

City of Owensboro

Department of Finance



Monthly Financial Reports

Period Ended July 31, 2026

Tom Watson – Mayor
Bob Glenn – Mayor Pro-Tem
Sharon NeSmith – Commissioner
Jeff Sanford – Commissioner
Curtis Maglinger – Commissioner

Nate Pagan – City Manager
Angela Waninger – Director of
Finance
Dané Galloway – Deputy Director of
Finance



City of Owensboro Kentucky

Finance Department
101 East Fourth Street,
Owensboro, KY 42303
Phone: (270) 687-8523
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Finance Memorandum

TO: Nate Pagan, City Manager
FROM: Angela Waninger, Director of Finance and Support Services
DATE: September 15, 2026
RE: Financial Report for Month Ended July 31, 2026

General Fund revenues through July 31, 2026, of \$5,524,299 were \$263,824 lower than budget primarily due Timing in Transfer from ARPA, Net Profits, and Insurance Licenses. General Fund expenditures of \$6,903,777 were \$607,301 under budget primarily due to timing in Supplies, Maintenance, and Capital; offset by Insurance activity.

Outside of timing variances, the revenues and expenditures in other funds are in line with budget.

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Owensboro Economic Indicators

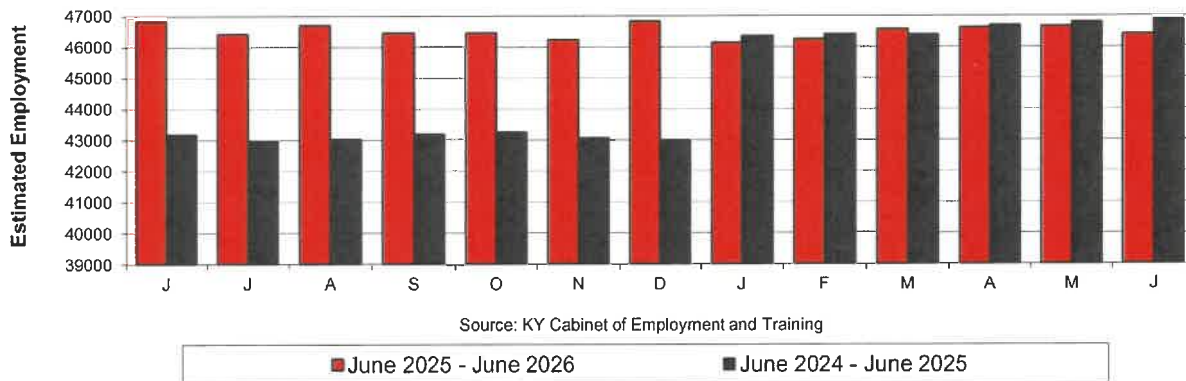
Most Recent Twelve Months

(unless otherwise indicated)

	Current	Most Recent 12-mo average	Prior Year 12-mo average	% Change
Estimated Employment - June				
Daviess County	46,409	46,478	44,829	+3.68%
Owensboro MSA (Daviess, McLean, Hancock)	50,130	50,275	50,398	-0.24%
Unemployment Rates - June				
Daviess County	5.2%	4.17%	4.94%	-0.77%
Owensboro MSA (Daviess, McLean, Hancock)	5.2%	4.21%	4.98%	-0.77%
Kentucky	5.6%	4.61%	5.01%	-0.40%
United States	4.4%	4.36%	4.16%	+0.20%

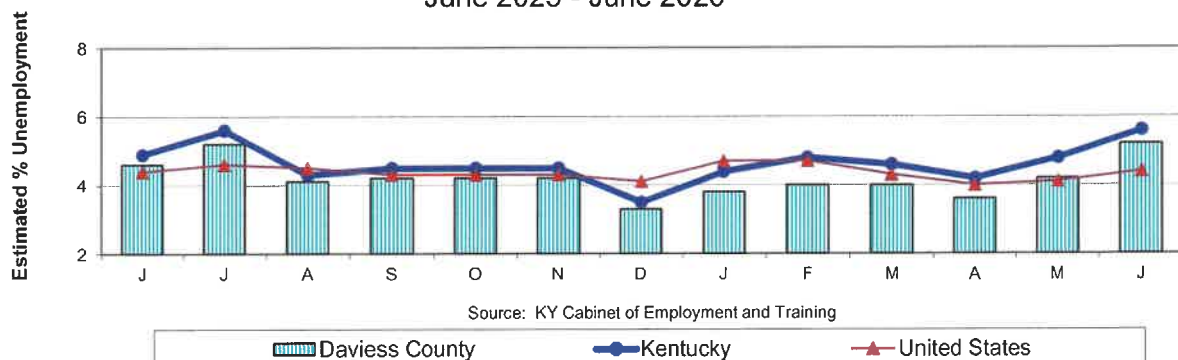
Employment Totals - Daviess County

June 2024 - June 2026



Monthly Unemployment Rates

June 2025 - June 2026





Owensboro Economic Indicators

Most Recent Twelve Months

(unless otherwise indicated)

Owensboro City Construction (12 month total thru July)

	Current Year	Prior Year	Change
Single Family Units	95	127	-25.20%
Multi-Family Units	9	8	+12.50%
Value of Regular Commercial & Industrial Permits	\$137,577,469	\$90,401,249	+52.19%

Owensboro Riverport Authority (12 month total thru July)

Terminal Operations-Tons	939,869	1,065,439	-11.79%
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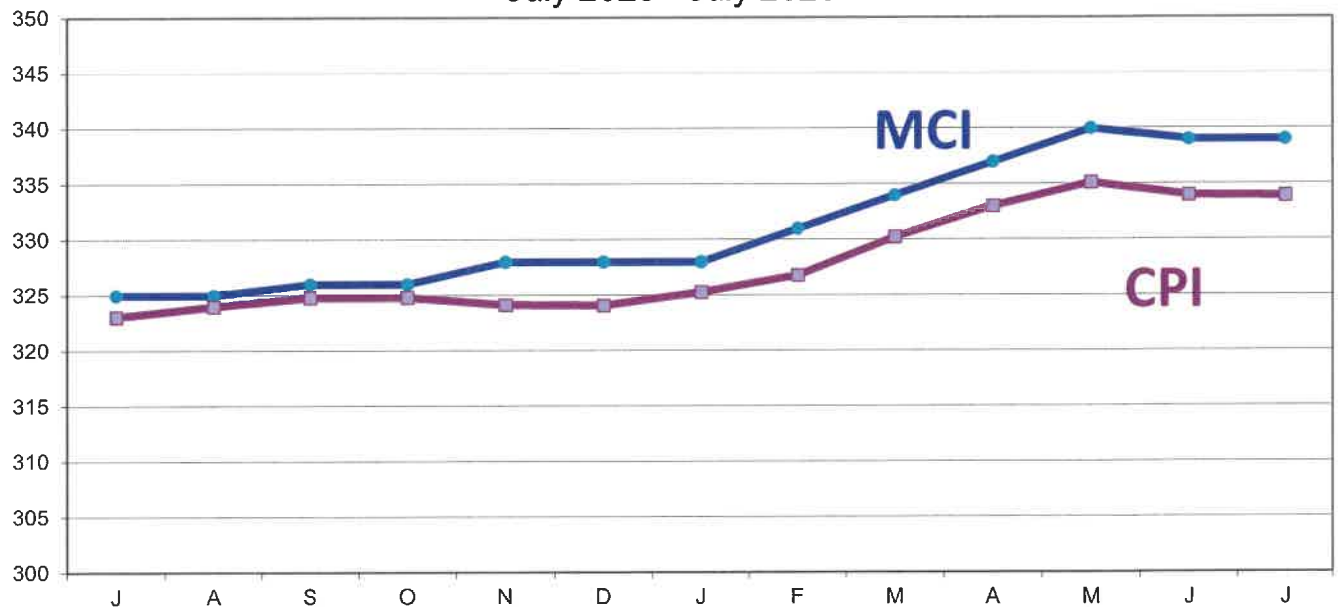
Active Business License Accounts (End of July) (total includes some non-city businesses)

12,164	11,568	+5.15%
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Price Indices

Consumer Price Index-Urban (July)	333.9	323.0	+3.36%
Municipal Price Index (July)	339.0	325.0	+4.31%

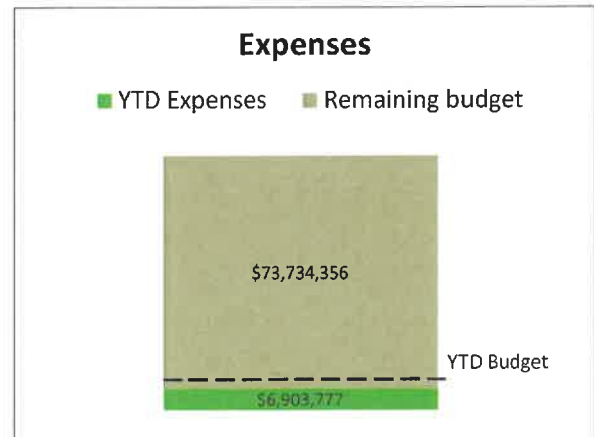
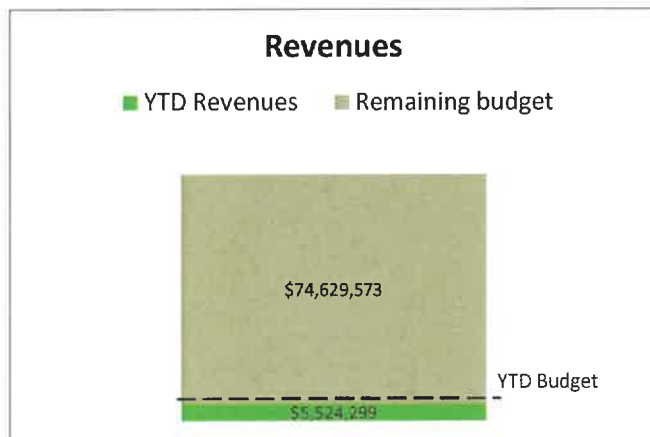
Consumer Price & Municipal Cost Indices
July 2025 - July 2026



