,614		
Buildings	\$	2,763,757	\$	2,827,079	\$	2,916,231	\$	2,916,231	\$	2,916,231		
Furniture, Fixtures and Equipment	\$	574,218	\$	610,570	\$	703,190	\$	773,997	\$	794,934		
Autos, Fire Trucks & Ambulances	\$	3,991,128	\$	3,991,128	\$	3,943,129	\$	3,990,966	\$	4,148,418		
		\$	7,545,717	\$	7,645,391	\$	7,779,164	\$	7,897,808	\$	8,076,197	
Accumulated Depreciation		\$	(5,540,904)	\$	(5,869,059)	\$	(6,163,716)	\$	(6,528,261)	\$	(6,676,651)	
Total Property & Equipment		\$	2,004,813	\$	1,776,332	\$	1,615,448	\$	1,369,547	\$	1,399,546	
Total Assets			\$	2,878,438	\$	2,807,025	\$	2,480,834	\$	2,823,336	\$	2,491,085
Liabilities and Net Assets												
Current Liabilities												
Accounts Payable	\$	21,309	\$	19,236	\$	22,294	\$	48,746	\$	63,038		
Credit Cards Payable	\$	12,300	\$	2,241	\$	8,362	\$	16,350	\$	11,834		
Accrued Pension	\$	37,575	\$	40,898	\$	40,419	\$	46,445	\$	35,483		
Accrued Payroll Liabilities	\$	40,123	\$	28,474	\$	30,198	\$	30,127	\$	27,091		
Current Portion of Long-Term Debt	\$	81,518	\$	73,863	\$	65,503	\$	31,029	\$	27,224		
Total Current Liabilities		\$	192,825	\$	164,712	\$	166,776	\$	172,697	\$	164,670	
Non-Current Liability												
Notes Payable - net of current position	\$	153,695	\$	132,408	\$	66,904	\$	35,875	\$	8,651		
Total Liabilities		\$	346,520	\$	297,120	\$	233,680	\$	208,572	\$	173,321	

Net Assets					
	Without Donor Restrictions	\$ 2,531,918	\$ 2,509,905	\$ 2,247,154	\$ 2,614,764
	With Donor Restrictions				\$ 2,317,764
Total Net Assets		\$ 2,531,918	\$ 2,509,905	\$ 2,247,154	\$ 2,614,764
Total Liabilities & Net Assets		\$ 2,878,438	\$ 2,807,025	\$ 2,480,834	\$ 2,823,336
		\$ 2,491,085			
Stmt of Activities & Changes					
		2019	2020	2021	2022
					2023
Support and Revenues					
	Donations	\$ 29,098	\$ 11,365	\$ 21,601	\$ 27,082
	Fire Fund Drive	\$ 47,425	\$ 49,639	\$ 56,418	\$ 43,442
	State and County Appropriations	\$ 1,117,695	\$ 1,147,699	\$ 1,236,244	\$ 1,561,265
	Interest Income	\$ 3,035	\$ 907	\$ 183	\$ 113
	Membership Dues	\$ 933	\$ 943	\$ 205	\$ 1,763
	Miscellaneous	\$ 31,567	\$ 22,144	\$ 11,031	\$ 12,806
	Hall Income	\$ 68,745	\$ 14,936	\$ 37,575	\$ 77,484
	Ambulance Services	\$ 487,351	\$ 414,343	\$ 664,685	\$ 785,141
	Gain on Sale/Disposal of Assets	\$ 5,337	\$ -	\$ 14,000	\$ -
	Conditional Contributions	\$ -	\$ 210,855	\$ 31,689	\$ 105,373
	Insurance Proceeds	\$ -	\$ -	\$ 18,853	\$ -
Total Support & Revenue		\$ 1,791,186	\$ 1,872,831	\$ 2,092,484	\$ 2,614,469
Expenses					
Program Services					
	Fire Suppression	\$ 959,418	\$ 957,303	\$ 1,163,634	\$ 1,179,870
	Ambulance	\$ 647,825	\$ 669,781	\$ 903,853	\$ 773,048
	Hall and Bar	\$ 94,947	\$ 64,308	\$ 63,237	\$ 70,131
Supporting Services					
	Administrative & General	\$ 274,353	\$ 199,365	\$ 220,415	\$ 219,515
	Fundraising	\$ -	\$ 4,087	\$ 4,096	\$ 4,295
Total Expenses		\$ 1,976,543	\$ 1,894,844	\$ 2,355,235	\$ 2,246,859
Change in Net Assets		\$ (185,357)	\$ (22,013)	\$ (262,751)	\$ 367,610
Net Assets (Beginning of Year)		\$ 2,717,275	\$ 2,531,918	\$ 2,509,905	\$ 2,247,154
Net Assets (End of Year)		\$ 2,531,918	\$ 2,509,905	\$ 2,247,154	\$ 2,614,764

<u>Stmt of Functional Expenses</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Administration	\$ 13,231	\$ 3,840	\$ 3,810	\$ 3,612	\$ 9,703
Ambulance billing	\$ 27,785	\$ 21,370	\$ 23,810	\$ 21,059	\$ 39,203
Bad Debt	\$ 43,764	\$ 10,367	\$ 189,000	\$ 45,000	\$ 733,827
Beverage, Food & Supplies	\$ 45,894	\$ 28,332	\$ 17,972	\$ 27,658	\$ 13,902
Christmas Party and Banquet	\$ 58,293	\$ -	\$ 6,102	\$ 2,360	\$ 2,819
Conventions and meetings	\$ 872	\$ -	\$ -	\$ 564	\$ 267
Depreciation	\$ 293,284	\$ 328,156	\$ 342,656	\$ 364,545	\$ 205,490
Fireline - Supplies & Equipment	\$ 7,593	\$ 17,615	\$ 13,323	\$ 13,478	\$ 5,024
Insurance	\$ 193,107	\$ 165,716	\$ 213,964	\$ 202,354	\$ 228,375
Interest Expense	\$ 5,402	\$ 6,355	\$ 4,631	\$ 3,210	\$ 1,723
Membership Dues & Member Expenses	\$ 7,644	\$ 14,838	\$ 8,310	\$ 9,693	\$ 7,281
Miscellaneous	\$ 6,043	\$ -	\$ 2,022	\$ 218	\$ -
Office expenses	\$ -	\$ 9,000	\$ 10,985	\$ 9,838	\$ 10,721
Payroll Taxes	\$ 61,059	\$ 61,153	\$ 70,451	\$ 70,199	\$ 79,180
Pension Plan	\$ 67,648	\$ 67,549	\$ 70,818	\$ 71,334	\$ 63,122
Professional	\$ 53,748	\$ 59,664	\$ 59,823	\$ 71,864	\$ 110,391
Recreation	\$ 1,671	\$ 2,710	\$ 3,294	\$ -	\$ -
Recruiting & Retention Expenses	\$ 7,643	\$ 5,493	\$ 4,259	\$ 6,451	\$ 5,829
Station Maintenance	\$ 150,899	\$ 152,453	\$ 203,319	\$ 249,995	\$ 225,819
Training	\$ 14,134	\$ 6,220	\$ 8,289	\$ 4,649	\$ 9,794
Uniforms	\$ 4,939	\$ 4,517	\$ 4,709	\$ 4,116	\$ 7,696
Utilities	\$ 68,349	\$ 60,210	\$ 60,549	\$ 69,548	\$ 81,043
Vehicle expenses: Fuel, Maintenance & Supplies	\$ 87,936	\$ 91,717	\$ 139,018	\$ 118,981	\$ 146,932
Wages & Benefits	\$ 755,605	\$ 777,569	\$ 894,121	\$ 876,133	\$ 1,004,415
TOTAL	\$ 1,976,543	\$ 1,894,844	\$ 2,355,235	\$ 2,246,859	\$ 2,992,556

Stmt of Cash Flows	2019	2020	2021	2022	2023
Cash Flows from Operating Activities					
Change in Net Assets	\$ (185,357)	\$ (22,013)	\$ (262,751)	\$ 367,610	\$ (297,000)
Adjustments to reconcile change in net assets to net cash					
Depreciation	\$ 293,284	\$ 328,156	\$ 342,656	\$ 364,545	\$ 205,490
Gain on disposal of assets	\$ (5,337)	\$ -	\$ (14,000)	\$ -	\$ (57,100)
Bad Debts	\$ 43,764	\$ 10,367	\$ 189,000	\$ 45,000	\$ 733,827
(Increase) Decrease in:					
Accounts Receivable	\$ (25,599)	\$ (5,853)	\$ (217,536)	\$ (362,389)	\$ (351,624)
Prepaid Expense	\$ (191)	\$ (645)	\$ (507)	\$ 6,106	\$ (6,103)
Increase in:					
Accounts Payable	\$ (27,989)	\$ (2,073)	\$ 3,058	\$ 26,452	\$ 14,292
Credit Cards Payable	\$ 6,388	\$ (10,059)	\$ 6,121	\$ 7,988	\$ (4,516)
Accrued Expenses	\$ (988)	\$ (8,326)	\$ 1,245	\$ 5,955	\$ (13,998)
Deferred Income	\$ (124,300)				
Net Cash Provided (Used) by Operating Activities	\$ (26,325)	\$ 289,554	\$ 47,286	\$ 461,267	\$ 223,268
Cash Flows from Investing Activities					
Purchase of Certificate of Deposit			\$ (11)	\$ (1)	\$ (16)
Purchase of Property and Equipment	\$ (274,887)	\$ (45,506)	\$ (181,772)	\$ (118,644)	\$ (235,489)
Proceeds from the Sale of Assets	\$ 149,414	\$ -	\$ 14,000	\$ -	\$ 57,100
Net Cash Provided (Used) by Investing	\$ (125,473)	\$ (45,506)	\$ (167,783)	\$ (118,645)	\$ (178,405)
Cash Flows from Financing Activities					
Repayment of Long Term Debt	\$ (64,886)	\$ (83,110)	\$ (73,864)	\$ (65,503)	\$ (31,029)
Proceeds from Long Term Debt	\$ 58,661	\$ -	\$ -	\$ -	\$ -
Net Cash Provided (Used) by Financing Activities	\$ (6,225)	\$ (83,110)	\$ (73,864)	\$ (65,503)	\$ (31,029)
Net Increase (Decrease) in Cash&CashEquivalents	\$ (158,023)	\$ 160,938	\$ (194,461)	\$ 277,219	\$ 13,834
Cash & Cash Equivalents (Beginning of Year)	\$ 713,841	\$ 555,818	\$ 714,053	\$ 519,592	\$ 796,811
Cash & Cash Equivalents (End of Year)	\$ 555,818	\$ 716,756	\$ 519,592	\$ 796,811	\$ 810,645

DELAWARE CITY- SUMMARY OF FINANCIAL STATEMENTS

Stmnt of Financial Position		2019	2020	2021	2022	2023					
Assets											
Cash and Cash Equivalents	\$	928,638	\$	1,901,061	\$	2,308,821	\$	2,002,366	\$	1,160,412	
Investments	\$	3,143,684	\$	2,753,576	\$	2,570,703	\$	2,479,823	\$	3,720,931	
Other receivables				\$	16,122	\$	-				
Prepaid Expenses	\$	17,269	\$	17,269	\$	25,937	\$	30,018	\$	15,371	
Fire/ambulance equipment deposits						\$	26,482				
Property and equipment, net	\$	4,861,377	\$	4,530,680	\$	4,356,842	\$	4,183,278	\$	4,024,314	
Total Assets		\$	8,950,968	\$	9,202,586	\$	9,278,425	\$	8,721,967	\$	8,921,028
Liabilities and Net Assets											
Accounts Payable	\$	426,538	\$	11,467	\$	26,942	\$	468	\$	11,580	
Credit Cards Payable	\$	8,944	\$	16,055	\$	9,516	\$	14,553	\$	16,037	
Accrued Salaries and Payroll Taxes	\$	36,317	\$	9,662	\$	28,068	\$	25,754	\$	26,253	
Accrued Benefits	\$	41,560	\$	43,584	\$	36,419	\$	45,469	\$	30,282	
Notes payable	\$	-	\$	429,202	\$	383,394	\$	337,329	\$	733,394	
Total Liabilities		\$	513,359	\$	509,970	\$	484,339	\$	423,573	\$	817,546
Net Assets											
With Donor Restrictions							\$	1,682	\$	390	
Without Donor Restrictions	\$	8,437,609	\$	8,692,616	\$	8,794,086	\$	8,296,712	\$	8,103,482	
Total Net Assets		\$	8,437,609	\$	8,692,616	\$	8,794,086	\$	8,298,394	\$	8,103,872
Total Liabilities & Net Assets		\$	8,950,968	\$	9,202,586	\$	9,278,425	\$	8,721,967	\$	8,921,418

Stmnt of Activities & Changes	2019	2020	2021	2022	2023
Support and Revenues					
Membership Dues	\$ 489	\$ 505	\$ 830	\$ 803	\$ 900
Appropriations	\$ 334,714	\$ 467,679	\$ 386,873	\$ 376,471	\$ 358,294
Grants	\$ 17,500	\$ -	\$ -	\$ 150,065	\$ 225,308
Donations	\$ 123,970	\$ 77,328	\$ 40,448	\$ 80,370	\$ 49,933
Fundraising	\$ 13,841	\$ 32,175	\$ 6,956	\$ 22,375	\$ 25,911
Ambulance billings	\$ 459,190	\$ 390,352	\$ 409,882	\$ 445,718	\$ 428,054
Investment income, net of fees	\$ 468,322	\$ 266,948	\$ 42,411	\$ 33,680	\$ 40,482
Hall rental	\$ 57,220	\$ 27,510	\$ 23,954	\$ 23,969	\$ 73,914
Bar income	\$ 49,273	\$ 3,490	\$ 67,736	\$ 100,022	\$ 75,938
Impact fees	\$ 45,604	\$ 64,414	\$ 672,948	\$ 847,711	\$ 951,452
Fire insurance fund	\$ 652,593	\$ 597,402	\$ 101,650	\$ 68,335	\$ 68,659
Miscellaneous	\$ 89,399	\$ 104,381	\$ -	\$ -	
Loss on sales of assets					\$ (166,404)
Net assets released from restrictions					
Total Support & Revenue	\$ 2,312,115	\$ 2,032,184	\$ 1,753,688	\$ 2,149,519	\$ 2,132,441
Expenses					
Program Services					
Program expense	\$ 1,844,872	\$ 1,590,075	\$ 1,790,025	\$ 1,960,501	\$ 2,176,223
Management and general expenses	\$ 38,554	\$ 377,266	\$ 421,238	\$ 462,219	\$ 518,232
Fundraising expense	\$ 496	\$ 4,081	\$ 3,266	\$ 3,786	\$ 6,811
Total Expenses	\$ 1,883,922	\$ 1,971,422	\$ 2,214,529	\$ 2,426,506	\$ 2,701,266
Other Income					
Paycheck protection program loan forgiveness		\$ 169,400			
Stimulus payment		\$ 24,414			
COVID relief funds			\$ 282,155	\$ 132,734	
Investment income (loss), net			\$ 261,665	\$ (351,439)	\$ 373,913
Tax refunds			\$ 16,122	\$ -	
Gain (Loss) on disposal of assets	\$ (41,778)	\$ -	\$ 2,800		
Total Other Income	\$ (41,778)	\$ 193,814	\$ 562,742	\$ (218,705)	\$ 373,913
Change in Net Assets					
Change in Net Assets	\$ 386,415	\$ 254,576	\$ 101,901	\$ (495,692)	\$ (194,912)
Net Assets (Beginning of Year)	\$ 8,051,193	\$ 8,437,608	\$ 8,692,184	\$ 8,794,085	\$ 8,298,393
Net Assets (End of Year)	\$ 8,437,608	\$ 8,692,184	\$ 8,794,085	\$ 8,298,393	\$ 8,103,481

Stmnt of Functional Expenses	2019	2020	2021	2022	2023
Salaries	\$ 705,755	\$ 803,641	\$ 895,370	\$ 1,099,002	\$ 1,253,860
Payroll Taxes and employee benefits	\$ 171,949	\$ 183,226	\$ 200,869	\$ 232,320	\$ 308,337
Professional fees	\$ 21,563	\$ 31,174	\$ 36,359	\$ 33,725	\$ 33,762
Office expenses	\$ 16,991	\$ 22,290	\$ 19,413	\$ 38,615	\$ 23,642
Functions	\$ 2,480	\$ 380	\$ 500	\$ 3,671	\$ 2,538
Depreciation	\$ 375,253	\$ 440,720	\$ 440,998	\$ 411,739	\$ 434,003
Insurance	\$ 86,332	\$ 72,596	\$ 124,913	\$ 112,289	\$ 101,212
Repairs	\$ 165,315	\$ 167,032	\$ 216,380	\$ 185,316	\$ 211,252
Utilities	\$ 34,221	\$ 25,402	\$ 34,015	\$ 44,120	\$ 50,152
Pension for volunteers	\$ 37,597	\$ 38,081	\$ 36,419	\$ 45,469	\$ 30,282
Bar expenses	\$ 28,815	\$ 6,206	\$ 8,520	\$ 13,143	\$ 21,673
Ambulance billing commission	\$ 21,090	\$ 22,304	\$ 24,204	\$ 25,472	\$ 22,185
Supplies	\$ 33,625	\$ 23,323	\$ 46,785	\$ 23,774	\$ 22,932
Banquet expenses	\$ 8,030	\$ 5,581	\$ 364	\$ 13,229	\$ 8,840
Diesel	\$ 17,824	\$ 11,886	\$ 16,213	\$ 30,859	\$ 17,502
Training	\$ 14,984	\$ 12,317	\$ 9,273	\$ 10,538	\$ 11,625
Janitorial	\$ 14,400	\$ 9,103	\$ 11,848	\$ 9,905	\$ 12,395
Gasoline	\$ 7,287	\$ 3,966	\$ 7,388	\$ 9,601	\$ 31,224
Uniforms	\$ 26,415	\$ 35,737	\$ 24,702	\$ 12,758	\$ 17,794
Telephone	\$ 17,451	\$ 9,459	\$ 12,259	\$ 9,851	\$ 10,192
Conference expenses	\$ 9,320	\$ -	\$ 4,660	\$ 3,287	\$ 2,220
Dues and assessments	\$ 1,685	\$ 4,973	\$ 5,715	\$ 7,265	\$ 16,439
Pagers	\$ -				\$ 4,605
Sodas	\$ 1,202	\$ 2,157	\$ 1,058	\$ 1,830	\$ 6,928
Sunshine and medical	\$ 312	\$ 869	\$ 899	\$ 4,364	\$ 2,820
Miscellaneous	\$ 22,468	\$ 12,320	\$ 14,669	\$ 19,983	\$ 13,171
Fundraising expense	\$ 496	\$ 4,081	\$ 3,266		\$ 2,390
Advertising	\$ 1,979	\$ -	\$ 297	\$ 967	\$ 5,410
Grounds maintenance	\$ 12,730	\$ 1,185	\$ 5,481	\$ 2,279	\$ 3,093
Security	\$ 1,589	\$ 378	\$ 1,320	\$ 1,955	\$ 4,920
Meals	\$ 5,323	\$ 2,736	\$ 1,179	\$ 2,956	\$ 555
Investment tax expense	\$ 747	\$ 343	\$ 501	\$ 481	\$ 1,592
Bank service charge	\$ 584	\$ 387	\$ 514	\$ 381	\$ 1,063
Hall expense	\$ 531	\$ 1,473		\$ 9	\$ 2,529
Company store purchase	\$ 3,120	\$ 5,812		\$ 5,851	\$ 4,406
Ladies Auxiliary expenses	\$ 8,864				\$ 542
Interest expense		\$ 3,113	\$ 4,178	\$ 3,658	\$ 1,457
Contributions		\$ 1,250	\$ 500	\$ 1,781	\$ 1,128
Awards	\$ 5,594	\$ 5,921	\$ 3,500	\$ 3,580	\$ 596
Ways and means	\$ 5,594	\$ 5,921		\$ 483	
TOTAL EXPENSES	\$ 1,889,515	\$ 1,977,343	\$ 2,214,529	\$ 2,426,506	\$ 2,701,266

<u>Stmt of Cash Flows</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Cash Flows from Operating Activities					
Change in Net Assets	\$ 386,416	\$ 254,576	\$ 101,901	\$ (495,692)	\$ (194,912)
Adjustments to reconcile change in net assets to net cash					
Depreciation	\$ 375,253	\$ 440,720	\$ 440,998	\$ 411,739	\$ 434,003
Realized gain on investments	\$ (209,633)	\$ (271,648)	\$ (223,521)	\$ 2,091	\$ (24,643)
Unrealized (gains) losses on investments	\$ (190,658)	\$ 46,854	\$ (8,369)	\$ 394,115	\$ (290,903)
Loss on disposal of assets	\$ 41,778	\$ -	\$ (2,800)	\$ -	\$ 166,404
(Increase) Decrease in:					
Prepaid Expense	\$ (1,286)	\$ 431	\$ (9,099)	\$ (4,081)	\$ 14,647
Other Receivables			\$ (16,122)	\$ 16,122	\$ -
Fire/ambulance equipment deposits			\$ -	\$ (26,482)	\$ 26,482
Accounts Payable	\$ 420,883	\$ (415,072)	\$ 15,475	\$ (26,474)	\$ 11,112
Credit Cards Payable	\$ 1,832	\$ 7,111	\$ (6,539)	\$ 5,037	\$ 1,484
Accrued Salaries and payroll taxes	\$ 5,397	\$ (26,655)	\$ 18,406	\$ (2,314)	\$ 499
Accrued benefits	\$ 1,657	\$ 2,024	\$ (7,165)	\$ 9,050	\$ (15,187)
Net Cash Provided (Used) by Operating Activities	\$ 831,639	\$ 38,341	\$ 303,165	\$ 283,111	\$ 128,986
Cash Flows from Investing Activities					
Purchase of Property and Equipment	\$ (1,164,788)	\$ (110,022)	\$ (267,160)	\$ (238,175)	\$ (25,697)
Cash proceeds from disposal of assets	\$ 120,000	\$ -	\$ 2,800	\$ -	\$ 27,254
Investments sales proceeds, net of purchases	\$ 47,689	\$ 614,902	\$ 1,224,900	\$ 373,480	\$ 450,184
Purchase of investments			\$ (810,137)	\$ (678,806)	\$ (1,375,746)
Net Cash Provided (Used) by Investing	\$ (997,099)	\$ 504,880	\$ 150,403	\$ (543,501)	\$ (924,005)
Cash Flows from Financing Activities					
Proceeds from long-term debt	\$ 474,950				
Principal payments on notes payable	\$ (45,748)	\$ (45,808)	\$ (45,808)	\$ (46,065)	\$ (46,935)
Net Cash Provided (Used) by Financing Activities	\$ -	\$ 429,202	\$ (45,808)	\$ (46,065)	\$ (46,935)
Net change in cash and cash equivalents	\$ (165,460)	\$ 972,423	\$ 407,760	\$ (306,455)	\$ (841,954)
Net Increase (Decrease) in Cash&CashEquivalents					
Cash & Cash Equivalents (Beginning of Year)	\$ 1,094,098	\$ 928,638	\$ 1,901,061	\$ 2,308,821	\$ 2,002,366
Cash & Cash Equivalents (End of Year)	\$ 928,638	\$ 1,901,061	\$ 2,308,821	\$ 2,002,366	\$ 1,160,412
Supplemental Disclosures					
Cash paid during year for interest	\$ -	\$ 3,113	\$ 4,178	\$ 3,658	\$ 1,457

ELSMERE - SUMMARY OF FINANCIAL STATEMENTS

Stmnt of Financial Position		2019		2020		2021* Restated		2022		2023	
Assets											
Current Assets											
	Cash - Checking	\$	76,720	\$	178,239	\$	62,205	\$	222,505	\$	84,072
	Cash - Savings	\$	1,459,349	\$	2,091,068	\$	1,451,422	\$	1,129,219	\$	896,537
	Cash - Certificates of Deposit	\$	487,986	\$	217,000	\$	-	\$	752,882	\$	771,762
	Investments	\$	20,483	\$	25,670	\$	29,542	\$	34,018	\$	41,935
	Banquet Deposit	\$	35,000	\$	35,000						
Total Current Assets		\$	2,079,538	\$	2,546,977	\$	1,543,169	\$	2,138,624	\$	1,794,306
Property and Equipment											
	Land	\$	134,991	\$	134,991	\$	134,991	\$	134,991	\$	134,991
	Buildings & Improvements	\$	3,194,914	\$	3,194,914	\$	3,268,977	\$	3,319,916	\$	3,349,139
	Automotive & Trucks	\$	2,058,104	\$	2,130,302	\$	2,927,589	\$	2,558,632	\$	3,427,994
	Equipment & Furniture	\$	920,865	\$	990,736	\$	1,000,269	\$	1,124,136	\$	1,235,954
		\$	6,308,874	\$	6,450,943	\$	7,331,826	\$	7,137,675	\$	8,148,078
	Accumulated Depreciation	\$	(4,905,007)	\$	(5,128,326)	\$	(4,941,935)	\$	(4,877,982)	\$	(5,266,127)
	Total Property & Equipment	\$	1,403,867	\$	1,322,617	\$	2,389,891	\$	2,259,693	\$	2,881,951
Total Assets		\$	3,483,405	\$	3,869,594	\$	3,933,060	\$	4,398,317	\$	4,676,257
Liabilities and Net Assets											
Current Liabilities											
	Current portion of long-term debt									\$	86,337
	Accrued Pension	\$	-	\$	1,432	\$	4,025	\$	-	\$	-
Total Current Liabilities		\$	-	\$	1,432	\$	4,025	\$	-	\$	86,337
Long-Term Debt										\$	316,076
Total Liabilities		\$	-	\$	1,432	\$	4,025	\$	-	\$	402,413
Net Assets											
	Without Donor Restrictions	\$	3,483,405	\$	3,868,162	\$	3,929,035	\$	4,376,290	\$	4,273,844
Total Net Assets		\$	3,483,405	\$	3,868,162	\$	3,929,035	\$	4,376,290	\$	4,273,844
Total Liabilities & Net Assets		\$	3,483,405	\$	3,869,594	\$	3,933,060	\$	4,376,290	\$	4,360,181

