



To: City of Cool Valley Mayor Matthew and Board of Alderman
From: Deletra Hudson, Financial Manager
RE: July 2025 Monthly Financial Report
Date: August 18, 2025

Please find below the monthly financial summary for the City of Cool Valley for the period ending July 31, 2025. Enclosed in your board packet are the following financial reports:

- Profit & Loss Report for July 2025
- Budget vs. Actual Report (Year-to-Date: October 1, 2024 – July 31, 2025)

Financial Overview

Below is a summary of the City's financial performance:

Profit and Loss Report Monthly Activity – July 2025

- Total Revenues: \$66,744.02
- Total Expenses: \$65,383.54
- Net Surplus: \$1,360.48

Budget vs Actual Year-to-Date Activity (October 1, 2024 – July 31, 2025)

- Total Revenues: \$747,283.23
- Total Expenses: \$732,145.16
- Net Surplus: \$15,138.07

The City continues to operate within a modest surplus margin. July's net positive reflects steady revenue flow aligned with conservative spending. These results suggest that the City has exercised fiscal discipline throughout the fiscal year.

2025–2026 Budget Preparation

As we approach the end of the current fiscal year on September 30, 2025, it is time to begin planning for the upcoming 2025–2026 budget.

I am requesting that each Board member provide a list of proposed revenue-generating ideas or necessary expenditures they would like to see considered for the new fiscal year. Please keep in

mind that any additional proposed expenditures should be accompanied by an identified revenue source to ensure the continued financial health of the City.

Next Steps

I will begin compiling recommendations for a preliminary budget draft in the coming weeks. Final adoption of the budget must occur prior to September 30, 2025.

Thank you for your continued commitment to fiscal responsibility.

Please feel free to contact me directly with any questions or concerns regarding this report.

City of Cool Valley

Profit and Loss

July 2025

	TOTAL
Income	
05410.1 REAL ESTATE TAX	495.77
05431.1 ELECTRIC GROSS RECPT	4,469.50
05432.1 GAS GROSS RECPTS	1,582.48
05434.1 WATER GROSS RECPTS	2,059.27
05440.1 LOCAL USE TAX	2,340.81
05441.1 SALES TAX	11,838.59
05442.1 MOTOR VEHICLE TAX	365.92
05443.1 GASOLINE TAX	3,807.23
05444.1 CIGARETTE TAX	122.16
05445.1 TELECOM TAXES (CELLULAR)	816.65
05446.3 CAPITAL IMPROVE SALES TAX	4,193.45
05447.1 PUBLIC SAFETY - PROP P REVENUE	5,780.50
05449.1 ECONOMIC DEVELOPMENT TAX	4,932.79
05450.1 STORM WATER & PARKS TAX	4,932.79
05551.1 MERCHANTS LICENSE	2,846.82
05552.1 LIQUOR LICENSE	450.00
05554.1 VENDING LICENSE	70.00
05554.2 Gaming Machines Fees	1,000.00
05660.1 ROAD & BRIDGE	100.16
05771.1 OCCUPANCY PERMITS	51.00
05772.2 Fines & Penalties - Bldg permit	50.00
05880.1 OCC/BUILD INSPECTIONS	460.00
05881.1 COURT	5,995.69
05887.1 MISCELLANEOUS	5,912.69
05887.12 Copies	1.00
Total 05887.1 MISCELLANEOUS	5,913.69
07282.2 VACANT PROPERTY REG FEE	1,200.00
Dumpster Permit Fee	260.00
Excavation Permit Fee	200.00
Penalty Fee - Business License	408.75
Total Income	\$66,744.02
GROSS PROFIT	\$66,744.02
Expenses	
02156 CITY TAX	0.00
06 Payroll Expenses	401.46
06160.6 Fed Unemployment	0.00
Total 06 Payroll Expenses	401.46
16 ADM	
16100.1 AD SALARIES	4,080.00
16200.1 AD BOARD MEMBERS	1,100.00
16301.1 AD FICA TAXES	396.43

