



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

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

Financial Overview

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

Profit and Loss Report Monthly Activity – September 2025

- Total Revenues: \$70,276.37
- Total Expenses: \$62,817.10
- Net Surplus: \$7,459.27

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

	<i>Actual</i>	<i>Budget</i>	<i>% of budget actuals</i>
- Total Revenues:	\$909,297.06	928,892.00	97.89
- Total Expenses:	\$862,725.40	928,501.96	92.92
- Net Surplus:	\$46, 571.66		

Budget Performance Notes:

This demonstrates that the City has managed its financial resources efficiently and is currently operating within the budgeted allocations at over 90% of the actuals within budget. Proper management of funds resulted in the end of the fiscal year with a surplus of \$46,571.66. Both revenues and expenses are tracking in alignment with fiscal year projections.

Profit and Loss

City of Cool Valley

September 1-30, 2025

DISTRIBUTION ACCOUNT	TOTAL
Income	
05410.1 REAL ESTATE TAX	1,639.74
05431.1 ELECTRIC GROSS RECPT	12,400.63
05432.1 GAS GROSS RECPTS	1,341.01
05434.1 WATER GROSS RECPTS	2,553.16
05440.1 LOCAL USE TAX	2,675.35
05441.1 SALES TAX	15,092.97
05442.1 MOTOR VEHICLE TAX	374.32
05442.2 MOTOR VEHICLE SALES TAX	1,013.44
05443.1 GASOLINE TAX	4,171.71
05444.1 CIGARETTE TAX	116.61
05445.1 TELECOM TAXES (CELLULAR)	51.33
05446.3 CAPITAL IMPROVE SALES TAX	4,429.69
05447.1 PUBLIC SAFETY - PROP P REVENUE	5,578.66
05449.1 ECONOMIC DEVELOPMENT TAX	5,211.03
05450.1 STORM WATER & PARKS TAX	5,211.03
05660.1 ROAD & BRIDGE	252.04
05771.1 OCCUPANCY PERMITS	130.50
05772.1 BUILDING PERMITS	747.23
05772.2 Fines & Penalties - Bldg permit	1,215.00
05880.1 OCC/BUILD INSPECTIONS	460.00
05881.1 COURT	2,245.92
05887.1 MISCELLANEOUS	55.00
Commercial Building Permit	1,555.00
Commercial Inspections	1,050.00
Commercial Occupancy Fee	45.00
Demolition Permit Fee	400.00
Dumpster Permit Fee	195.00
plan review	65.00
Total for Income	\$70,276.37
Gross Profit	
\$70,276.37	
Expenses	
02156 CITY TAX	0.00
06 Payroll Expenses	
06160.6 Fed Unemployment	0.00
Total for 06 Payroll Expenses	\$0.00
16 ADM	
16100.1 AD SALARIES	4,080.00
16200.1 AD BOARD MEMBERS	1,100.00

Profit and Loss

City of Cool Valley

September 1-30, 2025

DISTRIBUTION ACCOUNT	TOTAL
16301.1 AD FICA TAXES	396.43
16306.1 AD UTILITIES	
16306.10 Ameren-Bldg Lights	441.72
16306.11 Office Phone Svc	1,069.92
16306.12 Laclede Gas	47.05
16306.13 MSD - City Hall	46.82
16306.15 Mo-American Water	38.74
Total for 16306.1 AD UTILITIES	\$1,644.25
16307.1 AD BENEFITS	
16307.3 AD LAGERS	1,118.72
16307.4 ANTHEM	881.11
Total for 16307.1 AD BENEFITS	\$1,999.83
16310.1 AD POSTAGE	104.85
16311.1 AD OFFICE SUPPLIES	183.18
16312.1 AD LEGAL SERVICE	4,000.00
16325.1 AD FINANCIAL ADVISOR	3,115.00
16330.1 AD COPY MACHINE LEASE	351.50
Total for 16 ADM	\$16,975.04
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	4.32
Total for 26307.1 MC BENEFITS	\$830.93
26308.1 MC MISCELLANEOUS	1,100.00
26310.1 MC POSTAGE	2.76
26315.1 MC ASSOC & CONF FEES	20.00
26317.1 Charter Rejis	324.50
Total for 26 MC	\$7,542.14
36 PD	
36314.1 PD CONTRACTS	32,638.15
Total for 36 PD	\$32,638.15
46 PW	
46100.1 PW SALARIES	1,367.14
46301.1 PW FICA TAXES	104.59
46334.1 PW STREET LIGHTS	1,526.73
46343.1 PW ENGINEERING COSTS	1,558.04
Total for 46 PW	\$4,556.50

