



To: City of Cool Valley Mayor Matthew and Board of Alderman  
From: Deletra Hudson, Financial Manager  
RE: November 2025 Monthly Financial Report  
Date: November 15, 2025

Please find below the monthly financial summary for the City of Cool Valley for the period ending November 30, 2025. Enclosed in your board packet are the following financial reports:

- Profit & Loss Report for November 2025
- Budget vs. Actual Report (Year-to-Date: October 1, 2025 – November 30, 2025)

### **Financial Overview**

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

#### *Profit and Loss Report Monthly Activity – October 2025*

- Total Revenues: \$79,643.15
- Total Expenses: \$67,408.15
- Net Deficit: \$12,235.00

### **Budget vs. Actual (October 1 – November 30, 2025)**

Category	Actual	Budget	Difference
Total Revenues	\$143,906.61	\$154,230.00	\$-10,323.39
Total Expenses	\$134,624.69	\$153,056.32	\$-18,431.63
Net Surplus	\$9,281.92	\$1,173.68	\$8,108.24

The City continues to perform in alignment with its budget goals.

# Profit and Loss

City of Cool Valley

November 1-30, 2025

DISTRIBUTION ACCOUNT	TOTAL
<b>Income</b>	
05410.1 REAL ESTATE TAX	1,200.81
05431.1 ELECTRIC GROSS RECPT	8,078.90
05432.1 GAS GROSS RECPTS	1,359.69
05440.1 LOCAL USE TAX	2,818.02
05441.1 SALES TAX	13,797.64
05442.1 MOTOR VEHICLE TAX	390.19
05442.2 MOTOR VEHICLE SALES TAX	1,140.81
05443.1 GASOLINE TAX	3,856.66
05444.1 CIGARETTE TAX	155.55
05445.1 TELECOM TAXES (CELLULAR)	352.93
05446.3 CAPITAL IMPROVE SALES TAX	4,023.30
05447.1 PUBLIC SAFETY - PROP P REVENUE	5,808.65
05449.1 ECONOMIC DEVELOPMENT TAX	4,733.29
05450.1 STORM WATER & PARKS TAX	4,733.29
05551.1 MERCHANTS LICENSE	1,018.10
05552.1 LIQUOR LICENSE	450.00
05660.1 ROAD & BRIDGE	203.51
05771.1 OCCUPANCY PERMITS	15.00
05772.1 BUILDING PERMITS	810.00
05772.2 Fines & Penalties - Bldg permit	260.00
05774.1 SIGN LEASE	13,000.00
05880.1 OCC/BUILD INSPECTIONS	690.00
05881.1 COURT	395.72
05884.1 INTEREST INCOME	50.59
05887.1 MISCELLANEOUS	\$70.50
05887.15 Soda Machine	7.00
<b>Total for 05887.1 MISCELLANEOUS</b>	<b>\$77.50</b>
05905.1 Traffic Payment.com	1,868.00
07282.2 VACANT PROPERTY REG FEE	2,625.00
Commercial Building Permit	2,205.00
Commercial Inspections	300.00
Demolition Permit Fee	100.00
Penalty Fee - Business License	2,800.00
plan review	325.00
<b>Total for Income</b>	<b>\$79,643.15</b>
<b>Gross Profit</b>	
<b>\$79,643.15</b>	
<b>Expenses</b>	
02156 CITY TAX	0.00

# Profit and Loss

City of Cool Valley

November 1-30, 2025

DISTRIBUTION ACCOUNT	TOTAL
06 Payroll Expenses	\$395.48
06160.6 Fed Unemployment	9.60
<b>Total for 06 Payroll Expenses</b>	<b>\$405.08</b>
16 ADM	
16100.1 AD SALARIES	4,080.00
16200.1 AD BOARD MEMBERS	1,100.00
16301.1 AD FICA TAXES	389.83
16306.1 AD UTILITIES	
16306.10 Ameren-Bldg Lights	192.19
16306.11 Office Phone Svc	1,067.15
16306.12 Laclede Gas	114.86
16306.13 MSD - City Hall	50.24
16306.15 Mo-American Water	21.04
<b>Total for 16306.1 AD UTILITIES</b>	<b>\$1,445.48</b>
16307.1 AD BENEFITS	
16307.4 ANTHEM	881.11
<b>Total for 16307.1 AD BENEFITS</b>	<b>\$881.11</b>
16310.1 AD POSTAGE	134.85
16312.1 AD LEGAL SERVICE	4,000.00
16319.1 AD DUES & SUBSCRIPTIONS	5,000.00
16325.1 AD FINANCIAL ADVISOR	3,115.00
16330.1 AD COPY MACHINE LEASE	338.48
<b>Total for 16 ADM</b>	<b>\$20,484.75</b>
26 MC	
26100.1 MC SALARIES	4,340.00
26301.1 MC FICA TAXES	325.57
26307.1 MC BENEFITS	-\$84.12
26307.4 MC ANTHEM	910.73
26307.6 MC COLONIAL	4.32
<b>Total for 26307.1 MC BENEFITS</b>	<b>\$830.93</b>
26310.1 MC POSTAGE	202.76
26317.1 Charter Rejis	343.00
<b>Total for 26 MC</b>	<b>\$6,042.26</b>
36 PD	
36314.1 PD CONTRACTS	32,638.15
<b>Total for 36 PD</b>	<b>\$32,638.15</b>
46 PW	
46100.1 PW SALARIES	1,590.29
46301.1 PW FICA TAXES	121.66
46310.1 PW GASOLINE	59.70

