

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 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 Departments 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, North East Ambulance 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 (by calling online Medical Control) 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, and Buckfield are town departments.
- Not For-Profit; Lisbon Emergency, Delta, Boothbay
- 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

2.1 Operations & Staffing

In the past Lisbon Emergency has an 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 and one ambulance staffed 12 hours per day, 7 days per week usually at the Medic or AEMT level. 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 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.

We currently have 2 Drivers, 8 basic EMT-B's, 9 Advanced EMT's and 16 Paramedics on staff as of February 2025. We are currently full staffed and have been the last two years; we are not currently hiring. We have nine applications on hold at this time. Lisbon Emergency has not advertised hiring in the last two years.

Staffing has been incredibly difficult for EMS in Maine and across the nation. We performed a wage study two years ago and found that we were not in the top 50%; we adjusted our wage to be in the 80% for our area. We continue to be in this area for FY 25/26. Our benefits are in the bottom 25%; our health care to full time employees is subpar to area services, we have not offered retirement benefits and our uniform policy is not to area standards. We will start to change this fiscal year.

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.

The day to day is run by the Chief and Deputy Chief, while the Board of Director's responsibility is to ensure the mission statement and 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. The Voting Members and Board of Directors both oversee the Capital Improvement Plan and budget.

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 member 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

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members must be active, work 36 hours per month on the ambulance for six months, in good standing and be nominated by two Voting Members, they then must be voted on by 2/3 vote of the Voting Members.

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 four Paramedics are full time employees. The full time Paramedics can be in the 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 Fire and Bowdoin Fire. 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, most of our EMS trainings are open to anyone in Maine EMS. We offer CPR classes to the community and the school departments. 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 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, Maine EMS Region 2, OSHA, DOT, FCC, HIPAA, Center of Medicare Services, Federal and State Department of Labor and our 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.

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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 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.

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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 are paid a minimum of time and half. With paying both providers 24 hours a day/365 days per year it became 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.
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- 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 all transporting EMS services 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.
- 2023-2024 – 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

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and the Davis Foundation. We were able to acquire one power stretcher with a grant from the Steven 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) based upon a previous capital improvement plan. 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 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 for some months 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. 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 and is 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

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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.

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. Lisbon Emergency requested that our line of credit be reviewed for an increase to \$80,000, the reason for the request is to evaluate if this is a viable option for funding in a time of financial emergency due to a state of emergency; this increase was approved.

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 is 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 of up to \$3,000. 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:

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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.
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 21-22 fiscal year to date. 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 since the mandate was put in place, although at an average 62% Paramedic coverage rate. All services continued to struggle at this time for providers in Maine and the country.

There have been 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 though 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). When they are on critical care diversion, they will not take any patients, they will stabilize and transfer to another hospital. There is no notice when a hospital goes on diversion and there is no pattern; it can happen at any random time. There was and has been 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 have 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 is 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 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

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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 is staffed from 6am to 6pm starting December of 2022. We paid for the second truck by performing transfers; 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 we were also able to answer second 911 calls that otherwise would have to be taken by our mutual aid partners.

Why not staff the second ambulance for Lisbon and Bowdoin? The cost to run an 8 hour to 12-hour second ambulance would not be possible with our current budget or cash on hand. When the Lisbon town manager and council formed the EMS committee in 2018 Rick Petrie, at that time from Atlantic Partners EMS, stated that it takes 2500 calls to have one ambulance be profitable, Lisbon EMS is budgeting 1,400 calls for fiscal year 2023-2024. With the continued lack of reimbursements from Medicare and Insurance companies along with increased payroll and inflation the Maine EMS Blue Ribbon commission stated in their December 2022 report that no EMS agency is profitable in Maine and in fact loses up to \$800 per call for service even after payment.

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. Without funding from the Federal or State levels at this time; all funding needed will come at the town level. 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 23-24 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

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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 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.

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.

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

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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. The grant award should be announced in March or April.

Goals for this fiscal year were to put a new ambulance in service, inter agency training, holding a Basic EMT class, put in service a Command/Community Paramedic vehicle, 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.

Unplanned expenses included generator failure, two broken garage doors and air conditioner failure. These expenses were covered within our budget and capital improvement funds.

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 been 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 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 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

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laptop, bullet proof vests, our base radio and the generator at our radio tower were all funded 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 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.

4.5 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 have upgraded other items such as scoop stretchers as our finances allows 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 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.

4.6 2023*

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 a paramedic 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 (this is not a joke or an exaggeration). Maine EMS has also added required equipment (usually late fall/early winter) with no notice or funding to purchase this 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.

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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.

4.6 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 Slnise 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.

4.7 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 Lisbon and Bowdoin 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 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.

4.8 2025+

Our capital improvement plan continues to be proactive instead of reactive as in the past. The strategy going forward is to limit loans to only overlap a short time and limit terms to three years to avoid excessive interest expense. We can accomplish this with our outlined capital improvement plan. We have planned for everything we can think of for major

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expenses, there is some room for emergency's, unexpected repairs and inflation. We will continue to work on grants to help pay for new medical equipment as well as major purchases. We are trying to plan for an unknown future as there will be unseen mandatory and best patient care equipment that may become standard of care in the future. In the coming year we plan to add a much-needed air conditioning unit to our bays, add two new bedrooms to our base and remount Ambulance 44.

4.9 Current Capital Improvement Plan 2021-2034

Project Name	Date Completed	Project year	Cost to Complete	Expense per year
Neonate Car Seat	2021	21-22	\$1,500.00	
Bay Lighting repair/upgrade	2022	21-22	\$4,400.00	
IV Pumps	2022	21-22	\$5,000.00	\$10,900.00
Tablet for Ambulance & Stock Room	2022	22-23	\$250.00	
Replace Ambulance	2022	22-23	\$98,480.73	
Stryker Purchase	2022	22-23	\$12,677.20	
Base Equipment	Not Performed	22-23	\$0.00	
Medical Equipment	Not Performed	22-23	\$0.00	\$111,407.93
Replace Ambulance	2023	23-24	\$98,470.73	
Stryker Purchase	2023	23-24	\$12,677.20	
Fly Car	December 2023	23-24	\$46,419.83	
Used ambulance	April 2024	23-24	\$36,554.28	
Base Equipment	Not Used	23-24	\$1,500.00	
Medical Equipment	Not Used	23-24	\$1,500.00	\$197,122.04
Used ambulance	On going FY 24/25	24-25	\$35,768.00	
Water Softener		24-25	\$5,000.00	
Base Equipment		24-25	\$1,500.00	
Medical Equipment		24-25	\$1,500.00	
Down Payment on Remount	November 2024	24-25	\$20,000.00	
Add 2 Bedrooms to base		24-25	\$10,000.00	
AC in Bay		24-25	\$20,000.00	
Bay repairs phase 3		22-23	\$6,000.00	\$99,768.00
Base Equipment		25-26	\$1,500.00	
Medical Equipment		25-26	\$1,500.00	
Used ambulance		25-26	\$38,068.00	\$41,068.00
Remount 44		26-27	\$111,455.32	
Base Equipment		26-27	\$1,500.00	
Medical Equipment		26-27	\$1,500.00	
Lifepack x2 Service Contract		26-27	\$12,800.00	
Lucas Service Contract		26-27	\$5,000.00	
Used ambulance		26-27	\$26,729.00	\$158,984.32
Remount 44		27-28	\$78,265.32	
Stair Chairs		27-28	\$6,000.00	
Base Equipment		27-28	\$2,000.00	
Medical Equipment		27-28	\$2,000.00	\$88,265.32

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Remount 44		28-29	\$78,265.32	
Base Equipment		28-29	\$2,000.00	
Medical Equipment		28-29	\$2,000.00	\$82,265.32
Base Equipment		29-30	\$2,000.00	
Remount Ambulance #2		29-30	\$140,000.00	
Medical Equipment		29-30	\$2,000.00	\$144,000.00
Remount Ambulance #2		30-31	\$84,000.00	
Base Equipment		30-31	\$2,000.00	
Medical Equipment		30-31	\$2,000.00	
Replace Monitors x3		30-31	\$210,000.00	\$298,000.00
Remount Ambulance #2		31-32	\$84,000.00	
Base Equipment		31-32	\$2,500.00	
Medical Equipment		31-32	\$2,500.00	\$89,000.00
Base Equipment		32-33	\$2,500.00	
Remount Ambulance #3		32-33	\$140,000.00	
Medical Equipment		32-33	\$2,500.00	\$145,000.00
Remount Ambulance #3		33-34	\$84,000.00	
Base Equipment		33-34	\$2,500.00	
Medical Equipment		33-34	\$2,500.00	\$89,000.00
Remount Ambulance #3		34-35	\$84,000.00	
Base Equipment		34-35	\$2,500.00	
Medical Equipment		34-35	\$2,500.00	\$89,000.00

Total \$1,231,780.93

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	\$197,122.04	\$3,245.67
2024-25	\$3,245.67	\$100,000.00	\$99,768.00	\$3,477.67
2025-26	\$3,477.67	\$135,000.00	\$41,068.00	\$97,409.67
2026-27	\$97,409.67	\$135,000.00	\$158,984.32	\$73,425.35
2027-28	\$73,425.35	\$135,000.00	\$88,265.32	\$120,160.03
2028-29	\$120,160.03	\$135,000.00	\$82,265.32	\$172,894.71
2029-30	\$172,894.71	\$135,000.00	\$144,000.00	\$163,894.71
2030-31	\$163,894.71	\$135,000.00	\$298,000.00	\$894.71
2031-32	\$894.71	\$135,000.00	\$89,000.00	\$46,894.71
2032-33	\$46,894.71	\$135,000.00	\$145,000.00	\$36,894.71
2033-34	\$36,894.71	\$135,000.00	\$89,000.00	\$82,894.71
2033-34	\$82,894.71	\$135,000.00	\$89,000.00	\$128,894.71

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5. Accounting

5.1 In house record keeping, reporting and budget philosophy

Lisbon Emergency's income is extremely 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 account 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 revenue is 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 three to eight 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 23/24 an independent audit (see 8.10 FY 23/24 Audit). FY 22/23 Audit is available upon request. As a non-profit our taxes are performed by an independent Accountant and not in house; our tax accountant and auditor are separate firms.

