

Emergency Medical Services for Lisbon, Bowdoin & Bowdoinham

Lisbon Emergency Business Plan for Fiscal Year 2025-2026

1.1 Mission Statement

Lisbon Emergency, Inc. is a private, non-profit, 501 (c) 3 Emergency Ambulance Service. Our goals are to employ and maintain dedicated, compassionate individuals and to provide high quality medical services, education, and outreach programs in our service area. We will work with surrounding mutual-aid towns, facilities, and hospitals to create lasting and mutually beneficial relationships.

We will continually strive to provide high-quality pre-hospital care, basic and advanced life support, and medical transportation services utilizing professionalism, innovation, and teamwork. We will maintain excellence in all aspects of patient care by enhancing our skills through continuing education and training to keep up with the ever-changing demands of emergency medicine and pre-hospital care.

1.2 Service Area

Lisbon Emergency's provides emergent and non-emergent medical transport for the towns of Lisbon, Bowdoin and Bowdoinham. We provide standby at fire and law enforcement scenes for Lisbon, Bowdoin and Bowdoinham as well as providing coverage for sporting events, parades, fireworks, races, etc. within Lisbon and the surrounding areas. Lisbon Emergency has mutual aid agreements with Gardiner, Sabattus, Durham, Auburn, Topsham and United Ambulance.

1.3 Definition of EMS License Levels as defined by Maine EMS

Emergency Medical Technician: A person licensed at the EMT level may, in addition to basic emergency medical treatment, provide the following skills or treatments, within the scope of their training as defined by Maine EMS approved curricula, as permitted by protocol and in accordance with this chapter of the Rules: 1. IV maintenance (non-medicated fluids). 2. Set-up of intravenous administration equipment and attachment of cardiac monitor leads to a patient. 3. Assisting a patient in the administration of the patient's own medication. 4. CPAP and Duo-Neb Nebulizer Treatments. 5. Drug and medication administration, and procedures as approved by the Maine Directions & Practices Board and as allowed by Maine EMS protocol.

Advanced Emergency Medical Technician (AEMT): All practices, skills and techniques authorized at the Emergency Medical Technician (EMT) plus advanced life support airway - Blind Insertion Airway Devices; IV/IO therapy; blood sampling; cardiac monitoring/counter shock (semiautomatic external or manual); drug and medication administration as approved by the Maine Directions & Practices Board and as allowed by Maine EMS protocol; and other techniques and practices approved and published by the Maine Directions & Practices Board.

Paramedic: All practices, skills and techniques authorized at the Advanced Emergency Medical Technician (AEMT) level; advanced life support airway-endotracheal intubation; Magill forceps for foreign body airway obstruction; drug and medication administration as approved by the Maine Directions & Practices Board and as allowed by Maine EMS protocol; chest decompression; transtracheal insufflation; cricothyrotomy; and other techniques and practices approved and published by the Maine Directions & Practices Board.

1.4 EMS Models for Delivery of Emergency Medical Care

There are six models of EMS Delivery prevalent in Maine:

- Fire Service i.e. Topsham, Brunswick and Auburn Fire Departments provide EMS coverage for their towns.
- Private For-Profit; Northeast and Casco Bay Ambulance are two "For-Profit" services.
- Town Department; Woolwich, Wiscasset, Turner, Waldoboro and Buckfield are town departments.
- Not For-Profit; Lisbon Emergency, Delta, Boothbay, Lifeflight of Maine
- Hospital-Based; United, Northern Light Health EMS and Maine Health EMS (North Star)

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- Quasi Municipal; Med Care, Sacopee Rescue, Southern Aroostook EMS, Central Lincoln County, Southern Aroostook Ambulance Service

2.1 Operations & Staffing

In the past (prior to 2022) Lisbon Emergency had one ambulance on duty 24/7 with a staff of two consisting of one ALS (Paramedic or Advanced EMT) provider and one BLS (Advanced EMT or Basic EMT) provider. We are licensed by Maine EMS at the “Basic Level permitted to the Paramedic” which means that any license level can run the ambulance to a call and we are allowed by Maine EMS to practice at the Paramedic Level of care which is the highest level permitted.

Starting in December of 2022 we started staffing one ambulance 24 hours a day, seven days per week and one ambulance 12 hours per day, seven days per week. We staff our 24-hour ambulance at the Paramedic or AEMT level and the 12-hour ambulance at the Paramedic, AEMT or EMT level; preferably we will staff both ambulances at the Paramedic level. If transfers are performed it is only by one ambulance at a time so that there is an ambulance available for 911 calls. Transfers are not performed when there is only one ambulance staffed at night unless it is for a resident of one of our 911 towns.

We currently have 1 Driver, 9 basic EMT-B's, 10 Advanced EMT's and 16 Paramedics on staff as of January 2026. We are currently fully staffed and have been the last two years; we are not currently hiring. We have multiple applications on hold at this time. Lisbon Emergency has not advertised hiring in the last three years.

Staffing has been incredibly difficult for EMS in Maine and across the nation. We continue to be in the 80th percentile wage for our area in FY 25/26. Our benefits are in the bottom 10%; our health care benefits for full time employees is subpar to area services, we have not offered retirement benefits and our uniform policy was not to area standards until FY 25/26.

2.2 Principal Members & Governing Structure

Lisbon Emergency is governed by the 2018 Corporate Bylaws that was voted on and enacted by the voting members in March of 2018. We reviewed our bylaws in 2023 with minor changes to the years of service to obtain gold membership level and the at large Board of Directors position. The membership has exclusive rights to change the by-laws. The membership has the authority to vote on any financial matters over \$5,000. The membership can veto decisions made by the board of directors with a 2/3 vote of the voting members. Lisbon Emergency's Board of Director and/or membership cannot adopt a plan of merger or consolidation without a 2/3 of both the Board of Director and Voting Members. Lisbon Emergency will be reviewing by laws this fiscal year as required per our by laws.

The day to day operations are run by the Chief and Deputy Chief, while the Board of Director's responsibility is to ensure the mission statement, the By-Laws of Lisbon Emergency are being carried out through sound, financial practices. The Board of Directors oversees the Chief, Deputy Chief, financial budget and operational readiness.

Board of Directors: Lisbon Emergency has ten Board of Directors of which 51% cannot receive any form of compensation. Four of the board seats are appointed positions by financial support towns. Lisbon Emergency's membership vote on the other six seats: Member-at-Large, Health Care Provider, Local Business and three Lisbon Emergency's Representatives. The board members serve a two-year term. Board Members vote for the Board's President, Vice President and Treasurer.

Member:

In the past to be a member of Lisbon Emergency it was required to be an active volunteer with minimum hours required quarterly. Lisbon Emergency has six classes of membership; the active voting members and Gold Lifetime members being the only two classes given voting rights on matters that will shape Lisbon Emergency. To become a voting member the members must be active, work 36 hours per month on the ambulance for six months, be in good standing and be nominated by two Voting Members, they then must be voted on by 2/3 vote of the Voting Membership.

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Chief of Service: Full time employee; the Chief is hired and supervised by the board of directors. Responsible for EMS operations, billing, reporting to Board of Directors, meetings, filing state reports, human resources and Standard Operating Procedures.

Deputy Chief: Full time employee (as of July 1, 2023); Must be a member in good standing a minimum of 2 years and voted to the position by the membership. The Deputy Chief is responsible for assisting the Chief in daily operations, employee supervision, hiring and firing and is responsible for operations in the Chief's absence.

Supervisor: Currently there are three supervisors. The supervisor position helps the Chief and Deputy Chief with daily operations and is assigned a specific task in addition such as Inventory, Continuous Quality Improvement, new hire/license upgrade training, etc...

Per Diem Employee/non voting: A Per Diem employee of Lisbon Emergency works shifts on the ambulance and has no voting rights.

Full Time Employees: Currently the Chief, Deputy Chief and five Paramedics are full time employees. The five full time Paramedic positions can be in the Supervisor, non-voting or member category.

2.3 Continuous Quality Improvement & Training

Lisbon Emergency has a strong Quality Control program that is reviewed each year and updated as needed. The CQI Team is mandated to review 80% of EMS calls for quality improvement; we are currently reviewing 100% of all calls. Lisbon Emergency's CQI Team also review EMS calls for Lisbon First Responders, Bowdoin Fire/Rescue and Bowdoinham Fire/Rescue. CQI is part of the current contract to Lisbon, Bowdoin and Bowdoinham and will continue this fiscal year.

Lisbon Emergency has an active Training program. All Lisbon Emergency's providers are required to have Maine DHHS "Child Abuse" training, Emergency Vehicle Training (EVOC or AVOC), National Incident Command Training and Lisbon Emergency annual competency test.

2.4 Legal Structure

Lisbon Emergency is a Maine Corporation in good standing and is a 501 (c) (3) non-profit as defined by the IRS. Fiscal year is July 1 to June 30th.

2.5 Regulation

Lisbon Emergency falls under the rules and regulations of Maine EMS, MDPB, Maine EMS Region 2, OSHA, CLIA, DOT, FCC, HIPAA, Center of Medicare Services, Federal and State Department of Labor and our Service, Regional and State Medical Director's.

2.6 Coverage Area and Surrounding Services

Lisbon Emergency provides emergent and non-emergent ambulance service to Lisbon, Bowdoin and Bowdoinham. Lisbon Emergency is classified as "Community Non-Profit" by Maine EMS, there are roughly 40 other services that are in this classification in Maine. Other transporting ambulance services in the area are Durham Fire/Rescue – Fire Department Service; Topsham Fire/Rescue – Fire Department Service; Auburn Fire/Rescue – Fire Department Service; United Ambulance – non-profit Hospital Based Service covering Lewiston, Sabattus, Greene, Minot and Mechanic Falls at night.

2.7 Relationship with the Town of Bowdoin

Lisbon Emergency has been providing Ambulance coverage to the Town of Bowdoin since 1996. The Town of Bowdoin currently has a First Responder based service licensed at the Basic EMT level; they are dispatched simultaneously on all EMS

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calls with Lisbon Emergency. Lisbon Emergency provides Bowdoin Rescue with supplies and Continuous Quality Improvement by reviewing run sheets and providing training. Lisbon Emergency, prior to 2018, had not charged the Town of Bowdoin since 2015; previously they were being charged a rate of \$3900 per year. Lisbon Emergency re-started charging the Town of Bowdoin in our Fiscal Year 2018-2019.

2.8 Relationship with the Town of Lisbon

Lisbon Emergency has been providing the Emergency Medical Services since 1975. The town of Lisbon currently has a First Responder service through the Lisbon Fire department licensed at the Basic EMT level. Lisbon Fire Department responds simultaneously with Lisbon Emergency on Vehicle Accidents, Charlie, Delta and Echo medical calls. Lisbon Police department is contracted by Lisbon Emergency to provide dispatching. The Town of Lisbon had been financially supporting Lisbon Emergency from the late 1980's until 2012. Lisbon Emergency has provided EMS coverage for the Moxie Festival, has worked closely with the Lisbon School Department providing EMS Coverage for Sports and teaching CPR at the High School; these services have been fee based. Lisbon Emergency started charging the Town of Lisbon for EMS coverage in fiscal year 2018-2019.

2.9 Relationship with the Town of Bowdoinham

Lisbon Emergency started to help cover the town of Bowdoinham in the spring of 2023 via a mutual aid agreement with Northeast Ambulance. As Lisbon Emergency was covering almost all 911 calls for Bowdoinham it was agreed upon by Northeast Ambulance, the Town of Bowdoinham and Lisbon Emergency that it would benefit all parties to have Lisbon Emergency take over their coverage area. Lisbon Emergency contracted with the Town of Bowdoinham for 911 EMS services starting July 1, 2024.

3.1 Past History

Lisbon Emergency was founded in the mid 1970's after a motor vehicle crash that ended in a high school student losing his life. There was a delay in starting emergency medical care, the ambulance was responding from the city of Lewiston.

In the early 1980's Lisbon Emergency incorporated as a State of Maine Non-Profit ambulance service; Lisbon Emergency was an all-volunteer ambulance service.

In the 1990's as the Town of Lisbon's demographics changed as well as the call volume (increasing). Volunteerism also started to change (decreasing) and Lisbon Emergency responded by hiring per-diem ALS providers to cover the day shift.

In the 2000's volunteerism across the United States was still declining; Lisbon Emergency went from over 20 volunteer members to 5 volunteers in the mid 2000's. Lisbon Emergency was forced with the fact that the time had come to start paying the second provider during the day shift (Monday to Friday) with an hourly wage. With the increase in calls and state regulations Lisbon Emergency hired an office manager, part-time office help and full-time operations manager due to the increased demands.

The volunteer crisis continued to worsen in 2010's; Lisbon Emergency went from paying weekend day providers an on-call rate of pay to paying an hourly wage. In 2017 Lisbon Emergency was informed that the night shift provider needed to receive an hourly wage (this position had been volunteer). Lisbon Emergency hired a lawyer to research the Federal Fair Labor Standards Act. The opinion of the lawyer was Lisbon Emergency had too many restrictions on the volunteer providers. To ensure ambulance coverage providers need to schedule for shifts, providers need to be within 5 minutes of the base, they have to be ready at all times during the shift, be in a Lisbon Emergency's uniform and can't drink any alcoholic beverage. The second factor the lawyer looked at was Lisbon Emergency's night time call volume which were deemed more than infrequent. These restrictions prohibit Lisbon Emergency from paying only a stipend to respond to a call, the lawyer's opinion was that providers were no longer able to be a volunteer and W2 employee which had been a common practice.

On April 15, 2017 Lisbon Emergency started paying two providers for both the day and night shifts. On a second call, the providers were paid a minimum of time and half. With paying both providers 24 hours a day/365 days per year it became

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imperative to start charging the towns of Lisbon and Bowdoin for EMS coverage in order to remain financially viable. Lisbon Emergency went before both towns to start charging for EMS coverage; the towns formed an Emergency Medical Services committee to look at the future of EMS for their towns. Lisbon Emergency submitted all financials to the towns and committee for review and was transparent in the process. The committee looked at all options and put a Request for Proposal for other EMS agencies to bid on coverage for Lisbon and Bowdoin. The only other EMS service to bid was United Ambulance; an ambulance would respond to the Town of Lisbon at no cost from their base located at Russell St. Lewiston. Lisbon Emergency was selected to continue coverage for the towns of Lisbon and Bowdoin.

Lisbon Emergency understood that with the Towns of Lisbon and Bowdoin making a significant payment for services that voluntary transparency and oversight would benefit both the Towns and our service. Our board was revised to allow the Lisbon Town Manager to appoint two board members and the Town of Bowdoin Selectmen to appoint one board member. A budgetary committee was formed consisting of the Chief of Service, the second Captain (at the time) and three other board members of which one member from each town and one non-town, non-Lisbon Emergency board member.

