Village of Sunrise Beach
Fiscal Year 2026 budget

Adopted by the Board of Trustees
December 8, 2025

November 24, 2025

To the citizens of the Village of Sunrise Beach, Missouri,

Pursuant to Missouri law, the Fiscal Year 2026 budget of the Village of Sunrise Beach is hereby submitted.

The budget provides a revenue and spending plan for the Village of Sunrise Beach to deliver the following governmental services: General Administration, Planning and Zoning and Economic Development; Police and Public Safety; Public Works, Streets and Roads; and Drinking Water and Sanitary Sewer Services.

The budget provides funding for the following staff positions: Three full-time General Administration office staff, including City Manager, City Clerk, and Deputy Clerk; six full-time commissioned law enforcement officers, including the Chief of Police, Lieutenant and four road patrol officers; and three full-time Public Works / Water and Sewer employees, including the Public Works Director and two maintenance laborers.

The budget provides funding for the elected Board of Trustees and the Board Chairman as selected by the Board of Trustees. The Village contracts for various other professional services, including professional engineering services, City Attorney and Prosecuting Attorney services, professional audit and accounting services, and professional contract operator services for the Water and Sewer system.

The budget as presented includes the following new programs, initiatives and capital improvement projects: Expansion and improvement of the north Wastewater Treatment Facility; Beachwood Drive improvements (contingent upon grant financing); Phase 5 water-sewer extensions (Rock Harbor, Center, Northview Road).

The budget includes a summary of the Village's Outstanding Debt, which includes various Water and Sewer and other capital improvements. Total debt service payments for FY 26 are budgeted at $473,994, which $346,844 in Water-Sewer debt and $127,510 in other debt, primarily for past road improvements. The Village debt obligations will be paid through a mix of General Revenues, Transportation, Water and Sewer and Capital Improvements.

The Village revenues have trended upward in recent years, though recent experience suggests a bit of leveling off. While the overall economic picture looks fairly strong, the Village is heavily reliant on sales tax and thus is vulnerable to an economic downturn. The Village also continues to rely on grants and loans for capital projects, primarily directed at water and sewer improvements.

The Village continues to add customers to its Water and Sewer system in an effort to maintain the current user charge rates, which haven't been increased in several years. The Village supplements its Water and Sewer budget with Capital Improvements Sales Tax revenues, budgeted at $300,000 in FY 26.

The budget has been prepared with input from the Board Chairman and the Board of Trustees, along with City Department Heads, employees and the general public. The Village finances in general are very sound, with no area of significant weakness. The Water and Sewer system in general is healthy but will require additional revenues to sustain itself over the long term. The other funds in general are quite strong, though reliant largely on sales tax revenues which may fluctuate based on economic conditions. Continued sales tax growth will be important if the Village wants to continue to improve and expand its services. The Village will also continue to rely on grants and loans to fund major capital projects and capital outlay, including capital building and infrastructure projects and vehicle and equipment needs.

The FY 26 budget represents the Village's best effort to deliver a range of quality government services, at the lowest possible cost to its citizens and taxpayers. The budget in total represents the Village's plan to achieve this.

Respectfully submitted,

Steve Roth
City Manager

Budget Summary

Revenues

	FY 23 Actual	FY 24 Actual	FY 25 Actual Dec 31 '24	FY 25a actual (Jan-Sept)	FY 26 proposed
General Fund					
Tax revenues	$899,001	$919,982	$936,701	$854,510	$1,193,000
Fees, charges, other	$127,266	$39,349	$62,046	$142,229	$47,650
Capital grants and loans	$0	$0	$9,822	$34,283	$0
Intergovernmental transfers	$3,000	$10,261	$581,443	$122,238	$278,480
Total revenues	$1,029,268	$969,593	$1,590,012	$1,153,260	$1,519,130
Water and Sewer					
Water user charges	$291,116	$350,087	$280,364	$236,605	$300,000
Sewer user charges	$244,503	$61,815	$290,591	$255,015	$280,000
Fees, charges, others	$77,349	$9,887	$22,665	$33,153	$28,500
Capital grants and loans	$0	$1,881,669	$1,779,761	$54,990	$3,031,500
Cap Imp Sales Tax	$235,696	$249,200	$242,723	$206,953	$300,000
Intergovernmental transfers	$347,281	$141,809	$146,641	$206,205	$0
Total revenues	$1,195,945	$2,694,468	$2,762,746	$992,921	$3,940,000
Sunrise Beach CID					
Tax revenues	$167,590	$175,000	$131,007	$66,953	$170,000
Sunrise Beach TIF					
Tax revenues / income	$314,488	$314,488	$266,444	$371,206	$388,400

Expenditures

	FY 23 Actual	FY 24 Actual	FY 25 Actual Dec 31 '24	FY 25a actual (Jan-Sept)	FY 26 proposed
General Fund					
Personnel	$519,714	$403,516	$439,159	$580,858	$861,371
General operating	$111,305	$75,823	$108,474	$137,919	$151,400
Contracted services	$130,456	$85,160	$111,507	$136,564	$145,407
Capital outlay	$72,380	$6,827	$741,676	$350,586	$102,020
Debt service	$93,496	$30,615	$92,683	$60,895	$93,470
Intergovernmental transfers	$128,808	$85,786	$28,514	$29,093	$90,000
Total expenditures	$1,056,158	$687,727	$1,522,014	$1,295,916	$1,443,668
Water and Sewer					
Personnel	$116,915	$62,615	$139,705	$142,000	$106,140
General operating, water	$93,853	$80,053	$85,643	$57,518	$103,250
General operating, sewer	$69,315	$108,803	$105,055	$78,596	$103,000
Contracted services	$105,004	$134,190	$82,157	$138,007	$143,766
Capital outlay	$8,125	$1,645,611	$1,760,658	$131,445	$622,020
Debt service	$88,739	$25,863	$333,161	$280,223	$346,484
Intergovernmental transfers	$41,478	$3,533	$55,183	$78,809	$204,030
Total expenditures	$523,429	$2,060,667	$2,561,564	$906,598	$1,628,690
Sunrise Beach CID					
Total expenditures	$200,041	$175,175	$22,889	$119,534	$170,170
Sunrise Beach TIF					
Total expenditures	$520,412	$520,412	$260,000	$380,894	$382,000

General Fund

Revenues		FY 24 Actual	FY 25 Actual (Apr-Dec 24)	FY 25a budget	FY 25a actual (Jan-Sept)	FY 26 proposed
10-010	Franchise Taxes	$ 21,432	$ 15,999	$ 17,500	$ 18,393	$ 18,500
10-020	Motor Fuel Tax	$ 10,360	$ 12,736	$ 12,500	$ 13,374	$ 14,000
10-030	Interest earning	$ 613	$ 1,641	$ 500	$ 1,166	$ 800
10-040	Liquor Licenses	$ 5,944	$ 6,770	$ 6,000	$ 7,715	$ 7,500
10-050	One day Liquor permits	$ -	$ -	$ -	$ -	$ -
10-060	Merchant Licenses	$ 2,916	$ 2,167	$ 3,000	$ 1,403	$ 3,000
10-070	Miscellaneous	$ 2,571	$ 7,238	$ 750	$ 13,006	$ 750
10-071	Surplus property	$ 9,999	$ -	$ 12,500	$ 26,450	$ -
10-080	Fireworks License	$ -	$ -	$ -	$ 100	$ 100
10-090	Motor Vehicle Fees	$ 1,287	$ 1,440	$ 1,500	$ 1,479	$ 1,500
10-110	Local Sales Taxes	$ 590,399	$ 485,447	$ 625,000	$ 412,349	$ 600,000
10-115	Prop M marijuana tax	$ -	$ 49,607	$ 100,000	$ 51,986	$ 100,000
10-130	Motor Vehicle Sales Tax	$ 3,123	$ 3,673	$ 3,000	$ 3,626	$ 3,500
10-140	Local Use Tax	$ 159,753	$ 119,860	$ 150,000	$ 138,208	$ 150,000
10-150	Road & Bridge Funds	$ -	$ 5,216	$ 3,000	$ 5,922	$ 5,500
10-160	Municipal Court	$ 8,833	$ 26,372	$ 25,000	$ 29,243	$ 30,000
10-170	Rent - Water Tower	$ 2,500	$ 1,288	$ 2,500	$ -	$ -
10-180	Planning and Zoning	$ 1,796	$ 2,200	$ 3,000	$ 1,951	$ 2,000
20-020	PD Training Fund	$ 144	$ 2,386	$ 900	$ 19,941	$ 2,000
20-040	PD Miscellaneous	$ 12,589	$ 11,257	$ 2,500	$ 67,004	$ -
30-101	Transportation Sales Tax	$ 133,629	$ 242,723	$ 325,000	$ 209,174	$ 300,000
40-010	CID Admin Fee	$ 1,443	$ 364	$ 1,500	$ 799	$ 800
40-020	1% TIF Fee	$ -	$ 364	$ 1,500	$ -	$ 800
	Grants and loans	$ -	$ 9,822	$ 45,000	$ 34,283	$ -
	CID sales tax	$ 47,283	$ -	$ -	$ 964	$ 800
	Rebate	$ 422	$ 1,684	$ -	$ -	$ -
	Donations	$ 7,710	$ -	$ 750	$ 7,900	$ -
	Water Dept Payroll	$ 22,419	$ -	$ -	$ -	$ -
	Water Dept retirement	$ 1,298	$ -	$ -	$ -	$ -
Subtotal Gen Fund revenues		**$ 1,048,462**	**$ 1,010,253**	**$ 1,342,900**	**$ 1,066,436**	**$ 1,241,550**
Intergovernmental Transfers						
	Transfer in Transportation	$ -	$ 350,000	$ 300,000	$ -	$ 130,738
	Transfer In Capital Improvements	$ -	$ 131,443	$ 100,000	$ -	$ 40,000
	Transfer in Water-Sewer	$ -	$ -	$ -	$ -	$ 107,742
	Transfer in ARPA	$ -	$ 100,000	$ -	$ -	$ -
	Transfer in Law Enforcement Training Fund	$ -	$ -	$ -	$ -	$ -
	Transfer in Other	$ 10,261	$ -	$ -	$ 122,238	$ -
Subtotal Intergovernmental transfers		**$ 10,261**	**$ 581,443**	**$ 400,000**	**$ 122,238**	**$ 278,480**
Total Revenue		**$ 1,058,724**	**$ 1,591,696**	**$ 1,742,900**	**$ 1,188,674**	**$ 1,520,030**