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 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 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 worse case scenario in order to remain financially viable. This allows us to hopefully plan for worse case scenario financially for the coming fiscal year. 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.

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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.

- 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.
- Lisbon Emergency does not charge for a stand-by

5.3 Debt/Loans

- Ambulance 42 originated 6/23/22 for \$109,724.29 for three year's at 6.25% with Lisbon Community Credit Union - current balance as of 1/126 is \$82,988.70. See 8.9 Amortization Schedule
- Line of Credit available \$80,000 with Lisbon Community Credit Union. Current balance as of 1/1/26 \$0

Lisbon Emergency will be taking on a loan for the remount of Ambulance 44 sometime in fourth quarter of FY 25/26 for Ambulance 44's remount.

5.4 Income

Credit available Lisbon Emergency utilizes Comstar Ambulance Billing Service in Rowley, Massachusetts and FFR, Inc. in Framingham, MA for our collection agency. Below lists revenue by our top four towns/cities for 911 Ambulance Transport for FY 23/24. There are other towns that we transport from not shown in this report. Our transfer income for FY23/24 was billed at \$264,796.41, Adjusted by \$95,282.15 for a total allowable of \$169,514.76. Total collected so far is \$70,533.43; billing can take two months to as much as 18 months before receipt of payment.

5.4.1 Income from Lisbon

ACTIVITY TRACKING REPORT BY PAYOR GROUPS

Company IS LISBON (ME) EMERGENCY INC.; AND Trip Date IS BETWEEN 07/01/2023 AND 06/30/2024; AND Pick Up City IS Lisbon OR Lisbon; AND Show All

3/3/2025

1

LISBON (ME) EMERGENCY INC.

	Total Transports	Total Charges	Total Allowable	Total Collected	Percent Collected
Blue Cross	27	\$35,363.00	\$14,488.27	\$13,790.03	95.18%
Medicaid	106	\$127,918.00	\$50,220.60	\$50,220.60	100.00%
Medicare	250	\$348,413.70	\$136,369.63	\$131,596.43	96.50%
Other Insurance	40	\$46,017.00	\$27,935.12	\$25,109.02	89.88%
Sub Total >	423	\$557,711.70	\$229,013.62	\$220,716.08	96.38%
	Total Transports	Total Charges	Total Allowable	Total Collected	Percent Collected
Veterans Administration	3	\$4,117.00	\$4,117.00	\$4,117.00	100.00%
Facilities and Providers	1	\$1,410.00	\$1,410.00	\$1,410.00	100.00%
100% Self Pay - Insured	64	\$36,400.00	\$31,350.12	\$7,065.79	22.54%
100% Self Pay - Uninsured	44	\$38,436.00	\$38,436.00	\$3,605.00	9.38%
Sub Total >	112	\$80,363.00	\$75,313.12	\$16,197.79	21.51%
Grand Total >	535	\$638,074.70	\$304,326.74	\$236,913.87	77.85%

5.4.2 Income from Bowdoin

ACTIVITY TRACKING REPORT BY PAYOR GROUPS

Company IS LISBON (ME) EMERGENCY INC.; AND Trip Date IS BETWEEN 07/01/2023 AND 06/30/2024; AND Pick Up City IS Bowdoin; AND Show All

3/3/2025

1

LISBON (ME) EMERGENCY INC.

	Total Transports	Total Charges	Total Allowable	Total Collected	Percent Collected
Blue Cross	10	\$11,692.00	\$4,802.59	\$4,628.72	96.38%
Medicaid	18	\$21,813.00	\$8,400.07	\$8,400.07	100.00%
Medicare	80	\$122,140.20	\$51,968.39	\$50,278.39	96.75%
Other Insurance	19	\$30,184.00	\$19,266.94	\$18,688.76	97.00%
Sub Total >	127	\$185,829.20	\$84,437.99	\$81,995.94	97.11%
	Total Transports	Total Charges	Total Allowable	Total Collected	Percent Collected
Veterans Administration	2	\$3,398.00	\$3,398.00	\$3,398.00	100.00%
100% Self Pay - Insured	15	\$10,599.00	\$8,757.89	\$2,706.80	30.91%
100% Self Pay - Uninsured	10	\$11,455.00	\$11,455.00	\$0.00	0.00%
Sub Total >	27	\$25,452.00	\$23,610.89	\$6,104.80	25.86%
Grand Total >	154	\$211,281.20	\$108,048.88	\$88,100.74	81.54%

5.4.3 Income from Bowdoinham

ACTIVITY TRACKING REPORT BY PAYOR GROUPS

Company IS LISBON (ME) EMERGENCY INC.; AND Trip Date IS BETWEEN 07/01/2023 AND 06/30/2024; AND Pick Up City IS Bowdoinham; AND Show All

3/3/2025

1

LISBON (ME) EMERGENCY INC.

	Total Transports	Total Charges	Total Allowable	Total Collected	Percent Collected
Blue Cross	18	\$24,708.00	\$11,068.91	\$9,600.58	86.73%
Medicaid	25	\$33,486.00	\$12,782.63	\$12,782.63	100.00%
Medicare	99	\$155,723.40	\$66,627.49	\$65,269.58	97.96%
Other Insurance	11	\$16,991.00	\$15,325.89	\$15,030.41	98.07%
Sub Total >	153	\$230,908.40	\$105,804.92	\$102,683.20	97.05%
	Total Transports	Total Charges	Total Allowable	Total Collected	Percent Collected
100% Self Pay - Insured	23	\$14,300.00	\$14,500.00	\$2,275.00	15.69%
100% Self Pay - Uninsured	8	\$8,078.00	\$8,078.00	\$200.00	2.48%
Sub Total >	31	\$22,378.00	\$22,578.00	\$2,475.00	10.96%
Grand Total >	184	\$253,286.40	\$128,382.92	\$105,158.20	81.91%

ACTIVITY TRACKING REPORT
BY PAYOR GROUPS

5.4.4 Income from Lewiston

Company IS LISBON (ME) EMERGENCY INC.; AND Trip Date IS BETWEEN 07/01/2023 AND 06/30/2024; AND Pick Up City IS Lewiston; AND Show All

3/3/2025

1

LISBON (ME) EMERGENCY INC.

	Total Transports	Total Charges	Total Allowable	Total Collected	Percent Collected
Blue Cross	3	\$3,479.00	\$1,330.58	\$1,330.58	100.00%
Medicaid	23	\$28,181.00	\$11,303.93	\$11,303.93	100.00%
Medicare	32	\$49,272.30	\$17,654.67	\$16,889.67	95.67%
Other Insurance	5	\$6,852.30	\$4,287.67	\$3,641.17	84.92%
Sub Total >	63	\$87,784.60	\$34,576.85	\$33,165.35	95.92%
	Total Transports	Total Charges	Total Allowable	Total Collected	Percent Collected
Veterans Administration	1	\$2,044.00	\$3,178.22	\$3,178.22	100.00%
Facilities and Providers	5	\$8,490.00	\$2,932.02	\$2,932.02	100.00%
100% Self Pay - Insured	10	\$7,875.00	\$5,037.59	\$2,151.59	42.71%
100% Self Pay - Uninsured	7	\$7,278.00	\$7,278.00	\$0.00	0.00%
Sub Total >	23	\$25,687.00	\$18,425.83	\$8,261.83	44.84%
Grand Total >	86	\$113,471.60	\$53,002.68	\$41,427.18	78.16%

Emergency Medical Services for Lisbon, Bowdoin & Bowdoinham

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

6.1 Alternative Strategies for EMS coverage

EMS systems in our area are typically regional or Fire/EMS based with the regional services being a mixture of non-profit, hospital based and quasi-municipal. There are downfalls to all systems, with strategic planning Lisbon Emergency could transition into a service that would benefit everyone providing better patient care, employee well being and benefits as well as coverage for both Fire and EMS while maintaining or lowering per capita costs. Lisbon Emergency and Lisbon Fire are proposing to trial working together for FY 25/26 with Lisbon Fire transporting under Lisbon Emergency's license. As of writing this business plan this idea is conceptual and a work in progress. It has the ability to provide better patient care with more EMS coverage while not duplicating services and sharing Capital assets. This project does not preclude Lisbon Emergency from working with our 911 towns towards a transition to a different type of service, but helps put assets in service for better patient care while negotiations continue.

6.2 EMS cost/coverage for our 911 Towns

The stipend formula Lisbon Emergency has used for the past two 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%. Our revenue per run is more for Bowdoin and Bowdoinham as we charge per mile with a longer transport distance to the hospital. The loss of Bowdoin and Bowdoinham would equate to a loss of roughly \$557,000 between 911 call and stipend revenue.

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 this to continue with the 60/20/20 split; this decision was guided by the directors that are appointed by our 911 towns.

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.

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 per capita rate is \$57.65 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 to an average of 4 even with increased call volume.

6.3 Budget 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

Emergency Medical Services for Lisbon, Bowdoin & Bowdoinham

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 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. Our increase from FY 24/25 to 25/26 is 4.8%.