<u>Stmt of Activities & Changes</u>		<u>2019</u>	<u>2020</u>	<u>2021*</u>	<u>2022</u>	<u>2023</u>				
<u>Support and Revenues:</u>										
Government Donations	\$	377,449	\$	345,968	\$	536,232	\$	745,075	\$	645,421
Insurance Companies	\$	722,089	\$	814,626	\$	821,158	\$	950,877	\$	882,538
Annual Fund Drives	\$	34,720	\$	38,658	\$	45,746	\$	48,409	\$	44,555
Miscellaneous Donations	\$	18,412	\$	4,060	\$	32,265	\$	4,345	\$	11,174
Ambulance Fees	\$	320,372	\$	273,802	\$	255,915	\$	331,769	\$	323,785
Investment Income	\$	14,381	\$	14,535	\$	6,708	\$	(487)	\$	42,345
Gain on Disposal of Assets	\$	43,500	\$	-	\$	40,000	\$	140,000	\$	84
Membership Dues	\$	102	\$	118	\$	59	\$	34		
Ladies Auxiliary Fundraising	\$	18,214	\$	4,976					\$	21,192
Hall and Rental	\$	183,301	\$	116,349	\$	121,438	\$	148,331	\$	193,622
Miscellaneous Income	\$	4,461	\$	7,929	\$	9,301	\$	43,519	\$	56,028
Energy Grant					\$	-	\$	74,704		
Conditional Contributions			\$	161,865						
Net Assets Released from Restrictions:										
Satisfaction of Program Restrictions										
Total Support and Revenues	\$	1,737,001	\$	1,782,886	\$	1,868,822	\$	2,486,576	\$	2,220,744
<u>EXPENSES</u>										
<u>Program Services</u>										
Fire Suppression	\$	323,626	\$	206,400	\$	330,451	\$	477,653	\$	510,641
Ambulance	\$	850,024	\$	795,900	\$	883,404	\$	1,014,184	\$	1,244,277
Hall and Bar	\$	122,396	\$	74,104	\$	99,757	\$	123,173	\$	129,949
Membership	\$	18,794	\$	16,547	\$	107,971	\$	22,353	\$	38,718
<u>Supporting Services</u>										
Rental Real Estate	\$	21,389	\$	13,755	\$	10,625	\$	17,276	\$	38,183
Administrative & General	\$	299,544	\$	273,920	\$	331,637	\$	371,949	\$	347,222
Fundraising	\$	35,306	\$	17,503	\$	17,730	\$	13,781	\$	36,227
Expenses	\$	1,671,079	\$	1,398,129	\$	1,781,575	\$	2,040,369	\$	2,345,217
Net Assets (Beginning of Year)	\$	3,417,483	\$	3,483,405	\$	3,841,788	\$	3,929,035	\$	4,376,290
Net Assets (End of Year)	\$	3,483,405	\$	3,868,162	\$	3,929,035	\$	4,376,290	\$	4,273,844
Change in Net Assets	\$	65,922	\$	384,757	\$	87,247	\$	447,255	\$	(102,446)

<u>Stmt of Functional Expenses</u>	<u>2019</u>	<u>2020</u>	<u>2021*</u>	<u>2022</u>	<u>2023</u>
Fuel \$	31,569	\$ 11,195	\$ 14,294	\$ 45,261	\$ 70,419
Materials \$	136,122	\$ 81,900	\$ 83,052	\$ 114,239	\$ 102,105
Repairs & Maintenance					
Non- Vehicle \$	92,645	\$ 61,991	\$ 121,667	\$ 97,610	\$ 143,649
Training \$	17,232	\$ 8,239	\$ 7,610	\$ 15,916	\$ 20,186
Meetings \$	4,868	\$ 4,142	\$ 3,865	\$ 2,375	\$ 7,005
Flowers \$	1,300	\$ 1,230	\$ 2,103	\$ 1,575	\$ 1,146
Miscellaneous \$	30,083	\$ 18,021	\$ 16,741	\$ 31,630	\$ 16,526
Beverage & Food \$	48,126	\$ 23,046	\$ 118,606	\$ 36,120	\$ 63,844
Ladies Auxiliary \$	15,710	\$ 4,840	\$ -	\$ 15,023	\$ 17,399
Licenses & Taxes \$	9,818	\$ 5,726	\$ 6,466	\$ 7,322	\$ 6,017
Telephone \$	5,993	\$ 5,535	\$ 4,333	\$ 4,444	\$ 3,188
Office Expenses \$	24,552	\$ 48,925	\$ 40,868	\$ 49,333	\$ 48,801
Dues & Subscriptions \$	7,966	\$ 5,235	\$ 4,437	\$ 17,703	\$ 6,509
Insurance \$	119,090	\$ 99,605	\$ 121,184	\$ 148,270	\$ 171,229
Professional Fees \$	32,487	\$ 27,328	\$ 60,758	\$ 94,057	\$ 96,899
Utilities \$	51,490	\$ 39,288	\$ 47,328	\$ 60,559	\$ 70,400
Payroll & Related \$	674,979	\$ 637,998	\$ 699,115	\$ 811,992	\$ 986,564
Sports \$	926	\$ 3,423	\$ 200	\$ -	\$ 9,955
Convention & Parades \$	21,628	\$ 474	\$ 5,952	\$ -	\$ 379
Vehicle Expenses \$	109,434	\$ 66,601	\$ 75,315	\$ 122,247	\$ 87,565
Ambulance Billing Fees \$	21,537	\$ 20,068	\$ 18,340	\$ 23,358	\$ 22,723
Interest					\$ 4,564
Total Expenses before Depreciation \$	1,457,555	\$ 1,174,810	\$ 1,452,234	\$ 1,699,034	\$ 1,957,072
Depreciation \$	213,524	\$ 223,319	\$ 329,341	\$ 340,267	\$ 345,771
Total Expenses \$	1,671,079	\$ 1,398,129	\$ 1,781,575	\$ 2,039,301	\$ 2,302,843

<u>Stmt of Cash Flows</u>	<u>2019</u>	<u>2020</u>	<u>2021*</u>	<u>2022</u>	<u>2023</u>
Cash Flows from Operating Activities					
Change in Net Assets	\$ 65,922	\$ 384,757	\$ 87,247	\$ 447,255	\$ (124,473)
Adjustments to reconcile change in net assets to net cash					
Depreciation	\$ 213,524	\$ 223,319	\$ 329,341	\$ 340,267	\$ 388,145
Increase in Banquet Deposit	\$ (35,000)	\$ -	\$ 35,000	\$ -	
Increase in Accrued Pension	\$ -	\$ 1,432	\$ 2,593	\$ (4,025)	
Realized Gain on Assets	\$ (43,500)	\$ -	\$ (40,000)	\$ (140,000)	
Realized (Gain) Loss on Investments	\$ (2,628)	\$ -			
Unrealized (Gain) Loss on Investments	\$ (4,627)	\$ (4,688)	\$ (3,348)	\$ 8,221	\$ (15,116)
Net Cash Provided (Used) by Operating Activities	\$ 193,691	\$ 604,820	\$ 410,833	\$ 651,718	\$ 248,556
Cash Flows from Investing Activities					
Purchase of Fixed Assets	\$ (216,217)	\$ (142,069)	\$ (1,396,614)	\$ (210,069)	\$ (1,010,404)
Proceeds from the Sale of Assets	\$ 43,500	\$ -	\$ 40,000	\$ 140,000	
Purchase of Investment	\$ (90,000)	\$ (240,000)	\$ -	\$ (765,000)	\$ (11,000)
Cost of Investment	\$ (126,299)	\$ -		\$ -	
Proceeds from the Sale of Investment	\$ 128,927	\$ 511,933	\$ 217,000	\$ -	
Reinvested Investment Income	\$ (4,049)	\$ (1,446)	\$ (525)	\$ (579)	\$ (680)
Net Cash Provided (Used) by Investing	\$ (264,138)	\$ 128,418	\$ (1,140,139)	\$ (835,648)	\$ (1,022,084)
Cash Flows from Financing Activities					
Repayment of Long Term Debt	\$ -	\$ -	\$ -	\$ -	\$ (42,528)
Proceeds from Long Term Debt	\$ -	\$ -	\$ -	\$ -	\$ 444,941
Net Cash Provided (Used) by Financing Activities	\$ -	\$ -	\$ -	\$ -	\$ (42,528)
Cash & Cash Equivalents (Beginning of Year)	\$ 1,586,295	\$ 1,511,971	\$ 2,242,933	\$ 1,513,627	\$ 1,329,697
Cash & Cash Equivalents (End of Year)	\$ 1,511,971	\$ 2,242,933	\$ 1,513,627	\$ 1,329,697	\$ 980,609
Net Increase (Decrease) in Cash& Cash Equivalents	\$ (74,324)	\$ 730,962	\$ (729,306)	\$ (183,930)	\$ (349,088)

FIVE POINTS- SUMMARY OF FINANCIAL STATEMENTS

Stmnt of Financial Position		2019	2020	2021	2022	2023					
Assets											
Current Assets											
Cash - Checking	\$	90,889	\$	207,514	\$	377,440	\$	938,915	\$	553,135	
Cash - Savings	\$	770,672	\$	433,103	\$	513,427	\$	248,587	\$	261,616	
Inventory	\$	5,442	\$	5,278	\$	-	\$	-			
Total Current Assets		\$	867,003	\$	645,895	\$	890,867	\$	1,187,502	\$	814,751
Property & Equipment											
Net of accumulated depreciation	\$	2,440,034	\$	2,295,258	\$	2,091,563	\$	2,127,904	\$	1,995,431	
Other Assets											
Investments	\$	1,163,015	\$	1,737,363	\$	2,182,807	\$	1,921,410	\$	3,509,770	
Total Assets		\$	4,470,052	\$	4,678,516	\$	5,165,237	\$	5,236,816	\$	6,319,952
Liabilities and Net Assets											
Current Liabilities											
Loan payable - current portion	\$	13,948	\$	14,229	\$	14,515	\$	-	\$	65,866	
Note Payable - Payroll Protection Program	\$	-	\$	116,600	\$	-	\$	-			
Total Current Liabilities		\$	13,948	\$	130,829	\$	14,515	\$	-	\$	65,866
Long Term Liabilities											
Loan payable - net of current portion	\$	28,744	\$	14,515	\$	-	\$	-	\$	668,134	
Total Long-Term Debt		\$	28,744	\$	14,515	\$	-	\$	-	\$	668,134
Total Liabilities		\$	42,692	\$	145,344	\$	14,515	\$	-	\$	734,000
Net Assets											
Without Donor Restrictions	\$	4,427,360	\$	4,533,172	\$	5,165,237	\$	5,236,816	\$	5,585,952	
Total Net Assets		\$	4,427,360	\$	4,533,172	\$	5,165,237	\$	5,236,816	\$	5,585,952
Total Liabilities & Net Assets		\$	4,470,052	\$	4,678,516	\$	5,179,752	\$	5,236,816	\$	6,319,952

<u>Stmnt of Activities & Changes</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Revenue, Grants and Other Support					
State and county grants	\$ 1,080,992	\$ 1,145,913	\$ 1,156,694	\$ 1,385,512	\$ 1,492,097
Federal grant	\$ -	\$ 8,993	\$ -	\$ -	
Grants - other	\$ -	\$ -	\$ 318,880	\$ 240,620	
Ambulance billing	\$ 271,201	\$ 229,607	\$ 229,363	\$ 260,320	\$ 270,490
Donations and fund drive	\$ 41,094	\$ 33,679	\$ 23,299	\$ 24,128	\$ 37,998
Miscellaneous income	\$ 13,917	\$ 11,979	\$ 8,754	\$ 14,822	\$ 6,908
Hall income	\$ 18,079	\$ 1,631	\$ -	\$ 6,529	\$ 13,911
Forgiveness of debt - pacheck protection program	\$ -	\$ -	\$ 116,600	\$ -	
Investment (loss) income - net	\$ 144,617	\$ 181,395	\$ 251,702	\$ (253,769)	\$ 312,714
Total Revenue and Other Support	\$ 1,569,900	\$ 1,613,197	\$ 2,105,292	\$ 1,678,162	\$ 2,134,118
Expenses					
Program services	\$ 1,282,869	\$ 1,448,430	\$ 1,411,038	\$ 1,475,247	\$ 1,686,172
Support services	\$ 44,403	\$ 43,461	\$ 62,745	\$ 103,207	\$ 70,251
Fundraising	\$ 19,852	\$ 15,494	\$ 13,959	\$ 13,614	\$ 28,559
Total Expenses	\$ 1,347,124	\$ 1,507,385	\$ 1,487,742	\$ 1,592,068	\$ 1,784,982
Net Assets (Beginning of Year)	\$ 4,204,584	\$ 4,427,360	\$ 4,533,172	\$ 5,150,722	\$ 5,236,816
Net Assets (End of Year)	\$ 4,427,360	\$ 4,533,172	\$ 5,150,722	\$ 5,236,816	\$ 5,585,952
Change in Net Assets	\$ 222,776	\$ 105,812	\$ 617,550	\$ 86,094	\$ 349,136

<u>Stmnt of Functional Expenses</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Career staff salaries	\$ 507,863	\$ 598,604	\$ 710,546	\$ 755,632	\$ 822,170
Payroll taxes	\$ 38,707	\$ 45,793	\$ 54,380	\$ 57,806	\$ 62,713
Employee benefits	\$ 52,144	\$ 35,953	\$ 37,815	\$ 45,108	\$ 47,599
Administrative expenses	\$ 35,703	\$ 34,061	\$ 52,895	\$ 95,332	\$ 59,306
Ambulance billing services	\$ 13,557	\$ 12,190	\$ 12,795	\$ 11,383	\$ 13,580
Association dues	\$ 4,185	\$ 5,938	\$ 3,108	\$ 5,720	\$ 3,700
Building maintenance	\$ 19,669	\$ 33,760	\$ 23,066	\$ 20,736	\$ 49,782
Conventions and meetings	\$ 4,711	\$ 1,288	\$ 1,695	\$ 3,727	\$ 1,435
Depreciation	\$ 208,071	\$ 211,494	\$ 203,695	\$ 187,634	\$ 198,908
Equipment maintenance	\$ 92,010	\$ 114,904	\$ 65,244	\$ 21,896	\$ 75,324
Fundraising expenses	\$ 6,830	\$ 6,143	\$ 7,672	\$ 5,446	\$ 14,473
Hall expenses	\$ 13,022	\$ 9,351	\$ 6,287	\$ 8,168	\$ 14,086
Insurance	\$ 49,336	\$ 53,251	\$ 55,043	\$ 48,048	\$ 52,808
Interest	\$ 1,314	\$ 785	\$ 503	\$ 218	\$ 4,831
Member and community activities	\$ 65,324	\$ 38,417	\$ 30,119	\$ 36,561	\$ 40,346
Member pension	\$ 43,269	\$ 41,852	\$ 37,947	\$ 40,314	\$ 48,516
Professional fees	\$ 8,700	\$ 9,400	\$ 9,850	\$ 7,875	\$ 10,535
Rescue supplies	\$ 117,399	\$ 188,674	\$ 92,137	\$ 167,776	\$ 170,650
Training	\$ 15,390	\$ 9,136	\$ 15,418	\$ 11,506	\$ 15,448
Utilities	\$ 49,920	\$ 56,391	\$ 67,527	\$ 61,182	\$ 78,772
TOTAL	\$ 1,347,124	\$ 1,507,385	\$ 1,487,742	\$ 1,592,068	\$ 1,784,982

Stmt of Cash Flows	2019	2020	2021	2022	2023
Cash Flows from Operating Activities					
Change in Net Assets	\$ 222,776	\$ 105,812	\$ 617,550	\$ 86,094	\$ 349,136
Depreciation	\$ 208,071	\$ 211,494	\$ 203,695	\$ 187,634	\$ 198,908
Unrealized gain on investments	\$ (104,297)	\$ (130,790)	\$ (197,680)	\$ 317,541	\$ (232,835)
Realized gain on investments	\$ -	\$ (14,046)	\$ (12,149)	\$ (16,898)	\$ (11,722)
Forgiveness of debt - paycheck protection program	\$ -	\$ -	\$ (116,600)	\$ -	
Decrease in inventory	\$ 262	\$ 164	\$ 5,278	\$ -	
Net Cash Provided (Used) by Operating Activities	\$ 326,812	\$ 172,634	\$ 500,094	\$ 574,371	\$ 303,487
Cash Flows from Investing Activities					
Acquisition of property and equipment	\$ (59,116)	\$ (66,718)	\$ -	\$ (223,975)	\$ (66,435)
Purchase of investments	\$ (231,660)	\$ (499,016)	\$ (348,615)	\$ (69,246)	\$ (1,505,458)
Proceeds from sale of investments	\$ -	\$ 69,504	\$ 113,000	\$ 30,000	\$ (161,655)
Net Cash Provided (Used) by Investing	\$ (290,776)	\$ (496,230)	\$ (235,615)	\$ (263,221)	\$ (1,733,548)
Cash Flows from Financing Activities					
Repayments of loans payable	\$ (52,744)	\$ (13,948)	\$ (14,229)	\$ (14,515)	\$ -
Proceeds from note payable - payroll protection program	\$ -	\$ 116,600	\$ -	\$ -	\$ 734,000
Net Cash Provided (Used) by Financing Activities	\$ -	\$ 116,600	\$ -	\$ -	\$ 734,000
Cash & Cash Equivalents (Beginning of Year)	\$ 878,269	\$ 861,561	\$ 640,617	\$ 890,867	\$ 1,187,502
Cash & Cash Equivalents (End of Year)	\$ 861,561	\$ 640,617	\$ 890,867	\$ 1,187,502	\$ 814,751
Net Increase (Decrease) in Cash & Cash Equivalents	\$ (16,708)	\$ (220,944)	\$ 250,250	\$ 296,635	\$ (372,751)
Supplemental disclosure of cash flow					
Cash paid during the year for interest	\$1,314	\$785	\$503	\$218	\$4,831.00

GOOD WILL - SUMMARY OF FINANCIAL STATEMENTS

<u>Stmt of Financial Position</u>		<u>2019 restated</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Assets						
Current Assets						
Cash and cash equivalents	\$	733,106	\$	964,400	\$	1,288,294
Cash - Ladies Auxiliary	\$	24,454	\$	9,936	\$	10,949
Grants receivable	\$	-	\$	-	\$	-
Prepaid expenses	\$	-	\$	-	\$	-
Investments	\$	1,301,540	\$	1,448,338	\$	-
Deposits on equipment	\$	-	\$	-	\$	1,380,837
Total Current Assets		\$ 2,059,100	\$	2,422,674	\$	2,680,080
Property & Equipment						
Net of accumulated depreciation	\$	1,588,519	\$	1,513,456	\$	1,407,185
Net Land, Buildings, Improvements, and Equipment	\$	1,588,519	\$	1,513,456	\$	1,407,185
Other Assets						
Investments (was moved to other assets in 2022)	\$	-	\$	-	\$	1,665,135
Antique fire truck - at cost	\$	130,780	\$	130,780	\$	130,780
Total Other Assets		\$ 130,780	\$	130,780	\$	1,795,915
Total Assets		\$ 3,778,399	\$	4,066,910	\$	5,883,180
Liabilities and Net Assets						
Current Liabilities						
Accounts payable						
Accrued payroll and taxes withheld						
Credit cards payable	\$	3,721	\$	9,225	\$	3,986
Payroll taxes payable	\$	2,602	\$	9,491	\$	160
Note payable - current portion	\$	66,797	\$	-	\$	121,878
Note payable - paycheck protection program	\$	-	\$	160,377	\$	128,923
Total Current Liabilities		\$ 73,120	\$	179,093	\$	375,422

Long Term Liabilities					
Note payable - net of current portion	\$	-	\$	-	\$ 1,258,959 \$ 1,130,035 \$ 1,001,377
Total Liabilities	\$	73,120	\$	179,093	\$ 1,634,381 \$ 1,261,901 \$ 1,143,964
Net Assets					
With Donor Restrictions	\$	100,000	\$	90,812	\$ 73,312 \$ 66,262 \$ 1,987
Without Donor Restrictions	\$	3,605,279	\$	3,797,005	\$ 4,175,487 \$ 4,265,450 \$ 4,623,922
Total Net Assets	\$	3,705,279	\$	3,887,817	\$ 4,248,799 \$ 4,331,712 \$ 4,625,909
Total Liabilities & Net Assets	\$	3,778,399	\$	4,066,910	\$ 5,883,180 \$ 5,593,613 \$ 5,769,873

<u>Stmt of Activities & Changes</u>	<u>2019 restated</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Revenue, Grants and Other Support					
State appropriations	\$ 904,406	\$ 946,845	\$ 919,850	\$ 1,193,107	\$ 1,552,134
County appropriations	\$ 269,127	\$ 235,636	\$ 304,770	\$ 310,508	\$ 345,019
Trustee's grant	\$ 140,000	\$ 156,000	\$ 147,500	\$ 149,684	\$ 157,500
Grants - other	\$ -	\$ 21,662	\$ 88,246	\$ 66,283	\$ -
Ambulance billings	\$ 330,116	\$ 331,686	\$ 311,600	\$ 398,214	\$ 351,060
Donations	\$ 6,184	\$ 5,662	\$ 8,458	\$ 14,660	\$ 86,227
Fund drive	\$ 49,167	\$ 49,476	\$ 55,467	\$ 52,301	\$ 49,473
Investment income - net of fees	\$ 227,152	\$ 147,089	\$ 216,856	\$ (198,479)	\$ 147,411
Ladies Auxiliary fundraising	\$ 21,111	\$ 7,886	\$ 8,092	\$ 8,947	\$ 22,322
Rental income	\$ 7,158	\$ 10,800	\$ 12,000	\$ 10,685	\$ 10,800
Gain on disposal of assets	\$ -	\$ 3,400	\$ -	\$ 65,000	\$ 3,244
Forgiveness of debt - paycheck protection program	\$ -	\$ -	\$ 160,377	\$ 211,303	\$ -
Miscellaneous income	\$ 15,591	\$ 36,089	\$ 6,619	\$ 20,728	\$ 70,230
Net assets released from restriction	\$ -	\$ -	\$ -	\$ -	\$ -
Total Revenue and Other Support	\$ 1,970,012	\$ 1,952,231	\$ 2,239,835	\$ 2,302,941	\$ 2,795,420
Expenses					
Program services	\$ 1,637,638	\$ 1,693,300	\$ 1,811,055	\$ 2,075,577	\$ 2,343,053
Support services	\$ 49,596	\$ 44,850	\$ 53,154	\$ 124,985	\$ 126,552
Fundraising	\$ 22,269	\$ 31,543	\$ 14,644	\$ 19,466	\$ 31,618
Total Expenses	\$ 1,709,503	\$ 1,769,693	\$ 1,878,853	\$ 2,220,028	\$ 2,501,223
Net Assets (Beginning of Year)	\$ 3,444,770	\$ 3,705,279	\$ 3,887,817	\$ 4,248,799	\$ 4,331,712
Net Assets (End of Year)	\$ 3,705,279	\$ 3,887,817	\$ 4,248,799	\$ 4,331,712	\$ 4,625,909
Change in Net Assets	\$ 260,509	\$ 182,538	\$ 360,982	\$ 82,913	\$ 294,197

