DELETRA HUDSON LLC

To: City of Cool Valley Mayor Matthew and Board of Alderman

From: Deletra Hudson, Finance Manager Consultant

RE: July 2026 Monthly Financial Report

Date: August 20, 2026

Overview

This monthly financial report presents the Profit and Loss Statement for the month of July 2026 and the Budget versus Actual Report for the period of October 2025 through July 2026. Together, these reports provide an overview of the City's financial performance for the quarter.

Profit and Loss Summary – July 2026

For the month ending July 31, 2026, the City of Cool Valley recorded the following:

- Total Revenues: $60,041
- Total Expenditures: $38,605
- Net Surplus/(Deficit): $21,436

Budget vs Actual Summary – October 1, 2025 through July 31, 2026:

Category	Actual	Budget	Diff
Revenues	$734,147	$771,150	$(37,003)
Expenditures	$649,559	$765,282	$(115,722)
Revenues Over (Under) Expenditures	$84,588	$5,868	$78,720

For the period of October through July 2026, total actual revenues received are under the projected budgeted revenues for this period. The City should brainstorm and implement initiatives to increase revenues. Actual expenditures remain under the budgeted amount. Expenditures remaining under budget contributes to the overall budget performance of actual revenues exceeding actual expenditures resulting in a surplus.

City of Cool Valley

Budget vs. Actuals:

October 2025 - July 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
05409.4 SEWER LATERAL	19,808.41	38,000.00	-18,191.59
05410.1 REAL ESTATE TAX	56,212.38	44,354.20	11,858.18
05411.1 PERSONAL PROPERTY TAX	4,006.45	5,000.00	-993.55
05412.1 R.R. UTILITY TAX	1,446.60	1,666.70	-220.10
05431.1 ELECTRIC GROSS RECPT	55,610.47	58,333.30	-2,722.83
05432.1 GAS GROSS RECPTS	39,846.63	33,333.30	6,513.33
05433.1 PHONE GROSS RECPTS	1,013.66	2,500.00	-1,486.34
05434.1 WATER GROSS RECPTS	20,429.02	19,166.70	1,262.32
05440.1 LOCAL USE TAX	26,780.98	31,666.70	-4,885.72
05441.1 SALES TAX	105,500.64	112,500.00	-6,999.36
05442.1 MOTOR VEHICLE TAX	7,932.97	6,666.70	1,266.27
05442.2 MOTOR VEHICLE SALES TAX	9,934.96	10,000.00	-65.04
05443.1 GASOLINE TAX	34,633.08	31,666.70	2,966.38
05444.1 CIGARETTE TAX	1,159.06	1,250.00	-90.94
05445.1 TELECOM TAXES (CELLULAR)	6,266.75	6,666.70	-399.95
05446.3 CAPITAL IMPROVE SALES TAX	35,705.81	42,500.00	-6,794.19
05447.1 PUBLIC SAFETY - PROP P REVENUE	58,276.52	58,333.30	-56.78
05448.1 CABLE FRANCHISE TAX	2,612.25	6,250.00	-3,637.75
05449.1 ECONOMIC DEVELOPMENT TAX	41,871.33	47,500.00	-5,628.67
05450.1 STORM WATER & PARKS TAX	41,871.32	47,500.00	-5,628.68
05551.1 MERCHANTS LICENSE	24,491.00	20,833.30	3,657.70
05552.1 LIQUOR LICENSE	2,270.00	1,666.70	603.30
05554.1 VENDING LICENSE	920.00	666.70	253.30
05554.2 Gaming Machines Fees	4,250.00	4,166.70	83.30
05554.3 Washing/Dryer Machines Fees		833.30	-833.30
05660.1 ROAD & BRIDGE	15,522.29	13,333.30	2,188.99
05771.1 OCCUPANCY PERMITS	850.00	1,500.00	-650.00
05772.1 BUILDING PERMITS	8,397.29	15,833.30	-7,436.01
05772.2 Fines & Penalties - Bldg permit	6,246.85	4,166.70	2,080.15
05774.1 SIGN LEASE	13,000.00	10,833.30	2,166.70
05880.1 OCC/BUILD INSPECTIONS	4,370.00	7,500.00	-3,130.00
05880.2 RE-INSPECTION	115.00	541.70	-426.70
05881.1 COURT	20,791.32	10,833.30	9,958.02
05883.1 SALE OF EQUIPMENT		4,166.70	-4,166.70
05884.1 INTEREST INCOME	448.79	416.70	32.09
05887.1 MISCELLANEOUS	2,681.74	25,000.00	-22,318.26
05887.12 Copies		4.20	-4.20
05887.15 Soda Machine	7.00	20.80	-13.80
Total 05887.1 MISCELLANEOUS	**2,688.74**	**25,025.00**	**-22,336.26**
05892.1 INSURANCE CLAIMS	8,004.03		8,004.03
05898.4 Sewer Lateral Interest Income	6,318.79	3,333.30	2,985.49
05905.1 Traffic Payment.com	22,431.59	12,500.00	9,931.59