3.2 Reimbursement and Expenses History

- In 2013 Lisbon Emergency started paying for plowing and sanding at the 42 Village St. base which has cost on average \$3,500 per year, previously the town had plowed Lisbon Emergency's driveways.
- In 2013 Lisbon Emergency started paying for dispatching to the Town of Lisbon, the 2017-2018 contract was for \$4,500.
- In 2014 Lisbon Emergency stopped receiving diesel fuel at a reduced rate.
- 2015 Surrounding Services started charging a rate of \$100 to \$200 for Paramedic Intercepts.
- 2016 Central Maine Medical Center and St. Mary's have stopped exchanging medical supplies used for calls on a "one to one" bases i.e. Lisbon Emergency now must purchase I.V. supplies, non re-breather's, etc... This added \$4,000 per year in expenses at the time and has ballooned to over \$29,000 in fy 24/25 with increased cost and call volume.
- 2017 State of Maine Minimum Wage Act went into effect. This act has created a significant increase the Payroll Budget line.
- 2021 Maine Paid Time Off Act will go into effect. This act will create an increase in the Payroll Budget Line. Maine EMS is now requiring EMS services licensed at the AEMT or Paramedic level to hire their own Medical Director.
- 2021 Central Maine Medical Center no longer has an in house neuro surgeon or pediatric ICU; this will cause more emergent transports to Maine Medical Center in Portland.
- 2022 The steep increase in inflation hit EMS along with every other industry; medical equipment, medical supplies and ambulance costs sky rocketed. Payrolls increased along with inflation and the continued lack of EMS personnel.
- New Ambulance replacement costs have risen by 100% in the last 7 years.
- 2020's – Medicare and Maine Care reimbursements continue to be stagnant and not keep up with the true cost of running an EMS service.
- 2023-2025 – Continued inflation, State of Maine mandatory paid time off and Maine Paid Family leave act increase payroll

3.3 2012-2017 Fiscal Operations

Lisbon Emergency started 2012 with a near zero account balance. The years 2013 to 2015 were spent building liquid reserves of 3 months expenses and starting a capital replacement fund. This goal was met in late 2014 by keeping expenses down, no raises were given during this time period and a minimal increase was given to the "volunteers" in the form of an increased stipend. Members who volunteered their time on shifts were the key to meeting this goal. The capital improvement account was financed with savings from coming in below budget during fiscal years 2014 to 2016. Our cardiac monitors were older models that were no longer supported by the manufacturer; we were able to replace these with grants from Fire House Sub's and the Davis Foundation. We were able to acquire one power stretcher with a grant from the Steven & Tabitha King Foundation, power stretcher's help in reducing back injuries which is a major cause of injury to EMS and First Responder's. In 2013 we acquired a used 2001 ambulance (call sign 402). In 2016 we replaced an ambulance with a 2009 used ambulance (call sign 401) due to severe maintenance issues with our old ambulance (this was the gray/green ambulance call sign 401). With member's volunteering much of their time to working shifts fundraising was difficult. In 2016 we were able to lower our

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interest rate on the 42 Village St. mortgage saving \$1,464 per year. In 2017 we opened a \$60,000 line of credit with Lisbon Credit Union for use in future funding needs, this line of credit was secured with equity in the 42 Village St. property. This line of credit has not been used to date.

3.4 Fiscal Year 2017-2018

Due to unforeseen payroll expenses Lisbon Emergency faced its biggest budget deficit in our history. While we had saved for the worst-case scenario it took all of our resources to financially make it through this fiscal year. We had not given raises to our membership or per diem employees since 2013; due to the new minimum wage laws and being the second lowest service in the State for Paramedic hourly rate we were forced to increase wages. We had put on hold all capital improvements except those needed to provide EMS service during this fiscal year. We predicted a zero balance in our capital improvement savings by the end of this fiscal year with a significant majority of our liquid capital used to continue operations. We raised our fees for EMS on scene and transporting calls, the lack of ability to collect from “self-pay” patients continued to be a challenge.

3.5 Fiscal Year 2018-2019

With contracts in place with the Towns of Lisbon and Bowdoin to pay stipends, we were able to be proactive instead of reactionary with our planning. Losses incurred to Savings and Capital Improvement accounts in Fiscal Year 2017-2018 were slowly replaced and modest raises were given to all members. We had some success in recruiting at the basic and Advanced level, however recruitment at the Paramedic level had been difficult due to being one of the lowest paying services in the State.

3.6 Fiscal Year 2019-2020

Lisbon EMS gave a significant increase in pay at the Paramedic level, this increase helped with Paramedic recruitment and retention while also decreasing our ALS intercept expense. We went from some months being as low as 60% coverage at the Paramedic level in FY 2018-2019 to 90% rate in some months for FY 2019-2020. Funding for the pay raises came from reduced savings in capital improvements. While this was not a perfect scenario it was required to compete with area services for recruitment and retention of providers.

Lisbon EMS implemented our debt reduction strategy as outlined in the Capital Improvement History below (see 4.4). With an increase in hourly pay rate across all levels and a substantial increase in the rate of pay at the Paramedic level we were able to become competitive with surrounding EMS agencies and were successful in recruiting providers. We were able to achieve a roughly 90% Paramedic coverage of shifts throughout the year. We switched insurance agents in December 2019 which saved over \$2800 in our yearly premiums. We also changed medical billing companies; our new billing company started in May 2020 which also increased revenue.

3.7 Covid-19 Financial Response 2019-2020

The Covid-19 pandemic was unprecedented in the history of EMS in the State of Maine. Financials at Lisbon Emergency had been designed for long term planning and not for a state of emergency. Our policy of having a minimum of three months cash on hand enabled us to be prepared and financially sound for this event. At the onset of the Covid-19 arrival in Maine we started to self-evaluate our financial status and look for ways to remain financially sound for the duration of this state of emergency. We ran a financial stress test to determine our financial ability to respond to this event. The stress test showed our ability to respond to scenarios for greater than 12 months (with a substantial loss for the fiscal year assuming normal ambulance reimbursements and town income in the worst-case scenario).

Our S.O.P.'s at the time stated that the Capital Savings account could only be used for capital improvements. Our membership and board passed a new S.O.P. that states “to allow the Chief of Lisbon EMS and/or Second Captain to use Capital Savings for operational expenses in times of National or State Emergencies – all other liquid cash assets must be exhausted before use of Capital Savings. If Capital Savings is used for operations, it must be replenished before increasing any other savings accounts and within 18 months of end of state of emergency.” This would allow us to use our capital savings as cash on hand to further operate Lisbon Emergency if needed. At no time have we had to enact this S.O.P.

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Lisbon EMS had a line of credit for the amount of \$60,000, this line of credit has not been used since it was opened. The line of credit was taken out to be used to fund our three months of cash on hand or in times of emergency. Lisbon Emergency requested that Lisbon Credit Union review our line of credit on 3/22/2020; the Credit Union stated that there is no reason that our line of credit status would change within the next six months unless something drastic happened such as a 50% reduction in property values

On April 3rd, 2020 the Small Business Administration opened the “Payroll Protection Program Loan”; as an incorporated 501c(3) Lisbon Emergency qualifies for this loan. We applied for the loan on April 3rd for the amount of \$69,400; this loan had a term of 24 months at .5% interest and no prepayment penalties. This loan was forgiven and Lisbon Emergency was able to use this loan towards payroll. Lisbon Emergency did not meet eligibility for the second round PPP loan.

Lisbon EMS also received a grant in the amount of \$8,900 from the Federal Government Care Act in the 2019-2020 fiscal year.

Lisbon Emergency’s expenses were mostly due to the unending changes in responding to medical calls and the unfunded mandates for Personal Protective Equipment.

Income was down during this fiscal year as most people stayed home and did not want to go to the hospital. Our transporting call volume was considerably lower for March and April, it started to recover in May and was back to normal levels in June.

3.8 Fiscal Year 2021-2022

The start of this fiscal year was promising, Covid infections had fallen, restrictions were being lifted, call volume and income had recovered and there was hope that we had moved beyond Covid. Lisbon Emergency was in a good position both financially and staffing with calls being covered 97% at the Paramedic level. During the late summer and early fall the Delta variant started to spread and Governor Mills mandated all EMS providers be vaccinated. The vaccine mandate for health care facilities went into effect until the end of October, the mandated deadline for EMS agencies was October 15th. Staffing in EMS was in trouble before Covid hit, it was now in crisis, this was not just a local issue but all over the state of Maine and the nation. There were numerous articles that came out in Maine papers. The Town of Waldoboro’s town manager reported to Waldoboro town officials; “We’re not facing a crisis, we’re in it”. Some services had lost no providers or only a very few, the problem is that EMS in Maine was very short staffed before Covid and before the mandate that even losing a few providers had a large negative effect. Virtually all EMS services were and still are recruiting heavily for employees with some giving large sign on bonuses. Other contributing factors to a lack of EMS personnel are non-competitive pay, long hours, not treating EMS as a career as well as physical and mental health concerns.

Lisbon Emergency lost three providers directly due to the mandate and one indirectly; three of these were Paramedics and one Basic EMT. We had an emergency board meeting the end of September, at that board meeting the officers recommended the following changes:

1. A \$2.00 per hour raise among all providers; this brought a basic EMT to \$16 per hour, Advanced EMT to \$18 per hour and Paramedic to \$23.50 per hour. In the officers opinion this increase in pay would help only a little with recruitment. This increase was more for retention of current and new employees.
2. Allowing the Ambulance to be staffed with a driver and one licensed provider. Since the towns of Lisbon and Bowdoin have staffed our ambulances with two licensed providers. We had in the past had one driver and one licensed provider; this is not abnormal and is a strategy used at other ambulance services. The driver must pass background checks, be CPR certified and take an Ambulance Vehicle Operators Course.
3. Allow the ambulance to be staffed at the basic EMT level. Our goal is to always have the ambulance staffed at the Advanced Life Support Level with an Advanced EMT or Paramedic.

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4. Increase the orientation budget for new providers. Basic EMT classes that were held during Covid did not allow students clinical time in the hospital or ambulance. We were finding that more time was needed to train new EMT's since they have not had any real-world experience.
5. Actively recruit new EMS providers at all levels.
6. The increase in pay and training hours raised our budget by \$45,000.

All of these recommendations were approved by our board at the emergency meeting. We had 100% coverage at the ALS level (AEMT or Paramedic) 21-22 fiscal year. We have never not had 24-hour ambulance coverage with two employees with at least one being a licensed provider. We were able to cover all shifts when the mandate was put in place for the fiscal year, although at an average 62% Paramedic coverage rate. All services continued to struggle at this time for providers in Maine and the country.

There were numerous revisions due to the ever-changing situations in Covid as well as unfunded mandates for procedures and equipment by Maine EMS. Lisbon Emergency held to only a \$500 increase in the required stipend from the Towns of Lisbon and Bowdoin for fiscal year 2021-2022; we were able to perform this by using available cash to fund this year's capital improvement budget. We did not plan on a pay increase until next fiscal year, with the steep increase in pay among other employers and the mandate we determined at the emergency board meeting that if we did not raise our pay immediately, we would be at critical staffing within months. We used cash on hand that was going to be used to pay ahead on capital improvement to fund this pay increase.

Hospitals in late fall through winter were inundated with Delta and Omicron Covid cases. Hospitals began diverting ambulances more often; one of the consequences of a hospital going on diversion is that patients will be transported by ambulance to other hospitals after they are evaluated and stabilized. When hospitals go on normal diversion, they will still take trauma (if they are a trauma center), Stroke, Pediatrics and MI's (heart attacks). There is no notice when a hospital goes on diversion and there is no pattern; it can happen at any random time. There was no communication from the hospitals to EMS agencies as to when diversions will happen or become less. Hospital diversions further reduce the number of available ambulances in our area as more ambulances are needed for interfacility transfers and Emergency calls possibly having to transport to a further hospital. We began working with United ambulance on a trial basis to staff one ambulance one to two times a week (if we had the staff available) to answer calls in Lewiston and perform transfers. The call volume available in Lewiston paid for the cost of the ambulance, payroll and supplies as well as bringing in extra revenue to Lisbon Emergency; if our primary ambulance was on a call the second ambulance would stage at the Lisbon/Lewiston line. By adding this ambulance to the available calls, it helped reduce the stress on the hospitals and EMS allowing the hospital to come off of diversion sooner, less waiting times in the ER and have more ambulances available to answer emergency calls. FEMA stationed eight ambulances for transfers at Maine hospitals in January and February to help with transfers and free up hospital beds. We stopped working with United Ambulance staffing an ambulance on Fridays at their request in early February 2022.

3.9 Fiscal Year 2022-2023*

The fiscal year started out with our first new ambulance since 2006 being put in service. We were still reeling from the loss of Paramedics from the Covid mandate, our Paramedic staffing level stayed in the mid 60% for the fall. With a new higher payroll structure and better equipment, we were able to recruit more Paramedics and staff. We were able to get our Paramedic level back up to 92% starting in November 2022 and 97% in January of 2023. Staffing remains a very big sticking point for most services; we brought on enough personnel to start a second 12-hour truck that was staffed five days a week from 8am to 8pm starting December of 2022. We paid for the second truck by performing transfers and second EMS calls; we were able to help a lot of patients that would not have otherwise been able to move to higher definitive care in a timely manner. With the second ambulance we have were also able to answer second 911 calls that otherwise would have to be taken by our mutual aid partners.

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EMS is a non-essential service according to the State of Maine; no town or city in Maine is under obligation to provide EMS service to its residents. The staffing issue among EMS agencies was becoming very serious before Covid, it has now reached a crisis in Maine. Almost all EMS services in the State of Maine are under duress due to a lack of staffing, Lisbon EMS staffing has improved greatly over the years however we could use more staff at every level. This is not unusual for any EMS service at this time. Staffing will be the biggest issue of every EMS agency over the next three to five years, especially at the Paramedic level. Lisbon EMS is currently in a good position in regards to equipment, with the replacement of 401 in fiscal year 2022-2023 and upgrades accomplished in 2019-2022 fiscal years. *(above as written for FY 22-23 business plan).

3.10 Fiscal Year 2023-2024*

The tail end of FY22/23 and the start of 23/24 were very hectic for Lisbon Emergency. Our Chief of Service went on medical leave and retired at the same time the Town of Lisbon put out 911 EMS services to bid for the town of Lisbon. United Ambulance Service in Lewiston bid lower than Lisbon Emergency to provide one Advanced Level Ambulance in town. Lisbon Emergency's proposal was to staff up to the medic level with one ambulance and continue to staff the second day shift ambulance as much as possible. The town of Lisbon public safety committee, consisting of the Town Manager, Police Chief and Fire Chief recommended to the town council to award the contract to United Ambulance. After this announcement there was a tremendous response from the residents of Lisbon in support of Lisbon Emergency. The town council decided to review the contracts and recommendation of the committee. After three town council meetings the Town Manager, Police Chief and Fire Chief recommended going with Lisbon Emergency after gathering further information. Lisbon town council voted to contract with Lisbon Emergency. It was agreed upon that Lisbon Emergency would work with our towns towards a more permanent structure for the future.

After the contract was signed with the town of Lisbon, we started a committee to look into transitioning Lisbon Emergency from a non-profit organization to a quasi-municipal. We worked with the towns of Lisbon, Bowdoin and Bowdoinham as well as members of Maine EMS including the Director and Deputy Director. It was determined that a regional ambulance service would be the best direction at these meetings. Lisbon Emergency hired a lawyer to make certain we could transition from a non-profit to quasi municipal, it was determined that it would be possible. There was a significant delay in between meetings from winter to spring/summer in between meetings waiting for guidance from the Town of Lisbon's lawyer. There were many exploratory meetings during this time with no official vote or decision.

The action of the Town of Lisbon almost contracting with United instead of Lisbon Emergency destabilized our service. 60% of our stipend revenue comes from the Town of Lisbon. We were advised by our lending agency that we will have a harder time securing loans without a firm commitment from the Town of Lisbon. It also created and continues to create stress among our members without a long-term commitment/agreement with our 911 towns. We have been very successful in obtaining grants over the years, however without a long-term forecast of our services structure we are limited to what we can apply for. We were turned down for an EMA grant as we are not a municipal service and advised to apply for a non-profit version of the same grant. We were unable to apply for this grant not knowing if we may become a municipal service. Lisbon Emergency advised our board of directors as well as our 911 towns that prolonged negotiations to a long-term solution would be detrimental to Lisbon Emergency and EMS to our area. The officers have spent hundreds of man hours per year over the last couple years researching, making presentations, working with committees and the Town of Lisbon. The service has spent over \$10,000 in lawyers' fees on working towards a transition. The officers were unable to work on some internal projects such as Community Paramedicine, grants and increased training due to the number of hours working on a transition and projects created from the shooting incident in October 2023.

Lisbon Emergency was involved with the October Lewiston shooting. We had ambulances respond directly to the scene as well as staffing three ambulances the entirety of the manhunt and the weekend after apprehension. The extra staffing cost the service a little over \$11,000 in extra payroll. We identified numerous deficiencies during this incident which we immediately started to work on for future responses. Our members stepped up and selflessly worked many hours to make sure our towns were covered.