<u>Stmt of Functional Expenses</u>	<u>2019 restated</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Career staff salaries	\$ 723,376	\$ 851,155	\$ 889,647	\$ 985,490	\$ 1,165,333
Payroll taxes	\$ 57,356	\$ 67,589	\$ 71,019	\$ 76,622	\$ 91,554
Employee benefits	\$ 191,362	\$ 193,044	\$ 175,753	\$ 201,395	\$ 242,427
Ambulance billing services	\$ 21,045	\$ 21,032	\$ 22,322	\$ 26,627	\$ 26,547
Assocation dues	\$ 9,102	\$ 4,980	\$ 4,466	\$ 4,920	\$ 4,895
Building maintenance	\$ 21,545	\$ 15,013	\$ 22,413	\$ 19,801	\$ 21,051
Communications	\$ 2,862	\$ 2,773	\$ 3,199	\$ 2,240	\$ 3,385
Community events	\$ 13,183	\$ 465	\$ 19,511	\$ 11,723	\$ 20,444
Contract services	\$ 3,407	\$ 11,065	\$ 8,418	\$ 8,042	\$ 21,167
Depreciation	\$ 179,733	\$ 206,696	\$ 219,442	\$ 252,215	\$ 288,827
Equipment maintenance	\$ 107,008	\$ 73,848	\$ 81,344	\$ 181,642	\$ 129,706
Fire line expense	\$ 22,181	\$ 15,853	\$ 7,215	\$ 9,792	\$ 11,544
Fuel	\$ 24,590	\$ 17,896	\$ 27,753	\$ 47,901	\$ 38,568
Fund Drive	\$ 7,140	\$ 9,210	\$ 8,549	\$ 10,070	\$ 10,555
Insurance	\$ 42,354	\$ 60,840	\$ 47,500	\$ 56,849	\$ 48,722
Interest expense	\$ 2,761	\$ 856	\$ -	\$ 51,438	\$ 30,324
Ladies auxiliary	\$ 15,129	\$ 22,333	\$ 6,095	\$ 9,396	\$ 21,063
Member services	\$ 38,525	\$ 20,882	\$ 38,772	\$ 34,730	\$ 35,292
Member pension	\$ 27,373	\$ 26,055	\$ 26,055	\$ 25,965	\$ 54,560
Office expense	\$ 19,515	\$ 13,978	\$ 15,272	\$ 26,895	\$ 20,148
Protective gear	\$ 26,133	\$ 47,834	\$ 83,890	\$ 17,198	\$ 22,815
Professional fees	\$ 30,618	\$ 30,419	\$ 36,399	\$ 96,990	\$ 105,722
Rental expenses	\$ 177	\$ 453	\$ 1,673	\$ 1,100	\$ 682
Rescue supplies	\$ 77,376	\$ 29,808	\$ 27,245	\$ 27,200	\$ 40,069
Training	\$ 20,269	\$ 3,770	\$ 11,410	\$ 8,947	\$ 17,757
Utilities	\$ 25,383	\$ 21,846	\$ 23,491	\$ 24,840	\$ 28,066
TOTAL	\$ 1,709,503	\$ 1,769,693	\$ 1,878,853	\$ 2,220,028	\$ 2,501,223

<u>Stmnt of Cash Flows</u>	<u>2019 restated</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Cash Flows from Operating Activities					
Change in Net Assets	\$ 260,509	\$ 182,538	\$ 360,982	\$ 82,913	\$ 294,197
Depreciation	\$ 179,733	\$ 206,696	\$ 219,442	\$ 252,215	\$ 288,827
Realized gain on investments	\$ (6,127)	\$ 12,656	\$ (53,721)	\$ (35,848)	\$ 8,029
Unrealized gain on investments	\$ (203,967)	\$ 148,690	\$ (155,825)	\$ 246,192	\$ (95,298)
Gain on sale of assets	\$ -	\$ (3,400)	\$ -	\$ (65,000)	\$ (3,244)
Forgiveness of debt - PP	\$ -	\$ -	\$ (160,377)	\$ (211,203)	\$ -
Increase in credit cards payable	\$ 1,195	\$ 5,504	\$ (5,239)	\$ 1,923	\$ 10,971
Increase in payroll taxes payable	\$ 521	\$ 6,889	\$ (9,331)	\$ 100	\$ (260)
Net Cash Provided (Used) by Operating Activities	\$ 231,864	\$ 559,573	\$ 195,931	\$ 271,292	\$ 503,222
Cash Flows from Investing Activities					
Acquisition of property and equipment	\$ (387,782)	\$ (131,633)	\$ (113,171)	\$ (218,532)	\$ (412,685)
Proceeds from the sale of property and equipment				\$ 65,000	\$ 3,244
Purchase of investments	\$ (119,848)	\$ (285,273)	\$ (114,095)	\$ (209,473)	\$ (268,343)
Proceeds from sale of investments	\$ 103,748	\$ 277,909	\$ 106,844	\$ 197,734	\$ 247,443
Net Cash Provided (Used) by Investing	\$ (403,882)	\$ (138,997)	\$ (120,422)	\$ (165,271)	\$ (430,341)
Cash Flows from Financing Activities					
Proceeds from note payable - PPP			\$ 249,398	\$ -	\$ -
Repayments of note payable - PPP			\$ -	\$ (38,195)	\$ -
Proceeds from note payable	\$ -	\$ 160,377		\$ -	\$ -
Repayments of note payable	\$ (71,961)	\$ (66,797)		\$ (121,879)	\$ (128,922)
Net Cash Provided (Used) by Financing Activities	\$ (71,961)	\$ 93,580	\$ 249,398	\$ (160,074)	\$ (128,922)
Cash & Cash Equivalents (Beginning of Year)	\$ 1,001,539	\$ 757,560	\$ 974,336	\$ 1,299,243	\$ 1,241,974
Cash & Cash Equivalents (End of Year)	\$ 757,560	\$ 974,336	\$ 1,299,243	\$ 1,241,974	\$ 1,185,933
Net Increase (Decrease) in Cash & Cash Equivalents	\$ (243,979)	\$ 216,776	\$ 324,907	\$ (57,269)	\$ (56,041)
Supplemental disclosure of cash flow					
Cash paid during the year for interest	\$2,761	\$856	\$0	\$51,438	\$30,324

Supplemental disclosure of non-cash investing and financing activities

Deposits made on equipment	0
Through borrowings on note payables	0
Cash used for deposits made on equipment	0

HOCKESSIN - SUMMARY OF FINANCIAL STATEMENTS

<u>Stmnt of Financial Position</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Assets					
Current Assets					
Cash and cash equivalents					
WFS Bank (Memorial Hall)	\$ 64,918	\$ 22,227	\$ 66,042	\$ 94,569	\$ 74,722
PMC Bank	\$ 82,607	\$ 195,504	\$ 138,030	\$ 272,851	\$ 650,703
WSFS Bank (Ladies Auxiliary)	\$ 34,112	\$ 6,640	\$ 16,256	\$ 23,893	\$ 28,489
Petty cash	\$ 750	\$ 550	\$ 550	\$ 550	\$ 950
PNC advisors money market fund	\$ 42,407	\$ 30,426	\$ 49,785	\$ 31,534	\$ 22,509
Charles Schwab money market fund	\$ 17,953	\$ 25,334	\$ 25,938	\$ 21,697	\$ 21,431
WSFS money market	\$ 195,369	\$ 55,415	\$ 158,480	\$ 73,591	\$ 6,006
WSFS payroll	\$ 64,871	\$ 17,518	\$ 38,510	\$ 78,333	\$ 62,698
Investments					
PNC advisors CDs					\$ 528,948
PNC advisors treasury bills					\$ 96,116
PNC advisors mutual funds	\$ 826,224	\$ 665,006	\$ 513,058	\$ 453,047	\$ 369,062
Charles Schwab mutual funds	\$ 362,210	\$ 395,666	\$ 422,563	\$ 430,462	\$ 455,603
Charles Schwab corporate bonds	\$ 103,509	\$ 83,058	\$ 83,011	\$ 83,431	\$ 81,883
Deposits	\$ 26,515	\$ -	\$ -	\$ -	\$ 61,000
Total Current Assets	\$ 1,821,445	\$ 1,497,344	\$ 1,512,223	\$ 1,563,958	\$ 2,460,120
Property & Equipment					
Land	\$ 1,545,396	\$ 1,545,396	\$ 1,545,396	\$ 1,545,396	\$ 1,545,396
Building	\$ 2,023,835	\$ 2,017,206	\$ 2,033,753	\$ 2,129,803	\$ 2,129,803
Building Improvements	\$ 2,509,170	\$ 2,580,486	\$ 2,642,836	\$ 2,634,502	\$ 2,740,462
Fire and rescue equipment	\$ 2,474,148	\$ 2,485,321	\$ 2,467,526	\$ 2,473,392	\$ 2,473,392
Furnishings	\$ 96,764	\$ 96,764	\$ 96,764	\$ 86,432	\$ 86,432
Furnishings - Hall	\$ 142,700	\$ 115,272	\$ 92,289	\$ 89,355	\$ 89,355
Less acculumated depreciation	\$ (4,525,026)	\$ (4,656,994)	\$ (4,961,765)	\$ (5,244,606)	\$ (5,630,598)
Net Land, Buildings, Improvements, and Equipment	\$ 4,266,987	\$ 4,183,451	\$ 3,916,799	\$ 3,714,274	\$ 3,434,242
Total Assets	\$ 6,088,432	\$ 5,680,795	\$ 5,429,022	\$ 5,278,232	\$ 5,894,362

Liabilities and Net Assets

Current Liabilities

Current portion of long-term debt	\$	21,705	\$	60,331	\$	61,158	\$	62,000	\$	84,015
Credit cards	\$	8,801	\$	4,608	\$	7,020	\$	8,679	\$	12,613
Total Current Liabilities	\$	30,506	\$	64,939	\$	68,178	\$	70,679	\$	96,628

Long Term Liabilities

Long-term debt	\$	79,558	\$	174,376	\$	113,218	\$	51,217	\$	629,785
Total Liabilities	\$	110,064	\$	239,315	\$	181,396	\$	121,896	\$	726,413

Net Assets

With Donor Restrictions										
Without Donor Restrictions	\$	5,978,368	\$	5,441,480	\$	5,247,626	\$	5,156,336	\$	5,167,949
Total Net Assets	\$	5,978,368	\$	5,441,480	\$	5,247,626	\$	5,156,336	\$	5,167,949
Total Liabilities & Net Assets	\$	6,088,432	\$	5,680,795	\$	5,429,022	\$	5,278,232	\$	5,894,362

<u>Stmt of Activities & Changes</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Revenue, Grants and Other Support					
Ambulance service income	\$ 456,657	\$ 423,055	\$ 442,194	\$ 540,034	\$ 540,197
Bank rent	\$ 125,000	\$ 125,000	\$ 125,000	\$ 125,000	\$ 145,417
Beverage service income	\$ 12,452	\$ 2,598	\$ 6,279	\$ 12,871	\$ 14,133
Company store income	\$ 385	\$ 1,135	\$ 809	\$ 713	\$ 357
County appropriation	\$ 236,559	\$ 239,409	\$ 245,495	\$ 265,233	\$ 260,885
Dividends	\$ 25,443	\$ 20,817	\$ 33,284	\$ 17,373	\$ 18,152
Donations	\$ 15,035	\$ 22,957	\$ 16,679	\$ 7,967	\$ 14,899
Dues	\$ 53	\$ 27	\$ 52	\$ 44	\$ 19
EMS appropriation	\$ 55,252	\$ 49,481	\$ 46,191	\$ 69,706	\$ 106,378
Gain on sale of assets	\$ 1,000	\$ 4,500	\$ (3,045)	\$ (40,590)	\$ -
Government grants	\$ -	\$ 125,357	\$ 282,370	\$ 26,482	\$ 117,112
Hall rental deposits	\$ 40,298	\$ 14,245	\$ 29,068	\$ 69,417	\$ 54,146
Interest	\$ 18,614	\$ 17,248	\$ 13,087	\$ 13,052	\$ 19,403
Parties/dances/banquets	\$ 386,874	\$ 73,942	\$ 202,486	\$ 412,837	\$ 484,315
Fund drive - current year	\$ 200,386	\$ 238,909	\$ 225,648	\$ 161,120	\$ 197,637
Fund drive - prior year	\$ 13,767	\$ 20,610	\$ 13,547	\$ 17,027	\$ 37,590
Gain on sale of investments	\$ 62,618	\$ 21,969	\$ 60,175	\$ 5,302	\$ 2,252
Miscellaneous	\$ 54	\$ 159	\$ 3,424	\$ 1,450	\$ 5,393
Rescue service income	\$ 7,435	\$ 2,020	\$ 2,750	\$ 3,425	\$ 2,250
State appropriation	\$ 42,796	\$ 50,282	\$ 44,081	\$ 145,404	\$ 120,500
State fire insurance	\$ 652,593	\$ 742,777	\$ 743,880	\$ 847,711	\$ 882,538
State health insurance	\$ 69,496	\$ 71,849	\$ 77,277	\$ 103,166	\$ 109,531
Tower rent	\$ 139,616	\$ 137,415	\$ 116,020	\$ 120,303	\$ 122,254
Woodside benefit - fundraising	\$ 3,732	\$ -	\$ 4,041	\$ 4,160	\$ 2,250
Total Revenue and Other Support	\$ 2,566,115	\$ 2,405,761	\$ 2,730,792	\$ 2,929,207	\$ 3,257,608

Expenses							
Advertising	\$	16,268	\$	12,596	\$	16,677	\$ 17,522 \$ 10,638
Affair expense	\$	31,010	\$	8,350	\$	17,425	\$ 16,390 \$ 1,100
Ambulance service billing	\$	27,133	\$	30,745	\$	35,194	\$ 39,005 \$ 47,304
Ambulance supplies	\$	20,531	\$	18,650	\$	15,984	\$ 14,791 \$ 8,813
Banquet				\$	156	\$	17,535 \$ -
Bartenders	\$	5,400	\$	1,575	\$	3,525	\$ 6,709 \$ 5,270
Beverages	\$	14,253	\$	5,980	\$	10,864	\$ 15,656 \$ 19,260
Cable	\$	2,143	\$	2,163	\$	2,374	\$ 2,597 \$ 2,646
Company store	\$	3,255	\$	4,427	\$	1,101	\$ 3,244 \$ (295)
Computer expenses	\$	21,028	\$	15,690	\$	29,111	\$ 26,303 \$ 34,853
Conference	\$	33,713	\$	(655)	\$	7,536	\$ 8,354 \$ 910
Contract help	\$	3,785	\$	1,145	\$	2,755	\$ 3,709 \$ 300
COVID-19 supplies	\$	-	\$	14,407	\$	122,569	\$ -
Credit card services	\$	4,284	\$	1,490	\$	3,404	\$ 5,179 \$ 7,231
Depreciation - building	\$	143,002	\$	153,915	\$	148,465	\$ 142,883 \$ 142,556
Depreciation - fire and rescue	\$	224,649	\$	224,301	\$	235,771	\$ 232,937 \$ 233,721
Depreciation - furnishings	\$	2,429	\$	771	\$	771	\$ 313 \$ 1
Depreciation - furnishings - hall	\$	11,035	\$	11,574		11252	\$ 10,777 \$ 9,714
Dues and subscriptions	\$	7,701	\$	7,430	\$	7,102	\$ 6,884 \$ 7,656
Electric	\$	45,663	\$	44,456	\$	35,537	\$ 38,294 \$ 40,524
Employees pension plan	\$	9,789	\$	351,915	\$	68,493	\$ 60,644 \$ 58,731
Equipment - personnel	\$	20,761	\$	6,611			
Equipment - rescue	\$	13,522	\$	6,538			
Equipment				\$	23,992	\$	11,521 \$ 47,408
Equipment - trucks	\$	17,318	\$	9,153	\$	4,977	
Firefighter's pension plan	\$	37,503	\$	38,205	\$	36,858	\$ 34,058 \$ 47,459
Fire prevention	\$	259	\$	(940)	\$	-	\$ 3,472 \$ 1,104
Flowers and gifts	\$	8,266	\$	5,551	\$	5,617	\$ 2,827 \$ 2,602
Food and beverage - personnel	\$	33,670	\$	21,535	\$	17,251	\$ 9,051 \$ 15,350
Food	\$	94,726	\$	28,423	\$	47,854	\$ 119,066 \$ 131,762

Fuel - trucks	\$	29,315	\$	23,065	\$	28,648	\$	48,320	\$	37,600
Fuel - heating	\$	10,408	\$	11,333	\$	11,648	\$	14,251	\$	16,346
Fund drive	\$	14,262	\$	15,733	\$	17,143	\$	18,026	\$	16,790
Funeral luncheon	\$	1,036	\$	5,678	\$	1,766	\$	2,309	\$	8,123
Insurance	\$	43,458	\$	40,415	\$	48,300	\$	50,021	\$	50,904
Insurance - life	\$	559	\$	559	\$	-				
Insurance - casualty	\$	22,419	\$	-	\$	-	\$	22,561		
Interest	\$	1,488	\$	3,592	\$	2,937	\$	2,109	\$	3,012
Kitchen help	\$	17,502	\$	3,112	\$	7,405	\$	17,787	\$	26,290
Licenses	\$	5	\$	-	\$	1,400	\$	1,400		
Maintenance - ambulance	\$	9,399	\$	10,052	\$	-				
Maintenance - building	\$	88,349	\$	87,848	\$	100,377	\$	87,345	\$	72,465
Maintenance - equipment	\$	92,462	\$	96,795	\$	122,917	\$	99,612	\$	150,937
Medical insurance	\$	182,442	\$	191,370	\$	196,221	\$	209,080	\$	256,176
Miscellaneous	\$	-	\$	346	\$	-				
Office supplies	\$	4,948	\$	7,071	\$	7,222	\$	7,251	\$	6,206
Pagers	\$	6,213	\$	3,622	\$	560	\$	3,488		
Parking and tolls	\$	180	\$	25	\$	100	\$	75	\$	50
Pharmacology									\$	8,801
Postage	\$	955	\$	797	\$	743	\$	693	\$	685
Professional fees	\$	28,203	\$	32,031	\$	31,461	\$	26,736	\$	35,679
Radio repairs	\$	383	\$	1,028						
Recruiting and retention	\$	7,390	\$	870	\$	1,686	\$	1,538	\$	2,211
Rescue service billing	\$	484	\$	175	\$	193	\$	231	\$	158
Salaries	\$	1,063,656	\$	1,247,619	\$	1,214,152	\$	1,302,539	\$	1,448,628
Supplies	\$	29,202.00	\$	9,806	\$	16,003	\$	33,272	\$	31,452
State grant expense					\$	4,499	\$	57,078	\$	27,222
Tablet subscription					\$	325	\$	2,930	\$	3,380
Taxes - general	\$	354.00	\$	325	\$	-	\$	325	\$	325
Taxes - payroll	\$	85,216.00	\$	97,744	\$	96,506	\$	104,676	\$	116,964
Telephone - mobile	\$	1,621	\$	1,592	\$	879	\$	596	\$	606

Telephone	\$ 3,808	\$ 3,954	\$ 4,019	\$ 3,386	\$ 4,133
Training	\$ 16,693	\$ 8,229	\$ 11,810	\$ 8,539	\$ 9,039
Trash	\$ 3,575	\$ 3,646	\$ 3,464	\$ 3,722	\$ 3,477
Uniforms	\$ 13,169	\$ 3,736	\$ 73,927	\$ 34,524	\$ 23,834
Water and sewer	\$ 4,800	\$ 4,480	\$ 4,616	\$ 5,342	\$ 7,079
Woodside	\$ 2,305	\$ -	\$ 1,104	\$ 1,014	\$ 805
Total Expenses	\$ 2,639,355	\$ 2,942,649	\$ 2,924,646	\$ 3,020,497	\$ 3,245,995
Change in Net Assets	\$ (73,240)	\$ (536,888)	\$ (193,854)	\$ (91,290)	\$ 11,613
Net Assets (Beginning of Year)	\$ 6,051,608	\$ 5,978,368	\$ 5,441,480	\$ 5,247,626	\$ 5,156,336
Net Assets (End of Year)	\$ 5,978,368	\$ 5,441,480	\$ 5,247,626	\$ 5,156,336	\$ 5,167,949

<u>Stmt of Functional Expenses</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Personnel					
Salaries	\$ 1,063,656	\$ 1,247,619	\$ 1,214,152	\$ 1,302,539	\$ 1,448,628
Payroll taxes	\$ 85,216.00	\$ 97,744.00	\$ 96,506.00	\$ 104,676.00	\$ 116,964.00
Employees pension plan and FF's pension plan	\$ 47,292	\$ 390,120	\$ 105,351	\$ 94,702	\$ 106,190
Food and beverage	\$ 33,670	\$ 21,535	\$ 17,251	\$ 9,051	\$ 15,350
Other					
Advertising	\$ 16,268	\$ 12,596	\$ 16,677	\$ 17,522	\$ 10,638
Affair expense	\$ 31,010	\$ 8,350	\$ 17,425	\$ 16,390	\$ 1,100
Ambulance service billing	\$ 27,133	\$ 30,745	\$ 35,194	\$ 39,005	\$ 47,304
Ambulance supplies	\$ 20,531	\$ 18,650	\$ 15,984	\$ 14,791	\$ 8,813
Banquet			\$ 156	\$ 17,535	\$ -
Bartenders	\$ 5,400	\$ 1,575	\$ 3,525	\$ 6,709	\$ 5,270
Beverages	\$ 14,253	\$ 5,980	\$ 10,864	\$ 15,656	\$ 19,260
Cable	\$ 2,143	\$ 2,163	\$ 2,374	\$ 2,597	\$ 2,646
Company store	\$ 3,255	\$ 4,427	\$ 1,101	\$ 3,244	\$ (295)
Computer expenses	\$ 21,028	\$ 15,690	\$ 29,111	\$ 26,303	\$ 34,853
Conference	\$ 33,713	\$ (655)	\$ 7,536	\$ 8,354	\$ 910
COVID-19 supplies	\$ -	\$ 14,407	\$ 2,755	\$ 3,709	\$ 300
Contract help	\$ 3,785	\$ 1,145	\$ 122,569	\$ -	
Credit card services	\$ 4,284	\$ 1,490	\$ 3,404	\$ 5,179	\$ 7,231
Depreciation	\$ 381,115	\$ 390,561	\$ 396,259	\$ 386,910	\$ 385,992
Dues and subscriptions	\$ 7,701	\$ 7,430	\$ 7,102	\$ 6,884	\$ 7,656
Electric	\$ 45,663	\$ 44,456	\$ 35,537	\$ 38,294	\$ 40,524
Equipment	\$ 51,601	\$ 22,302	\$ 28,969	\$ 11,521	\$ 47,408
Fire prevention	\$ 259	\$ (940)	\$ -	\$ 3,472	\$ 1,104
Flowers and gifts	\$ 8,266	\$ 5,551	\$ 5,617	\$ 2,827	\$ 2,602
Food	\$ 94,726	\$ 28,423	\$ 47,854	\$ 119,066	\$ 131,762
Fuel	\$ 39,723	\$ 34,398	\$ 40,296	\$ 62,571	\$ 53,946
Fund drive	\$ 14,262	\$ 15,733	\$ 17,143	\$ 18,026	\$ 16,790
Funeral luncheon	\$ 1,036	\$ 5,678	\$ 1,766	\$ 2,309	\$ 8,123

Insurance	\$ 66,436	\$ 40,974	\$ 48,300	\$ 72,582	\$ 50,904
Interest	\$ 1,488	\$ 3,592	\$ 2,937	\$ 2,109	\$ 3,012
Kitchen help	\$ 17,502	\$ 3,112	\$ 7,405	\$ 17,787	\$ 26,290
Licenses	\$ 5	\$ -	\$ 1,400	\$ 1,400	
Maintenance - ambulance	\$ 190,210	\$ 194,695	\$ 223,294	\$ 186,957	\$ 223,402
Medical insurance	\$ 182,442	\$ 191,370	\$ 196,221	\$ 209,080	\$ 256,176
Miscellaneous	\$ -	\$ 346	\$ -		
Office supplies (renamed in 2023 to Supplies - see	\$ 34,150	\$ 16,877	\$ 23,225	\$ 40,523	
Pagers	\$ 6,213	\$ 3,622	\$ 560	\$ 3,488	
Parking and tolls	\$ 180	\$ 25	\$ 100	\$ 75	\$ 50
Pharmacology					\$ 8,801
Postage	\$ 955	\$ 797	\$ 743	\$ 693	\$ 685
Professional fees	\$ 28,203	\$ 32,031	\$ 31,461	\$ 26,736	\$ 35,679
Radio repairs	\$ 383	\$ 1,028			
Recruiting and retention	\$ 7,390	\$ 870	\$ 1,686	\$ 1,538	\$ 2,211
Rescue service billing	\$ 484	\$ 175	\$ 193	\$ 231	\$ 158
State grant expense			\$ 4,499	\$ 57,078	\$ 27,222
Supplies					\$ 37,658
Tablet subscription			\$ 325	\$ 2,930	\$ 3,380
Taxes - general	\$ 354.00	\$ 325	\$ -	\$ 325	\$ 325
Telephone and internet	\$ 5,429	\$ 5,546	\$ 4,898	\$ 3,982	\$ 4,739
Training	\$ 16,693	\$ 8,229	\$ 11,810	\$ 8,539	\$ 9,039
Trash	\$ 3,575	\$ 3,646	\$ 3,464	\$ 3,722	\$ 3,477
Uniforms	\$ 13,169	\$ 3,736	\$ 73,927	\$ 34,524	\$ 23,834
Water and sewer	\$ 4,800	\$ 4,480	\$ 4,616	\$ 5,342	\$ 7,079
Woodside	\$ 2,305	\$ -	\$ 1,104	\$ 1,014	\$ 805
TOTAL	\$ 2,639,355	\$ 2,942,649	\$ 2,924,646	\$ 3,020,497	\$ 3,245,995