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. The Maine Supplemental Budget not passing could slow down our Maine Care payments as there will not be enough funding for the State to cover Maine Care payments. Governor Mills biennial budget proposal proposes a 6% tax to all for profit and non-profit ambulance services. Where the revenues for this tax will go is unknown at this time; further it is not known whether the tax will be on net or gross income. Maine Ambulance Association proposed this tax for all services as it would increase Maine Care funding from the federal government that would bring in more income for all services. Under Governor Mills' current proposal, it would bring in very limited income and not cover the cost of the proposed tax to for profit and non-profit ambulance services. Tariff's will cause inflation with some medical 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 this will happen. Our budget for the coming fiscal year do not take into account the 6% tax or delayed funding of Medicare/Maine Care as it is unknown if this will happen or to what extent. If this 6% tax is enacted on non-profit ambulance services the best course of action would be to become a quasi-municipal or municipal service second quarter FY 25/26 if it is on gross revenue and accelerate depreciation or reduce the towns stipends fourth quarter FY 25/26 if it is on net income and transition FY 26/27 to quasi-municipal or municipal.

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. We are hoping to receive the Maine EMS self-determination study grant to help with this process.

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.

Lisbon Emergency is financially and operationally viable for the next 10 years if the towns of Lisbon, Bowdoin and Bowdoinham continue to their financial support.

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

	2022-2023	2023-2024	2024-2025	2025-2026
Bowdoinham	N/A	N/A	\$177, 658.12	\$186,569.12
Bowdoin	\$111,542.32	\$111,542.32	\$177,658.12	\$186,569.12
Lisbon	\$334,626.96	\$334,626.96	\$532,974.32`	\$559,707.36

6.5 FY 2025/2026 Budget

Account	Description	7/1/24 to				
		Budget 23-24	Actual 23-24	11/30/24 Actual	Budget 24-25	Budget 25-26
Income						
1001	Ambulance Income	\$647,800.00	\$718,738.92	\$344,371.43	\$ 650,000.00	\$ 675,000.00
1001B	Income from Collection Agency		\$1,171.12	\$20.00		\$ 1,000.00
	Transfer Income	\$192,000.00			\$ 135,000.00	\$ 60,000.00
1002	Charitable Donation	\$200.00	\$1,092.40	\$44.30	\$ 200.00	\$ 200.00
1003	Interest Income	\$600.00	\$5,078.51	\$2,994.51	\$ 2,500.00	\$ 4,000.00
1004	Event Coverage/CPR Classes	\$6,800.00	\$10,305.16	\$4,055.00	\$ 11,000.00	\$ 11,000.00
1005	Fundraising	\$300.00				
1006	Grants		\$141,552.27			
1011	Town of Bowdoin	\$111,388.32	\$111,951.16	\$88,829.06	\$ 177,658.10	\$ 186,569.12
1012	Town of Lisbon	\$334,164.96	\$334,626.96	\$266,487.16	\$532,974.31	\$559,707.37
1013	Town of Bowdoinham				\$ 177,658.10	\$186,569.12
	Bowdoinham mutual aid	\$25,000.00	\$75,350.00	\$14,000.00	\$11,000.00	
1008	Misc (Audit roll over from 22-23)	\$6,000.00				
Expenses						
2110	Building Supplies	\$1,300.00	\$1,671.99	\$242.65	\$ 2,000.00	\$ 2,500.00
2110A	Bottle Water	\$400.00			\$ 400.00	\$ 720.00
2121	Building Service Contract	\$700.00	\$76.00	\$84.00	\$ 750.00	\$ 750.00
2122	Landscraping and Plowing	\$5,000.00	\$1,763.39	\$75.00	\$ 5,000.00	\$ 5,500.00
2123	Buillding Repairs	\$4,000.00	\$7,652.11	\$3,454.82	\$ 4,500.00	\$ 6,500.00
2123	Trash Removal	\$1,500.00	\$1,709.37	\$804.69	\$ 2,000.00	\$ 2,500.00
2131	Cable TV, Internet, Phone	\$3,900.00	\$5,663.77	\$1,835.30	\$ 5,600.00	\$ 6,000.00
2132	Electricity	\$3,500.00	\$3,616.10	\$1,838.45	\$ 4,700.00	\$ 5,100.00
2133	Heating Oil	\$5,000.00	\$3,794.21	\$211.72	\$ 4,000.00	\$ 4,000.00
2132	Propane	\$450.00	\$693.49		\$ 450.00	\$ 900.00
2135	Water & Sewer	\$1,200.00	\$892.30	\$370.34	\$ 1,300.00	\$ 1,200.00
2150	PR & Community Outreach	\$300.00		\$438.92	\$ 750.00	\$ 1,500.00
2200	Bank Fee Other	\$60.00		\$25.00	\$ 60.00	\$ 60.00
2210	Interest Expense		\$2,111.76			
2250	Credit Card Fees	\$250.00	\$81.40	\$32.00	\$ 100.00	\$ 100.00
2310	Education & Training	\$3,500.00	\$4,891.78	\$14,915.95	\$ 11,500.00	\$ 25,000.00
2321	Employee Gift					
2320	Employee Benefits	\$2,000.00	\$1,873.60	\$889.37	\$ 2,000.00	\$ 2,000.00
2322	Food Allowance					\$ 500.00
2325	Scheduling Software					
2330	Payroll	\$1,013,135.37	\$975,144.69	\$463,133.00	\$1,217,180.52	\$1,295,010.61
2340	Stipend	\$14,000.00	\$118.00		\$ 14,000.00	\$ 4,000.00
2350	Uniforms	\$2,500.00	\$2,579.83	\$2,168.82	\$ 4,000.00	\$ 9,000.00
2360	Employee Health	\$2,500.00		\$336.00	\$ 2,000.00	\$ 2,000.00
2410	ALS Intercept Fees	\$5,000.00	\$350.00	\$0.00	\$ 900.00	\$ 900.00
2420	Dispatching	\$7,000.00		\$0.00	\$ 7,000.00	\$ 7,000.00
2431	Medical Equipment PM	\$6.00	\$10,450.50	\$18,585.60	\$ 10,000.00	\$ 2,500.00
2432	EMS Equipment	\$6,000.00	\$1,688.42		\$ 6,000.00	\$ 6,000.00
2441	Medical Oxygen	\$3,500.00	\$3,633.06	\$1,384.04	\$ 2,200.00	\$ 3,500.00
	Medical Supplies Grant		\$30,594.15			
2442	Medical Supplies	\$28,000.00	\$19,633.55	\$13,683.66	\$ 28,000.00	\$ 30,000.00
2443	Medication	\$1,200.00			\$ 800.00	\$ 500.00
2445	Medical Director	\$6,000.00	\$5,000.00	\$2,500.00	\$ 5,000.00	\$ 10,000.00
2450	Medical Billing	\$25,912.00	\$28,603.34	\$14,488.30	\$ 26,500.00	\$ 28,000.00
2460	Radio, Pagers & Equipment	\$2,000.00	\$4,651.69	\$0.00	\$ 2,000.00	\$ 3,000.00
2471	Registration & Inspection	\$1,200.00	\$474.02	\$0.00	\$ 400.00	\$ 500.00
2472	Vehicle Repair & Mainteance	\$15,000.00	\$14,557.11	\$11,085.80	\$ 17,000.00	\$ 21,000.00
2473	Vehicle Fuel	\$23,000.00	\$21,775.44	\$9,966.92	\$ 23,000.00	\$ 23,000.00
2474	Reimbursement for miles	\$800.00		\$0.00	\$ 100.00	
2510	Computers	\$6,000.00	\$6,118.28	\$3,384.63	\$ 9,500.00	\$ 9,500.00

		7/1/24 to				
Account	Description	Budget 23-24	Actual 23-24	11/30/24 Actual	Budget 24-25	Budget 25-26
	HIPAA/Privacy	\$200.00			\$ 200.00	\$ 200.00
2520	Office Supplies	\$1,800.00	\$3,300.80	\$735.88	\$ 2,000.00	\$ 2,600.00
2530	Postage	\$200.00	\$214.54	\$141.00	\$ 250.00	\$ 300.00
2610	Account Fees	\$6,750.00	\$4,700.00	\$3,775.00	\$ 6,750.00	\$ 7,500.00
2621	Business Auto/Liability Insurance	\$20,000.00	\$22,080.47	\$5,953.50	\$ 30,000.00	\$ 40,000.00
2624	Health Insurance	\$36,000.00	\$4,475.78	\$2,162.47	\$ 48,000.00	\$ 48,000.00
2626	Workman's Comp Insurance	\$83,777.48	\$84,691.22	\$14,142.75	\$ 83,800.00	\$ 59,705.00
2630	Legal Fees	\$700.00	\$14,371.59	\$2,382.00	\$ 3,000.00	\$ 3,000.00
2640	Licenses & Permits	\$2,300.00	\$658.00	\$840.00	\$ 2,300.00	\$ 1,500.00
2600	Profession Fee Other			\$420.00		
2710	In-House Fundraising Exp	\$500.00				
2800	Depreciation		\$63,148.00			
	Reconciliation		-\$2,583.05			
	Gain/Sale of Asset		\$16,000.00			
	Chief Slush Fund	\$1,000.00			\$ 1,000.00	\$ 1,000.00
	Capital Improvement	\$80,000.00			\$ 100,000.00	\$ 135,000.00
	Lisbon EMS excess cash on hand to reduce buc	-\$100,000.00				\$ (135,000.00)
	Total Income	\$1,324,253.28	\$1,399,866.50	\$720,801.46	\$1,697,990.52	\$1,684,045.61
	Total Expense	\$1,329,040.85	\$1,361,729.91	\$596,487.58	\$1,697,990.52	\$1,684,045.61
	Over/Under	-\$4,787.57	\$38,136.59	\$124,313.88	\$0.00	\$0.00