We found that the number of available ambulance transfers reduced starting the beginning of this fiscal year. Northeast Ambulance had been the primary transport transfer service for the Maine Health hospitals in the area and would give Lisbon Emergency transfers when they were busy. Maine Health started their own transfer service, other area hospital-based

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services also became more aggressive with taking transfers. Our transfers were lowered by over half as many as budgeted, this was an unexpected change of market conditions. We were able to make up some of this loss with more than expected 911 calls transported from Bowdoinham. We also started a PIFT (Paramedic Interfacility Transfer) program. PIFT transfers are guaranteed revenue and involve special protocols for Paramedics; these transfers can pay more than double a normal transfer. All of Lisbon Emergency's Paramedics are PIFT certified. In order to guarantee revenue to offset cost for a dedicated transfer only ambulance we would need over seven transfers per day; it would be incredibly difficult to compete with the larger services to make this happen. *(above as written for FY 23-24 business plan).

3.11 Fiscal Year 2024-2025*

Lisbon Emergency in years past has been able to reduce the upcoming year's budget with excess revenue. Due to the decrease in ambulance transfer revenue and projecting less revenue for this fiscal year we were unable to perform a reduction in stipend to our towns from excess revenue. EMS is constantly changing from quarter to quarter and even month to month; we forecast our budget seven months before the end of our projected fiscal year as the Town of Bowdoin requires a budgetary number on or before January 31st. I.e., our budget for FY 25/26 is passed in January of 2025 and starts July 1st. This added an additional \$100,000 to the budget for the fiscal year. The largest reason for the reduction in income was loss of transfer revenue. In order to regain that revenue would require us to become more aggressive on transfers which would take away from 911 coverage of our towns. We were able to shore up funding through more profitable transfers (long distance, ALS and PIFT) and the addition of Bowdoinham as a contracted 911 coverage area adding to 911 and stipend revenue.

Lisbon Emergency requested guidance from Lisbon Town Council for FY 24/25 budget as we were continuing to work towards a quasi-municipal service. The consensus was to make the budget more closely resemble a quasi-municipal budget and to keep current services at par. We modestly increased some benefits such as health care and paid time off to be closer to a municipal benefits package; our benefits were still well below other area services or municipalities. We also hired one more full time Paramedic position to create more reliable Paramedic coverage on the 12 hour ambulance. Our original budget had two additional full time Paramedic positions, however we voluntarily reduced it to one as FY 24/25's budget was already more than FY 23/24.

We were able to work on some internal projects we had been planning for a long time. We worked with Lisbon Fire Dept. on Mass Casualty Training, trained five members to become Community Paramedic Technicians, held a Tactical Emergency Casualty Care class as well as a joint Mass Casualty Exercise with Lisbon Fire and Police. We were also able to hold a Basic EMT Class with a grant and the help of Rick Petrie and KVCC.

Lisbon Emergency continued to work towards a regional ambulance service during this fiscal year. It was determined by the Town of Lisbon's lawyer that a transition from a non-profit to quasi-municipal would be feasible. A meeting was held in August of 2024 with representatives of Lisbon, Bowdoin and Bowdoinham as well as Lisbon Emergency. The towns were discussing the makeup of the board of directors as well as where assets would go to if the new entity was dissolved. The towns were unable to come to an agreement at this meeting. Immediately following the August 24th meeting the Town Manager of Lisbon approached the officers of Lisbon Emergency about becoming a stand-alone EMS department (not part of the Fire Department) under the Town of Lisbon and contracting to the towns of Bowdoin and Bowdoinham. Our membership agreed to this process; our board wanted assurances of continuing EMS coverage for Bowdoin and Bowdoinham. The Lisbon Town manager received approval to explore this option by town council. The officers spent numerous hours working with the town towards this goal. An ordinance was written to create a Town of Lisbon EMS service (stand-alone from the Fire Department). The EMS ordinance first reading was performed with no objection. The day before the second reading would be performed Lisbon Emergency's officers were informed that the newly hired Fire Chief had concerns with a stand-alone EMS service and that the Town Manager would be recommending that the EMS ordinance be voted down to Town Council. Lisbon Emergency's officers had a couple meetings after this with both parties disagreeing on how to move forward. The EMS ordinance had been stopped and there was no longer any possibility of being able to transition before the end of fiscal year 24/25. Lisbon Emergency's officers requested to put negotiations on hold for a quarter in order to work on internal projects and re-group; our board unanimously agreed. We have submitted to the Maine EMS self-determination grant; if received it would pay for a study to help determine the best course to move forward. This grant would look at Lisbon Emergency staying non-profit or transitioning to quasi-municipal, municipal or Fire/EMS as well as alternative ideas. Lisbon Emergency requested \$40,000 for the study; we were awarded \$19,500 as Maine EMS ran out of grant money. LD583 was presented as a law to fund an additional \$200,000 to Maine EMS for the self determination grant for FY 25/26. Lisbon

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Emergency will be requesting a modification of our grant to fund the remaining \$20,500 needed for the study if and when this bill passes.

Goals for this fiscal year were to put a new (to us) ambulance in service, inter agency training, holding a Basic EMT class, put in service a Command/Community Paramedic vehicle, adding one more full time Paramedic position, revamped new hire/upgraded license program and work towards our continued goal of a long-term sustainable service. We were able to meet all of these goals except long term sustainability due to a breakdown in negotiations. New services for this fiscal year include more Paramedic coverage with more shift availability. In the past we staffed only one medic and one lower license level per ambulance per shift. This fiscal year included up to six 12-hour shifts per week with two medics on the same ambulance. This strategy greatly helps Paramedic coverage in case of call out, injury or attrition. We also added an extra 12-hour night shift on nights that have been busy in the past such as Fourth of July, Moxie weekend, Halloween and New Years Eve. Adding the full time Paramedic position and increased Paramedic hours scheduled allowed us to retain a 99% Paramedic coverage on our 24 hour ambulance and raised our 12 hour Paramedic coverage by over 12%

Unplanned expenses included generator failure, two broken garage doors, failure of one dehumidifier in our bays and air conditioner failure. These expenses were covered within our budget and capital improvement funds. *(above as written for FY 24-25 business plan).

3.11 Fiscal Year 2025-2026*

This budget represents payroll increases for employee recruitment and retention, capital improvement replacements and a fully funded capital improvement plan.

We reduced our transfer income to reflect what we are performing this fiscal year which is estimated at \$60,000. We increased our 911 Ambulance Income as we continue to see an increase in run volume.

Our budget includes a roughly 3.5% COLA for our employees to keep within our market target rate, any adjustments from last year's budget are inflationary as we see the price of labor and materials increase. We are adding one full time position to add more Paramedic Coverage and continuity on our schedule. Our medical director costs increased due to increased demands as we grow and add services such as Community Paramedicine, protocols and training. We have increased training as it has been one of the most requested items from our members, we also will have a protocol update from Maine EMS in December 2025 which will require additional training to our members. The training line was funded by reducing stipends paid to employees for transfers. The majority of our trainings are available to all of our 911 towns at no charge. With income from FY 24/25 and lower than anticipated expenses we were able to reduce the towns stipend by a total of \$135,000 for FY 25/26.

During our initial budget presentation to Lisbon Town Council they requested that we look to cut our budget as the Town of Lisbon will be under significant financial constraint in FY 25/26. The officers presented numerous options to our board for cost reduction, all would have a significant impact upon operations for the coming year. It was determined that the only budget lines that could be cut were training, uniforms, the new full time Paramedic position and a new retirement plan for full time employees. Cutting training would significantly hinder morale and operational readiness, our uniform budget was already well below other area services and not sufficient for operations in years past, the new full time position was not an added position but to replace per diem hours; to cut this position would hurt our continued goal of reliable Paramedic coverage and the cost was minimal. It was determined that something would need to be cut and it was decided at the recommendation of the officers to cut the new retirement program. This saved over \$26,000 and reduced our initial increase in FY 25/26 from 4.8% to 2%. This cut is not sustainable as we must create a retirement program for employee retention in the future; our full time and per diem employees currently do not have a retirement program.

Conditions that can affect our fiscal year 25/26 revenue and expenses. An unknown political climate at the Federal level could affect Medicare payments which would have an adverse effect upon income. Tariff's will cause inflation with some medical

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equipment and supplies as well as the cost of ambulances. On the Income side an increase in transfers from our current baseline would help revenue as would increase 911 call volume. Maine EMS is working towards reimbursement for Community Paramedicine which would also increase revenue, it is unknown at this time when or if this will happen. Our budget for the coming fiscal year does not take into account delayed funding of Medicare/Maine Care as it is unknown if this will happen or to what extent.

Our goals for the upcoming year are to continue with base improvements, training for our members as well as continued inter agency training with our 911 towns and mutual aid partners, community paramedicine and working on a long-term strategy for our future with our partner 911 towns.

While the Town of Lisbon almost contracting with United in 2023 temporarily financially destabilized the service, we have recovered. With the real estate inflation in Maine and specifically Lisbon we now have enough equity in our base at 42 Village St. to cover the cost of loans planned in our capital improvement plan. The loans we would take out for ambulance replacement will not be more than the equity in our building; if there was an issue with a lending institution, we would be able to use the building as collateral towards the loan. *(above as written for FY 25-26 business plan).

4. Capital Improvement

4.1 Capital Improvement History

Lisbon Emergency moved into its new base in 2011, the funding for the purchase was from major fundraising campaign done by an outside company. The campaigns ran from 2006 to 2011 bringing in \$84,000; Lisbon Emergency contributed \$40,000 from our capital improvement fund and the balance was funded with a mortgage.

4.2 2012-2017

With the lack of revenue not keeping pace with inflation along with the cost of medical equipment and supplies drastically increasing capital improvements were extremely limited from 2012 to 2017. Lisbon Emergency's ambulance fund had to restart in 2013 with limited funds. Lisbon Emergency purchased two used ambulances, one in 2013 (Unit 402 – 2001 Road Rescue Ford E450) and one in 2016 (Unit 401 - 2009 Wheel Coach Chevrolet C4500). The last time Lisbon Emergency purchased a new ambulance was 2006. While purchasing used ambulances allowed us to replace old ambulances it had its own challenges; we had seen a significant increase in repair costs and long lead time for repair parts with older model ambulances. Unit 402 was out of service over 4 weeks during fiscal year 2017-2018 with repairs and waiting for parts. Finding quality used ambulances had also become more difficult, Unit 401 was purchased after a two-year nationwide search for an ambulance that would meet our needs. Since 2012 Lisbon Emergency was able to replace equipment through grants: two cardiac monitors (\$30,000 each), one power stretcher (\$17,000; power stretchers are the standard now) and many other smaller items. Without the grants Lisbon Emergency received, the service would have been behind in excess of \$90,000 in capital asset replacement from 2012-2016. The bays where the ambulances are parked had a major moisture problem, Phase one replacement of the blown in insulation and spray foam insulation on the gable end walls was performed using funds from the ambulance's replacement fund in 2016; Phase two (dehumidifiers) and three (painting and repair of drywall) had been put on hold for lack of funding.

4.3 2017-2018

With funding received from the towns long delayed capital improvements could begin. The fiscal year started with the replacement of Unit 402 (2001 Road Rescue) with a used 2012 Horton Ford E450 (Unit# 44). This ambulance came with a power stretcher and powered stretcher lift, both items on our long-term capital improvement plan. Phase 2 of 3 for the bays was completed with two dehumidifiers installed, two garage doors were repaired and necessary electrical work was performed in the bays (electrical breakers would trip when ambulances were plugged in). We were very successful in obtaining grants; patient care laptop, bullet proof vests, our base radio and the generator at our radio tower were all funded

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with grants. While not shown on previous year capital improvement plan the base radio and generator at the base tower were added in the summer of 2018. The base radio failed and was repaired; we were advised that it needed to be replaced very soon due to age and condition. The generator at the tower failed numerous times and was deemed not repairable due to age and condition.

4.4 Capital Improvement Revision & Debt Reduction Plan 2019-2024

As of 2019 we did not have a Capital Improvement Plan as any excess cash was used to put out “fires” of broken equipment, building items, etc. Since receiving funding from our 911 towns in 2018 we started on a debt reduction plan. At the time we had two loans on used ambulances and a mortgage on our base. We accelerated payments to reduce debt. With the increased cost of ambulances, the interest on the loans would be excessive. We continued to make do with our used ambulances; this was challenging due to breakdowns, difficulty finding parts for older model ambulances and dissatisfaction from our membership with the layout of the ambulances. We were able to pay off both used ambulances and our mortgage. This strategy allows us to have limited interest expense on our budget for future years.

4.5 2019-2021

There was limited Capital Improvements due to Covid-19 financial restrictions starting in February 2020, we replaced our portable radios on the ambulances and first in bags with grants. As income increased late in the 2020-2021 fiscal year we were able to take advantage of a 0% three year lease to own from Stryker Medical Equipment. We were able to purchase Internet modems for our Life Pack monitors, Power Lift for ambulance 401 and Lucas Mechanical CPR device. All of these items were on our long-term capital improvement plan. The three-year lease to own plan at 0% interest allowed us to accelerate needed equipment earlier than planned while not changing planned long term equipment replacement. We replaced our medication pumps as well as acquiring neonate harness devices. We were also able to upgrade and repair our base lighting (especially in the bays) to LED's; 90% of our old lighting fixtures in our bays needed repair.

4.6 2021-2022*

We were able to acquire and put in service the 2022 Ford E-450 Braun Chief XL ambulance call sign 43. This ambulance was purchased on a 3-year lease to own for \$290,390.00 with an interest rate of 1.75%. Ambulances were incredibly hard to acquire due to supply chain issues and will continue to be in the future. Lisbon Emergency was lucky to find this as a brand-new demonstration unit that was purchased upon arrival at the dealer. By purchasing a new ambulance, we would possibly be able to negotiate a “loaner” with a local ambulance dealer if ours were to be out of service. We had to revise our Capital Improvement plan to include the extreme inflation, especially with vehicles, that occurred over the last year.

We upgraded other items such as scoop stretchers as our finances allowed us; we hope to upgrade additional base and medical equipment this fiscal year with the sale of old ambulance 401 and revenue generated from transfers. The board and members will evaluate capital improvements mid to late third quarter based upon income and our capital improvement plan.

New ambulances are currently 2 to 3 years out and there are no quality used ambulances available on the used market. For this reason, we have held back on aggressively marketing ambulance 401 for sale; if we were to have a catastrophic problem with ambulance 43 or 44 we would need to put 401 back in service. With the lease of an ambulance from Northeast Ambulance we were able to sell 401. *As written for the 21-22 business plan.

4.7 2023-2024*

We added \$1500 for medical equipment and base equipment for unknown repairs per year up to 26-27 and then increasing at that time. The reason for this line item is that we are having unexpected items needing replacement that are expensive and are breaking without notice and cannot be predicted. An IO drill, which is required equipment for an AEMT level truck, is over \$700. These devices have a sealed battery that cannot be replaced and do not have any warning indicator that the battery is low. Maine EMS has also added required equipment (usually late fall/early winter) with no notice or funding to purchase this

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equipment. The idea is that if we do not use the funds to roll it over to the following year so that an emergency or unexpected expense is not hurting us financially.

Our accelerated debt reduction plan was fulfilled in the spring of 2023 a full nine months ahead of schedule; this further reduced the money needed for next year's budget. The loan payments on Ambulance 43 and the Stryker purchase are fully funded in our capital improvement plan and account.

Ambulance 44 is scheduled for replacement in 26-27; this is a 2012 ambulance currently with 121,000 miles. We may accelerate the replacement of Ambulance 44 if we have mechanical issues or need for increased service; this will be evaluated every fiscal year bi-annually by the officers and Board of Directors.

We accounted for inflation in last year's capital improvement plan; there has been no change in the amount of funding needed after review at this time for future years. Stryker Medical has had three price increases in the last six months; ambulances have almost doubled in price over the last two years. If this trend continues, we will have to modify our capital improvement plan in future years. *As written for FY 23/24 Business Plan.