Reserves and Balances	FY 24 Actual	FY 25 Actual (Apr-Dec 24)	FY 25a budget	FY 25a actual (Sept 30)	FY 26 proposed (Jan 1)
General Fund	$ 190,000	$ 355,336	$ 350,000	$ 417,268	$ 375,000
Transportation	$ 806,484	$ 418,589	$ 425,000	$ 267,106	$ 280,000
Capital Improvements	$ 1,207,612	$ 570,376	$ 500,000	$ 374,459	$ 400,000

ARPA		$ 111,073	$ -	$ -	$ -	$ -
Law Enforcement Training Fund		$ 8,340	$ 8,345	$ 8,345	$ -	$ -

Expenditures		**FY 24 Actual**	**FY 25 Actual (Apr-Dec 24)**	**FY 25a budget**	**FY 25a actual (Jan-Sept)**	**FY 26 proposed**
	Administration					
Personnel						
	Payroll expenses	$ 99,779	$ -	$ -	$ -	$ -
10-300	Payroll Gen Admin	$ 48,737	$ 48,742	$ 75,904	$ 111,353	$ 188,370
10-450	Pension / Lagers	$ 11,335	$ 21,201	$ 6,831	$ 22,395	$ 16,953
10-350	Health insurance	$ 24,694	$ 4,941	$ 12,596	$ 42,336	$ 33,000
10-390	Payroll City planner	$ 28,615	$ -	$ -	$ -	$ -
10-391	Payroll taxes	$ (15,085)	$ 2,805	$ 5,807	$ -	$ 14,410
10-280	Payroll Chairman of the Board	$ 6,823	$ 6,000	$ 7,500	$ 6,750	$ 7,500
10-380	Board of Trustees pay	$ 2,100	$ 3,600	$ 3,000	$ -	$ 3,000
10-260	Mileage gas City	$ 2,045	$ 1,527	$ 2,000	$ 1,940	$ -
10-330	Municipal Court judge	$ 1,600	$ -	$ -	$ -	$ -
10-001	Administration - other	$ 31	$ -	$ -	$ 1,407	$ -
Subtotal personnel		**$ 210,674**	**$ 88,816**	**$ 113,638**	**$ 186,181**	**$ 263,233**
General operating						
10-400	Physicals / drug testing	$ 60	$ 350	$ 400	$ 140	$ 400
10-470	Roads street lighting	$ 4,045	$ 1,883	$ 3,000	$ 1,701	$ 2,500
10-290	Office supplies City	$ 4,673	$ 7,859	$ 8,000	$ 7,465	$ 8,000
10-270	Misc City	$ 2,632	$ 7,226	$ 2,500	$ 786	$ 2,500
10-360	Professional development	$ 1,427	$ 1,471	$ 2,500	$ 3,786	$ 4,000
10-250	Maint City Hall	$ 1,093	$ 1,532	$ 2,500	$ 1,648	$ 2,500
10-230	Furniture equipment City	$ 10	$ 1,257	$ 1,500	$ 103	$ 1,500
10-220	Dues fees licenses City	$ 794	$ 3,605	$ 3,000	$ 2,214	$ 3,000
10-201	Utilities City	$ 4,755	$ 6,252	$ 6,000	$ 7,914	$ 6,000
10-200	Publications / newsletter	$ 4,668	$ 10,284	$ 10,000	$ 6,510	$ 8,000
10-201	IT / computers	$ -	$ -	$ 3,000	$ -	$ 3,000
10-410	P-Z Commission expenses	$ 85	$ 1,840	$ 2,000	$ -	$ 2,000
700	Bank charges	$ -	$ -	$ -	$ -	$ -
10-401	Late fees	$ 198	$ -	$ -	$ -	$ -
Subtotal general operating		**$ 24,442**	**$ 43,560**	**$ 44,400**	**$ 32,268**	**$ 43,400**
Contracted services						
10-240	Property liability work comp (MIRMA)	$ 11,505	$ 12,111	$ 9,000	$ 30,996	$ 9,671
10-241	Work Comp insurance (Mo Rural Services)	$ -	$ -	$ 3,250	$ -	$ -
10-320	Prof fees City Attorney	$ 61,421	$ 22,843	$ 18,000	$ 11,083	$ 18,000
10-310	Prof fees Audit	$ 8,800	$ 21,394	$ 15,000	$ 8,350	$ 15,000
10-202	Codification	$ 1,840	$ 1,840	$ 2,500	$ 4,784	$ 2,500
10-203	Website	$ -	$ 3,345	$ 4,000	$ -	$ 3,060
10-210	Elections	$ 155	$ (86)	$ 800	$ 323	$ -
Subtotal contracted services		**$ 83,720**	**$ 61,447**	**$ 52,550**	**$ 55,536**	**$ 48,231**
Capital outlay						
10-500	City Hall planning	$ -	$ 7,950	$ 25,000	$ 13,400	$ -
10-501	City Hall copier	$ -	$ 6,989	$ -	$ -	$ -

10-500	City Hall construction	$ -	$ -	$ -	$ -	$ -
Subtotal Capital Outlay		**$ -**	**$ 14,939**	**$ 25,000**	**$ 13,400**	**$ -**
Debt Service						
10-141	City Hall debt issue	$ 4,752	$ 3,960	$ 4,752	$ 3,564	$ 4,752
10-142	Debt other	$ -	$ -	$ -	$ -	$ -
Subtotal Debt Service		**$ 4,752**	**$ 3,960**	**$ 4,752**	**$ 3,564**	**$ 4,752**
Intergovernmental transfers						
10-141	TIF sales tax transfer	$ 82,254	$ 11,999	$ 75,000	$ 7,028	$ 60,000
10-142	Transfer Out	$ -	$ -	$ -	$ -	$ -
Subtotal Intergovernmental transfers		**$ 82,254**	**$ 11,999**	**$ 75,000**	**$ 7,028**	**$ 60,000**
Total Administration		**$ 405,842**	**$ 224,721**	**$ 315,340**	**$ 297,977**	**$ 419,616**

		FY 24 Actual	FY 25 Actual (Apr-Dec 24)	FY 25a budget	FY 25a actual (Jan-Sept)	FY 26 proposed
	Police					
Personnel						
20-170	Payroll Police Dept	$ 77,091	$ 165,908	$ 317,116	$ 231,818	$ 342,305
20-160	SBPD Hospital Dental	$ 17,271	$ 22,226	$ 56,400	$ 39,942	$ 66,000
20-250	Retirement - SBPD	$ 20,212	$ 22,354	$ 53,275	$ 26,194	$ 57,507
20-180	Payroll taxes SBPD	$ 25,253	$ 35,502	$ 24,259	$ -	$ 26,186
Subtotal personnel		**$ 139,827**	**$ 245,989**	**$ 451,051**	**$ 297,955**	**$ 491,998**
General Operating						
20-240	SBPD sem / training	$ 2,514	$ 5,709	$ 4,500	$ 5,583	$ 6,000
20-200	Utilities SBPD	$ 5,938	$ 10,769	$ 6,250	$ 8,005	$ 10,000
20-190	SBPD incarceration	$ -	$ -	$ -	$ -	$ -
20-150	SBPD office supplies	$ 2,987	$ 2,187	$ 4,000	$ 3,072	$ 4,000
20-140	SBPD Misc	$ 4,878	$ 914	$ 1,000	$ 6,259	$ 1,000
20-130	SBPD auto maintenance	$ 10,556	$ 7,108	$ 5,000	$ 4,161	$ 7,500
20-120	SBPD - maintenance	$ 371	$ 172	$ 4,000	$ 90	$ 2,000
20-100	SPBD equipment	$ 6,194	$ 11,195	$ 10,000	$ 11,382	$ 12,500
20-080	SBPD dues / subscriptions	$ 250	$ 1,649	$ 2,000	$ 1,300	$ 2,000
20-070	SBPD uniforms	$ 812	$ 6,471	$ 4,500	$ 10,723	$ 10,000
20-060	SBPD auto gas oil	$ 7,277	$ 7,526	$ 14,000	$ 12,220	$ 15,000
20-050	SBPD furniture equipment	$ 341	$ 127	$ 2,500	$ 3,669	$ 2,500
Subtotal General Operating		**$ 42,120**	**$ 53,826**	**$ 57,750**	**$ 66,464**	**$ 72,500**
Contracted services						
20-270	E-911 dispatching	$ -	$ -	$ 13,500	$ 13,000	$ 13,000
20-300	ITI / Omnigo	$ 314	$ 6,005	$ 6,250	$ 6,245	$ 6,500
	Lexipol	$ -	$ 3,760	$ 4,000	$ 4,005	$ 4,250
10-321	Prof fees Prosecuting Attorney	$ -	$ 10,924	$ 15,000	$ 21,051	$ 18,000
20-110	Property liability work comp (MIRMA)	$ 1,126	$ -	$ 9,000	$ 33,667	$ 41,230
20-111	Work Comp insurance (Mo Rural Services)	$ -	$ 3,403	$ 3,250	$ -	$ -
Subtotal contracted services		**$ 1,440**	**$ 24,092**	**$ 51,000**	**$ 77,968**	**$ 82,980**
Capital outlay						
20-260	SBPD grant (vehicles)	$ -	$ 54,787	$ 60,000	$ 52,165	$ 60,000
20-261	Radios	$ -	$ 6,292	$ -	$ 5,790	$ -

