CITY OF CONCORDIA, KANSAS

Independent Auditor's Report and
Financial Statement with
Supplementary Information

For the Year Ended December 31, 2025

CITY OF CONCORDIA, KANSAS

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JARRED, GILMORE & PHILLIPS, PA
CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITOR'S REPORT

Honorable Mayor and City Commission
City of Concordia, Kansas

Adverse and Unmodified Opinions
We have audited the accompanying fund summary statement of regulatory basis receipts, expenditures, and unencumbered cash balances of the City of Concordia, Kansas, as of and for the year ended December 31, 2025, and the related notes to the financial statement.

Adverse Opinion on U.S. Generally Accepted Accounting Principles
In our opinion, because of the significance of the matter discussed in the Basis for Adverse and Unmodified Opinions section of our report, the accompanying financial statement referred to above does not present fairly, in conformity with accounting principles generally accepted in the United States of America, the financial position of the City of Concordia as of December 31, 2025, or changes in financial position and cash flows thereof for the year then ended.

Unmodified Opinion on Regulatory Basis of Accounting
In our opinion, the accompanying financial statement referred to above presents fairly, in all material respects, the aggregate cash and unencumbered cash balance of the City of Concordia as of December 31, 2025, and the aggregate receipts and expenditures for the year then ended in accordance with the financial reporting provisions of the *Kansas Municipal Audit and Accounting Guide* described in Note 1.

Basis for Adverse and Unmodified Opinions
We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS) and the *Kansas Municipal Audit and Accounting Guide*. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statement section of our report. We are required to be independent of the City, and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our adverse and unmodified audit opinions.

Matter Giving Rise to Adverse Opinion on U.S. Generally Accepted Accounting Principles
As discussed in Note 1 of the financial statement, the financial statement is prepared by the City of Concordia, Kansas on the basis of the financial reporting provisions of the *Kansas Municipal Audit and Accounting Guide*, which is a basis of accounting other than accounting principles generally accepted in the United States of America. The effects on the financial statement of the variances between the regulatory basis of accounting described in Note 1 and accounting principles generally accepted in the United States of America, although not reasonably determinable, are presumed to be material.

Responsibilities of Management for the Financial Statement
Management is responsible for the preparation and fair presentation of this financial statement in accordance with the *Kansas Municipal Audit and Accounting Guide* as described in Note 1; this includes determining that the regulatory basis of accounting is an acceptable basis for the preparation of the financial statement in the circumstances. Management is also responsible for the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of the financial statement that is free from material misstatement, whether due to fraud or error.

In preparing the financial statement, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the City's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

Auditor's Responsibilities for the Audit of the Financial Statement

Our objectives are to obtain reasonable assurance about whether the financial statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statement.

In performing an audit in accordance with GAAS, we:

- exercise professional judgment and maintain professional skepticism throughout the audit.
- identify and assess the risks of material misstatement of the financial statement, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statement.
- obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the City's internal control. Accordingly, no such opinion is expressed.
- evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statement.
- conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the City's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Supplementary Information

Our audit was conducted for the purpose of forming an opinion on the fund summary statement of regulatory basis receipts, expenditures, and unencumbered cash balances (basic financial statement) as a whole. The summary of regulatory basis expenditures-actual and budget, individual fund schedules of regulatory basis receipts and expenditures-actual and budget, schedule of regulatory basis receipts and expenditures-agency funds (Schedules 1, 2 and 3 as listed in the table of contents) are presented for purposes of additional analysis and are not a required part of the basic financial statement, however are required to be presented under the provisions of the Kansas Municipal Audit and Accounting Guide. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the basic financial statement. The information has been subjected to the auditing procedures applied in the audit of the basic financial statement and certain additional procedures, including comparing and reconciling such

information directly to the underlying accounting and other records used to prepare the basic financial statement or to the basic financial statement itself, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the accompanying supplementary information is fairly stated in all material respects, in relation to the basic financial statement as a whole, on the basis of accounting described in Note 1.