4.8 2024-2025

Lisbon Emergency had recognized deficiencies after the October 2023 shooting. One of the biggest was not having the availability of a Command vehicle for the Chief/Officer in command. Chief Cailler was able to secure a grant of \$50,000 from the Gary Sinise foundation to help equip a Command vehicle. We were able to purchase a 2023 Chevy Tahoe PPV through Massachusetts procurement program for \$48,000 through our capital improvement fund with the intention of it being used for the Chief of Service/Officer on Duty as a command vehicle as well as a Community Paramedic vehicle. The Gary Sinise grant paid for equipping the Tahoe with lights, sirens, radios, Command module, MCI kit and six bullet proof vests.

Chief Cailler put in for the Stephen King grant for a cardiac monitor valued at \$50,000; we received this grant. Chief Cailler also put in for a grant from Walmart to replace our Washer and Dryer which was awarded for \$2,000.

Lisbon Emergency received the Maine Emergency stabilization grant from the State of Maine for approximately \$47,000.

We received a temporary third ambulance to use from Northeast Ambulance when we originally helped Northeast Ambulance perform mutual aid to Bowdoinham. As we were now taking over the contract for Bowdoinham, we would need to acquire our own third ambulance. We were able to purchase a 2017 Ford E450 Horton 553 Type 3 ambulance with 65,000 miles, Unit# 42. This ambulance came with a Stryker power load and power stretcher. To purchase this ambulance new would be in excess of \$365,000; we were able to purchase it for \$140,000. We were able to equip the rest of the ambulance with the Maine EMS grant and cardiac monitor from the Steven King grant; in all we put over \$600,000 in equipment for \$190,000. All of these items are accounted for on our Capital Improvement plan and we were able to perform without increasing our capital improvement costs by delaying some projects until FY 25/26.

We had to raise our capital improvement plan slightly due to continued inflation for Medical Equipment costs. We reviewed and updated our capital improvement plan to be valid for 10 years.

The cost of ambulances has continued to climb, eight years ago they were \$150,000 to \$180,000; today they are in excess of \$300,000 for a quality ambulance. Our 2012 ambulance (Ambulance 44) is due for replacement in 2026, we will be remounting this ambulance as it will save over \$100,000 vs. purchasing new. The ambulance will be sent back to the factory where they will take the patient compartment off, refurbish everything and mount it on a new 2026 Ford E-450 chassis. This ambulance is a "door forward" style ambulance which gives more room inside the patient compartment and is the preferred style by our members. The remount will take place starting late in 2025 and arrive most likely in FY fourth quarter 25/26. The dealer will provide a loaner ambulance at no cost while the remount is taking place.

We added a much-needed air conditioner to our bays; ideally medications are to be kept between 68 & 77 degrees Fahrenheit; during the summer months we were seeing temperatures as high as the low 90's in our bays. The air conditioner would also allow us to build a future inventory room in our bays. *As written for the 24-25 business plan.

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We added two bedrooms for day time shift employees to be able to work out of as well as for when we staff at night. Previously employees were sleeping on air mattresses on the floor for the times we staffed an extra ambulance at night.

4.9 2025-26

For FY25/26 we built a supply room in our bays; this was called out as a deficiency in our financial audit as well as the EMS grant study. Ambulance 44 is being remounted and left in December 2025; we expect to see it back in roughly April of 2026. Remounting this ambulance saved in excess of \$120,000 over purchasing a new ambulance. We replaced the power load and power stretcher in ambulance 44; both were over 12 years old and were so old that we could no longer receive a service contract on both pieces of equipment. We replaced the radios in Ambulance 44; the radios were over 18 years old and in need of replacement; an additional \$5,000 from the Maine EMS sustainability grant was used for this purchase. We purchased a techni-mount for our cardiac monitor for Ambulance 44; this secures the monitor to the ambulance and is currently installed in our other two ambulances. This allows us to move cardiac monitors among ambulances if needed, is a quicker and more secure way to mount our cardiac monitor. We also purchased a Lucas mechanical CPR device and patient lifting equipment with a grant from the Maine EMS sustainability grant.

With building the storage room in our bays we needed additional room to store equipment; the shed that we had owned was not accessible in the winter, the sills were rotted, one wall was rotted, the rafter tails were rotted and it needed a new roof; it was no longer in usable condition. We purchased a new shed and expanded our driveway with reclaim to make room for parking and snow plowing. We want to thank Carl Huston Excavation and Chris Huston for donating material and time for half the driveway expansion project.

There has been a recent change in how medications are handled in our area; we are purchasing audit tracking safes for our ambulances and store room. This topic is also covered in FY 26/27 Capital Improvement "Hold for medications".

Due to the increased inflation, especially on necessary medical equipment service contracts, we raised the amount needed for capital improvement funding starting in FY 29-30.

4.10 2026-27

For this coming fiscal year there is no major plans for Capital Improvement additions. We have updated almost our entire inventory of medical equipment over the last four years through grants, purchasing used and our current Capital Improvement plan. We will be looking for grants to replace items that we cannot afford to purchase at this time such as upgrades to our radio system.

"Hold for medications" We currently do not pay for our medications on the ambulance. Our medication agreement through CMMC and St. Mary's is currently through Tri County EMS, this non-profit was in charge of our region until June 30th, 2025. Starting this fiscal year Maine EMS has taken over our Region. It is unknown how much longer Tri County EMS will facilitate the medication contract with the hospitals. The new Maine EMS region most likely will not take over the medication contract. With CMMC being sold to a new entity it is also not known if the hospitals will continue to allow Tri County EMS to continue with their medication contract. The manner in which we handle medication exchanges was significantly changed in November of 2025; we were given one week's notice to this change. The investments in FY 25/26 for Audit tracking safes along with new software will bring Lisbon Emergency up to required standards for all of these changes. The "hold for medications" in FY 26/27 is being held if we are required to purchase medications. This would cover one extra safe along with boxes to store the medications, boxes to store the medications on the ambulance (currently our boxes are owned by Tri-County EMS) and the cost to purchase the medications along with the cost for medication replacement for the remainder of the fiscal year. EMS services south of us already are required to purchase their medications; our Medical Director has stated that in all likelihood we will need to purchase medications within the next 1-3 years.

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4.11 Current Capital Improvement Plan 2021-2034

	Project Name	Date Completed	Project year	Budget - Completed	Budgeted	
1	Neonate Car Seat	2021	21-22	\$1,500.00	\$1,500.00	
2	Bay Lighting repair/upgrade	2022	21-22	\$4,400.00	\$4,400.00	
3	IV Pumps	2022	21-22	\$5,000.00	\$5,000.00	\$10,900.00
4	Tablet for Ambulance & Stock Room	2022	22-23	\$250.00	\$250.00	
5	Replace Ambulance	2022	22-23	\$98,480.73	\$98,480.73	
6	Stryker Purchase	2022	22-23	\$12,677.20	\$12,677.20	
7	Base Equipment \$1500 roll over to 23/24	Not Performed	22-23	\$0.00	\$1,500.00	
8	Medical Equipment \$1500 roll over to 23/24	Not Performed	22-23	\$0.00	\$1,500.00	\$111,407.93
9	Replace Ambulance	2023	23-24	\$98,470.73	\$98,470.73	
10	Stryker Purchase	2023	23-24	\$12,677.20	\$12,677.20	
11	Fly Car	December 2023	23-24	\$46,419.83	\$46,419.83	
12	Used ambulance 42	Performed	23-24	\$34,840.44	\$36,554.28	
13	Base Equipment \$1500 roll over to 23/24	Not Performed	23-24	\$0.00	\$1,500.00	
14	Medical Equipment \$1500 roll over to 23/24	Not Performed	23-24	\$0.00	\$1,500.00	\$192,408.20
15	Used ambulance 42	Committed	24-25	\$41,042.76	\$41,042.76	
16	Water Softener	Performed	24-25	\$1,560.60	\$5,000.00	
17	Base Equipment		24-25	\$0.00	\$4,500.00	
18	Medical Equipment		24-25	\$0.00	\$4,500.00	
19	Down Payment on Remount	November 2024	24-25	\$18,457.00	\$20,000.00	
20	Add 2 Bedrrooms to base		24-25	\$10,465.36	\$10,000.00	
21	AC in Bay	Performed	24-25	\$16,675.00	\$20,000.00	\$88,200.72
22	Supply Closet	In progress	25-26	\$5,395.00	\$9,000.00	
23	44 Radios	Performed	25-26	\$2,833.89	\$4,000.00	
24	44 Techni Mount for Monitor	Performed	25-26	\$1,466.00	\$1,700.00	
25	44 Power Load & Stretcher	Performed	25-26	\$61,954.75	\$70,000.00	
26	Lifepack Service Contract #1	Committed	25-26		\$3,877.70	
27	Lifepack Service Contract #2	Committed	25-26		\$3,877.70	
28	Driveway and Shed		25-26	\$8,494.50	\$9,000.00	
29	Safes for medication tracking		25-26		\$8,274.00	
30	Shredder		25-26		\$1,200.00	
31	Base Equipment		25-26		\$6,000.00	
32	Medical Equipment		25-26		\$6,000.00	
33	Lucas Service Contract #1	Committed	25-26		\$1,512.00	
34	Used ambulance 42	Committed	25-26		\$38,236.78	\$152,727.32
35	Lifepack Service Contract #1	Committed	26-27		\$3,877.70	
36	Lifepack Service Contract #2	Committed	26-27		\$3,877.70	
37	Lucas Service Contract #1	Committed	26-27		\$1,512.00	
38	Remount 44	Committed	26-27		\$55,119.12	
39	Hold for Medications		26-27		\$12,000.00	
40	Base Equipment		26-27		\$1,500.00	
41	Medical Equipment		26-27		\$1,500.00	
42	Used ambulance 42	Committed	26-27		\$41,042.76	\$120,429.28

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43	Lifepack Service Contract #1	Committed	27-28		\$3,877.70	
44	Lifepack Service Contract #2	Committed	27-28		\$3,877.70	
45	Lucas Service Contract #1	Committed	27-28		\$1,512.00	
46	Lucas Service Contract #2	Committed	27-28		\$6,300.00	
47	Used ambulance 42		27-28		\$30,795.72	
48	Remount 44	Committed	27-28		\$55,119.12	
49	Base Equipment		27-28		\$2,000.00	
50	Medical Equipment		27-28		\$2,000.00	\$105,482.24
51	Lifepack Service Contract #1	Committed	28-29		\$3,877.70	
52	Lifepack Service Contract #2	Committed	28-29		\$3,877.70	
53	Lucas Service Contract #1	Committed	28-29		\$1,512.00	
54	Power load & Stretcher Service contract #1		28-29		\$11,500.00	
55	Power load & Stretcher Service contract #2		28-29		\$11,500.00	
56	Remount 44	Committed	28-29		\$55,119.12	
57	Base Equipment		28-29		\$2,000.00	
58	Medical Equipment		28-29		\$2,000.00	\$91,386.52
59	Lucas Service Contract #1		29-30		\$7,000.00	
60	Lifepack Service Contract #1		29-30		\$8,800.00	
61	Lifepack Service Contract #2		29-30		\$8,800.00	
62	Power load & Stretcher Service contract #3		29-30		\$12,000.00	
63	Lifepack Service Contract #3		29-30		\$7,200.00	
64	Base Equipment		29-30		\$2,000.00	
65	Remount Ambulance #2		29-30		\$140,000.00	
66	Medical Equipment		29-30		\$2,000.00	\$187,800.00
67	Remount Ambulance #2		30-31		\$84,000.00	
68	Base Equipment		30-31		\$2,000.00	
69	Medical Equipment		30-31		\$2,000.00	\$88,000.00
70	Lucas Service Contract #2		31-32		\$7,000.00	
71	Power load & Stretcher Service contract #1		31-32		\$12,500.00	
72	Power load & Stretcher Service contract #2		31-32		\$12,500.00	
73	Replace Monitors x2		31-32		\$140,000.00	
74	Remount Ambulance #2		31-32		\$84,000.00	
75	Base Equipment		31-32		\$2,500.00	
76	Medical Equipment		31-32		\$2,500.00	\$261,000.00
77	Power load & Stretcher Service contract #3		32-33		\$12,000.00	
78	Base Equipment		32-33		\$2,500.00	
79	Remount Ambulance #3		32-33		\$140,000.00	
80	Medical Equipment		32-33		\$2,500.00	\$157,000.00
81	Lifepack Service Contract #3		33-34		\$9,000.00	
82	Repave Driveway		33-34		\$35,000.00	
83	Remount Ambulance #3		33-34		\$84,000.00	
84	Base Equipment		33-34		\$2,500.00	
86	Medical Equipment		33-34		\$2,500.00	\$133,000.00
87	Power load & Stretcher Service contract #1		34-35		\$12,500.00	
88	Power load & Stretcher Service contract #2		34-35		\$12,500.00	

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89	Remount Ambulance #3		34-35		\$84,000.00	
90	Lucas Service Contract #1		34-35		\$7,000.00	
91	Lifepack Service Contract #1		34-35		\$9,500.00	
92	Lifepack Service Contract #2		34-35		\$9,500.00	
93	Replace Monitor x1		34-35		\$75,000.00	
94	Base Equipment		34-35		\$2,500.00	
95	Medical Equipment		34-35		\$2,500.00	\$215,000.00
96	Power load & Stretcher Service contract #1		35-36		\$12,500.00	
97	Power load & Stretcher Service contract #2		35-36		\$12,500.00	
98	Replace Roof		35-36		\$35,000.00	
99	Lucas Service Contract #1		35-36		\$7,000.00	
100	Lifepack Service Contract #1		35-36		\$9,500.00	
101	Lifepack Service Contract #2		35-36		\$9,500.00	
102	Base Equipment		35-36		\$2,500.00	
103	Medical Equipment		35-36		\$2,500.00	\$91,000.00
104	Power load & Stretcher Service contract #1		36-37		\$12,500.00	
105	Power load & Stretcher Service contract #2		36-37		\$12,500.00	
106	Replace 44		36-37		\$160,000.00	
107	Lucas Service Contract #1		36-37		\$7,000.00	
108	Lifepack Service Contract #1		36-37		\$9,500.00	
109	Lifepack Service Contract #2		36-37		\$9,500.00	
110	Base Equipment		36-37		\$2,500.00	
111	Medical Equipment		36-37		\$2,500.00	\$216,000.00

Year	Capital Roll Over	Capital Increase	Capital Expense	Balance
2021-22	\$156,000.00	\$0.00	\$10,900.00	\$145,100.00
2022-23	\$145,100.00	\$50,675.64	\$111,407.93	\$84,367.71
2023-24	\$84,367.71	\$116,000.00	\$192,408.20	\$7,959.51
2024-25	\$7,959.51	\$100,000.00	\$88,200.72	\$19,758.79
2025-26	\$19,758.79	\$135,000.00	\$152,727.32	\$2,031.47
2026-27	\$2,031.47	\$135,000.00	\$120,429.28	\$16,602.19
2027-28	\$16,602.19	\$135,000.00	\$105,482.24	\$46,119.95
2028-29	\$46,119.95	\$135,000.00	\$91,386.52	\$89,733.43
2029-30	\$89,733.43	\$155,000.00	\$187,800.00	\$56,933.43
2030-31	\$56,933.43	\$155,000.00	\$88,000.00	\$123,933.43
2031-32	\$123,933.43	\$155,000.00	\$261,000.00	\$17,933.43
2032-33	\$17,933.43	\$170,000.00	\$157,000.00	\$30,933.43
2033-34	\$30,933.43	\$170,000.00	\$133,000.00	\$67,933.43
2034-35	\$67,933.43	\$170,000.00	\$215,000.00	\$22,933.43
2035-36	\$22,933.43	\$170,000.00	\$91,000.00	\$101,933.43
2036-37	\$101,933.43	\$170,000.00	\$216,000.00	\$55,933.43

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5. Accounting

5.1 In house record keeping, reporting and budget philosophy

Lisbon Emergency's income can be unreliable; there can be assumptions made about average income per run based upon past history. Frequent calls to a non-paying patient, multiple ALS2 calls where expensive medical equipment has been used with no transport, delay in Medicare payments, reduced 911 and transfer call volume can reduce income year over year. We base our income over the last two years income per run while trying to be conservative with projected income. Our accounts receivables also do not accurately reflect future revenue. While we bill Medicare and Maine Care our going rate, they will pay the Medicare rate which is greatly reduced. As receivables are not an accurate representation of Lisbon Emergency's financial status we report to our board in Cash basis and not Accrual. All financials in this Business Plan are Cash Basis. We have multiple bank accounts as we need one account with a National Bank firm so our billing company in Massachusetts can physically deposit checks in the same bank we have access to in Maine. A second bank for our wire transfer payments from Medicare that we have access to in Lisbon and our operational account with Lisbon Credit Union. It was a past board and Chief's decision to have these banks separate to avoid possible fraud.

