DELETRA HUDSON LLC

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

From: Deletra Hudson, Finance Manager Consultant

RE: August 2026 Monthly Financial Report

Date: September 17, 2026

Overview

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

Profit and Loss Summary – August 2026

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

- Total Revenues: $58,786
- Total Expenditures: $69,750
- Net Surplus/(Deficit): $(10,964)

During the month of August 2026, expenditures exceeded revenues in the amount of $10,964. Things that contributed to this deficit included: purchase of public works equipment, supplies and maintenance and decrease in St. Louis County sales tax revenue.

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

Category	Actual	Budget	Diff
Revenues	$800,009	$848,265	$(48,256)
Expenditures	$727,917	$841,810	$(113,893)
Revenues Over (Under) Expenditures	$72,093	$6,455	$65,637

For the period of October through August 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

Profit and Loss

August 2026

	Total
Income	
05410.1 REAL ESTATE TAX	1,211.79
05431.1 ELECTRIC GROSS RECPT	10,005.57
05432.1 GAS GROSS RECPTS	1,598.76
05434.1 WATER GROSS RECPTS	1,963.28
05440.1 LOCAL USE TAX	2,380.10
05441.1 SALES TAX	8,903.48
05442.1 MOTOR VEHICLE TAX	384.10
05442.2 MOTOR VEHICLE SALES TAX	1,152.33
05443.1 GASOLINE TAX	3,993.62
05444.1 CIGARETTE TAX	162.23
05445.1 TELECOM TAXES (CELLULAR)	1,363.94
05446.3 CAPITAL IMPROVE SALES TAX	3,292.46
05447.1 PUBLIC SAFETY - PROP P REVENUE	6,514.48
05448.1 CABLE FRANCHISE TAX	751.44
05449.1 ECONOMIC DEVELOPMENT TAX	3,877.02
05450.1 STORM WATER & PARKS TAX	3,877.02
05660.1 ROAD & BRIDGE	244.23
05771.1 OCCUPANCY PERMITS	130.00
05772.1 BUILDING PERMITS	1,173.03
05772.2 Fines & Penalties - Bldg permit	715.00
05880.1 OCC/BUILD INSPECTIONS	230.00
05881.1 COURT	2,545.26
05884.1 INTEREST INCOME	1.11
05887.1 MISCELLANEOUS	6.50
05905.1 Traffic Payment.com	914.00
07282.2 VACANT PROPERTY REG FEE	200.00
Commercial Building Permit	670.00
Commercial Occupancy Fee	100.00
Dumpster Permit Fee	65.00
Excavation Permit Fee	100.00
plan review	260.00
Total for Income	**$58,785.75**
Gross Profit	**$58,785.75**
Expenses	
06 Payroll Expenses	268.44
16 ADM	
16100.1 AD SALARIES	4,080.00
16200.1 AD BOARD MEMBERS	1,100.00
16301.1 AD FICA TAXES	340.41
16302.1 AD FED UNEMPLOYMENT TAXES	6.60

City of Cool Valley
Profit and Loss
August 2026

	Total
16306.1 AD UTILITIES	
16306.10 Ameren-Bldg Lights	634.17
16306.12 Laclede Gas	54.05
16306.15 Mo-American Water	21.37
Total for 16306.1 AD UTILITIES	**$709.59**
16307.1 AD BENEFITS	
16307.3 AD LAGERS	1,124.26
16307.4 ANTHEM	1,042.15
Total for 16307.1 AD BENEFITS	**$2,166.41**
16310.1 AD POSTAGE	334.85
16312.1 AD LEGAL SERVICE	4,000.00
16325.1 AD FINANCIAL ADVISOR	3,115.00
16360.1 AD GENERAL INSURANCE	750.15
Total for 16 ADM	**$16,603.01**
26 MC	
26100.1 MC SALARIES	5,890.00
26301.1 MC FICA TAXES	371.94
26302.1 MC FED UNEMPLOYMENT TAXES	3.00
26307.1 MC BENEFITS	
26307.4 MC ANTHEM	1,032.79
26307.6 MC COLONIAL	-8.30
Total for 26307.1 MC BENEFITS	**$1,024.49**
26315.1 MC ASSOC & CONF FEES	40.00
26317.1 Charter Rejis	316.96
Total for 26 MC	**$7,646.39**
36 PD	
36314.1 PD CONTRACTS	32,638.15
Total for 36 PD	**$32,638.15**
46 PW	
46100.1 PW SALARIES	1,871.70
46301.1 PW FICA TAXES	143.18
46304.1 PW EQUIPMENT PURCHASE	1,942.98
46310.1 PW GASOLINE	59.98
46314.1 PW CONTRACTS	29.70
46333.1 PW MAJOR STREET REPAIR	262.28
46334.1 PW STREET LIGHTS	1,506.50
46341.1 PW BUILDING SUPPLY & MAINT	3,180.48
46343.1 PW ENGINEERING COSTS	1,431.32
46345.1 PW ROAD REPAIR - MINOR	295.00
46346.1 PW GROUNDS UPKEEP	32.97
Total for 46 PW	**$10,756.09**