20-262	Copier / printer / IT	$	-	$	-	$	-	$	-	$	-
20-262	Cameras	$	-	$	8,547	$	-	$	14,469	$	-
20-261	Tasers	$	-	$	5,374	$	-	$	5,374	$	-
Subtotal Capital Outlay		**$**	**-**	**$**	**75,001**	**$**	**60,000**	**$**	**77,798**	**$**	**60,000**
Debt Service											
20-141	Police reserved	$	-	$	-	$	-	$	-	$	-
Subtotal Debt Service		**$**	**-**	**$**	**-**	**$**	**-**	**$**	**-**	**$**	**-**
Intergovernmental transfers											
20-141	Police reserved	$	-	$	-	$	-	$	-	$	-
20-14	Transfer Out	$	-	$	-	$	-	$	-	$	-
Subtotal Intergovernmental transfers		**$**	**-**	**$**	**-**	**$**	**-**	**$**	**-**	**$**	**-**
Total Police Dept		**$**	**183,387**	**$**	**398,908**	**$**	**619,801**	**$**	**520,185**	**$**	**707,478**
	Public Works										
Personnel											
30-010	Payroll - public works	$	32,247	$	76,222	$	102,578	$	78,147	$	76,631
30-100	PW health Insurance	$	20,769	$	17,917	$	17,202	$	11,828	$	16,750
30-101	PW Lagers	$	-	$	2,883	$	9,232	$	6,748	$	6,897
30-060	PW payroll taxes	$	-	$	7,332	$	7,847	$	-	$	5,862
Subtotal personnel		**$**	**53,015**	**$**	**104,354**	**$**	**136,859**	**$**	**96,723**	**$**	**106,140**
General Operating											
30-050	Pwks - Equip and Supplies	$	4,390	$	10,012	$	25,000	$	36,427	$	30,000
30-040	Pwks - Vehicle gas oil	$	2,370	$	286	$	12,000	$	2,151	$	4,000
30-030	Public Wks maintenance	$	1,212	$	-	$	1,500	$	609	$	1,500
30-020	Public wks cell phone	$	397	$	-	$	1,000	$	-	$	-
30-103	Public Works misc	$	892	$	791	$	1,000	$	-	$	-
Subtotal General Operating		**$**	**9,261**	**$**	**11,089**	**$**	**40,500**	**$**	**39,187**	**$**	**35,500**
Contracted services											
30-xxx	MIRMA insurance	$	-	$	-	$	-	$	-	$	9,196
30-124	Engineering / consulting	$	-	$	25,968	$	5,000	$	3,060	$	5,000
30-125	PW reserved	$	-	$	-	$	-	$	-	$	-
Subtotal contracted services		**$**	**-**	**$**	**25,968**	**$**	**5,000**	**$**	**3,060**	**$**	**14,196**
Capital outlay											
30-260	Vehicles & Equipment	$	-	$	17,020	$	40,000	$	102,525	$	17,020
30-261	Public Works yard	$	-	$	3,356	$	20,000	$	-	$	25,000
30-080	Preventive Pavement Maintenance program	$	6,827	$	581,444	$	400,000	$	156,863	$	-
30-081	PPMP engineering	$	-	$	49,915	$	-	$	-	$	-
30-261	Reserved	$	-	$	-	$	-	$	-	$	-
Subtotal Capital Outlay		**$**	**6,827**	**$**	**651,735**	**$**	**460,000**	**$**	**259,388**	**$**	**42,020**
Debt Service											
30-142	2021 COP road improvements	$	-	$	62,860	$	62,855	$	31,468	$	62,855
30-142	MoDOT Cost-Share Hwy 5 widening	$	25,863	$	25,863	$	25,863	$	25,863	$	25,863
Subtotal Debt Service		**$**	**25,863**	**$**	**88,723**	**$**	**88,718**	**$**	**57,331**	**$**	**88,718**

Intergovernmental transfers											
30-102	TIF Trans Sales Tax	$	3,533	$	16,515	$	30,000	$	22,065	$	30,000
30-141	PW reserved	$	-	$	-	$	-	$	-	$	-
30-142	Transfer Out	$	-	$	-	$	-	$	-	$	-
Subtotal Intergovernmental transfers		**$**	**3,533**	**$**	**16,515**	**$**	**30,000**	**$**	**22,065**	**$**	**30,000**
Total Public Works		**$**	**98,498**	**$**	**898,385**	**$**	**761,077**	**$**	**477,753**	**$**	**316,574**
SUMMARY											
Total Operating Revenues		$	1,048,462	$	1,010,253	$	1,342,900	$	1,066,436	$	1,241,550
Total Intergovernmental Transfers		$	10,261	$	581,443	$	400,000	$	122,238	$	278,480
Total Available Revenues		**$**	**1,058,724**	**$**	**1,591,696**	**$**	**1,742,900**	**$**	**1,188,674**	**$**	**1,520,030**
Expenditures											
Operating											
Total Administration		$	405,842	$	209,782	$	290,340	$	284,577	$	419,616
Total Police		$	183,387	$	323,906	$	559,801	$	442,387	$	647,478
Total Public Works		$	91,672	$	246,650	$	301,077	$	218,365	$	274,554
Total Operating		**$**	**680,901**	**$**	**780,338**	**$**	**1,151,218**	**$**	**945,330**	**$**	**1,341,648**
Capital Outlay											
Administration		$	-	$	14,939	$	25,000	$	13,400	$	-
Police		$	-	$	75,001	$	60,000	$	77,798	$	60,000
Public Works		$	6,827	$	651,735	$	460,000	$	259,388	$	42,020
Total Capital Outlay		**$**	**6,827**	**$**	**741,676**	**$**	**545,000**	**$**	**350,586**	**$**	**102,020**
Grand Total Expenditures		**$**	**687,727**	**$**	**1,522,014**	**$**	**1,696,218**	**$**	**1,295,916**	**$**	**1,443,668**
Revenues vs. Expenditures		**$**	**370,996**	**$**	**69,682**	**$**	**46,682**	**$**	**(107,242)**	**$**	**76,362**

Water and Sewer

Water Revenues		FY 24 Actual	FY 25 Actual (Apr-Dec 24)	FY 25a Budget	FY 25a actual (Jan - Sept)	FY 26 proposed
1000	Water User charges	$ 350,087	$ 280,364	$ 300,000	$ 236,605	$ 300,000
1000	Water Cap Imp pledge	$ -	$ -	$ -	$ -	$ -
1000	Water Impact Fee	$ 5,000	$ 8,600	$ 7,500	$ 9,500	$ 6,000
1000	2-inch meter fee	$ -	$ 2,640	$ -	$ 3,672	$ 4,000
1000	Primacy fee	$ -	$ 1,855	$ -	$ 1,699	$ 2,000
1000	New serv refund	$ 483	$ (6)	$ -	$ (3)	$ -
1000	Water Tower rent	$ -	$ 1,288	$ -	$ 2,106	$ 2,250
1000	Misc Income	$ 150	$ 481	$ 500	$ 812	$ 500
Subtotal Water revenues		**$ 355,720**	**$ 295,222**	**$ 308,000**	**$ 254,392**	**$ 314,750**
Sewer Revenues						
1000	Sewer User charges	$ 61,815	$ 290,591	$ 280,000	$ 255,015	$ 280,000
1000	Interest income	$ 1,449	$ 806	$ 1,500	$ 59	$ 250
1000	Sewer Impact Fee	$ -	$ 4,000	$ 7,500	$ 13,000	$ 12,000
1000	Sewer Cap Imp pledge	$ -	$ -	$ -	$ 554	$ -
1000	Misc Income	$ 150	$ 406	$ 500	$ 812	$ 500
1000	UMB Trust Dept	$ -	$ -	$ -	$ 929	$ -
Subtotal Sewer revenues		**$ 63,415**	**$ 295,803**	**$ 289,500**	**$ 270,369**	**$ 292,750**
Capital grants and loans						
1000	Phase 4 sewer improvement	$ -	$ -	$ -	$ -	$ 3,031,500
	Phase III Sewer construction	$ 1,829,469	$ 1,779,761	$ -	$ 54,990	$ -
	CoMo Connect extension	$ -	$ -	$ -	$ -	$ -
	Summer Point HOA extension	$ -	$ -	$ -	$ -	$ -
	USDA grant income	$ 14,700	$ -	$ -	$ -	$ -
	Grant Income (misc)	$ 37,500	$ -	$ -	$ -	$ -
Subtotal capital grants and loans		**$ 1,881,669**	**$ 1,779,761**	**$ -**	**$ 54,990**	**$ 3,031,500**
Capital Improvements Sales Tax / Other						
	Cap Imp interest	$ 2,805	$ 3,002	$ 2,500	$ 1,753	$ 1,500
	Sales Tax receipts	$ 249,200	$ 242,723	$ 325,000	$ 206,953	$ 300,000
	Repair / replacement	$ -	$ -	$ -	$ -	$ 25,000
	Transfer In	$ 141,809	$ 146,641	$ -	$ 206,205	$ -
Subtotal Capital Improvements / Other		**$ 393,815**	**$ 392,366**	**$ 327,500**	**$ 414,911**	**$ 326,500**
Grand Total Revenues		**$ 2,694,618**	**$ 2,763,152**	**$ 925,000**	**$ 994,662**	**$ 3,965,500**

Reserves and Balances	FY 24 Actual	FY 25 Actual (Dec 31 '24)	FY 25a Budget	FY 25a actual (Sept 30)	FY 26 proposed (Jan 1)
Water and Sewer fund	$ 170,416	$ 122,998	$ 150,000	$ 121,915	$ 115,000
Capital Improvements fund	$ 1,207,612	$ 570,376	$ 500,000	$ 374,459	$ 375,000
Repair and Replacement fund	$ -	$ 19,152	$ 30,000	$ 36,078	$ 40,000
Total	$ 1,378,029	$ 712,526	$ 680,000	$ 532,452	$ 530,000

Expenditures		FY 24 Actual	FY 25 Actual (Apr-Dec 24)	FY 25a Budget	FY 25a actual (Jan - Sept)	FY 26 proposed
Personnel						
30-010	Payroll WS	$ 39,729	$ 121,772	$ 150,378	$ 111,588	$ 76,631

