



To: City of Cool Valley Mayor Matthew and Board of Alderman  
From: Deletra Hudson, Financial Manager  
RE: October 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 October 31, 2025. Enclosed in your board packet are the following financial reports:

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

### **Financial Overview**

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

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

- Total Revenues: \$65,518.92
- Total Expenses: \$68,041.65
- Net Deficit: \$(2,422.73)

Contributing factors to the deficit resulted from administrative expenses in the municipal court and payroll expenses in code enforcement budgets compared to the budgeted amounts allocated for this period. My recommendation is to be mindful of monthly allocations and maintain expenses within those allocations.

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

#### *Budget Performance Notes:*

The Board approved the FY 26 budget on October 22, 2025. October is the first month of the fiscal year. The financial activity of the month reflects:

Revenues collected at 85.09 % of the budget

Expenditures spent at 88.91% of the budget.

# Profit and Loss

City of Cool Valley

October 1-31, 2025

DISTRIBUTION ACCOUNT	TOTAL
<b>Income</b>	
05410.1 REAL ESTATE TAX	204.28
05431.1 ELECTRIC GROSS RECPT	9,529.74
05432.1 GAS GROSS RECPTS	1,352.42
05434.1 WATER GROSS RECPTS	2,255.91
05440.1 LOCAL USE TAX	2,631.41
05441.1 SALES TAX	13,544.85
05442.1 MOTOR VEHICLE TAX	358.00
05442.2 MOTOR VEHICLE SALES TAX	1,064.45
05443.1 GASOLINE TAX	4,146.67
05444.1 CIGARETTE TAX	118.48
05445.1 TELECOM TAXES (CELLULAR)	1,612.74
05446.3 CAPITAL IMPROVE SALES TAX	3,836.28
05447.1 PUBLIC SAFETY - PROP P REVENUE	6,146.06
05448.1 CABLE FRANCHISE TAX	1,007.32
05449.1 ECONOMIC DEVELOPMENT TAX	4,661.09
05450.1 STORM WATER & PARKS TAX	4,661.09
05551.1 MERCHANTS LICENSE	569.35
05554.1 VENDING LICENSE	30.00
05554.2 Gaming Machines Fees	750.00
05660.1 ROAD & BRIDGE	27.22
05771.1 OCCUPANCY PERMITS	30.00
05772.1 BUILDING PERMITS	205.00
05772.2 Fines & Penalties - Bldg permit	1,665.60
05880.1 OCC/BUILD INSPECTIONS	345.00
05881.1 COURT	3,554.86
05884.1 INTEREST INCOME	1.10
07282.2 VACANT PROPERTY REG FEE	700.00
Commercial Inspections	150.00
Demolition Permit Fee	200.00
Dumpster Permit Fee	65.00
plan review	195.00
<b>Total for Income</b>	<b>\$65,618.92</b>
<b>Gross Profit</b>	
<b>\$65,618.92</b>	
<b>Expenses</b>	
02156 CITY TAX	0.00
06 Payroll Expenses	\$199.06
06160.6 Fed Unemployment	0.00
<b>Total for 06 Payroll Expenses</b>	<b>\$199.06</b>

# Profit and Loss

City of Cool Valley

October 1-31, 2025

DISTRIBUTION ACCOUNT	TOTAL
16 ADM	
16100.1 AD SALARIES	6,120.00
16200.1 AD BOARD MEMBERS	1,100.00
16301.1 AD FICA TAXES	549.27
16306.1 AD UTILITIES	
16306.10 Ameren-Bldg Lights	345.21
16306.11 Office Phone Svc	1,011.92
16306.12 Laclede Gas	46.34
16306.13 MSD - City Hall	3.39
16306.15 Mo-American Water	19.92
<b>Total for 16306.1 AD UTILITIES</b>	<b>\$1,426.78</b>
16307.1 AD BENEFITS	
16307.3 AD LAGERS	1,118.72
16307.4 ANTHEM	784.55
<b>Total for 16307.1 AD BENEFITS</b>	<b>\$1,903.27</b>
16311.1 AD OFFICE SUPPLIES	46.83
16312.1 AD LEGAL SERVICE	4,000.00
16325.1 AD FINANCIAL ADVISOR	3,115.00
16330.1 AD COPY MACHINE LEASE	357.06
16360.1 AD GENERAL INSURANCE	460.36
<b>Total for 16 ADM</b>	<b>\$19,078.57</b>
26 MC	
26100.1 MC SALARIES	6,810.00
26301.1 MC FICA TAXES	517.61
26307.1 MC BENEFITS	-\$126.18
26307.4 MC ANTHEM	910.73
26307.6 MC COLONIAL	-22.52
<b>Total for 26307.1 MC BENEFITS</b>	<b>\$762.03</b>
26308.1 MC MISCELLANEOUS	500.00
26317.1 Charter Rejis	294.50
<b>Total for 26 MC</b>	<b>\$8,884.14</b>
36 PD	
36314.1 PD CONTRACTS	32,640.91
<b>Total for 36 PD</b>	<b>\$32,640.91</b>
46 PW	
46100.1 PW SALARIES	2,092.53
46301.1 PW FICA TAXES	160.09
46308.1 PW MISCELLANEOUS	17.55
46310.1 PW GASOLINE	118.43
46314.1 PW CONTRACTS	99.84
46334.1 PW STREET LIGHTS	1,533.13