Total	3	9	5	4	1	1	6	3	0	0	0	0	32
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Second Calls Covered													
Lisbon/Bowdoin	6	1	6	2	3	1	1						20
Lisbon/Bowdoinham	1	1	2	3	1	2	7	5					22
2 Calls Lisbon	8	7	4	8	2	8	7	7					51
2 Calls Bowdoin													0
2 Calls Bowdoinham	1	1	1	1									4
3 Calls Lisbon			1										1
3 Calls 1 Bowdoinham/2 Lisbon			1										1
Bowdoin/Bowdoinham	1	1		1	1								4
Lisbon/Lewiston	2	1		3		6	2	2					16
2 Calls Lewiston	1												1
Bowdoin/Lewiston							1						1
Lisbon/Sabattus													0
Auburn/Sabattus								1					1
Lewiston/Sabattus		1											1
Bowdoinham/Lewist				2			1						3
Durham/Lisbon					1								1
Wales/Lewiston													0
One Transfer/One 911 Call					2	1		4					7
Total	20	13	15	20	10	17	19	15	0	0	0	0	129

12 Month Average - Second call covered per month

16.13

911 Transport to Hospital*													
CMMC								45					
Mid Coast								29					
St. Mary's								14					
Maine Med													
Maine General													
Total	0	0	0	0	0	0	0	88	0	0	0	0	88

*Tracking started 2/2025

7.2 Run Data FY 23/24*

*Some Months items do not have tracking as it was started at a later date

Calls 911	July	August	September	October	November	December	January	February	March	April	May	June	Total	911%	Grand Total
Lisbon	72	74	66	56	60	69	77	87	84	103	74	82	904	69.91%	69.91%
Bowdoin	16	14	13	10	18	15	18	12	18	25	17	8	184	14.23%	12.59%
Bowdoinham	19	16	15	19	11	21	15	14	24	19	18	14	205	15.85%	14.03%
Lewiston	7	5	8	12	5	13	6	3	5	7	10	7	88		6.02%
Durham				2	1			1		2	3	2	11		0.75%
Sabattus		1	1	3		1					1	3	7		0.48%
Wales							1			1					0.00%
Topsham															
Brunswick											1				
Transfers	not tracked	July to Jan						9	19	9	12	7	56		
Total Lis&Bowdoins													1293		
Grand Total	114	110	103	102	95	119	117	126	150	166	136	123	1461		
12 month average													1461		
Missed Calls															
Lisbon		5	3	6	4	1	5	4	2	4	4	3	41		
Bowdoin			1			2							3		
Bowdoinham						1						1	2		
Total		5	4	6	5	4	5	4	2	4	4	4	47		
12 month average													3.92		

Missed calls due to transfer									1	2			3		
Missed calls at night							3	3	1		3		10		
Missed third call										2	1		3		

Mutual Aid

United to Lisbon				3		1	5	2	1	1	1	2	16		
United to Bowdoin						1							1		
Durham to Lisbon				2				2	1	2	2		9		
Topsham to Bowdoin										1			1		
Topsham to Bowdoinham						1						1	2		
Gardiner to Bowdoin						1							1		
Gardiner to Bowdoinham													0		

Second Calls Covered

Lisbon/Bowdoin									1	1	2	1	5		
Lisbon/Bowdoinham									2	1	2	3	8		
2 Calls Lisbon									6	5	5	6	22		
2 Calls Bowdoin											1		1		
Lisbon/Lewiston											1		1		
Bowdoin/Lewiston									1		1		2		
Lisbon/Sabattus												1	1		
2 Calls Bowdoinham									1		1		2		
Bowdoinham/Lewist									1				1		
Durham/Lisbon										1	1		2		
Wales/Lewiston											1		1		
Total									12	8	15	11	46		
12 Month Average													11.5		

7.3 Staffing Levels FY 24 to 2/28/25 and FY 23/24

Lisbon Emergency Staffing Levels FY 24/25

Staffing Level	24-Jul	24-Aug	24-Sep	24-Oct	24-Nov	24-Dec	25-Jan	25-Feb	25-Mar	25-Apr	25-May	25-Jun	Average
24 HR Truck Paramedic	97.0%	98.4%	100.0%	100.0%	100.0%	100.0%	100.0%	98.2%					99.2%
24 HR Truck AEMT	3.0%	1.6%						1.8%					0.8%
12 Hour Truck Paramedic	92.0%	77.4%	93.1%	83.3%	89.2%	93.3%	96.7%	89.3%					89.3%
12 Hour Truck AEMT	6.4%	19.3%	6.9%	16.7%	10.7%	6.7%		10.7%					9.7%
12 Hour Truck EMT	1.6%	3.2%					3.3%						1.0%
# of days 12 Hour truck not staffed per on month	0	0	1	1	2	1	0	0					0.6

Lisbon Emergency Staffing Levels FY 23/24

Staffing Level	23-Jul	23-Aug	23-Sep	23-Oct	23-Nov	23-Dec	24-Jan	24-Feb	24-Mar	24-Apr	24-May	24-Jun	Average
24 HR Truck Paramedic	100%	98%	100%	100%	100%	98%	100%	100%	100%	100%	98%	100%	99.50%
24 HR Truck AEMT		2%				2%					2%		0.50%
12 Hour Truck Paramedic	53%	80%	60%	49%	69%	78%	93%	90%	91%	86%	90%	87%	77.17%
12 Hour Truck AEMT	38%	17%	18%	33%	19%	16%		7%	6%	14%	10%	13%	15.92%
12 Hour Truck EMT	9%	3%	22%	18%	12%	6%	7%	3%	3%	0%	0%	0%	6.92%
# of days 12 Hour truck not staffed	0	1	3	4	6	4	3	1	0	1	0	0	2

Emergency Medical Services for Lisbon, Bowdoin & Bowdoinham

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 21/22

Jul '21 - Jun
22

Ordinary Income/Expense	<u>Jul '21 - Jun 22</u>
Income	
1001 · Ambulance Income	
1001B · Income from Collection Agency	4,856.49
1001 · Ambulance Income - Other	<u>522,158.64</u>
Total 1001 · Ambulance Income	527,015.13
1002 · Charitable Donations	2,137.30
1003 · Interest Income	325.98
1004 · Event Coverage & CPR Classes	6,038.50
1007 · Long Term Capital Gain	0.00
1011 · Town of Bowdoin Income	52,851.32
1012 · Town of Lisbon Income	<u>199,841.24</u>
Total Income	<u>788,209.47</u>
Gross Profit	788,209.47
Expense	
2100 · 42 Village Expenses	
Repairs & Maintenance	
2110 · Building Supplies	
2110a · Bottle Water	46.66
2110 · Building Supplies - Other	<u>664.42</u>
Total 2110 · Building Supplies	711.08
2121 · Building Service Contracts	279.00
2122 · Landscaping and Plowing	2,943.49
2123 · Building Repairs & Maintenance	744.93
2124 · Trash Removal	719.55
Repairs & Maintenance - Other	<u>125.00</u>
Total Repairs & Maintenance	5,523.05
Utilities	
2131 · Cable TV, Internet, Telephone	3,613.92
2132 · Electricity	1,952.55
2133 · Heating Oil	1,807.07
2134 · Propane	406.80
2135 · Water & Sewer	<u>780.16</u>
Total Utilities	<u>8,560.50</u>
Total 2100 · 42 Village Expenses	14,083.55
2150 · P.R. & Community Outreach	445.14
2200 · Bank Fees	
2210 · Interest Expense	2,151.83

Emergency Medical Services for Lisbon, Bowdoin & Bowdoinham

2200 · Bank Fees - Other	85.00
Total 2200 · Bank Fees	2,236.83
2250 · Credit Card Fees	247.92
2300 · Employee	
2310 · Education & Training	
2311 · In House Training Fee Expense	342.00
2312 · Specialty ABC Classes	294.21
2310 · Education & Training - Other	650.00
Total 2310 · Education & Training	1,286.21
2320 · Employee Benefits& Gifts	
2322 · Food Allowance	591.90
2320 · Employee Benefits& Gifts - Other	292.20
Total 2320 · Employee Benefits& Gifts	884.10
2330 · Payroll	
2331 · Agency Payments	999.73
2335 · Payroll Processing Fees	1,762.80
2336 · Payroll Taxes	38,993.64
2337 · Wages & Salaries	428,420.39
2338 · Payroll Expenses	0.00
2330 · Payroll - Other	0.00
Total 2330 · Payroll	470,176.56
2340 · Stipends	0.00
2350 · Uniforms	688.88
2360 · Infection Control/Employee Heal	348.58
Total 2300 · Employee	473,384.33
2400 · EMS Operations	
2410 · ALS Intercept Fees	7,300.00
2420 · Dispatching	6,500.00
2430 · Medical Equipment	
2431 · Medical Equip PM & Service Con	3,633.00
2432 · EMS Equipment	1,963.97
2433 · Ambulance Medication Cost	465.70
2430 · Medical Equipment - Other	1,249.83
Total 2430 · Medical Equipment	7,312.50
2440 · Medical Supplies	
2441 · Medical Oxygen	
2441b · Oxygen Rental	1,602.04
2441 · Medical Oxygen - Other	1,243.48
Total 2441 · Medical Oxygen	2,845.52
2442 · Medical Supplies	
2443 · Member PPE	1,360.90
2442 · Medical Supplies - Other	17,929.50
Total 2442 · Medical Supplies	19,290.40
2440 · Medical Supplies - Other	2,501.92
Total 2440 · Medical Supplies	24,637.84
2445 · Medical Director	1,250.00

