



JASON D. ENGLISH, ESQ.
CLERK OF THE CIRCUIT COURT & COMPTROLLER
SANTA ROSA COUNTY, FLORIDA

Clerk of the Circuit Court & Comptroller
Recorder of Deeds
Clerk and Accountant of the Board of County Commissioners
Custodian of County Funds
County Auditor

6495 Caroline Street
Milton, Florida 32570
P O BOX 472
Milton, Florida 32572
Telephone: (850) 983-1974
Fax: (850) 983-1986
www.santarosaclerk.com

December 4, 2025

The Honorable Jason D. English, Esq.
Clerk of the Circuit Court and Comptroller
6495 Caroline Street
Milton, Florida 32570

Re: Audit of Bagdad VFD's Use of MSBU Funds
Fiscal Year October 1, 2023 – September 30, 2024

Clerk English,

Please find enclosed the report of our limited scope audit of the Bagdad Volunteer Fire Department's use of Municipal Services Benefit Unit (MSBU) funds for the period October 1, 2023, through September 30, 2024.

The objective of this review was to evaluate whether Bagdad's expenditures of the MSBU allocation aligned with the budget adopted by Santa Rosa County and represented appropriate use of public funds.

Throughout the audit, we worked closely with the treasurer who was cooperative and responsive. His assistance contributed to the efficiency and effectiveness of our review.

We found that Bagdad's expenditures of the MSBU allocation were properly supported and consistent with the approved budget.

Please feel free to contact me if you have any questions or would like to discuss the report in more detail.

Respectfully,

Teresa Garber, Internal Auditor
Santa Rosa County Clerk of Court
6495 Caroline Street
Milton, FL 32570

CC: Bagdad Volunteer Fire Department
Brad Baker, Santa Rosa County Administrator
Jared Lowe, Santa Rosa County Assistant Administrator
Tom Lloyd, Santa Rosa County Public Safety Director
Ginny Davis, Santa Rosa County Emergency Management Administrative Supervisor
Julie Richardson, Finance Director, Santa Rosa County Clerk of Court



Santa Rosa County Clerk of Circuit Court & Comptroller Internal Audit Department

Audit of Bagdad Volunteer Fire Department, Inc.'s Use of MSBU Funds Fiscal Year Ending September 30, 2024

Report No. BCC 2025-04 Issued December 4, 2025

We conducted a limited scope audit of the Bagdad Volunteer Fire Department (VFD), as authorized by Ordinance 90-23, which provides for the review of MSBU fund expenditures to confirm their proper use.

Background

Bagdad VFD is a Florida not-for-profit corporation organized under Chapter 617, Florida Statutes. Its corporate status is active.

The Santa Rosa County Fire Protection Municipal Service Benefit Unit (MSBU) was established on May 25, 1990, by County Ordinance 90-23. On June 8, 1992, Bagdad VFD was included in the MSBU through the enactment of County Ordinance 92-06. Each year, the VFD submits a budget request to the County. The final adopted budget for the VFD is advanced to them in twelve monthly payments. Funds budgeted to the VFD for the 2023-24 fiscal year were \$359,602.

Objectives and Scope

The objective of this audit was to evaluate expenditures incurred by the VFD using funds allocated through the MSBU. The purpose was to determine whether such expenditures were consistent with the budget adopted by Santa Rosa County and represented appropriate use of MSBU resources. The audit period encompasses disbursements, including debits and checks issued and dated between October 1, 2023, and September 30, 2024.

This engagement was a limited scope audit conducted solely to evaluate compliance with the County-adopted MSBU budget. It did not constitute an audit of the VFD's financial statements, and as such, no opinion is expressed regarding those financial statements.

Methodology

We obtained relevant accounting records and supporting documentation from the treasurer of the VFD for the period under review. We selected a random sample of expenditures for review. We reviewed images of cancelled checks to verify the payees. We examined supporting documentation for sufficiency and whether the expenditure was an appropriate use of MSBU Funds. In addition, we traced payments made by Santa Rosa County to bank statements provided by the VFD.

Although not the primary focus of this review, we assessed the design and effectiveness of internal controls encountered during the audit.

Acknowledgments

We would like to express our appreciation to the officers of the Bagdad Volunteer Fire Department for their cooperation and responsiveness during this audit. Their timely provision of records and willingness to engage in open dialogue contributed significantly to the efficiency and effectiveness of our review.

Conclusion

We concluded that the Bagdad Volunteer Fire Department generally expended MSBU funds in accordance with the approved budget. The expenditures examined were appropriately supported and deemed reasonable. Bank reconciliations were timely prepared.

All County MSBU distributions to the VFD were deposited in the Bagdad Volunteer Fire Department bank account at Truist Bank.

Supporting work papers are available upon request.

End of Report