City of Cool Valley

Profit and Loss

July 2025

	TOTAL
16306.1 AD UTILITIES	
16306.10 Ameren-Bldg Lights	385.63
16306.11 Office Phone Svc	1,066.91
16306.12 Laclede Gas	47.83
16306.13 MSD - City Hall	43.76
16306.15 Mo-American Water	18.83
Total 16306.1 AD UTILITIES	1,562.96
16307.1 AD BENEFITS	
16307.4 ANTHEM	881.11
Total 16307.1 AD BENEFITS	881.11
16310.1 AD POSTAGE	100.00
16312.1 AD LEGAL SERVICE	4,000.00
16315.1 AD ASSOC & CONF FEES	711.00
16317.1 AD CODIFICATION	995.00
16325.1 AD FINANCIAL ADVISOR	3,115.00
16330.1 AD COPY MACHINE LEASE	324.77
Total 16 ADM	17,266.27
26 MC	
26100.1 MC SALARIES	4,890.00
26301.1 MC FICA TAXES	373.95
26307.1 MC BENEFITS	-84.12
26307.4 MC ANTHEM	910.73
26307.6 MC COLONIAL	-53.68
Total 26307.1 MC BENEFITS	772.93
26310.1 MC POSTAGE	2.76
26317.1 Charter Rejis	1,314.50
Total 26 MC	7,354.14
36 PD	
36314.1 PD CONTRACTS	32,638.15
Total 36 PD	32,638.15
46 PW	
46100.1 PW SALARIES	1,999.88
46301.1 PW FICA TAXES	164.99
46308.1 PW MISCELLANEOUS	10.80
46310.1 PW GASOLINE	130.32
46330.1 PW REPAIRS (EQUIP)	337.58
46334.1 PW STREET LIGHTS	1,553.82
46341.1 PW BUILDING SUPPLY & MAINT	226.59
46343.1 PW ENGINEERING COSTS	1,065.24
46349.1 PW UNIFORMS	354.00
Total 46 PW	5,843.22

City of Cool Valley

Profit and Loss

July 2025

	TOTAL
56100.1 CODE ENFORCEMENT SALARY	1,743.60
56301.1 CE FICA TAXES	136.70
Total 56100.1 CODE ENFORCEMENT SALARY	1,880.30
Total Expenses	\$65,383.54
NET OPERATING INCOME	\$1,360.48
NET INCOME	\$1,360.48