Emergency Medical Services for Lisbon, Bowdoin & Bowdoinham

2450 · Monthly Billing Fees	17,067.26
2460 · Radio's, Pager, & Equipment	1,073.23
2470 · Vehicle expenses	
2471 · Registration & Inspection	40.00
2472 · Vehicle Repair & Maintenance	
401 · 401 Repairs	8,938.26
44 · 44 Repairs	6,532.91
2472 · Vehicle Repair & Maintenance - Other	25.96
Total 2472 · Vehicle Repair & Maintenance	15,497.13
2473 · Vehicle Fuel	
F401 · 401 Fuel	6,117.34
F44 · 44 Fuel	11,777.63
Total 2473 · Vehicle Fuel	17,894.97
2470 · Vehicle expenses - Other	646.15
Total 2470 · Vehicle expenses	34,078.25
Total 2400 · EMS Operations	99,219.08
2474 · Reimbursement for Mileage	135.65
2500 · Office	
2510 · Computer & Software	3,303.36
2520 · Office Supplies	1,180.64
2530 · Postage	192.85
Total 2500 · Office	4,676.85
2600 · Professional Fees	
2610 · Accountant Fees	600.00
2620 · Insurance Expense	
2622 · Liability Insurance	6,835.50
2623 · Workman's Comp. Insurance	28,472.28
2624 · Health Insurance	13,579.18
2620 · Insurance Expense - Other	8,141.00
Total 2620 · Insurance Expense	57,027.96
2630 · Legal Fee	1,707.50
2640 · Licenses & Permits	873.32
2650 · Service Licenses	25.00
2600 · Professional Fees - Other	35.00
Total 2600 · Professional Fees	60,268.78
2800 · Depreciation Expense	46,077.00
2810 · Misc. Expense	11.20
66900 · *Reconciliation Discrepancies	0.00
66901 · Ask Accountant	0.00
Total Expense	700,786.33
Net Ordinary Income	87,423.14
Net Income	87,423.14

Emergency Medical Services for Lisbon, Bowdoin & Bowdoinham

8.2 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	<u>656,636.36</u>
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	<u>334,626.96</u>
Total Income	<u>1,116,481.11</u>
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	<u>708.76</u>
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	<u>896.50</u>
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	<u>821.36</u>
Total Utilities	<u>10,224.14</u>
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	<u>91.00</u>
Total 2200 · Bank Fees	6,138.67
2250 · Credit Card Fees	48.00
2300 · Employee	
2310 · Education & Training	
2311 · In House Training Fee Expense	1,286.71
2312 · Specialty ABC Classes	72.05
2310 · Education & Training - Other	<u>785.40</u>
Total 2310 · Education & Training	2,144.16

Emergency Medical Services for Lisbon, Bowdoin & Bowdoinham

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
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	196.13

Emergency Medical Services for Lisbon, Bowdoin & Bowdoinham

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	9,273.68
Total 2473 · Vehicle Fuel	24,596.05
2470 · Vehicle expenses - Other	200.81
Total 2470 · Vehicle expenses	39,807.64
2400 · EMS Operations - Other	8.85
Total 2400 · EMS Operations	126,107.64
2500 · Office	
2510 · Computer & Software	5,679.55
2520 · Office Supplies	1,552.54
2530 · Postage	186.00
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	12,858.17
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	625.00
Total 2600 · Professional Fees	86,402.35
2800 · Depreciation Expense	64,102.00
66900 · *Reconciliation Discrepancies	76.74
66901 · Ask Accountant	-686.91
Total Expense	1,036,551.78
Net Ordinary Income	79,929.33
Net Income	<u>79,929.33</u>

Emergency Medical Services for Lisbon, Bowdoin & Bowdoinham

8.3 Profit and Loss FY 23/24

Jul '23 - Jun
24

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
2300 · Employee	
2310 · Education & Training	4,891.78
2320 · Employee Benefits & Gifts	

Emergency Medical Services for Lisbon, Bowdoin & Bowdoinham

2322 · Food Allowance	-47.12
2320 · Employee Benefits & Gifts - Other	<u>1,873.60</u>
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	<u>4,040.94</u>
Total 2330 · Payroll	975,144.69
2340 · Stipends	118.00
2350 · Uniforms	<u>2,579.83</u>
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	<u>521.23</u>
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	<u>19,633.55</u>
Total 2442 · Medical Supplies	<u>50,173.97</u>
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	<u>-474.42</u>
Total 2472 · Vehicle Repair & Maintenance	14,557.11
2473 · Vehicle Fuel	
F40 · F40 Fuel	763.78
F42 · F42 Fuel	1,290.60
F43 · 43 Fuel	11,902.50
F44 · 44 Fuel	7,757.49

Emergency Medical Services for Lisbon, Bowdoin & Bowdoinham

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

Emergency Medical Services for Lisbon, Bowdoin & Bowdoinham

8.4 Profit and Loss FY 24 to 12/31/24

Jul - Dec
24

Ordinary Income/Expense

Income		
	1001 · Ambulance Income	
	1001B · Income from Collection Agency	20.00
	1001 · Ambulance Income - Other	<u>404,593.14</u>
	Total 1001 · Ambulance Income	404,613.14
	1002 · Charitable Donations	44.30
	1003 · Interest Income	3,605.82
	1004 · Event Coverage & CPR Classes	4,055.00
	1006 · Grants	7,198.31
	1011 · Town of Bowdoin Income	88,829.06
	1012 · Town of Lisbon Income	266,487.16
	1016 · 1016 Bowdoinham Mutual Aid	14,000.00
	1017 · Town of Bowdoinham Income	<u>88,829.06</u>
	Total Income	<u>877,661.85</u>
Gross Profit		877,661.85
Expense		
	2100 · 42 Village Expenses	
	Repairs & Maintenance	
	2110 · Building Supplies	242.65
	2121 · Building Service Contracts	84.00
	2122 · Landscaping and Plowing	75.00
	2123 · Building Repairs & Maintenance	5,042.38
	2124 · Trash Removal	958.20
	Repairs & Maintenance - Other	<u>335.04</u>
	Total Repairs & Maintenance	6,737.27
	Utilities	
	2131 · Cable TV, Internet, Telephone	2,202.36
	2132 · Electricity	2,114.02
	2133 · Heating Oil	211.72
	2135 · Water & Sewer	<u>370.34</u>
	Total Utilities	<u>4,898.44</u>
	Total 2100 · 42 Village Expenses	11,635.71
	2150 · P.R. & Community Outreach	438.92
	2200 · Bank Fees	
	2210 · Interest Expense	3,218.46
	2200 · Bank Fees - Other	<u>50.00</u>
	Total 2200 · Bank Fees	3,268.46
	2250 · Credit Card Fees	48.00
	2300 · Employee	
	2310 · Education & Training	14,915.95
	2320 · Employee Benefits& Gifts	
	2322 · Food Allowance	76.72
	2320 · Employee Benefits& Gifts - Other	<u>812.65</u>
	Total 2320 · Employee Benefits& Gifts	889.37

Emergency Medical Services for Lisbon, Bowdoin & Bowdoinham

2330 · Payroll		
	2336 · Payroll Taxes	150,716.95
	2337 · Wages & Salaries	370,588.71
	2338 · Payroll Expenses	1,797.35
	2339 · Employee Full time benefits	<u>13,572.17</u>
	Total 2330 · Payroll	536,675.18
	2350 · Uniforms	3,061.86
	2360 · Infection Control/Employee Heal	336.00
	2300 · Employee - Other	<u>0.00</u>
	Total 2300 · Employee	555,878.36
2400 · EMS Operations		
	2430 · Medical Equipment	
	2431 · Medical Equip PM & Service Con	18,585.60
	2430 · Medical Equipment - Other	<u>101.28</u>
	Total 2430 · Medical Equipment	18,686.88
	2440 · Medical Supplies	
	2441 · Medical Oxygen	1,712.77
	2442 · Medical Supplies	18,483.23
	2440 · Medical Supplies - Other	<u>1,330.00</u>
	Total 2440 · Medical Supplies	21,526.00
	2445 · Medical Director	2,500.00
	2450 · Monthly Billing Fees	16,613.90
	2470 · Vehicle expenses	
	2472 · Vehicle Repair & Maintenance	
	42 · 42 Repairs	9,383.77
	43 · 43 Repairs	4,855.11
	44 · 44 Repairs	7,669.63
	2472 · Vehicle Repair & Maintenance - Other	<u>256.09</u>
	Total 2472 · Vehicle Repair & Maintenance	22,164.60
	2473 · Vehicle Fuel	
	F40 · F40 Fuel	913.71
	F42 · F42 Fuel	4,269.85
	F43 · 43 Fuel	3,231.19
	F44 · 44 Fuel	2,917.35
	2473 · Vehicle Fuel - Other	<u>12.95</u>
	Total 2473 · Vehicle Fuel	11,345.05
	2470 · Vehicle expenses - Other	<u>84.19</u>
	Total 2470 · Vehicle expenses	<u>33,593.84</u>
	Total 2400 · EMS Operations	92,920.62
2500 · Office		
	2510 · Computer & Software	3,867.96
	2520 · Office Supplies	946.07
	2530 · Postage	<u>141.00</u>
	Total 2500 · Office	4,955.03
2600 · Professional Fees		
	2610 · Accountant Fees	3,775.00

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	2620 · Insurance Expense	
	2622 · Liability Insurance	15,555.25
	2623 · Workman's Comp. Insurance	24,329.90
	2624 · Health Insurance	<u>2,709.88</u>
	Total 2620 · Insurance Expense	42,595.03
	2630 · Legal Fee	2,382.00
	2640 · Licenses & Permits	840.00
	2600 · Professional Fees - Other	<u>420.00</u>
	Total 2600 · Professional Fees	50,012.03
	66900 · *Reconciliation Discrepancies	<u>-331.41</u>
	Total Expense	<u>718,825.72</u>
	Net Ordinary Income	<u>158,836.13</u>
Net Income		<u>158,836.13</u>