30-100	Health Insurance WS	$	20,769	$	17,933	$	26,602	$	20,152	$	16,750
30-101	LAGERS WS	$	2,117	$	-	$	13,534	$	10,259	$	6,897
30-060	Payroll taxes WS	$	-	$	-	$	11,504	$	-	$	5,862
Subtotal personnel		**$**	**62,615**	**$**	**139,705**	**$**	**202,018**	**$**	**142,000**	**$**	**106,140**
General operating, water											
30-	Supplies	$	16,591	$	23,001	$	25,000	$	18,829	$	25,000
30-	Equipment	$	33,615	$	9,404	$	50,000	$	12,796	$	35,000
30-	Utilities	$	9,433	$	14,652	$	15,000	$	15,466	$	20,000
30-	Vehicle gas oil	$	1,794	$	4,011	$	10,000	$	2,155	$	6,000
30-	Maintenance	$	561	$	1,964	$	1,500	$	1,266	$	2,500
30-	Office Supplies	$	2,035	$	1,777	$	2,500	$	2,214	$	2,500
30-	Cell phone	$	397	$	-	$	-	$	-	$	-
30-	Sales Tax	$	5,946	$	1,800	$	7,500	$	2,455	$	5,000
30-	Uniforms	$	-	$	-	$	-	$	-	$	-
30-	Primacy Fee	$	2,187	$	550	$	2,500	$	(0)	$	2,500
30-	Computer / IT	$	2,353	$	10,779	$	3,000	$	-	$	1,000
30-	Seminars / training	$	448	$	-	$	1,000	$	175	$	1,000
30-	Dues / Other fees	$	1,057	$	317	$	1,500	$	1,039	$	1,500
30-	Prof fees	$	39	$	1,570	$	-	$	150	$	250
30-	Water misc	$	3,598	$	15,818	$	1,000	$	974	$	1,000
Subtotal Water Operating		**$**	**80,053**	**$**	**85,643**	**$**	**120,500**	**$**	**57,518**	**$**	**103,250**
General Operating, Sewer											
30-	Supplies	$	6,325	$	44,902	$	25,000	$	17,571	$	25,000
30-	Equipment	$	52,168	$	27,061	$	30,000	$	28,119	$	35,000
30-	Utilities	$	20,525	$	22,710	$	30,000	$	23,880	$	30,000
30-	Vehicle gas oil	$	1,146	$	3,499	$	4,500	$	5,002	$	6,000
30-	Maintenance	$	27,111	$	5,916	$	12,500	$	-	$	-
30-	Office Supplies	$	897	$	647	$	1,500	$	1,278	$	2,000
30-	Computer / IT	$	-	$	-	$	3,000	$	-	$	1,000
30-	Seminars / training	$	-	$	-	$	1,000	$	-	$	1,000
30-	Dues / Other fees	$	632	$	320	$	1,000	$	2,311	$	2,500
30-	Sewer misc	$	-	$	-	$	500	$	434	$	500
Subtotal Sewer Operating		**$**	**108,803**	**$**	**105,055**	**$**	**109,000**	**$**	**78,596**	**$**	**103,000**
Contracted services											
	Water Contract Operator	$	32,104	$	16,488	$	18,000	$	11,700	$	15,000
	Sewer Contract Operator	$	75,400	$	65,669	$	65,000	$	83,843	$	90,000
	WW analysis	$	-	$	-	$	-	$	20,671	$	15,000
	Water testing	$	2,175	$	-	$	2,000	$	5,410	$	5,000
	Property casualty liability ins (MoPERM)	$	24,511	$	-	$	-	$	16,383	$	18,766
	Work Comp insurance (Mo Rural Services)	$	-	$	-	$	-	$	-	$	-
	Accounting software	$	-	$	-	$	500	$	-	$	-
30-125	WS reserved	$	-	$	-	$	-	$	-	$	-
Subtotal contracted services		**$**	**134,190**	**$**	**82,157**	**$**	**85,500**	**$**	**138,007**	**$**	**143,766**
Capital outlay											
30-260	Vehicles & Equipment	$	-	$	17,020	$	17,020	$	17,020	$	17,020
	Phase 4 project engineering	$	-	$	30,000	$	250,000	$	114,425	$	230,000
	Phase 4 construction	$	-	$	-	$	-	$	-	$	375,000
	Phase 5 project engineering	$	-	$	-	$	-	$	-	$	-
30-080	Phase III Sewer Construction	$	1,645,611	$	1,398,753	$	-	$	-	$	-

	CoMo / Summer Pt extension	$ -	$ 283,137	$ -	$ -	$ -
	New yard improvement	$ -	$ -	$ 10,000	$ -	$ -
30-261	Reserved	$ -	$ 31,748	$ -	$ -	$ -
Subtotal Capital Outlay		**$ 1,645,611**	**$ 1,760,658**	**$ 277,020**	**$ 131,445**	**$ 622,020**
Debt Service						
30-142	Series 2012 bond issue	$ -	$ 333,161	$ 129,876	$ 280,223	$ 129,876
30-142	Series 2013 bond issue	$ -	$ -	$ 37,309	$ -	$ 41,831
30-142	Series 2016 bond issue	$ -	$ -	$ 18,006	$ -	$ 19,085
30-142	Series 2021 bond issue	$ 25,863	$ -	$ 53,262	$ -	$ 53,262
30-142	Small Borrower Loan 2022	$ -	$ -	$ 5,504	$ -	$ 6,004
30-142	Series 2023 bond issue	$ -	$ -	$ 87,782	$ -	$ 96,426
Subtotal Debt Service		**$ 25,863**	**$ 333,161**	**$ 331,739**	**$ 280,223**	**$ 346,484**
Intergovernmental transfers						
30-102	TIF Trans Sales Tax	$ 3,533	$ 16,515	$ -	$ 29,093	$ 30,000
30-1xx	Payroll transfers	$ -	$ -	$ -	$ -	$ 107,742
30-141	WS reserved	$ -	$ -	$ -	$ -	$ -
30-142	Repair / Replacement	$ -	$ 38,668	$ 66,288	$ 49,716	$ 66,288
Subtotal Intergovernmental transfers		**$ 3,533**	**$ 55,183**	**$ 66,288**	**$ 78,809**	**$ 204,030**
SUMMARY						
	Revenues					
Operating Revenues		$ 812,949	$ 983,391	$ 925,000	$ 939,672	$ 934,000
Capital Grants and Loans		$ 1,881,669	$ 1,779,761	$ -	$ 54,990	$ 3,031,500
Reserves and balances		$ 1,378,029	$ 712,526	$ 680,000	$ 532,452	$ 530,000
Grand Total Revenues		**$ 2,694,618**	**$ 2,763,152**	**$ 925,000**	**$ 994,662**	**$ 3,965,500**
	Expenditures					
Personnel		$ 62,615	$ 139,705	$ 202,018	$ 142,000	$ 106,140
Water operating		$ 80,053	$ 85,643	$ 120,500	$ 57,518	$ 103,250
Sewer operating		$ 108,803	$ 105,055	$ 109,000	$ 78,596	$ 103,000
Contracted Services		$ 134,190	$ 82,157	$ 85,500	$ 138,007	$ 143,766
Debt Service		$ 25,863	$ 333,161	$ 331,739	$ 280,223	$ 346,484
Intergovernmental transfers		$ 3,533	$ 55,183	$ 66,288	$ 78,809	$ 204,030
Total operating expenditures		**$ 415,056**	**$ 800,905**	**$ 915,045**	**$ 775,153**	**$ 1,006,670**
Capital expenditures		**$ 1,645,611**	**$ 1,760,658**	**$ 277,020**	**$ 131,445**	**$ 622,020**
Grand Total expenditures		**$ 2,060,667**	**$ 2,561,564**	**$ 1,192,065**	**$ 906,598**	**$ 1,628,690**
Revenue vs. Expenditures, operating		**$ 397,894**	**$ 182,485**	**$ 9,955**	**$ 164,518**	**$ (72,670)**
Revenue vs. Expenditures, total		**$ 633,951**	**$ 201,588**	**$ (267,065)**	**$ 88,064**	**$ 2,336,810**

Sunrise Beach Market Center TIF and CID overview

The Sunrise Beach Market Center TIF and accompanying CID were established in 2012 by ordinance of the Village of Sunrise Beach. The CID and TIF provide funding for the development of the Woods Grocery Store complex at Highway 5 and Route FF. The Village collects these funds into two separate accounts (CID and TIF) and manages them according to the provisions of the CID and TIF ordinances. Payments are made on a quarterly basis to the developer (Associated Wholesale Grocers) for project costs as provided for in the CID and TIF plans. The total TIF reimbursable project cost is $7,350,000, with $4,339,460 being paid through September, 2025. The maturity of the TIF obligations (or term of the TIF reimbursement) is currently estimated at 20 years, or 2032.

Project funding comes from a variety of sources, including the Sunrise Beach Market Center CID, sales taxes (including Village sales taxes, County sales taxes, and the CID sales tax) and Property taxes from taxing jurisdictions imposing a property tax within the TIF (which are collected as Payments in Lieu of Taxes, or PILOTs). A breakdown is as follows:

Community Improvement District. The District imposes a 1 percent sales tax on retail sales at the Woods site. 50 percent of these funds are disbursed to the TIF fund, and the remainder of funds are first used to pay District operating costs (a 1.5% administrative fee to the Village, Directors & Officers Liability Insurance, and Legal and Accounting Fees) and the remainder (less a $5,000 cushion) is then disbursed to the developer for project costs in compliance with the CID Petition and the CID Cooperative Agreement. The CID is an independent political subdivision of the state, governed by a Board of Directors. Three directors are representatives of the Village, while two represent the developer. The Board adopts an annual budget, which is managed by the Village.

Village of Sunrise Beach sales taxes. The Village imposes three sales taxes: 1-percent General Revenue and 0.5 percent Transportation and Capital Improvements. Woods pays these sales taxes to the Missouri Department of Revenue, which remits them to the Village. 50 percent of these sales tax payments generated within the TIF are retained by the Village, while 50 percent are remitted back to the developer for reimbursable project costs pursuant to the TIF Plan and accompanying agreements.

Camden County / CAM-MO Ambulance District sales taxes. The County imposes two sales taxes: 1- percent General Revenue and 0.25 percent Law Enforcement. The CAM-MO Ambulance District imposes a 0.50 percent sales tax. Similarly to the Village sales taxes, Woods pays the county and ambulance sales taxes to the Missouri Department of Revenue, which remits them to the County and Ambulance District. 50 percent of these sales tax payments are retained by the County, while 50 percent are remitted to the Village of Sunrise Beach. These funds are then deposited into the Village TIF account, which are then remitted back to the developer for reimbursable project costs.

Property taxes (Payments in Lieu of Taxes, or PILOTS). PILOTS generated within the TIF are paid to various taxing entities imposing a property tax on an annual basis and are then collected by Camden County, based on provisions included in the TIF Plan. Camden County then remits these funds to the Village, which deposits the funds into the TIF account. These funds then are disbursed to the developer on a quarterly basis, along with the sales tax payments, for reimbursement of reimbursable project costs.

Sunrise Beach Market Center Community Improvement District

Approved by the CID Board of Directors, 11-17-25

Collections		FY 24 Actual	FY 25 Actual (Apr-Dec 24)	FY 25a budget	FY 25a actual (Jan-Aug 25)	FY 26 adopted
C4000	Sales Tax revenues	$ 175,000	$ 131,007	$ 170,000	$ 66,953	$ 170,000
C4300	Interest earning	$ 175	$ 279	$ 145	$ -	$ 170
Total Collections		$ 175,175	$ 131,286	$ 170,145	$ 66,953	$ 170,170
Disbursements						
C5200	Village Administrative fee (1.5 percent)	$ 2,625	$ 328	$ 2,550	$ 1,337	$ 2,550
C5300	Directors and Officers Liability Insurance	$ 2,200	$ -	$ 2,200	$ 2,454	$ 2,700
C5100	Legal fees and accounting	$ 4,000	$ 1,800	$ 4,000	$ 1,836	$ 4,000
C5700	Revenue to be Captured as EATS (Deposit to TIF)	$ 87,500	$ 10,761	$ 85,000	$ 43,907	$ 85,000
C5400	Reimbursement to developer for project costs	$ 78,850	$ 10,000	$ 76,420	$ 70,000	$ 75,920
C5500	Bank fees	$ -	$ -	$ -	$ -	$ -
C5600	Election fees	$ -	$ -	$ -	$ -	$ -
C5800	Dues and fees	$ -	$ -	$ -	$ -	$ -
Total Disbursements		**$ 175,175**	**$ 22,889**	**$ 170,170**	**$ 119,534**	**$ 170,170**