Lisbon Emergency has a part time Book Keeper that works two to three hours per month; all other financials are handled by the Chief and Deputy Chief. This work includes inventory ordering, bill payments, compliance with multiple licensing agencies, supplies, maintenance, research, billing, reconciliation and human resources. There are three signers allowed on our checking account; the Chief of Service and two board members. All checks require two signatures. All bank accounts are reconciled monthly and starting FY 22/23 an independent audit (see 8.10 FY 24/25 Audit). Previous years audits are available upon request or can be accessed on our website, lisbonemergency.org, under "Information on Lisbon EMS". As a non-profit our taxes are performed by an independent Accountant and not in house; our tax accountant and auditor are separate firms.

The previous two years independent financial audits showed no deficiencies; we had a managers note this year stating the following:

General Ledger Reconciliations:

While performing the audit for the above-mentioned fiscal year, we noted that general ledger accounts were not being formally documented as reconciled or reviewed. We recommend that management implement procedures to require that all general ledger accounts be reconciled monthly within 30 days from the date of month end, signed by the person completing the reconciliation, and signed by a reviewer familiar with the process to help ensure accuracy and completeness of transactions in the correct reporting period and to help avoid material misstatements in the financial statements.

The response from Lisbon Emergency was as follows:

Management Response to Above Comment

Lisbon Emergency has reconciled every account within ten days of the first of the month for the last twelve years with the same procedure. We did not receive any recommendations during the last two audits for FY 2023 or FY 2024 by RHR Smith to change our reconciliation process. We do agree with the recommendations and will be changing our process going forward. We will be transitioning from Quickbooks Desktop to the Quickbooks Online version. We will also use the Quickbooks reconciliation tool instead of manually reconciling on paper. This will allow our accountant, Deborah Strout, CPA, to independently confirm our reconciliations monthly.

Please see this years financial audit at the end of this business plan.

Profit and Loss shown below is "real" and not edited for any reason. Items such as interest expense are not shown on the budget for our loans but are accounted for the full interest and principal payment in our capital expense budget. A misconception among laypeople is that a non-profit cannot make a profit. A non-profit entity cannot have any individual or shareholder profit. For IRS tax reporting principal on a loan and any fixed asset purchases are not shown as an

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expense. Funding of a future Capital Improvement plan also is not an expense. As such a non-profit must show a "profit" in order to make payments on the principal of loans, make fixed asset purchases and fund a capital improvement plan. Lisbon Emergency's depreciation is determined at the end of the fiscal year by our outside tax accountant.

Our board of directors and officers use our budget as a guide. As our budget must plan up to 18 months in the future, we account for the worst-case scenario in order to remain financially viable. Our board meets quarterly and ad hoc; financials are reviewed at each board meeting and upon request. If we have a budget line item that will go over budget the board must approve and/or move funds from an over performing budget line item. Since 2013 Lisbon Emergency has never gone over its total expense budget and has never had to ask our 911 towns for extra funding mid fiscal year. The officers and board do not have a "use it or lose it" philosophy with our budget and spend what is necessary for operations. We understand that every dollar received in stipend is taken from the residents of our 911 towns and financially impacts our most vulnerable patients. Any excess income from the current fiscal year is used to lower the coming year's required stipend.

5.2 Lisbon Emergency Fee Schedule

Our fee schedule is updated bi-annually by our board of directors with the last review being May of 2024, we will review our billing fees in the spring of 2026.

- Transporting loaded miles \$ 26.00 per mile.
- BLS emergency \$ 1,150.00
- BLS non-emergency \$ 1,150.00
- ALS 1 emergency \$1,600.00
- ALS 1 non-emergency \$1,500.00
- ALS 2 emergency \$2,500.00
- On scene calls- no transport, no medication given or supplies used \$ 200.00 (examples are but not limited to: Lift Assist, MVC, Assist, Welfare Check or Evaluation)
- Accidental Medical Alarm first two per year No Charge
- Accidental Medical Alarm after third per year \$ 200.00
- Paramedic Intercept Fee:
\$ 150.00-\$250.00 We charge a reciprocal rate to what we would be charged by each service.

5.3 Debt/Loans

- Ambulance 42 originated 4/23/24 for \$109,724.29 for three year's at 6.25% with Lisbon Community Credit Union - current balance as of January 2026 is \$52,372.34. See 8.9 Amortization Schedule
- Lisbon Emergency is expecting Ambulance 44 to arrive back from remount in April of 2026; at that time we will take out a loan to pay for the remount in the amount of \$147,663.80. The loan will be a term of 36 months with a maximum budgeted finance rate of 7.5%. This loan is shown in our Capital Improvement plan under "Remount 44". Amortization Schedule 8.10
- Line of Credit available \$60,000 with Lisbon Community Credit Union. Current balance as of 1/1/26 \$0

5.4 Income

Lisbon Emergency utilizes Comstar Ambulance Billing Service in Rowley, Massachusetts for our medical billing and FFR, Inc. in Framingham, MA for our collection agency. Lisbon Emergency bills each patient that we transport from 911 calls and transfers. We charge an hourly fee for standby coverage for private, school and public events. We apply for numerous grants every year as available.

6. Upcoming Budget Year, Income Scenarios, Strategies and Future

6.1 Lisbon Emergency Negotiations with our 911 Towns & EMS Self Determination Study Grant

Lisbon Emergency had been in negotiations with Lisbon, Bowdoin and Bowdoinham to become a quasi-municipal service owned by all three towns from the Spring of 2023 to the Summer of 2024. The officers spent hundreds of hours and the service spent over \$10,000 in legal fees to accomplish this goal. In the Summer of 2024 the negotiations broke down when the towns could not resolve Board of Directors majority and who would receive the assets if the service failed. Lisbon Emergency was approached to become a municipal service under the town of Lisbon separate from the Fire Department. The officers of Lisbon Emergency spent hundreds of hours working on this task; we helped the Town come up with a budget as well as meetings and creating a list of items needed for the Town to be able to transport patients. The Town Council created an ordinance for a stand alone Municipal EMS service; this ordinance needed two separate votes to be enacted. The ordinance was unanimously voted yes at the first vote; a day before the second vote was to take place Lisbon Emergency was informed that the Town Manager was recommending that the ordinance be turned down so that the newly hired Fire Chief can research a Fire/EMS system. The second vote was unanimously voted no by Council at the Town Mangers recommendation. Over the next two months negotiations with the Town of Lisbon went poorly. Lisbon Emergency's Officers requested to our board that we put negotiations on pause so that the Officers can concentrate on operational tasks; our Board of Directors agreed. In the Spring of 2025 Lisbon Emergency applied for and was awarded in late spring the Maine EMS Self Determination Grant in the amount of \$40,000. The grants intent is to allow an EMS agency or Town to gather information and facts to self-determine the best path to the future for EMS in their area. Lisbon Emergency put in to the grant to look at staying a non-profit, becoming a quasi-municipal, a dedicated municipal service or combined Fire/EMS service. Since the study was applied for the residents of Lisbon received a 27% tax increase and the Town of Lisbon signed a contract with the IAFF Lisbon Fire Union stating that any town employee that performs EMS must fall under the Fire Dept. Lisbon Emergency can continue to contract EMS services to the Town of Lisbon but cannot become a stand alone municipal EMS service.

The EMS study group is made up of Officers of Lisbon Emergency, the Lisbon and Bowdoinham Fire Chief, Directors of Lisbon Emergency, local councilors and selectpersons from our 911 towns as well as citizens from Lisbon. As of January 2026 we are half way through our study; we will be performing more financials to present to the EMS study. The timeline will be to present the full study to our Board of Directors in March and then the residents of our 911 towns and the Select board and Council of our 911 towns in late April to early May. The study must be completed by June 30th, 2026.

6.2 EMS cost/coverage for our 911 Towns

The stipend formula Lisbon Emergency has used for the past three years is population based with Lisbon paying 60% of our stipend and Bowdoin and Bowdoinham paying 20% each. Lisbon accounts for roughly 61% of our coverage area population with Bowdoin and Bowdoinham making up the other two towns. Lisbon makes up approximately 68% of our 911 call volume with Bowdoin making up roughly 13% and Bowdoinham making up 19% (this percentage is based on our 911 towns only and not mutual aid or transfers). Our revenue per run is more for Bowdoin and Bowdoinham as we charge per mile with a longer transport distance to the hospital. Bowdoin and Bowdoinham also receive an increased mileage rate by Medicare that Lisbon does not currently receive. Medicare considers Bowdoin and Bowdoinham rural and Lisbon to be Urban. The loss of Bowdoin and Bowdoinham would equate to a loss of roughly \$621,000* between 911 call and stipend revenue.

*This number is based upon FY 24/25 calls to Bowdoin and Bowdoinham with an average revenue of \$520.45 per call. Lisbon's average call income for this timeframe is \$406.25.

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Funding models for other ambulance services that cover multiple towns usually perform a stipend based upon 50% population and 50% call volume. Our board of directors determined to continue with the 60/20/20 split; this decision was guided by the directors that are appointed by our 911 towns. This year we were asked to look at the town Stipends as a Profit & Loss scenario for each town. When running the numbers for a Profit & Loss scenario as well as basing the split used by other regional EMS services the stipend amount has always increased for Lisbon although not a significant amount.

Second calls (two ambulances responding at the same time) in Lisbon or with Lisbon being one of the two calls make up the vast majority of our second calls. A very easy call takes one hour to complete, with our call volume we would be unable to cover the town of Bowdoin and Bowdoinham without a 12 hour daytime ambulance. This was reviewed during one of our EMS grant study meetings; it was determined that the Town of Lisbon would need to have the current amount of dedicated EMS coverage provided by Lisbon Emergency now regardless of EMS model.

There has been a very limited call to more evenly split the net loss of Lisbon Emergency evenly among all three 911 towns. We have been unable to find a service that performs in this manner when they service a smaller town (it may exist but we have not been able to find it). The 12 hour ambulance would have to be staffed regardless of whether Bowdoin and Bowdoinham were to leave Lisbon Emergency for 911 EMS service due to Lisbon's call volume. It should also be noted that the average response time to a call in Lisbon is 5:52 minutes, Bowdoin is 16:30 minutes and Bowdoinham is 21:30 minutes; the level of service among all three towns is not equal at this time with Lisbon Emergency having one base of operations in Lisbon. These average response times were taken from this fiscal years runs 7/1/25 to 12/31/25.

In discussing the Maine EMS self-determination grant with a study facilitator; he stated that he is typically seeing a \$55 to \$120 per capita cost for EMS in Maine towns and cities. Lisbon Emergency's proposed per capita rate is \$58.92 for the upcoming fiscal year. It was stated before Covid that it cost a million dollars to run one ambulance; with the inflation from Covid, wage increases and tariff's it costs much more than a million dollars for one ALS ambulance.

It has been our board of director's goal to provide Paramedic coverage on our 911 ambulances. We have received feedback from our 911 towns in the past that they wanted to see more Paramedic coverage and second call coverage. Our primary 24/7 ambulance has been over 99% Paramedic coverage for the last two years and our second ambulance has been in the high 80% to low 90% Paramedic coverage. We have gone from missing roughly 12 to 16 second calls per month prior to staffing the 12 hour ambulance to an average of 2 even with increased call volume. Missed calls are covered by our mutual aid partners.

6.3 Budget Fiscal Year 2026-2027

6.3.1 Income

On the income side we have increased our projected revenue; this is due to an increase of calls. We have decreased event coverage as the School Department has not been having us cover any sporting events other than Football (this decreased revenue on payroll as well). On account# 1008 this is funds received back from Memic for being under budget on payroll creating a refund for Workers Comp insurance.

6.3.2 Expenses

- 2132 - Electricity; We installed air conditioning in our bays to properly manage temperature for medications and be able to build out the inventory room. There has been significant increases in electricity rates.
- 2310 – Education & Training; We have moved \$10,000 of this budget to payroll. For the past year we have outsourced our Trainings; we are moving this to monthly in house trainings and making them mandatory for all employees.
- 2320 – Employee Benefits – this is used for employee morale; EMS week gift (standard among EMS services), food during a rough shift, trainings or Moxie, etc. This has been raised from funds taken from Stipends and Uniforms.

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- 2330 Payroll – This would be for a 3% raise for all employees. EMS is extremely competitive with recruiting and retention. The need for medics far exceeds Maine’s capacity to educate and replace what is needed in the work force with no plans to alleviate this issue. Lisbon Emergency’s benefits to full time employees is not competitive with area services.
- 2420 Dispatching – Lisbon Emergency is dispatched by Lisbon Communications Center; this was raised this year. We are offsetting the cost from account 1008. This is a “kick the can” scenario as there is little chance we will be able to do the same next year.
- 2445 Medical Director – This is a required position by Maine EMS for any service permitted to the Advanced or Paramedic level. Costs have increased for our Medical Director including insurance and that is being passed on to our service.
- 2450 Medical Billing - This is a fixed percentage of income; the increase in revenue requires an increase in billing costs.
- 2510 Computers – This includes cost of medication tracking software and Inventory Control Software; both were shown as deficiencies over the last year. This also includes inflationary cost of other software.
- 2621 Business Auto/Liability Insurance – Unfortunately this is a cost that continues to climb yearly. We did shop out insurance this year and found no savings in switching carriers. Lisbon Emergency has not had a claim to increase General Liability or Vehicle Insurance Costs.
- 2626 Workers Comp – Our mod rate dropped allowing us to see a reduced rate in Workers Comp insurance.
- Capital Improvement – We are able to pay for the coming years Capital Improvement cost with excess revenue from this year.
- All other increases are due to increased run volume or inflation.
- Our budget reflects no new programs or added positions for the coming fiscal year that would contribute to our expenses.