City of Cool Valley

Profit and Loss

August 2026

	Total
56100.1 CODE ENFORCEMENT SALARY	$1,706.88
56301.1 CE FICA TAXES	130.57
Total for 56100.1 CODE ENFORCEMENT SALARY	**$1,837.45**
Total for Expenses	**$69,749.53**
Net Operating Income	**-$10,963.78**
Other Income	
90000.1 TRANSFER IN - GF	47,614.96
Total for Other Income	**$47,614.96**
Net Other Income	**$47,614.96**
Net Income	**$36,651.18**

City of Cool Valley

Budget vs. Actuals:

October 2025 - August 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
05409.4 SEWER LATERAL	19,808.41	41,800.00	-21,991.59
05410.1 REAL ESTATE TAX	57,424.17	48,789.62	8,634.55
05411.1 PERSONAL PROPERTY TAX	4,006.45	5,500.00	-1,493.55
05412.1 R.R. UTILITY TAX	1,446.60	1,833.37	-386.77
05431.1 ELECTRIC GROSS RECPT	65,616.04	64,166.63	1,449.41
05432.1 GAS GROSS RECPTS	41,445.39	36,666.63	4,778.76
05433.1 PHONE GROSS RECPTS	1,013.66	2,750.00	-1,736.34
05434.1 WATER GROSS RECPTS	22,392.30	21,083.37	1,308.93
05440.1 LOCAL USE TAX	29,161.08	34,833.37	-5,672.29
05441.1 SALES TAX	114,404.12	123,750.00	-9,345.88
05442.1 MOTOR VEHICLE TAX	8,317.07	7,333.37	983.70
05442.2 MOTOR VEHICLE SALES TAX	11,087.29	11,000.00	87.29
05443.1 GASOLINE TAX	38,626.70	34,833.37	3,793.33
05444.1 CIGARETTE TAX	1,321.29	1,375.00	-53.71
05445.1 TELECOM TAXES (CELLULAR)	7,629.20	7,333.37	295.83
05446.3 CAPITAL IMPROVE SALES TAX	38,998.27	46,750.00	-7,751.73
05447.1 PUBLIC SAFETY - PROP P REVENUE	64,791.00	64,166.63	624.37
05448.1 CABLE FRANCHISE TAX	3,363.69	6,875.00	-3,511.31
05449.1 ECONOMIC DEVELOPMENT TAX	45,748.35	52,250.00	-6,501.65
05450.1 STORM WATER & PARKS TAX	45,748.35	52,250.00	-6,501.65
05551.1 MERCHANTS LICENSE	24,491.00	22,916.63	1,574.37
05552.1 LIQUOR LICENSE	2,270.00	1,833.37	436.63
05554.1 VENDING LICENSE	920.00	733.37	186.63
05554.2 Gaming Machines Fees	4,250.00	4,583.37	-333.37
05554.3 Washing/Dryer Machines Fees		916.63	-916.63
05660.1 ROAD & BRIDGE	15,766.52	14,666.63	1,099.89
05771.1 OCCUPANCY PERMITS	980.00	1,650.00	-670.00
05772.1 BUILDING PERMITS	9,570.32	17,416.63	-7,846.31
05772.2 Fines & Penalties - Bldg permit	7,076.85	4,583.37	2,493.48
05774.1 SIGN LEASE	13,000.00	11,916.63	1,083.37
05880.1 OCC/BUILD INSPECTIONS	4,945.00	8,250.00	-3,305.00
05880.2 RE-INSPECTION	115.00	595.87	-480.87
05881.1 COURT	15,508.62	11,916.63	3,591.99
05883.1 SALE OF EQUIPMENT		4,583.37	-4,583.37
05884.1 INTEREST INCOME	454.20	458.37	-4.17
05887.1 MISCELLANEOUS	2,705.21	27,500.00	-24,794.79
05887.12 Copies		4.62	-4.62
05887.15 Soda Machine	7.00	22.88	-15.88
Total 05887.1 MISCELLANEOUS	**2,712.21**	**27,527.50**	**-24,815.29**
05892.1 INSURANCE CLAIMS	8,004.03		8,004.03
05898.4 Sewer Lateral Interest Income	11,488.26	3,666.63	7,821.63
05905.1 Traffic Payment.com	32,450.55	13,750.00	18,700.55