# Profit and Loss

City of Cool Valley

October 1-31, 2025

DISTRIBUTION ACCOUNT	TOTAL
46341.1 PW BUILDING SUPPLY & MAINT	136.25
46343.1 PW ENGINEERING COSTS	848.76
46345.1 PW ROAD REPAIR - MINOR	34.01
<b>Total for 46 PW</b>	<b>\$5,040.59</b>
56100.1 CODE ENFORCEMENT SALARY	\$2,042.16
56301.1 CE FICA TAXES	156.22
<b>Total for 56100.1 CODE ENFORCEMENT SALARY</b>	<b>\$2,198.38</b>
<b>Total for Expenses</b>	<b>\$68,041.65</b>
<b>Net Operating Income</b>	<b>-\$2,422.73</b>
Other Income	
90000.1 TRANSFER IN - GF	40,000.00
<b>Total for Other Income</b>	<b>\$40,000.00</b>
<b>Net Other Income</b>	<b>\$40,000.00</b>
<b>Net Income</b>	<b>\$37,577.27</b>



# City of Cool Valley

## Budget vs. Actuals:

October 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
<b>Income</b>				
05409.4 SEWER LATERAL		3,800.00	-3,800.00	
05410.1 REAL ESTATE TAX	204.28	4,435.42	-4,231.14	4.61 %
05411.1 PERSONAL PROPERTY TAX		500.00	-500.00	
05412.1 R.R. UTILITY TAX		166.67	-166.67	
05431.1 ELECTRIC GROSS RECPT	9,529.74	5,833.33	3,696.41	163.37 %
05432.1 GAS GROSS RECPTS	1,352.42	3,333.33	-1,980.91	40.57 %
05433.1 PHONE GROSS RECPTS		250.00	-250.00	
05434.1 WATER GROSS RECPTS	2,255.91	1,916.67	339.24	117.70 %
05440.1 LOCAL USE TAX	2,631.41	3,166.67	-535.26	83.10 %
05441.1 SALES TAX	13,544.85	11,250.00	2,294.85	120.40 %
05442.1 MOTOR VEHICLE TAX	358.00	666.67	-308.67	53.70 %
05442.2 MOTOR VEHICLE SALES TAX	1,064.45	1,000.00	64.45	106.45 %
05443.1 GASOLINE TAX	4,146.67	3,166.67	980.00	130.95 %
05444.1 CIGARETTE TAX	118.48	125.00	-6.52	94.78 %
05445.1 TELECOM TAXES (CELLULAR)	1,612.74	666.67	946.07	241.91 %
05446.3 CAPITAL IMPROVE SALES TAX	3,836.28	4,250.00	-413.72	90.27 %
05447.1 PUBLIC SAFETY - PROP P REVENUE	6,146.06	5,833.33	312.73	105.36 %
05448.1 CABLE FRANCHISE TAX	1,007.32	625.00	382.32	161.17 %
05449.1 ECONOMIC DEVELOPMENT TAX	4,661.09	4,750.00	-88.91	98.13 %
05450.1 STORM WATER & PARKS TAX	4,661.09	4,750.00	-88.91	98.13 %
05551.1 MERCHANTS LICENSE	569.35	2,083.33	-1,513.98	27.33 %
05552.1 LIQUOR LICENSE		166.67	-166.67	
05554.1 VENDING LICENSE	30.00	66.67	-36.67	45.00 %
05554.2 Gaming Machines Fees	750.00	416.67	333.33	180.00 %
05554.3 Washing/Dryer Machines Fees		83.33	-83.33	
05660.1 ROAD & BRIDGE	27.22	1,333.33	-1,306.11	2.04 %
05771.1 OCCUPANCY PERMITS	30.00	150.00	-120.00	20.00 %
05772.1 BUILDING PERMITS	205.00	1,583.33	-1,378.33	12.95 %
05772.2 Fines & Penalties - Bldg permit	1,665.60	416.67	1,248.93	399.74 %
05774.1 SIGN LEASE		1,083.33	-1,083.33	
05880.1 OCC/BUILD INSPECTIONS	345.00	750.00	-405.00	46.00 %
05880.2 RE-INSPECTION		54.17	-54.17	
05881.1 COURT	3,554.86	1,083.33	2,471.53	328.14 %
05883.1 SALE OF EQUIPMENT		416.67	-416.67	
05884.1 INTEREST INCOME	1.10	41.67	-40.57	2.64 %
05887.1 MISCELLANEOUS		2,500.00	-2,500.00	
05887.12 Copies		0.42	-0.42	
05887.15 Soda Machine		2.08	-2.08	
<b>Total 05887.1 MISCELLANEOUS</b>		<b>2,502.50</b>	<b>-2,502.50</b>	
05898.4 Sewer Lateral Interest Income		333.33	-333.33	



