COTUIT Fire DISTRICT - GENERAL FUND
FY 2026 October 2025 Report

	BUDGET	FY 2026 ACTUAL	TARGET 33%	FY 2025 ACTUAL	FY 26 VS FY25	COMMENTS
REVENUE LEDGER						
Tax Collections	4,271,965	1,456,551	34%	1,097,771	358,780	Collection just ahead of the October Target despite $58K refund
Water department	962,800	388,328	40%	244,107	144,221	Ahead of the October Budget Target by 7 percentage points .
Fire Department	250,090	167,319	67%	95,555	71,764	Ambulance collection at 80% ; $57K Grandt and $11K reimbursement
Other	23,000	30,855	134%	92,894	(62,040)	Interest earnings strong.
TOTAL REVENUE	5,507,855	2,043,053	37%	1,530,327	512,726	Over the Budget target for Octobet
EXPENDITURE LEDGER						
Prudential	503,884	265,912	53%	225,060	40,852	Under the Budget Target for August excluding $163K of Risk Insurance which just under the Annual Budget
Fire Department	2,842,778	878,143	31%	840,282	37,861	On the Budget Target for August, including $79K of federal, insurance and state grants to be reclassed
Water Department	945,084	276,401	29%	242,129	34,273	Under the Budget Target for August
Freedom Hall	27,413	5,577	20%	7,313	(1,736)	Under the Budget Target for August
Street Lights	11,147	1,992	18%	1,360	632	Under the Budget Target for August
Library	27,583	27,583	100%	26,780	803	Completed on the FY26 Budget
Debt Service	535,181	238,075	44%	248,825	(10,750)	October debt payment completed on target
Benefits	1,036,613	694,330	67%	659,835	34,495	Annual retirement contribution of $504 completed under Budget , Other wise all benefit on Target
Transfers	120,250	35,000	29%		35,000	
Reserve Fund	45,000		0%			
TOTAL EXPENSITURES	6,094,934	2,423,013	40%	2,251,584	171,429	$911K of annual payments included but adjusted fot that would make the budget Percentage 30%

Cotuit Fire District
Cash & Investment Balances

	6/30/2025	10/31/25					Investment Actions/Plans
		Brokerage	CD's	Investments	Cash	Total	
OPEB Investments	2,667,191			2,855,665	266	2,855,931	
Stabilization (CC5 a/c 7037)	799,807		844,830		141	844,971	
WD Stabilization (C&C #3461)	306,438	0	272,477		37,824	310,301	C&C -CD #3461 & Account 2390
Capital Fund (C&C CDs 3537 & 5111)	1,096,284		1,049,046		857,603	1,896,548	
			(10,101)				All interest reverts to GF per DOR regulation
Special Revenue Fd (C&C	49,810				49,810	49,810	includes PFOS reimbursement
GF Operating (COOP a/c 5108)	2,174,710	360,805	10,101		1,755,371	2,126,277	$1.0MM planned for 3o day T bills purchase in November
	3,320,804	360,805	1,049,046	0	2,662,784	4,072,635	
DISTRICT CASH	4,427,049					5,227,906	

Cotuit Fire District - All Funds

CAPITAL FUND SPECIAL ARTICLE STATUS

and FREE CASH COMMITMENTS

FY 2026 October 2025 Report

DESCRIPTION (Authorizing ADM Year and Article)	**BEGINING BALANCE**	**FY2026 EXPENDITED**	**BALANCE**	**COMMENTS**
Capital Fund - Perpetual Reserves				
USDA Maintenance Reserve	83,533	315	83,218	
BAN PREMIUM	17,343		17,343	
Basic Use Reserve	6,000		6,000	
Capital Fund - Carry-over Cash Funded Articles				
Original Space Needs (2017-13)	5,578		5,578	
Acquisition & Maint. - School Property (2021-16)	12,986	522	12,463	
Cost Studies and maintenance (2021-17)	72,915		72,915	
School Property disposition	340,634	2,600	338,034	
Lockbox start-up	5,000		5,000	
Digitize & shred records	15,749		15,749	
Cybersecurity review & computer upgrade	4,913		4,913	
Management software for FD administration	5,000		5,000	
WD software transition	6,433		6,433	
PUMP Station electrical upgrades	33,956		33,956	
Computers & printers -WD	3,876		3,876	
PPE	780		780	
Total	507,820	3,122	504,698	
Capital Fund - Carry Over Debt Funded Articles				
New Ambulance	339,402		339,402	
New Station Design	548,977	192,516	356,461	
WD Service Truck	982	0	982	
	889,362	192,516	982	
CAPITAL FUND Carry-over	1,504,058	195,953	612,241	
Capital Fund - FY 26 Debt Funded Articles				
New Station Construction	16,784,600		16,784,600	To Be Funded $12.1MM December 5th
HVAC System - WD	20,000	11,904	8,096	
WD Cyber security	60,000	31,640	28,360	$30K funded by a grant
WD Service Truck	75,000		75,000	
	16,939,600	43,544	16,896,056	
Capital Fund - FY 26 Cash funded Articles				
Demo School Building	1,521,366		1,521,366	
WD printer	3,500	3,500	0	
	1,524,866	3,500	1,521,366	
CAPTIAL FUND TOTALS	18,447,158	242,996	17,508,298	
GENERAL FUND COMMITTED CASH FY26				
Transfer to Stabilization Funds	35,000	35,000	0	
Transfer to WD Stabilization	46,420		46,420	
Transfer to OPEB	38,830		38,830	
Debt Payment	287,632	230,000	57,632	
Retirement Assessment	140,420	140,420	0	
Cotuit Library	27,583	27,583	0	
	575,885	433,003	142,882	
TOTAL COMMITED CASH				
Capital Fund	2,139,562	242,996	1,896,566	
General Fund	575,885	433,003	142,882	
Total	2,715,447	675,999	2,039,448	