We also previously audited, in accordance with auditing standards generally accepted in the United States of America, the basic financial statement of City of Concordia, Kansas as of and for the year ended December 31, 2024 (not presented herein), and have issued our report thereon dated June 6, 2025, which contained an unmodified opinion on the basic financial statement. The 2024 basic financial statement and our accompanying report are not presented herein, but are available in electronic form from the web site of the Kansas Department of Administration at the following link https://admin.ks.gov/offices/accounts-reports/local-government/municipal-services. The 2024 actual column (2024 comparative information) presented in the individual fund schedules of regulatory basis receipts and expenditures—actual and budget for the year ended December 31, 2025 (Schedule 2 as listed in the table of contents) is presented for purposes of additional analysis and is not a required part of the basic financial statement. Such 2024 comparative information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the 2024 basic financial statement. The 2024 comparative information was subjected to the auditing procedures applied in the audit of the 2024 basic financial statement and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the 2024 basic financial statement or to the 2024 basic financial statement itself, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the 2024 comparative information is fairly stated in all material respects in relation to the basic financial statement as a whole for the year ended December 31, 2024, on the basis of accounting described in Note 1.

Jarred, Gilmore & Phillips, PA

JARRED, GILMORE & PHILLIPS, PA
Certified Public Accountants

Chanute, Kansas
April 13, 2026

CITY OF CONCORDIA, KANSAS

Summary Statement of Receipts, Expenditures, and Unencumbered Cash
Regulatory Basis
For the Year Ended December 31, 2025

Funds	Beginning Unencumbered Cash Balances	Receipts	Expenditures	Ending Unencumbered Cash Balances	Add Encumbrances and Accounts Payable	Cash Balance December 31, 2025
General Fund	$ 1,435,915.86	$ 5,787,253.06	$ 5,572,405.76	$ 1,650,763.16	$ 222,186.12	$ 1,872,949.28
Special Purpose Funds:						
Library	436.97	196,526.01	194,210.00	2,752.98	-	2,752.98
Industrial Development	2,250.33	58,308.15	58,000.00	2,558.48	-	2,558.48
Special Highway	214,589.59	135,012.87	188,889.47	160,712.99	473.55	161,186.54
Library Employee Benefits	388.93	72,186.98	71,894.00	681.91	-	681.91
Special Parks and Recreation	53,196.35	15,283.90	-	68,480.25	-	68,480.25
Computer Equipment Replacement	10,746.05	10,000.00	20,746.05	-	-	-
Special Equipment Reserve	290,624.04	717,318.63	169,730.24	838,212.43	-	838,212.43
911 PSAP	64,378.71	74,828.28	69,856.71	69,350.28	2,075.36	71,425.64
Fire Department Grants and Donations	4,157.02	21,135.00	16,632.74	8,659.28	-	8,659.28
Police Department Grants and Donations	30,428.59	27,683.66	1,177.30	56,934.95	-	56,934.95
Recreation Grants and Donations	19,822.86	3,750.00	1,113.31	22,459.55	-	22,459.55
Bond and Interest Funds:						
Bond and Interest	218,904.80	733,651.85	634,387.39	318,169.26	-	318,169.26
Capital Projects Funds:						
T.I.F. Project	5,916.78	829.10	-	6,745.88	-	6,745.88
Capital Improvement Project	(104,009.15)	869,836.34	710,753.04	55,074.15	297,692.48	352,766.63
Wastewater Treatment Facility Project	1,224,967.07	357,641.48	375,976.00	1,206,632.55	-	1,206,632.55
Housing Authority Project	(335,081.85)	335,081.85	-	-	-	-
St. Joseph Subdivision Project	(22,272.88)	157,282.65	158,242.75	(23,232.98)	-	(23,232.98)
Community Activities Center Project	-	50,000.00	50,000.00	-	-	-
Street Projects	-	2,406,683.75	1,379,725.00	1,026,958.75	-	1,026,958.75
Business Funds:						
Water and Sewer General Operating	863,661.11	1,823,847.20	1,889,220.17	798,288.14	101,320.82	899,608.96
Gas	40,999.74	402.00	41,401.74	-	-	-
Cafeteria Plan	2,099.12	20,711.58	22,728.16	82.54	-	82.54

The notes to the financial statement are
an integral part of this statement.