6.4 Projected Funding needed from the Towns of Lisbon & Bowdoin; Past & Present

	2023-2024	2024-2025	2025-2026	2026-2027
Bowdoinham	N/A	177,658.12	\$181,317.84	\$188,545.43
Bowdoin	\$111,542.32	\$177,658.12	\$181,317.84	\$ 188,545.43
Lisbon	\$334,626.96	\$532,974.32	\$543,953.60	\$565,636.30

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7.0 Budgets

7.1 Budgets Past & Present

Account	Account	Budget 23-24	Budget 24-25	Budget 25-26	Budget 26-27	Difference
Income						
1001	Ambulance Income	\$647,800.00	\$785,000.00	\$735,000.00	\$765,000.00	\$30,000.00
1001B	Income from Collection Agency			\$1,000.00	\$1,000.00	\$0.00
	Transfer Income	\$192,000.00				
1002	Charitable Donation	\$200.00	\$200.00	\$200.00	\$200.00	\$0.00
1003	Interest Income	\$600.00	\$2,500.00	\$4,000.00	\$4,000.00	\$0.00
1004	Event Coverage/CPR Classes	\$6,800.00	\$11,000.00	\$11,000.00	\$6,600.00	-\$4,400.00
1005	Fundraising	\$300.00				
1006	Grants					
1011	Town of Bowdoin					
1012	Town of Lisbon					
1017	Town of Bowdoinham					
	Bowdoinham mutual aid	\$25,000.00	\$11,000.00			
1008	Misc \$5,000 roll over	\$6,000.00			\$5,000.00	\$5,000.00
Expenses						
2110	Building Supplies	\$1,300.00	\$2,000.00	\$2,500.00	\$3,000.00	\$500.00
2110A	Bottle Water	\$400.00	\$400.00	\$720.00	\$720.00	\$0.00
2121	Building Service Contract	\$700.00	\$750.00	\$750.00	\$750.00	\$0.00
2122	Landscaping and Plowing	\$5,000.00	\$5,000.00	\$5,500.00	\$5,500.00	\$0.00
2123	Building Repairs & Maint.	\$4,000.00	\$4,500.00	\$6,500.00	\$6,500.00	\$0.00
2123	Trash Removal	\$1,500.00	\$2,000.00	\$2,500.00	\$2,650.00	\$150.00
2131	Cable TV, Internet, Phone	\$3,900.00	\$5,600.00	\$6,000.00	\$6,000.00	\$0.00
2132	Electricity	\$3,500.00	\$4,700.00	\$5,100.00	\$8,100.00	\$3,000.00
2133	Heating Oil	\$5,000.00	\$4,000.00	\$4,000.00	\$4,000.00	\$0.00
2132	Propane	\$450.00	\$450.00	\$900.00	\$900.00	\$0.00
2135	Water & Sewer	\$1,200.00	\$1,300.00	\$1,200.00	\$1,300.00	\$100.00
2150	PR & Community Outreach	\$300.00	\$750.00	\$1,500.00	\$1,500.00	\$0.00
2200	Bank Fee Other	\$60.00	\$60.00	\$60.00	\$60.00	\$0.00
2250	Credit Card Fees	\$250.00	\$100.00	\$100.00	\$120.00	\$20.00
2310	Education & Training	\$3,500.00	\$11,500.00	\$25,000.00	\$15,000.00	-\$10,000
2320	Employee Benefits	\$2,000.00	\$2,000.00	\$2,000.00	\$3,500.00	\$1,500.00
2322	Food Allowance			\$500.00	\$500.00	\$0.00
2330	Payroll	\$1,056,135.37	\$1,217,180.52	\$1,268,754.37	\$1,317,227.16	\$48,472.79
2340	Stipend	\$6,000.00	\$14,000.00	\$4,000.00	\$0.00	-\$4,000.00
2350	Uniforms	\$2,500.00	\$4,000.00	\$9,000.00	\$8,000.00	-\$1,000.00
2360	Employee Health	\$2,500.00	\$2,000.00	\$2,000.00	\$1,500.00	-\$500.00
2410	ALS Intercept Fees	\$5,000.00	\$900.00	\$900.00	\$900.00	\$0.00
2420	Dispatching	\$7,000.00	\$7,000.00	\$7,000.00	\$12,000.00	\$5,000.00

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2431	Medical Equipment PM	\$7,200.00	\$10,000.00	\$2,500.00	\$0.00	
2432	EMS Equipment & Repair	\$6,000.00	\$6,000.00	\$6,000.00	\$8,000.00	\$2,000.00
2441	Medical Oxygen	\$3,500.00	\$2,200.00	\$3,500.00	\$4,500.00	\$1,000.00
2442	Medical Supplies	\$28,000.00	\$28,000.00	\$30,000.00	\$33,000.00	\$3,000.00
2443	Medication	\$1,200.00	\$800.00	\$500.00	\$500.00	\$0.00
2445	Medical Director	\$6,000.00	\$5,000.00	\$10,000.00	\$12,500.00	\$2,500.00
2450	Medical Billing	\$25,912.00	\$26,500.00	\$28,000.00	\$31,400.00	\$3,400.00
2460	Radio, Pagers & Equip	\$2,000.00	\$2,000.00	\$3,000.00	\$3,000.00	\$0.00
2471	Registration & Inspect	\$1,200.00	\$400.00	\$500.00	\$300.00	-\$200.00
2472	Vehicle Repair & Maint.	\$15,000.00	\$17,000.00	\$21,000.00	\$23,000.00	\$2,000.00
2473	Vehicle Fuel	\$23,000.00	\$23,000.00	\$23,000.00	\$23,000.00	\$0.00
2474	Reimbursement for miles	\$800.00	\$100.00			
2510	Computers	\$6,000.00	\$9,500.00	\$9,500.00	\$15,000.00	\$5,500.00
	HIPAA/Privacy	\$200.00	\$200.00	\$200.00	\$0.00	
2520	Office Supplies	\$2,300.00	\$2,000.00	\$2,600.00	\$2,800.00	\$200.00
2530	Postage	\$200.00	\$250.00	\$300.00	\$300.00	\$0.00
2610	Accountant Fees	\$6,750.00	\$6,750.00	\$7,500.00	\$9,000.00	\$1,500.00
2621	Auto/Liability Insurance	\$20,000.00	\$30,000.00	\$40,000.00	\$50,000.00	\$10,000.00
2624	Health Insurance	\$18,001.00	\$48,000.00	\$48,000.00	\$48,000.00	\$0.00
2626	Workers Comp Insurance	\$83,777.48	\$83,800.00	\$59,705.00	\$55,000.00	-\$4,705.00
2630	Legal Fees	\$16,850.00	\$3,000.00	\$3,000.00	\$3,000.00	\$0.00
2640	Licenses & Permits	\$2,300.00	\$2,300.00	\$1,500.00	\$1,500.00	\$0.00
2600	Profession Fee Other					
2710	In-House Fundraising Exp	\$500.00				
2800	Depreciation					
	Chief Misc Account	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$0.00
	Capital Improvement	\$80,000.00	\$100,000.00	\$135,000.00	\$135,000.00	\$0.00
	Total Income	\$878,700.00	\$809,700.00	\$751,200.00	\$781,800.00	\$30,600.00
	Total Expense	\$1,389,885.85	\$1,697,990.52	\$1,657,789.37	\$1,724,527.16	\$66,737.79
	Excess revenue from prev fy			\$135,000.00	\$135,000.00	\$0.00
	Net Loss	\$511,185.85	\$888,290.52	\$906,589.37	\$942,727.16	\$36,137.79
	Town of Bowdoin	\$111,388.32	\$177,658.10	\$181,317.87	\$188,545.43	\$7,227.56
	Town of Bowdoinham		\$177,658.10	\$181,317.87	\$188,545.43	\$7,227.56
	Town of Lisbon	\$334,164.96	\$532,974.31	\$543,953.62	\$565,636.30	\$21,682.67

7.2 Future Narrative, 2-5 year outlook

The Negatives: The continued lack of reimbursement to cover EMS costs by Medicare, Maine Care and private insurance will make any EMS system reliant on taxpayer funding in the future. The number of new Paramedics graduating will not cover the current need by EMS services in Maine. EMT's, AEMT's and Paramedics will continue to be an extremely competitive job market in the future. The lack of access to Primary Care Physicians has already strained EMS as patients do not have access to

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healthcare for chronic conditions that turn acute. The “Silver Tsunami” of aging Baby Boomers and Gen X reaching 65 will continue to increase the strain on healthcare in the coming years. Increasing costs are straining taxpayers as local, county, state and federal governments look to keep services staffed and at the level expected.

The Positives: Lisbon Emergency’s currently has a good base, equipment and quality providers. Our morale is very high and we have buy in by our staff; we are very lucky to have a great crew. All of our debt is short term and designed to limit future interest expenses hurting our budget. We have a planned ten year capital improvement plan that includes funding. We have been providing patient care at a high level and have not lowered our standards because of staffing. We are fully staffed and have a very good complement of EMS providers at all levels. We continue to work as a team with our first responder services and look to help them in any way we can.

Areas of concern and items to work on: We will need to work with our 911 towns at the conclusion of the EMS study to determine the best way to continue EMS in our area. The path forward will need to be beneficial to all of our patients and residents. It will need to be operationally and financially sustainable long term and continue the level of patient care that Lisbon Emergency is currently providing.

In the future Lisbon Emergency will need to establish a longer term contract than the current one year contracts. This will allow for long term planning, the ability to ensure adequate staffing and financial stability. The continued lack of stability of EMS in our area will continue to drag on operational readiness and staffing. The cost of EMS will continue to go up yearly as reimbursements are not increasing to cover the cost of actual calls and will not cover operational readiness. We will be open to new opportunities as a regional ambulance service to add to our coverage area. A larger regional EMS system comes with increased efficiencies and greater operational readiness with financial savings to the participating 911 towns.

Difficulty staffing and rising call volume will continue to be an issue for EMS in Maine and the Nation in the coming years. We currently do not have competitive benefits for our full time staff. To retain current staff and be able to recruit in the future we will need to increase our health care benefits as well as start a retirement program in the future. The EMS study will also recommend staffing needs; we most likely will need to hire 2-4 more full time employees over the next 3-5 years to keep staffing stable. These would not be additional positions but in place of per diem shifts. We will need to determine which EMS model is best from the study and negotiate with our 911 towns to provide the best model.

Lisbon Emergency currently has the equipment, staffing and operational capacity to increase call volume by 500-700 calls per year. Our call volume is greatest between the hours of 7am and 10pm; the 12 hour truck can be increased to 16, 20 or 24 hours without additional infrastructure. In order to increase Paramedic staffing percentage on the second ambulance we would need to add at least two to three full time positions. These scenarios are contingent on an increase in call volume and are speculative.

Future trends in EMS include in the field sonograms, Community Paramedicine, reimbursement for treating a patient without transport and transporting to destinations other than a hospital for 911 calls such as mental health facilities or urgent care. There is a greater trend for EMS to provide non emergent care to reduce the stress on hospitals. There will be greater reliance on EMS to provide these programs in the future. There are grants for items such as Community Paramedicine; however, these grants are for short term funding. In order to administrate the program it will take long term commitment and stability. These programs do have the ability to bring in revenue to offset the taxpayer subsidy; it is unknown at this time what that will look like as there is no current mechanism to bill for Community Paramedicine.

EMS will remain volatile in all systems now and in the future. Communities must stay committed to look at trends, finances and operations to make certain they will have a strong EMS system.

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8. Profit & Loss – Past

Numbers shown for past Profit & Loss Budget vs. Actual are taken directly from Quickbooks and are not altered. Certain items such as Payroll have sub accounts and the total budgeted number is shown at the bottom. Interest Expenses are not shown as a budgeted item but are accounted for and voted on by the board as part of the loan payments with the overall budget.

8.1 Profit and Loss FY 22/23

**Jul '22 - Jun
23**

Ordinary Income/Expense

Income

1001 · Ambulance Income

1001B · Income from Collection Agency

1,717.55

1001 · Ambulance Income - Other

656,636.36

Total 1001 · Ambulance Income

658,353.91

1002 · Charitable Donations

121.00

1003 · Interest Income

3,359.42

1004 · Event Coverage & CPR Classes

8,477.50

1011 · Town of Bowdoin Income

111,542.32

1012 · Town of Lisbon Income

334,626.96

Total Income

1,116,481.11

Gross Profit

1,116,481.11

Expense

2100 · 42 Village Expenses

Repairs & Maintenance

2110 · Building Supplies

2110a · Bottle Water

29.94

2110 · Building Supplies - Other

708.76

Total 2110 · Building Supplies

738.70

2121 · Building Service Contracts

604.46

2122 · Landscaping and Plowing

3,021.46

2123 · Building Repairs & Maintenance

2,690.23

2124 · Trash Removal

896.50

Total Repairs & Maintenance

7,951.35

Utilities

2131 · Cable TV, Internet, Telephone

3,590.96

2132 · Electricity

3,063.88

2133 · Heating Oil

2,403.63

2134 · Propane

344.31

2135 · Water & Sewer

821.36

Total Utilities

10,224.14

Total 2100 · 42 Village Expenses

18,175.49

2150 · P.R. & Community Outreach

677.60

2200 · Bank Fees

2210 · Interest Expense

6,047.67

2200 · Bank Fees - Other

91.00

Total 2200 · Bank Fees

6,138.67

2250 · Credit Card Fees

48.00

2300 · Employee

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2310 · Education & Training	
2311 · In House Training Fee Expense	1,286.71
2312 · Specialty ABC Classes	72.05
2310 · Education & Training - Other	785.40
Total 2310 · Education & Training	2,144.16
2320 · Employee Benefits& Gifts	
2322 · Food Allowance	438.00
2320 · Employee Benefits& Gifts - Other	1,463.96
Total 2320 · Employee Benefits& Gifts	1,901.96
2330 · Payroll	
2335 · Payroll Processing Fees	1,409.90
2336 · Payroll Taxes	57,908.14
2337 · Wages & Salaries	652,663.01
2338 · Payroll Expenses	0.00
2330 · Payroll - Other	0.00
Total 2330 · Payroll	711,981.05
2350 · Uniforms	4,478.14
2360 · Infection Control/Employee Heal	1,229.65
2300 · Employee - Other	8.15
Total 2300 · Employee	721,743.11
2325 · Scheduling Software	6,349.00
2400 · EMS Operations	
2410 · ALS Intercept Fees	3,100.00
2420 · Dispatching	7,000.00
2430 · Medical Equipment	
2431 · Medical Equip PM & Service Con	6,463.80
2432 · EMS Equipment	8,510.08
2433 · Ambulance Medication Cost	120.14
2430 · Medical Equipment - Other	540.00
Total 2430 · Medical Equipment	15,634.02
2440 · Medical Supplies	
2441 · Medical Oxygen	
2441b · Oxygen Rental	982.62
2441 · Medical Oxygen - Other	2,097.41
Total 2441 · Medical Oxygen	3,080.03
2442 · Medical Supplies	
2443 · Member PPE	624.62
2442 · Medical Supplies - Other	23,307.69
Total 2442 · Medical Supplies	23,932.31
2440 · Medical Supplies - Other	1,001.66
Total 2440 · Medical Supplies	28,014.00
2445 · Medical Director	6,000.00
2450 · Monthly Billing Fees	26,071.43
2460 · Radio's, Pager, & Equipment	471.70
2470 · Vehicle expenses	
2471 · Registration & Inspection	159.58

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2472 · Vehicle Repair & Maintenance	
401 · 401 Repairs	2,680.35
43 · 43 Repairs	5,694.57
44 · 44 Repairs	6,280.15
2472 · Vehicle Repair & Maintenance - Other	<u>196.13</u>
Total 2472 · Vehicle Repair & Maintenance	14,851.20
2473 · Vehicle Fuel	
F401 · 401 Fuel	525.45
F43 · 43 Fuel	14,796.92
F44 · 44 Fuel	<u>9,273.68</u>
Total 2473 · Vehicle Fuel	24,596.05
2470 · Vehicle expenses - Other	<u>200.81</u>
Total 2470 · Vehicle expenses	39,807.64
2400 · EMS Operations - Other	<u>8.85</u>
Total 2400 · EMS Operations	126,107.64
2500 · Office	
2510 · Computer & Software	5,679.55
2520 · Office Supplies	1,552.54
2530 · Postage	<u>186.00</u>
Total 2500 · Office	7,418.09
2600 · Professional Fees	
2610 · Accountant Fees	650.00
2620 · Insurance Expense	
2622 · Liability Insurance	25,806.73
2623 · Workman's Comp. Insurance	43,965.51
2624 · Health Insurance	<u>12,858.17</u>
Total 2620 · Insurance Expense	82,630.41
2630 · Legal Fee	210.00
2640 · Licenses & Permits	2,066.94
2650 · Service Licenses	220.00
2600 · Professional Fees - Other	<u>625.00</u>
Total 2600 · Professional Fees	86,402.35
2800 · Depreciation Expense	64,102.00
66900 · *Reconciliation Discrepancies	76.74
66901 · Ask Accountant	<u>-686.91</u>
Total Expense	<u>1,036,551.78</u>
Net Ordinary Income	<u>79,929.33</u>
Net Income	<u><u>79,929.33</u></u>