Emergency Medical Services for Lisbon, Bowdoin & Bowdoinham

8.5 Balance Sheet as of 6/30/22

		Jun 30, 22
ASSETS		
Current Assets		
Checking/Savings		
1050 · TD Bank		18,797.33
1100 · LCCU Checking		51,586.33
1110 · LCCU Savings		132,729.79
1115 · LCCU Capital Savings		70,871.53
1120 · LCCU Money Market		58,748.51
1135 · LCCU Donations		2,137.34
1150 · Androscoggin Bank		10,993.72
1170 · Petty Cash		228.35
Total Checking/Savings		346,092.90
Total Current Assets		346,092.90
Fixed Assets		
Accumulated Depreciation¹		
A/D-Building		-87,310.00
A/D-Building Improvemen		-48,650.00
A/D-Machinery & Equipmen		-288,568.00
A/D-Motor Vehicles		-138,657.00
Total Accumulated Depreciation¹		-563,185.00
Fixed Assets		
Building		218,267.00
Building Improvements		68,294.00
Machinery and Equipment		355,024.50
Motor Vehicles		410,929.23
12500 · Medical Equipment		17,592.16
Total Fixed Assets		1,070,106.89
Total Fixed Assets		506,921.89
TOTAL ASSETS		853,014.79
LIABILITIES & EQUITY		
Liabilities		
Current Liabilities		
Accounts Payable		
1300 · Accounts Payable		-2,690.48
Total Accounts Payable		-2,690.48
Credit Cards		
1401 · WEX		1,858.44
Total Credit Cards		1,858.44
Other Current Liabilities		
1201 · Village Street Loan		41,698.71
Total Other Current Liabilities		41,698.71
Total Current Liabilities		40,866.67
Long Term Liabilities		

Emergency Medical Services for Lisbon, Bowdoin & Bowdoinham

	1208 · Aroostook Savings & Loan-Ambula	<u>192,048.50</u>
	Total Long Term Liabilities	<u>192,048.50</u>
Total Liabilities		232,915.17
Equity		
	32000 · Unrestricted Net Assets	532,676.48
	Net Income	<u>87,423.14</u>
Total Equity		<u>620,099.62</u>
TOTAL LIABILITIES & EQUITY		<u><u>853,014.79</u></u>

Emergency Medical Services for Lisbon, Bowdoin & Bowdoinham

8.6 Balance Sheet as of 6/30/23

		Jun 30, 22
ASSETS		
Current Assets		
Checking/Savings		
1050 · TD Bank		18,797.33
1100 · LCCU Checking		51,586.33
1110 · LCCU Savings		132,729.79
1115 · LCCU Capital Savings		70,871.53
1120 · LCCU Money Market		58,748.51
1135 · LCCU Donations		2,137.34
1150 · Androscoggin Bank		10,993.72
1170 · Petty Cash		228.35
Total Checking/Savings		346,092.90
Total Current Assets		346,092.90
Fixed Assets		
Accumulated Depreciation¹		
A/D-Building		-87,310.00
A/D-Building Improvemen		-48,650.00
A/D-Machinery & Equipmen		-288,568.00
A/D-Motor Vehicles		-138,657.00
Total Accumulated Depreciation¹		-563,185.00
Fixed Assets		
Building		218,267.00
Building Improvements		68,294.00
Machinery and Equipment		355,024.50
Motor Vehicles		410,929.23
12500 · Medical Equipment		17,592.16
Total Fixed Assets		1,070,106.89
Total Fixed Assets		506,921.89
TOTAL ASSETS		853,014.79
LIABILITIES & EQUITY		
Liabilities		
Current Liabilities		
Accounts Payable		
1300 · Accounts Payable		-2,690.48
Total Accounts Payable		-2,690.48
Credit Cards		
1401 · WEX		1,858.44
Total Credit Cards		1,858.44
Other Current Liabilities		
1201 · Village Street Loan		41,698.71
Total Other Current Liabilities		41,698.71
Total Current Liabilities		40,866.67
Long Term Liabilities		

Emergency Medical Services for Lisbon, Bowdoin & Bowdoinham

	1208 · Aroostook Savings & Loan-Ambula	192,048.50
	Total Long Term Liabilities	<u>192,048.50</u>
Total Liabilities		232,915.17
Equity		
	32000 · Unrestricted Net Assets	532,676.48
	Net Income	<u>87,423.14</u>
Total Equity		<u>620,099.62</u>
TOTAL LIABILITIES & EQUITY		<u>853,014.79</u>
		<u>Jun 30, 23</u>
 ASSETS		
	Current Assets	
	Checking/Savings	
	1050 · TD Bank	26,541.08
	1100 · LCCU Checking	16,913.69
	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>331,950.67</u>
Total Current Assets		331,950.67
	Fixed Assets	
	Accumulated Depreciation¹	
	A/D-Building	-94,586.00
	A/D-Building Improvemen	-48,650.00
	A/D-Machinery & Equipmen	-301,466.00
	A/D-Motor Vehicles	<u>-182,585.00</u>
	Total Accumulated Depreciation¹	-627,287.00
	Fixed Assets	
	Building	218,267.00
	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>797,716.36</u>
 LIABILITIES & EQUITY		
	Liabilities	
	Current Liabilities	
	Accounts Payable	
	1300 · Accounts Payable	<u>-2,690.48</u>
	Total Accounts Payable	-2,690.48
	Credit Cards	

Emergency Medical Services for Lisbon, Bowdoin & Bowdoinham

	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	620,147.71
	Net Income	<u>79,929.33</u>
Total Equity		<u>700,077.04</u>
TOTAL LIABILITIES & EQUITY		<u><u>797,716.36</u></u>

Emergency Medical Services for Lisbon, Bowdoin & Bowdoinham

8.7 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 Depreciation¹	
	A/D-Building	-101,862.00
	A/D-Building Improvem	-51,120.00
	A/D-Machinery & Equipmen	-305,671.00
	A/D-Medical Equipment	-12,912.00
	A/D-Motor Vehicles	<u>-153,970.00</u>
	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	<u>138,227.89</u>
	Total Fixed Assets	<u>1,322,531.05</u>
	Total Fixed Assets	<u>696,996.05</u>
	TOTAL ASSETS	<u><u>857,325.52</u></u>
LIABILITIES & EQUITY		
Liabilities		
	Current Liabilities	
	Accounts Payable	
	1300 · Accounts Payable	<u>-3,185.64</u>
	Total Accounts Payable	-3,185.64
	Credit Cards	
	1401 · WEX	<u>99.52</u>
	Total Credit Cards	<u>99.52</u>
	Total Current Liabilities	-3,086.12
	Long Term Liabilities	
	1209 · Ambulance 42	<u>106,198.01</u>
	Total Long Term Liabilities	<u>106,198.01</u>

Emergency Medical Services for Lisbon, Bowdoin & Bowdoinham

Total Liabilities	103,111.89
Equity	
32000 · Unrestricted Net Assets	700,077.04
Net Income	<u>54,136.59</u>
Total Equity	<u>754,213.63</u>
TOTAL LIABILITIES & EQUITY	<u><u>857,325.52</u></u>

Emergency Medical Services for Lisbon, Bowdoin & Bowdoinham

8.8 Balance Sheet as of 12/31/24

		<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 Depreciation¹	
	A/D-Building	-101,862.00
	A/D-Building Improvem	-51,120.00
	A/D-Machinery & Equipmen	-305,671.00
	A/D-Medical Equipment	-12,912.00
	A/D-Motor Vehicles	<u>-153,970.00</u>
	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	<u>138,227.89</u>
	Total Fixed Assets	<u>1,322,531.05</u>
	Total Fixed Assets	<u>696,996.05</u>
	TOTAL ASSETS	<u><u>857,325.52</u></u>
LIABILITIES & EQUITY		
Liabilities		
	Current Liabilities	
	Accounts Payable	
	1300 · Accounts Payable	<u>-3,185.64</u>
	Total Accounts Payable	-3,185.64
	Credit Cards	
	1401 · WEX	<u>99.52</u>
	Total Credit Cards	<u>99.52</u>
	Total Current Liabilities	-3,086.12
	Long Term Liabilities	
	1209 · Ambulance 42	<u>106,198.01</u>
	Total Long Term Liabilities	<u>106,198.01</u>

Emergency Medical Services for Lisbon, Bowdoin & Bowdoinham

Total Liabilities	103,111.89
Equity	
32000 · Unrestricted Net Assets	700,077.04
Net Income	<u>54,136.59</u>
Total Equity	<u>754,213.63</u>
TOTAL LIABILITIES & EQUITY	<u>857,325.52</u>
	<u>Dec 31, 24</u>
ASSETS	
Current Assets	
Checking/Savings	
1050 · TD Bank	1,817.71
1100 · LCCU Checking	65,186.35
1110 · LCCU Savings	1,091.35
1115 · LCCU Capital Savings	36,288.12
1120 · LCCU Money Market	172,625.63
1135 · LCCU Donations	2,053.47
1150 · Androscoggin Bank	2,798.04
1170 · Petty Cash	<u>228.35</u>
Total Checking/Savings	282,089.02
Other Current Assets	
12000 · *Undeposited Funds	<u>800.00</u>
Total Other Current Assets	<u>800.00</u>
Total Current Assets	282,889.02
Fixed Assets	
Accumulated Depreciation ¹	
A/D-Building	-101,862.00
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	<u>-153,970.00</u>
Total Accumulated Depreciation ¹	-625,535.00
Fixed Assets	
Building	218,267.00
Building Improvements	68,294.00
Machinery and Equipment	335,793.10
Motor Vehicles	580,406.06
12500 · Medical Equipment	138,227.89
Fixed Assets - Other	<u>996.95</u>
Total Fixed Assets	<u>1,341,985.00</u>
Total Fixed Assets	<u>716,450.00</u>
TOTAL ASSETS	<u>999,339.02</u>
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	

Emergency Medical Services for Lisbon, Bowdoin & Bowdoinham

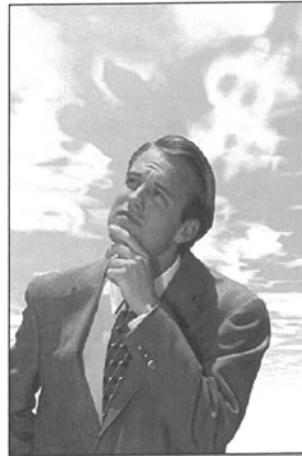
	1300 · Accounts Payable	<u>-2,690.48</u>
	Total Accounts Payable	-2,690.48
	Credit Cards	
	1401 · WEX	<u>84.65</u>
	Total Credit Cards	<u>84.65</u>
	Total Current Liabilities	-2,605.83
	Long Term Liabilities	
	1209 · Ambulance 42	<u>88,895.09</u>
	Total Long Term Liabilities	<u>88,895.09</u>
Total Liabilities		86,289.26
Equity		
	32000 · Unrestricted Net Assets	754,213.63
	Net Income	<u>158,836.13</u>
Total Equity		<u>913,049.76</u>
TOTAL LIABILITIES & EQUITY		<u><u>999,339.02</u></u>

Emergency Medical Services for Lisbon, Bowdoin & Bowdoinham

8.9 Amortization Schedule for Ambulance 42 loan

Loan of 112,000.00 from 03/01/2025 at an Annual Percentage Rate of 6.250%.
 Payment of 3,420.23 paid monthly.