Sources: Bureau of Labor Statistics; American City & County Magazine

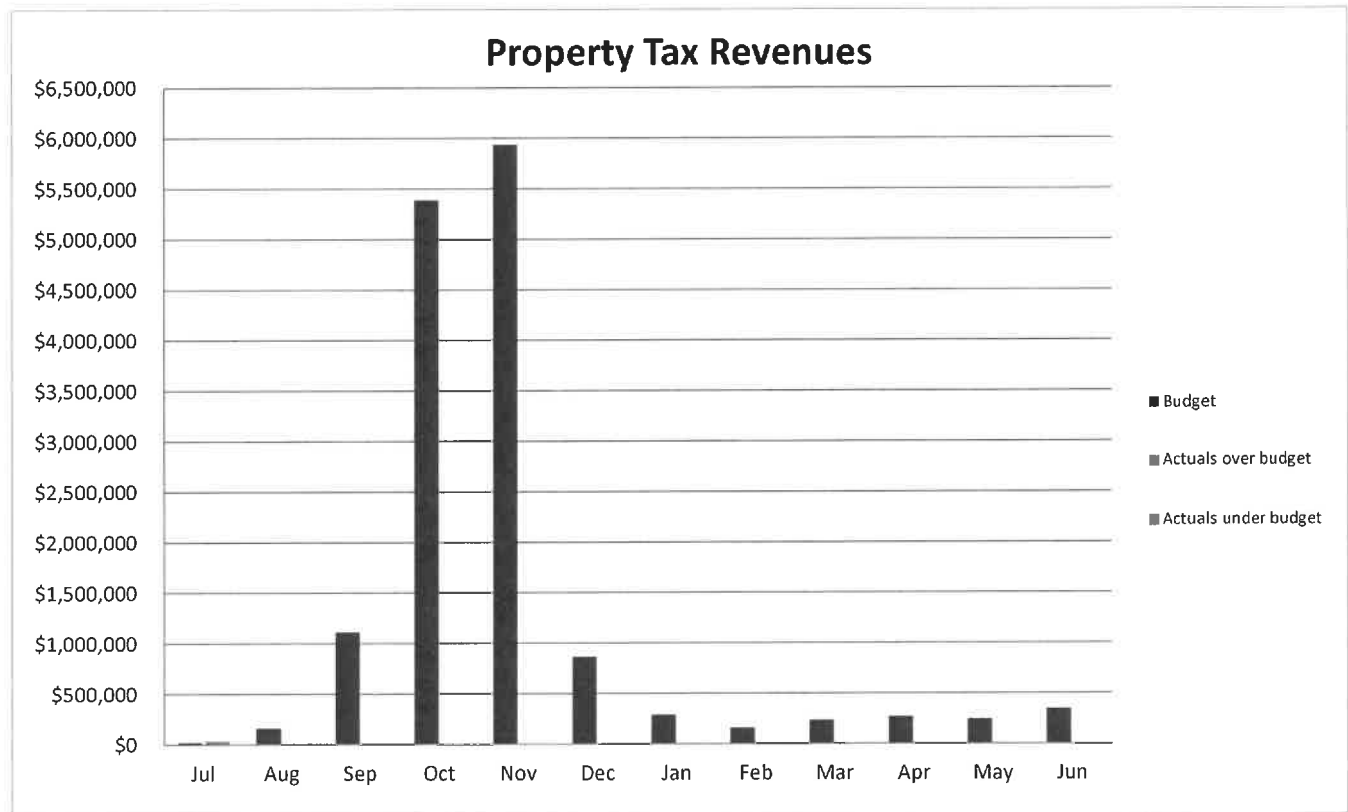
**CITY OF OWENSBORO
GENERAL FUND
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING JULY 31, 2026**

	Current Month			Year to Date		
	Amended Budget	Actuals	Over / (Under)	Amended Budget	Actuals	Over / (Under)
Revenues:						
Property Taxes	\$22,149	\$34,014	\$11,865	\$22,149	\$34,014	\$11,865
Occupational tax:						
Withholding	2,240,481	2,191,548	(48,933)	2,240,481	2,191,548	(48,933)
Net Profits	162,905	81,051	(81,854)	162,905	81,051	(81,854)
OMU:						
Dividend	729,672	724,102	(5,570)	729,672	724,102	(5,570)
In lieu of taxes	280,736	282,810	2,074	280,736	282,810	2,074
Insurance licenses	1,338,251	1,288,213	(50,038)	1,338,251	1,288,213	(50,038)
Other	1,013,929	922,561	(91,368)	1,013,929	922,561	(91,368)
Total revenues	\$5,788,123	\$5,524,299	(\$263,824)	\$5,788,123	\$5,524,299	(\$263,824)
Expenditures:						
Personnel Services	\$2,991,363	\$2,981,111	(\$10,252)	\$2,991,363	\$2,981,111	(\$10,252)
Maintenance	1,079,365	636,731	(442,634)	1,079,365	636,731	(442,634)
Supplies	451,970	159,655	(292,315)	451,970	159,655	(292,315)
Utilities	104,996	79,977	(25,019)	104,996	79,977	(25,019)
Other	771,886	1,286,727	514,841	771,886	1,286,727	514,841
Agencies Contribution	617,249	581,026	(36,223)	617,249	581,026	(36,223)
Debt Service	0	0	0	0	0	0
Transfer To	633,037	559,701	(73,336)	633,037	559,701	(73,336)
Capital	861,212	618,849	(242,363)	861,212	618,849	(242,363)
Total expenditures	\$7,511,078	\$6,903,777	(\$607,301)	\$7,511,078	\$6,903,777	(\$607,301)
Operating Excess/ (Deficiency)	(\$1,722,955)	(\$1,379,479)	\$343,476	(\$1,722,955)	(\$1,379,479)	\$343,476



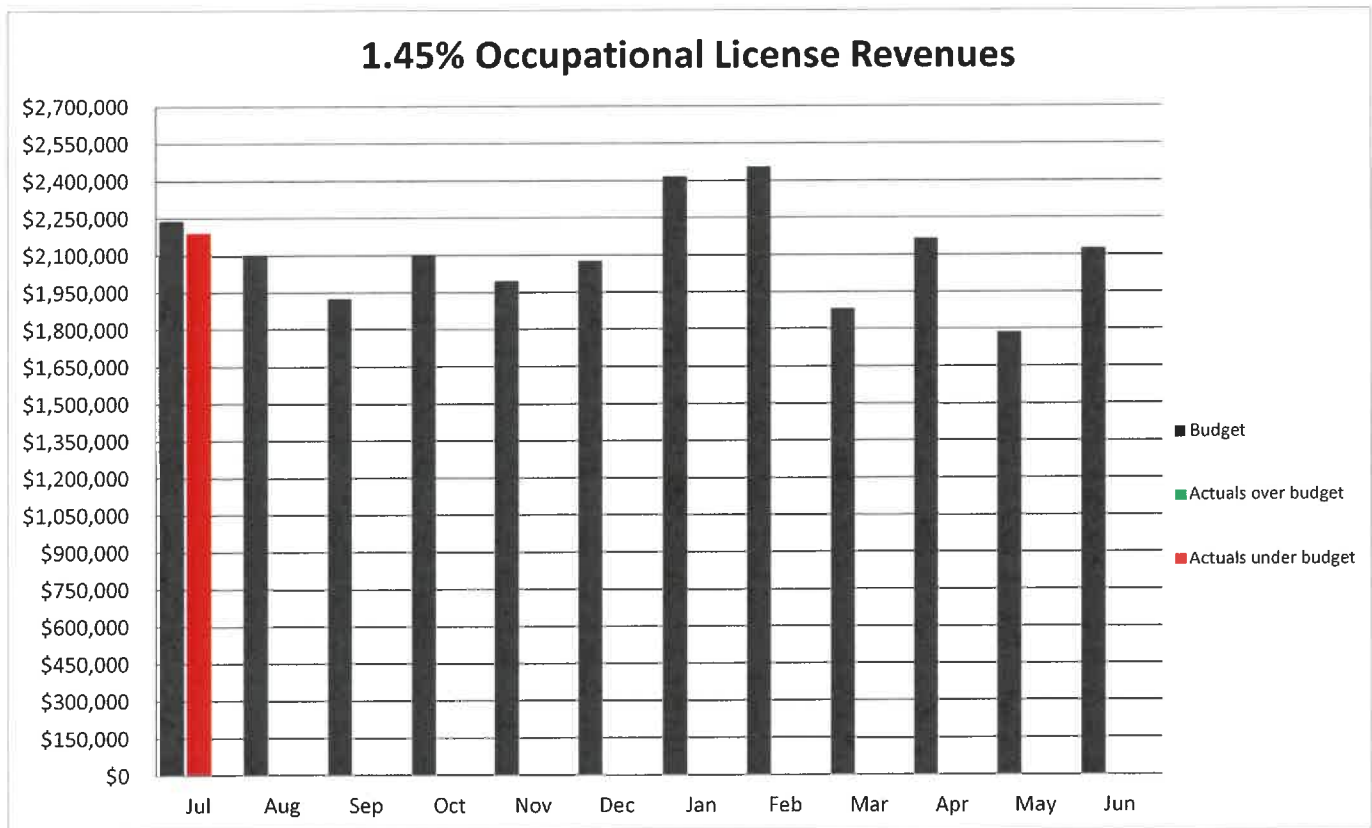
SCHEDULE OF PROPERTY TAXES - GENERAL FUND

Month	Comparison to Budget (2026-27)			Comparison to Prior Year Actuals		
	Budget	Actual	Over / (Under)	2025-26	2026-27	Over / (Under)
July	\$22,149	\$34,014	\$11,865	\$6,798	\$34,014	\$27,216
August	164,558	0	0	347,667	0	0
September	1,116,284	0	0	234,837	0	0
October	5,388,256	0	0	6,106,989	0	0
November	5,936,875	0	0	6,105,331	0	0
December	868,632	0	0	1,268,669	0	0
January	289,283	0	0	387,822	0	0
February	159,648	0	0	(265,610)	0	0
March	235,568	0	0	132,851	0	0
April	269,601	0	0	289,383	0	0
May	246,361	0	0	359,036	0	0
June	348,597	0	0	330,306	0	0
Total	\$15,045,812	\$34,014	\$11,865	\$15,304,079	\$34,014	\$27,216