CITY OF CONCORDIA, KANSAS
Summary Statement of Receipts, Expenditures, and Unencumbered Cash
Regulatory Basis
For the Year Ended December 31, 2025

Funds	Beginning Unencumbered Cash Balances	Receipts	Expenditures	Ending Unencumbered Cash Balances	Encumbrances and Accounts Payable	Cash Balance December 31, 2025
Trust Funds:						
Cemetery Endowment	$ 42,164.00	$ 541.05	$ -	$ 42,705.05	$ -	$ 42,705.05
Small Animal Trust	31,017.38	5,780.26	6,500.00	30,297.64	-	30,297.64
Total Reporting Entity (Excluding Agency Funds)	$ 4,095,301.42	$ 13,881,575.65	$ 11,633,589.83	$ 6,343,287.24	$ 623,748.33	$ 6,967,035.57

Composition of Cash:	
Cash on Hand	$ 6,281.33
Checking Accounts:	
Now Checking Account	4,231,984.54
Cafeteria Account	13,809.18
CNB Checking	15,066.08
Investments:	
Money Markets and Savings Accounts	503,761.12
Certificates of Deposit	2,334,487.51
Total Cash	7,105,389.76
Agency Funds Per Schedule 3	(138,354.19)
Total Reporting Entity (Excluding Agency Funds)	$ 6,967,035.57

The notes to the financial statement are
an integral part of this statement.

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The City of Concordia, Kansas (the City) is incorporated as a City of the second class, under the provisions of K.S.A. 14-101 *et seq*. The City operates under a Commission-City Manager form of government and provides the following services as authorized by its charter: public safety (police and fire), highways and streets, electric, water and sewer, health and social services, culture-recreation, education, public improvements, planning and zoning, and general administrative services.

The financial statement and schedules of the City of Concordia, Kansas have been prepared in order to show compliance with the cash basis and budget laws of the State of Kansas. The Governmental Accounting Standards Board is the principal standard-setting body for establishing governmental accounting and financial reporting principles. The more significant of the City's accounting policies follow. Note 1 describes how the City's accounting policies differ from generally accepted accounting principles.

Reporting Entity

The City of Concordia, Kansas (the City) is a municipal corporation governed by an elected five member commission. This financial statement presents the City of Concordia, Kansas (the primary government), and does not include any related municipal entities.

Related Municipal Entities: A related municipal entity is determined by the following criteria. Whether the City exercises oversight responsibility on financial interdependency, selection of governing authority, designation of management, ability to significantly influence operations and accountability for fiscal matters, scope of the public service, and significant operational or financial relationships with the City. Related municipal entities are not required to be included in the City's audit by the Kansas Municipal Audit and Accounting Guide (KMAAG). Based upon the application of this criterion, the following is a brief review of potential related municipal entities:

Frank Carlson Library

The Frank Carlson Library Board operates the City's public library. Acquisition or disposition of real property by the Board must be approved by the City. Separate financial statements are available at the Library.

Concordia Housing Authority

The Housing Authority of the City of Concordia, Kansas operates the City's housing projects with a December 31st year end. The Housing Authority can sue and be sued, and can buy, sell, or lease real property. Bond ordinances must be approved by the City. A copy of the financial statements can be obtained from the Housing Authority.

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Regulatory Basis Fund Types

A fund is defined as an independent fiscal and accounting entity with a self-balancing set of accounts recording cash and other financial resources, together with all related liabilities and residual equities or balances, and changes therein, which are segregated for the purpose of carrying on specific activities or attaining certain objectives in accordance with special regulations, restrictions, or limitations. The following types of funds comprise the financial activities of the City of Concordia, Kansas, for the year of 2025:

General fund – the chief operating fund. Used to account for all resources except those required to be accounted for in another fund.