HOLLOWAY TERRACE- SUMMARY OF FINANCIAL STATEMENTS

Stmnt of Assets, Liabilities, and Net Assets		2019	2020	2021	2022	2023
Assets						
Current Assets						
	Cash and Cash Equivalents	\$ 1,647,076	\$ 1,641,463	\$ 1,971,744	\$ 2,413,829	\$ 2,820,232
Total Current Assets		\$ 1,647,076	\$ 1,641,463	\$ 1,971,744	\$ 2,413,829	\$ 2,820,232
Property and Equipment (at cost)						
	Property and Equipment	\$ 7,663,471	\$ 8,076,303	\$ 8,234,215	\$ 8,059,329	\$ 8,078,453
	Less: Accumulated Depreciation	\$ (3,668,563)	\$ (3,949,096)	\$ (4,229,636)	\$ (4,338,433)	\$ (4,442,575)
Total Properties & Equipment		\$ 3,994,908	\$ 4,127,207	\$ 4,004,579	\$ 3,720,896	\$ 3,635,878
Other Assets						
	Deposits	\$ -	\$ -	\$ -	\$ 72,938	\$ -
	Investments	\$ 519,485	\$ 591,044	\$ 615,904	\$ 741,935	\$ 869,523
Total Other Assets		\$ 519,485	\$ 591,044	\$ 615,904	\$ 814,873	\$ 869,523
Total Assets		\$ 6,161,469	\$ 6,359,714	\$ 6,592,227	\$ 6,949,598	\$ 7,325,633
Liabilities and Net Assets						
Current Liabilities						
	Payroll Liabilities	\$ 1,363	\$ 6	\$ 6,536	\$ 10,419	\$ 48,564
	Other current liabilities	\$ -	\$ 5,424	\$ -	\$ -	\$ -
	Current Portion of Long-Term Debt	\$ 72,030	\$ 74,302	\$ 76,646	\$ 150,150	\$ 57,114
Total Current Liabilities		\$ 73,393	\$ 79,732	\$ 83,182	\$ 160,569	\$ 105,678
Long-Term Liabilities						
	Loan Payable	\$ 1,456,453	\$ 1,382,151	\$ 1,305,505	\$ 1,155,355	\$ 1,078,633
Total Long-Term Debt		\$ 1,456,453	\$ 1,382,151	\$ 1,305,505	\$ 1,155,355	\$ 1,078,633
Total Liabilities		\$ 1,529,846	\$ 1,461,883	\$ 1,388,687	\$ 1,315,924	\$ 1,184,311
Net Assets						
	Without Donor Restrictions - Operations	\$ 4,631,623	\$ 4,897,831	\$ 5,203,540	\$ 5,633,674	\$ 6,141,322
	With Donor Restrictions				\$ -	\$ -
Total Net Assets		\$ 4,631,623	\$ 4,897,831	\$ 5,203,540	\$ 5,633,674	\$ 6,141,322
Total Liabilities & Net Assets		\$ 6,161,469	\$ 6,359,714	\$ 6,592,227	\$ 6,949,598	\$ 7,325,633

<u>Stmnt of Revenues, Expenses & Other Changes</u>		<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Public Support and Revenue						
Appropriations						
	State of DE	\$ 158,224	\$ 173,020	\$ 163,347	\$ 281,236	\$ 317,747
	NCC	\$ 248,006	\$ 265,112	\$ 362,634	\$ 345,900	\$ 282,321
	State of DE - Grants	\$ 647,377	\$ 726,877	\$ 741,047	\$ 829,933	\$ 873,770
	Contributions	\$ 11,439	\$ 6,931	\$ 6,050	\$ 7,872	\$ 30,540
	Total Public Support	\$ 1,065,046	\$ 1,171,940	\$ 1,273,078	\$ 1,464,941	\$ 1,504,378
Revenue						
	Ambulance Services	\$ 208,974	\$ 247,461	\$ 251,894	\$ 284,827	\$ 246,186
	Donated Services	\$ 2,544,007	\$ 2,948,245	\$ 3,038,742	\$ 3,173,985	\$ 3,300,944
	Hall Rental Income (Net)	\$ 23,176	\$ 10,834	\$ (4,098)	\$ 9,140	\$ (10,262)
	Investment Income (Net)	\$ 22,809	\$ 13,858	\$ 7,671	\$ 6,746	\$ 25,816
	Membership Dues	\$ 810	\$ 803	\$ 580	\$ 873	\$ 712
	Miscellaneous Income	\$ 389	\$ 4,634	\$ 4,964	\$ 3,400	\$ 4,751
	Pension Fund	\$ 2,620	\$ 2,700	\$ 2,760	\$ 2,880	\$ 1,782
	Realized Gain on Sale of P&E	\$ -	\$ 0	\$ 16,708	\$ -	\$ 3,050
	Realized Gain on Sale of Investments	\$ 3,014	\$ (7,215)	\$ 1,654	\$ 152,678	\$ 142,907
	Rental Income	\$ 11,636	\$ 10,800	\$ 11,700	\$ 9,506	\$ 10,800
	Rental Expenses & Depreciation	\$ (17,397)	\$ (10,894)	\$ (10,218)	\$ (10,029)	\$ (8,952)
	Special Event Income	\$ 14,739	\$ 9,732	\$ 13,415	\$ 11,963	\$ 19,197
	Special Event Direct Expenses	\$ (4,798)	\$ (2,545)	\$ (1,928)	\$ (3,022)	\$ (3,140)
Total Revenue		\$ 2,809,979	\$ 3,228,413	\$ 3,333,844	\$ 3,642,947	\$ 3,733,791
Total Public Support and Revenue		\$ 3,875,025	\$ 4,400,353	\$ 4,606,922	\$ 5,107,888	\$ 5,238,169

Expenses and Losses					
Bank service charges	\$ 174	\$ 471	\$ 260	\$ 314	\$ 13,896
Collection Fees	\$ 18,795	\$ 24,174	\$ 21,031	\$ 23,316	\$ 18,996
Contributions	\$ 1,230	\$ 3,150	\$ 1,010	\$ 1,500	\$ 500
Convention expense	\$ 17,925	\$ 1,919	\$ 8,784	\$ 8,002	\$ 8,717
Depreciation	\$ 240,441	\$ 273,669	\$ 321,893	\$ 338,946	\$ 343,459
Donated services (vol FFs)	\$ 2,544,007	\$ 2,948,245	\$ 3,038,742	\$ 3,173,985	\$ 3,300,944
Dues and subscriptions	\$ 6,375	\$ 6,346	\$ 5,019	\$ 6,427	\$ 6,409
Fuel	\$ 16,606	\$ 14,263	\$ 13,750	\$ 23,394	\$ 18,831
Incentives	\$ 59,853	\$ 39,846	\$ 8,691	\$ 121,599	\$ 59,455
Insurance	\$ 52,501	\$ 53,561	\$ 60,042	\$ 67,206	\$ 72,001
Interest	\$ 48,710	\$ 46,509	\$ 44,244	\$ 41,899	\$ 56,315
Miscellaneous	\$ 4,412	\$ 19,996	\$ 13,527	\$ 14,404	\$ 16,816
Office expenses	\$ 23,923	\$ 38,164	\$ 31,378	\$ 52,156	\$ 37,495
Payroll taxes	\$ 21,378	\$ 27,853	\$ 32,105	\$ 31,503	\$ 31,729
Pension benefits	\$ 56,540	\$ 56,508	\$ 57,234	\$ 58,682	\$ 66,146
Professional fees	\$ 11,104	\$ 10,924	\$ 11,874	\$ 11,627	\$ 13,715
Property maintenance	\$ 65,565	\$ 29,296	\$ 25,435	\$ 48,097	\$ 53,224
Protective gear and uniforms	\$ 38,937	\$ 23,629	\$ 24,058	\$ 20,317	\$ 27,445
Repairs and maintenance	\$ 42,112	\$ 40,385	\$ 57,925	\$ 84,757	\$ 54,288
Salaries	\$ 279,448	\$ 364,091	\$ 419,671	\$ 411,802	\$ 414,757
Seminars/meetings/training	\$ 8,948	\$ 5,030	\$ 10,398	\$ 13,026	\$ 19,572
Small equipment	\$ 220,869	\$ 25,097	\$ 15,495	\$ 41,324	\$ 4,422
Supplies	\$ 22,704	\$ 32,345	\$ 30,216	\$ 29,764	\$ 31,799
Telephone	\$ 17,193	\$ 17,114	\$ 17,290	\$ 17,729	\$ 16,809
Utilities and real estate taxes	\$ 36,718	\$ 31,560	\$ 31,141	\$ 35,978	\$ 42,781
Total Expenses	\$ 3,856,468	\$ 4,134,145	\$ 4,301,213	\$ 4,677,754	\$ 4,730,521
Change in unrestricted net assets	\$ 18,557	\$ 266,208	\$ 305,709	\$ 430,134	\$ 507,648
Net Assets w/out Donor Restrictions - Beginning of Year	\$ 4,613,066	\$ 4,631,623	\$ 4,897,831	\$ 5,203,540	\$ 5,633,674
Net Assets w/out Donor Restrictions - End of Year	\$ 4,631,623	\$ 4,897,831	\$ 5,203,540	\$ 5,633,674	\$ 6,141,322

<u>Stmnt of Functional Expenses</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Bank service charges	Not Included	Not Included	Not Included	\$ 314	\$ 13,896
Collection fees	Not Included	Not Included	Not Included	\$ 23,316	\$ 18,996
Contributions	Not Included	Not Included	Not Included	\$ 1,500	\$ 500
Convention	Not Included	Not Included	Not Included	\$ 8,002	\$ 8,717
Depreciation	Not Included	Not Included	Not Included	\$ 338,946	\$ 343,459
Dues and Subscriptions	Not Included	Not Included	Not Included	\$ 6,427	\$ 6,409
Fuel	Not Included	Not Included	Not Included	\$ 23,394	\$ 18,831
Incentives	Not Included	Not Included	Not Included	\$ 121,599	\$ 59,455
Insurance	Not Included	Not Included	Not Included	\$ 67,206	\$ 72,001
Interest	Not Included	Not Included	Not Included	\$ 41,899	\$ 56,316
Miscellaneous	Not Included	Not Included	Not Included	\$ 14,404	\$ 16,816
Office	Not Included	Not Included	Not Included	\$ 52,156	\$ 37,495
Payroll Taxes	Not Included	Not Included	Not Included	\$ 31,503	\$ 31,729
Pension	Not Included	Not Included	Not Included	\$ 58,682	\$ 66,146
Professional	Not Included	Not Included	Not Included	\$ 11,627	\$ 13,715
Property maintenance	Not Included	Not Included	Not Included	\$ 48,097	\$ 53,224
Protective gear and uniforms	Not Included	Not Included	Not Included	\$ 20,317	\$ 27,445
Repairs and maintenance	Not Included	Not Included	Not Included	\$ 84,757	\$ 54,288
Salaries	Not Included	Not Included	Not Included	\$ 411,802	\$ 414,757
Seminars/meetings/training	Not Included	Not Included	Not Included	\$ 13,026	\$ 19,572
Small equipment	Not Included	Not Included	Not Included	\$ 41,324	\$ 4,422
Supplies	Not Included	Not Included	Not Included	\$ 29,764	\$ 31,799
Telephone	Not Included	Not Included	Not Included	\$ 17,729	\$ 16,808
Utilities and real estate taxes	Not Included	Not Included	Not Included	\$ 35,978	\$ 42,781
TOTAL	\$ -	\$ -	\$ -	\$ 1,503,769	\$ 1,429,577
				82% to operations, 16% to mgt, 2% to fundraising	86% to operations, 12% to mgt, 2% to fundraising

<u>Stmt of Cash Flows</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Cash Flows from Operating Activities					
Change in net assets	\$ 18,557	\$ 266,208	\$ 305,709	\$ 430,134	\$ 507,648
Adjustments					
Depreciation	\$ 246,258	\$ 280,533	\$ 329,077	\$ 346,132	\$ 350,645
Gain on sale of property and equipment	\$ (3,014)	7215	\$ (16,708)	\$ -	\$ (3,050)
Gain on sale of investments	\$ -	\$ -	\$ (1,654)	\$ (152,678)	\$ (142,907)
Deposits	\$ 4,291	\$ -	\$ -	\$ (72,938)	\$ 72,938
Receivables	\$ 1,683				
Other current liabilities	\$ -	\$ 5,424	\$ -	\$ -	\$ -
Payroll liabilities	\$ (4,388)	\$ (1,357)	\$ 6,530	\$ 3,883	\$ 38,145
			\$ (5,424)		
Net Cash Provided (Used) by Operating Activities	\$ 263,387	\$ 558,023	\$ 617,530	\$ 554,533	\$ 823,419
Cash Flows from Investing Activities					
Purchase of property and equipment	\$ (124,124)	\$ (412,832)	\$ (207,942)	\$ (62,449)	\$ (274,076)
Proceeds from Sale of property and equipment			\$ 18,200	\$ -	\$ 11,500
Purchase of Investments	\$ (177,006)	\$ (224,130)	\$ (46,484)	\$ (368,242)	\$ (172,162)
Proceeds from Sale of Investments	\$ 237,984	\$ 143,356	\$ 23,279	\$ 394,889	\$ 187,480
Net Cash Provided (Used) by Investing	\$ (63,146)	\$ (493,606)	\$ (212,947)	\$ (35,802)	\$ (247,258)
Cash Flows from Financing Activities					
Principal Payments on Loans	\$ (69,827)	\$ (72,030)	\$ (74,302)	\$ (76,646)	\$ (169,758)
Net Cash Provided (Used) by Financing Activities	\$ (69,827)	\$ (72,030)	\$ (74,302)	\$ (76,646)	\$ (169,758)
Net Increase (Decrease) in Cash & Cash Equivalents	\$ 130,414	\$ (5,613)	\$ 330,281	\$ 442,085	\$ 406,403
Cash & Cash Equivalents (Beginning of Year)	\$ 1,516,662	\$ 1,647,076	\$ 1,641,463	\$ 1,971,744	\$ 2,413,829
Cash & Cash Equivalents (End of Year)	\$ 1,647,076	\$ 1,641,463	\$ 1,971,744	\$ 2,413,829	\$ 2,820,232
Supplemental disclosures - cash paid for interest	\$ 48,710	\$ 46,509	\$ 44,244	\$ 41,899	\$ 56,315

MILL CREEK- SUMMARY OF FINANCIAL STATEMENTS

Stmt of Assets, Liabilities, and Net Assets		2019	2020	2021	2022	2023
Assets						
Current Assets						
Cash and Cash Equivalents	\$	860,202	\$ 1,119,169	\$ 1,059,547	\$ 980,239	\$ 929,291
Cash Ladies Auxiliary	\$	226,132	\$ 261,364	\$ 264,160	\$ 322,017	\$ 358,564
Inventory	\$	6,310	\$ 4,000			
Total Current Assets	\$	1,092,644	\$ 1,384,533	\$ 1,323,707	\$ 1,302,256	\$ 1,287,855
Property and Equipment (at cost)						
Property and Equipment (net of accumulated depreciation)	\$	10,062,264	\$ 10,495,157	\$ 10,359,894	\$ 9,736,075	\$ 9,563,191
Total Properties & Equipment	\$	10,062,264	\$ 10,495,157	\$ 10,359,894	\$ 9,736,075	\$ 9,563,191
Other Assets						
Deposits	\$	103,265	\$ 54,199	\$ 10,000	\$ 263,976	\$ 21,412
Antique fire truck - at cost						\$ 11,000
Investments	\$	5,457,927	\$ 6,160,470	\$ 7,149,567	\$ 5,394,606	\$ 6,891,405
Total Other Assets	\$	5,561,192	\$ 6,214,669	\$ 7,159,567	\$ 5,658,582	\$ 6,923,817
Total Assets	\$	16,716,100	\$ 18,094,359	\$ 18,843,168	\$ 16,696,913	\$ 17,774,863
Liabilities and Net Assets						
Current Liabilities						
Due to State of DE	\$	16,980	\$ 26,430	\$ 26,800	\$ 20,786	\$ 32,937
Current Portion of Long-Term Debt	\$	271,635	\$ 485,375	\$ 107,104	\$ 137,383	\$ 139,697
Obligations under capital leases - current portion				\$ 395,565	\$ 203,019	\$ -
Total Current Liabilities	\$	288,615	\$ 511,805	\$ 529,469	\$ 361,188	\$ 172,634
Long-Term Liabilities						
Long term debt - net of current portion	\$	3,349,953	\$ 3,387,425	\$ 2,686,317	\$ 2,718,625	\$ 2,582,918
Loan Payable				\$ 203,019	\$ -	\$ -
Total Long-Term Debt	\$	3,349,953	\$ 3,387,425	\$ 2,889,336	\$ 2,718,625	\$ 2,582,918
Total Liabilities	\$	3,638,568	\$ 3,899,230	\$ 3,418,805	\$ 3,079,813	\$ 2,755,552
Net Assets						
Without Donor Restrictions - Operations	\$	13,077,532	\$ 14,195,129	\$ 15,424,363	\$ 13,617,100	\$ 15,019,311
With Donor Restrictions					\$ -	\$ -
Total Net Assets	\$	13,077,532	\$ 14,195,129	\$ 15,424,363	\$ 13,617,100	\$ 15,019,311
Total Liabilities & Net Assets	\$	16,716,100	\$ 18,094,359	\$ 18,843,168	\$ 16,696,913	\$ 17,774,863

<u>Stmnt of Revenues, Expenses & Other Changes</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Revenues and Other Support					
Government grants	\$ 1,311,232	\$ 1,858,420	\$ 1,869,705	\$ 1,918,291	\$ 1,941,836
Ambulance Services	\$ 1,356,500	\$ 1,282,171	\$ 1,196,101	\$ 1,262,842	\$ 1,530,159
Ladies Auxiliary - bingo	\$ 135,707	\$ 38,624		\$ 48,522	\$ 17,722
Hall Rental Income	\$ 37,103	\$ 11,381	\$ 28,487	\$ 33,291	\$ 16,182
Donations	\$ 170,244	\$ 9,882	\$ 24,928	\$ 11,923	\$ 194,687
Fund Drive	\$ 182,449	\$ 193,926	\$ 184,912	\$ 204,197	\$ 7,480
Interest and dividends	\$ 84,236	\$ 61,924	\$ 339	\$ 748	\$ 100,192
Ladies Auxiliary fundraising	\$ 78,174	\$ 32,816	\$ 33,984	\$ 48,024	\$ 38,369
Lease income	\$ 31,040	\$ 31,971	\$ 32,930	\$ 33,918	\$ 34,935
Miscellaneous income	\$ 7,648	\$ 9,965	\$ 8,366	\$ 9,962	\$ 28,876
Realized gain on investments	\$ 265,911	\$ 211,508			
Investment (loss) income			\$ 1,401,108	\$ (1,445,216)	\$ 1,497,067
Unrealized gain (loss) on investments	\$ 742,382	\$ 741,009			
(Loss) gain on disposal of fixed assets	\$ (55,487)	\$ 5,121			\$ 38,197
Total Revenues and other support	\$ 4,347,139	\$ 4,488,718	\$ 4,780,860	\$ 2,126,502	\$ 5,445,702
Expenses and Losses					
Program services	\$ 3,000,511	\$ 3,177,957	\$ 2,400,686	\$ 3,736,232	\$ 3,814,070
Support services	\$ 101,811	\$ 128,689	\$ 96,224	\$ 102,489	\$ 132,916
Fundraising	\$ 142,564	\$ 64,375	\$ 54,716	\$ 95,044	\$ 96,505
Total Expenses	\$ 3,244,886	\$ 3,371,021	\$ 2,551,626	\$ 3,933,765	\$ 4,043,491
Change in unrestricted net assets	\$ 1,102,253	\$ 1,117,697	\$ 2,229,234	\$ (1,807,263)	\$ 1,402,211
Net Assets w/out Donor Restrictions - Beginning of Year	\$ 11,975,179	\$ 13,077,432	\$ 14,195,129	\$ 16,424,363	\$ 14,617,100
Net Assets w/out Donor Restrictions - End of Year	\$ 13,077,432	\$ 14,195,129	\$ 16,424,363	\$ 14,617,100	\$ 16,019,311

Stmt of Functional Expenses	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Career staff salaries	\$ -	\$ 1,335,330	\$ 1,395,520	\$ 1,515,410	\$ 1,601,583
Payroll taxes	\$ -	\$ 102,153	\$ 106,757	\$ 115,928	\$ 122,521
Employee benefits	\$ -	\$ 257,400	\$ 282,098	\$ 305,069	\$ 406,773
Administrative	\$ 6,706	\$ 16,463	\$ 16,110	\$ 11,267	\$ 28,791
Ambulance billing	\$ -	\$ 95,149	\$ 90,626	\$ 70,353	\$ 88,834
Bingo supplies	\$ -	\$ 5,540	\$ 1,696	\$ 6,376	\$ 26,564
Building and grounds maintenance	\$ 20,910	\$ 107,338	\$ 122,322	\$ 81,951	\$ 114,419
Depreciation	\$ 398,033	\$ 635,406	\$ 642,784	\$ 623,819	\$ 634,314
Dues	\$ 3,076	\$ 5,017	\$ 4,864	\$ 5,957	\$ 5,653
Equipment repairs and maintenance	\$ 50,991	\$ 63,903	\$ 120,639	\$ 342,852	\$ 234,072
Fundraising	\$ -	\$ 12,332	\$ 12,585	\$ 14,510	\$ 14,107
Hall rental	\$ -	\$ 26,054	\$ 21,341	\$ 39,684	\$ 17,110
Insurance	\$ 41,568	\$ 88,576	\$ 96,099	\$ 115,609	\$ 112,017
Interest	\$ 107,684	\$ 139,397	\$ 129,100	\$ 104,435	\$ 148,283
Ladies auxiliary	\$ -	\$ 20,449	\$ 19,094	\$ 24,058	\$ 25,709
Member and community events	\$ 14,265	\$ 33,444	\$ 17,260	\$ 20,465	\$ 30,440
Member pension	\$ 26,240	\$ 42,295	\$ 44,238	\$ 45,103	\$ 53,152
Operational supplies	\$ 212,925	\$ 284,032	\$ 301,008	\$ 367,400	\$ 237,439
Professional fees	\$ 9,492	\$ 9,811	\$ 26,577	\$ 19,468	\$ 24,191
Training	\$ 14,912	\$ 11,821	\$ 22,792	\$ 16,707	\$ 20,117
Utilities	\$ 24,681	\$ 79,111	\$ 78,016	\$ 87,344	\$ 97,404
TOTAL	\$ 931,483	\$ 3,371,021	\$ 3,551,526	\$ 3,933,765	\$ 4,043,493

Stmt of Cash Flows	2019	2020	2021	2022	2023
Cash Flows from Operating Activities					
Change in net assets	\$ 1,102,253	\$ 1,117,697	\$ 1,229,234	\$ (1,807,263)	\$ 1,402,211
Adjustments					
Depreciation	\$ 525,355	\$ 635,406	\$ 642,784	\$ 623,819	\$ 634,314
Unrealized gain on investments	\$ (742,382)	\$ -741,009	\$ (727,433)	\$ 1,745,362	\$ (1,133,269)
(Gain) Loss on disposal of property and equipment	\$ 55,487	\$ (5,121)			\$ (38,197)
Realized gain on investments	\$ (265,911)	\$ (211,508)	\$ (622,466)		
Decrease in inventory	\$ 803	\$ 2,310	\$ 4,000		
Increase in due to State of De	\$ 1,915	\$ 9,450	\$ 370	\$ (6,014)	\$ 12,151
Net Cash Provided (Used) by Operating Activities	\$ 677,520	\$ 807,225	\$ 526,489	\$ 555,904	\$ 877,210
Cash Flows from Investing Activities					
Acquisition of property and equipment	\$ (750,981)	\$ (346,590)	\$ (453,322)	\$ -	\$ (229,046)
Increase (decrease) in deposit on equipment	\$ -103,265	\$ 49,066	\$ (10,000)	\$ (253,976)	\$ (822)
Proceeds from disposal of property and equipment	\$ 11,600	\$ 5,121			\$ 38,199
Purchase of securities	\$ (222,029)	\$ (58,952)	\$ (514,952)	\$ (299,882)	\$ (363,530)
Proceeds from sale of securities		\$ 308,826	\$ 875,754	\$ 309,481	\$ -
	\$ (1,064,675)	\$ (42,529)	\$ (102,520)	\$ (244,377)	\$ (555,199)
Cash Flows from Financing Activities					
Borrowings of long-term debt				\$ 175,000	\$ -
Repayments of long-term debt	\$ (343,951)	\$ (470,497)	\$ (99,052)	\$ (112,413)	\$ (133,393)
Repayments of obligations under capital leases			\$ (381,743)	\$ (395,565)	\$ (203,019)
Net Cash Provided (Used) by Financing Activities	\$ (343,951)	\$ (470,497)	\$ (480,795)	\$ (332,978)	\$ (336,412)
Net Increase (Decrease) in Cash & Cash Equivalents	\$ (731,106)	\$ 294,199	\$ (56,826)	\$ (21,451)	\$ (14,401)
Cash & Cash Equivalents (Beginning of Year)	\$ 1,817,440	\$ 1,086,334	\$ 1,380,533	\$ 1,323,707	\$ 1,302,256
Cash & Cash Equivalents (End of Year)	\$ 1,086,334	\$ 1,380,533	\$ 1,323,707	\$ 1,302,256	\$ 1,287,855
Supplemental disclosures - cash paid for interest	\$ 107,684	\$ 139,397	\$ 129,100	\$ 104,435	\$ 148,283