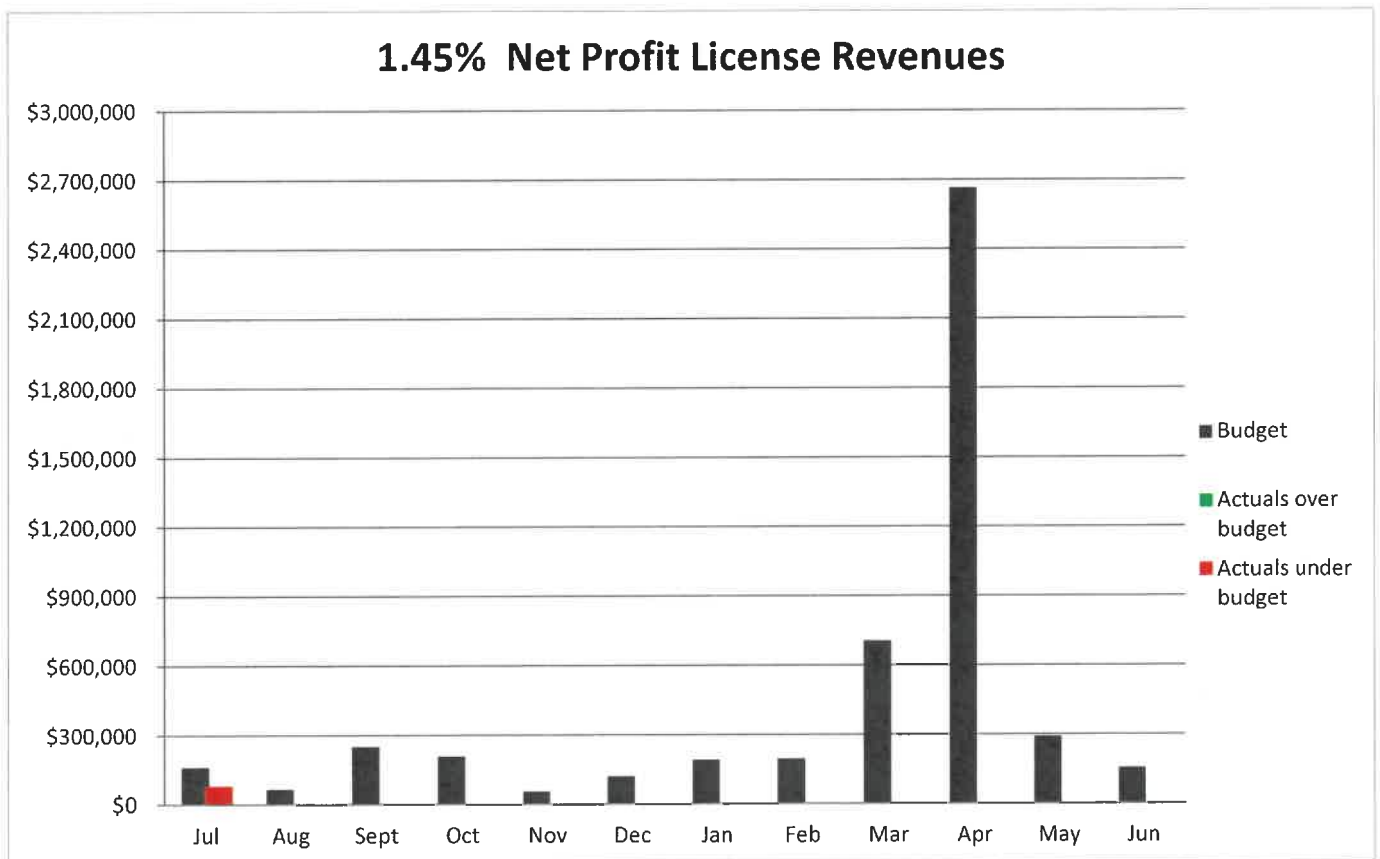
SCHEDULE OF OCCUPATIONAL LICENSE FEES - GENERAL FUND

Month	Comparison to Budget (2026-27)			Comparison to Prior Year Actuals		
	Budget	Actual	Over / (Under)	2025-26	2026-27	Over / (Under)
July	\$2,240,481	\$2,191,548	(\$48,933)	\$2,198,875	\$2,191,548	(\$7,327)
August	2,103,928	0	0	1,882,464	0	0
September	1,926,915	0	0	2,130,186	0	0
October	2,101,399	0	0	2,228,665	0	0
November	1,997,720	0	0	2,274,169	0	0
December	2,078,640	0	0	1,931,943	0	0
January	2,417,494	0	0	2,076,408	0	0
February	2,455,425	0	0	2,577,168	0	0
March	1,883,926	0	0	1,829,647	0	0
April	2,167,147	0	0	2,377,392	0	0
May	1,787,833	0	0	1,868,912	0	0
June	2,126,687	0	0	2,220,767	0	0
Total	\$25,287,595	\$2,191,548	(\$48,933)	\$25,596,597	\$2,191,548	(\$7,327)

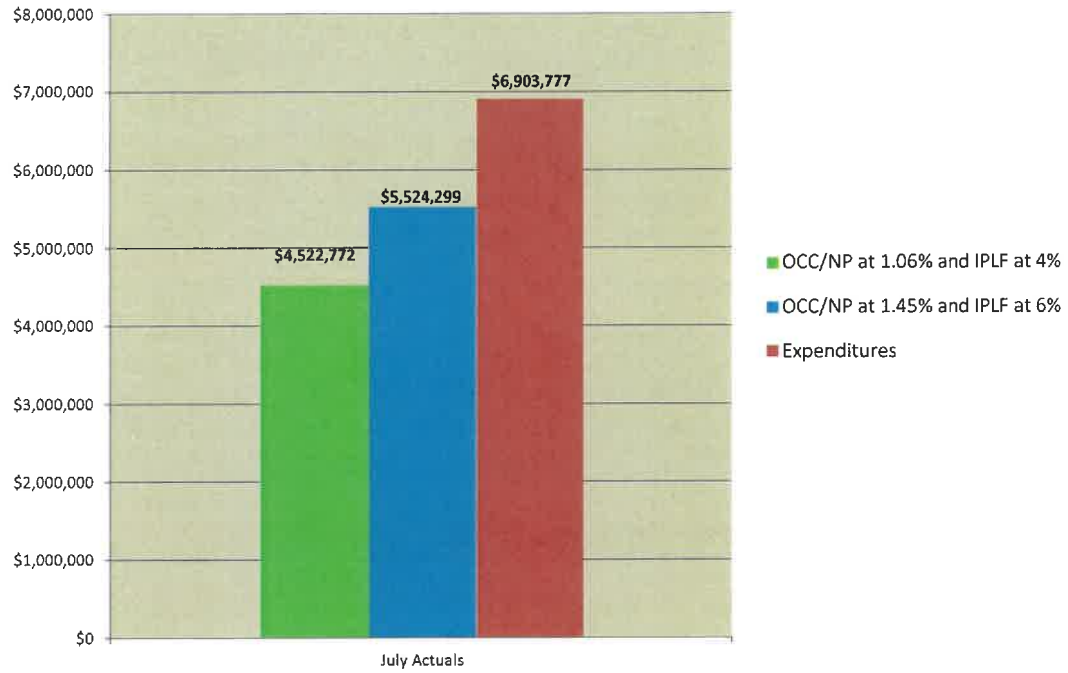


SCHEDULE OF NET PROFIT FEES - GENERAL FUND

Month	Comparison to Budget (2026-27)			Comparison to Prior Year Actuals		
	Budget	Actual	Over / (Under)	2025-26	2026-27	Over / (Under)
July	\$162,905	\$81,051	(\$81,854)	\$177,368	\$81,051	(\$96,317)
August	66,990	0	0	54,610	0	0
September	250,705	0	0	344,830	0	0
October	208,583	0	0	188,875	0	0
November	55,825	0	0	349,126	0	0
December	121,800	0	0	475,501	0	0
January	191,328	0	0	164,633	0	0
February	196,403	0	0	183,203	0	0
March	707,455	0	0	1,073,728	0	0
April	2,665,898	0	0	3,345,941	0	0
May	291,305	0	0	417,145	0	0
June	155,803	0	0	144,935	0	0
Total	\$5,075,000	\$81,051	(\$81,854)	\$6,919,895	\$81,051	(\$96,317)

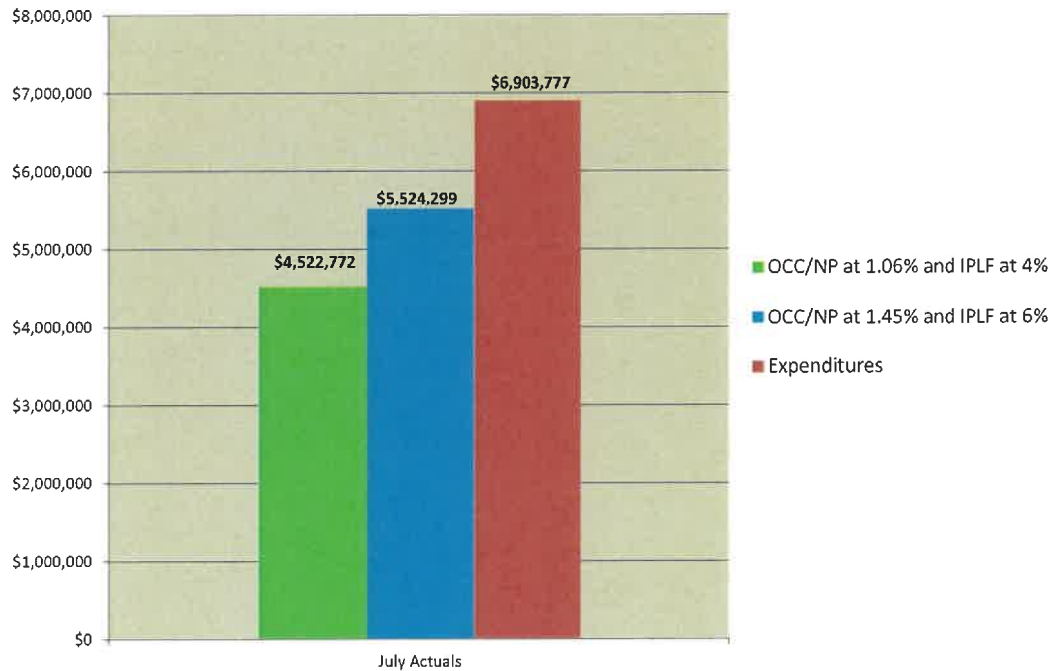


General Fund Revenue Analysis -July



Old Rate - Current Month Surplus (Deficit)	\$	(2,381,005)
New Rate - Current Month Surplus (Deficit)	\$	(1,379,478)