# City of Cool Valley

## Budget vs. Actuals:

October 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
05905.1 Traffic Payment.com		1,250.00	-1,250.00	
07282.0 FRANCHISE FEES-LIC TAX		20.83	-20.83	
07282.2 VACANT PROPERTY REG FEE	700.00	541.67	158.33	129.23 %
Administrative Citations		20.83	-20.83	
Commercial Building Permit		250.00	-250.00	
Commercial Inspections	150.00	1,250.00	-1,100.00	12.00 %
Demolition Permit Fee	200.00	125.00	75.00	160.00 %
Dumpster Permit Fee	65.00	208.33	-143.33	31.20 %
Excavation Permit Fee		208.33	-208.33	
Penalty Fee - Business License		83.33	-83.33	
Pet license		2.08	-2.08	
plan review	195.00	104.17	90.83	187.19 %
<b>Total Income</b>	<b>\$65,618.92</b>	<b>\$77,115.00</b>	<b>\$ -11,496.08</b>	<b>85.09 %</b>
<b>GROSS PROFIT</b>	<b>\$65,618.92</b>	<b>\$77,115.00</b>	<b>\$ -11,496.08</b>	<b>85.09 %</b>
Expenses				
02156 CITY TAX	0.00		0.00	
06 Payroll Expenses	199.06	250.00	-50.94	79.62 %
06160.6 Fed Unemployment	0.00		0.00	
<b>Total 06 Payroll Expenses</b>	<b>199.06</b>	<b>250.00</b>	<b>-50.94</b>	<b>79.62 %</b>
16 ADM				
16100.1 AD SALARIES	6,120.00	4,420.00	1,700.00	138.46 %
16200.1 AD BOARD MEMBERS	1,100.00	1,008.33	91.67	109.09 %
16301.1 AD FICA TAXES	549.27	338.17	211.10	162.42 %
16303.1 AD MAINT OFFICE EQUIP		208.33	-208.33	
16306.1 AD UTILITIES				
16306.10 Ameren-Bldg Lights	345.21	300.00	45.21	115.07 %
16306.11 Office Phone Svc	1,011.92	1,125.00	-113.08	89.95 %
16306.12 Laclede Gas	46.34	208.33	-161.99	22.24 %
16306.13 MSD - City Hall	3.39	50.00	-46.61	6.78 %
16306.15 Mo-American Water	19.92	20.83	-0.91	95.63 %
<b>Total 16306.1 AD UTILITIES</b>	<b>1,426.78</b>	<b>1,704.16</b>	<b>-277.38</b>	<b>83.72 %</b>
16307.1 AD BENEFITS				
16307.3 AD LAGERS	1,118.72	1,250.00	-131.28	89.50 %
16307.4 ANTHEM	784.55	916.67	-132.12	85.59 %
<b>Total 16307.1 AD BENEFITS</b>	<b>1,903.27</b>	<b>2,166.67</b>	<b>-263.40</b>	<b>87.84 %</b>
16310.1 AD POSTAGE		166.67	-166.67	
16311.1 AD OFFICE SUPPLIES	46.83	83.33	-36.50	56.20 %
16312.1 AD LEGAL SERVICE	4,000.00	4,000.00	0.00	100.00 %
16315.1 AD ASSOC & CONF FEES		250.00	-250.00	
16316.1 AD PRINTING		41.67	-41.67	