Special Purpose fund – used to account for the proceeds of specific tax levies and other specific regulatory receipt sources (other than Capital Project and tax levies for long-term debt) that are intended for specified purposes.

Bond and Interest fund – used to account for the accumulation of resources, including tax levies, transfers from other funds and payment of general long-term debt.

Capital Project fund – used to account for the debt proceeds and other financial resources to be used for acquisition or construction of major capital facilities or equipment.

Business fund – funds financed in whole or in part by fees charged to users of the goods or services (enterprise and internal service funds)

Trust fund – funds used to report assets held in trust for the benefit of the municipal financial reporting entity (pension funds, investment trust funds, private purpose trust funds which benefit the municipal reporting entity, and scholarship funds).

Agency fund – funds used to report assets held by the municipal reporting entity in a purely custodial capacity (payroll clearing fund, and county treasurer tax collection accounts).

Basis of Presentation – Regulatory Basis of Accounting

Regulatory Basis of Accounting and Departure from Accounting Principles Generally Accepted in the United States of America. The KMAAG regulatory basis of accounting involves the recognition of cash, cash equivalents, marketable investments, and certain accounts payable and encumbrance obligations to arrive at a net unencumbered cash and investments balance on a regulatory basis for each fund, and the reporting of changes in unencumbered cash and investments of a fund resulting from the difference in regulatory basis receipts and regulatory basis expenditures for the fiscal year. All recognized assets and liabilities are measured and reported at cost, unless they have been permanently impaired and have no future cash value or represent no future obligation against cash. The KMAAG regulatory basis does not recognize capital assets, long-term debt, accrued receivables and payables, or any other assets, liabilities or deferred inflows or outflows, other than those mentioned above.

The City has approved a resolution that is in compliance with K.S.A. 75-1120a(c), waiving the requirement for application of generally accepted accounting principles and allowing the City to use the regulatory basis of accounting.

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Pension Plan

Substantially all full-time City employees are members of the State of Kansas Public Employees Retirement System, or the State of Kansas Police and Fire Retirement System, both of which are a multi-employer state-wide pension plan. The City's policy is to fund all pension costs accrued. Such costs to be funded are actuarially determined annually by the State of Kansas.

Property Taxes

In accordance with governing state statutes, property taxes levied during the current year are a regulatory receipt source to be used to finance the budget of the ensuing year. Taxes are assessed on a calendar year basis and become a lien on the property on November 1st of each year. The County Treasurer is the tax collection agent for all taxing entities within the County. Property owners have the option of paying one-half or the full amount of taxes levied on or before December 20th during the year levied with the balance to be paid on or before May 10th of the ensuing year. State statutes prohibit the County Treasurer from distributing taxes collected in the year levied prior to January 1st of the ensuing year. Consequently, for receipt recognition purposes, taxes levied during the current year are not due and receivable until the ensuing year. At December 31st, such taxes are a lien on the property.

Reimbursed Expenses

The City records reimbursable expenditures in the fund that makes the disbursement and records reimbursements as a receipt to the fund that receives the reimbursement. For purposes of budgetary comparisons, the expenditures are properly offset by the reimbursements under the KMAAG regulatory basis of accounting.

Special Assessments

Kansas statutes require projects financed in part by special assessments to be financed through the issuance of general obligation bonds which are secured by the full faith and credit of the City. Special assessments paid prior to the issuance of general obligation bonds are recorded as cash receipts in the appropriate project. Special assessments received after the issuance of general obligation bonds are recorded as cash receipts in the bond and interest fund. Further, state statutes require levying additional general ad valorem property taxes in the City bond and interest fund to finance delinquent special assessments receivable.