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8.2 Profit and Loss FY 23/24

	<u>Jul '23 - Jun 24</u>
Ordinary Income/Expense	
Income	
1001 · Ambulance Income	
1001B · Income from Collection Agency	1,171.12
1001 · Ambulance Income - Other	<u>718,738.92</u>
Total 1001 · Ambulance Income	719,910.04
1002 · Charitable Donations	1,092.40
1003 · Interest Income	5,078.51
1004 · Event Coverage & CPR Classes	10,305.16
1006 · Grants	141,552.27
1011 · Town of Bowdoin Income	111,951.16
1012 · Town of Lisbon Income	334,626.96
1016 · 1016 Bowdoinham Mutual Aid	<u>75,350.00</u>
Total Income	<u>1,399,866.50</u>
Gross Profit	1,399,866.50
Expense	
2100 · 42 Village Expenses	
Repairs & Maintenance	
2110 · Building Supplies	
2110a · Bottle Water	46.08
2110 · Building Supplies - Other	<u>1,625.91</u>
Total 2110 · Building Supplies	1,671.99
2121 · Building Service Contracts	76.00
2122 · Landscaping and Plowing	1,763.39
2123 · Building Repairs & Maintenance	7,652.11
2124 · Trash Removal	1,709.37
Repairs & Maintenance - Other	<u>3,062.70</u>
Total Repairs & Maintenance	15,935.56
Utilities	
2131 · Cable TV, Internet, Telephone	5,663.77
2132 · Electricity	3,616.10
2133 · Heating Oil	3,794.21
2134 · Propane	693.49
2135 · Water & Sewer	<u>892.30</u>
Total Utilities	<u>14,659.87</u>
Total 2100 · 42 Village Expenses	30,595.43
2150 · P.R. & Community Outreach	-169.93
2200 · Bank Fees	
2210 · Interest Expense	2,111.76
2200 · Bank Fees - Other	<u>343.00</u>
Total 2200 · Bank Fees	2,454.76
2250 · Credit Card Fees	81.40

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2300 · Employee	
2310 · Education & Training	4,891.78
2320 · Employee Benefits& Gifts	
2322 · Food Allowance	-47.12
2320 · Employee Benefits& Gifts - Other	1,873.60
Total 2320 · Employee Benefits& Gifts	1,826.48
2330 · Payroll	
2335 · Payroll Processing Fees	2,809.10
2336 · Payroll Taxes	76,557.09
2337 · Wages & Salaries	891,737.56
2338 · Payroll Expenses	0.00
2339 · Employee Full time benefits	4,040.94
Total 2330 · Payroll	975,144.69
2340 · Stipends	118.00
2350 · Uniforms	2,579.83
Total 2300 · Employee	984,560.78
2400 · EMS Operations	
2410 · ALS Intercept Fees	350.00
2430 · Medical Equipment	
2431 · Medical Equip PM & Service Con	10,450.50
2432 · EMS Equipment	1,167.19
2430 · Medical Equipment - Other	521.23
Total 2430 · Medical Equipment	12,138.92
2440 · Medical Supplies	
2441 · Medical Oxygen	3,633.06
2442 · Medical Supplies	
2442A · EMS Supplies - Grant	30,594.15
2443 · Member PPE	-53.73
2442 · Medical Supplies - Other	19,633.55
Total 2442 · Medical Supplies	50,173.97
Total 2440 · Medical Supplies	53,807.03
2445 · Medical Director	5,000.00
2450 · Monthly Billing Fees	28,603.34
2460 · Radio's, Pager, & Equipment	4,651.69
2470 · Vehicle expenses	
2471 · Registration & Inspection	474.02
2472 · Vehicle Repair & Maintenance	
40 · 40 Repairs	495.00
401 · 401 Repairs	209.90
42 · 42 Repairs	1,362.04
43 · 43 Repairs	5,570.88
44 · 44 Repairs	7,393.71
2472 · Vehicle Repair & Maintenance - Other	-474.42
Total 2472 · Vehicle Repair & Maintenance	14,557.11
2473 · Vehicle Fuel	
F40 · F40 Fuel	763.78

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F42 · F42 Fuel	1,290.60
F43 · 43 Fuel	11,902.50
F44 · 44 Fuel	7,757.49
2473 · Vehicle Fuel - Other	61.07
Total 2473 · Vehicle Fuel	21,775.44
2470 · Vehicle expenses - Other	641.79
Total 2470 · Vehicle expenses	37,448.36
Total 2400 · EMS Operations	141,999.34
2500 · Office	
2510 · Computer & Software	6,118.28
2520 · Office Supplies	3,300.80
2530 · Postage	214.54
Total 2500 · Office	9,633.62
2600 · Professional Fees	
2610 · Accountant Fees	4,700.00
2620 · Insurance Expense	
2622 · Liability Insurance	22,080.47
2623 · Workman's Comp. Insurance	78,737.72
2624 · Health Insurance	4,475.78
2620 · Insurance Expense - Other	5,953.50
Total 2620 · Insurance Expense	111,247.47
2630 · Legal Fee	14,371.59
2640 · Licenses & Permits	458.00
2650 · Service Licenses	220.00
2600 · Professional Fees - Other	1,012.50
Total 2600 · Professional Fees	132,009.56
2800 · Depreciation Expense	63,148.00
66900 · *Reconciliation Discrepancies	-2,583.05
66902 · Reconciliation Discrepancies	0.00
Total Expense	1,361,729.91
Net Ordinary Income	38,136.59
Other Income/Expense	
Other Income	
Gain/loss on Sale of Assets ¹	16,000.00
Total Other Income	16,000.00
Net Other Income	16,000.00
Net Income	54,136.59

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8.3 Profit and Loss FY 24/25

	<u>Jul '24 - Jun 25</u>
Ordinary Income/Expense	
Income	
1001 · Ambulance Income	
1001B · Income from Collection Agency	80.00
1001 · Ambulance Income - Other	<u>816,718.20</u>
Total 1001 · Ambulance Income	816,798.20
1002 · Charitable Donations	1,428.25
1003 · Interest Income	8,525.42
1004 · Event Coverage & CPR Classes	3,255.00
1006 · Grants	51,290.07
1011 · Town of Bowdoin Income	177,658.12
1012 · Town of Lisbon Income	532,974.32
1016 · 1016 Bowdoinham Mutual Aid	14,000.00
1017 · Town of Bowdoinham Income	<u>177,658.12</u>
Total Income	<u>1,783,587.50</u>
Gross Profit	1,783,587.50
Expense	
2100 · 42 Village Expenses	
Repairs & Maintenance	
2110 · Building Supplies	242.65
2121 · Building Service Contracts	84.00
2122 · Landscaping and Plowing	3,471.00
2123 · Building Repairs & Maintenance	11,660.95
2124 · Trash Removal	<u>1,914.07</u>
Total Repairs & Maintenance	17,372.67
Utilities	
2131 · Cable TV, Internet, Telephone	4,433.37
2132 · Electricity	3,998.63
2133 · Heating Oil	3,066.32
2134 · Propane	466.96
2135 · Water & Sewer	<u>743.08</u>
Total Utilities	<u>12,708.36</u>
Total 2100 · 42 Village Expenses	30,081.03
2150 · P.R. & Community Outreach	1,554.36
2200 · Bank Fees	
2210 · Interest Expense	5,756.72
2200 · Bank Fees - Other	<u>110.00</u>
Total 2200 · Bank Fees	5,866.72
2250 · Credit Card Fees	94.97
2300 · Employee	
2310 · Education & Training	21,376.85
2320 · Employee Benefits& Gifts	

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2322 · Food Allowance	76.72
2320 · Employee Benefits& Gifts - Other	<u>2,757.08</u>
Total 2320 · Employee Benefits & Gifts	2,833.80
2330 · Payroll	
2336 · Payroll Taxes	89,263.84
2337 · Wages & Salaries	991,031.56
2338 · Payroll Expenses	0.00
2339 · Employee Full time benefits	<u>0.00</u>
Total 2330 · Payroll	1,080,295.40
2350 · Uniforms	4,505.59
2360 · Infection Control/Employee Heal	640.45
2300 · Employee - Other	<u>0.00</u>
Total 2300 · Employee	1,109,652.09
2400 · EMS Operations	
2420 · Dispatching	7,000.00
2430 · Medical Equipment	
2431 · Medical Equip PM & Service Con	23,072.50
2432 · EMS Equipment	3,818.84
2430 · Medical Equipment - Other	<u>450.00</u>
Total 2430 · Medical Equipment	27,341.34
2440 · Medical Supplies	
2441 · Medical Oxygen	
2441b · Oxygen Rental	630.00
2441 · Medical Oxygen - Other	<u>4,334.07</u>
Total 2441 · Medical Oxygen	4,964.07
2442 · Medical Supplies	26,954.13
2440 · Medical Supplies - Other	<u>406.27</u>
Total 2440 · Medical Supplies	32,324.47
2445 · Medical Director	5,000.00
2450 · Monthly Billing Fees	31,722.28
2460 · Radio's, Pager, & Equipment	299.04
2470 · Vehicle expenses	
2471 · Registration & Inspection	361.36
2472 · Vehicle Repair & Maintenance	
40 · 40 Repairs	72.74
42 · 42 Repairs	12,752.15
43 · 43 Repairs	11,503.71
44 · 44 Repairs	15,526.54
2472 · Vehicle Repair & Maintenance - Other	<u>466.03</u>
Total 2472 · Vehicle Repair & Maintenance	40,321.17
2473 · Vehicle Fuel	
F40 · F40 Fuel	1,684.79
F42 · F42 Fuel	7,344.04
F43 · 43 Fuel	6,070.51

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F44 · 44 Fuel	5,458.62
2473 · Vehicle Fuel - Other	<u>12.95</u>
Total 2473 · Vehicle Fuel	20,570.91
2470 · Vehicle expenses - Other	<u>96.69</u>
Total 2470 · Vehicle expenses	<u>61,350.13</u>
Total 2400 · EMS Operations	165,037.26
2474 · Reimbursement for Mileage/Tolls	5.70
2500 · Office	
2510 · Computer & Software	11,540.61
2520 · Office Supplies	5,146.56
2530 · Postage	<u>214.00</u>
Total 2500 · Office	16,901.17
2600 · Professional Fees	
2610 · Accountant Fees	8,575.00
2620 · Insurance Expense	
2622 · Liability Insurance	34,768.75
2623 · Workman's Comp. Insurance	62,212.40
2624 · Health Insurance	<u>6,551.83</u>
Total 2620 · Insurance Expense	103,532.98
2630 · Legal Fee	3,541.25
2640 · Licenses & Permits	<u>1,550.00</u>
Total 2600 · Professional Fees	117,199.23
2800 · Depreciation Expense	99,006.00
2820 · Bad Debts	33,337.44
66900 · *Reconciliation Discrepancies	<u>1,267.14</u>
Total Expense	<u>1,580,003.11</u>
Net Ordinary Income	<u>203,584.39</u>
	<u>203,584.39</u>

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8.4 Profit and Loss FY 7/1/25 to 12/31/25

	<u>Jul - Dec 25</u>
Ordinary Income/Expense	
Income	
1001 · Ambulance Income	
1001B · Income from Collection Agency	10.00
1001 · Ambulance Income - Other	<u>387,340.87</u>
Total 1001 · Ambulance Income	387,350.87
1002 · Charitable Donations	100.00
1003 · Interest Income	4,740.79
1004 · Event Coverage & CPR Classes	3,600.00
1006 · Grants	19,500.00
1008 · Miscellaneous Income	0.00
1010 · Soda Machine/Bottle Savings	0.00
1011 · Town of Bowdoin Income	90,658.92
1012 · Town of Lisbon Income	271,976.80
1017 · Town of Bowdoinham Income	<u>90,658.92</u>
Total Income	<u>868,586.30</u>
Gross Profit	868,586.30
Expense	
2100 · 42 Village Expenses	
Repairs & Maintenance	
2110 · Building Supplies	2,187.66
2122 · Landscaping and Plowing	720.05
2123 · Building Repairs & Maintenance	2,760.69
2124 · Trash Removal	<u>1,100.97</u>
Total Repairs & Maintenance	6,769.37
Utilities	
2131 · Cable TV, Internet, Telephone	2,129.85
2132 · Electricity	3,591.95
2133 · Heating Oil	833.85
2135 · Water & Sewer	<u>411.00</u>
Total Utilities	<u>6,966.65</u>
Total 2100 · 42 Village Expenses	13,736.02
2150 · P.R. & Community Outreach	220.02
2200 · Bank Fees	
2210 · Interest Expense	<u>1,981.75</u>
Total 2200 · Bank Fees	1,981.75
2250 · Credit Card Fees	54.00
2300 · Employee	
2310 · Education & Training	5,391.86
2320 · Employee Benefits & Gifts	387.07
2330 · Payroll	
2336 · Payroll Taxes	179,467.53

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2337 · Wages & Salaries	406,914.41
2338 · Payroll Expenses	1,764.50
2339 · Employee Full time benefits	2,742.87
2341 · State Mandated Retirement	13,328.43
2330 · Payroll - Other	<u>46,244.66</u>
Total 2330 · Payroll	650,462.40
2340 · Stipends	39.03
2350 · Uniforms	7,296.90
2360 · Infection Control/Employee Heal	<u>218.00</u>
Total 2300 · Employee	663,795.26
2400 · EMS Operations	
2410 · ALS Intercept Fees	150.00
2420 · Dispatching	7,000.00
2430 · Medical Equipment	
2432 · EMS Equipment	<u>896.21</u>
Total 2430 · Medical Equipment	896.21
2440 · Medical Supplies	
2441 · Medical Oxygen	1,836.73
2442 · Medical Supplies	
2442A · EMS Supplies - Grant	590.98
2442 · Medical Supplies - Other	<u>14,079.78</u>
Total 2442 · Medical Supplies	<u>14,670.76</u>
Total 2440 · Medical Supplies	16,507.49
2445 · Medical Director	5,000.00
2450 · Monthly Billing Fees	14,956.66
2460 · Radio's, Pager, & Equipment	2,246.56
2470 · Vehicle expenses	
2471 · Registration & Inspection	40.00
2472 · Vehicle Repair & Maintenance	
40 · 40 Repairs	234.80
42 · 42 Repairs	4,419.31
43 · 43 Repairs	3,361.01
44 · 44 Repairs	8,054.11
2472 · Vehicle Repair & Maintenance - Other	<u>-27.41</u>
Total 2472 · Vehicle Repair & Maintenance	16,041.82
2473 · Vehicle Fuel	
F40 · F40 Fuel	464.61
F42 · F42 Fuel	2,906.24
F43 · 43 Fuel	3,551.44
F44 · 44 Fuel	<u>2,148.42</u>
Total 2473 · Vehicle Fuel	9,070.71
2470 · Vehicle expenses - Other	<u>132.62</u>
Total 2470 · Vehicle expenses	<u>25,285.15</u>
Total 2400 · EMS Operations	72,042.07

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2500 · Office	
2510 · Computer & Software	7,187.76
2520 · Office Supplies	1,001.23
2530 · Postage	<u>78.00</u>
Total 2500 · Office	8,266.99
2600 · Professional Fees	
2610 · Accountant Fees	3,850.00
2620 · Insurance Expense	
2622 · Liability Insurance	9,534.34
2623 · Workman's Comp. Insurance	<u>19,530.77</u>
Total 2620 · Insurance Expense	29,065.11
2625 · Professional Study	10,000.00
2630 · Legal Fee	880.00
2640 · Licenses & Permits	<u>340.00</u>
Total 2600 · Professional Fees	44,135.11
2810 · Misc. Expense	0.00
66902 · Reconciliation Discrepancies	<u>-131.39</u>
Total Expense	<u>804,099.83</u>
Net Ordinary Income	<u>64,486.47</u>
Net Income	<u><u>64,486.47</u></u>