Loan Amount: **112,000.00**
 Loan Date: **03/01/2025**
 Interest Rate: **6.250%**
 Payment Count: **37**
 Standard Payment: **3,420.23**
 First Payment Date: **04/01/2025**
 Final Payment: **13.72**
 Final Payment Date: **04/01/2028**
 Total Interest: **11,142.00**
 Total of Payments: **123,142.00**



Pmt Date	Amount	Sales Tax	Escrow	Billed Fee	Principal	Interest	Balance
1 04/01/2025	3,420.23				2,825.71	594.52	109,174.29
2 05/01/2025	3,420.23				2,859.40	560.83	106,314.89
3 06/01/2025	3,420.23				2,855.89	564.34	103,459.00
4 07/01/2025	3,420.23				2,888.76	531.47	100,570.24
5 08/01/2025	3,420.23				2,886.38	533.85	97,683.86
6 09/01/2025	3,420.23				2,901.70	518.53	94,782.16
7 10/01/2025	3,420.23				2,933.34	486.89	91,848.82
8 11/01/2025	3,420.23				2,932.68	487.55	88,916.14
9 12/01/2025	3,420.23				2,963.47	456.76	85,952.67
10 01/01/2026	3,420.23				2,963.97	456.26	82,988.70
11 02/01/2026	3,420.23				2,979.71	440.52	80,008.99
12 03/01/2026	3,420.23				3,036.63	383.60	76,972.36
13 04/01/2026	3,420.23				3,011.64	408.59	73,960.72
14 05/01/2026	3,420.23				3,040.29	379.94	70,920.43
15 06/01/2026	3,420.23				3,043.77	376.46	67,876.66
16 07/01/2026	3,420.23				3,071.55	348.68	64,805.11
17 08/01/2026	3,420.23				3,076.23	344.00	61,728.88
18 09/01/2026	3,420.23				3,092.56	327.67	58,636.32
19 10/01/2026	3,420.23				3,119.02	301.21	55,517.30
20 11/01/2026	3,420.23				3,125.53	294.70	52,391.77
21 12/01/2026	3,420.23				3,151.09	269.14	49,240.68
22 01/01/2027	3,420.23				3,158.85	261.38	46,081.83
23 02/01/2027	3,420.23				3,175.62	244.61	42,906.21
24 03/01/2027	3,420.23				3,214.52	205.71	39,691.69
25 04/01/2027	3,420.23				3,209.54	210.69	36,482.15
26 05/01/2027	3,420.23				3,232.82	187.41	33,249.33
27 06/01/2027	3,420.23				3,243.74	176.49	30,005.59
28 07/01/2027	3,420.23				3,266.09	154.14	26,739.50
29 08/01/2027	3,420.23				3,278.29	141.94	23,461.21
30 09/01/2027	3,420.23				3,295.69	124.54	20,165.52
31 10/01/2027	3,420.23				3,316.64	103.59	16,848.88

Emergency Medical Services for Lisbon, Bowdoin & Bowdoinham

32	11/01/2027	3,420.23			3,330.79	89.44	13,518.09
33	12/01/2027	3,420.23			3,350.79	69.44	10,167.30
34	01/01/2028	3,420.23			3,366.26	53.97	6,801.04
35	02/01/2028	3,420.23			3,384.13	36.10	3,416.91
36	03/01/2028	3,420.23			3,403.26	16.97	13.65
37	04/01/2028	13.72			13.65	0.07	0.00
		123,142.00	0.00	0.00	0.00	112,000.00	11,142.00

Audited Financial Statements

Lisbon Emergency, Inc.

June 30, 2024



Proven Expertise & Integrity

LISBON EMERGENCY, INC.

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JUNE 30, 2024

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Proven Expertise & Integrity

INDEPENDENT AUDITOR'S REPORT

Board of Directors
Lisbon Emergency, Inc.
Lisbon, Maine

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Lisbon Emergency, Inc. (a nonprofit organization), which comprise the statement of financial position as of June 30, 2024 and 2023 and the related statements of activities and cash flows for the years then ended and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of Lisbon Emergency, Inc. as of June 30, 2024 and 2023 and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Lisbon Emergency, Inc. and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

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Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principle generally accepted in the United States of America and for the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Lisbon Emergency, Inc.'s ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

Auditor's Responsibilities for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- exercise professional judgment and maintain professional skepticism throughout the audit.
- identify and assess the risks of material misstatements of the financial statements, whether due to fraud or error and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Lisbon Emergency, Inc.'s internal control. Accordingly, no such opinion is expressed.

- evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise doubt about Lisbon Emergency, Inc.'s ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings and certain internal control-related matters that we identified during the audit.

RHR Smith & Company

Buxton, Maine
February 28, 2025

LISBON EMERGENCY, INC.

STATEMENTS OF FINANCIAL POSITION
JUNE 30,

	<u>2024</u>	<u>2023</u> (Restated)
ASSETS		
Current assets:		
Cash and cash equivalents	\$ 160,944	\$ 333,541
Accounts receivable - patients, net of allowance for uncollectibles	538,489	645,230
Prepaid items	-	2,690
Total current assets	<u>699,433</u>	<u>981,461</u>
Noncurrent assets:		
Capital assets:		
Buildings and equipment, net of accumulated depreciation	<u>696,997</u>	<u>465,766</u>
Total capital assets	<u>696,997</u>	<u>465,766</u>
TOTAL ASSETS	<u>\$ 1,396,430</u>	<u>\$ 1,447,227</u>
LIABILITIES AND NET ASSETS		
Liabilities:		
Current liabilities:		
Accounts payable	\$ 99	\$ 1,849
Current portion of long-term obligations	<u>35,399</u>	<u>96,947</u>
Total current liabilities	<u>35,498</u>	<u>98,796</u>
Noncurrent liabilities:		
Notes from direct borrowings payable	<u>70,202</u>	<u>-</u>
Total noncurrent liabilities	<u>70,202</u>	<u>-</u>
TOTAL LIABILITIES	<u>105,700</u>	<u>98,796</u>
Net assets:		
Without external source restrictions	<u>1,290,730</u>	<u>1,348,431</u>
TOTAL NET ASSETS	<u>1,290,730</u>	<u>1,348,431</u>
TOTAL LIABILITIES AND NET ASSETS	<u>\$ 1,396,430</u>	<u>\$ 1,447,227</u>

See accompanying independent auditor's report and notes to financial statements.

LISBON EMERGENCY, INC.

STATEMENTS OF ACTIVITIES
FOR THE YEARS ENDED JUNE 30,

	<u>2024</u>	<u>2023</u>
REVENUES		
Support from Town	\$ 410,386	\$ 446,169
Service revenue	719,911	821,596
Grant revenue	141,552	-
Donations	1,092	121
Miscellaneous	11,400	8,478
Investment income (loss)	5,079	(103)
TOTAL REVENUES	<u>1,289,420</u>	<u>1,276,261</u>
EXPENSES		
Payroll	975,262	709,364
Employee benefits	9,299	9,860
Public relations and community outreach	(244)	678
Professional fees	132,054	86,403
Bank fees	1,938	1,191
EMS operations	125,177	126,109
Office	8,379	7,419
Scheduling software	-	6,349
Village expenses	32,108	17,836
Depreciation	63,148	47,923
TOTAL EXPENSES	<u>1,347,121</u>	<u>1,013,132</u>
CHANGE IN NET ASSETS	(57,701)	263,129
NET ASSETS - JULY 1, RESTATED	<u>1,348,431</u>	<u>1,085,302</u>
NET ASSETS - JUNE 30	<u><u>\$ 1,290,730</u></u>	<u><u>\$ 1,348,431</u></u>

See accompanying independent auditor's report and notes to financial statements.

LISBON EMERGENCY, INC.

STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED JUNE 30,

	<u>2024</u>	<u>2023</u>
CASH FLOWS FROM OPERATING ACTIVITIES:		
Change in net assets	\$ (57,701)	\$ 263,129
Adjustments to reconcile change in net assets to net cash provided (used) by operating activities:		
Depreciation	63,148	47,923
Adjustments to reconcile change in net assets to net cash provided by operating activities:		
(Increase) decrease in accounts receivable - patients	106,741	(234,931)
(Increase) decrease in prepaid items	2,690	(2,690)
Increase (decrease) in accounts payable	<u>(1,750)</u>	<u>1,849</u>
NET CASH PROVIDED (USED) BY OPERATING ACTIVITIES	<u>113,128</u>	<u>75,280</u>
CASH FLOWS FROM CAPITAL AND RELATED FINANCING ACTIVITIES:		
(Purchase) of property and equipment	(294,379)	-
Proceeds from note payable	112,000	-
Payments on long-term debt	<u>(103,346)</u>	<u>(92,123)</u>
NET CASH PROVIDED (USED) BY CAPITAL AND RELATED FINANCING ACTIVITIES:	<u>(285,725)</u>	<u>(92,123)</u>
INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(172,597)	(16,843)
CASH AND CASH EQUIVALENTS - JULY 1	<u>333,541</u>	<u>350,384</u>
CASH AND CASH EQUIVALENTS - JUNE 30	<u>\$ 160,944</u>	<u>\$ 333,541</u>
SUPPLEMENTAL DISCLOSRE OF CASH FLOW INFORMATION:		
Cash paid during the year for:		
Interest	<u>\$ 1,514</u>	<u>\$ 3,358</u>

See accompanying independent auditor's report and notes to financial statements.