Budgetary Information

Kansas statutes require that an annual operating budget be legally adopted for the general fund, special purpose funds (unless specifically exempted by statute), bond and interest funds, and business funds. Although directory rather than mandatory, the statutes provide for the following timetable in the adoption of the legal annual operating budget:

1. Preparation of the budget for the succeeding calendar year on or before August 1st, of each year.
2. Publication in local newspaper of the proposed budget and notice of public hearing on the budget on or before August 5th.
3. Public hearing on or before August 15th, but at least ten days after publication of notice of hearing.
4. Adoption of the final budget on or before August 25th, of each year.

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Budgetary Information (Continued)
If the city is holding a revenue neutral rate hearing, the public hearing shall be no sooner than August 20th and no later than September 20th, but at least ten days after all statutory notification and publication requirements have been met. Municipal budgets requiring a hearing to exceed the revenue neutral rate should be adopted on or before October 1st but may not be adopted prior to the revenue neutral rate hearing. The City did hold a revenue neutral rate hearing for this year.

The statutes allow for the governing body to increase the originally adopted budget for previously unbudgeted increases in regulatory receipts other than ad valorem property taxes. To do this, a notice of public hearing to amend the budget must be published in the local newspaper. At least ten days after publication, the hearing may be held and the governing body may amend the budget at that time. There were no such budget amendments as of December 31, 2025.

The statutes permit transferring budgeted amounts between line items within an individual fund. However, such statutes prohibit expenditures in excess of the total amount of the adopted budget of expenditures of individual funds. Budget comparison schedules are presented for each fund showing actual receipts and expenditures compared to legally budgeted receipts and expenditures. All legal annual operating budgets are prepared using the regulatory basis of accounting, in which regulatory receipts are recognized when cash is received and expenditures include disbursements, accounts payable, and encumbrances, with disbursements being adjusted for the prior year's accounts payable and encumbrances. Encumbrances are commitments by the City for future payments and are supported by a document evidencing the commitment, such as a purchase order or contract. Any unused budgeted expenditure authority lapses at year end.

A legal operating budget is not required for capital projects funds, and the following special purpose funds:

- Computer Equipment Replacement (K.S.A. 12-1,117)
- Special Equipment Reserve (K.S.A. 12-1,117)
- Continuing Economic Development Grant (K.S.A. 12-1663)
- Fire Department Grants and Donations (K.S.A. 79-2925)
- Police Department Grants and Donations (K.S.A. 79-2925)
- Recreation Grants and Donations (K.S.A. 79-2925)

Spending in funds which are not subject to the legal annual operating budget requirement are controlled by federal regulations, other statutes, or by the use of internal spending limits established by the governing body.

2. STEWARDSHIP, COMPLIANCE, AND ACCOUNTABILITY

Compliance with Kansas Statutes

As shown in Statement 1, the City was in apparent violation with K.S.A. 10-1,113. The City has obligated expenditures in excess of available monies in the St. Joseph Subdivision Project Fund, however, K.S.A. 10-1,116 provides that under certain situations, the funds can end the year with a negative unencumbered cash balance and therefore, are exempt from the cash basis laws of the State of Kansas. This fund met the criteria under the statutes and therefore, is deemed not to be in violation of the Kansas cash basis law. As shown in Schedule 1, the City was in compliance with Kansas budget laws.

Management is not aware of any other material statute violations.

3. DEPOSITS AND INVESTMENTS

K.S.A. 9-1401 establishes the depositories which may be used by the City. The statute requires banks eligible to hold the City's funds have a main branch or branch bank in the county in which the City is located, or in an adjoining county if such institution has been designated as an official depository, and the bank provide an acceptable rate of return on funds. In addition, K.S.A. 9-1402 requires the banks to pledge securities for deposits in excess of FDIC coverage. The City has no other policies that would further limit interest rate risk.

K.S.A. 12-1675 limits the City's investment of idle funds to time deposits, open accounts, and certificates of deposit with allowable financial institutions; U.S. Government securities; temporary notes; no-fund warrants; repurchase agreements; and the Kansas Municipal Investment Pool. The City has no investment policy that would further limit its investment choices.