# Profit and Loss

City of Cool Valley

November 1-30, 2025

DISTRIBUTION ACCOUNT	TOTAL
46330.1 PW REPAIRS (EQUIP)	110.92
46334.1 PW STREET LIGHTS	1,539.44
46341.1 PW BUILDING SUPPLY & MAINT	73.85
46343.1 PW ENGINEERING COSTS	397.32
46345.1 PW ROAD REPAIR - MINOR	60.77
<b>Total for 46 PW</b>	<b>\$3,953.95</b>
56100.1 CODE ENFORCEMENT SALARY	\$1,750.08
56301.1 CE FICA TAXES	133.88
<b>Total for 56100.1 CODE ENFORCEMENT SALARY</b>	<b>\$1,883.96</b>
66000.4 SEWER LATERAL EXPENSES	
66001.4 SEWER LATERAL ADMIN FEE	2,000.00
<b>Total for 66000.4 SEWER LATERAL EXPENSES</b>	<b>\$2,000.00</b>
<b>Total for Expenses</b>	<b>\$67,408.15</b>
<b>Net Operating Income</b>	<b>\$12,235.00</b>
<b>Net Other Income</b>	
<b>Net Income</b>	<b>\$12,235.00</b>

# City of Cool Valley

## Budget vs. Actuals:

October - November, 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
<b>Income</b>			
05409.4 SEWER LATERAL		7,600.00	-7,600.00
05410.1 REAL ESTATE TAX	1,405.09	8,870.84	-7,465.75
05411.1 PERSONAL PROPERTY TAX		1,000.00	-1,000.00
05412.1 R.R. UTILITY TAX		333.34	-333.34
05431.1 ELECTRIC GROSS RECPT	17,608.64	11,666.66	5,941.98
05432.1 GAS GROSS RECPTS	2,712.11	6,666.66	-3,954.55
05433.1 PHONE GROSS RECPTS		500.00	-500.00
05434.1 WATER GROSS RECPTS	2,255.91	3,833.34	-1,577.43
05440.1 LOCAL USE TAX	5,449.43	6,333.34	-883.91
05441.1 SALES TAX	27,342.49	22,500.00	4,842.49
05442.1 MOTOR VEHICLE TAX	748.19	1,333.34	-585.15
05442.2 MOTOR VEHICLE SALES TAX	2,205.26	2,000.00	205.26
05443.1 GASOLINE TAX	8,003.33	6,333.34	1,669.99
05444.1 CIGARETTE TAX	274.03	250.00	24.03
05445.1 TELECOM TAXES (CELLULAR)	1,965.67	1,333.34	632.33
05446.3 CAPITAL IMPROVE SALES TAX	7,859.58	8,500.00	-640.42
05447.1 PUBLIC SAFETY - PROP P REVENUE	11,954.71	11,666.66	288.05
05448.1 CABLE FRANCHISE TAX	1,007.32	1,250.00	-242.68
05449.1 ECONOMIC DEVELOPMENT TAX	9,246.55	9,500.00	-253.45
05450.1 STORM WATER & PARKS TAX	9,246.55	9,500.00	-253.45
05551.1 MERCHANTS LICENSE	1,587.45	4,166.66	-2,579.21
05552.1 LIQUOR LICENSE	450.00	333.34	116.66
05554.1 VENDING LICENSE	30.00	133.34	-103.34
05554.2 Gaming Machines Fees	750.00	833.34	-83.34
05554.3 Washing/Dryer Machines Fees		166.66	-166.66
05660.1 ROAD & BRIDGE	230.73	2,666.66	-2,435.93
05771.1 OCCUPANCY PERMITS	45.00	300.00	-255.00
05772.1 BUILDING PERMITS	1,015.00	3,166.66	-2,151.66
05772.2 Fines & Penalties - Bldg permit	1,925.60	833.34	1,092.26
05774.1 SIGN LEASE	13,000.00	2,166.66	10,833.34
05880.1 OCC/BUILD INSPECTIONS	1,150.00	1,500.00	-350.00
05880.2 RE-INSPECTION		108.34	-108.34
05881.1 COURT	1,889.58	2,166.66	-277.08
05883.1 SALE OF EQUIPMENT		833.34	-833.34
05884.1 INTEREST INCOME	103.56	83.34	20.22
05887.1 MISCELLANEOUS	78.16	5,000.00	-4,921.84
05887.12 Copies		0.84	-0.84
05887.15 Soda Machine	7.00	4.16	2.84
<b>Total 05887.1 MISCELLANEOUS</b>	<b>85.16</b>	<b>5,005.00</b>	<b>-4,919.84</b>
05898.4 Sewer Lateral Interest Income	341.67	666.66	-324.99
05905.1 Traffic Payment.com	2,353.00	2,500.00	-147.00
07282.0 FRANCHISE FEES-LIC TAX		41.66	-41.66