Sunrise Beach Market Center TIF

Income		FY 23 Actual	FY 24 Actual	FY 25 Budget (12 months)	FY 25 Actual (Jan-Oct)	FY 26 proposed
T4500	Village 50% sales tax	$ 142,358	$ 143,015	$ 150,000	$ 212,680	$ 150,000
T4200	County Property Taxes PILOT	$ 27,569	$ 27,571	$ 27,500	$ 28,182	$ 28,000
T4100	County Sales Tax	$ 120,356	$ 37,280	$ 125,000	$ 98,687	$ 125,000
T4300	TIF interest earned	$ 654	$ 432	$ 400	$ -	$ 400
T4600	50% sales tax from CID	$ 23,551	$ 58,146	$ 85,000	$ 31,657	$ 85,000
Total Collections		**$ 314,488**	**$ 266,444**	**$ 387,900**	**$ 371,206**	**$ 388,400**
TIF / EAT Special Allocation Expenditures						
T6100	Professional Fees	$ 412	$ -	$ 2,000	$ 894	$ 2,000
T6400	Developer Reimbursement Project Costs	$ 520,000	$ 260,000	$ 375,000	$ 380,000	$ 380,000
Total Disbursements		**$ 520,412**	**$ 260,000**	**$ 377,000**	**$ 380,894**	**$ 382,000**

Outstanding Debt

Governmental Activities

Issue	Purpose	Principal Amount	Remaining principal amount, Dec 31 2025	Interest rate	Total Principal + Interest due FY 26	Source of Funds
2012 Lease Purchase (City Hall)	City Hall purchase	$ 104,000	$ 82,977	3.375%	$ 4,752	SB Muni Dev Corp (Gen Fund)
2015 MTFC	MoDOT cost-share Hwy 5 widening	$ 225,759	$ 119,933	2.550%	$ 25,863	Transportation
2021 Lease Purchase	Refinance 2013 COP issue / Road and street improvements	$ 675,633	$ 438,451	1.840%	$ 62,855	Transportation
2024 Lease Purchase	Backhoe purchase	$ 151,620	$ 102,120	5.990%	$ 34,040	Transportation / Cap Imp
Total		**$ 1,005,392**	**$ 641,361**	**-**	**$ 127,510**	

Business-Type activities (Water and Sewer)

Issue	Purpose	Original Principal Amount	Remaining principal amount, Dec 31 2025	Interest rate	Total Principal + Interest Due FY 26	Source of Funds
2012 Bond issue	Phase 2 water project	$ 2,895,000	$ 2,084,813	2.500%	$ 129,876	WS / Cap Imp
2013 Bond issue	Phase 1 sewer project	$ 629,000	$ 312,000	1.580%	$ 41,831	WS / Cap Imp
2016 Bond issue	Phase 3 water project	$ 315,000	$ 197,200	1.200%	$ 19,085	WS / Cap Imp
2021 Bond issue	Phase 2 sewer project	$ 1,433,000	$ 1,361,860	1.250%	$ 53,262	WS / Cap Imp
2022 Small Borrower Loan	Old Sunrise Acres	$ 100,000	$ 91,200	1.290%	$ 6,004	WS / Cap Imp
2023 Bond issue	Phase 3 sewer project	$ 1,587,000	$ 1,519,000	1.260%	$ 96,426	WS / Cap Imp
Total		**$ 6,959,000**	**$ 5,566,073**	**-**	**$ 346,484**	

Fiscal Year summary

Governmental Activities

Note / Issue	Principal	Interest	Total Due Fiscal Year 26
2012 Lease (City Hall)	$2,016	$2,736	$4,752
2015 MTFC	$23,385	$2,478	$25,863
2021 Lease Purchase	$55,039	$7,816	$62,855
2024 Lease Purchase	$30,324	$3,716	$34,040
Total	**$110,764**	**$16,746**	**$127,510**

Business Type Activities (Water and Sewer)

Note / Issue	Principal	Interest	Total Due Fiscal Year 26
2012 Bond issue	$78,653	$51,223	$129,876
2013 Bond issue	$34,000	$4,796	$41,831
2016 Bond issue	$15,800	$2,319	$19,085
2021 Bond issue	$36,238	$17,023	$53,262
2022 Small Borrower Loan	$4,400	$1,148	$6,004
2023 Bond issue	$70,000	$18,919	$96,426
Total	**$239,091**	**$95,428**	**$346,484**

Capital Outlay

proposed Jan 1

Department	Project	FY 26 budget	Source of Funds: Gen Fund	Cap Imp	Water-Sewer	Grants and Loans
Police	New vehicle	$60,000	$30,000	$30,000		
Public Works	Vehicles / equipment					
Public Works	Public Works yard + building	$25,000				
Water and Sewer	Phase 4 / North WWTF expansion	$605,000.00				$605,000
Water and Sewer	Phase 5 project engineering	$40,000.00		$40,000		

Capital Improvements Plan
2026-30

Project	FY 26	FY 27	FY 28	FY 29	FY 30
North WWTF expansion (Jet Ski Rd)	$ 680,000	$ 2,223,250			
Beachwood Drive improvements	$ 583,903				
Pavement Maintenance Program		$ 400,000	$ 400,000	$ 400,000	$ 400,000
Phase 5 W-S expansion (Center, Northview, Rock Harbor)	$ 40,000	$ 200,000	$ 2,773,272		
Phase 6 W-S expansion (Eddie, Lucky Strike, Kelley Ln(		$ 40,000	$ 200,000	$ 2,872,078	
City Hall building					
Police Department building					
Public works building					

Capital Improvements Plan

Road Improvement Program

Project	Budget	FY 26	FY 27	FY 28	FY 29	FY 30
		Fiscal Year budget				
Beachwood Drive improvements (contingent)	$ 603,903					
Engineering (planning and design)	$ 45,000	$ 45,000				
Engineering (construction inspection)	$ 33,866	$ 33,866				
Construction	$ 505,037	$ 505,037				
2027 Preventive Pavement Maintenance Program	$ 400,000					
Engineering	$ 40,000		$ 40,000			
Construction	$ 360,000		$ 360,000			
2028 Preventive Pavement Maintenance Program	$ 400,000					
Engineering	$ 40,000			$ 40,000		
Construction	$ 360,000			$ 360,000		
2029 Preventive Pavement Maintenance Program	$ 400,000					
Engineering	$ 40,000				$ 40,000	
Construction	$ 360,000				$ 360,000	
2030 Preventive Pavement Maintenance Program	$ 400,000					
Engineering	$ 40,000					$ 40,000
Construction	$ 360,000					$ 360,000

Program Funding		FY 26	FY 27	FY 28	FY 29	FY 30
		Fiscal Year budget				
Total	$ 1,003,903					
Grant funds	$ 500,000	$ 500,000				
Local funds	$ 503,903	$ 103,903	$ 400,000	$ 400,000	$ 400,000	$ 400,000

Source of Funds	FY 26	FY 27	FY 28	FY 29	FY 30
	Fiscal Year budget				
Grant Funds	$ 500,000				
Transportation	$ 103,903	$ 175,000	$ 175,000	$ 175,000	$ 175,000
Capital Improvements		$ 125,000	$ 125,000	$ 125,000	$ 125,000
General Fund		$ 100,000	$ 100,000	$ 100,000	$ 100,000
Other					

Capital Improvements Plan

Water and Sewer improvements program

Project	Budget	FY 26	FY 27	FY 28	FY 29	FY 30
North WWTF expansion (Phase 4)	$ 3,031,500	$ 680,000	$ 2,223,250			
Engineering (planning and design)	$ 222,500	$ 135,000				
Engineering (construction phase)	$ 115,750	$ 75,000				
Engineering (inspection)	$ 115,750	$ 20,000	$ 95,750			
Land and easements	$ -					
Construction	$ 1,475,000	$ 275,000	$ 1,200,000			
Equipment	$ 800,000	$ 100,000	$ 700,000			
Contingencies	$ 227,500		$ 227,500			
SRF closing costs	$ 75,000	$ 75,000				
Phase 5 (Rock Harbor-Center-Northview)						
Application / Preliminary Engineering report	$ 40,000	$ 40,000				
Design and construction engineering	$ 630,400		$ 200,000	$ 430,400		
Construction	$ 2,342,872			$ 2,342,872		
Phase 6 (Eddie Avenue-Lucky Strike-Kelley Lane-South Beach)						
Application / Preliminary Engineering report	$ 40,000		$ 40,000			
Design and construction engineering	$ 660,600			$ 200,000	$ 460,600	
Construction	$ 2,411,478				$ 2,411,478	

SUNRISE BEACH
POLICE DEPARTMENT
PAYSCALE SYSTEM

PROPOSED FY 26 effective Jan 1

The payscale proposes a $1.50 increase in entry level pay (PO1) and a 1.5 percent increase in the step between grades.

HOURLY

GRADE	PO1	PO2	PO3	PO4	LIEUTENANT
1	$22.50	$22.84	$23.18	$23.53	$27.50
2	$22.84	$23.18	$23.53	$23.88	$27.91
3	$23.18	$23.53	$23.88	$24.24	$28.33
4	$23.53	$23.88	$24.24	$24.60	$28.76
5	$23.88	$24.24	$24.60	$24.97	$29.19
6	$24.24	$24.60	$24.97	$25.35	$29.63
7	$24.60	$24.97	$25.35	$25.73	$30.07
8	$24.97	$25.35	$25.73	$26.11	$30.52
9	$25.35	$25.73	$26.11	$26.50	$30.98
10	$25.73	$26.11	$26.50	$26.90	$31.44
11				$27.30	$31.91
12				$27.71	$32.39
13				$28.13	$32.88
14				$28.55	$33.37
15				$28.98	$33.87
16					$34.38
17					$34.90
18					$35.42
19					$35.95
20					$36.49

ANNUAL

GRADE	PO1	PO2	PO3	PO4	LIEUTENANT
1	$46,800	$47,502	$48,215	$48,938	$57,200
2	$47,502	$48,215	$48,938	$49,672	$58,058
3	$48,215	$48,938	$49,672	$50,417	$58,929
4	$48,938	$49,672	$50,417	$51,173	$59,813
5	$49,672	$50,417	$51,173	$51,941	$60,710
6	$50,417	$51,173	$51,941	$52,720	$61,621
7	$51,173	$51,941	$52,720	$53,511	$62,545
8	$51,941	$52,720	$53,511	$54,313	$63,483
9	$52,720	$53,511	$54,313	$55,128	$64,435
10	$53,511	$54,313	$55,128	$55,955	$65,402
11				$56,794	$66,383
12				$57,646	$67,379
13				$58,511	$68,389
14				$59,389	$69,415
15				$60,279	$70,456
16					$71,513
17					$72,586
18					$73,675
19					$74,780
20					$75,902