City of Cool Valley

Budget vs. Actuals:

October 2025 - August 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
05984.1 PUBLIC RECORDS REQUEST	100.00		100.00
07282.0 FRANCHISE FEES-LIC TAX	616.90	229.13	387.77
07282.2 VACANT PROPERTY REG FEE	8,825.00	5,958.37	2,866.63
Administrative Citations		229.13	-229.13
Commercial Building Permit	3,582.50	2,750.00	832.50
Commercial Inspections	2,200.00	13,750.00	-11,550.00
Commercial Occupancy Fee	400.00		400.00
Demolition Permit Fee	500.00	1,375.00	-875.00
Dumpster Permit Fee	845.00	2,291.63	-1,446.63
Excavation Permit Fee	400.00	2,291.63	-1,891.63
Penalty Fee - Business License	4,755.00	916.63	3,838.37
Pet license	3.00	22.88	-19.88
plan review	1,430.00	1,145.87	284.13
Total Income	**$800,009.39**	**$848,265.00**	**$ -48,255.61**
GROSS PROFIT	**$800,009.39**	**$848,265.00**	**$ -48,255.61**
Expenses			
06 Payroll Expenses	4,246.41	2,750.00	1,496.41
16 ADM			
16100.1 AD SALARIES	48,960.00	48,620.00	340.00
16200.1 AD BOARD MEMBERS	12,100.00	11,091.63	1,008.37
16301.1 AD FICA TAXES	4,073.68	3,719.87	353.81
16302.1 AD FED UNEMPLOYMENT TAXES	114.60		114.60
16303.1 AD MAINT OFFICE EQUIP		2,291.63	-2,291.63
16306.1 AD UTILITIES			
16306.10 Ameren-Bldg Lights	3,466.15	3,300.00	166.15
16306.11 Office Phone Svc	11,623.69	12,375.00	-751.31
16306.12 Laclede Gas	1,969.00	2,291.63	-322.63
16306.13 MSD - City Hall	578.80	550.00	28.80
16306.15 Mo-American Water	216.36	229.13	-12.77
Total 16306.1 AD UTILITIES	**17,854.00**	**18,745.76**	**-891.76**
16307.1 AD BENEFITS			
16307.3 AD LAGERS	14,489.69	13,750.00	739.69
16307.4 ANTHEM	10,632.25	10,083.37	548.88
Total 16307.1 AD BENEFITS	**25,121.94**	**23,833.37**	**1,288.57**
16308.1 AD MISCELLANEOUS	60.00		60.00
16310.1 AD POSTAGE	1,609.75	1,833.37	-223.62
16311.1 AD OFFICE SUPPLIES	333.06	916.63	-583.57
16312.1 AD LEGAL SERVICE	44,000.00	44,000.00	0.00
16315.1 AD ASSOC & CONF FEES	2,361.07	2,750.00	-388.93
16316.1 AD PRINTING	245.35	458.37	-213.02
16317.1 AD CODIFICATION		916.63	-916.63
16319.1 AD DUES & SUBSCRIPTIONS	6,857.00		6,857.00
16320.1 AD ELECTION EXPENSE		916.63	-916.63

City of Cool Valley

Budget vs. Actuals:

October 2025 - August 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
16325.1 AD FINANCIAL ADVISOR	39,950.84	41,250.00	-1,299.16
16328.1 AD BANK CHARGES	3,056.15	3,850.00	-793.85
16330.1 AD COPY MACHINE LEASE	3,320.01	3,666.63	-346.62
16360.1 AD GENERAL INSURANCE	20,958.95	18,333.37	2,625.58
16365.1 WORKERS COMP INS		4,125.00	-4,125.00
16370.1 CV SPIRIT DAYS		916.63	-916.63
Total 16 ADM	**230,976.40**	**232,235.52**	**-1,259.12**
26 MC			
26100.1 MC SALARIES	57,580.00	57,310.00	270.00
26301.1 MC FICA TAXES	4,372.68	4,390.87	-18.19
26302.1 MC FED UNEMPLOYMENT TAXES	75.30		75.30
26303.1 MC MAINT OFFICE EQUIP		229.13	-229.13
26307.1 MC BENEFITS			
26307.4 MC ANTHEM	10,308.66	10,083.37	225.29
26307.6 MC COLONIAL	-465.19		-465.19
Total 26307.1 MC BENEFITS	**9,843.47**	**10,083.37**	**-239.90**
26308.1 MC MISCELLANEOUS	500.00		500.00
26310.1 MC POSTAGE	202.76	2,933.37	-2,730.61
26311.1 MC OFFICE SUPPLIES	131.26	916.63	-785.37
26315.1 MC ASSOC & CONF FEES	225.00	1,008.37	-783.37
26317.1 Charter Rejis	4,745.30	4,583.37	161.93
Total 26 MC	**77,675.77**	**81,455.11**	**-3,779.34**
36 PD			
36314.1 PD CONTRACTS	293,748.87	352,916.63	-59,167.76
Total 36 PD	**293,748.87**	**352,916.63**	**-59,167.76**
46 PW			
46100.1 PW SALARIES	18,637.04	13,750.00	4,887.04
46301.1 PW FICA TAXES	1,425.73	1,100.00	325.73
46302.1 PW UNEMPLOYMENT TAXES-W/C	42.00		42.00
46304.1 PW EQUIPMENT PURCHASE	9,472.96	7,791.63	1,681.33
46308.1 PW MISCELLANEOUS	511.80		511.80
46310.1 PW GASOLINE	1,445.57	916.63	528.94
46311.1 PW OFFICE SUPPLIES	13.17	275.00	-261.83
46314.1 PW CONTRACTS	129.54	2,291.63	-2,162.09
46329.1 PW TRAINING & EDUCATION	298.50		298.50
46330.1 PW REPAIRS (EQUIP)	1,705.49	1,375.00	330.49
46331.1 PW VEHICLE MAINTENANCE	393.33	4,583.37	-4,190.04
46333.1 PW MAJOR STREET REPAIR	262.28	13,750.00	-13,487.72
46334.1 PW STREET LIGHTS	16,948.94	18,333.37	-1,384.43
46335.1 PW WEED CONTROL	370.39	916.63	-546.24
46336.1 PW INSECT CONTROL	102.00	229.13	-127.13
46337.1 PW SNOW & ICE REMOVAL	5,275.00	13,750.00	-8,475.00
46339.1 PW TREE TRIM REMOVAL		1,833.37	-1,833.37

City of Cool Valley

Budget vs. Actuals:

October 2025 - August 2026

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
46341.1 PW BUILDING SUPPLY & MAINT	11,718.99	6,875.00	4,843.99
46342.1 PW CLEANING SUPPLIES	30.98		30.98
46343.1 PW ENGINEERING COSTS	13,654.30	18,333.37	-4,679.07
46345.1 PW ROAD REPAIR - MINOR	389.78	4,583.37	-4,193.59
46346.1 PW GROUNDS UPKEEP	32.97		32.97
46349.1 PW UNIFORMS		229.13	-229.13
Total 46 PW	**82,860.76**	**110,916.63**	**-28,055.87**
56100.1 CODE ENFORCEMENT SALARY	16,170.96	18,333.37	-2,162.41
56301.1 CE FICA TAXES	1,237.08	1,402.50	-165.42
56302.1 CE FED UNEMPLOYMENT TAXES	42.00		42.00
Total 56100.1 CODE ENFORCEMENT SALARY	**17,450.04**	**19,735.87**	**-2,285.83**
66000.4 SEWER LATERAL EXPENSES			
66001.4 SEWER LATERAL ADMIN FEE	9,258.50	2,750.00	6,508.50
66002.4 SEWER LATERAL REPAIR	11,700.00	39,050.00	-27,350.00
Total 66000.4 SEWER LATERAL EXPENSES	**20,958.50**	**41,800.00**	**-20,841.50**
Total Expenses	**$727,916.75**	**$841,809.76**	**$ -113,893.01**
NET OPERATING INCOME	**$72,092.64**	**$6,455.24**	**$65,637.40**
Other Income			
90000.1 TRANSFER IN - GF	432,416.55		432,416.55
Total Other Income	**$432,416.55**	**$0.00**	**$432,416.55**
Other Expenses			
90001.1 Transfer out - GF	384,801.59		384,801.59
Total Other Expenses	**$384,801.59**	**$0.00**	**$384,801.59**
NET OTHER INCOME	**$47,614.96**	**$0.00**	**$47,614.96**
NET INCOME	**$119,707.60**	**$6,455.24**	**$113,252.36**