Custodial credit risk – deposits. Custodial credit risk is the risk that in the event of a bank failure, the City's deposits may not be returned to it. State statutes require the City's deposits in financial institutions to be entirely covered by federal depository insurance or by collateral held under a joint custody receipt issued by a bank within the State of Kansas, the Federal Reserve Bank of Kansas City, or the Federal Home Loan Bank of Topeka. All deposits were legally secured at December 31, 2025.

At year-end, the City's carrying amount of deposits was $7,099,108.43 and the bank balance was $7,107,838.70. The bank balance was held by three banks resulting in a concentration of credit risk. Of the bank balance, $583,385.80 was covered by Federal Deposit Insurance (FDIC) and $6,524,452.90 was collateralized with securities held by the pledging financial institutions' agents in the City's name.

4. LONG-TERM DEBT

Changes in long-term liabilities for the City for the year ended December 31, 2025, were as follows:

Issue	Interest Rates	Date of Issue	Original Amount of Issue	Date of Final Maturity	Balance Beginning of Year	Additions	Reductions/ Payments	Balance End of Year	Interest Paid
General Obligation Bonds:									
Paid with Tax Levies/Utility Receipts									
Series 2014	2.0% - 4.0%	December 15, 2014	$ 1,225,000.00	November 1, 2029	$ 725,000.00	$ -	$ (135,000.00)	$ 590,000.00	$ 24,800.00
Series 2017	3.0% - 3.25%	May 8, 2017	2,275,000.00	November 1, 2032	1,340,000.00	-	(150,000.00)	1,190,000.00	41,112.50
Series 2020	2.0% - 3.0%	October 8, 2020	4,045,000.00	November 1, 2040	3,650,000.00	-	(110,000.00)	3,540,000.00	74,862.50
Series 2025	4.0% - 5.0%	October 30, 2025	2,435,000.00	November 1, 2048	-	2,435,000.00	-	2,435,000.00	-
Temporary Notes:									
Paid with Tax Levies									
Series 2023	4.25%	December 21, 2023	1,340,000.00	November 1, 2025	1,340,000.00	-	(1,340,000.00)	-	56,950.00
Finance Leases:									
Police Dept Copier	6.99%	October 3, 2022	9,210.00	November 3, 2025	3,021.79	-	(3,021.79)	-	106.62
Police Taser	0.00%	July 1, 2024	54,625.00	July 31, 2028	43,700.00	-	(10,925.00)	32,775.00	-
Total Contractual Indebtedness					$ 7,101,721.79	$ 2,435,000.00	$ (1,748,946.79)	$ 7,787,775.00	$ 197,831.62

4. LONG-TERM DEBT (Continued)

Current maturities of long-term liabilities and interest for the next five years and in five year increments through maturity is as follows:

Issue	2026	2027	2028	2029	2030	2031-2035	2036-2040	2041-2045	2046-2048	Total
Principal										
General Obligation Bonds:										
Paid with Tax Levies/Utility Receipts										
Series 2014	$ 140,000.00	$ 145,000.00	$ 150,000.00	$ 155,000.00	$ -	$ -	$ -	$ -	$ -	$ 590,000.00
Series 2017	155,000.00	160,000.00	165,000.00	170,000.00	175,000.00	365,000.00	-	-	-	1,190,000.00
Series 2020	110,000.00	115,000.00	115,000.00	115,000.00	120,000.00	1,215,000.00	1,750,000.00	-	-	3,540,000.00
Series 2025	80,000.00	85,000.00	90,000.00	90,000.00	95,000.00	560,000.00	730,000.00	405,000.00	300,000.00	2,435,000.00
Finance Leases:										
Police Taser	10,925.00	10,925.00	10,925.00	-	-	-	-	-	-	32,775.00
Total Principal	495,925.00	515,925.00	530,925.00	530,000.00	390,000.00	2,140,000.00	2,480,000.00	405,000.00	300,000.00	7,787,775.00
Interest										
General Obligation Bonds:										
Paid with Tax Levies/Utility Receipts										
Series 2014	20,750.00	16,550.00	12,200.00	6,200.00	-	-	-	-	-	55,700.00
Series 2017	36,612.50	31,962.50	27,162.50	22,212.50	17,112.50	17,875.00	-	-	-	152,937.50
Series 2020	71,562.50	68,262.50	64,812.50	62,800.00	60,787.50	259,375.00	106,400.00	-	-	694,000.00
Series 2025	106,444.86	102,150.00	97,900.00	93,400.00	88,900.00	367,750.00	231,400.00	110,200.00	24,400.00	1,222,544.86
Finance Leases:										
Police Taser	-	-	-	-	-	-	-	-	-	-
Total Interest	235,369.86	218,925.00	202,075.00	184,612.50	166,800.00	645,000.00	337,800.00	110,200.00	24,400.00	2,125,182.36
Total Principal and Interest	$ 731,294.86	$ 734,850.00	$ 733,000.00	$ 714,612.50	$ 556,800.00	$ 2,785,000.00	$ 2,817,800.00	$ 515,200.00	$ 324,400.00	$ 9,912,957.36

5. FINANCE LEASE OBLIGATIONS

The City has entered into a finance lease agreement in order to finance Police Tasers. Payments are made in annual installments of $10,925.00, including interest at 0.00%. Final maturity for the lease is July 31, 2028. Future minimum lease payments are as follows:

Year Ended December 31	Totals
2026	$ 10,925.00
2027	10,925.00
2028	10,925.00
Total Payments	32,775.00
Less: Imputed Interest	(0.00)
Net Present Value of Minimum Lease Payments	32,775.00
Less: Current Maturities	(10,925.00)
Long-Term Finance Lease Obligations	$ 21,850.00

6. RIGHT TO USE CONTRACT

On January 5, 2024 the City entered into a contract for a postage machine which required monthly payments of $34.95 for 63 months beginning in February of 2024. Right to use contract expense for December 31, 2025 was $419.40. Future minimum payments are as follows:

2026	$ 419.40
2027	419.40
2028	419.40
2029	104.85

7. DEFINED BENEFIT PENSION PLAN

Plan description. The City participates in the Kansas Public Employees Retirement System (KPERS), a cost-sharing, multiple-employer defined benefit pension plan as provided by K.S.A. 74-4901, et seq. Kansas law establishes and amends benefit provisions. KPERS issues a publicly available financial report that includes financial statements and required supplementary information. KPERS' financial statements are included in its Annual Comprehensive Financial Report which can be found on the KPERS website at www.kspers.gov or by writing to KPERS (611 South Kansas, Suite 100, Topeka, KS 66603) or by calling 1-888-275-5737.

Contributions. K.S.A. 74-4919 and K.S.A. 74-49,210 establish the KPERS member-employee contribution rates. KPERS has multiple benefit structures and contribution rates depending on whether the employee is a KPERS 1, KPERS 2 or KPERS 3 member. KPERS 1 members are active and contributing members hired before July 1, 2009. KPERS 2 members were first employed in a covered position on or after July 1, 2009, and KPERS 3 members were first employed in a covered position on or after January 1, 2015. Effective January 1, 2015, Kansas law established the KPERS member employee contribution rate at 6% of covered salary for KPERS 1, KPERS 2 and KPERS 3 members. K.S.A. 74-4975 establishes KP&F member-employee contribution rate at 7.15% of covered salary. Member contributions are withheld by their employer and paid to KPERS according to the provisions of Section 414(h) of the Internal Revenue Code.

7. DEFINED BENEFIT PENSION PLAN (Continued)

State law provides that the employer contribution rates for KPERS 1, KPERS 2, KPERS 3 and KP&F be determined based on the results of each annual actuarial valuation. Kansas law sets a limitation on annual increases in the employer contribution rates. The actuarially determined employer contribution rate (not including the 1% contribution rate for the Death and Disability Program) and the statutory contribution rate was 9.71% for KPERS and 24.67% for KP&F for the fiscal year ended December 31, 2025. Contributions to the pension plan from the City were $ 204,635.15 for KPERS and $262,968.16 for KP&F for the year ended December 31, 2025.