Pay and Benefits

	Salaries and Wages			Benefits				
Administration	**Rate of Pay**	**FT / PT**	**Annual**	**FICA**	**Health Insurance**	**LAGERS**	**Total benefits**	**Grand Total Pay and Benefits**
City Clerk	$25.00	FT	$52,000	$3,978	$11,000	$4,680	$19,658	$71,658
Deputy Clerk	$23.50	FT	$48,880	$3,739	$11,000	$4,399	$19,139	$68,019
City Manager	$40.52	FT	$84,282	$6,448	$11,000	$7,585	$25,033	$109,314
Police								
Chief	$34.00	FT	$70,720	$5,410	$11,000	$11,881	$28,291	$99,011
Lieutenant	$28.76	FT	$59,813	$4,576	$11,000	$10,049	$25,624	$85,437
Patrol officer 2	$25.73	FT	$53,518	$4,094	$11,000	$8,991	$24,085	$77,604
Patrol officer 1	$25.35	FT	$52,728	$4,034	$11,000	$8,858	$23,892	$76,620
Patrol officer 1	$22.84	FT	$47,502	$3,634	$11,000	$7,980	$22,614	$70,116
Patrol officer 1	$22.50	FT	$46,800	$3,580	$11,000	$7,862	$22,443	$69,243
Public Works								
Superintendent	$26.78	FT	$55,702	$4,261	$11,000	$5,013	$20,274	$75,977
Maintenance Laborer 1	$23.50	FT	$48,880	$3,739	$11,000	$4,399	$19,139	$68,019
Maintenance Laborer 1	$21.00	FT	$43,680	$3,342	$11,000	$3,931	$18,273	$61,953
Total			**$664,505**	**$50,835**	**$132,000**	**$85,630**	**$268,464**	**$932,970**

Sales and Use Tax History

Receipts posted by distribution month

1-cent General Fund

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total	Pct increase (decrease)
2025	$26,620	$31,504	$24,384	$23,366	$52,153	$32,196	$72,719	$111,595	$84,282	$66,338	$49,029	$0	$574,187	
2024	$28,717	$24,110	$27,344	$51,385	$41,798	$48,116	$87,051	$54,777	$84,258	$37,478	$53,241	$35,947	$574,221	5.9%
2023	$16,506	$20,009	$25,475	$27,156	$39,567	$38,296	$79,099	$75,094	$70,409	$57,542	$47,467	$45,587	$542,208	10.5%
2022	$26,481	$29,370	$20,859	$24,432	$38,886	$38,393	$59,776	$71,032	$55,255	$45,342	$53,800	$27,082	$490,707	9.2%
2021	$10,645	$27,844	$17,805	$14,365	$52,131	$43,851	$35,578	$109,007	$53,538	$11,168	$52,874	$20,452	$449,258	-

Use Tax

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total	Pct increase (decrease)
2025	$14,242	$16,822	$12,588	$13,639	$15,856	$14,309	$19,382	$18,111	$14,585	$11,403	$15,721	$0	$166,656	
2024	$14,196	$12,431	$13,777	$9,924	$15,618	$14,029	$18,293	$9,742	$12,789	$17,929	$7,758	$12,716	$159,203	-21.9%
2023	$13,096	$5,759	$13,345	$10,498	$39,631	$17,231	$30,948	$21,834	$15,085	$6,787	$20,926	$8,830	$203,971	43.6%
2022	$10,214	$11,697	$11,919	$6,539	$13,094	$10,536	$17,272	$16,437	$8,276	$12,364	$15,886	$7,757	$141,993	18.1%
2021	$8,558	$10,284	$7,130	$8,144	$8,697	$9,713	$8,278	$14,558	$9,992	$9,877	$10,116	$14,891	$120,238	-

Water and Sewer user charges

Receivables posted per month; does not include meter fees, impact fees, primacy fees etc

Water

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total	Pct increase (decrease)
2025	$21,306	$23,638	$21,727	$27,307	$24,965	$26,976	$29,396	$30,200	$28,924	$25,983			$260,422	
2024	$21,544	$21,783	$19,852	$22,606	$23,598	$28,437	$28,437	$28,899	$27,246	$22,599	$22,225	$21,359	$288,585	0.0%
2023	$21,348	$19,738	$24,399	$24,184	$22,635	$25,806	$29,390	$23,893	$25,540	$26,908	$24,252	$20,413	$288,505	8.9%
2022	$18,647	$18,239	$19,263	$20,435	$20,711	$24,310	$32,460	$26,010	$25,343	$21,159	$19,283	$19,139	$264,998	-2.1%
2021	$18,978	$31,593	$20,565	$20,596	$20,313	$29,637	$24,965	$22,431	$24,521	$19,834	$18,813	$18,409	$270,653	-

Sewer

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total	Pct increase (decrease)
2025	$18,862	$21,249	$19,500	$25,099	$22,074	$23,548	$26,485	$24,483	$24,901	$21,953			$228,154	
2024	$21,728	$22,278	$19,474	$26,392	$26,359	$23,596	$23,596	$23,067	$23,884	$20,116	$19,170	$18,730	$268,390	4.6%
2023	$20,532	$19,263	$22,990	$22,300	$20,753	$22,463	$23,351	$18,280	$22,040	$22,734	$20,980	$20,848	$256,533	4.9%
2022	$19,071	$18,735	$19,319	$19,638	$19,561	$20,844	$22,485	$22,417	$22,967	$20,636	$19,504	$19,403	$244,580	0.8%
2021	$18,650	$18,441	$19,447	$19,739	$19,474	$24,990	$21,676	$20,265	$21,496	$19,660	$19,760	$19,094	$242,691	-

Reserves and Balances

Per reconciled bank statements

General Fund (City of Sunrise Beach Mo Inc)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	$316,103	$320,790	$326,453	$230,661	$286,609	$231,414	$295,050	$350,151	$417,268			
2024	$193,530	$225,416	$186,599	$195,349	$231,063	$269,138	$358,980	$372,399	$367,617	$380,059	$374,866	$355,336
2023	$94,340	$87,620	$30,874	$9,855	$1,106	$25,362	$12,188	$94,401	$145,158	$194,068	$213,252	$190,000
2022	$146,232	$135,979	$88,008	$74,017	$65,283	$59,630	$77,044	$108,103	$129,719	$171,693	$169,311	$105,791
2021	$53,242	$53,260	$58,329	$145,983	$136,613	$119,880	$126,432	$117,846	$206,661	$183,987	$152,482	$147,779

Water and Sewer

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	$122,650	$95,207	$30,935	$119,528	$119,563	$119,592	$119,611	$120,635	$121,915			
2024	$146,686	$80,953	$71,040	$244,926	$171,656	$254,543	$136,503	$105,158	$257,089	$153,665	$162,535	$122,998
2023	$367,771	$437,234	$409,647	$445,316	$417,146	$188,634	$154,181	$153,647	$154,978	$170,337	$170,319	$170,416
2022		$326,209	$329,715	$330,139	$347,174	$346,603	$321,565	$319,488	$335,214	$350,023	$364,519	$350,320
2021	$299,245	$309,991	$308,334	$297,575	$309,835	$310,955	$329,032	$313,909	$301,984	$313,978	$328,352	$318,918

Transportation

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	$379,165	$375,633	$371,689	$352,605	$358,105	$318,615	$278,800	$317,202	$267,106			
2024	$797,981	$801,909	$803,534	$811,640	$832,259	$804,812	$809,396	$760,326	$783,354	$428,697	$409,752	$418,589
2023	$693,965	$702,277	$625,909	$638,706	$652,336	$672,175	$691,378	$725,578	$742,394	$777,724	$806,561	$806,484
2022	$509,266	$521,975	$520,927	$531,402	$542,554	$562,043	$581,285	$585,369	$620,935	$648,613	$671,337	$680,365
2021	$358,176	$363,533	$374,905	$383,839	$391,053	$402,614	$424,573	$442,398	$471,075	$467,847	$472,522	$498,998

Capital Improvements

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	$535,098	$519,571	$523,857	$507,907	$503,212	$434,988	$451,546	$441,894	$374,459			
2024	$1,150,062	$998,803	$1,004,785	$1,078,868	$1,067,554	$1,003,338	$830,765	$868,610	$709,912	$558,691	$552,191	$570,376
2023	$1,020,610	$976,422	$994,274	$981,207	$1,087,067	$885,026	$944,949	$1,068,105	$1,019,750	$1,038,800	$1,034,784	$1,207,612
2022	$885,671	$847,093	$838,620	$974,595	$966,178	$985,349	$994,219			$1,024,253	$998,794	$1,006,877
2021	$772,940	$777,108	$779,730	$788,932	$796,405	$807,266	$828,427	$899,675	$874,158	$846,991	$852,907	$879,159

Series 2012 Bond Issue

Original Loan Amount: $2,895,000

Interest Rate: 2.50%

Use of Funds: Water and Sewer

Fiscal Year	Interest	Principal	Total Principal + Interest
FY 26	$51,223	$78,653	$129,876
FY 27	$49,234	$80,642	$129,876
FY 28	$47,195	$82,681	$129,876
FY 29	$45,104	$84,772	$129,876
FY 30	$42,960	$86,916	$129,876
FY 31	$40,762	$89,114	$129,876
FY 32	$38,509	$91,367	$129,876
FY 33	$36,198	$93,678	$129,876
FY 34	$33,829	$96,047	$129,876
FY 35	$31,400	$98,476	$129,876
FY 36	$28,910	$100,966	$129,876
FY 37	$26,357	$103,519	$129,876
FY 38	$23,739	$106,137	$129,876
FY 39	$21,055	$108,821	$129,876
FY 40	$18,303	$111,573	$129,876
FY 41	$15,481	$114,395	$129,876
FY 42	$12,589	$117,287	$129,876
FY 43	$9,623	$120,253	$129,876
FY 44	$6,582	$123,294	$129,876
FY 45	$3,464	$126,412	$129,876
FY 46	$538	$69,809	$70,348
Total	$583,054	$2,084,813	$2,667,868

City Hall loan, United States Department of Agriculture

Original Loan amount: $104,000
Interest Rate: 3.375%
Use of Funds: City Hall purchase