COTUIT Fire DISTRICT - GENERAL FUND

FY 2026 October 2025 Report

	FY 2026 BUDGET	FY 2026 ACTUAL	TARGET 33%	FY 2025 ACTUAL	FY 26 VS FY 25	
REVENUE						
Current year taxes	4,261,965	1,466,781	34%	1,029,435	437,345	Tax collections just over the October Budget Target
Prior years taxes		(23,838)		27,750	(51,588)	Includes $58,253 refund due the Town (versus $56K last year)
P&I and Liens redeemed	10,000	13,608	136%	40,585	(26,977)	Liens redeemed $6.5K has no Budget
	4,271,965	1,456,551	34%	1,097,771	358,780	Collection just ahead of the October Target despite $58K refund
Water Rates& Meter fees	880,000	347,289	39%	211,703	135,586	Collections for the July Billing (Jan-June 25 volume) ahead of Target
Antenna	48,000	17,218	36%	16,717	502	
Solar Credits	20,000	15,955	80%	13,172	2,783	Substantially ahead of intentionally low Budget
Liens & Other	14,800	7,866	53%	2,516	5,350	Substantially ahead of intentionally low Budget
	962,800	388,328	40%	244,107	144,221	Ahead of the October Budget Target by 7 percentage points .
Ambulance	250,000	92,039	80%	86,755	66,480	Substantially ahead of intentionally low Budget
Other	90	75,280	53%	8,800	71,764	$43K FEMA Grant, $14K State Grant $11K insurance reimbursement
	250,090	167,319	67%	95,555	138,243	Ambulance collection at 80% ; $57K Grandt and $11K reimbursement
Interest	16,000	27,614	173%	27,675	(60)	
Freedom Hall Rental	1,000	350	35%	500	(150)	
Solar Credits	6,000	2,890	48%	2,585	305	
Miscellaneous				62,135	(62,135)	
	23,000	30,855	134%	92,894	(62,040)	Interest earnings strong.
General Fund	5,507,855	2,043,053	37%	1,530,327	512,726	
Special Revenue Fund		0		0		
Stabilization Fund		364		249		
OPEB Trust (Through May)		147,978		151,359		

COTUIT Fire DISTRICT - GENERAL FUND

FY 2026 October 2025 Report

	FY 2026 BUDGET	FY 2026 ACTUAL	TARGET 33%	FY 2025 PRIOR YR ACTUAL	FY 26 VS FY025	
EXPENDITURE						
Prudential						
Labor & Salaries	159,350	48,687	21%	33,069	(15,618)	
Insuarance	186,000	169,316	81%	150,369	(18,947)	
Operations	148,600	37,948	23%	34,478	(3,471)	
Encumbrances	9,934	9,961	100%	7,145	(2,816)	
	503,884	265,912	53%	225,060	(40,852)	All areas are completed under Budget or areunder the Budget Target
Fire Department						
Labor & Salaries	2,424,021	770,393	32%	718,571	(51,822)	
Operations	400,154	91,004	23%	75,931	(15,073)	
Encumbrances	18,603	16,746	90%	45,780	29,034	
	2,842,778	878,143	31%	840,282	(37,861)	All areas under Budget Target
Water Department						
Labor & Salaries	517,141	155,654	30%	136,889	(18,765)	
Operations	404,865	97,669	24%	78,761	(18,908)	
Encumbrances	23,078	23,078	100%	26,479	3,401	
	945,084	276,401	29%	242,129	(34,273)	All areas under Budget Target
Freedom Hall						
Labor & Salaries	5,212	2,048	39%	1,834	(214)	
Operations	21,180	2,508	12%	4,290	1,782	
Encumbrances	1,021	1,021	0%	1,189	168	
	27,413	5,577	20%	7,313	1,736	Wages over Budget but all other areas under Budget Target
Street Light						
Electricity	8,800	1,545	18%	1,360	(185)	
Maintenance	1,900	0	0%		0	
Encumbrances	447	447	100%		(447)	
	11,147	1,992	18%	1,360	(632)	All areas under Budget Target
Debt Payments						
Long term Principal	277,632	225,000	81%	230,000	5,000	Annual payment of re-fi loan on budget
Long term Interest	55,852	13,075	23%	18,825		
Short term Principal	122,597	0		0		
Short term Interest	79,100	0	0%	0	0	
	535,181	238,075	44%	248,825	5,000	All areas are completed under Budget or areunder the Budget Target
Benefits						
Health Insurance	409,906	161,415	39%	154,268	(7,147)	
Medical Option	93,573	21,746	23%	32,524	10,778	FY 25 Qtrly stipend $21, 746 P paid 10/10
Life & Dental	20,500	7,015	34%	7,040	25	
Retirement	512,634	504,154	98%	466,003	(38,151)	Annual retirement contribution
	1,036,613	694,330	67%	659,835	(34,495)	All areas on or under the Budget Target
Transfers to:						
Stabilization	35,000	35,000	100%		(35,000)	
WD Stabilization	46,420	0	0%	0	0	
OPEB Trust	38,830	0	0%	0	0	
	120,250	35,000	29%	0	(35,000)	