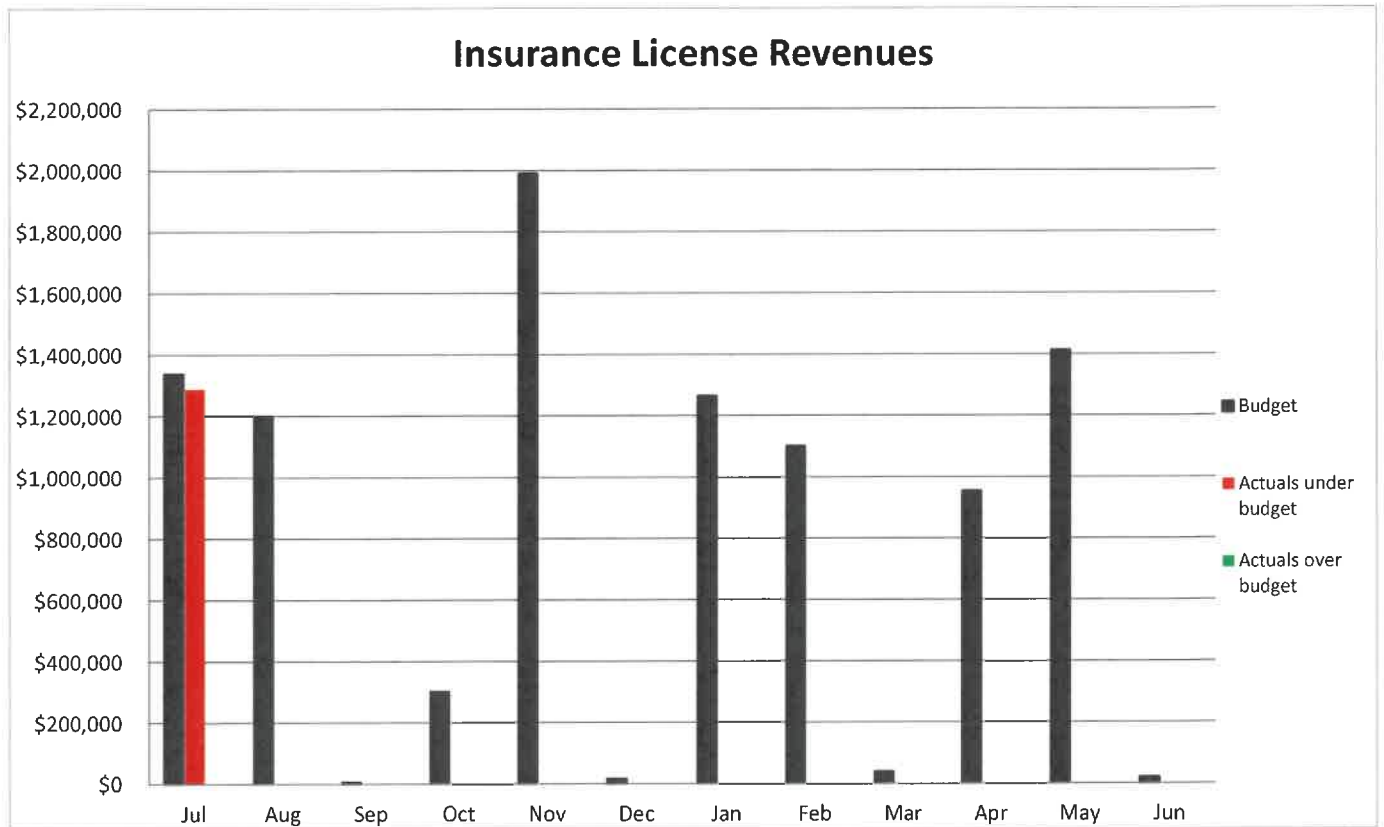
General Fund Revenue Analysis - Year To Date



Old Rate - Current Year to Date Surplus (Deficit)	\$	(2,381,005)
New Rate - Current Year to Date Surplus (Deficit)	\$	(1,379,478)

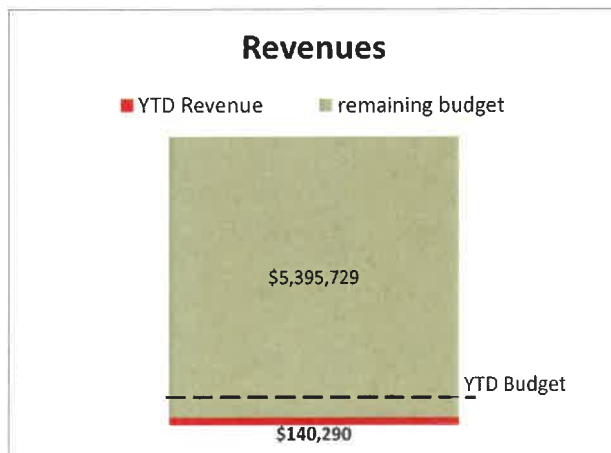
SCHEDULE OF INSURANCE PREMIUM LICENSE FEES - GENERAL FUND

Month	Comparison to Budget (2026-27)			Comparison to Prior Year Actuals		
	Budget	Actual	Over / (Under)	2025-26	2026-27	Over / (Under)
July	\$1,338,251	\$1,288,213	(\$50,038)	\$1,267,659	\$1,288,213	\$20,554
August	1,200,276	0	0	1,314,536	0	0
September	5,789	0	0	3,863	0	0
October	301,034	0	0	1,404,501	0	0
November	1,991,455	0	0	729,174	0	0
December	17,367	0	0	245,467	0	0
January	1,264,921	0	0	1,074,946	0	0
February	1,101,861	0	0	1,096,605	0	0
March	39,559	0	0	26,075	0	0
April	954,239	0	0	787,121	0	0
May	1,413,509	0	0	1,463,456	0	0
June	20,262	0	0	2,981	0	0
Total	\$9,648,523	\$1,288,213	(\$50,038)	\$9,416,386	\$1,288,213	\$20,554



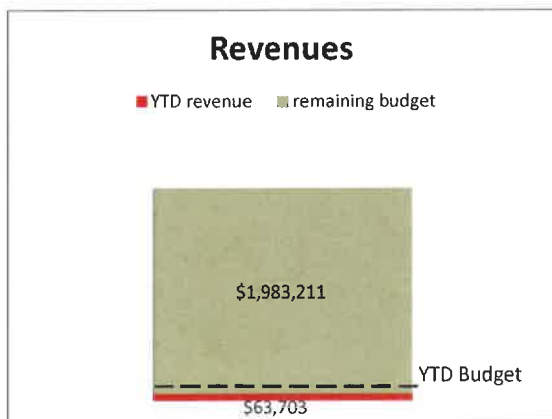
**CITY OF OWENSBORO
CONVENTION CENTER OPERATIONS FUND
STATEMENT OF REVENUE AND EXPENDITURES
FOR THE MONTH ENDING JULY 31, 2026**

	Current Month			Year to Date		
	Amended Budget	Actuals	Over / (Under)	Amended Budget	Actuals	Over / (Under)
Revenues:						
County Contribution	\$30,000	\$34,583	\$4,583	\$30,000	\$34,583	\$4,583
Interest on Investments	68,000	72,196	4,196	68,000	72,196	4,196
Transient Hotel Room Tax	27,593	20,705	(6,888)	27,593	20,705	(6,888)
Transfer from General Fund	14,038	12,806	(1,232)	14,038	12,806	(1,232)
Operating Revenue Transfer	349,375	0	(349,375)	349,375	0	(349,375)
Total revenues	\$489,006	\$140,290	(\$348,716)	\$489,006	\$140,290	(\$348,716)
Expenditures:						
Maintenance Grounds	\$10,802	\$10,802	\$0	\$10,802	\$10,802	\$0
Utilities	15,664	14,601	(1,063)	15,664	14,601	(1,063)
Convention Center Management	12,777	12,777	0	12,777	12,777	0
Convention Center Incentive	123,263	0	(123,263)	123,263	0	(123,263)
Insurance	0	0	0	0	0	0
Supplies	25,400	0	(25,400)	25,400	0	(25,400)
Capital	31,224	31,224	0	31,224	31,224	0
Operating Expenditure Transfer	374,306	374,345	39	374,306	374,345	39
Total expenditures	\$593,436	\$443,749	(\$149,687)	\$593,436	\$443,749	(\$149,687)
Operating Excess / (Deficiency)	(\$104,430)	(\$303,459)	(\$199,029)	(\$104,430)	(\$303,459)	(\$199,029)



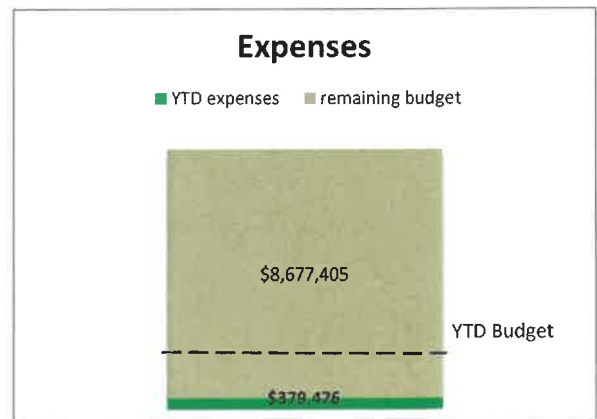
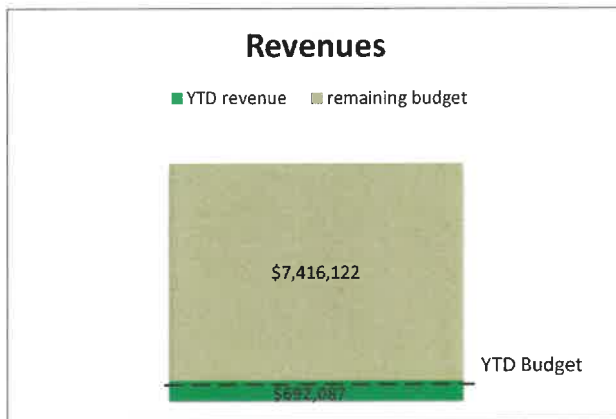
**CITY OF OWENSBORO
SPORTSCENTER OPERATIONS FUND
STATEMENT OF REVENUE AND EXPENDITURES
FOR THE MONTH ENDING JULY 31, 2026**

	Current Month			Year to Date		
	Budget	Actuals	Over / (Under)	Amended Budget	Actuals	Over / (Under)
Revenues:						
Interest on Investments	\$1,750	\$2,504	\$754	\$1,750	\$2,504	\$754
Transfer from General Fund	67,106	61,199	(5,907)	67,106	61,199	(5,907)
Operating Revenue Transfer	11,717	0	(11,717)	11,717	0	(11,717)
Total revenues	\$80,573	\$63,703	(\$16,870)	\$80,573	\$63,703	(\$16,870)
Expenditures:						
Maintenance	\$1,796	\$1,796	\$0	\$1,796	\$1,796	\$0
Sportscenter Management	4,259	4,259	0	4,259	4,259	0
Sportcenter Incentive	22,228	0	(22,228)	22,228	0	(22,228)
Insurance	0	0	0	0	0	0
Other	0	0	0	0	0	0
Capital	17,459	17,459	0	17,459	17,459	0
Operating Expenditure Transfer	76,479	76,539	60	76,479	76,539	60
Total expenditures	\$122,221	\$100,053	(\$22,168)	\$122,221	\$100,053	(\$22,168)
Operating Excess/ (Deficiency)	(\$41,648)	(\$36,350)	\$5,298	(\$41,648)	(\$36,350)	\$5,298