Profit and Loss

City of Cool Valley

September 1-30, 2025

DISTRIBUTION ACCOUNT	TOTAL
56100.1 CODE ENFORCEMENT SALARY	\$1,026.72
56301.1 CE FICA TAXES	78.55
Total for 56100.1 CODE ENFORCEMENT SALARY	\$1,105.27
Total for Expenses	\$62,817.10
Net Operating Income	\$7,459.27
Net Other Income	
Net Income	\$7,459.27

City of Cool Valley

Budget vs. Actuals: Budget_FY25_P&L - FY25 P&L

October 2024 - September 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Income				
05409.4 SEWER LATERAL	21,139.50	25,600.00	-4,460.50	82.58 %
05410.1 REAL ESTATE TAX	55,897.15	53,225.00	2,672.15	105.02 %
05411.1 PERSONAL PROPERTY TAX	4,602.58	5,000.00	-397.42	92.05 %
05412.1 R.R. UTILITY TAX	1,545.61	2,250.00	-704.39	68.69 %
05430.1 GROSS RECEIPTS TAX		21,000.00	-21,000.00	
05431.1 ELECTRIC GROSS RECPT	77,013.88	69,520.00	7,493.88	110.78 %
05432.1 GAS GROSS RECPTS	40,050.04	47,653.00	-7,602.96	84.05 %
05433.1 PHONE GROSS RECPTS	2,159.61	5,000.00	-2,840.39	43.19 %
05434.1 WATER GROSS RECPTS	24,173.15	21,000.00	3,173.15	115.11 %
05440.1 LOCAL USE TAX	34,741.52	38,000.00	-3,258.48	91.43 %
05441.1 SALES TAX	141,832.06	135,000.00	6,832.06	105.06 %
05442.1 MOTOR VEHICLE TAX	8,197.59	12,360.00	-4,162.41	66.32 %
05442.2 MOTOR VEHICLE SALES TAX	11,523.32		11,523.32	
05443.1 GASOLINE TAX	39,592.25	35,000.00	4,592.25	113.12 %
05444.1 CIGARETTE TAX	1,411.53	1,700.00	-288.47	83.03 %
05445.1 TELECOM TAXES (CELLULAR)	6,635.38	8,800.00	-2,164.62	75.40 %
05446.3 CAPITAL IMPROVE SALES TAX	49,622.49	51,000.00	-1,377.51	97.30 %
05447.1 PUBLIC SAFETY - PROP P REVENUE	67,965.38	71,500.00	-3,534.62	95.06 %
5447.01 American Rescue Act		0.00	0.00	
Total 05447.1 PUBLIC SAFETY - PROP P REVENUE	67,965.38	71,500.00	-3,534.62	95.06 %
05448.1 CABLE FRANCHISE TAX	5,095.01	7,500.00	-2,404.99	67.93 %
05449.1 ECONOMIC DEVELOPMENT TAX	58,376.36	57,000.00	1,376.36	102.41 %
05450.1 STORM WATER & PARKS TAX	58,376.39	57,000.00	1,376.39	102.41 %
05454.1 STREAMING FRANCHISE FEE	0.00	202.00	-202.00	0.00 %
05551.1 MERCHANTS LICENSE	20,392.03	23,045.00	-2,652.97	88.49 %
05552.1 LIQUOR LICENSE	1,650.00	2,000.00	-350.00	82.50 %
05554.1 VENDING LICENSE	640.00	650.00	-10.00	98.46 %
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	16,147.69	15,000.00	1,147.69	107.65 %
05771.1 OCCUPANCY PERMITS	1,512.00	1,800.00	-288.00	84.00 %
05772.1 BUILDING PERMITS	5,955.56	18,550.00	-12,594.44	32.11 %
05772.2 Fines & Penalties - Bldg permit	5,270.00	3,000.00	2,270.00	175.67 %
05773.1 SIGN PERMITS		1,900.00	-1,900.00	
05774.1 SIGN LEASE	13,000.00		13,000.00	
05880.1 OCC/BUILD INSPECTIONS	9,317.43	8,500.00	817.43	109.62 %
05880.2 RE-INSPECTION	115.00	650.00	-535.00	17.69 %
05881.1 COURT	14,957.35	19,000.00	-4,042.65	78.72 %
05883.1 SALE OF EQUIPMENT	6,300.00		6,300.00	
05884.1 INTEREST INCOME	554.30	670.00	-115.70	82.73 %
05886.1 POLICE REPORTS	15.00	30.00	-15.00	50.00 %
05887.1 MISCELLANEOUS	23,027.20	30,850.00	-7,822.80	74.64 %