Minquadale - SUMMARY OF FINANCIAL STATEMENTS

<u>Stmt of Financial Position</u>		<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Assets						
Current Assets						
Cash - Checking	\$	754,264	\$	672,646	\$	777,462
Cash - Savings	\$	450,073	\$	427,920	\$	427,976
Cash - Ladies Auxiliary	\$	63,191	\$	31,078	\$	43,200
Inventory	\$	5,996	\$	5,996	\$	48,894
Refund Receivable					\$	81,327
Total Current Assets	\$	1,273,524	\$	1,137,640	\$	1,248,638
					\$	2,266,569
					\$	2,442,910
Property and Equipment						
Net of Accumulated Depreciation	\$	1,956,182	\$	2,545,471	\$	2,454,729
Total Property & Equipment	\$	1,956,182	\$	2,545,471	\$	2,454,729
					\$	2,046,291
					\$	2,002,964
Other Assets						
Deposit on Equipment			\$	11,745	\$	18,737
Investments	\$	387,086	\$	443,434	\$	2,975
Total Other Assets	\$	387,086	\$	455,179	\$	53,195
					\$	463,592
					\$	516,787
Total Assets	\$	3,616,792	\$	4,138,290	\$	4,218,515
					\$	4,720,259
					\$	4,962,661
Liabilities and Net Assets						
Current Liabilities						
Loans Payable - Current	\$	84,804	\$	546,056	\$	159,437
Payroll Liabilities	\$	-	\$	105,647	\$	155,019
Total Current Liabilities	\$	84,804	\$	651,703	\$	113,755
					\$	155,019
					\$	113,755
Long Term Liabilities						
Loans Payable - net of current position	\$	613,510	\$	315,424	\$	646,268
Total Liabilities	\$	698,314	\$	967,127	\$	491,295
					\$	377,659
					\$	491,414
Net Assets						
Without Donor Restrictions	\$	2,918,478	\$	3,171,163	\$	3,412,810
					\$	4,073,945
					\$	4,471,267
Total Liabilities & Net Assets	\$	3,616,792	\$	4,138,290	\$	4,218,515
					\$	4,720,259
					\$	4,962,681

Stmt of Activities & Changes	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
<u>Revenues and Other Support</u>					
Government Grants	\$ 1,059,942	\$ 1,222,555	\$ 1,155,980	\$ 1,490,846	\$ 1,566,867
Donations and fund drive	\$ 11,482	\$ 4,904	\$ 18,283	\$ 14,297	\$ 49,648.0
Ambulance Billing	\$ 294,510	\$ 282,655	\$ 269,842	\$ 246,042	\$ 262,478.0
Interest and dividend income	\$ 10,684	\$ 5,960	\$ 10,104	\$ 13,174	\$ 48,768.0
Ladies Auxiliary fundraising	\$ 23,562	\$ 8,175	\$ 555	\$ -	\$ 89,052.0
Hall Rental income	\$ 82,257	\$ 22,683	\$ 29,505	\$ 58,148	\$ 1,645.0
Gain on sale of equipment			\$ 15,180	\$ 58,922	\$ 232,821.0
Miscellaneous Income	\$ 10,887	\$ 1,466	\$ 929	\$ 7,302	
Forgiveness of debt - Paycheck Protection			\$ 105,647		
Employee Retention Credit				\$ 191,083	
Investment (loss) income - net	\$ 73,107	\$ 56,526	\$ 49,950	\$ (96,247)	\$ 57,460.0
Total Grants, Revenues and Other Support	\$ 1,566,431	\$ 1,604,924	\$ 1,655,975	\$ 1,983,567	\$ 2,308,739
<u>Expenses</u>					
Program Services	\$ 1,280,536	\$ 1,271,007	\$ 1,343,849	\$ 1,190,497	\$ 1,756,377
Support Services	\$ 61,631	\$ 64,790	\$ 45,384	\$ 65,106	\$ 83,206
Fundraising	\$ 44,167	\$ 16,442	\$ 25,095	\$ 66,829	\$ 71,834
Expenses	\$ 1,386,334	\$ 1,352,239	\$ 1,414,328	\$ 1,322,432	\$ 1,911,417
Net Assets (Beginning of Year)	\$ 2,738,381	\$ 2,918,478	\$ 3,171,163	\$ 3,412,810	\$ 4,073,945
Net Assets (End of Year)	\$ 2,918,478	\$ 3,171,163	\$ 3,412,810	\$ 4,073,945	\$ 4,471,267
Change in Net Assets	\$ 180,097	\$ 252,685	\$ 241,647	\$ 661,135	\$ 397,322

<u>Stmnt of Functional Expenses</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Salaries and Related Expenses					
Career Staff Salaries	\$ 501,807	\$ 552,392	\$ 525,511	\$ 552,493	\$ 943,665
Payroll Taxes	\$ 36,587	\$ 39,939	\$ 37,604	\$ 43,415	\$ 69,606
Employee Benefits	\$ 175,298	\$ 138,846	\$ 145,388	\$ 125,794	\$ 197,585
Total Salaries & Related Expenses	\$ 713,692	\$ 731,177	\$ 708,503	\$ 721,702	\$ 1,210,856
Activities and Memberships	\$ 31,188	\$ 33,543	\$ 22,835	\$ 11,861	\$ 21,869
Administrative Expenses	\$ 51,530	\$ 39,121	\$ 35,784	\$ 56,706	\$ 71,566
Ambulance Billing Expense	\$ 20,247	\$ 19,284	\$ 17,129	\$ 12,848	\$ 20,122
Building Maintenance	\$ 39,058	\$ 33,431	\$ 41,275	\$ 28,496	\$ 36,258
Depreciation	\$ 157,372	\$ 160,998	\$ 188,277	\$ 170,533	\$ 168,727
Equipment Maintenance	\$ 36,950	\$ 58,843	\$ 110,587	\$ 18,157	\$ 51,346
Fuel	\$ 11,026	\$ 7,753	\$ 10,668	\$ 18,674	\$ 20,100
Hall Expense	\$ 38,010	\$ 13,702	\$ 23,534	\$ 31,158	\$ 27,172
Insurance Expense	\$ 29,999	\$ 44,205	\$ 29,564	\$ 38,022	\$ 44,185
Interest Expense	\$ 20,710	\$ 19,849	\$ 18,554	\$ 19,920	\$ 10,175
Ladies Auxiliary	\$ 6,157	\$ 2,740	\$ 1,561	\$ 2,101	\$ 6,305
Member pension	\$ 75,038	\$ 75,623	\$ 74,707	\$ 75,362	\$ 85,173
Professional fee	\$ 17,290	\$ 32,656	\$ 66,271	\$ 43,774	\$ 21,256
Supplies	\$ 94,432	\$ 41,272	\$ 25,764	\$ 21,840	\$ 66,631
Training	\$ 2,353	\$ -	\$ 1,216	\$ 2,263	\$ -
Utilities	\$ 41,282	\$ 38,042	\$ 38,099	\$ 49,015	\$ 49,676
TOTAL	\$ 1,386,334	\$ 1,352,239	\$ 1,414,328	\$ 1,322,432	\$ 1,911,417

<u>Stmt of Cash Flows</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Cash Flows from Operating Activities					
Change in Net Assets	\$ 180,097	\$ 252,685	\$ 241,647	\$ 661,135	\$ 397,322
Adjustments to reconcile change in net assets to net cash					
Depreciation	\$ 157,372	\$ 160,998	\$ 188,277	\$ 170,533	\$ 168,727
Unrealized (Gain) Loss on Investments	\$ (58,215)	\$ (41,442)	\$ 519	\$ 127,267	\$ (47,408)
Realized Gain on Investments	\$ (14,892)	\$ (15,084)	\$ (50,469)	\$ (31,020)	\$ (10,052)
Issuance of debt - Paycheck Protection Program			\$ (105,647)	\$ -	
Gain on disposal of property and equipment			\$ (15,180)	\$ (58,922)	\$ (232,821)
Changes in current assets and liabilities					
Decrease (Increase) in Inventory	\$ (1,341)		\$ 5,996	\$ -	
Decrease (Increase) in Refund Receivable	\$ 13,641				
Decrease in Payroll Liabilities	\$ (3,442)				
Net Cash Provided (Used) by Operating Activities	\$ 273,220	\$ 357,157	\$ 265,143	\$ 868,993	\$ 275,768
Cash Flows from Investing Activities					
Acquisition of Property and Equipment	\$ (5,835)	\$ (750,287)	\$ (85,790)	\$ (38,381)	\$ (122,425)
Proceeds from the disposal of property and equipment			\$ 15,180	\$ 353,945	\$ 232,821
Purchase of Investments	\$ (82,169)	\$ (83,409)	\$ (119,371)	\$ (123,491)	\$ (34,623)
Proceeds from the Sale of Investments	\$ 80,516	\$ 83,587	\$ 116,344	\$ 119,231	\$ 32,915
Deposit on Equipment	\$ -	\$ (11,745)	\$ (18,737)	\$ (2,975)	\$ (53,195)
Net Cash Provided (Used) by Investing	\$ (7,488)	\$ (761,854)	\$ (92,374)	\$ 308,329	\$ 55,493
Cash Flows from Financing Activities					
Proceeds from Notes Payable - Paycheck Protection	\$ -	\$ 105,647			
Borrowings on loans payable	\$ -	\$ 275,000	\$ 333,778	\$ -	
Repayments on loans payable	\$ (82,304)	\$ (111,834)	\$ (389,553)	\$ (159,391)	\$ (154,900)
Net Cash Provided (Used) by Financing Activities	\$ (82,304)	\$ 268,813	\$ (55,775)	\$ (159,391)	\$ (154,900)
Cash & Cash Equivalents (Beginning of Year)					
Cash & Cash Equivalents (End of Year)	\$ 1,084,100	\$ 1,267,528	\$ 1,131,644	\$ 1,248,638	\$ 2,266,569
Increase (Decrease) in Cash & Cash Equivalents	\$ 1,267,528	\$ 1,131,644	\$ 1,248,638	\$ 2,266,569	\$ 2,442,930
	\$ 183,428	\$ (135,884)	\$ 116,994	\$ 1,017,931	\$ 176,361

MINQUAS - SUMMARY OF FINANCIAL STATEMENTS

<u>Stmt of Financial Position</u>		<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Assets						
Current Assets						
Cash - Checking	51,008	\$ 48,980	\$ 103,804	\$ 128,062	\$ 145,282	
Cash - Savings	1,163,580	\$ 1,037,974	\$ 1,255,017	\$ 1,656,371	\$ 2,092,360	
Cash - Ladies Auxiliary	18,038	\$ 12,835	\$ 5,029	\$ 2,650	\$ 5,378	
Investments	813,881	\$ 839,753	\$ 1,075,060	\$ 914,429	\$ 1,004,905	
Due from Employees					\$ 409	
Deposit on Equipment	\$ 100,000					
Total Current Assets		\$ 2,146,507	\$ 1,939,542	\$ 2,438,910	\$ 2,701,512	\$ 3,248,334
Property and Equipment (net of Accumulated Depreciation)						
Total Properties & Equipment		\$ 3,203,030	\$ 3,614,730	\$ 3,538,491	\$ 3,344,205	\$ 3,074,546
Total Assets		<u>\$ 5,349,537</u>	<u>\$ 5,554,272</u>	<u>\$ 5,977,401</u>	<u>\$ 6,045,717</u>	<u>\$ 6,322,880</u>
Liabilities and Net Assets						
Current Liabilities						
Payroll Tax Liabilities	\$1,306	\$ 24,188	\$ 28,816	\$ 1,339		
Accrued Expenses	27,009					
Credit Card payable		\$ 5,863	\$ 1,234	\$ 2,524	\$ 2,781	
Note Payable - Paycheck Protection Program		\$ 93,700	\$ 93,700			
Loan Payable - current portion	\$0					
Total Current Liabilities		\$ 28,315	\$ 123,751	\$ 123,750	\$ 3,863	\$ 2,781
Long Term Liabilities						
None	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total LT Liabilities						
Total Liabilities		<u>\$ 28,315</u>	<u>\$ 123,751</u>	<u>\$ 123,750</u>	<u>\$ 3,863</u>	<u>\$ 2,781</u>
Net Assets						
Without Donor Restrictions - Operations	\$ 5,321,222	\$ 5,430,521	\$ 5,853,651	\$ 6,041,854	\$ 6,320,099	
Total Net Assets	\$ 5,321,222	\$ 5,430,521	\$ 5,853,651	\$ 6,041,854	\$ 6,320,099	
Total Liabilities & Net Assets		<u>\$ 5,349,537</u>	<u>\$ 5,554,272</u>	<u>\$ 5,977,401</u>	<u>\$ 6,045,717</u>	<u>\$ 6,322,880</u>

<u>Stmnt of Activities & Changes</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Support and Revenues					
State Appropriations	\$ 756,008	\$ 839,425	\$ 953,505	\$ 1,064,934	\$ 1,200,894
County Appropriations	\$ 293,591	\$ 319,824	\$ 239,561	\$ 267,786	\$ 282,321
Federal Grants				\$ 11,107	\$ 76,496
Ambulance Billings	\$ 294,172	\$ 270,591	\$ 225,066	\$ 212,347	\$ 290,856
Rescue Billings	\$ 2,754				
Donations and Fund Drives	\$ 44,109	\$ 61,878	\$ 80,583	\$ 54,548	\$ 48,646
Multi purpose room income	\$ 47,523	\$ 6,115	\$ -	\$ 2,720	\$ 3,810
Bar Income	\$ 24,926	\$ 27,944	\$ 29,324	\$ 45,562	\$ 77,422
Ladies Auxiliary Fundraising	\$ 22,791	\$ 17,562	\$ 27,250	\$ 18,658	\$ 36,814
Miscellaneous Income	\$ 1,346	\$ 4,204	\$ 3,577	\$ 6,644	\$ 37,738
Interest and Dividend Income	\$ 18,470	\$ 6,152	\$ 939	\$ 305	\$ 2,002
Gain on sale of Assets			\$ 2,650		\$ 50,000
Forgiveness of Debt - Paycheck Protection Program				\$ 93,700	
Investment Income	\$ 11,886	\$ 25,979	\$ 256,145	\$ (129,384)	\$ 88,414
Total Support and Revenues	\$ 1,517,576	\$ 1,579,674	\$ 1,818,600	\$ 1,648,927	\$ 2,195,413
Expenses					
<u>Salaries and Related Expenses</u>					
Salaries	\$ 385,367	\$ 399,277	\$ 422,538	\$ 473,939	\$ 756,296
Payroll Taxes	\$ 31,024	\$ 32,483	\$ 34,828	\$ 36,302	\$ 64,490
Employee benefits	\$ 44,416	\$ 55,426	\$ 74,254	\$ 65,328	\$ 113,400
Total Salaries and related expenses	\$ 460,807	\$ 487,186	\$ 531,620	\$ 575,569	\$ 934,186
Ambulance billing expense	\$ 20,377	\$ 17,901	\$ 15,793	\$ 13,753	\$ 15,655
Bank charges	\$ 3,974	\$ 3,473	\$ 4,434	\$ 5,459	\$ 7,148
Communications	\$ 14,004	\$ 12,569	\$ 13,724	\$ 17,738	\$ 15,220
Company Activities	\$ 36,302	\$ 24,124	\$ 23,570	\$ 27,683	\$ 17,467
Conferences	\$ 20,572	\$ 17,480	\$ 11,420	\$ 26,916	\$ 21,586
Depreciation	\$ 275,163	\$ 270,578	\$ 281,812	\$ 277,806	\$ 269,660
Dues and assessments	\$ 14,954	\$ 5,641	\$ 5,349	\$ 10,644	\$ 11,725
Fines and penalties				\$ 12,181	\$ -
Fuel	\$ 26,735	\$ 21,527	\$ 20,840	\$ 32,694	\$ 41,338

Fundraising	\$ 8,095	\$ 8,110	\$ 9,466	\$ 8,674	\$ 8,499
Insurance	\$ 37,532	\$ 42,683	\$ 54,025	\$ 69,253	\$ 55,189
Interest	\$ 1,503	\$ -	\$ -	\$ -	\$ -
Investment Fees	\$ 12,580	\$ 12,890	\$ 14,525	\$ 16,567	\$ 14,770
Ladies Auxiliary Expenses	\$ 22,414	\$ 15,381	\$ 25,256	\$ 20,717	\$ 33,401
Marine Rescue Expense	\$ 11,826	\$ 939	\$ 386	\$ 5,018	\$ 7,724
Member pension	\$ 39,681	\$ 39,476	\$ 38,530	\$ 39,372	\$ 50,317
Multi purpose Room	\$ 44,564	\$ 42,003	\$ 32,952	\$ 24,295	\$ 48,463
Office expense	\$ 27,451	\$ 23,338	\$ 34,705	\$ 32,246	\$ 41,501
Payroll Processing	\$ 4,899	\$ 4,795	\$ 4,886	\$ 6,598	\$ 8,143
Professional fees	\$ 24,902	\$ 21,450	\$ 16,968	\$ 40,959	\$ 27,760
Repairs and Maintenance	\$ 169,128				
Repairs and Maintenance - Bldg.		\$ 69,126	\$ 95,733	\$ 48,958	\$ 47,662
Repairs and Maintenance - Other		\$ 239,619	\$ 75,796	\$ 46,067	\$ 104,553
Supplies	\$ 106,179	\$ 46,348	\$ 36,404	\$ 60,541	\$ 62,371
Training	\$ 5,929	\$ 2,538	\$ 2,336	\$ 1,978	\$ 2,111
Uniform	\$ 2,803	\$ 1,960	\$ 8,239	\$ 2,003	\$ 8,428
Utilities	\$ 37,978	\$ 39,240	\$ 36,701	\$ 37,035	\$ 62,291
Total Expenses	\$ 1,430,352	\$ 1,470,375	\$ 1,395,470	\$ 1,460,724	\$ 1,917,168
Net Assets (Beginning of Year)	\$ 5,233,998	\$ 5,321,222	\$ 5,430,521	\$ 5,853,651	\$ 6,041,854
Net Assets (End of Year)	\$ 5,321,222	\$ 5,430,521	\$ 5,853,651	\$ 6,041,854	\$ 6,320,099
Change in Net Assets	\$ 87,224	\$ 109,299	\$ 423,130	\$ 188,203	\$ 278,245

<u>Stmt of Cash Flows</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Cash Flows from Operating Activities					
Change in net Assets	\$ 87,224	\$ 109,299	\$ 423,130	\$ 188,203	\$ 278,245
Depreciation and amortization	\$ 275,163	\$ 270,578	\$ 281,812	\$ 277,806	\$ 269,660
Gain on sale of property and equipment			\$ (2,650)	\$ -	\$ (50,000)
Realized Loss on investments			\$ 81	\$ -	
Foregiveness of Debt - Paycheck Protection Program				\$ (93,700)	
increase in Employee Receivables					\$ (409)
Unrealized loss (gain) on investment	\$ 18,987	\$ 33,850	\$ (241,253)	\$ 200,270	\$ 9,600
Increase (decrease) in payroll tax liabilities	\$ 470	\$ 1,424	\$ 4,628	\$ (27,477)	\$ (1,339)
Increase in accrued expenses/credit card payable	\$ 14,051	\$ 312	\$ (4,629)	\$ 1,290	\$ 257
Net Cash Provided (Used) by Operating Activities	<u>\$ 395,895</u>	<u>\$ 415,463</u>	<u>\$ 461,119</u>	<u>\$ 546,392</u>	<u>\$ 506,014</u>
Cash Flows from Investing Activities					
Deposit on equipment	\$ (100,000)				
Acquisition of property and equipment	\$ (65,527)	\$ (582,278)	\$ (205,573)	\$ (83,520)	\$ -
Proceeds on the Sale of Property and Equipment			\$ 2,650		\$ 50,000
Proceeds on sale of Investments				\$ 6,276	
Purchase of Investments	\$ (30,872)	\$ (59,722)	\$ 5,865	\$ (45,915)	\$ (100,077)
Net Cash Provided (Used) by Investing	<u>\$ (196,399)</u>	<u>\$ (642,000)</u>	<u>\$ (197,058)</u>	<u>\$ (123,159)</u>	<u>\$ (50,077)</u>
Cash Flows from Financing Activities					
Repayments of note payable	\$ (156,409)	\$ 93,700	\$ -	\$ -	\$ -
Net Cash Provided (Used) by Financing Activities	<u>\$ (156,409)</u>	<u>\$ 93,700</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
Cash & Cash Equivalents (Beginning of Year)	\$ 1,189,539	\$ 1,232,626	\$ 1,099,789	\$ 1,363,850	\$ 1,787,083
Cash & Cash Equivalents (End of Year)	\$ 1,232,626	\$ 1,099,789	\$ 1,363,850	\$ 1,787,083	\$ 2,243,020
Net Increase (Decrease) in Cash & Cash Equivalents	\$ 43,087	\$ (132,837)	\$ 264,061	\$ 423,233	\$ 455,937

ODESSA - SUMMARY OF FINANCIAL STATEMENTS

<u>Stmnt of Financial Position</u>		<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Assets						
Current Assets						
Cash and Cash Equivalents		\$ 2,509,445	\$ 2,877,230	\$ 2,701,726	\$ 1,446,172	\$ 1,401,018
Property and Equipment						
Total Property & Equipment (net of accumulated depreciation)		\$ 5,859,460	\$ 5,826,289	\$ 6,187,137	\$ 7,299,498	\$ 7,134,314
Other Assets						
Loan fees - net of accumulated amortization	\$	23,467	\$ 21,662	\$ 19,857	\$ 18,051	\$ 16,246
Artwork	\$	4,400	\$ 4,400	\$ 4,400	\$ 4,400	\$ 4,400
Investments					\$ 1,798,267	\$ 1,817,075
Total Other Assets	\$	27,867	\$ 26,062	\$ 24,257	\$ 1,820,718	\$ 1,837,721
Total Assets		\$ 8,396,772	\$ 8,729,581	\$ 8,913,120	\$ 10,566,388	\$ 10,373,053
Liabilities and Net Assets						
Current Liabilities						
Accounts Payable	\$	32,371				
Accrued Interest	\$	8,586				
Payroll Liabilities	\$	5,646	\$ 10,034	\$ 497	\$ 9,666	\$ 6,703
Credit Cards Payable	\$	2,202	\$ 2,509	\$ 3,285	\$ 12,803	\$ 28,530
Notes Payable -PPP			\$ 77,000	\$ 77,000		
Notes Payable -current portion	\$	221,880	\$ 229,509	\$ 257,848	\$ 321,256	\$ 329,976
Total Current Liabilities	\$	270,685	\$ 319,052	\$ 338,630	\$ 343,725	\$ 365,209
Non-Current Liabilities						
Notes Payable - net of current portion	\$	1,908,770	\$ 1,680,340	\$ 1,742,492	\$ 3,111,940	\$ 2,772,042
Total Liabilities		\$ 2,179,455	\$ 1,999,392	\$ 2,081,122	\$ 3,455,665	\$ 3,137,251
Net Assets						
Without Donor Restrictions	\$	6,217,317	\$ 6,730,189	\$ 6,831,998	\$ 7,110,723	\$ 7,235,802
Total Liabilities & Net Assets		\$ 8,396,772	\$ 8,729,581	\$ 8,913,120	\$ 10,566,388	\$ 10,373,053

Stmt of Activities & Changes	2019	2020	2021	2022	2023
<u>Support and Revenues</u>					
State appropriations	\$ 814,835	\$ 906,242	\$ 293,196	\$ 943,558	\$ 1,010,115
County appropriations	\$ 490,722	\$ 532,712	\$ 668,879	\$ 743,768	\$ 730,890
Ambulance billing collected	\$ 320,713	\$ 350,377	\$ 444,256	\$ 440,209	\$ 501,577
Forgiveness of debt - Paycheck Protection Program		\$ -		\$ 77,000	\$ -
Membership Dues	\$ 1,175	\$ 526	\$ 2,242	\$ 250	\$ 190
Donations and fund drive	\$ 92,284	\$ 76,744	\$ 102,314	\$ 120,775	\$ 130,253
Hall income	\$ 16,683	\$ 19,488	\$ 5,114	\$ 10,558	\$ 35,378
Bar incomes	\$ 17,395	\$ 10,509	\$ 3,131	\$ 22,281	\$ 24,194
Ladies Auxiliary - fundraising	\$ 19,369	\$ 30,408	\$ 4,617		
Miscellaneous income	\$ 5,715	\$ 12,926	\$ 52,404	\$ 2,226	\$ 1,213
Grants		\$ 1,000	\$ -		
Gain on sale of property and equipment			\$ 95,940	\$ -	\$ 25,397
Interest income - checking	\$ 3,703	\$ 11,059	\$ 769	\$ 86	\$ 2,346
Investment income (loss)				\$ (175,734)	\$ 16,119
Total Support & Revenue	\$ 1,782,594	\$ 1,951,991	\$ 1,672,862	\$ 2,184,977	\$ 2,477,672
<u>Expenses</u>					
Program Services	\$ 1,140,131	\$ 1,324,244	\$ 1,429,397	\$ 1,725,452	\$ 2,202,976
Support Services	\$ 56,898	\$ 98,645	\$ 113,419	\$ 138,711	\$ 110,141
Fundraising	\$ 46,612	\$ 57,187	\$ 28,237	\$ 42,089	\$ 39,476
Total Expenses	\$ 1,243,641	\$ 1,480,076	\$ 1,571,053	\$ 1,906,252	\$ 2,352,593
Net Assets (Beginning of Year)	\$ 5,678,364	\$ 6,258,274	\$ 6,730,189	\$ 6,831,998	\$ 7,110,723
Net Assets (End of Year)	\$ 6,217,317	\$ 6,730,189	\$ 6,831,998	\$ 7,110,723	\$ 7,235,802
Change in Net Assets	\$ 538,953	\$ 471,915	\$ 101,809	\$ 278,725	\$ 125,079