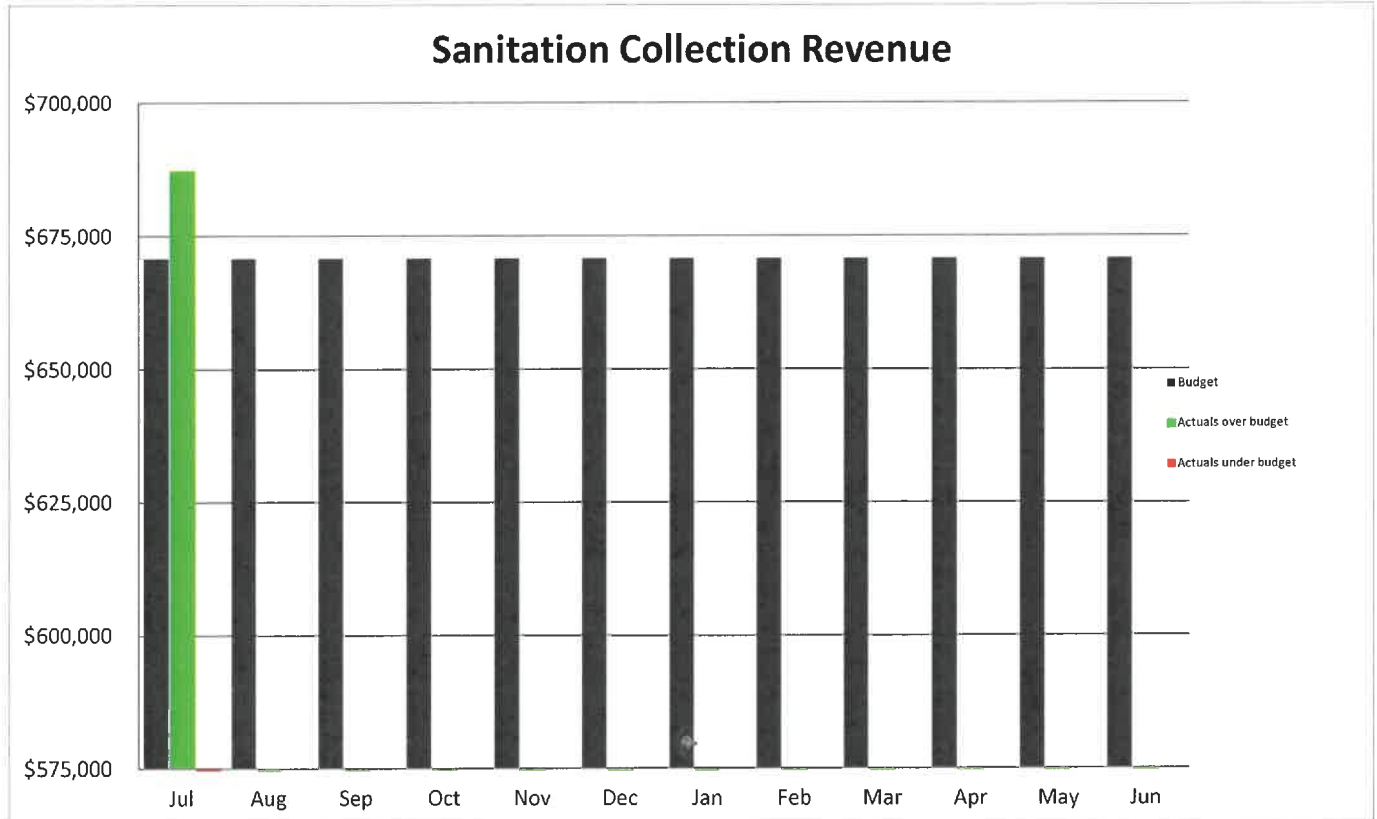
**CITY OF OWENSBORO
SANITATION FUND
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING JULY 31, 2026**

	Current Month			Year to Date		
	Amended Budget	Actuals	Over / (Under)	Amended Budget	Actuals	Over / (Under)
Revenues:						
Toter Service	\$437,500	\$449,376	\$11,876	\$437,500	\$449,376	\$11,876
Dumpster Service	233,333	237,784	4,451	233,333	237,784	4,451
Recycling	37	0	(37)	37	0	(37)
Litter Abatement Funding	2,250	0	(2,250)	2,250	0	(2,250)
Sale of Capital Assets	0	0	0	0	0	0
Other / Miscellaneous	2,576	4,928	2,352	2,576	4,928	2,352
Total revenues	\$675,696	\$692,087	\$16,391	\$675,696	\$692,087	\$16,391
Expenditures:						
Personnel Services	\$216,487	\$199,851	(\$16,636)	\$216,487	\$199,851	(\$16,636)
Maintenance	58,848	58,531	(317)	58,848	58,531	(317)
Supplies	49,836	72,419	22,583	49,836	72,419	22,583
Utilities	835	530	(305)	835	530	(305)
Other	266,816	44,531	(222,285)	266,816	44,531	(222,285)
Capital	1,013,675	3,614	(1,010,061)	1,013,675	3,614	(1,010,061)
Total expenditures	\$1,606,497	\$379,476	(\$1,227,021)	\$1,606,497	\$379,476	(\$1,227,021)
Operating Excess / (Deficiency)	(\$930,801)	\$312,611	\$1,243,412	(\$930,801)	\$312,611	\$1,243,412



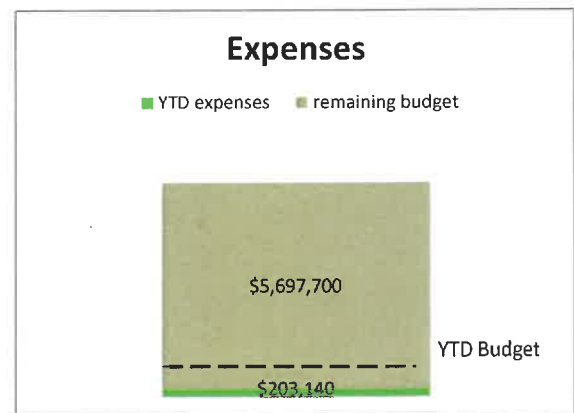
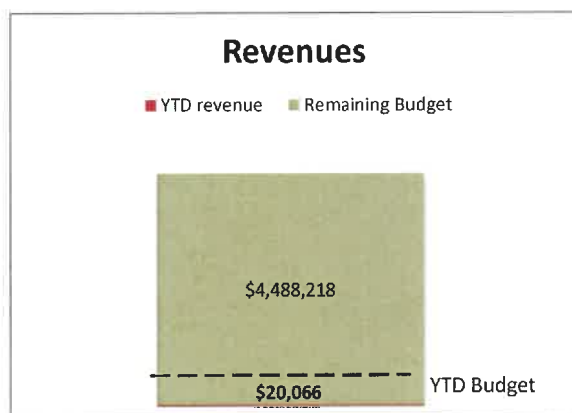
SCHEDULE OF SANITATION FEES

Month	Comparison to Budget (2026-27)			Comparison to Prior Year Actuals		
	Budget	Actual	Over / (Under)	2025-26	2026-27	Over / (Under)
July	\$670,833	\$687,159	\$16,326	\$676,826	\$687,159	\$10,334
August	670,833	0	0	681,690	0	0
Sept	670,833	0	0	683,641	0	0
October	670,833	0	0	686,654	0	0
November	670,833	0	0	682,148	0	0
December	670,833	0	0	683,511	0	0
January	670,833	0	0	684,866	0	0
February	670,833	0	0	684,642	0	0
March	670,833	0	0	686,185	0	0
April	670,833	0	0	688,197	0	0
May	670,833	0	0	681,616	0	0
June	670,833	0	0	683,760	0	0
Total	\$8,049,996	\$687,159	\$16,326	\$8,203,735	\$687,159	\$10,334



**CITY OF OWENSBORO
TRANSIT FUND
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING JULY 31, 2026**

	Current Month			Year to Date		
	Amended Budget	Actuals	Over / (Under)	Amended Budget	Actuals	Over / (Under)
<u>Revenues:</u>						
Federal & State Grants	\$285,277	\$0	(\$285,277)	\$285,277	\$0	(\$285,277)
Revenue	6,924	10,270	3,346	6,924	10,270	3,346
Miscellaneous	1,943	9,796	7,853	1,943	9,796	7,853
Transfer from General Fund	80,420	0	(80,420)	80,420	0	(80,420)
Total revenues	\$374,564	\$20,066	(\$354,498)	\$374,564	\$20,066	(\$354,498)
<u>Expenditures:</u>						
Personnel Services	\$169,581	\$157,241	(\$12,340)	\$169,581	\$157,241	(\$12,340)
Maintenance	44,185	11,134	(33,051)	44,185	11,134	(33,051)
Supplies	37,608	21,717	(15,891)	37,608	21,717	(15,891)
Utilities	3,729	2,632	(1,097)	3,729	2,632	(1,097)
Other	62,434	9,926	(52,508)	62,434	9,926	(52,508)
Capital	1,736,815	490	(1,736,325)	1,736,815	490	(1,736,325)
Total expenditures	\$2,054,352	\$203,140	(\$1,851,212)	\$2,054,352	\$203,140	(\$1,851,212)
Operating Excess / (Deficiency)	(\$1,679,788)	(\$183,074)	\$1,496,714	(\$1,679,788)	(\$183,074)	\$1,496,714



**CITY OF OWENSBORO
RECREATIONAL FUND
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING JULY 31, 2026**

	Current Month			Year to Date		
	Amended Budget	Actuals	Over / (Under)	Amended Budget	Actuals	Over / (Under)
Revenues:						
Ben Hawes Golf Course	\$104,137	\$88,236	(\$15,901)	\$104,137	\$88,236	(\$15,901)
Hillcrest Golf Course	44,263	40,273	(3,990)	44,263	40,273	(3,990)
Ice Arena	48,595	53,008	4,413	48,595	53,008	4,413
Combest Pool	30,524	27,499	(3,025)	30,524	27,499	(3,025)
Cravens Pool	4,112	14,495	10,383	4,112	14,495	10,383
Softball Complex	41,752	34,198	(7,554)	41,752	34,198	(7,554)
Tennis Facility	5,657	6,851	1,194	5,657	6,851	1,194
Transfer from General Fund	155,446	155,848	402	155,446	155,848	402
Total revenues	\$434,486	\$420,408	(\$14,078)	\$434,486	\$420,408	(\$14,078)
Expenditures:						
Personnel Services	\$145,298	\$207,231	\$61,933	\$145,298	\$207,231	\$61,933
Maintenance	32,321	31,108	(1,213)	32,321	31,108	(1,213)
Supplies	66,647	36,363	(30,284)	66,647	36,363	(30,284)
Utilities	26,535	26,621	86	26,535	26,621	86
Other	54,990	80,939	25,949	54,990	80,939	25,949
Capital	25,188	46,690	21,502	25,188	46,690	21,502
Total expenditures	\$350,979	\$428,952	\$77,973	\$350,979	\$428,952	\$77,973
Operating Excess / (Deficiency)	\$83,507	(\$8,544)	(\$92,051)	\$83,507	(\$8,544)	(\$92,051)