City of Cool Valley

Budget vs. Actuals

October 2024 - July 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
05409.4 SEWER LATERAL	20,839.50	21,333.30	-493.80
05410.1 REAL ESTATE TAX	51,806.57	44,354.20	7,452.37
05411.1 PERSONAL PROPERTY TAX	4,491.30	4,166.70	324.60
05412.1 R.R. UTILITY TAX	1,545.61	1,875.00	-329.39
05430.1 GROSS RECEIPTS TAX		17,500.00	-17,500.00
05431.1 ELECTRIC GROSS RECPT	54,279.03	57,933.30	-3,654.27
05432.1 GAS GROSS RECPTS	37,518.06	39,710.80	-2,192.74
05433.1 PHONE GROSS RECPTS	3,247.48	4,166.70	-919.22
05434.1 WATER GROSS RECPTS	19,243.30	17,500.00	1,743.30
05440.1 LOCAL USE TAX	29,390.70	31,666.70	-2,276.00
05441.1 SALES TAX	114,185.70	112,500.00	1,685.70
05442.1 MOTOR VEHICLE TAX	18,442.06	10,300.00	8,142.06
05443.1 GASOLINE TAX	20,799.61	29,166.70	-8,367.09
05444.1 CIGARETTE TAX	1,118.72	1,416.70	-297.98
05445.1 TELECOM TAXES (CELLULAR)	5,784.15	7,333.30	-1,549.15
05446.3 CAPITAL IMPROVE SALES TAX	41,220.74	42,500.00	-1,279.26
05447.1 PUBLIC SAFETY - PROP P REVENUE	55,933.52	59,583.30	-3,649.78
5447.01 American Rescue Act		0.00	0.00
Total 05447.1 PUBLIC SAFETY - PROP P REVENUE	55,933.52	59,583.30	-3,649.78
05448.1 CABLE FRANCHISE TAX	2,308.94	6,250.00	-3,941.06
05449.1 ECONOMIC DEVELOPMENT TAX	44,404.14	47,500.00	-3,095.86
05450.1 STORM WATER & PARKS TAX	48,492.34	47,500.00	992.34
05454.1 STREAMING FRANCHISE FEE	139.30	168.30	-29.00
05551.1 MERCHANTS LICENSE	20,392.03	19,204.20	1,187.83
05552.1 LIQUOR LICENSE	1,650.00	1,666.70	-16.70
05554.1 VENDING LICENSE	640.00	541.70	98.30
05554.2 Gaming Machines Fees	3,780.00		3,780.00
05554.3 Washing/Dryer Machines Fees	750.00		750.00
05660.1 ROAD & BRIDGE	15,652.16	12,500.00	3,152.16
05771.1 OCCUPANCY PERMITS	1,301.00	1,500.00	-199.00
05772.1 BUILDING PERMITS	4,587.45	15,458.30	-10,870.85
05772.2 Fines & Penalties - Bldg permit	4,055.00	2,500.00	1,555.00
05773.1 SIGN PERMITS		1,583.30	-1,583.30
05774.1 SIGN LEASE	13,000.00		13,000.00
05880.1 OCC/BUILD INSPECTIONS	8,282.43	7,083.30	1,199.13
05880.2 RE-INSPECTION	115.00	541.70	-426.70
05881.1 COURT	14,349.29	15,833.30	-1,484.01
05883.1 SALE OF EQUIPMENT	2,100.00		2,100.00
05884.1 INTEREST INCOME	392.26	558.30	-166.04
05886.1 POLICE REPORTS	15.00	25.00	-10.00
05887.1 MISCELLANEOUS	16,412.69	25,708.30	-9,295.61
05887.12 Copies	1.00		1.00

City of Cool Valley

Budget vs. Actuals

October 2024 - July 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
05887.15 Soda Machine	25.01	83.30	-58.29
Total 05887.1 MISCELLANEOUS	16,438.70	25,791.60	-9,352.90
05898.4 Sewer Lateral Interest Income	2,455.21	3,225.00	-769.79
05901.1 OPERATING TRANSFERS OUT		28,000.00	-28,000.00
05905.1 Traffic Payment.com	6,264.00	19,941.70	-13,677.70
05910.1 USE TAX/MCDONALDS REFUND		1,533.30	-1,533.30
05981.1 Copies	2.00	20.80	-18.80
07282.0 FRANCHISE FEES-LIC TAX		2,983.30	-2,983.30
07282.2 VACANT PROPERTY REG FEE	5,400.00	1,666.70	3,733.30
Administrative Citations	150.00		150.00
Commercial Building Permit	3,097.35		3,097.35
Commercial Inspections	14,817.06	833.30	13,983.76
Commercial Occupancy Fee		250.00	-250.00
Demolition Permit Fee	1,452.50	845.80	606.70
Dumpster Permit Fee	2,535.00	416.70	2,118.30
Election Filing Fees	75.00		75.00
Excavation Permit Fee	2,800.00	1,291.70	1,508.30
Penalty Fee - Business License	856.25	1,333.30	-477.05
Pet license	9.00	22.50	-13.50
plan review	1,170.00	2,500.00	-1,330.00
Sales of Product Income	4,200.00		4,200.00
Services	153.00		153.00
Total Income	\$728,127.46	\$774,076.50	\$ -45,949.04
GROSS PROFIT	\$728,127.46	\$774,076.50	\$ -45,949.04
Expenses			
02156 CITY TAX	0.00		0.00
06 Payroll Expenses	2,588.52	1,817.70	770.82
06160.6 Fed Unemployment	0.00		0.00
Total 06 Payroll Expenses	2,588.52	1,817.70	770.82
16 ADM			
16100.1 AD SALARIES	44,762.12	44,200.00	562.12
16110.1 AD SICK LEAVE	568.88		568.88
16120.1 AD VACATION & HOLIDAY	8.00		8.00
Total 16100.1 AD SALARIES	45,339.00	44,200.00	1,139.00
16200.1 AD BOARD MEMBERS	11,000.00	11,000.00	0.00
16301.1 AD FICA TAXES	4,374.03	14,381.30	-10,007.27
16303.1 AD MAINT OFFICE EQUIP	1,954.08	1,625.00	329.08
16306.1 AD UTILITIES		2,416.70	-2,416.70
16306.10 Ameren-Bldg Lights	2,430.63	3,033.30	-602.67
16306.11 Office Phone Svc	10,881.03	8,333.30	2,547.73
16306.12 Laclede Gas	2,204.36	2,008.30	196.06
16306.13 MSD - City Hall	437.60	441.70	-4.10