# City of Cool Valley

## Budget vs. Actuals:

October - November, 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
07282.2 VACANT PROPERTY REG FEE	3,325.00	1,083.34	2,241.66
Administrative Citations		41.66	-41.66
Commercial Building Permit	2,205.00	500.00	1,705.00
Commercial Inspections	450.00	2,500.00	-2,050.00
Demolition Permit Fee	300.00	250.00	50.00
Dumpster Permit Fee	65.00	416.66	-351.66
Excavation Permit Fee		416.66	-416.66
Penalty Fee - Business License	2,800.00	166.66	2,633.34
Pet license		4.16	-4.16
plan review	520.00	208.34	311.66
<b>Total Income</b>	<b>\$143,906.61</b>	<b>\$154,230.00</b>	<b>\$ -10,323.39</b>
GROSS PROFIT	<b>\$143,906.61</b>	<b>\$154,230.00</b>	<b>\$ -10,323.39</b>
Expenses			
02156 CITY TAX	0.00		0.00
06 Payroll Expenses	594.54	500.00	94.54
06160.6 Fed Unemployment	9.60		9.60
<b>Total 06 Payroll Expenses</b>	<b>604.14</b>	<b>500.00</b>	<b>104.14</b>
16 ADM			
16100.1 AD SALARIES	10,200.00	8,840.00	1,360.00
16200.1 AD BOARD MEMBERS	2,200.00	2,016.66	183.34
16301.1 AD FICA TAXES	932.50	676.34	256.16
16302.1 AD FED UNEMPLOYMENT TAXES	6.60		6.60
16303.1 AD MAINT OFFICE EQUIP		416.66	-416.66
16306.1 AD UTILITIES			
16306.10 Ameren-Bldg Lights	537.40	600.00	-62.60
16306.11 Office Phone Svc	2,079.07	2,250.00	-170.93
16306.12 Laclede Gas	161.20	416.66	-255.46
16306.13 MSD - City Hall	53.63	100.00	-46.37
16306.15 Mo-American Water	39.85	41.66	-1.81
<b>Total 16306.1 AD UTILITIES</b>	<b>2,871.15</b>	<b>3,408.32</b>	<b>-537.17</b>
16307.1 AD BENEFITS			
16307.3 AD LAGERS	3,304.64	2,500.00	804.64
16307.4 ANTHEM	1,720.16	1,833.34	-113.18
<b>Total 16307.1 AD BENEFITS</b>	<b>5,024.80</b>	<b>4,333.34</b>	<b>691.46</b>
16310.1 AD POSTAGE	134.85	333.34	-198.49
16311.1 AD OFFICE SUPPLIES	46.83	166.66	-119.83
16312.1 AD LEGAL SERVICE	8,000.00	8,000.00	0.00
16315.1 AD ASSOC & CONF FEES		500.00	-500.00
16316.1 AD PRINTING		83.34	-83.34
16317.1 AD CODIFICATION		166.66	-166.66
16319.1 AD DUES & SUBSCRIPTIONS	5,000.00		5,000.00
16320.1 AD ELECTION EXPENSE		166.66	-166.66