**CITY OF OWENSBORO
RECREATIONAL FUND DETAIL
FOR THE MONTH ENDING JULY 31, 2026**

	Dollars			
	Annual Budget	YTD Budget	YTD Actual	Over/ (Under)
Ben Hawes				
Revenue	\$891,690	\$104,137	\$88,236	(\$15,901)
Expenses	1,538,411	130,054	145,683	15,629
Excess(Loss)	(\$646,721)	(\$25,917)	(\$57,447)	(\$31,530)
Hillcrest				
Revenue	\$349,309	\$44,263	\$40,273	(\$3,991)
Expenses	542,668	\$46,693	60,063	13,370
Excess(Loss)	(\$193,359)	(\$2,430)	(\$19,791)	(\$17,361)
Ice Arena				
Revenue	\$582,305	\$48,595	\$53,008	\$4,413
Expenses	955,230	71,056	93,298	22,242
Excess(Loss)	(\$372,925)	(\$22,461)	(\$40,290)	(\$17,829)
Combest Pool				
Revenue	\$87,056	\$30,524	\$27,499	(\$3,025)
Expenses	237,391	21,150	45,041	23,891
Excess(Loss)	(\$150,335)	\$9,374	(\$17,542)	(\$26,916)
Cravens Pool				
Revenue	\$65,316	\$4,112	\$14,495	\$10,383
Expenses	149,171	12,152	30,595	18,443
Excess(Loss)	(\$83,855)	(\$8,040)	(\$16,100)	(\$8,060)
Softball Complex				
Revenue	\$287,424	\$41,752	\$34,198	(\$7,554)
Expenses	675,997	57,939	42,072	(15,867)
Excess(Loss)	(\$388,573)	(\$16,187)	(\$7,874)	\$8,313
Tennis Facility				
Revenue	\$90,485	\$5,657	\$6,851	\$1,194
Expenses	307,970	11,935	12,199	264
Excess(Loss)	(\$217,485)	(\$6,278)	(\$5,348)	\$930

**CITY OF OWENSBORO
COMMUNITY DEVELOPMENT PROGRAMS
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING JULY 31, 2026**

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

	Annual Budget	Year To Date Actuals	Remaining Budget
<u>Revenues:</u>			
Grant Revenues	\$566,249	\$0	\$566,249
Rental Income	0	1,620	(1,620)
Miscellaneous Revenue	0	750	(750)
Total revenues	\$566,249	\$2,370	\$563,879
<u>Expenditures:</u>			
CDBG Administration	\$113,435	\$0	\$113,435
Monarch NRSA	515,642	0	515,642
Northwest NRSA	6,110	0	6,110
Total expenditures	\$635,187	\$0	\$635,187
Operating Excess / (Deficiency)	(\$68,938)	\$2,370	(\$71,308)

HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)

	Annual Budget	Year To Date Actuals	Remaining Budget
<u>Revenues:</u>			
Grant Revenues	\$281,751	\$0	\$281,751
Total revenues	\$281,751	\$0	\$281,751
<u>Expenditures:</u>			
Administration	\$35,056	\$0	\$35,056
FTB Down Payment Assistance	116,856	13,900	102,956
CHDO Set-Aside	129,839	0	129,839
Total expenditures	\$281,751	\$13,900	\$267,851
Operating Excess / (Deficiency)	\$0	(\$13,900)	\$13,900

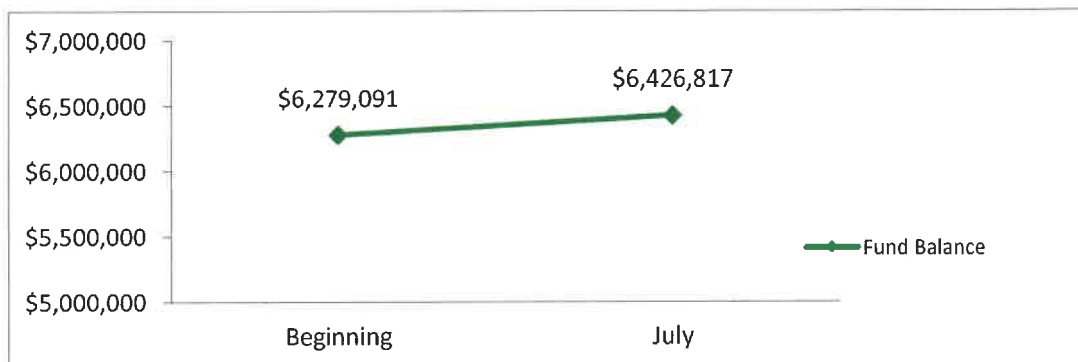
**CITY OF OWENSBORO
ECONOMIC DEVELOPMENT FUND
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING JULY 31, 2026**

	Annual Budget	Year to Date Actuals	Remaining Budget
Revenues:			
Franchise Fees	\$576,500	\$127,583	\$448,917
Interest on Investments	250,000	23,547	226,453
Local E.D. Revenue	3,456,868	252,918	3,203,950
State E.D. Revenue	1,301,775	11,589	1,290,186
Miscellaneous Revenue	60,000	0	60,000
Total revenues	\$5,645,143	\$415,637	\$5,229,506
Expenditures:			
Debt Service	\$1,185,784	\$0	\$1,185,784
Miscellaneous Projects	10,000	0	10,000
Downtown Contractual Services	25,000	2,083	22,917
Local E.D. Projects	3,120,111	31,093	3,089,018
State E.D. Projects	1,241,250	0	1,241,250
Incentives	145,000	77,598	67,403
Total expenditures	\$5,727,145	\$110,773	\$5,616,372



**CITY OF OWENSBORO
INSURANCE FUND
FOR THE MONTH ENDING JULY 31, 2026**

	Month	Year To Date
Health Insurance:		
City Contribution	\$472,643.02	\$472,643.02
Employee Contribution	77,800.00	77,800.00
Total Revenue	<u>550,443.02</u>	<u>550,443.02</u>
Benefits	311,739.01	311,739.01
Re-Insurance	98,859.13	98,859.13
Professional/Technical	29,239.25	29,239.25
Wellness Benefit	15,195.31	15,195.31
Total Expenditures	<u>455,032.70</u>	<u>455,032.70</u>
Revenue Over/(Under) Expenditures	<u>\$95,410.32</u>	<u>\$95,410.32</u>
Workers' Compensation:		
Premium-Departments	\$52,714.37	\$52,714.37
Salary-Reimbursement	0.00	0.00
Total Revenue	<u>52,714.37</u>	<u>52,714.37</u>
Benefits	24,579.54	24,579.54
Insurance	10,659.75	10,659.75
Professional/Technical	3,545.00	3,545.00
Total Expenditures	<u>38,784.29</u>	<u>38,784.29</u>
Revenue Over/(Under) Expenditures	<u>\$13,930.08</u>	<u>\$13,930.08</u>
Unemployment:		
Premium-Departments	\$9,561.84	\$9,561.84
Total Revenue	<u>9,561.84</u>	<u>9,561.84</u>
Benefits	0.00	0.00
Total Expenditures	<u>0.00</u>	<u>0.00</u>
Revenue Over/(Under) Expenditures	<u>\$9,561.84</u>	<u>\$9,561.84</u>
Total Insurance Fund:		
Beginning Fund Balance		\$6,279,090.74
Interest Income	28,824.32	28,824.32
Revenue Over/(Under) Expenditures	118,902.24	118,902.24
Ending Fund Balance		<u>\$6,426,817.30</u>



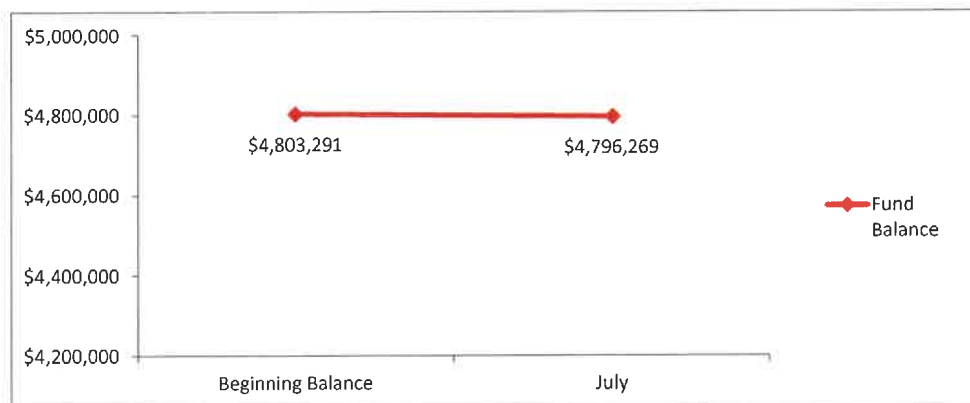
**CITY OF OWENSBORO
CITY EMPLOYEES' PENSION FUND--CLOSED
STATEMENT OF RECEIPTS AND EXPENSES
FOR THE MONTH ENDING JULY 31, 2026**

	Current Month		Year-To-Date	
	Amount	Percent	Current	Prior
Receipts:				
Interest Income	\$135.33	100%	\$135.33	\$784.37
Appreciation (Depreciation) of Investments	0.00	0%	0.00	0.00
Total Receipts	\$135.33	100%	\$135.33	\$784.37
Expenses:				
Pensions Paid: City & OMU employees	\$7,157.57	100%	\$7,157.57	\$6,962.61
Miscellaneous Expense	0.00	0%	0.00	0.00
Total Expenses	\$7,157.57	100%	\$7,157.57	\$6,962.61
Revenue Over/(Under) Expenses	<u>(\$7,022.24)</u>		<u>(\$7,022.24)</u>	<u>(\$6,178.24)</u>

* Pension expense represents 1/2 the month due to year end accounting.

Type of Retirement

Ordinary	2
Disability	2
Widows	6
Total	<u>10</u>



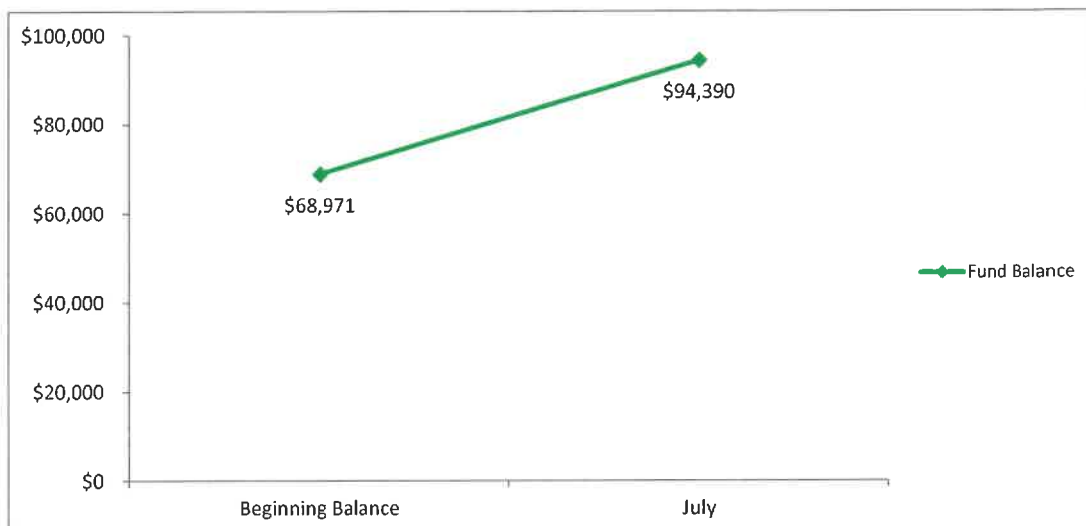
*CEPF is invested with Baird. The Fund is actuarially sound and any remaining funds after final payment will be allocated between the City and OMU.