City of Cool Valley

Budget vs. Actuals

October 2024 - July 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
16306.15 Mo-American Water	187.38	191.70	-4.32
Total 16306.1 AD UTILITIES	16,141.00	16,425.00	-284.00
16307.1 AD BENEFITS		1,041.10	-1,041.10
16307.2 AD COLONIAL		241.70	-241.70
16307.3 AD LAGERS	12,267.50	12,586.70	-319.20
16307.4 ANTHEM	8,804.43	7,206.50	1,597.93
Total 16307.1 AD BENEFITS	21,071.93	21,076.00	-4.07
16308.1 AD MISCELLANEOUS	6,371.21	5,783.30	587.91
16310.1 AD POSTAGE	1,497.45	1,000.00	497.45
16311.1 AD OFFICE SUPPLIES	791.39	2,083.30	-1,291.91
16312.1 AD LEGAL SERVICE	40,011.95	40,000.00	11.95
16315.1 AD ASSOC & CONF FEES	2,615.42	3,333.30	-717.88
16317.1 AD CODIFICATION	995.00	833.30	161.70
16320.1 AD ELECTION EXPENSE	638.06	541.70	96.36
16325.1 AD FINANCIAL ADVISOR	38,702.86	37,500.00	1,202.86
16328.1 AD BANK CHARGES	3,568.17	833.30	2,734.87
16330.1 AD COPY MACHINE LEASE	3,006.10	4,166.70	-1,160.60
16360.1 AD GENERAL INSURANCE	18,031.20	13,333.30	4,697.90
16365.1 WORKERS COMP INS		3,750.00	-3,750.00
16370.1 CV SPIRIT DAYS	185.98	416.70	-230.72
Total 16 ADM	216,294.83	222,282.20	-5,987.37
26 MC			
26100.1 MC SALARIES	52,382.00	0.00	52,382.00
26110.1 MC SICK LEAVE	624.00	52,100.00	-51,476.00
26120.1 MC VACATION & HOLIDAY	192.00		192.00
Total 26100.1 MC SALARIES	53,198.00	52,100.00	1,098.00
26301.1 MC FICA TAXES	4,123.62	3,991.70	131.92
26303.1 MC MAINT OFFICE EQUIP	150.00		150.00
26307.1 MC BENEFITS	-574.74	1,666.70	-2,241.44
26307.3 MC LAGERS		3,358.30	-3,358.30
26307.4 MC ANTHEM	8,864.00	6,896.40	1,967.60
26307.5 MC DENTAL		230.30	-230.30
26307.6 MC COLONIAL	-10.48		-10.48
Total 26307.1 MC BENEFITS	8,278.78	12,151.70	-3,872.92
26308.1 MC MISCELLANEOUS		833.30	-833.30
26310.1 MC POSTAGE	3,079.06	125.00	2,954.06
26311.1 MC OFFICE SUPPLIES	805.20	458.30	346.90
26315.1 MC ASSOC & CONF FEES	1,043.56	916.70	126.86
26316.1 MC PRINTING		416.70	-416.70
26317.1 Charter Rejis	4,015.50	3,583.30	432.20
Total 26 MC	74,693.72	74,576.70	117.02
36 PD			