Stmnt of Functional Expenses	2019	2020	2021	2022	2023
Salaries	\$ 257,666	\$ 386,923	\$ 458,901	\$ 530,725	\$ 624,695
Payroll Taxes	\$ 19,712	\$ 32,374	\$ 42,336	\$ 43,133	\$ 52,298
Employee Benefits		\$ 14,212	\$ 21,276	\$ 85,983	\$ 170,543
Administration	\$ 43,666	\$ 76,566	\$ 69,832	\$ 135,091	\$ 118,558
Ambulance billing	\$ 21,640	\$ 22,158	\$ 27,028	\$ 35,748	\$ 28,413
Amortization	\$ 1,805	\$ 1,805	\$ 1,805	\$ 1,805	\$ 1,805
Building repairs and maintenance	\$ 36,636	\$ 53,382	\$ 40,286	\$ 33,839	\$ 30,404
Communications and technology	\$ 2,384	\$ 20,576	\$ 17,762	\$ 15,866	\$ 14,195
Depreciation	\$ 420,562	\$ 343,864	\$ 389,407	\$ 525,947	\$ 754,209
Dues & Subscriptions	\$ 10,833	\$ 5,949	\$ 10,957	\$ 11,027	\$ 11,397
Equipment repairs and maintenance	\$ 63,880	\$ 113,876	\$ 115,015	\$ 66,821	\$ 40,143
Fuel	\$ 22,773	\$ 25,801	\$ 24,760	\$ 39,440	\$ 51,269
Fundraising	\$ 11,908	\$ 8,111	\$ 12,151	\$ 13,855	\$ 14,207
Hall rental	\$ 16,809	\$ 10,879	\$ 13,877	\$ 28,234	\$ 25,269
Insurance	\$ 34,883	\$ 82,209	\$ 44,261	\$ 51,361	\$ 62,249
Interest Expense	\$ 73,141	\$ 66,060	\$ 60,199	\$ 80,201	\$ 93,583
Ladies Auxiliary	\$ 17,895	\$ 38,197	\$ 2,209	\$ -	
Member pension	\$ 29,464	\$ 28,683	\$ 29,439	\$ 25,896	\$ 33,349
Payroll processing	\$ 3,049	\$ 2,195	\$ 1,911	\$ -	
Professional fees	\$ 32,899	\$ 43,971	\$ 56,819	\$ 71,475	\$ 64,168
Supplies	\$ 48,778	\$ 32,671	\$ 62,673	\$ 37,063	\$ 58,898
Training	\$ 6,479	\$ 8,338	\$ 3,919	\$ 7,667	\$ 15,174
Utilities	\$ 66,779	\$ 61,276	\$ 64,230	\$ 65,075	\$ 87,767
TOTAL	\$ 1,243,641	\$ 1,480,076	\$ 1,571,053	\$ 1,906,252	\$ 2,352,593

<u>Stmt of Cash Flows</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Cash Flows from Operating Activities					
Change in Net Assets	\$ 538,953	\$ 471,915	\$ 101,809	\$ 278,725	\$ 125,079
Adjustments to reconcile change in net assets to net cash					
Depreciation	\$ 420,562	\$ 343,864	\$ 389,407	\$ 525,947	\$ 754,209
Amortization	\$ 1,805	\$ 1,805	\$ 1,805	\$ 1,805	\$ 1,805
Gain on sale of property and equipment		\$ -	\$ (95,940)	\$ -	\$ (25,397)
Unrealized loss on investments			\$ -	\$ 172,325	\$ (12,602)
Realized loss on invesments			\$ -	\$ 32,522	\$ 56,751
Forgiveness of debt - Paycheck Protection Program			\$ -	\$ (77,000)	
Changes in current assets and liabilities					
(decrease) increase in Accounts Payable	\$ (1,413)				
(decrease) increase in accrued interest	\$ (2,055)				
Increase (decrease) in payroll liabilities	\$ (1,087)	\$ 4,388	\$ (9,537)	\$ 9,169	\$ (2,963)
Increase in credit card payable	\$ 1,220	\$ 307	\$ 776	\$ 9,518	\$ 15,727
Net Cash Provided (Used) by Operating Activities	\$ 957,985	\$ 822,279	\$ 388,320	\$ 953,011	\$ 912,609
Cash Flows from Investing Activities					
Acquisition of property and equipment	\$ (434,213)	\$ (310,693)	\$ (964,315)	\$ (867,283)	\$ (589,024)
Proceeds from the sale of property and equipment	\$ -		\$ 310,000	\$ -	\$ 25,397
Acquisition of marketable securities	\$ -			\$ (2,458,579)	\$ (650,781)
Proceeds from the sale of marketable securities				\$ 455,465	\$ 587,823
Net Cash Provided (Used) by Investing	\$ (434,213)	\$ (310,693)	\$ (654,315)	\$ (2,870,397)	\$ (626,585)
Cash Flows from Financing Activities					
Borrowings on notes payable	\$ -	\$ 77,000	\$ 319,100	\$ 1,000,000	\$ -
Repayments on noted payable	\$ (213,611)	\$ (220,801)	\$ (228,609)	\$ (338,168)	\$ (331,178)
Net Cash Provided (Used) by Financing Activities	\$ (213,611)	\$ (143,801)	\$ 90,491	\$ 661,832	\$ (331,178)
Cash & Cash Equivalents (Beginning of Year)	\$ 2,199,284	\$ 2,509,445	\$ 2,877,230	\$ 2,701,726	\$ 1,446,172
Cash & Cash Equivalents (End of Year)	\$ 2,509,445	\$ 2,877,230	\$ 2,701,726	\$ 1,446,172	\$ 1,401,018
Net Increase (Decrease) in Cash&CashEquivalents	\$ 310,161	\$ 367,785	\$ (175,504)	\$ (1,255,554)	\$ (45,154)

PORT PENN - SUMMARY OF FINANCIAL STATEMENTS

<u>Stmt of Financial Position</u>		<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022*</u> <u>(restated)</u>	<u>2023</u>
Assets						
Current Assets						
Cash and cash equivalents	\$	936,987	\$ 1,497,077	\$ 2,213,018	\$ 4,962,791	\$ 4,049,197
Certificate of deposit						\$ 400,000
Prepaid expenses				\$ -	\$ 36,867	\$ 41,583
Property and equipment	\$	1,900,006	\$ 1,828,199	\$ 1,605,679	\$ 1,373,530	\$ 1,154,652
Investments	\$	3,091,425	\$ 3,058,006	\$ 2,991,079	\$ -	\$ 1,156,263
Total Assets		\$ 5,928,418	\$ 6,383,282	\$ 6,809,776	\$ 6,373,188	\$ 6,801,695
Liabilities and Net Assets						
Current Liabilities						
Accounts Payable	\$	30,649	\$ 20,906	\$ 20,188	\$ 32,382	\$ 22,383
Accrued Expenses	\$	89,128	\$ 127,890	\$ 148,311	\$ 168,726	\$ 97,194
Notes payable	\$	234,365	\$ 187,902	\$ 139,371	\$ 88,706	\$ 35,814
Total Current Liabilities		\$ 354,142	\$ 336,698	\$ 307,870	\$ 289,814	\$ 155,391
Total Long Term Liabilities		\$ -	\$ -	\$ -	\$ -	\$ -
Total Liabilities		\$ 354,142	\$ 336,698	\$ 307,870	\$ 289,814	\$ 155,391
Net Assets						
Without Donor Restrictions - Operations	\$	5,574,276	\$ 6,046,584	\$ 6,501,906	\$ 6,083,374	\$ 6,646,304
Total Net Assets		\$ 5,574,276	\$ 6,046,584	\$ 6,501,906	\$ 6,083,374	\$ 6,646,304
Total Liabilities & Net Assets		\$ 5,928,418	\$ 6,383,282	\$ 6,809,776	\$ 6,373,188	\$ 6,801,695

<u>Stmt of Activities & Changes</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022*</u>	<u>2023</u>
Support and Revenues					
Appropriations - New Castle County	\$ 255,486	\$ 267,931	\$ 273,662	\$ 288,755	\$ 282,060
Appropriations - State of Delaware	\$ 779,316	\$ 857,320	\$ 824,728	\$ 1,098,486	\$ 1,100,113
Interest Income	\$ 783	\$ 1,109		\$ 11,124	
Investment return, net	\$ 715,699	\$ 532,581			
Donations	\$ 8,153	\$ 6,590	\$ 6,740		\$ 455
Grants			\$ 43,946		\$ 10,000
Rental income/operating lease revenue	\$ 69,436	\$ 57,660	\$ 60,147	\$ 71,881	\$ 48,471
Vending machines	\$ 1,935	\$ 2,138	\$ 1,345	\$ 1,127	\$ 571
Ambulance billing	\$ 41,623	\$ 29,195	\$ 34,272	\$ 30,520	\$ 36,171
Bar and hall rental	\$ 3,030	\$ 1,200	\$ 485	\$ 2,665	\$ 711
T-shirt sales	\$ 1,142	\$ 19	\$ 587	\$ 272	\$ 467
Miscellaneous income	\$ 224	\$ -	\$ 12,147	\$ 7,896	\$ 6,508
Gain on sales of assets (was in Other Income 2019-2021)				\$ 228,332	\$ 82,590
Total Support and Revenues	\$ 1,876,827	\$ 1,755,743	\$ 1,258,059	\$ 1,741,058	\$ 1,568,117
Expenses					
Program expense	\$ 1,246,235	\$ 1,344,312	\$ 1,363,160	\$ 1,430,010	\$ 1,156,280
Management and general	\$ 34,455	\$ 90,894	\$ 94,631	\$ 101,095	\$ 76,530
Total Functional Expenses	\$ 1,280,690	\$ 1,435,206	\$ 1,457,791	\$ 1,531,105	\$ 1,232,810
Other Income					
PPP loan forgiveness	\$ -	\$ 134,047			
Stimulus payment	\$ -	\$ 1,265			
Interest income			\$ 426	\$ 969	\$ 48,940
Investment return (loss), net			\$ 650,473	\$ (624,443)	\$ 181,468
Interest expense				\$ (5,011)	\$ (2,785)
Gains on disposition of assets (moved to Revenue section above)	\$ 4,500	\$ 16,459	\$ 4,155		
Total Other Income	\$ 4,500	\$ 151,771	\$ 655,054	\$ (628,485)	\$ 227,623
Change in net assets	\$ 600,637	\$ 472,308	\$ 455,322	\$ (418,532)	\$ 562,930
Net assets at beginning of year	\$ 4,973,639	\$ 5,574,276	\$ 6,046,584	\$ 6,501,906	\$ 6,083,374
Net assets at end of year	\$ 5,574,276	\$ 6,046,584	\$ 6,501,906	\$ 6,083,374	\$ 6,646,304

Stmt of Functional Expenses	2019	2020	2021	2022*	2023
Supplies - building	\$ 8,293	\$ 10,016	\$ 21,951	\$ 56,049	\$ 40,345
Supplies - equipment	\$ 34,351	\$ 35,953	\$ 51,143	\$ 56,929	\$ 29,234
Repairs and maintenance - building	\$ 22,480	\$ 21,784	\$ 16,932	\$ 10,945	\$ 10,426
Repairs and maintenance - equipment	\$ 29,436	\$ 61,439	\$ 39,902	\$ 38,259	\$ 48,167
Utilities	\$ 20,262	\$ 16,282	\$ 19,219	\$ 20,859	\$ 24,779
Telephone	\$ 14,411	\$ 15,413	\$ 13,709	\$ 13,641	\$ 13,256
Insurance	\$ 40,249	\$ 47,326	\$ 28,048	\$ 65,047	\$ 51,951
Office expense	\$ 2,239	\$ 3,592	\$ 4,584	\$ 3,113	\$ 1,834
Conference expense	\$ 4,936	\$ 3,277	\$ 6,759	\$ 7,728	\$ 3,301
Dues	\$ 4,138	\$ 11,232	\$ 10,351	\$ 11,526	\$ 4,825
Professional fees	\$ 27,280	\$ 30,922	\$ 31,874	\$ 39,979	\$ 77,054
Salaries and wages	\$ 582,429	\$ 720,774	\$ 736,270	\$ 768,120	\$ 619,078
Payroll tax expense	\$ 45,893	\$ 53,155	\$ 54,681	\$ 59,436	\$ 50,143
Payroll expense	\$ 3,112	\$ 3,281	\$ 4,977	\$ 2,326	\$ 1,619
Pension	\$ 36,618	\$ 38,090	\$ 39,132	\$ 42,050	\$ 32,763
Uniforms	\$ -	\$ 88	\$ 9,423	\$ 2,450	\$ 1,490
Medical insurance	\$ 26,132	\$ 21,859	\$ 26,531	\$ 22,988	\$ 19,238
Gasoline and diesel	\$ 12,033	\$ 9,429	\$ 12,566	\$ 19,809	\$ 15,968
Function and meeting expenses	\$ 3,421	\$ 2,356	\$ 3,789	\$ 5,697	\$ 11,721
Interest expense	\$ 6,129	\$ 9,214	\$ 7,144	\$ 5,405	
Ambulance commissions	\$ 3,254	\$ 2,392	\$ 3,376	\$ 2,497	\$ 3,819
Sunshine	\$ 328	\$ 259	\$ 1,342	\$ 444	\$ 215
Beverages and snacks	\$ 6,500	\$ 4,401	\$ 5,044	\$ 5,563	\$ 3,403
Training	\$ 3,398	\$ 4,411	\$ 2,966	\$ 2,197	\$ 3,868
Rental property expenses	\$ 19,398	\$ 17,031	\$ 34,163	\$ 19,558	\$ 9,862
Fire prevention	\$ 728	\$ -			
Bar expenses	\$ 688	\$ 452	\$ 741	\$ 917	\$ 119
Miscellaneous	\$ 253	\$ 1,447	\$ 576	\$ 478	
Bank service charges					\$ 3,514
Donations and gifts	\$ 500	\$ 443	\$ 1,877	\$ 1,243	\$ 500
Banquet expense	\$ 3,069	\$ -	\$ 89	\$ 2,004	
Depreciation	\$ 318,732	\$ 288,888	\$ 268,632	\$ 248,859	\$ 150,318
Total Expenses	\$ 1,280,690	\$ 1,435,206	\$ 1,457,791	\$ 1,536,116	\$ 1,232,810

Stmnt of Cash Flows	2019	2020	2021	2022*	2023
Cash Flows from Operating Activities					
Change in net Assets	\$ 600,637	\$ 472,308	\$ 455,322	\$ (418,532)	\$ 562,930
Depreciation	\$ 318,732	\$ 288,888	\$ 268,632	\$ 248,859	\$ 150,318
Realized gains on investments	\$ (56,823)	\$ (119,193)	\$ (226,282)	\$ (146,838)	
Unrealized gains on investments	\$ (463,465)	\$ (318,198)	\$ (201,304)	\$ 857,674	\$ (39,109)
Gains on disposition of assets			\$ (4,155)	\$ (228,332)	\$ (82,590)
Increase (decrease) in:	\$ (4,500)	\$ (16,459)	\$ -	\$ (36,867)	\$ (4,716)
Accounts payable	\$ (5,475)	\$ (9,743)	\$ (718)	\$ 12,194	\$ (9,999)
Accrued expenses	\$ (13,511)	\$ 38,762	\$ 20,421	\$ 20,415	\$ (71,532)
Net Cash Provided (Used) by Operating Activities	\$ 375,595	\$ 336,365	\$ 311,916	\$ 308,573	\$ 505,302
Cash Flows from Investing Activities					
Purchases of Property and Equipment	\$ (54,655)	\$ (237,701)	\$ (59,152)	\$ (117,930)	\$ (66,220)
Proceeds from sale of assets	\$ 4,500	\$ 37,079	\$ 17,195	\$ 329,552	\$ 217,370
Proceeds on sale of Investments	\$ 517,570	\$ 566,000	\$ 715,997	\$ 2,346,243	\$ 1,069,000
Purchase of Investments	\$ (195,411)	\$ (95,190)	\$ (221,484)	\$ (66,000)	\$ (2,186,154)
Purchasw of CD					\$ (400,000)
Net Cash Provided (Used) by Investing	\$ 272,004	\$ 270,188	\$ 452,556	\$ 2,491,865	\$ (1,366,004)
Cash Flows from Financing Activities					
Proceeds from long-term debt	\$ 145,647	\$ -			
Principal payments on notes payable	\$ (77,311)	\$ (46,463)	\$ (48,531)	\$ (50,665)	\$ (52,892)
Net Cash Provided (Used) by Financing Activities	\$ 68,336	\$ (46,463)	\$ (48,531)	\$ (50,665)	\$ (52,892)
Net Increase (Decrease) in Cash & Cash Equivalents	\$ 715,935	\$ 560,090	\$ 715,941	\$ 2,749,773	\$ (913,594)
Cash & Cash Equivalents (Beginning of Year)	\$ 221,052	\$ 936,987	\$ 1,497,077	\$ 2,213,018	\$ 4,962,791
Cash & Cash Equivalents (End of Year)	\$ 936,987	\$ 1,497,077	\$ 2,213,018	\$ 4,962,791	\$ 4,049,197
Supplemental Disclosures					
Cash paid during the year for interest	\$6,129	\$9,214	\$7,144	\$5,011	\$2,785

TALLEYVILLE- SUMMARY OF FINANCIAL STATEMENTS

Stmt of Financial Position		2019	2020	2021	2022	2023
Assets						
Current Assets						
	Cash in Bank	1,278,509	\$ 1,290,044	\$ 1,154,172	\$ 1,097,593	\$ 1,037,407
Total Current Assets		\$ 1,278,509	\$ 1,290,044	\$ 1,154,172	\$ 1,097,593	\$ 1,037,407
Investments						
	Certificate of Deposit	5,492	\$ 30,309	\$ 29,665	\$ 79,017	\$ 56,505
	Marketable Securities (Cost)	7,800	\$ 31,269	\$ 31,997	\$ 119,293	\$ 177,992
Total Investments		\$ 13,292	\$ 61,578	\$ 61,662	\$ 198,310	\$ 234,497
Property and Equipment (at cost)						
	Land, Building and Equipment (Fire Hall)	9,394,497	\$ 9,602,052	\$ 10,449,479	\$ 10,658,828	\$ 10,755,041
	Land and Building (Post Office)	1,327,134	\$ 1,327,134	\$ 1,327,134	\$ 1,327,134	\$ 1,327,134
	Less: Accumulated Depreciation	\$ (6,702,486)	\$ (7,125,186)	\$ (7,602,506)	\$ (8,128,427)	\$ (8,611,543)
Total Properties & Equipment		\$ 4,019,145	\$ 3,804,000	\$ 4,174,107	\$ 3,857,535	\$ 3,470,631
Other Assets: Prepaid Loan Costs		\$ 3,341	\$ 2,994	\$ 2,663	\$ 2,331	\$ 2,000
Total Assets		\$ 5,314,287	\$ 5,158,616	\$ 5,392,603	\$ 5,155,769	\$ 4,744,535
Liabilities and Net Assets						
Current Liabilities						
	Current Portion of Long Term Debt	\$155,273	\$ 147,259	\$ 175,752	\$ 180,909	\$ 164,845
	Loans Payable - Equipment			\$ 280,000		\$ 13,793
	Accrued Pension	56,077	\$ 54,632	\$ 59,481	\$ 74,934	\$ 55,815
Total Current Liabilities		\$ 211,350	\$ 201,891	\$ 515,233	\$ 255,843	\$ 234,453
Long-Term Debt						
	Notes Payable	\$ 2,570,187	\$ 2,411,777	\$ 2,671,724	\$ 2,496,989	\$ 2,324,134
Total Long-Term Debt		\$ 2,570,187	\$ 2,411,777	\$ 2,671,724	\$ 2,496,989	\$ 2,324,134
Total Liabilities		\$ 2,781,537	\$ 2,613,669	\$ 3,186,957	\$ 2,752,832	\$ 2,558,587
Net Assets						
	Without Donor Restrictions - Operations	\$ 2,532,750	\$ 2,544,948	\$ 2,205,646	\$ 2,402,938	\$ 2,185,947
Total Net Assets		\$ 2,532,750	\$ 2,544,948	\$ 2,205,646	\$ 2,402,938	\$ 2,185,947
Total Liabilities & Net Assets		\$ 5,314,287	\$ 5,158,616	\$ 5,392,603	\$ 5,155,769	\$ 4,744,535

<u>Stmnt of Activities & Changes</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Support					
Private Donations	\$ 471,061	\$ 395,970	\$ 397,490	\$ 408,294	\$ 509,879
State Appropriations	\$ 930,618	\$ 1,014,329	\$ 985,382	\$ 1,267,564	\$ 1,290,262
County Appropriations	\$ 273,755	\$ 316,740	\$ 336,758	\$ 378,864	\$ 403,954
Revenues					
Ambulance Services	\$ 1,260,297	\$ 1,237,378	\$ 1,350,133	\$ 1,670,800	\$ 1,301,448
Interest Income	\$ 352	\$ 192	\$ 195	\$ 564	\$ 5,383
Dividend Income	\$ 432	\$ 682	\$ 1,406	\$ 3,718	\$ 5,535
Miscellaneous	\$ 6,196	\$ 4,427		\$ 7,738	\$ 10,398
Rental Income - Post Office	\$ 100,056	\$ 100,056	\$ 100,795	\$ 107,376	\$ (339)
(Loss) on Sale of Investments				\$ (171)	\$ 7,500
Apparatus Sale Proceeds				\$ 137,500	\$ 109,305
Total Support and Revenues	\$ 3,042,766	\$ 3,069,774	\$ 3,172,159	\$ 3,982,246	\$ 3,643,324
Expenses					
Program Services					
Amortization of Loan Costs	\$ 333	\$ 346	\$ 332	\$ 332	\$ 332
Apparatus - Fuel Oil and Gas	\$ 34,476	\$ 18,570	\$ 29,554	\$ 54,900	\$ 49,414
Chief's Expense	\$ 38,847	\$ 39,513	\$ 78,969	\$ 35,830	\$ 22,611
Cleaning Supplies and Service	\$ 14,983	\$ 20,464	\$ 7,261	\$ 19,703	\$ 21,245
Contributions			\$ 7,000	\$ 7,700	\$ 6,500
Depreciation - Fire Company	\$ 395,887	\$ 387,989	\$ 442,609	\$ 493,140	\$ 467,108
Dues	\$ 7,071	\$ 12,198	\$ 5,410	\$ 1,025	\$ 8,195
Electric and Gas	\$ 36,866	\$ 30,694	\$ 36,191	\$ 42,881	\$ 52,836
Employee Benefits - Other			\$ 54,537	\$ 34,243	\$ 65,597
Fire Line Accessories	\$ 52,918	\$ 63,571	\$ 151,680	\$ 162,934	\$ 77,147
First Aid Supplies	\$ 47,676	\$ 44,471	\$ 51,487	\$ 19,279	\$ 14,431
Fund Drive Expenses					
Group Disability	\$ 22,525	\$ 15,965			
Group Hospitalization	\$ 119,279	\$ 102,763	\$ 131,454	\$ 122,526	\$ 158,304
Insurance	\$ 72,521	\$ 84,435	\$ 79,195	\$ 99,097	\$ 105,487
Interest	\$ 124,938	\$ 106,956	\$ 99,549	\$ 112,120	\$ 98,653
Maintenance - Apparatus	\$ 135,084	\$ 135,260	\$ 163,512	\$ 156,931	\$ 152,368
Maintenance - Building	\$ 176,956	\$ 72,486	\$ 40,846	\$ 49,881	\$ 49,661
Maintenance - Equipment	\$ 40,994	\$ 54,152	\$ 46,234	\$ 88,998	\$ 38,707