**CITY OF OWENSBORO
POLICE AND FIRE PENSION FUND--CLOSED
STATEMENT OF RECEIPTS AND EXPENSES
FOR THE MONTH ENDING JULY 31, 2026**

	Current Month		Year-To-Date	
	Amount	Percent	Current	Prior
Receipts:				
Interest Income	\$338.31	1%	\$338.31	\$941.24
Restitution, Other.	0.00	0%	0.00	122.79
Transfer from General Fund	25,080.00	99%	25,080.00	18,240.00
Total Receipts	\$25,418.31	100%	\$25,418.31	\$19,304.03
Expenses:				
Pensions Paid	\$0.00	0%	\$0.00	\$0.00
Miscellaneous Expense	0.00	0%	0.00	0.00
Total Expenses	\$0.00	0%	\$0.00	\$0.00
Revenue Over/(Under) Expenses	\$25,418.31		\$25,418.31	\$19,304.03

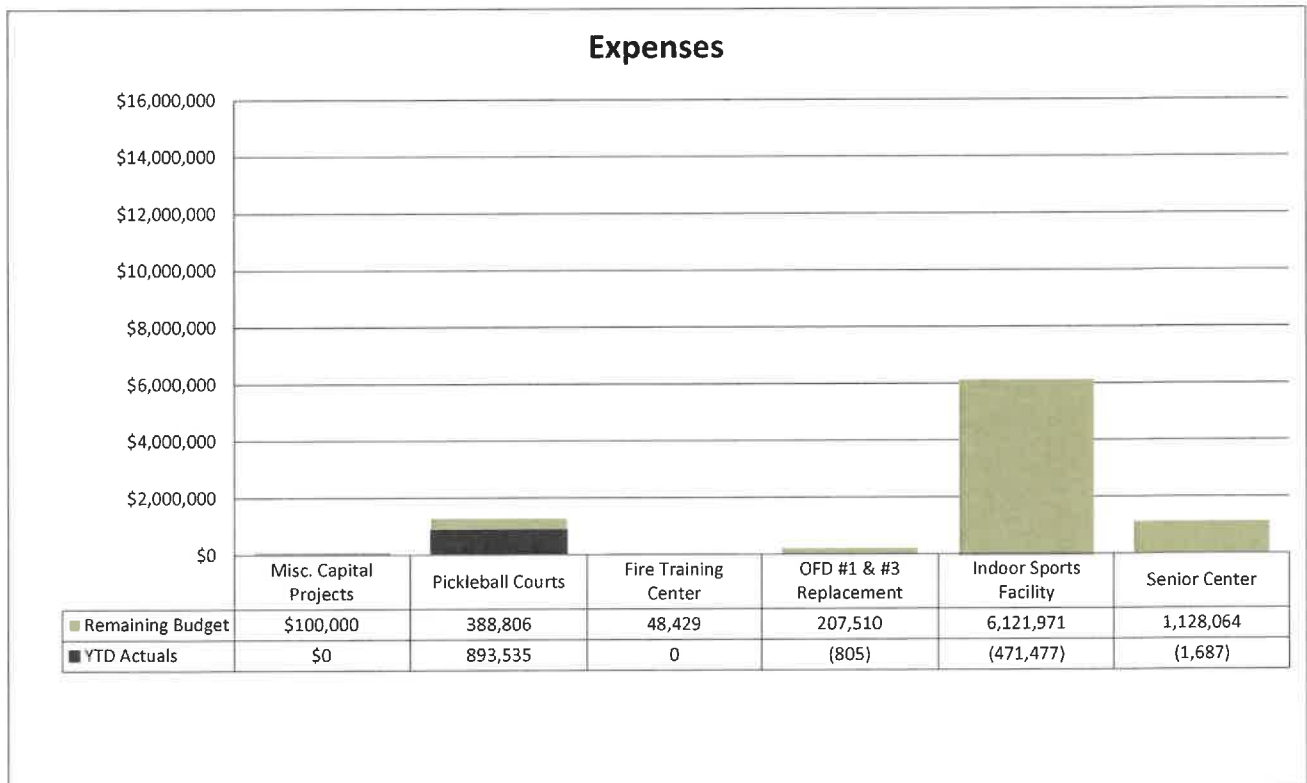
Type of Retirement

Ordinary	2
Disability	2
Widows	14
Total	18



**CITY OF OWENSBORO
CAPITAL PROJECTS FUND
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING JULY 31, 2026**

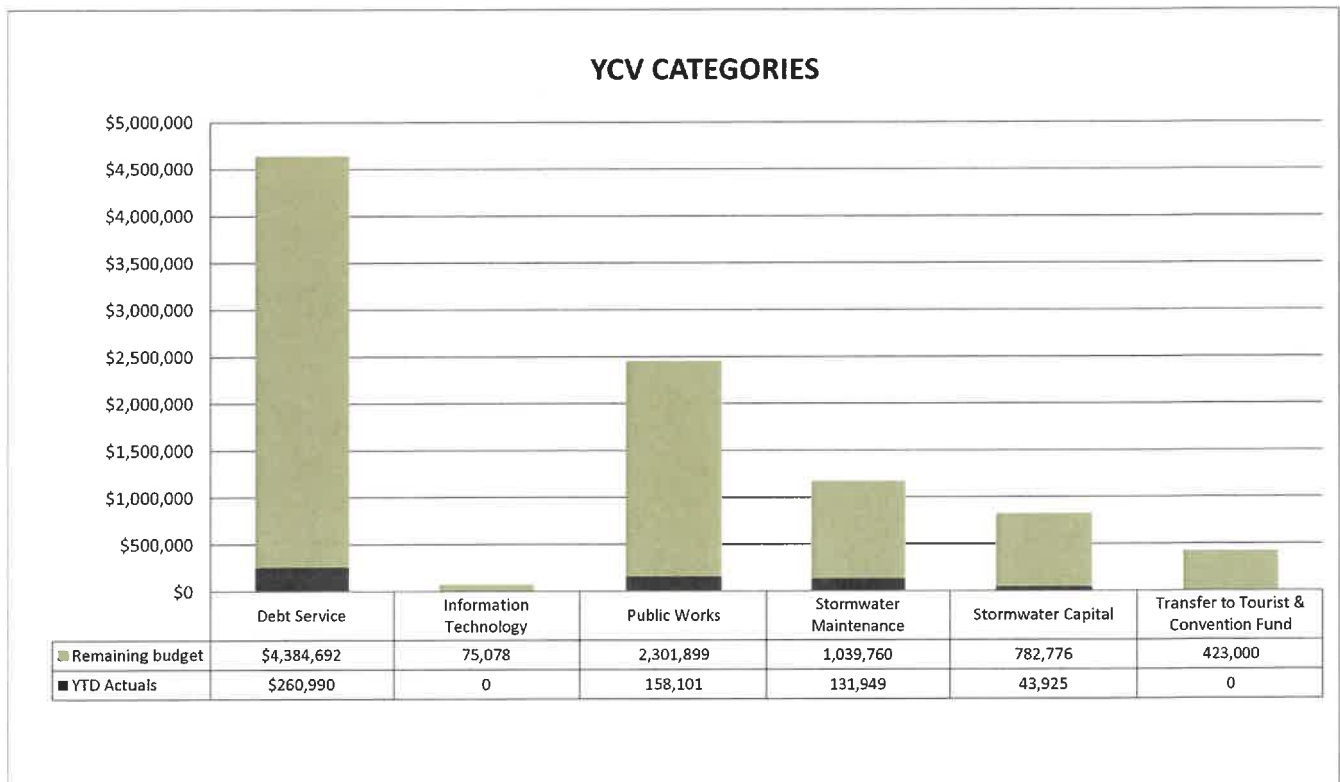
	Annual Budget	Year To Date Actuals	Remaining Budget
Revenues:			
Interest Earnings	\$0	\$42,695	(\$42,695)
Transfer from General Fund	100,000	7,600	92,400
Total revenues	\$100,000	\$50,295	\$49,705
Expenditures:			
Miscellaneous Capital Projects	\$100,000	\$0	\$100,000
Pickleball Courts	1,282,341	893,535	388,806
Fire Training Center	48,429	0	48,429
Fire Stations #1 & #3 Replacement	206,705	(805)	207,510
Downtown Indoor Sports Facility	5,650,494	(471,477)	6,121,971
Senior Center	1,126,377	(1,687)	1,128,064
Total expenditures	\$8,414,346	\$419,567	\$7,994,779



**CITY OF OWENSBORO
YOUR COMMUNITY VISION FUND
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING JULY 31, 2026**

	Annual Budget	Year to Date Actuals	Remaining Budget
Revenues:			
Occupational License Fee	\$6,300,000	\$547,801	\$5,752,199
Net Profit License Fee	1,600,000	28,495	1,571,505
Interest Earnings	400,000	26,185	373,815
Penalty and Interest	70,000	7,034	62,966
Miscellaneous Revenue	256,000	0	256,000
Total revenues	\$8,626,000	\$609,515	\$8,016,485

Expenditures:			
Debt Service	\$4,645,682	\$260,990	\$4,384,692
Information Technology	75,078	0	75,078
Public Works	2,460,000	158,101	2,301,899
Stormwater Maintenance	1,171,709	131,949	1,039,760
Stormwater Capital	826,701	43,925	782,776
Transfer to Tourist & Convention Fund	423,000	0	423,000
Total expenditures	\$9,602,170	\$594,964	\$9,007,206