8.5 Balance Sheet as of 6/30/23

	<u>Jun 30, 23</u>
ASSETS	
Current Assets	
Checking/Savings	
1050 · TD Bank	26,541.08
1100 · LCCU Checking	16,782.30
1110 · LCCU Savings	34,696.50
1115 · LCCU Capital Savings	84,367.71
1120 · LCCU Money Market	131,106.90
1135 · LCCU Donations	913.19
1150 · Androscoggin Bank	37,183.25
1170 · Petty Cash	<u>228.35</u>
Total Checking/Savings	<u>331,819.28</u>
Total Current Assets	331,819.28
Fixed Assets	
Accumulated Depreciation1	
A/D-Building	-94,586.00
A/D-Building Improvement	-48,650.00
A/D-Machinery & Equipment	-301,466.00
A/D-Motor Vehicles	<u>-182,585.00</u>
Total Accumulated Depreciation1	-627,287.00
Fixed Assets	
Building	218,267.00

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Building Improvements	68,294.00
Machinery and Equipment	365,293.10
Motor Vehicles	410,929.23
12500 · Medical Equipment	<u>30,269.36</u>
Total Fixed Assets	<u>1,093,052.69</u>
Total Fixed Assets	<u>465,765.69</u>
TOTAL ASSETS	<u>797,584.97</u>
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
1300 · Accounts Payable	<u>-2,690.48</u>
Total Accounts Payable	-2,690.48
Credit Cards	
1401 · WEX	<u>1,849.07</u>
Total Credit Cards	<u>1,849.07</u>
Total Current Liabilities	-841.41
Long Term Liabilities	
1208 · Aroostook Savings & Loan-Ambula	<u>98,480.73</u>
Total Long Term Liabilities	<u>98,480.73</u>
Total Liabilities	97,639.32
Equity	
32000 · Unrestricted Net Assets	619,907.71
Net Income	<u>80,037.94</u>
Total Equity	<u>699,945.65</u>
TOTAL LIABILITIES & EQUITY	<u>797,584.97</u>

8.6 Balance Sheet as of 6/30/24

	<u>Jun 30, 24</u>
ASSETS	
Current Assets	
Checking/Savings	
1050 · TD Bank	2,555.86
1100 · LCCU Checking	51,837.25
1110 · LCCU Savings	1,090.52
1115 · LCCU Capital Savings	14,980.58
1120 · LCCU Money Market	83,560.99
1135 · LCCU Donations	2,007.63
1150 · Androscoggin Bank	4,068.29
1170 · Petty Cash	<u>228.35</u>
Total Checking/Savings	<u>160,329.47</u>
Total Current Assets	160,329.47
Fixed Assets	
Accumulated Depreciation ¹	
A/D-Building	-101,862.00

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	A/D-Building Improvemen	-51,120.00
	A/D-Machinery & Equipmen	-305,671.00
	A/D-Medical Equipment	-12,912.00
	A/D-Motor Vehicles	-153,970.00
	Total Accumulated Depreciation1	-625,535.00
	Fixed Assets	
	Building	218,267.00
	Building Improvements	68,294.00
	Machinery and Equipment	335,793.10
	Motor Vehicles	561,949.06
	12500 · Medical Equipment	138,227.89
	Total Fixed Assets	1,322,531.05
	Total Fixed Assets	696,996.05
TOTAL ASSETS		857,325.52
LIABILITIES & EQUITY		
Liabilities		
Current Liabilities		
Accounts Payable		
	1300 · Accounts Payable	-3,185.64
	Total Accounts Payable	-3,185.64
Credit Cards		
	1401 · WEX	99.52
	Total Credit Cards	99.52
	Total Current Liabilities	-3,086.12
Long Term Liabilities		
	1209 · Ambulance 42	106,198.01
	Total Long Term Liabilities	106,198.01
Total Liabilities		103,111.89
Equity		
	32000 · Unrestricted Net Assets	700,077.04
	Net Income	54,136.59
Total Equity		754,213.63
TOTAL LIABILITIES & EQUITY		857,325.52

8.7 Balance Sheet as of 6/30/25

	<u>Jun 30, 25</u>
ASSETS	
Current Assets	
Checking/Savings	
1050 · TD Bank	4,387.74
1100 · LCCU Checking	55,802.67
1110 · LCCU Savings	1,091.88
1115 · LCCU Capital Savings	157,031.16
1120 · LCCU Money Market	121,775.34
1135 · LCCU Donations	438.25

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1150 · Androscoggin Bank	12,482.85
1170 · Petty Cash	<u>228.35</u>
Total Checking/Savings	353,238.24
Accounts Receivable	
1200 · Accounts Receivable	<u>433,474.95</u>
Total Accounts Receivable	<u>433,474.95</u>
Total Current Assets	786,713.19
Fixed Assets	
Accumulated Depreciation1	
A/D-Building	-109,138.00
A/D-Building Improvement	-52,211.00
A/D-Machinery & Equipment	-315,727.00
A/D-Medical Equipment	-27,158.00
A/D-Motor Vehicles	<u>-220,057.00</u>
Total Accumulated Depreciation1	-724,291.00
Fixed Assets	
Building	218,267.00
Building Improvements	96,124.96
Machinery and Equipment	335,793.10
Motor Vehicles	561,949.06
12500 · Medical Equipment	<u>167,768.81</u>
Total Fixed Assets	<u>1,379,902.93</u>
Total Fixed Assets	655,611.93
Other Assets	
Deposit on Vehicle	<u>18,457.00</u>
Total Other Assets	<u>18,457.00</u>
TOTAL ASSETS	<u><u>1,460,782.12</u></u>
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
1300 · Accounts Payable	<u>-2,690.48</u>
Total Accounts Payable	<u>-2,690.48</u>
Total Current Liabilities	-2,690.48
Long Term Liabilities	
1209 · Ambulance 42	<u>70,911.97</u>
Total Long Term Liabilities	<u>70,911.97</u>
Total Liabilities	68,221.49
Equity	
32000 · Unrestricted Net Assets	1,188,976.24
Net Income	<u>203,584.39</u>
Total Equity	<u>1,392,560.63</u>
TOTAL LIABILITIES & EQUITY	<u><u>1,460,782.12</u></u>

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8.8 Balance Sheet as of 12/31/25

	<u>Dec 31, 25</u>
ASSETS	
Current Assets	
Checking/Savings	
1050 · TD Bank	5,380.43
1100 · LCCU Checking	6,237.13
1110 · LCCU Savings	1,092.42
1115 · LCCU Capital Savings	128,495.23
1120 · LCCU Money Market	217,432.34
1135 · LCCU Donations	558.68
1150 · Androscoggin Bank	13,053.00
1170 · Petty Cash	<u>110.05</u>
Total Checking/Savings	372,359.28
Accounts Receivable	
1200 · Accounts Receivable	<u>433,474.95</u>
Total Accounts Receivable	<u>433,474.95</u>
Total Current Assets	805,834.23
Fixed Assets	
Accumulated Depreciation¹	
A/D-Building	-109,138.00
A/D-Building Improvement	-48,320.95
A/D-Machinery & Equipment	-315,727.00
A/D-Medical Equipment	-27,158.00
A/D-Motor Vehicles	<u>-220,057.00</u>
Total Accumulated Depreciation¹	-720,400.95
Fixed Assets	
Building	218,267.00
Building Improvements	110,013.71
Machinery and Equipment	343,374.10
Motor Vehicles	561,949.06
12500 · Medical Equipment	<u>169,234.81</u>
Total Fixed Assets	<u>1,402,838.68</u>
Total Fixed Assets	682,437.73
Other Assets	
Deposit on Vehicle	<u>18,457.00</u>
Total Other Assets	<u>18,457.00</u>
TOTAL ASSETS	<u>1,506,728.96</u>
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
1300 · Accounts Payable	-2,690.48

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Total Accounts Payable	-2,690.48
Total Current Liabilities	-2,690.48
Long Term Liabilities	
1209 - Ambulance 42	52,372.34
Total Long Term Liabilities	52,372.34
Total Liabilities	49,681.86
Equity	
32000 - Unrestricted Net Assets	1,392,560.63
Net Income	64,486.47
Total Equity	1,457,047.10
TOTAL LIABILITIES & EQUITY	<u>1,506,728.96</u>

8.9 Amortization Schedule for Ambulance 42 loan

Principal borrowed:	\$112,000.00	*Total Repaid:	\$123,128.28
Regular Payment amount:	\$3,420.23	*Total Interest Paid:	\$11,128.28
Annual interest rate:	6.25%	Annual Payments:	12
		Total Payments:	36 Months

Pmt	Principal	Interest	Principal	Interest	Balance
1	\$2,836.40	\$583.83	\$2,836.40	\$583.83	\$109,163.60
2	\$2,851.19	\$569.04	\$5,687.59	\$1,152.87	\$106,312.41
3	\$2,866.05	\$554.18	\$8,553.64	\$1,707.05	\$103,446.36
4	\$2,880.99	\$539.24	\$11,434.63	\$2,246.29	\$100,565.37
5	\$2,896.01	\$524.22	\$14,330.64	\$2,770.51	\$97,669.36
6	\$2,911.10	\$509.13	\$17,241.74	\$3,279.64	\$94,758.26
7	\$2,926.28	\$493.95	\$20,168.02	\$3,773.59	\$91,831.98
8	\$2,941.53	\$478.70	\$23,109.55	\$4,252.29	\$88,890.45
9	\$2,956.87	\$463.36	\$26,066.42	\$4,715.65	\$85,933.58
10	\$2,972.28	\$447.95	\$29,038.70	\$5,163.60	\$82,961.30
11	\$2,987.77	\$432.46	\$32,026.47	\$5,596.06	\$79,973.53
12	\$3,003.35	\$416.88	\$35,029.82	\$6,012.94	\$76,970.18

13	\$3,019.00	\$401.23	\$38,048.82	\$6,414.17	\$73,951.18
14	\$3,034.74	\$385.49	\$41,083.56	\$6,799.66	\$70,916.44
15	\$3,050.56	\$369.67	\$44,134.12	\$7,169.33	\$67,865.88
16	\$3,066.46	\$353.77	\$47,200.58	\$7,523.10	\$64,799.42
17	\$3,082.45	\$337.78	\$50,283.03	\$7,860.88	\$61,716.97

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18	\$3,098.51	\$321.72	\$53,381.54	\$8,182.60	\$58,618.46
19	\$3,114.67	\$305.56	\$56,496.21	\$8,488.16	\$55,503.79
20	\$3,130.90	\$289.33	\$59,627.11	\$8,777.49	\$52,372.89
21	\$3,147.22	\$273.01	\$62,774.33	\$9,050.50	\$49,225.67
22	\$3,163.63	\$256.60	\$65,937.96	\$9,307.10	\$46,062.04
23	\$3,180.12	\$240.11	\$69,118.08	\$9,547.21	\$42,881.92
24	\$3,196.70	\$223.53	\$72,314.78	\$9,770.74	\$39,685.22

25	\$3,213.36	\$206.87	\$75,528.14	\$9,977.61	\$36,471.86
26	\$3,230.11	\$190.12	\$78,758.25	\$10,167.73	\$33,241.75
27	\$3,246.95	\$173.28	\$82,005.20	\$10,341.01	\$29,994.80
28	\$3,263.87	\$156.36	\$85,269.07	\$10,497.37	\$26,730.93
29	\$3,280.89	\$139.34	\$88,549.96	\$10,636.71	\$23,450.04
30	\$3,297.99	\$122.24	\$91,847.95	\$10,758.95	\$20,152.05
31	\$3,315.18	\$105.05	\$95,163.13	\$10,864.00	\$16,836.87
32	\$3,332.46	\$87.77	\$98,495.59	\$10,951.77	\$13,504.41
33	\$3,349.83	\$70.40	\$101,845.42	\$11,022.17	\$10,154.58
34	\$3,367.30	\$52.93	\$105,212.72	\$11,075.10	\$6,787.28
35	\$3,384.85	\$35.38	\$108,597.57	\$11,110.48	\$3,402.43
36	*3,402.43	\$17.74	\$112,000.00	\$11,128.22	\$0.00

*The final payment has been adjusted to account for payments having been rounded to the nearest cent.

8.10 Amortization Schedule for Ambulance 44 Remount loan* estimated

Principal borrowed:	\$147,663.80	*Total Repaid:	\$165,357.45
Regular Payment amount:	\$4,593.26	*Total Interest Paid:	\$17,693.65
Annual interest rate:	7.5%* Max estimated	Annual Payments:	12
		Total Payments:	36 Months

Date	Payment	Interest	Principal	Balance
Jul, 2026	\$4,593.26	\$922.90	\$3,670.36	\$143,993.44
Aug, 2026	\$4,593.26	\$899.96	\$3,693.30	\$140,300.13
Sep, 2026	\$4,593.26	\$876.88	\$3,716.39	\$136,583.75
Oct, 2026	\$4,593.26	\$853.65	\$3,739.61	\$132,844.13
Nov, 2026	\$4,593.26	\$830.28	\$3,762.99	\$129,081.15
Dec, 2026	\$4,593.26	\$806.76	\$3,786.51	\$125,294.64
Jan, 2027	\$4,593.26	\$783.09	\$3,810.17	\$121,484.47

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Feb, 2027	\$4,593.26	\$759.28	\$3,833.98	\$117,650.49
Mar, 2027	\$4,593.26	\$735.32	\$3,857.95	\$113,792.54
Apr, 2027	\$4,593.26	\$711.20	\$3,882.06	\$109,910.48
May, 2027	\$4,593.26	\$686.94	\$3,906.32	\$106,004.16
Jun, 2027	\$4,593.26	\$662.53	\$3,930.74	\$102,073.42
Jul, 2027	\$4,593.26	\$637.96	\$3,955.30	\$98,118.12
Aug, 2027	\$4,593.26	\$613.24	\$3,980.02	\$94,138.09
Sep, 2027	\$4,593.26	\$588.36	\$4,004.90	\$90,133.19
Oct, 2027	\$4,593.26	\$563.33	\$4,029.93	\$86,103.26
Nov, 2027	\$4,593.26	\$538.15	\$4,055.12	\$82,048.15
Dec, 2027	\$4,593.26	\$512.80	\$4,080.46	\$77,967.69
Jan, 2028	\$4,593.26	\$487.30	\$4,105.96	\$73,861.72
Feb, 2028	\$4,593.26	\$461.64	\$4,131.63	\$69,730.10
Mar, 2028	\$4,593.26	\$435.81	\$4,157.45	\$65,572.65
Apr, 2028	\$4,593.26	\$409.83	\$4,183.43	\$61,389.21
May, 2028	\$4,593.26	\$383.68	\$4,209.58	\$57,179.63
Jun, 2028	\$4,593.26	\$357.37	\$4,235.89	\$52,943.74
Jul, 2028	\$4,593.26	\$330.90	\$4,262.36	\$48,681.38
Aug, 2028	\$4,593.26	\$304.26	\$4,289	\$44,392.38
Sep, 2028	\$4,593.26	\$277.45	\$4,315.81	\$40,076.57
Oct, 2028	\$4,593.26	\$250.48	\$4,342.78	\$35,733.78
Nov, 2028	\$4,593.26	\$223.34	\$4,369.93	\$31,363.86
Dec, 2028	\$4,593.26	\$196.02	\$4,397.24	\$26,966.62
Jan, 2029	\$4,593.26	\$168.54	\$4,424.72	\$22,541.90
Feb, 2029	\$4,593.26	\$140.89	\$4,452.38	\$18,089.52
Mar, 2029	\$4,593.26	\$113.06	\$4,480.20	\$13,609.32
Apr, 2029	\$4,593.26	\$85.06	\$4,508.20	\$9,101.11
May, 2029	\$4,593.26	\$56.88	\$4,536.38	\$4,564.73
Jun, 2029	\$4,593.26	\$28.53	\$4,564.73	\$0
	\$165,357.45	\$17,693.65	\$147,663.80	