Date / Fiscal Year	Interest	Principal	Annual payment
2026	$2,736	$2,016	$4,752
2027	$2,667	$2,085	$4,752
2028	$2,595	$2,157	$4,752
2029	$2,521	$2,231	$4,752
2030	$2,445	$2,307	$4,752
2031	$2,366	$2,386	$4,752
2032	$2,239	$2,513	$4,752
2033	$2,199	$2,553	$4,752
2034	$2,112	$2,640	$4,752
2035	$2,021	$2,731	$4,752
2036	$1,928	$2,824	$4,752
2037	$1,831	$2,921	$4,752
2038	$1,731	$3,021	$4,752
2039	$1,627	$3,125	$4,752
2040	$1,520	$3,232	$4,752
2041	$1,409	$3,343	$4,752
2042	$1,295	$3,457	$4,752
2043	$1,176	$3,576	$4,752
2044	$1,054	$3,698	$4,752
2045	$927	$3,825	$4,752
2046	$796	$3,956	$4,752
2047	$660	$4,092	$4,752
2048	$520	$4,232	$4,752
2049	$375	$4,377	$4,752
2050	$225	$4,527	$4,752
2051	$70	$4,682	$4,752
2052	$1	$487	$489
Total	$41,044	$82,997	$124,041

Series 2013 Bond Issue

Original Principal Amount: $629,000

Interest Rate: 1.58%

Admin Fee: 1.00%

Use of Funds: Water and Sewer

Payment Date	Interest	Principal	Total P & I	Admin Fee	Total P&I + Admin Fee
1/1/2026	$2,465	$17,000	$19,465	$1,560	$21,025
7/1/2026	$2,331	$17,000	$19,331	$1,475	$20,806
1/1/2027	$2,196	$17,000	$19,196	$1,390	$20,586
7/1/2027	$2,062	$17,000	$19,062	$1,305	$20,367
1/1/2028	$1,928	$17,000	$18,928	$1,220	$20,148
7/1/2028	$1,793	$18,000	$19,793	$1,135	$20,928
1/1/2029	$1,651	$18,000	$19,651	$1,045	$20,696
7/1/2029	$1,509	$18,000	$19,509	$955	$20,464
1/1/2030	$1,367	$18,000	$19,367	$865	$20,232
7/1/2030	$1,225	$19,000	$20,225	$775	$21,000
1/1/2031	$1,074	$19,000	$20,074	$680	$20,754
7/1/2031	$924	$19,000	$19,924	$585	$20,509
1/1/2032	$774	$19,000	$19,774	$490	$20,264
7/1/2032	$624	$20,000	$20,624	$395	$21,019
1/1/2033	$466	$20,000	$20,466	$295	$20,761
7/1/2033	$308	$20,000	$20,308	$195	$20,503
1/1/2034	$150	$19,000	$19,150	$95	$19,245
Total	$22,848	$312,000	$334,848	$14,460	$349,308

Fiscal Year outlay

FY 26	$4,796	$34,000	$38,796	$3,035	$41,831
FY 27	$4,258	$34,000	$38,258	$2,695	$40,953
FY 28	$3,721	$35,000	$38,721	$2,355	$41,076
FY 29	$3,160	$36,000	$39,160	$2,000	$41,160
FY 30	$2,591	$37,000	$39,591	$1,640	$41,231
FY 31	$1,999	$38,000	$39,999	$1,265	$41,264
FY 32	$1,398	$39,000	$40,398	$885	$41,283
FY 33	$774	$40,000	$40,774	$490	$41,264
FY 34	$150	$19,000	$19,150	$95	$19,245

Missouri Highways and Transportation Commission (2015 cost share)

Original Loan amount: $225,759

Interest Rate: 2.55%

Use of Funds: Highway 5 widening improvement

Payment Date	Interest payment	Principal Payment	Total payment
8/31/2026	$2,478	$23,385	$25,863
8/31/2027	$2,478	$23,385	$25,863
8/31/2028	$1,887	$23,977	$25,863
8/31/2029	$1,270	$24,593	$25,863
8/31/2030	$1,270	$24,593	$25,863
Total	$9,383	$119,933	$129,317

Fiscal Year outlay

	Interest payment	Principal Payment	Total payment
FY 26	$2,478	$23,385	$25,863
FY 27	$2,478	$23,385	$25,863
FY 28	$1,887	$23,977	$25,863
FY 29	$1,270	$24,593	$25,863
FY 30	$1,270	$24,593	$25,863

Series 2016 Bond Issue

Original Loan Amount: $315,000
Interest Rate: 1.20%
Admin Fee: 0.50%
Use of Funds: Water and Sewer

Payment Date	Interest	Principal	Admin Fee	Total P&I + Admin Fee
1/1/2026	$1,183	$7,900	$493	$9,576
7/1/2026	$1,136	$7,900	$473	$9,509
1/1/2027	$1,088	$8,000	$454	$9,542
7/1/2027	$1,040	$8,000	$434	$9,474
1/1/2028	$992	$8,100	$414	$9,506
7/1/2028	$944	$8,200	$393	$9,537
1/1/2029	$895	$8,200	$373	$9,467
7/1/2029	$845	$8,300	$352	$9,498
1/1/2030	$796	$8,400	$332	$9,527
7/1/2030	$745	$8,400	$311	$9,456
1/1/2031	$695	$8,500	$290	$9,484
7/1/2031	$644	$8,600	$268	$9,512
1/1/2032	$592	$8,600	$247	$9,439
7/1/2032	$541	$8,700	$225	$9,466
1/1/2033	$488	$8,800	$204	$9,492
7/1/2033	$436	$8,800	$182	$9,417
1/1/2034	$383	$8,900	$160	$9,442
7/1/2034	$329	$9,000	$137	$9,467
1/1/2035	$275	$9,000	$115	$9,390
7/1/2035	$221	$9,100	$92	$9,414
1/1/2036	$167	$9,200	$70	$9,436
7/1/2036	$112	$9,300	$47	$9,458
1/1/2037	$56	$9,300	$23	$9,379
Total	$14,603	$197,200	$6,085	$217,888

Fiscal Year outlay

	Interest	Principal	Admin Fee	Total P&I + Admin Fee
FY 26	$ 2,319	$ 15,800	$ 966	$ 19,085
FY 27	$ 2,129	$ 16,300	$ 807	$ 19,236
FY 28	$ 1,936	$ 16,300	$ 807	$ 19,043
FY 29	$ 1,740	$ 16,500	$ 725	$ 18,965
FY 30	$ 1,541	$ 16,800	$ 642	$ 18,983
FY 31	$ 1,339	$ 17,100	$ 558	$ 18,996
FY 32	$ 1,133	$ 17,300	$ 472	$ 18,905
FY 33	$ 924	$ 17,600	$ 385	$ 18,909
FY 34	$ 712	$ 17,900	$ 297	$ 18,909
FY 35	$ 497	$ 18,100	$ 207	$ 18,804
FY 36	$ 278	$ 18,500	$ 116	$ 18,894
FY 37	$ 56	$ 9,300	$ 23	$ 9,379

Series 2021 Bond Issue
Original Loan Amount: $1,433,000
Interest Rate: 1.25%
Use of Funds: Water and Sewer

Payment Schedule

Payment date	Principal	Interest	Rate	Total Payment
2/23/2026	$36,238	$17,023	1.250%	$53,262
2/23/2027	$36,691	$16,570	1.250%	$53,262
2/23/2028	$37,150	$16,112	1.250%	$53,262
2/23/2029	$37,614	$15,647	1.250%	$53,262
2/23/2030	$38,084	$15,177	1.250%	$53,262
2/23/2031	$38,561	$14,701	1.250%	$53,262
2/23/2032	$39,043	$14,219	1.250%	$53,262
2/23/2033	$39,531	$13,731	1.250%	$53,262
2/23/2034	$40,025	$13,237	1.250%	$53,262
2/23/2035	$40,525	$12,737	1.250%	$53,262
2/23/2036	$41,032	$12,230	1.250%	$53,262
2/23/2037	$41,544	$11,717	1.250%	$53,262
2/23/2038	$42,064	$11,198	1.250%	$53,262
2/23/2039	$42,590	$10,672	1.250%	$53,262
2/23/2040	$43,122	$10,140	1.250%	$53,262
2/23/2041	$43,661	$9,601	1.250%	$53,262
2/23/2042	$44,207	$9,055	1.250%	$53,262
2/23/2043	$44,759	$8,502	1.250%	$53,262
2/23/2044	$45,319	$7,943	1.250%	$53,262
2/23/2045	$45,885	$7,376	1.250%	$53,262
2/23/2046	$46,459	$6,803	1.250%	$53,262
2/23/2047	$47,040	$6,222	1.250%	$53,262
2/23/2048	$47,628	$5,634	1.250%	$53,262
2/23/2049	$48,223	$5,039	1.250%	$53,262
2/23/2050	$48,826	$4,436	1.250%	$53,262
2/23/2051	$49,436	$3,826	1.250%	$53,262
2/23/2052	$50,054	$3,208	1.250%	$53,262
2/23/2053	$50,680	$2,582	1.250%	$53,262
2/23/2054	$51,313	$1,948	1.250%	$53,262
2/23/2055	$51,955	$1,307	1.250%	$53,262
2/23/2056	$52,604	$658	1.250%	$53,262
Total	$1,361,860	$289,248		$1,651,108

Fiscal Year outlay

FY 26	$36,238	$17,023	1.250%	$53,262
FY 27	$36,691	$16,570	1.250%	$53,262
FY 28	$37,150	$16,112	1.250%	$53,262
FY 29	$37,614	$15,647	1.250%	$53,262
FY 30	$38,084	$15,177	1.250%	$53,262
FY 31	$38,561	$14,701	1.250%	$53,262
FY 32	$39,043	$14,219	1.250%	$53,262
FY 33	$39,531	$13,731	1.250%	$53,262
FY 34	$40,025	$13,237	1.250%	$53,262

FY 35	$40,525	$12,737	1.250%	$53,262
FY 36	$41,032	$12,230	1.250%	$53,262
FY 37	$41,544	$11,717	1.250%	$53,262
FY 38	$42,064	$11,198	1.250%	$53,262
FY 39	$42,590	$10,672	1.250%	$53,262
FY 40	$43,122	$10,140	1.250%	$53,262
FY 41	$43,661	$9,601	1.250%	$53,262
FY 42	$44,207	$9,055	1.250%	$53,262
FY 43	$44,759	$8,502	1.250%	$53,262
FY 44	$45,319	$7,943	1.250%	$53,262
FY 45	$45,885	$7,376	1.250%	$53,262
FY 46	$46,459	$6,803	1.250%	$53,262
FY 47	$47,040	$6,222	1.250%	$53,262
FY 48	$47,628	$5,634	1.250%	$53,262
FY 49	$48,223	$5,039	1.250%	$53,262
FY 50	$48,826	$4,436	1.250%	$53,262
FY 51	$49,436	$3,826	1.250%	$53,262
FY 52	$50,054	$3,208	1.250%	$53,262
FY 53	$50,680	$2,582	1.250%	$53,262
FY 54	$51,313	$1,948	1.250%	$53,262
FY 55	$51,955	$1,307	1.250%	$53,262
FY 56	$52,604	$658	1.250%	$53,262