Maintenance - Grounds	\$ 36,874	\$ 26,714	\$ 59,346	\$ 26,173	\$ 15,240
Member Recognition/Member Expenses	\$ 47,388	\$ 39,598	\$ 33,851	\$ 42,593	\$ 56,190
Member Scholarship Program	\$ 30,000	\$ 10,000	\$ 13,000	\$ 10,000	\$ 110,373
Members Life & Disability	\$ 97,114	\$ 107,899	\$ 129,559	\$ 99,790	\$ 15,000
Oxygen	\$ 10,443	\$ 7,299	\$ 10,846	\$ 11,144	\$ 15,134
Payroll Taxes	\$ 71,099	\$ 85,661	\$ 93,672	\$ 99,078	\$ 103,740
Pension Plan	\$ 101,186	\$ 96,192	\$ 99,208	\$ 114,420	\$ 80,668
Public Fire Safety	\$ 46,034	\$ 7,238	\$ 7,285	\$ 1,706	\$ 6,092
Radio Repair and Purchases	\$ 6,849	\$ 2,618	\$ 14,875	\$ 5,184	\$ 1,709
Salaries	\$ 948,195	\$ 1,124,602	\$ 1,242,193	\$ 1,312,404	\$ 1,364,502
Security	\$ 3,734	\$ 2,630	\$ 3,385	\$ 1,926	\$ 2,203
Small Tools	\$ 9,368	\$ 3,556			
Socials and Conventions	\$ 30,061	\$ 57,243	\$ 30,222	\$ 22,210	\$ 12,736
Telephone	\$ 8,883	\$ 8,977	\$ 10,172	\$ 9,112	\$ 7,250
Training	\$ 20,890	\$ 4,645	\$ 20,865	\$ 15,825	\$ 24,344
Uniforms	\$ 8,873	\$ 13,237	\$ 9,889	\$ 10,237	\$ 43,405
Total Program Expenses	\$ 2,798,343	\$ 2,787,941	\$ 3,204,188	\$ 3,283,321	\$ 3,247,184
Management & General					
Administration	\$ 2,893	\$ 9,237	\$ 15,877	\$ 17,042	\$ 34,251
Bank service charges	\$ 10,594	\$ 10,280	\$ 10,857	\$ 10,900	\$ 11,920
Billing Fees	\$ 83,614	\$ 83,317	\$ 88,270	\$ 66,037	\$ 73,619
Cable and Internet	\$ 13,004	\$ 13,352	\$ 13,912	\$ 14,790	\$ 14,812
Data Systems Maintenance	\$ 4,271	\$ 8,562	\$ 5,905	\$ 6,433	\$ 7,115
Equipment Lease			\$ 2,276	\$ 2,276	\$ 2,276
Legal and Accounting	\$ 27,942	\$ 14,222	\$ 9,130	\$ 9,955	\$ 10,430
Office Supplies	\$ 9,543	\$ 7,006	\$ 6,130	\$ 11,280	\$ 3,015
Payroll Service Fees	\$ 6,157	\$ 3,489	\$ 6,460		\$ 25,938
Payroll Taxes	\$ 4,915	\$ 5,601	\$ 5,848	\$ 22,030	\$ 19,160
Postage	\$ 1,828	\$ 703	\$ 974		\$ 1,012
Salaries	\$ 64,250	\$ 73,215	\$ 76,448	\$ 291,146	\$ 346,736
Telephone	\$ 2,538	\$ 2,565	\$ 2,906	\$ 2,603	\$ 2,072
Total Support Expenses	\$ 231,550	\$ 231,548	\$ 244,995	\$ 454,492	\$ 552,356
Fundraising Expense					
Administrative	\$ 1,446	\$ 4,619	\$ 7,938	\$ 8,521	\$ 13,643
Data System Maintenance	\$ 2,136	\$ 4,281	\$ 2,953	\$ 3,216	\$ 3,558

Fund Drive Supplies	\$ 28,603	\$ 26,499	\$ 49,935	\$ 34,101	\$ 33,429
Postage	\$ 3,655	\$ 1,406	\$ 1,453	\$ 1,302	\$ 9,108
Telephone	\$ 1,269	\$ 1,282			\$ 1,036
Total Fundraising Expenses	\$ 37,109	\$ 38,087	\$ 62,279	\$ 47,140	\$ 60,774
Total Expenses	\$ 3,067,002	\$ 3,057,576	\$ 3,511,461	\$ 3,784,954	\$ 3,860,314
Net Assets (Beginning of Year)	\$ 2,556,987	\$ 2,532,750	\$ 2,544,948	\$ 2,205,646	\$ 2,402,938
Net Assets (End of Year)	\$ 2,532,750	\$ 2,544,948	\$ 2,205,646	\$ 2,402,938	\$ 2,185,947
Change in Net Assets	\$ (24,237)	\$ 12,198	\$ (339,302)	\$ 197,292	\$ (216,990)

Stmt of Cash Flows	2019	2020	2021	2022	2023
Cash Flows from Operating Activities					
Cash Received From Activities	\$ 3,076,693	\$ 3,103,611	\$ 3,205,269	\$ 3,873,417	
Apparatus Sale Proceeds				\$ 137,500	
Cash Paid to Suppliers and Employers	\$ (2,522,499)	\$ (2,563,730)	\$ (2,964,122)	\$ (3,163,909)	
Interest and Dividends Received	\$ 783	\$ 948	\$ 2,250	\$ 4,939	
Private Donations					\$ 509,879
Government Appropriations					\$ 1,694,216
Ambulance Service Revenues					\$ 1,301,448
Rents Received					\$ 140,158
Interest and Dividends Received					\$ 11,430
Miscellaneous Income					\$ 10,398
Operating Expense Paid					\$ (1,602,102)
Salaries Paid					\$ (1,711,238)
Interest Paid	\$ (124,938)	\$ (106,956)	\$ (99,549)	\$ (112,120)	\$ (98,653)
Net Cash Provided (Used) by Operating Activities	\$ 430,040	\$ 433,873	\$ 143,847	\$ 739,827	\$ 255,535
Cash Flows from Investing Activities					
Purchase of Investments					\$ (111,732)
Proceeds from Sale of Investments					\$ 74,693
Proceeds from Sale of Equipment					\$ 7,500
Purchase of Equipment					\$ (111,058)
Purchase of Fixed Assets		\$ (207,555)	\$ (128,695)	\$ (209,350)	
Purchases of CDs		\$ (24,891)	\$ (4)		
Purchases of Marketable Securities		\$ (23,469)	\$ (728)	\$ (140,176)	
Proceeds from Maturity of Investments	\$ (7)			\$ 2,699	
Net Cash Provided (Used) by Investing	\$ (7)	\$ (255,915)	\$ (129,427)	\$ (346,826)	\$ (140,596)
Cash Flows from Financing Activities					
Purchase of Loan Costs	\$ (1,235)				
Reduction of notes payable					\$ (175,125)
Principal Payments on Loans	\$ (174,574)	\$ (166,423)	\$ (150,392)	\$ (449,579)	
Net Cash Provided (Used) by Financing Activities	\$ (175,809)	\$ (166,423)	\$ (150,392)	\$ (449,579)	\$ (175,125)
Cash & Cash Equivalents (Beginning of Year)	\$ 1,024,285	\$ 1,278,509	\$ 1,290,044	\$ 1,154,172	\$ 1,097,593
Cash & Cash Equivalents (End of Year)	\$ 1,278,509	\$ 1,290,044	\$ 1,154,172	\$ 1,097,593	\$ 1,037,407
Net Increase (Decrease) in Cash & Cash Equivalents	\$ 254,224	\$ 11,534	\$ (135,872)	\$ (56,578)	\$ (60,187)

TOWNSEND - SUMMARY OF FINANCIAL STATEMENTS

<u>Stmnt of Financial Position</u>		<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>					
Assets											
Current Assets											
Cash - Operating	\$	238,455	\$	573,910	\$	555,611	\$	978,091	\$	916,601	
Store Account	\$	2,011	\$	2,569	\$	2,669	\$	2,998	\$	2,641	
Ways and Means	\$	23,610	\$	9,284	\$	8,698	\$	20,868	\$	24,198	
Money Market Sweep Account	\$	100,000	\$	-	\$	-					
Bar Account	\$	18,680	\$	7,715	\$	10,391	\$	10,957	\$	9,321	
Bar Account - PettyCash	\$	550	\$	300	\$	300	\$	300	\$	300	
Ladies Auxiliary	\$	11,507	\$	29,238	\$	16,587	\$	25,009	\$	26,127	
Ladies Auxiliary - Money Market	\$	96,992	\$	57,022	\$	62,026	\$	77,032	\$	145,054	
Recreation Committee Account	\$	6,602	\$	5,300	\$	4,579	\$	5,822	\$	5,844	
Spring Fling Account	\$	20,959	\$	45,599	\$	17,187	\$	25,517	\$	50,599	
Total Cash	\$	519,366	\$	730,937	\$	678,048	\$	1,146,594	\$	1,180,685	
Inventory	\$	500	\$	500	\$	500	\$	500	\$	500	
Prepaid Expenses	\$	3,450	\$	-							
Prepaid Spring Fling Expenses	\$	5,025	\$	6,668	\$	500	\$	13,150	\$	4,483	
Total Current Assets		\$	528,341	\$	738,105	\$	679,048	\$	1,160,244	\$	1,185,668
Property and Equipment											
Land	\$	328,535	\$	328,535	\$	328,535	\$	328,535	\$	328,535	
Building	\$	6,620,251	\$	6,620,251	\$	6,620,251	\$	6,763,013	\$	6,913,233	
Equipment	\$	1,671,698	\$	1,591,177	\$	1,872,680	\$	1,909,930	\$	2,441,094	
Vehicles	\$	3,475,073	\$	3,186,606	\$	3,186,606	\$	3,231,680	\$	3,031,824	
Capitalized Loan Cost Net of Amortization	\$	15,954	\$	12,121	\$	8,288	\$	5,548	\$	4,337	
Total Cost	\$	12,111,511	\$	11,738,690	\$	12,016,360	\$	12,238,706	\$	12,719,023	
Less: Accumulated Depreciation	\$	(6,984,063)	\$	(6,996,224)	\$	(7,484,881)	\$	(7,952,347)	\$	(8,190,196)	
Total Properties & Equipment		\$	5,127,448	\$	4,742,466	\$	4,531,479	\$	4,286,359	\$	4,528,827
Other Assets											
Investments											
Wilmington Trust	\$	1,051,264	\$	1,257,620	\$	1,635,175	\$	1,362,052	\$	1,590,208	
Money Market	\$	227,282	\$	65,359	\$	115,657	\$	92,450	\$	67,207	
Total Other Assets		\$	1,278,546	\$	1,322,979	\$	1,750,832	\$	1,454,502	\$	1,657,415
Total Assets		\$	6,934,335	\$	6,803,550	\$	6,961,359	\$	6,901,105	\$	7,371,910

Stmnt of Financial Position (cont.)		2019	2020	2021	2022	2023				
Liabilities and Net Assets										
Current Liabilities										
Accounts Payable	\$	1,340	\$	38,860	\$	41,286	\$	28,554	\$	29,513
Payroll Liabilities	\$	11,491	\$	14,325	\$	14,619	\$	-	\$	1,439
Reception Deposits	\$	2,000	\$	1,000	\$	1,000	\$	1,000	\$	1,000
Spring Fling Ticket Sales	\$	5,200	\$	1,765	\$	5,300	\$	2,600	\$	12,700
Current Portion of Loan Payables- M&T Bank-2019 Chevy Tahoe	\$	7,042	\$	-						
Current Portion of Loan Payables- M&T Bank-2021 ambulance				\$	40,432	\$	41,028	\$	42,540	
Current Portion of Loan Payables- M&T Bank-Equipment Loan	\$	35,772	\$	67,099	\$	70,553	\$	73,572	\$	5,856
Current Portion of Loan Payables- M&T Bank-Tanker	\$	89,925	\$	96,917	\$	100,553	\$	103,752	\$	107,472
Current Portion of Mortgage Payables- 2012 Refinanced Loan	\$	88,973	\$	-			\$	13,532		
Current Portion of Deferred Grant Income	\$	13,532	\$	13,532	\$	13,532			\$	13,532
Total Current Liabilities	\$	255,275	\$	233,498	\$	287,275	\$	264,038	\$	214,052
Long-Term Debt										
Current Portion of Loan Payables- M&T Bank-2019 Chevy Tahoe	\$	27,699		\$	145,204	\$	104,261	\$	60,946	
Current Portion of Loan Payables- M&T Bank-Equipment Loan	\$	270,813	\$	163,703	\$	82,351	\$	7,678	\$	-
Current Portion of Loan Payables- M&T Bank-Tanker	\$	764,075	\$	65,817	\$	513,473	\$	408,102	\$	298,632
Loans Payable - M&T Bank - F350 Ambulance									\$	329,801
Deferred Grant Income	\$	89,087	\$	75,555	\$	62,023	\$	48,491	\$	34,959
Total Long-Term Debt	\$	1,151,674	\$	305,075	\$	803,051	\$	568,532	\$	724,338
Total Liabilities	\$	1,406,949	\$	538,573	\$	1,090,326	\$	832,570	\$	938,390
Net Assets										
Without Donor Restrictions - Operations	\$	5,531,396	\$	5,714,977	\$	5,871,033	\$	6,068,535	\$	6,433,520
Total Net Assets	\$	5,531,396	\$	5,714,977	\$	5,871,033	\$	6,068,535	\$	6,433,520
Total Liabilities & Net Assets	\$	6,938,345	\$	6,253,550	\$	6,961,359	\$	6,901,105	\$	7,371,910

<u>Stmnt of Activities & Changes</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Revenue and Support					
Government Support and Program Service Fees					
Appropriations					
State of Delaware	\$ 66,866	\$ 61,171	\$ 46,526	\$ 231,671	\$ 326,328
New Castle County	\$ 25,698	\$ 214,185	\$ 275,316	\$ 165,987	\$ -
New Castle County Impact Fees	\$ 52,381	\$ 42,471	\$ 101,385	\$ 225,824	\$ 282,287
Ambulance Service Donations and Billings	\$ 202,359	\$ 179,308	\$ 168,419	\$ 195,852	\$ 231,652
Interest Income	\$ 741,104				
Insurance Income					
Fire		\$ 742,777	\$ 756,539	\$ 744,266	\$ 707,784
Ambulance Services	\$ 165,277	\$ 72,849	\$ 77,277	\$ 103,166	\$ 109,531
Town of Townsend	\$ 47,682	\$ 22,500	\$ 14,250	\$ 750	\$ 6,000
Total Support and Revenues	\$ 1,301,367	\$ 1,335,261	\$ 1,439,712	\$ 1,667,516	\$ 1,663,582
Administration					
Interest / Dividends on Savings and Investments	\$ 36,239	\$ 38,405	\$ 62,025	\$ 57,329	\$ 90,602
Solar Power Income	\$ 13,532	\$ 15,372	\$ 15,618	\$ 13,952	\$ 13,730
Store Income	\$ 1,980	\$ 580	\$ 119	\$ 347	\$ 165
Total Administration	\$ 51,751	\$ 54,357	\$ 77,762	\$ 71,628	\$ 104,497
Fundraising					
Annual fundraising	\$ 27,005	\$ 49,940	\$ 43,154	\$ 72,248	\$ 57,299
Bar income	\$ 11,711	\$ 2,521	\$ 2,297	\$ 4,140	\$ 849
Ladies Auxiliary	\$ 205,134	\$ 82,262	\$ 67,049	\$ 147,668	\$ 325,429
Other cash donations	\$ 7,271	\$ 2,439	\$ 8,740	\$ 3,223	\$ 3,567
Rent of fire hall	\$ 600	\$ -	\$ 100	\$ 2,300	\$ -
Spring fling event	\$ 772,578	\$ 637,968	\$ 820,496	\$ 903,701	\$ 912,162
Ways and Means Committee	\$ 26,701	\$ 10,288	\$ 11,359	\$ 27,300	\$ 24,290
Total Fundraising	\$ 1,051,000	\$ 785,418	\$ 953,195	\$ 1,160,580	\$ 1,323,596
Total Revenue	\$ 2,404,118	\$ 2,175,036	\$ 2,470,669	\$ 2,899,724	\$ 3,091,675

<u>Stmt of Activities & Changes (cont.)</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Program Services					\$ 27,000
Ambulance billing costs	\$ 13,939	\$ 12,265	\$ 12,280	\$ 12,956	\$ 15,143
Ambulance operating costs	\$ 15,133	\$ 21,059	\$ 16,061	\$ 13,247	\$ 18,918
COVID equipment	\$ -	\$ 69,390			
Depreciation / Amortization	\$ 352,840	\$ 513,348	\$ 492,490	\$ 470,206	\$ 524,980
Employee Benefits	\$ 33,292	\$ 33,064	\$ 47,667	\$ 48,309	\$ 121,784
Fire operating costs	\$ 27,541	\$ 47,801	\$ 47,460	\$ 44,082	\$ 100,624
Fire training	\$ 19,217	\$ 6,088	\$ 8,960	\$ 5,882	\$ 9,747
Insurance	\$ 56,385	\$ 68,817	\$ 70,064	\$ 71,969	\$ 74,327
Maintenance - Fire Equipment	\$ 94,093	\$ 66,244	\$ 56,539	\$ 59,612	\$ 101,550
Maintenance - Building	\$ 74,995	\$ 54,039	\$ 115,839	\$ 56,567	\$ 131,474
Payroll Taxes	\$ 26,516	\$ 26,875	\$ 32,427	\$ 26,637	\$ 34,309
Pension Plan	\$ 31,245	\$ 28,877	\$ 28,511	\$ 29,903	\$ 39,602
Public Fire Safety	\$ 6,902	\$ 20,359	\$ 1,430	\$ 4,204	\$ 4,088
Telephone / pagers	\$ 131,351	\$ 63,777	\$ 96,917	\$ 106,257	\$ 109,729
Trucks - Gas, oil and repairs	\$ 41,198	\$ 49,393	\$ 50,300	\$ 69,553	\$ 49,218
Wages	\$ 349,521	\$ 352,397	\$ 423,876	\$ 353,111	\$ 430,822
Total Program Expenses	\$ 1,274,168	\$ 1,433,793	\$ 1,500,821	\$ 1,372,495	\$ 1,766,315
Management & General					
Advertising	\$ -	\$ 460			
Bank fees	\$ 1,215	\$ 1,101	\$ 1,498	\$ 2,058	\$ 4,603
Convention and association dues	\$ 7,650	\$ 4,898	\$ 10,389	\$ 12,244	\$ 11,441
Dinners and banquets	\$ 8,025	\$ 22,886	\$ 3,305	\$ 23,930	\$ 21,969
Franchise tax	\$ 25	\$ 25	\$ 25	\$ -	
Donations, gifts, and flowers	\$ 315	\$ 1,271			
Interest	\$ 28,809	\$ 44,321	\$ 37,925	\$ 31,933	\$ 38,097
Investment	\$ 12,417	\$ 11,702	\$ 15,939	\$ 18,471	\$ 18,370
Janitorial	\$ 21,376	\$ 31,887	\$ 33,644	\$ 27,034	\$ 22,241
Miscellaneous	\$ 13,943	\$ 7,451	\$ 14,986	\$ 23,065	\$ 43,856
Office supplies and expenses	\$ 42,743	\$ 28,337	\$ 34,384	\$ 37,275	\$ 34,091
Penalty	\$ -	\$ 1,017	\$ 2,410	\$ -	\$ 15
Post office expense	\$ 10,692	\$ 360	\$ 568	\$ 403	\$ 828
Professional fees	\$ 32,513	\$ 46,108	\$ 59,805	\$ 50,575	\$ 81,603
Refreshments and recreation	\$ 9,904	\$ 4,135	\$ 3,162	\$ 5,212	\$ 6,733
Store expenses	\$ 975	\$ -	\$ 17	\$ 2	\$ 500

Telephone	\$	3,334	\$	4,459	\$	6,551	\$	7,064	\$	11,621
Total Support Expenses	\$	193,936	\$	210,418	\$	224,608	\$	239,266	\$	295,968
Fundraising Expense										
Bar expense	\$	8,320	\$	4,486	\$	2,280	\$	5,933	\$	1,845
Fundraising Expenses	\$	5,813	\$	11,665	\$	7,619	\$	8,741	\$	9,248
Ladies auxiliary	\$	55,684	\$	16,786	\$	14,079	\$	82,297	\$	234,967
Spring fling expenses	\$	603,036	\$	483,254	\$	640,646	\$	649,673	\$	701,082
Ways and means expenses	\$	6,786	\$	7,113	\$	6,353	\$	10,128	\$	5,959
Total Fundraising Expenses	\$	679,639	\$	523,304	\$	670,977	\$	756,772	\$	953,101
Total Expenses	\$	2,147,743	\$	2,167,515	\$	2,396,406	\$	2,368,533	\$	3,015,384

<u>Stmt of Activities & Changes (cont.)</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Other Income					
Gain on sale of assets	\$ -	\$ 58,000	\$ -	\$ 1,500	\$ (38)
Employee retention credit income				\$	95,068
Realized / unrealized (loss) / gian on investments	\$ 161,116	\$ 118,060	\$ 81,793	\$ (335,189)	\$ 166,664
Total other income	\$ 161,116	\$ 176,060	\$ 81,793	\$ (333,689)	\$ 261,694
Change in net assets				\$ 197,502	\$ 364,985
Net assets at beginning of year				\$ 5,871,033	\$ 6,068,535
Net assets at end of year				\$ 6,068,535	\$ 6,433,520

Stmt of Cash Flows	2019	2020	2021	2022	2023
Cash Flows from Operating Activities					
Change in net assets	\$ -	\$ -	\$ -	\$ 197,502	\$ 364,985
Depreciation and amortization	\$ 352,840	\$ 513,348	\$ 492,490	\$ 470,206	\$ 524,980
(Gain) / Loss on investments	\$ (161,116)	\$ (118,060)	\$ (81,793)	\$ 335,189	\$ (166,664)
(Increase)/decrease in prepaid expenses	\$ (3,857)	\$ (1,807)	\$ (6,168)	\$ (12,650)	\$ 8,667
Increase/(decrease) in accounts payable	\$ (14,851)	\$ 37,520	\$ 2,426	\$ (12,732)	\$ 959
Increase/(decrease) in payroll liabilities	\$ 1,050	\$ 2,834	\$ 294	\$ (14,619)	\$ 1,439
Increase/(decrease) in reception deposits	\$ -	\$ (1,000)			
Increase/(decrease) in spring fling ticket sales	\$ 1,300	\$ (3,435)	\$ 3,535	\$ (2,700)	\$ 10,100
Net Cash Provided (Used) by Operating Activities	\$ 175,366	\$ 429,400	\$ 410,784	\$ 960,196	\$ 744,466
Cash Flows from Investing Activities					
Purchase of Assets	\$ (853,296)	\$ (128,370)	\$ (69,765)	\$ (225,086)	\$ (767,487)
Sales of assets	\$ -	\$ 58,000	\$ -	\$ 1,500	\$ (38)
Purchases of investments	\$ (372,709)	\$ (577,814)	\$ (865,748)	\$ (445,097)	\$ (255,600)
Sale of investments	\$ 520,348	\$ 597,059	\$ 320,285	\$ 404,738	\$ 194,383
Money market in wilmoington trust				\$ 92,450	\$ -
Deferred grant income for solar panels	\$ (13,533)	\$ (13,532)	\$ (13,532)	\$ (13,532)	\$ (13,730)
Net Cash Provided (Used) by Investing	\$ (719,190)	\$ (64,657)	\$ (628,760)	\$ (185,027)	\$ (842,472)
Cash Flows from Financing Activities					
Proceeds from loans	\$ 887,656	\$ -	\$ 211,738		\$ 329,801
M&T bank loan repayments - 2019 chevy tahoe	\$ (2,915)	\$ (34,741)			
M&T bank loan repayments - fire truck	\$ (61,289)	\$ (75,783)			
M&T bank loan repayments - equipment loan			\$ (77,898)	\$ (71,654)	\$ (75,394)
M&T bank loan repayments - tanker	\$ -	\$ (137,266)	\$ (98,708)	\$ (102,172)	\$ (105,750)
M&T bank loan repayments - 2021 ambulance			\$ (26,101)	\$ (40,347)	\$ (41,803)
M&T bank loan repayments - HVAC #1	\$ (55,684)	\$ -			
M&T bank consolidation loan repayments	\$ (384,472)	\$ (88,963)			
Net Cash Provided (Used) by Financing Activities	\$ 383,296	\$ (336,753)	\$ 9,031	\$ (214,173)	\$ 106,854
Change in Net Assets	\$ (160,528)	\$ 27,990	\$ (208,945)	\$ 560,996	\$ 8,848
Net Assets (Beginning of Year)	\$ 262,404	\$ 101,876	\$ 129,866	\$ (79,079)	\$ 481,917
Net Assets (End of Year)	\$ 101,876	\$ 129,866	\$ (79,079)	\$ 481,917	\$ 490,765