City of Cool Valley

Budget vs. Actuals: Budget_FY25_P&L - FY25 P&L

October 2024 - September 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
05887.12 Copies	1.00		1.00	
05887.15 Soda Machine	25.01	100.00	-74.99	25.01 %
Total 05887.1 MISCELLANEOUS	23,053.21	30,950.00	-7,896.79	74.49 %
05898.4 Sewer Lateral Interest Income	24,330.73	3,870.00	20,460.73	628.70 %
05901.1 OPERATING TRANSFERS OUT		33,600.00	-33,600.00	
05905.1 Traffic Payment.com	14,343.50	23,930.00	-9,586.50	59.94 %
05910.1 USE TAX/MCDONALDS REFUND		1,840.00	-1,840.00	
05981.1 Copies	2.00	25.00	-23.00	8.00 %
07282.0 FRANCHISE FEES-LIC TAX	210.30	3,580.00	-3,369.70	5.87 %
07282.2 VACANT PROPERTY REG FEE	6,250.00	2,000.00	4,250.00	312.50 %
Administrative Citations	150.00		150.00	
Commercial Building Permit	4,652.35		4,652.35	
Commercial Inspections	16,112.06	1,000.00	15,112.06	1,611.21 %
Commercial Occupancy Fee	45.00	300.00	-255.00	15.00 %
Demolition Permit Fee	1,852.50	1,015.00	837.50	182.51 %
Dumpster Permit Fee	2,795.00	500.00	2,295.00	559.00 %
Election Filing Fees	75.00		75.00	
Excavation Permit Fee	2,800.00	1,550.00	1,250.00	180.65 %
Penalty Fee - Business License	856.25	1,600.00	-743.75	53.52 %
Pet license	9.00	27.00	-18.00	33.33 %
plan review	1,300.00	3,000.00	-1,700.00	43.33 %
Sales of Product Income	0.00		0.00	
Services	153.00		153.00	
Total Income	\$909,297.06	\$928,892.00	\$ -19,594.94	97.89 %
GROSS PROFIT	\$909,297.06	\$928,892.00	\$ -19,594.94	97.89 %
Expenses				
02156 CITY TAX	0.00		0.00	
06 Payroll Expenses	2,825.49	2,181.23	644.26	129.54 %
06160.6 Fed Unemployment	31.02		31.02	
Total 06 Payroll Expenses	2,856.51	2,181.23	675.28	130.96 %
16 ADM				
16100.1 AD SALARIES	52,922.12	53,040.00	-117.88	99.78 %
16110.1 AD SICK LEAVE	568.88		568.88	
16120.1 AD VACATION & HOLIDAY	8.00		8.00	
Total 16100.1 AD SALARIES	53,499.00	53,040.00	459.00	100.87 %
16200.1 AD BOARD MEMBERS	13,200.00	13,200.00	0.00	100.00 %
16301.1 AD FICA TAXES	5,160.29	17,257.56	-12,097.27	29.90 %
16303.1 AD MAINT OFFICE EQUIP	1,954.08	1,950.00	4.08	100.21 %
16306.1 AD UTILITIES		2,900.00	-2,900.00	
16306.10 Ameren-Bldg Lights	3,561.57	3,640.00	-78.43	97.85 %
16306.11 Office Phone Svc	13,072.85	10,000.00	3,072.85	130.73 %
16306.12 Laclede Gas	2,298.47	2,410.00	-111.53	95.37 %