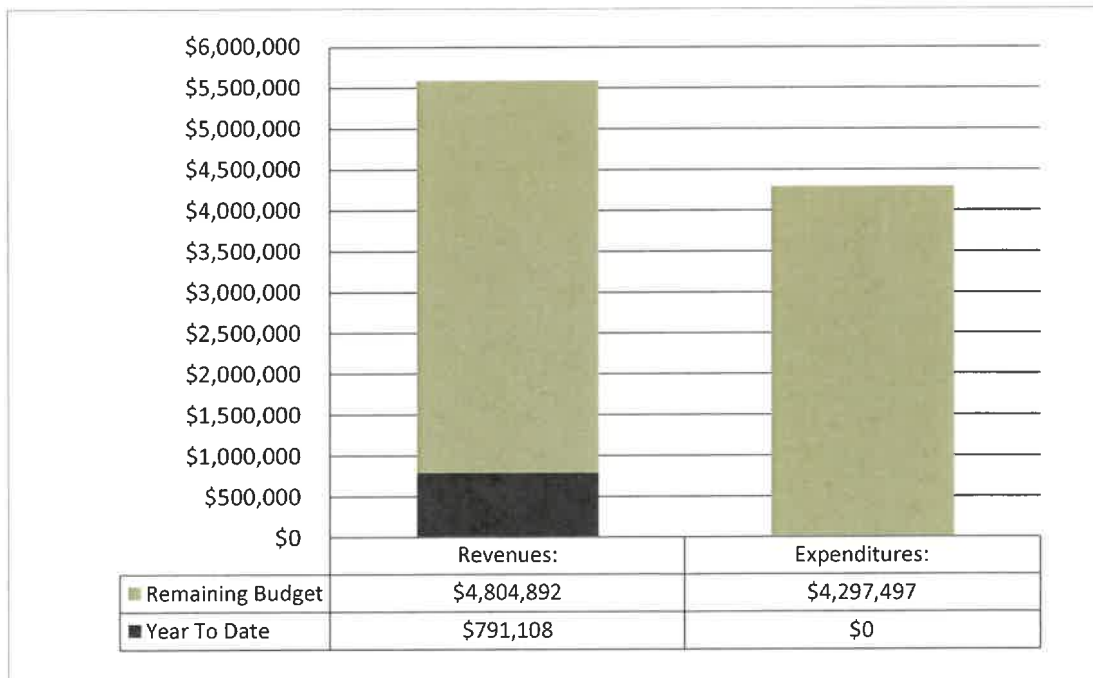


**CITY OF OWENSBORO
YOUR COMMUNITY VISION FUND
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING JULY 31, 2026**

	Annual Budget	Year to Date Actuals	Remaining Budget
Debt Service	\$4,645,682	\$260,990	\$4,384,692
<u>Transfers</u>			
Tourist & Convention Fund	423,000	0	423,000
<u>Information Technology</u>			
Infrastructure/Fiber	75,078	0	75,078
<u>Public Works</u>			
Various Infrastructure	900,000	0	900,000
Sidewalk Program	500,000	158,101	341,899
Beautification Sign Project	1,060,000	0	1,060,000
<u>Stormwater Maintenance</u>			
Stormwater Maintenance-Ditch Crew	671,709	118,731	552,978
Stormwater Maintenance-RWRA	500,000	13,218	486,782
<u>Stormwater Capital</u>			
Culvert Replacement	276,701	7,706	268,995
RWRA Ravine Sewer	550,000	36,219	513,781
Total Expenditures	\$9,602,170	\$594,964	\$9,007,206

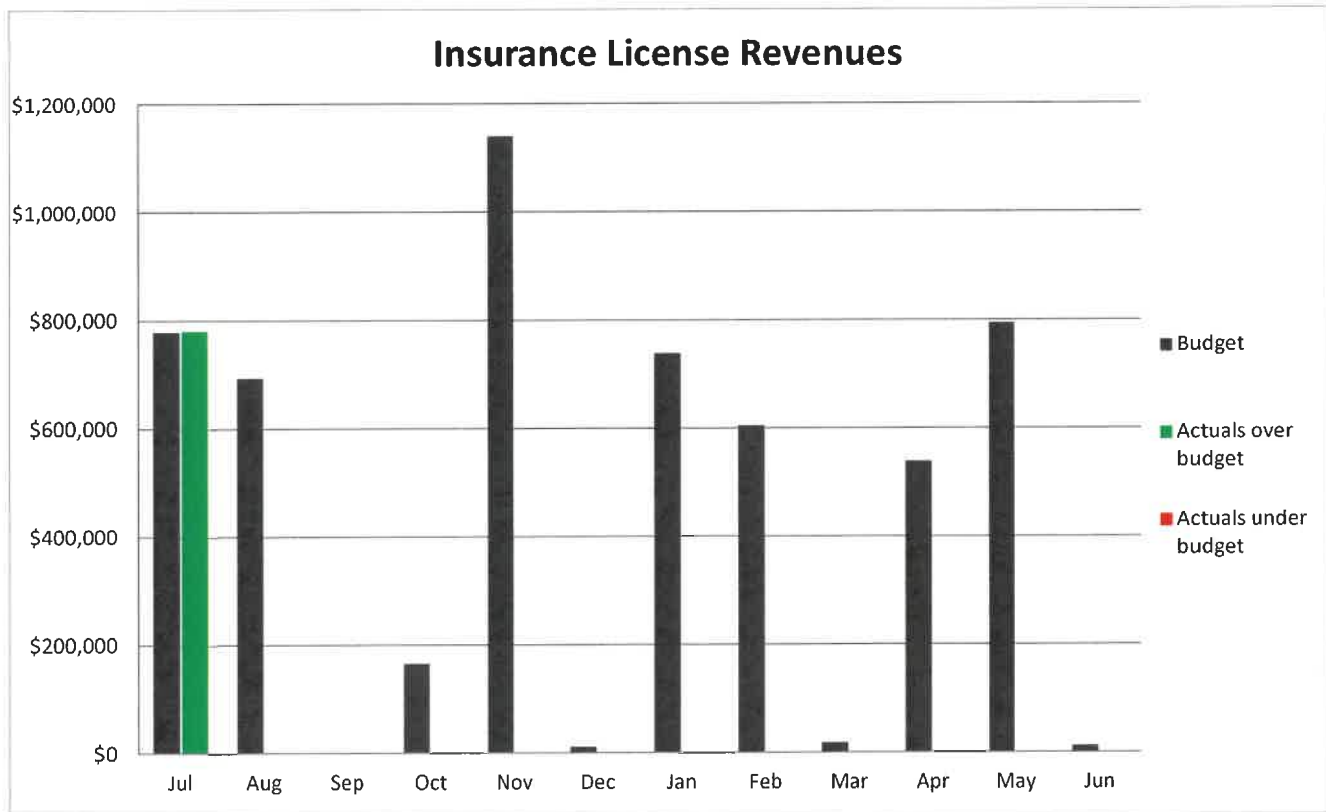
**CITY OF OWENSBORO
DOWNTOWN REVITALIZATION FUND
STATEMENT OF RECEIPTS AND EXPENSES
FOR MONTH ENDING JULY 31, 2026**

	Annual Budget	Year To Date Actuals	Remaining Budget
<u>Revenues:</u>			
Insurance License Premium Fees	\$5,500,000	\$780,553	\$4,719,447
Interest on Investments	96,000	10,555	85,445
Total Revenues	\$5,596,000	\$791,108	\$4,804,892
<u>Expenditures:</u>			
Debt Service	\$4,297,497	\$0	\$4,297,497
Total Expenditures	\$4,297,497	\$0	\$4,297,497



SCHEDULE OF INSURANCE PREMIUM LICENSE FEES-DTR

Month	Comparison to Budget (2026-27)			Comparison to Prior Year Actuals		
	Budget	Actual	Over / (Under)	2025-26	2026-27	Over / (Under)
July	\$778,800	\$780,553	\$1,753	\$769,729	\$780,553	\$10,824
August	694,100	0	0	763,183	0	0
September	2,200	0	0	2,575	0	0
October	165,550	0	0	797,992	0	0
November	1,140,150	0	0	460,379	0	0
December	11,000	0	0	128,976	0	0
January	739,200	0	0	690,266	0	0
February	605,000	0	0	574,112	0	0
March	18,150	0	0	10,963	0	0
April	539,000	0	0	435,490	0	0
May	794,200	0	0	880,301	0	0
June	12,650	0	0	1,003	0	0
Total	\$5,500,000	\$780,553	\$1,753	\$5,514,969	\$780,553	\$10,824



**CITY OF OWENSBORO
DEBT SERVICE FUND
July 31, 2026**

Name	Detail	Funding Source	Original Borrowing (principal)	2026-27 Debt Service*	Scheduled Final Payment
Series 2016B	Build the Edge	YCV Fund	1,965,000	193,207	07/01/28
Series 2014	Riverwall construction	YCV Fund	3,572,000	295,466	04/01/30
Series 2014	PW building expansion	General Fund	893,000	73,867	04/01/30
Series 2013B	SkatePark \$800K	General Fund	800,000	56,615	05/01/33
Series 2013B	IBMC-\$3M	Downtown TIF	3,000,000	212,565	05/01/33
Series 2013B	Tennis Facility-\$2.1M	Rec.Fund/Tennis Assoc.	2,100,000	148,796	05/01/33
Series 2013B	DT Parking-\$1M/S.O.B. \$1.3	Economic Dev Fund	2,305,000	163,314	05/01/33
Series 2013B	Convention Center FF&E-\$1.6M	Convention Center Fund	1,600,000	113,368	05/01/33
Series 2013C	U.S. Bank Building #3-construction	Economic Dev Fund	6,350,000	425,294	05/01/33
Series 2007	Harsh Ditch Construction	YCV Fund	23,350,539	1,353,989	12/01/34
Series 2015	Scherm Ditch Construction	YCV Fund	2,878,252	229,624	12/01/35
Series 2016C	IBMC	Downtown TIF	2,560,000	173,338	01/01/37
Series 2016D	Parking Garage Construction	Downtown TIF	9,380,000	706,975	06/01/37
Series 2019A	Transportation Projects	Downtown TIF	4,635,000	331,405	06/01/37
Series 2019B	US Bank Building #1 (refi Series 2010)	Economic Dev Fund	3,815,000	388,608	06/01/31
Series 2019D	US Bank Building #2 (refi Series 2011)	Economic Dev Fund	2,180,000	208,569	06/01/31
Series 2019C	Smothers/RF Park, Utility Reloc.& Str, (refi Series 2011)	DTR Fund	18,090,000	1,131,463	04/01/41
Series 2019E	Convention Center & Infrastructure	DTR Fund	36,570,000	2,082,813	06/01/42
Series 2013A	Convention Center & Infrastructure	DTR Fund	20,530,000	1,083,221	05/01/43
Series 2023A	Sportsplex	Tourist & Convention Fund	19,000,000	1,398,803	02/01/43
Series 2023A	Fire Training Center, Various Projects	YCV Fund	14,580,000	1,073,398	02/01/43
				<u>\$11,844,696</u>	

* 2026-27 Includes principal and interest.