VOLUNTEER HOSE CO OF MIDDLETOWN - SUMMARY OF FINANCIAL STATEMENTS

<u>Stmt of Financial Position</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Assets					
Current Assets					
Cash	1,976,578	\$ 1,935,831	\$ 1,757,135	\$ 2,400,063	\$ 3,158,765
Accounts Receivable	105,680	\$ 135,650	\$ 110,342	\$ 136,536	\$ 194,973
Receivables - Other	70,800	\$ 51,056	\$ 58,129	\$ 72,308	\$ 70,366
Prepaid Expense	38,215	\$ 7,057	\$ 37,776	\$ 27,153	\$ 42,023
Total Current Assets	\$ 2,191,273	\$ 2,129,594	\$ 1,963,382	\$ 2,636,060	\$ 3,466,127
Property and Equipment (at cost)					
Land	1,016,399	\$ 1,016,399	\$ 1,016,399	\$ 1,016,399	\$ 1,016,399
Building	6,229,592	\$ 6,511,897	\$ 6,714,551	\$ 6,730,940	\$ 6,778,320
FurnitureFixturesandEquipment	1,881,700	\$ 1,966,988	\$ 2,034,783	\$ 2,063,298	\$ 2,075,546
Autos,FireTrucksandAmbulances	4,502,150	\$ 4,536,350	\$ 5,217,886	\$ 5,234,904	\$ 5,445,594
Less: Accumulated Depreciation	\$ (6,999,681)	\$ (7,429,774)	\$ (7,893,918)	\$ (8,374,601)	\$ (8,847,586)
Total Properties & Equipment	\$ 6,630,160	\$ 6,601,860	\$ 7,089,701	\$ 6,670,940	\$ 6,468,273
Other Asset: Deposit					
Total Assets	\$ 8,821,433	\$ 8,731,454	\$ 9,053,083	\$ 9,307,000	\$ 9,934,400
Liabilities and Net Assets					
Current Liabilities					
Current Portion of Long Term Debt	\$ 221,305	\$ 448,507	\$ 309,543	\$ 321,448	\$ 333,724
Accounts Payable	\$ 251,238	\$ 7,952	\$ 22,997	\$ 54,424	\$ 37,450
Accrued Income Taxes	\$ 4,295	\$ -			
Accrued Interest Payable	\$ 181	\$ -			
Accrued PayrollandTaxesWithheld	\$ 26,971	\$ 31,213	\$ 33,296	\$ 33,058	\$ 45,851
Accrued Pension	\$ 38,295	\$ 40,788	\$ 43,527	\$ 55,022	\$ 40,470
Accrued Vacation and Sick Pay	\$ 25,013	\$ 33,309	\$ 33,993	\$ 29,455	\$ 26,667
Deferred Membership Dues	\$ 600	\$ -	\$ -		
Total Current Liabilities	\$ 567,898	\$ 561,769	\$ 443,356	\$ 493,407	\$ 484,162
Long-Term Debt					
LT Debts Net Current Portion	\$ 1,538,539	\$ 1,268,983	\$ 1,411,562	\$ 1,090,368	\$ 756,870
Total Long-Term Debt	\$ 1,538,539	\$ 1,268,983	\$ 1,411,562	\$ 1,090,368	\$ 756,870
Total Liabilities	\$ 2,106,437	\$ 1,830,752	\$ 1,854,918	\$ 1,583,775	\$ 1,241,032
Net Assets					
Without Donor Restrictions - Operations	\$ 6,714,996	\$ 6,900,702	\$ 7,198,165	\$ 7,723,225	\$ 8,693,368
Total Net Assets	\$ 6,714,996	\$ 6,900,702	\$ 7,198,165	\$ 7,723,225	\$ 8,693,368
Total Liabilities & Net Assets	\$ 8,821,433	\$ 8,731,454	\$ 9,053,083	\$ 9,307,000	\$ 9,934,400

Stmt of Activities & Changes	2019	2020	2021	2022	2023
Support and Revenues					
Public Support					
Donations	\$ 263,910	\$ 8,937	\$ 5,254	\$ 4,381	\$ 5,389
Fire Fund Drive	\$ 94,142	\$ 108,702	\$ 111,592	\$ 97,702	\$ 105,064
Total Public Support	\$ 358,052	\$ 117,639	\$ 116,846	\$ 102,083	\$ 110,453
Grants: Federal, State and County Appropriations	\$ 1,451,742	\$ 1,574,014	\$ 1,721,859	\$ 1,976,142	\$ 2,422,076
Total Support:	\$ 1,809,794	\$ 1,691,653	\$ 1,838,705	\$ 2,078,225	\$ 2,532,529
Revenue					
Investment Income	\$ 14,276	\$ 6,200	\$ 515	\$ 480	\$ 7,888
Fundraising Income	\$ 45,017	\$ 362,379	\$ 482	\$ 16,103	\$ 40,146
Membership Dues	\$ 1,280	\$ 3,300	\$ 2,295	\$ 2,070	\$ 2,340
Miscellaneous	\$ 93,493	\$ 57,871	\$ 70,589	\$ 103,567	\$ 115,187
Ambulance Services	\$ 851,447	\$ 846,644	\$ 743,332	\$ 912,992	\$ 953,960
Loss on Sale of Assets					\$ (772)
Debt Forgiveness - PPP Loan			\$ 198,420		
Gain on Sale of Assets	\$ 502				
Total Revenue:	\$ 1,006,015	\$ 1,276,394	\$ 1,015,633	\$ 1,035,212	\$ 1,118,749
Total Support and Revenues	\$ 2,815,809	\$ 2,968,047	\$ 2,854,338	\$ 3,113,437	\$ 3,651,278
Expenses					
Program					
Ambulance Billing and Incentives	\$ 61,479	\$ 58,541	\$ 49,464	\$ 48,728	\$ 24,688
Communications	\$ 23,353	\$ 55,491	\$ 78,901	\$ 33,183	\$ 34,621
Depreciation	\$ 394,979	\$ 396,291	\$ 427,227	\$ 442,733	\$ 443,235
Employment Expenses	\$ 2,116	\$ 943	\$ 1,656	\$ 3,235	\$ 1,934
Fireline Supplies and Equipment	\$ 70,862	\$ 40,360	\$ 154,087	\$ 86,187	\$ 72,409
Fire Prevention	\$ -	\$ 1,500	\$ -	\$ -	\$ -
Insurance	\$ 56,394	\$ 59,631	\$ 68,691	\$ 54,702	\$ 109,497
Loan Interest	\$ 43,990	\$ 45,108	\$ 52,077	\$ 48,524	\$ 39,705
Payroll Taxes	\$ 60,586	\$ 64,334	\$ 70,116	\$ 63,990	\$ 73,513
Pension Plan	\$ 69,626	\$ 77,353	\$ 63,836	\$ 86,105	\$ 87,322
Station Maintenance	\$ 104,533	\$ 189,826	\$ 138,244	\$ 188,853	\$ 138,266
Training	\$ 7,609	\$ 7,280	\$ 15,790	\$ 11,908	\$ 18,129
Uniforms	\$ 1,228	\$ -	\$ -	\$ 43,777	\$ 16,295
Utilities	\$ 15,251	\$ 14,337	\$ 20,631	\$ 20,797	\$ 19,650
Vehicle gas, maintenance, and supplies	\$ 166,231	\$ 245,722	\$ 192,134	\$ 239,588	\$ 194,144
Wages and Benefits	\$ 924,509	\$ 966,618	\$ 981,908	\$ 959,842	\$ 1,141,286
Total Program Expenses	\$ 2,002,746	\$ 2,223,335	\$ 2,314,762	\$ 2,332,152	\$ 2,414,694

Supporting Services						
Awards	\$ 3,351	\$ 2,928	\$ 2,210	\$ 3,765	\$ 2,968	
Bank service charges	\$ 26,101	\$ 24,744	\$ 21,596	\$ 23,550	\$ 19,415	
Company functions	\$ 10,723	\$ 4,769	\$ 6,128	\$ 14,519	\$ 9,573	
Company store	\$ 1,742	\$ 2,356	\$ 658	\$ 8,375	\$ 5,147	
Conventions, meetings and related travel	\$ 3,746	\$ 2,250	\$ 5,250	\$ 2,000	\$ 2,000	
Depreciation expense	\$ 34,534	\$ 33,801	\$ 36,918	\$ 37,950	\$ 38,660	
Dues and subscriptions	\$ 6,177	\$ 6,984	\$ 5,724	\$ 6,650	\$ 6,427	
Insurance	\$ 6,458	\$ 6,462	\$ 6,625	\$ 5,332	\$ 11,161	
Lease Expense	\$ 2,785	\$ 468	\$ 468	\$ -	\$ -	
Loan Interest	\$ 21,643	\$ 22,137	\$ 19,053	\$ 16,139	\$ 13,024	
Miscellaneous	\$ 23,348	\$ 26,867	\$ 24,261	\$ 25,564	\$ 34,833	
Office expense	\$ 13,962	\$ 7,775	\$ 9,576	\$ 5,791	\$ 8,363	
Professional fees	\$ 19,254	\$ 10,624	\$ 16,674	\$ 13,304	\$ 16,986	
Repairs and Maintenance	\$ 36,856	\$ 81,755	\$ 60,850	\$ 67,837	\$ 54,863	
Taxes and License	\$ 8,192	\$ 694	\$ 1,535	\$ 1,538	\$ 176	
Utilities	\$ 3,154	\$ 2,993	\$ 4,616	\$ 5,049	\$ 4,750	
Vending	\$ 1,213	\$ 128	\$ 436	\$ 71	\$ -	
Total Management and General	\$ 223,239	\$ 237,735	\$ 222,578	\$ 237,434	\$ 228,346	
Fundraising Supplies and Expense	\$ 33,540	\$ 321,261	\$ 19,535	\$ 18,791	\$ 38,095	
Total Support Expenses	\$ 256,779	\$ 558,996	\$ 242,113	\$ 256,225	\$ 266,441	
Total Expenses	\$ 2,259,525	\$ 2,782,331	\$ 2,556,875	\$ 2,588,377	\$ 2,681,135	
Net Assets (Beginning of Year)	\$ 6,158,712	\$ 6,714,996	\$ 6,900,702	\$ 7,198,165	\$ 7,723,225	
Net Assets (End of Year)	\$ 6,714,996	\$ 6,900,702	\$ 7,198,165	\$ 7,723,225	\$ 8,693,368	
Change in Net Assets	\$ 556,284	\$ 185,706	\$ 297,463	\$ 525,060	\$ 970,143	

<u>Stmt of Cash Flows</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Cash Flows from Operating Activities					
Support	\$ 1,594,240	\$ 2,073,779	\$ 2,030,533	\$ 2,080,150	\$ 2,574,617
Interest and Dividends Received	\$ 14,276	\$ 6,200	\$ 515	\$ 480	\$ 7,888
Membership Dues	\$ 1,280	\$ 3,300	\$ 2,295	\$ 2,070	\$ 2,340
Ambulance Billing	\$ 893,871	\$ 816,674	\$ 768,640	\$ 886,798	\$ 895,524
Other Receipts	\$ 93,493	\$ 57,870	\$ 70,589	\$ 103,567	\$ 115,188
Cash Paid to Suppliers and Employees	\$ (1,542,962)	\$ (2,486,997)	\$ (2,031,769)	\$ (1,994,263)	\$ (2,182,903)
Interest Paid	\$ (67,118)	\$ (62,531)	\$ (66,235)	\$ (59,769)	\$ (47,835)
Net Cash Provided (Used) by Operating Activities	\$ 987,080	\$ 408,295	\$ 774,568	\$ 1,019,033	\$ 1,364,819
Cash Flows from Investing Activities					
Acquisition of Property and Equipment	\$ (252,624)	\$ (401,793)	\$ (951,985)	\$ (61,922)	\$ (280,000)
Proceeds from Sale of Equipment	\$ 1,700	\$ -	\$ -	\$ -	\$ -
Net Cash Provided (Used) by Investing	\$ (250,924)	\$ (401,793)	\$ (951,985)	\$ (61,922)	\$ (280,000)
Cash Flows from Financing Activities					
Loan Proceeds from Notes Payable	\$ 266,308	\$ 198,420	\$ 500,000	\$ -	\$ -
Principal Payments on Notes Payable	\$ (233,257)	\$ (245,669)	\$ (501,279)	\$ (314,183)	\$ (326,117)
Net Cash Provided (Used) by Financing Activities	\$ 33,051	\$ (47,249)	\$ (1,279)	\$ (314,183)	\$ (326,117)
Cash & Cash Equivalents (Beginning of Year)	\$ 1,207,371	\$ 1,976,578	\$ 1,935,831	\$ 1,757,135	\$ 2,400,063
Cash & Cash Equivalents (End of Year)	\$ 1,976,578	\$ 1,935,831	\$ 1,757,135	\$ 2,400,063	\$ 3,158,765
Net Increase (Decrease) in Cash & Cash Equivalents	\$ 769,207	\$ (40,747)	\$ (178,696)	\$ 642,928	\$ 758,702

WILMINGTON MANOR - SUMMARY OF FINANCIAL STATEMENTS

Stmt of Financial Position		2019	2020	2021	2022	2023
Assets						
Current Assets						
Cash and Cash Equivalents	\$	62,823	\$ 172,249	\$ 365,671	\$ 654,147	\$ 468,076
Restricted Cash	\$	-				\$ 115,000
Accounts Receivable	\$	145,372	\$ 255,679	\$ 125,793		
Receivables - Other	\$	89,754	\$ 81,519	\$ 66,146		
Prepaid Expenses	\$	13,089	\$ 12,297	\$ 14,073		
Total Current Assets	\$	311,038	\$ 521,744	\$ 571,683	\$ 654,147	\$ 583,076
Property and Equipment						
Land	\$	136,137	\$ 136,137	\$ 113,404	\$ 113,404	\$ 111,287
Buildings	\$	1,176,325	\$ 1,176,325	\$ 1,076,856	\$ 1,147,254	\$ 1,156,237
Furniture, Fixtures, and Equipment	\$	1,466,119	\$ 1,508,409	\$ 1,508,409	\$ 1,349,951	\$ 1,398,877
Autos, Fire Trucks, and Ambulances	\$	3,983,615	\$ 3,446,902	\$ 3,446,902	\$ 3,446,902	\$ 3,446,902
Less: Accumulated Depreciation	\$	(3,512,381)	\$ (3,291,702)	\$ (3,592,602)	\$ -	\$ 25,000
Net Property and Equipment	\$	3,249,815	\$ 2,976,071	\$ 2,552,969	\$ 6,057,511	\$ 6,138,303
OTHER ASSETS						
Investments	\$	712,305	\$ 758,519	\$ 812,249	\$ 689,975	\$ 820,967
Total other assets	\$	712,305	\$ 758,519	\$ 812,249	\$ 689,975	\$ 820,967
Total Assets	\$	4,273,158	\$ 4,256,334	\$ 3,936,901	\$ 7,401,633	\$ 7,542,346
Liabilities and Net Assets						
Current Liabilities						
Current Portion of Long-Term Debt	\$	244,997	\$ 457,379	\$ 141,393	\$ 133,822	\$ 14,052
Line of Credit	\$	-	\$ 200,000	\$ -	\$ 33,228	\$ 32,690
Accounts Payable	\$	67,244	\$ 47,692	\$ 30,779	\$ 1,511	\$ 666
Accrued Interest Payable	\$	2,470	\$ 2,357	\$ 1,773	\$ 49,569	\$ 44,633
Accrued Pension	\$	38,616	\$ 40,478	\$ 41,646	\$ 15,526	\$ 18,578
Accrued Payroll and Taxes Withheld	\$	54,592	\$ 12,602	\$ 11,520	\$ 13,038	\$ 22,051
Deferred Membership Dues	\$	577	\$ 577	\$ 380	\$ 520	\$ 600
Total Current Liabilities	\$	408,496	\$ 761,085	\$ 227,491	\$ 247,214	\$ 133,270
Long Term Liabilities						
Long-Term Debt, Net of Current Portion	\$	813,895	\$ 567,071	\$ 425,679	\$ 291,857	\$ 23,420
Total Liabilities	\$	1,222,391	\$ 1,328,156	\$ 653,170	\$ 539,071	\$ 156,690
Net Assets						
Without Donor Restrictions	\$	3,050,767	\$ 2,928,178	\$ 3,293,731	\$ 3,329,216	\$ 3,421,801
With Donor Restrictions	\$	-	\$ -	\$ -	\$ -	\$ 115,000
Total Net Assets	\$	3,050,767	\$ 2,928,178	\$ 3,293,731	\$ 3,329,216	\$ 3,536,801
Total Liabilities & Net Assets	\$	4,273,158	\$ 4,256,334	\$ 3,946,901	\$ 3,868,287	\$ 3,693,491

Stmt of Activities & Changes	2019	2020	2021	2022	2023
Without Donor Restrictions					
Support and Revenue					
Public Support					
Donations	\$ 13,998	\$ 17,871	\$ 23,131	\$ 6,382	\$ 7,545
Donations of nonfinancial assets				\$ 8,225	\$ 25,720
Fire Fund Drive	\$ 16,191	\$ 18,505	\$ 20,426	\$ 17,495	\$ 16,032
Total Public Support	\$ 30,189	\$ 36,376	\$ 43,557	\$ 32,102	\$ 49,297
Grants					
State and County Appropriations	\$ 1,226,683	\$ 1,303,580	\$ 1,514,332	\$ 1,836,169	\$ 1,664,800
Total Support	\$ 1,256,872	\$ 1,339,956	\$ 1,557,889	\$ 1,868,271	\$ 1,714,097
Revenue					
Investment Income					
Dividends and Interest Income	\$ 16,817	\$ 12,866	\$ 13,066	\$ 16,726	\$ 24,202
Realized and Unrealized (Loss)/Gain on Investments	\$ 111,956	\$ 91,753	\$ 84,708	\$ (158,795)	\$ 90,209
Agency Fees	\$ (10,943)	\$ (7,795)	\$ (8,779)	\$ (8,594)	\$ 8,398
Investment Income, Net	\$ 117,830	\$ 96,824	\$ 88,995	\$ (150,663)	\$ 122,809
Fundraising Income	\$ 8,102	\$ 200	\$ 4,994	\$ 4,380	\$ 5,399
Membership Dues	\$ 1,466	\$ 625	\$ 1,119	\$ 830	\$ 603
Miscellaneous	\$ 25,879	\$ 31,292	\$ 36,549	\$ 31,037	\$ 46,287
PPP Loan Forgiveness	\$ -	\$ -	\$ 210,955		
Gain on Disposal of Assets	\$ 5,000	\$ 32,403	\$ 13,906		\$ 4,203
Ambulance Services	\$ 724,971	\$ 803,015	\$ 641,266	\$ 588,718	\$ 577,541
Total Revenue	\$ 883,248	\$ 964,359	\$ 997,784	\$ 474,302	\$ 756,842
Total Public Support & Contributions + Revenue	\$ 2,140,120	\$ 2,304,315	\$ 2,555,673	\$ 2,342,573	\$ 2,470,939

Expenses						
Program Services - Fire Fighting						
Ambulance Billing	\$ 43,699	\$ 40,052	\$ 47,016	\$ 37,818	\$ 32,105	
Communications	\$ 3,765	\$ 4,598	\$ 5,113	\$ 3,859	\$ 4,950	
Depreciation	\$ 238,938	\$ 300,491	\$ 299,175	\$ 296,904	\$ 295,209	
Donation		\$ 1,000	\$ 1,000	\$ 400	\$ -	
Employee Benefits	\$ 139,069			\$ 210,685	\$ 243,443	
Fireline Supplies and Equipment	\$ 137,268	\$ 152,536	\$ 163,402	\$ 149,773	\$ 115,865	
Fire Prevention	\$ 528	\$ 151,549	\$ 151,403	\$ -	\$ 35	
Fire Police	\$ 1,034	\$ 1,000	\$ 1,000	\$ 1,800	\$ 1,650	
Insurance	\$ 48,663	\$ 56,627	\$ 61,675	\$ 67,041	\$ 65,390	
Loan Interest	\$ 30,729	\$ 28,492	\$ 23,394	\$ 16,188	\$ 11,479	
Membership Dues & Membership Expense	\$ 6,150	\$ 6,218	\$ 4,929	\$ 6,711	\$ 7,330	
Miscellaneous Expense - Chief	\$ 13,906	\$ 1,318	\$ 2,256	\$ 3,803	\$ 3,534	
Payroll Taxes	\$ 68,047	\$ 97,615	\$ 76,400	\$ 75,615	\$ 76,605	
Pension Plan	\$ 52,247	\$ 61,663	\$ 60,705	\$ 65,215	\$ 73,525	
Station Maintenance	\$ 34,292	\$ 31,306	\$ 34,848	\$ 41,325	\$ 28,111	
Training	\$ 18,786	\$ 9,141	\$ 17,022	\$ 25,177	\$ 18,254	
Uniforms	\$ 2,382	\$ 3,184	\$ 3,404	\$ 5,169	\$ 1,622	
Utilities	\$ 47,643	\$ 46,014	\$ 48,100	\$ 50,820	\$ 53,110	
Vehicle Gas, Maintenance and Supplies	\$ 93,000	\$ 77,205	\$ 93,253	\$ 122,649	\$ 97,577	
Wages and Benefits	\$ 852,909	\$ 1,206,519	\$ 946,870	\$ 962,913	\$ 1,035,683	
Total Program Services	\$ 1,833,055	\$ 2,276,528	\$ 2,040,965	\$ 2,143,865	\$ 2,165,477	
Supporting Services						
Management and General						
Anniversary Event	\$ 5,000	\$ 3,895	\$ -			
Awards	\$ 8,729	\$ 8,719	\$ 12,079	\$ 8,319	\$ 6,838	
Bank Service Charges	\$ 1,393	\$ 2,102	\$ 2,809	\$ 2,735	\$ 2,736	
Christmas Party	\$ 11,626	\$ -	\$ 11,996	\$ 11,887	\$ 8,429	
Conventions and Meetings	\$ 9,696	\$ 2,738	\$ 3,137	\$ 3,727	\$ 9,060	
Depreciation Expense	\$ 3,082	\$ 2,224	\$ 1,725	\$ 1,436	\$ 1,564	
Lease Expense	\$ 4,182	\$ 4,182	\$ 4,182			
Miscellaneous	\$ 1,444	\$ 941	\$ 4,982	\$ 3,379	\$ 418	
Office Expense	\$ 12,513	\$ 11,498	\$ 12,631	\$ 26,940	\$ 28,581	
Payroll Taxes	\$ 3,826	\$ 3,664	\$ 3,987	\$ 3,894	\$ 3,523	
Professional Expense	\$ 123,634	\$ 48,278	\$ 34,724	\$ 26,765	\$ 68,576	
Recreation	\$ 6,265	\$ 185	\$ 2,782	\$ 532	\$ 2,928	
Taxes and Licenses	\$ 25	\$ 25	\$ 25	\$ 25	\$ 25	
Utilities	\$ 7,325	\$ 7,348	\$ 7,720	\$ 8,478	\$ 8,600	
Vending	\$ 721	\$ 367	\$ 185	\$ 695	\$ 1,378	
Wages	\$ 47,188	\$ 50,727	\$ 52,196	\$ 50,139	\$ 46,328	
Total Management and General	\$ 246,649	\$ 146,893	\$ 155,160	\$ 148,951	\$ 188,984	
Fund Raising	\$ 6,013	\$ 3,483	\$ 3,995	\$ 4,272	\$ 7,097	
Total Supporting Services	\$ 252,662	\$ 150,376	\$ 159,155	\$ 153,223	\$ 196,081	
Total Expenses	\$ 2,085,717	\$ 2,426,904	\$ 2,200,120	\$ 2,297,088	\$ 2,361,558	
Change in Net Assets	\$ 54,403	\$ (122,589)	\$ 355,553	\$ 45,485	\$ 207,585	
Net Assets (Beginning of Year)	\$ 2,996,364	\$ 3,050,767	\$ 2,928,178	\$ 3,283,731	\$ 3,329,216	
Net Assets (End of Year)	\$ 3,050,767	\$ 2,928,178	\$ 3,536,801	\$ 3,329,216	\$ 3,536,801	

Stmt of Cash Flows	2019	2020	2021	2022	2023
Cash Flows from Operating Activities					
Support	\$ 1,227,613	\$ 1,348,610	\$ 1,572,387	\$ 1,862,518	\$ 1,848,563
Interest and Dividend Income	\$ 3,324	\$ 3,097	\$ 2,748	\$ 5,611	\$ 11,112
Membership Dues	\$ 1,356	\$ 763	\$ 1,227	\$ 690	\$ 603
Ambulance Billing	\$ 759,226	\$ 692,708	\$ 771,152	\$ 622,479	\$ 573,071
Other Receipts	\$ 34,343	\$ 30,931	\$ 42,112	\$ 35,417	\$ 51,686
Interest Paid	\$ (31,074)	\$ (28,605)	\$ (23,978)	\$ (16,450)	\$ (12,324)
Cash Paid to Suppliers and Employees	\$ (1,801,011)	\$ (2,162,378)	\$ (1,903,207)	\$ (1,970,413)	\$ (2,051,023)
Net Cash Provided (Used) by Operating Activities	\$ 193,777	\$ -114,874	\$ 462,441	\$ 539,852	\$ 421,688
Cash Flows from Investing Activities					
Proceeds on sale of investments	\$ 1,159,447	\$ 100,039	\$ 490,606	\$ 29,833	\$ 13,124
Purchase of investments	\$ (796,978)	\$ (44,729)	\$ (449,312)	\$ (55,240)	\$ (44,716)
Proceeds from the sale of property & equipment	\$ 5,000	\$ 45,722	\$ 139,641	\$ -	\$ 8,750
Acquisition of property & equipment	\$ (620,633)	\$ (42,290)	\$ (3,533)	\$ (84,576)	\$ (81,710)
Net Cash Provided (Used) by Investing	\$ (253,164)	\$ 58,742	\$ 177,402	\$ (109,983)	\$ (104,552)
Cash Flows from Financing Activities					
Principal payments on notes payable	\$ (243,197)	\$ (244,997)	\$ (246,421)	\$ (141,393)	\$ (430,363)
Payments on Line of Credit	\$ -	\$ (200,000)	\$ (200,000)		
Line of Credit Proceeds	\$ -	\$ 400,000	\$ -		
Loan Proceeds	\$ -	\$ 210,555	\$ -		\$ 42,156
Net Cash Provided (Used) by Financing Activities	\$ (243,197)	\$ 165,558	\$ (446,421)	\$ (141,393)	\$ (388,207)
Net Increase (Decrease) in Cash&CashEquivalents	\$ (302,584)	\$ 109,426	\$ 193,422	\$ 288,476	\$ (71,071)
Cash & Cash Equivalents (Beginning of Year)	\$ 365,407	\$ 62,823	\$ 172,249	\$ 365,671	\$ 654,147
Cash & Cash Equivalents (End of Year)	\$ 62,823	\$ 172,249	\$ 365,671	\$ 654,147	\$ 583,076
*Dividends, interest, and capital gains in the amount of \$33,348 were reinvested into investments.					