City of Cool Valley

Budget vs. Actuals: Budget_FY25_P&L - FY25 P&L

October 2024 - September 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
16306.13 MSD - City Hall	571.94	530.00	41.94	107.91 %
16306.15 Mo-American Water	243.82	230.00	13.82	106.01 %
Total 16306.1 AD UTILITIES	19,748.65	19,710.00	38.65	100.20 %
16307.1 AD BENEFITS		1,249.37	-1,249.37	
16307.2 AD COLONIAL		290.00	-290.00	
16307.3 AD LAGERS	13,386.22	15,104.00	-1,717.78	88.63 %
16307.4 ANTHEM	10,446.65	8,647.78	1,798.87	120.80 %
Total 16307.1 AD BENEFITS	23,832.87	25,291.15	-1,458.28	94.23 %
16308.1 AD MISCELLANEOUS	6,371.21	6,939.98	-568.77	91.80 %
16310.1 AD POSTAGE	1,632.30	1,200.00	432.30	136.03 %
16311.1 AD OFFICE SUPPLIES	974.57	2,500.00	-1,525.43	38.98 %
16312.1 AD LEGAL SERVICE	48,011.95	48,000.00	11.95	100.02 %
16315.1 AD ASSOC & CONF FEES	2,615.42	4,000.00	-1,384.58	65.39 %
16317.1 AD CODIFICATION	995.00	1,000.00	-5.00	99.50 %
16320.1 AD ELECTION EXPENSE	638.06	650.00	-11.94	98.16 %
16325.1 AD FINANCIAL ADVISOR	45,047.86	45,000.00	47.86	100.11 %
16328.1 AD BANK CHARGES	4,118.58	1,000.00	3,118.58	411.86 %
16330.1 AD COPY MACHINE LEASE	3,749.55	5,000.00	-1,250.45	74.99 %
16360.1 AD GENERAL INSURANCE	18,635.95	16,000.00	2,635.95	116.47 %
16365.1 WORKERS COMP INS		4,500.00	-4,500.00	
16370.1 CV SPIRIT DAYS	185.98	500.00	-314.02	37.20 %
Total 16 ADM	250,371.32	266,738.69	-16,367.37	93.86 %
26 MC				
26100.1 MC SALARIES	62,162.00	0.00	62,162.00	
26110.1 MC SICK LEAVE	624.00	62,520.00	-61,896.00	1.00 %
26120.1 MC VACATION & HOLIDAY	192.00		192.00	
Total 26100.1 MC SALARIES	62,978.00	62,520.00	458.00	100.73 %
26301.1 MC FICA TAXES	4,865.22	4,790.00	75.22	101.57 %
26303.1 MC MAINT OFFICE EQUIP	150.00		150.00	
26307.1 MC BENEFITS	-742.98	2,000.00	-2,742.98	-37.15 %
26307.3 MC LAGERS		4,030.00	-4,030.00	
26307.4 MC ANTHEM	10,565.46	8,275.70	2,289.76	127.67 %
26307.5 MC DENTAL		276.34	-276.34	
26307.6 MC COLONIAL	-1.84		-1.84	
Total 26307.1 MC BENEFITS	9,820.64	14,582.04	-4,761.40	67.35 %
26308.1 MC MISCELLANEOUS	1,100.00	1,000.00	100.00	110.00 %
26310.1 MC POSTAGE	3,081.82	150.00	2,931.82	2,054.55 %
26311.1 MC OFFICE SUPPLIES	805.20	550.00	255.20	146.40 %
26315.1 MC ASSOC & CONF FEES	1,063.56	1,100.00	-36.44	96.69 %
26316.1 MC PRINTING		500.00	-500.00	
26317.1 Charter Rejis	4,636.00	4,300.00	336.00	107.81 %
Total 26 MC	88,500.44	89,492.04	-991.60	98.89 %