LISBON EMERGENCY, INC.

NOTES TO FINANCIAL STATEMENTS
JUNE 30, 2024 AND 2023

NOTE 1 - ORGANIZATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Organization

Lisbon Emergency, Inc. is a non-profit Maine Corporation organized to render emergency first aid, medical assistance and transportation in the event of accident, illness or civil emergency to the citizens and guests of the Town of Lisbon, Maine and the Town of Bowdoin, Maine, on a 24-hour per day basis.

Implementation of New Accounting Standards

During the year ended June 30, 2024, the following accounting standards updates issued by the Financial Accounting Standards Board became effective:

2022-01 Derivatives and Hedging (Topic 815): Fair Value Hedging-Portfolio, 2020-10 Codification Improvements and 2022-02 Financial Instruments-Credit Losses (Topic 326): Troubled Debt Restructurings and Vintage Disclosures.

Management has determined the impact of these updates is not material to the financial statements.

Basis of Accounting

The accounts of the Organization have been prepared on the accrual basis of accounting.

Display of Net Assets by Class

Net assets and revenues, expenses, gains and losses are classified based on the existence or absence of donor-imposed restrictions in accordance with the provisions of FASB ASU No. 2016-14. Net assets are classified as follows:

Without external source restricted net assets - Net assets that are not subject to donor-imposed stipulations.

With external source restrictions net assets - Net assets subject to donor-imposed stipulations that may or will be met either by actions of the Organization and/or the passage of time. When a donor restriction expires, that is, when stipulated time restriction ends or purpose restriction is accomplished, with external source restricted net assets are reclassified to without external source restricted net assets and reported in the statement of activities as net assets released from restrictions.

LISBON EMERGENCY, INC.

NOTES TO FINANCIAL STATEMENTS
JUNE 30, 2024 AND 2023

NOTE 1 - ORGANIZATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Net assets accumulated by Lisbon Emergency, Inc. that are not subject to donor-imposed restrictions, but which the Board of Directors of the Organization have earmarked for specific uses, shall be segregated in the accounting records as "board-designated" funds within the without external source restrictions category of net assets.

Restricted contributions whose restrictions are met in the year the contribution is received are reported as without external source restrictions. Accordingly, as of and for the years ended June 30, 2024, the Organization had no external source restricted net assets.

Cash and Cash Equivalents

For financial statement reporting purposes, cash and cash equivalents are defined as all bank deposits with original maturities of three months or less.

Receivables

Accounts receivable from other agencies are carried at the original amount billed less an estimate made for doubtful accounts based on a review of all outstanding amounts on an annual basis. Management determines the allowance for doubtful accounts by using historical experience applied to an aging of accounts receivable. Accounts receivable from other agencies are written off with board approval when deemed uncollectible. Recoveries of accounts receivable previously written off are recorded when received. The allowance for uncollectible accounts was estimated to be \$191,293 as of June 30, 2024. Accounts receivable netted with allowances for uncollectible accounts was \$538,489 for the year ended June 30, 2024.

Support and Contributions

Support and contributions are received and recorded as increases in net assets without external source restrictions or net assets with external source restrictions, depending on the existence and/or nature of any donor restrictions.

Prepaid Items

Certain payments to vendors reflect costs applicable to future accounting periods and are recorded as prepaid items. The cost of prepaid items is recorded as expenditures/expenses when consumed rather than when purchased.

LISBON EMERGENCY, INC.

NOTES TO FINANCIAL STATEMENTS
JUNE 30, 2024 AND 2023

NOTE 1 - ORGANIZATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Fixed Assets

Fixed assets purchased, acquired or donated with an original cost of \$5,000 or more are reported at historical cost or estimated historical cost. Contributed assets are reported at fair market value as of the date received. Additions, improvements and other capital outlays that significantly extend the useful life of an asset are capitalized. Other costs incurred for repairs and maintenance are expensed as incurred. Depreciation on all assets is provided on the straight-line basis over the estimated useful lives.

Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

Financial Statement Presentation

The Organization is required to report information regarding its financial position and activities according to two classes of net assets: with external source restrictions and without external source restrictions.

NOTE 2 - CASH AND CASH EQUIVALENTS

The Organization maintains cash balances in three financial institutions. Accounts at these institutions are insured by the Federal Deposit Insurance Corporation (FDIC) and the National Credit Union Share Insurance Fund (NCUSIF) up to \$250,000. During the year, the bank balances did not exceed the FDIC or NCUSIF limit. The Organization has not experienced any losses in these accounts and believes it is not exposed to any significant risk on cash.

At June 30, 2024, the Organization's cash balance of \$160,944 was comprised of bank deposits amounting to \$180,507. Bank deposits are adjusted primarily by outstanding checks and deposits in transit to reconcile to the Organization's cash balance.

LISBON EMERGENCY, INC.

NOTES TO FINANCIAL STATEMENTS
JUNE 30, 2024 AND 2023

NOTE 2 - CASH AND CASH EQUIVALENTS (CONTINUED)

Cash and cash equivalents as of June 30, 2024 consisted of the following:

<u>Account Type</u>	<u>Bank Balance</u>
Checking accounts	\$ 78,866
Savings accounts	18,080
Money market accounts	83,561
	<u>\$ 180,507</u>

NOTE 3 - CASH LIQUIDITY

As part of the Organization's liquidity management, it invests cash in excess of daily requirements in short-term investments primarily in interest bearing accounts.

The Organization's financial assets available for general expenditures within one year of the balance sheet date are as follows:

Cash and cash equivalents	\$ 160,945
Accounts receivable - patients, net of allowance	538,489
	<u>\$ 699,434</u>

NOTE 4 - FIXED ASSETS

The following is a summary of changes in fixed assets for the year ended June 30, 2024:

	<u>Balance, 7/1/23 (Restated)</u>	<u>Additions</u>	<u>Disposals/ Transfers</u>	<u>Balance, 6/30/24</u>
Depreciated assets:				
Buildings and improvements	\$ 286,561	\$ -	\$ -	\$ 286,561
Equipment	366,063	107,959	-	474,022
Vehicles	440,429	186,420	(64,900)	561,949
	1,093,053	294,379	(64,900)	1,322,532
Less: accumulated depreciation	(627,287)	(63,148)	64,900	(625,535)
Net fixed assets	<u>465,766</u>	<u>231,231</u>	<u>-</u>	<u>696,997</u>
Total net assets	<u>\$ 465,766</u>	<u>\$ 231,231</u>	<u>\$ -</u>	<u>\$ 696,997</u>

LISBON EMERGENCY, INC.

NOTES TO FINANCIAL STATEMENTS
JUNE 30, 2024 AND 2023

NOTE 5 - LONG-TERM LIABILITIES

The Organization's long-term liabilities consist of the following:

	<u>2024</u>	<u>2023</u>
\$290,390, Lease payable issued in June of 2022 to Aroostook Savings and Loan for an ambulance, due in three annual installments with interest and principal payments of \$98,481 at a fixed interest rate of 1.75%. Secured by a vehicle.	\$ -	\$ 96,947
\$112,000, Note payable issued in April of 2024 to Lisbon Credit Union for an ambulance, due in thirty-six monthly installments of \$3,420 with interest charged at a fixed rate of 6.25%. Secured by a vehicle.	<u>105,601</u>	<u>-</u>
	<u>\$ 105,601</u>	<u>\$ 96,947</u>

The future scheduled maturities of long-term liabilities are as follows:

	<u>Principal</u>	<u>Interest</u>	<u>Total</u>
2025	\$ 35,399	\$ 5,644	\$ 41,043
2026	37,675	3,367	41,042
2027	<u>32,527</u>	<u>962</u>	<u>33,489</u>
	<u>\$ 105,601</u>	<u>\$ 9,973</u>	<u>\$ 115,574</u>

NOTE 6 - INCOME TAXES

The Organization is exempt from federal income taxes under Section 501(c)(3) of the Internal Revenue Code and applicable state law.

The accounting standards on accounting for uncertainty in income taxes address the determination of whether tax benefits claimed or expected to be claimed on a tax return should be recorded in the financial statements. Under that guidance, the Organization may recognize the tax benefit from an uncertain tax position only if it is more likely than not that the tax position will be sustained on examination by taxing authorities based on the technical merits of the position. Examples of tax positions include the tax-exempt status of the Organization and various positions related to the potential sources of unrelated business taxable income. The tax benefits recognized in the financial statements from a tax position are measured based on the largest benefit that has a greater than 50% likelihood of being realized upon ultimate settlement.

LISBON EMERGENCY, INC.

NOTES TO FINANCIAL STATEMENTS
JUNE 30, 2024 AND 2023

NOTE 6 - INCOME TAXES (CONTINUED)

Management believes that there were no potential sources of unrelated business taxable income subject to tax for the year ended June 30, 2024. Accordingly, no provision for income taxes has been made.

The Organization files its forms 990 in the U.S. federal jurisdiction and the office of the state's attorney general for the State of Maine. The Organization is generally no longer subject to examination by the Internal Revenue Service for years before 2021.

NOTE 7 - SUBSEQUENT EVENTS

The Organization has evaluated subsequent events as of February 28, 2025 with no events of significance having taken place since the fiscal year end.

NOTE 8 - RESTATEMENT

The net assets as of July 1, 2023 have been restated to correct the beginning fixed asset balances. A restatement of (\$16,518) was done to reduce the beginning net assets from \$1,101,820 to a balance of \$1,085,302.