# City of Cool Valley

## Budget vs. Actuals:

October - November, 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
16325.1 AD FINANCIAL ADVISOR	3,230.00	7,500.00	-4,270.00
16328.1 AD BANK CHARGES	292.64	700.00	-407.36
16330.1 AD COPY MACHINE LEASE	338.48	666.66	-328.18
16360.1 AD GENERAL INSURANCE	460.36	3,333.34	-2,872.98
16365.1 WORKERS COMP INS		750.00	-750.00
16370.1 CV SPIRIT DAYS		166.66	-166.66
<b>Total 16 ADM</b>	<b>38,738.21</b>	<b>42,224.64</b>	<b>-3,486.43</b>
26 MC			
26100.1 MC SALARIES	11,150.00	10,420.00	730.00
26301.1 MC FICA TAXES	836.88	798.34	38.54
26302.1 MC FED UNEMPLOYMENT TAXES	6.30		6.30
26303.1 MC MAINT OFFICE EQUIP		41.66	-41.66
26307.1 MC BENEFITS	-84.12		-84.12
26307.4 MC ANTHEM	1,695.28	1,833.34	-138.06
26307.6 MC COLONIAL	-18.20		-18.20
<b>Total 26307.1 MC BENEFITS</b>	<b>1,592.96</b>	<b>1,833.34</b>	<b>-240.38</b>
26308.1 MC MISCELLANEOUS	500.00		500.00
26310.1 MC POSTAGE	202.76	533.34	-330.58
26311.1 MC OFFICE SUPPLIES		166.66	-166.66
26315.1 MC ASSOC & CONF FEES		183.34	-183.34
26317.1 Charter Rejis	637.50	833.34	-195.84
<b>Total 26 MC</b>	<b>14,926.40</b>	<b>14,810.02</b>	<b>116.38</b>
36 PD			
36314.1 PD CONTRACTS	65,279.06	64,166.66	1,112.40
<b>Total 36 PD</b>	<b>65,279.06</b>	<b>64,166.66</b>	<b>1,112.40</b>
46 PW			
46100.1 PW SALARIES	3,682.82	2,500.00	1,182.82
46301.1 PW FICA TAXES	281.75	200.00	81.75
46304.1 PW EQUIPMENT PURCHASE		1,416.66	-1,416.66
46308.1 PW MISCELLANEOUS	17.55		17.55
46310.1 PW GASOLINE	178.13	166.66	11.47
46311.1 PW OFFICE SUPPLIES		50.00	-50.00
46314.1 PW CONTRACTS	99.84	416.66	-316.82
46330.1 PW REPAIRS (EQUIP)	110.92	250.00	-139.08
46331.1 PW VEHICLE MAINTENANCE		833.34	-833.34
46333.1 PW MAJOR STREET REPAIR		2,500.00	-2,500.00
46334.1 PW STREET LIGHTS	3,072.57	3,333.34	-260.77
46335.1 PW WEED CONTROL		166.66	-166.66
46336.1 PW INSECT CONTROL		41.66	-41.66
46337.1 PW SNOW & ICE REMOVAL		2,500.00	-2,500.00
46339.1 PW TREE TRIM REMOVAL		333.34	-333.34
46341.1 PW BUILDING SUPPLY & MAINT	210.10	1,250.00	-1,039.90
46343.1 PW ENGINEERING COSTS	1,246.08	3,333.34	-2,087.26

# City of Cool Valley

## Budget vs. Actuals:

October - November, 2025

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
46345.1 PW ROAD REPAIR - MINOR	94.78	833.34	-738.56
46349.1 PW UNIFORMS		41.66	-41.66
<b>Total 46 PW</b>	<b>8,994.54</b>	<b>20,166.66</b>	<b>-11,172.12</b>
56100.1 CODE ENFORCEMENT SALARY	3,792.24	3,333.34	458.90
56301.1 CE FICA TAXES	290.10	255.00	35.10
<b>Total 56100.1 CODE ENFORCEMENT SALARY</b>	<b>4,082.34</b>	<b>3,588.34</b>	<b>494.00</b>
66000.4 SEWER LATERAL EXPENSES			
66001.4 SEWER LATERAL ADMIN FEE	2,000.00	500.00	1,500.00
66002.4 SEWER LATERAL REPAIR		7,100.00	-7,100.00
<b>Total 66000.4 SEWER LATERAL EXPENSES</b>	<b>2,000.00</b>	<b>7,600.00</b>	<b>-5,600.00</b>
<b>Total Expenses</b>	<b>\$134,624.69</b>	<b>\$153,056.32</b>	<b>\$ -18,431.63</b>
NET OPERATING INCOME	<b>\$9,281.92</b>	<b>\$1,173.68</b>	<b>\$8,108.24</b>
Other Income			
90000.1 TRANSFER IN - GF	40,000.00		40,000.00
<b>Total Other Income</b>	<b>\$40,000.00</b>	<b>\$0.00</b>	<b>\$40,000.00</b>
Other Expenses			
90001.1 Transfer out - GF	40,000.00		40,000.00
<b>Total Other Expenses</b>	<b>\$40,000.00</b>	<b>\$0.00</b>	<b>\$40,000.00</b>
NET OTHER INCOME	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
NET INCOME	<b>\$9,281.92</b>	<b>\$1,173.68</b>	<b>\$8,108.24</b>