City of Cool Valley

Budget vs. Actuals: Budget_FY25_P&L - FY25 P&L

October 2024 - September 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
36 PD				
36314.1 PD CONTRACTS	385,279.71	396,000.00	-10,720.29	97.29 %
36322.1 PD POLICE SUPPLIES	413.60		413.60	
Total 36 PD	385,693.31	396,000.00	-10,306.69	97.40 %
46 PW				
46100.1 PW SALARIES	13,102.60	20,000.00	-6,897.40	65.51 %
46301.1 PW FICA TAXES	1,193.55	1,530.00	-336.45	78.01 %
46304.1 PW EQUIPMENT PURCHASE	1,990.00		1,990.00	
46308.1 PW MISCELLANEOUS	295.90	1,000.00	-704.10	29.59 %
46310.1 PW GASOLINE	525.50	2,000.00	-1,474.50	26.28 %
46311.1 PW OFFICE SUPPLIES	336.49		336.49	
46314.1 PW CONTRACTS	1,200.00	22,000.00	-20,800.00	5.45 %
46330.1 PW REPAIRS (EQUIP)	988.68		988.68	
46331.1 PW VEHICLE MAINTENANCE	886.75	2,500.00	-1,613.25	35.47 %
46333.1 PW MAJOR STREET REPAIR	8,900.00		8,900.00	
46334.1 PW STREET LIGHTS	18,016.18	16,800.00	1,216.18	107.24 %
46335.1 PW WEED CONTROL	645.00	450.00	195.00	143.33 %
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	6,956.26	10,000.00	-3,043.74	69.56 %
46343.1 PW ENGINEERING COSTS	16,679.84	27,000.00	-10,320.16	61.78 %
46345.1 PW ROAD REPAIR - MINOR	1,441.21	5,000.00	-3,558.79	28.82 %
46349.1 PW UNIFORMS	417.92	500.00	-82.08	83.58 %
Total 46 PW	86,090.38	108,780.00	-22,689.62	79.14 %
56100.1 CODE ENFORCEMENT SALARY	14,980.80	24,960.00	-9,979.20	60.02 %
56301.1 CE FICA TAXES	1,204.65	1,950.00	-745.35	61.78 %
Total 56100.1 CODE ENFORCEMENT SALARY	16,185.45	26,910.00	-10,724.55	60.15 %
66000.4 SEWER LATERAL EXPENSES				
66001.4 SEWER LATERAL ADMIN FEE	23,027.99	2,400.00	20,627.99	959.50 %
66002.4 SEWER LATERAL REPAIR	10,000.00	36,000.00	-26,000.00	27.78 %
Total 66000.4 SEWER LATERAL EXPENSES	33,027.99	38,400.00	-5,372.01	86.01 %
Total Expenses	\$862,725.40	\$928,501.96	\$ -65,776.56	92.92 %
NET OPERATING INCOME	\$46,571.66	\$390.04	\$46,181.62	11,940.23 %
Other Income				
05884.2 INTEREST INCOME - CAP IMP	0.00		0.00	
90000.1 TRANSFER IN - GF	227,501.40	50,000.00	177,501.40	455.00 %
Total Other Income	\$227,501.40	\$50,000.00	\$177,501.40	455.00 %
Other Expenses				
90001.1 Transfer out - GF	177,501.40	50,000.00	127,501.40	355.00 %
Total Other Expenses	\$177,501.40	\$50,000.00	\$127,501.40	355.00 %
NET OTHER INCOME	\$50,000.00	\$0.00	\$50,000.00	0.00%

City of Cool Valley

Budget vs. Actuals: Budget_FY25_P&L - FY25 P&L

October 2024 - September 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
NET INCOME	\$96,571.66	\$390.04	\$96,181.62	24,759.42 %