City of Cool Valley

Budget vs. Actuals

October 2024 - July 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
36314.1 PD CONTRACTS	320,000.65	330,000.00	-9,999.35
36322.1 PD POLICE SUPPLIES	273.60		273.60
Total 36 PD	320,274.25	330,000.00	-9,725.75
46 PW			
46100.1 PW SALARIES	11,779.47	16,666.70	-4,887.23
46301.1 PW FICA TAXES	962.19	1,275.00	-312.81
46304.1 PW EQUIPMENT PURCHASE	1,990.00		1,990.00
46308.1 PW MISCELLANEOUS	295.90	833.30	-537.40
46310.1 PW GASOLINE	343.02	1,666.70	-1,323.68
46311.1 PW OFFICE SUPPLIES	336.49		336.49
46314.1 PW CONTRACTS	1,200.00	18,333.30	-17,133.30
46330.1 PW REPAIRS (EQUIP)	988.68		988.68
46331.1 PW VEHICLE MAINTENANCE	529.43	2,083.30	-1,553.87
46333.1 PW MAJOR STREET REPAIR	8,900.00		8,900.00
46334.1 PW STREET LIGHTS	15,144.22	14,000.00	1,144.22
46335.1 PW WEED CONTROL	645.00	375.00	270.00
46336.1 PW INSECT CONTROL	102.00		102.00
46337.1 PW SNOW & ICE REMOVAL	12,187.50		12,187.50
46339.1 PW TREE TRIM REMOVAL	225.00		225.00
46341.1 PW BUILDING SUPPLY & MAINT	6,105.81	8,333.30	-2,227.49
46343.1 PW ENGINEERING COSTS	13,996.72	22,500.00	-8,503.28
46345.1 PW ROAD REPAIR - MINOR	634.00	4,166.70	-3,532.70
46349.1 PW UNIFORMS	417.92	416.70	1.22
Total 46 PW	76,783.35	90,650.00	-13,866.65
56100.1 CODE ENFORCEMENT SALARY	12,380.16	20,800.00	-8,419.84
56301.1 CE FICA TAXES	1,005.69	1,625.00	-619.31
Total 56100.1 CODE ENFORCEMENT SALARY	13,385.85	22,425.00	-9,039.15
66000.4 SEWER LATERAL EXPENSES			
66001.4 SEWER LATERAL ADMIN FEE	22,864.64	2,000.00	20,864.64
66002.4 SEWER LATERAL REPAIR	5,260.00	30,000.00	-24,740.00
Total 66000.4 SEWER LATERAL EXPENSES	28,124.64	32,000.00	-3,875.36
Total Expenses	\$732,145.16	\$773,751.60	\$ -41,606.44
NET OPERATING INCOME	\$ -4,017.70	\$324.90	\$ -4,342.60
Other Income			
05884.2 INTEREST INCOME - CAP IMP	19,156.07		19,156.07
90000.1 TRANSFER IN - GF	127,501.40	41,666.70	85,834.70
Total Other Income	\$146,657.47	\$41,666.70	\$104,990.77
Other Expenses			
90001.1 Transfer out - GF	65,000.00	41,666.70	23,333.30
Total Other Expenses	\$65,000.00	\$41,666.70	\$23,333.30
NET OTHER INCOME	\$81,657.47	\$0.00	\$81,657.47

City of Cool Valley

Budget vs. Actuals

October 2024 - July 2025

		TOTAL	
	ACTUAL	BUDGET	OVER BUDGET
NET INCOME	\$77,639.77	\$324.90	\$77,314.87