City of Cool Valley

Budget vs. Actuals:

October 2025 - July 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
05984.1 PUBLIC RECORDS REQUEST	100.00		100.00
07282.0 FRANCHISE FEES-LIC TAX	616.90	208.30	408.60
07282.2 VACANT PROPERTY REG FEE	8,625.00	5,416.70	3,208.30
Administrative Citations		208.30	-208.30
Commercial Building Permit	2,912.50	2,500.00	412.50
Commercial Inspections	2,050.00	12,500.00	-10,450.00
Commercial Occupancy Fee	300.00		300.00
Demolition Permit Fee	500.00	1,250.00	-750.00
Dumpster Permit Fee	780.00	2,083.30	-1,303.30
Excavation Permit Fee	300.00	2,083.30	-1,783.30
Penalty Fee - Business License	4,755.00	833.30	3,921.70
Pet license	3.00	20.80	-17.80
plan review	1,170.00	1,041.70	128.30
Total Income	**$734,147.38**	**$771,150.00**	**$ -37,002.62**
GROSS PROFIT	**$734,147.38**	**$771,150.00**	**$ -37,002.62**
Expenses			
06 Payroll Expenses	3,591.90	2,500.00	1,091.90
16 ADM			
16100.1 AD SALARIES	44,880.00	44,200.00	680.00
16200.1 AD BOARD MEMBERS	11,000.00	10,083.30	916.70
16301.1 AD FICA TAXES	3,733.27	3,381.70	351.57
16302.1 AD FED UNEMPLOYMENT TAXES	108.00		108.00
16303.1 AD MAINT OFFICE EQUIP		2,083.30	-2,083.30
16306.1 AD UTILITIES			
16306.10 Ameren-Bldg Lights	2,831.98	3,000.00	-168.02
16306.11 Office Phone Svc	10,634.64	11,250.00	-615.36
16306.12 Laclede Gas	1,914.95	2,083.30	-168.35
16306.13 MSD - City Hall	578.80	500.00	78.80
16306.15 Mo-American Water	194.99	208.30	-13.31
Total 16306.1 AD UTILITIES	**16,155.36**	**17,041.60**	**-886.24**
16307.1 AD BENEFITS			
16307.3 AD LAGERS	11,237.46	12,500.00	-1,262.54
16307.4 ANTHEM	9,590.10	9,166.70	423.40
Total 16307.1 AD BENEFITS	**20,827.56**	**21,666.70**	**-839.14**
16308.1 AD MISCELLANEOUS	60.00		60.00
16310.1 AD POSTAGE	1,074.90	1,666.70	-591.80
16311.1 AD OFFICE SUPPLIES	333.06	833.30	-500.24
16312.1 AD LEGAL SERVICE	40,000.00	40,000.00	0.00
16315.1 AD ASSOC & CONF FEES	1,665.07	2,500.00	-834.93
16316.1 AD PRINTING	245.35	416.70	-171.35
16317.1 AD CODIFICATION		833.30	-833.30
16319.1 AD DUES & SUBSCRIPTIONS	6,857.00		6,857.00
16320.1 AD ELECTION EXPENSE		833.30	-833.30

City of Cool Valley

Budget vs. Actuals:

October 2025 - July 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
16325.1 AD FINANCIAL ADVISOR	36,185.84	37,500.00	-1,314.16
16328.1 AD BANK CHARGES	2,452.48	3,500.00	-1,047.52
16330.1 AD COPY MACHINE LEASE	2,965.43	3,333.30	-367.87
16360.1 AD GENERAL INSURANCE	20,208.80	16,666.70	3,542.10
16365.1 WORKERS COMP INS		3,750.00	-3,750.00
16370.1 CV SPIRIT DAYS		833.30	-833.30
Total 16 ADM	**208,752.12**	**211,123.20**	**-2,371.08**
26 MC			
26100.1 MC SALARIES	51,690.00	52,100.00	-410.00
26301.1 MC FICA TAXES	4,000.73	3,991.70	9.03
26302.1 MC FED UNEMPLOYMENT TAXES	72.30		72.30
26303.1 MC MAINT OFFICE EQUIP		208.30	-208.30
26307.1 MC BENEFITS			
26307.4 MC ANTHEM	9,275.87	9,166.70	109.17
26307.6 MC COLONIAL	-456.89		-456.89
Total 26307.1 MC BENEFITS	**8,818.98**	**9,166.70**	**-347.72**
26308.1 MC MISCELLANEOUS	500.00		500.00
26310.1 MC POSTAGE	202.76	2,666.70	-2,463.94
26311.1 MC OFFICE SUPPLIES	131.26	833.30	-702.04
26315.1 MC ASSOC & CONF FEES	185.00	916.70	-731.70
26317.1 Charter Rejis	4,428.34	4,166.70	261.64
Total 26 MC	**70,029.37**	**74,050.10**	**-4,020.73**
36 PD			
36314.1 PD CONTRACTS	261,110.72	320,833.30	-59,722.58
Total 36 PD	**261,110.72**	**320,833.30**	**-59,722.58**
46 PW			
46100.1 PW SALARIES	16,765.34	12,500.00	4,265.34
46301.1 PW FICA TAXES	1,282.55	1,000.00	282.55
46302.1 PW UNEMPLOYMENT TAXES-W/C	42.00		42.00
46304.1 PW EQUIPMENT PURCHASE	7,529.98	7,083.30	446.68
46308.1 PW MISCELLANEOUS	511.80		511.80
46310.1 PW GASOLINE	1,385.59	833.30	552.29
46311.1 PW OFFICE SUPPLIES	13.17	250.00	-236.83
46314.1 PW CONTRACTS	99.84	2,083.30	-1,983.46
46329.1 PW TRAINING & EDUCATION	298.50		298.50
46330.1 PW REPAIRS (EQUIP)	1,705.49	1,250.00	455.49
46331.1 PW VEHICLE MAINTENANCE	393.33	4,166.70	-3,773.37
46333.1 PW MAJOR STREET REPAIR		12,500.00	-12,500.00
46334.1 PW STREET LIGHTS	15,442.44	16,666.70	-1,224.26
46335.1 PW WEED CONTROL	370.39	833.30	-462.91
46336.1 PW INSECT CONTROL	102.00	208.30	-106.30
46337.1 PW SNOW & ICE REMOVAL	5,275.00	12,500.00	-7,225.00
46339.1 PW TREE TRIM REMOVAL		1,666.70	-1,666.70

City of Cool Valley

Budget vs. Actuals:

October 2025 - July 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
46341.1 PW BUILDING SUPPLY & MAINT	8,538.51	6,250.00	2,288.51
46342.1 PW CLEANING SUPPLIES	30.98		30.98
46343.1 PW ENGINEERING COSTS	12,222.98	16,666.70	-4,443.72
46345.1 PW ROAD REPAIR - MINOR	94.78	4,166.70	-4,071.92
46349.1 PW UNIFORMS		208.30	-208.30
Total 46 PW	**72,104.67**	**100,833.30**	**-28,728.63**
56100.1 CODE ENFORCEMENT SALARY	14,464.08	16,666.70	-2,202.62
56301.1 CE FICA TAXES	1,106.51	1,275.00	-168.49
56302.1 CE FED UNEMPLOYMENT TAXES	42.00		42.00
Total 56100.1 CODE ENFORCEMENT SALARY	**15,612.59**	**17,941.70**	**-2,329.11**
66000.4 SEWER LATERAL EXPENSES			
66001.4 SEWER LATERAL ADMIN FEE	8,858.05	2,500.00	6,358.05
66002.4 SEWER LATERAL REPAIR	9,500.00	35,500.00	-26,000.00
Total 66000.4 SEWER LATERAL EXPENSES	**18,358.05**	**38,000.00**	**-19,641.95**
Total Expenses	**$649,559.42**	**$765,281.60**	**$ -115,722.18**
NET OPERATING INCOME	**$84,587.96**	**$5,868.40**	**$78,719.56**
Other Income			
90000.1 TRANSFER IN - GF	384,801.59		384,801.59
Total Other Income	**$384,801.59**	**$0.00**	**$384,801.59**
Other Expenses			
90001.1 Transfer out - GF	321,227.36		321,227.36
Total Other Expenses	**$321,227.36**	**$0.00**	**$321,227.36**
NET OTHER INCOME	**$63,574.23**	**$0.00**	**$63,574.23**
NET INCOME	**$148,162.19**	**$5,868.40**	**$142,293.79**