# City of Cool Valley

## Budget vs. Actuals:

October 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
16317.1 AD CODIFICATION		83.33	-83.33	
16320.1 AD ELECTION EXPENSE		83.33	-83.33	
16325.1 AD FINANCIAL ADVISOR	3,115.00	3,750.00	-635.00	83.07 %
16328.1 AD BANK CHARGES		350.00	-350.00	
16330.1 AD COPY MACHINE LEASE	357.06	333.33	23.73	107.12 %
16360.1 AD GENERAL INSURANCE	460.36	1,666.67	-1,206.31	27.62 %
16365.1 WORKERS COMP INS		375.00	-375.00	
16370.1 CV SPIRIT DAYS		83.33	-83.33	
<b>Total 16 ADM</b>	<b>19,078.57</b>	<b>21,112.32</b>	<b>-2,033.75</b>	<b>90.37 %</b>
26 MC				
26100.1 MC SALARIES	6,810.00	5,210.00	1,600.00	130.71 %
26301.1 MC FICA TAXES	517.61	399.17	118.44	129.67 %
26303.1 MC MAINT OFFICE EQUIP		20.83	-20.83	
26307.1 MC BENEFITS	-126.18		-126.18	
26307.4 MC ANTHEM	910.73	916.67	-5.94	99.35 %
26307.6 MC COLONIAL	-22.52		-22.52	
<b>Total 26307.1 MC BENEFITS</b>	<b>762.03</b>	<b>916.67</b>	<b>-154.64</b>	<b>83.13 %</b>
26308.1 MC MISCELLANEOUS	500.00		500.00	
26310.1 MC POSTAGE		266.67	-266.67	
26311.1 MC OFFICE SUPPLIES		83.33	-83.33	
26315.1 MC ASSOC & CONF FEES		91.67	-91.67	
26317.1 Charter Rejis	294.50	416.67	-122.17	70.68 %
<b>Total 26 MC</b>	<b>8,884.14</b>	<b>7,405.01</b>	<b>1,479.13</b>	<b>119.97 %</b>
36 PD				
36314.1 PD CONTRACTS	32,640.91	32,083.33	557.58	101.74 %
<b>Total 36 PD</b>	<b>32,640.91</b>	<b>32,083.33</b>	<b>557.58</b>	<b>101.74 %</b>
46 PW				
46100.1 PW SALARIES	2,092.53	1,250.00	842.53	167.40 %
46301.1 PW FICA TAXES	160.09	100.00	60.09	160.09 %
46304.1 PW EQUIPMENT PURCHASE		708.33	-708.33	
46308.1 PW MISCELLANEOUS	17.55		17.55	
46310.1 PW GASOLINE	118.43	83.33	35.10	142.12 %
46311.1 PW OFFICE SUPPLIES		25.00	-25.00	
46314.1 PW CONTRACTS	99.84	208.33	-108.49	47.92 %
46330.1 PW REPAIRS (EQUIP)		125.00	-125.00	
46331.1 PW VEHICLE MAINTENANCE		416.67	-416.67	
46333.1 PW MAJOR STREET REPAIR		1,250.00	-1,250.00	
46334.1 PW STREET LIGHTS	1,533.13	1,666.67	-133.54	91.99 %
46335.1 PW WEED CONTROL		83.33	-83.33	
46336.1 PW INSECT CONTROL		20.83	-20.83	



# City of Cool Valley

## Budget vs. Actuals:

October 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
46337.1 PW SNOW & ICE REMOVAL		1,250.00	-1,250.00	
46339.1 PW TREE TRIM REMOVAL		166.67	-166.67	
46341.1 PW BUILDING SUPPLY & MAINT	136.25	625.00	-488.75	21.80 %
46343.1 PW ENGINEERING COSTS	848.76	1,666.67	-817.91	50.93 %
46345.1 PW ROAD REPAIR - MINOR	34.01	416.67	-382.66	8.16 %
46349.1 PW UNIFORMS		20.83	-20.83	
<b>Total 46 PW</b>	<b>5,040.59</b>	<b>10,083.33</b>	<b>-5,042.74</b>	<b>49.99 %</b>
56100.1 CODE ENFORCEMENT SALARY	2,042.16	1,666.67	375.49	122.53 %
56301.1 CE FICA TAXES	156.22	127.50	28.72	122.53 %
<b>Total 56100.1 CODE ENFORCEMENT SALARY</b>	<b>2,198.38</b>	<b>1,794.17</b>	<b>404.21</b>	<b>122.53 %</b>
66000.4 SEWER LATERAL EXPENSES				
66001.4 SEWER LATERAL ADMIN FEE		250.00	-250.00	
66002.4 SEWER LATERAL REPAIR		3,550.00	-3,550.00	
<b>Total 66000.4 SEWER LATERAL EXPENSES</b>		<b>3,800.00</b>	<b>-3,800.00</b>	
<b>Total Expenses</b>	<b>\$68,041.65</b>	<b>\$76,528.16</b>	<b>\$ -8,486.51</b>	<b>88.91 %</b>
NET OPERATING INCOME	<b>\$ -2,422.73</b>	<b>\$586.84</b>	<b>\$ -3,009.57</b>	<b>-412.84 %</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>	<b>0.00%</b>
NET OTHER INCOME	<b>\$40,000.00</b>	<b>\$0.00</b>	<b>\$40,000.00</b>	<b>0.00%</b>
NET INCOME	<b>\$37,577.27</b>	<b>\$586.84</b>	<b>\$36,990.43</b>	<b>6,403.32 %</b>