Series 2021 Lease Purchase (refunding of 2013 Certificates of Participation)

Original Loan Amount: $675,633

Interest Rate: 1.84 percent

Use of Funds: Streets and roads

Payment schedule

	Principal	Interest	Rate	Total Payment
02/01/2026	$ 27,394	$ 4,034	1.84%	$ 31,427
08/01/2026	$ 27,646	$ 3,782	1.84%	$ 31,427
02/01/2027	$ 27,900	$ 3,527	1.84%	$ 31,427
08/01/2027	$ 28,157	$ 3,271	1.84%	$ 31,427
02/01/2028	$ 28,416	$ 3,012	1.84%	$ 31,427
08/01/2028	$ 28,677	$ 2,750	1.84%	$ 31,427
02/01/2029	$ 28,941	$ 2,486	1.84%	$ 31,427
08/01/2029	$ 29,207	$ 2,220	1.84%	$ 31,427
02/01/2030	$ 29,476	$ 1,951	1.84%	$ 31,427
08/01/2030	$ 29,747	$ 1,680	1.84%	$ 31,427
02/01/2031	$ 30,021	$ 1,407	1.84%	$ 31,427
08/01/2031	$ 30,297	$ 1,130	1.84%	$ 31,427
02/01/2032	$ 30,576	$ 852	1.84%	$ 31,427
08/01/2032	$ 30,857	$ 570	1.84%	$ 31,427
02/01/2033	$ 31,141	$ 287	1.84%	$ 31,427
Total	$ 438,451	$ 32,959	1.84%	$ 471,410

Fiscal Year outlay

FY 26	$ 55,039	$ 7,815	1.84%	$ 62,855
FY 27	$ 56,057	$ 6,798	1.84%	$ 62,855
FY 28	$ 57,093	$ 5,762	1.84%	$ 62,855
FY 29	$ 58,148	$ 4,707	1.84%	$ 62,855
FY 30	$ 59,223	$ 3,632	1.84%	$ 62,855
FY 31	$ 60,318	$ 2,537	1.84%	$ 62,855
FY 32	$ 31,141	$ 287	1.84%	$ 31,427

Small Borrower Loan 2022

Original Loan Amount: $100,000

Interest Rate: 1.290%

Use of Funds: Water and Sewer (Old Sunrise Acres)

	Interest	Principal	Total P & I	Admin fee	Total
1/1/2026	$588	$4,400	$4,988	$456	$5,444
7/1/2026	$560		$560		$560
1/1/2027	$560	$4,400	$4,960	$434	$5,394
7/1/2027	$531		$531		$531
1/1/2028	$531	$4,500	$5,031	$412	$5,443
7/1/2028	$502		$502		$502
1/1/2029	$502	$4,600	$5,102	$390	$5,492
7/1/2029	$473		$473		$473
1/1/2030	$473	$4,700	$5,173	$367	$5,539
7/1/2030	$442		$442		$442
1/1/2031	$442	$4,800	$5,242	$343	$5,585
7/1/2031	$412		$412		$412
1/1/2032	$412	$4,900	$5,312	$319	$5,631
7/1/2032	$380		$380		$380
1/1/2033	$380	$4,900	$5,280	$295	$5,574
7/1/2033	$348		$348		$348
1/1/2034	$348	$5,000	$5,348	$270	$5,618
7/1/2034	$316		$316		$316
1/1/2035	$316	$5,100	$5,416	$245	$5,661
7/1/2035	$283		$283		$283
1/1/2036	$283	$5,200	$5,483	$220	$5,703
7/1/2036	$250		$250		$250
1/1/2037	$250	$5,300	$5,550	$194	$5,743
7/1/2037	$215		$215		$215
1/1/2038	$215	$5,400	$5,615	$167	$5,782
7/1/2038	$181		$181		$181
1/1/2039	$181	$5,500	$5,681	$140	$5,821
7/1/2039	$145		$145		$145
1/1/2040	$145	$5,600	$5,745	$113	$5,858
7/1/2040	$109		$109		$109
1/1/2041	$109	$5,700	$5,809	$85	$5,894
7/1/2041	$72		$72		$72
1/1/2042	$72	$5,800	$5,872	$56	$5,928
7/1/2042	$35		$35		$35
1/1/2043	$35	$5,400	$5,435	$27	$5,462
Total	$11,098	$91,200	$102,298	$4,530	$106,827

Fiscal Year outlay

	Interest	Principal	Total P & I	Admin fee	Total
2026	$1,148	$4,400	$5,548	$456	$6,004
2027	$1,091	$4,400	$5,491	$434	$5,925
2028	$1,034	$4,500	$5,534	$412	$5,946
2029	$975	$4,600	$5,575	$390	$5,965
2030	$915	$4,700	$5,615	$367	$5,982
2031	$854	$4,800	$5,654	$343	$5,997
2032	$791	$4,900	$5,691	$319	$6,010
2033	$728	$4,900	$5,628	$295	$5,923
2034	$664	$5,000	$5,664	$270	$5,934
2035	$599	$5,100	$5,699	$245	$5,944
2036	$533	$5,200	$5,733	$220	$5,952
2037	$465	$5,300	$5,765	$194	$5,959
2038	$396	$5,400	$5,796	$167	$5,963
2039	$326	$5,500	$5,826	$140	$5,966
2040	$254	$5,600	$5,854	$113	$5,967
2041	$181	$5,700	$5,881	$85	$5,966
2042	$107	$5,800	$5,907	$56	$5,963
2043	$35	$5,400	$5,435	$27	$5,462

Series 2023 Bond Issue

Original Loan Amount: $1,587,000
Interest Rate: 1.260%
Use of Funds: Water and Sewer

	Interest	Principal	Total Principal + Interest	Admin fee	Total
1/1/2026	$9,570	$35,000	$44,570	$3,798	$48,367
7/1/2026	$9,349	$35,000	$44,349	$3,710	$48,059
1/1/2027	$9,129	$35,000	$44,129	$3,623	$47,751
7/1/2027	$8,908	$36,000	$44,908	$3,535	$48,443
1/1/2028	$8,681	$36,000	$44,681	$3,445	$48,126
7/1/2028	$8,455	$36,000	$44,455	$3,355	$47,810
1/1/2029	$8,228	$37,000	$45,228	$3,265	$48,493
7/1/2029	$7,995	$37,000	$44,995	$3,173	$48,167
1/1/2030	$7,762	$37,000	$44,762	$3,080	$47,842
7/1/2030	$7,529	$38,000	$45,529	$2,988	$48,516
1/1/2031	$7,289	$38,000	$45,289	$2,893	$48,182
7/1/2031	$7,050	$38,000	$45,050	$2,798	$47,847
1/1/2032	$6,810	$39,000	$45,810	$2,703	$48,513
7/1/2032	$6,565	$39,000	$45,565	$2,605	$48,170
1/1/2033	$6,319	$39,000	$45,319	$2,508	$47,826
7/1/2033	$6,073	$40,000	$46,073	$2,410	$48,483
1/1/2034	$5,821	$40,000	$45,821	$2,310	$48,131
7/1/2034	$5,569	$40,000	$45,569	$2,210	$47,779
1/1/2035	$5,317	$41,000	$46,317	$2,110	$48,427
7/1/2035	$5,059	$41,000	$46,059	$2,008	$48,066
1/1/2036	$4,801	$42,000	$46,801	$1,905	$48,706
7/1/2036	$4,536	$42,000	$46,536	$1,800	$48,336
1/1/2037	$4,271	$42,000	$46,271	$1,695	$47,966
7/1/2037	$4,007	$43,000	$47,007	$1,590	$48,597
1/1/2038	$3,736	$43,000	$46,736	$1,483	$48,218
7/1/2038	$3,465	$43,000	$46,465	$1,375	$47,840
1/1/2039	$3,194	$44,000	$47,194	$1,268	$48,462
7/1/2039	$2,917	$44,000	$46,917	$1,158	$48,074
1/1/2040	$2,640	$45,000	$47,640	$1,048	$48,687
7/1/2040	$2,356	$45,000	$47,356	$935	$48,291
1/1/2041	$2,073	$45,000	$47,073	$823	$47,895
7/1/2041	$1,789	$46,000	$47,789	$710	$48,499
1/1/2042	$1,499	$46,000	$47,499	$595	$48,094
7/1/2042	$1,210	$47,000	$48,210	$480	$48,690
1/1/2043	$914	$47,000	$47,914	$363	$48,276
7/1/2043	$617	$48,000	$48,617	$245	$48,862
1/1/2044	$315	$50,000	$50,315	$125	$50,440
Total	$191,816	$1,519,000	$1,710,816	$76,118	$1,786,934

Fiscal Year outlay

	Interest	Principal	Total Principal + Interest	Admin fee	Total
2026	$18,919	$70,000	$88,919	$7,508	$96,426
2027	$18,037	$71,000	$89,037	$7,158	$96,194
2028	$17,136	$72,000	$89,136	$6,800	$95,936
2029	$16,223	$74,000	$90,223	$6,438	$96,660
2030	$15,290	$75,000	$90,290	$6,068	$96,358
2031	$14,339	$76,000	$90,339	$5,690	$96,029
2032	$13,375	$78,000	$91,375	$5,308	$96,682
2033	$12,392	$79,000	$91,392	$4,918	$96,310
2034	$11,390	$80,000	$91,390	$4,520	$95,910
2035	$10,376	$82,000	$92,376	$4,118	$96,494
2036	$9,337	$84,000	$93,337	$3,705	$97,042
2037	$8,278	$85,000	$93,278	$3,285	$96,563
2038	$7,201	$86,000	$93,201	$2,858	$96,058
2039	$6,111	$88,000	$94,111	$2,425	$96,536
2040	$4,996	$90,000	$94,996	$1,983	$96,978
2041	$3,862	$91,000	$94,862	$1,533	$96,394
2042	$2,709	$93,000	$95,709	$1,075	$96,784
2043	$1,531	$95,000	$96,531	$608	$97,138
2044	$315	$50,000	$50,315	$125	$50,440

Caterpillar Financial (Backhoe Loader 2024)

Original purchase amount: $151,620

Interest Rate: 5.99%

Use of Funds: Backhoe Loader, Public Works

Payment Date	Interest payment	Principal Payment	Total payment
8/31/2026	$3,716	$30,324	$34,040
8/31/2027	$3,716	$30,324	$34,040
8/31/2028	$3,716	$30,324	$34,040
Total	$11,148	$90,972	$102,120

Fiscal Year outlay

	Interest payment	Principal Payment	Total payment
FY 26	$3,716	$30,324	$25,863
FY 27	$3,716	$30,324	$34,040
FY 28	$3,716	$30,324	$34,040