Net Pension Liability

At December 31, 2025, the City's proportionate share of the collective net pension liability reported by KPERS was $1,515,591.00 and $2,162,776.00 for KP&F. The net pension liability was measured as of June 30, 2025, and the total pension liability used to calculate the net pension liability was determined by an actuarial valuation as of December 31, 2024, which was rolled forward to June 30, 2025. The City's proportion of the net pension liability was based on the ratio of the City's contributions to KPERS, relative to the total employer and non-employer contributions of the Local subgroup within KPERS. Since the KMAAG regulatory basis of accounting does not recognize long-term debt, this liability is not reported in this financial statement.

The complete actuarial valuation report including all actuarial assumptions and methods, and the report on the allocation of the KPERS collective net pension liability to all participating employers are publicly available on the website at www.kspers.gov or can be obtained as described above.

8. CAPITAL PROJECTS

The following is a summary of capital project authorizations and expenditures to date:

PROJECT NAME	AUTHORIZED	EXPENDED THRU 12/31/25	ESTIMATED COMPLETION
Demolition	$ 99,700.60	$ 99,700.60	Annual
Interior & Exterior Improvements at PD	44,629.34	26,884.82	2026
Interior & Exterior Improvements at City Hall	94,308.57	64,308.57	2026
CCLIP Surface Preservation – Hwy 81	670,480.45	228,412.72	2026
USDOT – CMS Sidewalk	174,701.37	57,683.44	2026
Ft. Kearney St Water & Sewer Ext Design	21,500.00	9,000.00	2026
Doster St Mill & Overlay 6th to 8th	225,808.75	4,375.00	2026
MIH Grant Housing	650,000.00	265,395.47	2026
Mill & Overlay 11th St & Highland Dr	183,784.99	12,000.00	2026
St. Joseph Subdivision Engineering & Infrastructure	1,972,226.92	1,972,226.92	Complete
Community Center Feasibility Study	15,000.00	12,417.50	Complete
Airport Box Hangar	1,514,866.57	1,510,606.57	Complete
LOMR Application	35,460.00	32,785.00	Complete
Traffic Light Update – 6th & Lincoln	39,939.00	39,939.00	Complete
Traffic Light Update – College Dr & Lincoln	37,984.00	37,984.00	Complete
Kansas St Sanitary Sewer Extension	53,500.00	53,500.00	Complete
Ft. Kearney St Extension Construction	101,217.50	101,217.50	Complete

9. OTHER LONG-TERM OBLIGATIONS FROM OPERATIONS

Death and Disability Other Post-Employment Benefits
As provided by K.S.A. 74-4927, disabled members in the Kansas Public Employees Retirement System (KPERS) receive long-term disability benefits and life insurance benefits. The plan is administered through a trust held by KPERS that is funded to pay annual benefit payments. The employer contribution rate is set at 1% for the year ended December 31, 2025.

Compensated Absences:
All full-time employees of the City with one year of employment are eligible for vacation benefits in varying annual amounts. Full time employees will be granted paid vacation time according to the following schedules:

Years Continuous Employment:	1-5	6-10	11-14	15+
Days Granted per Year:	12	15	18	18
Maximum Hours Accrued	160	160	160	200

Vacation hours for fire department personnel:

Years Continuous Employment:	1-5	6-10	11+
Hours Granted per Year:	128	160	191
Maximum Hours Accrued	216	216	216

Sick leave accrues to all full-time employees at the rate of 8 hours per month to a maximum of 1,040 hours. Regular full time firefighters will accumulate sick leave at the rate of 11 hours of sick leave per month to a maximum of 1,040 hours. In the event of termination, an employee in good standing with at least five years of employment, shall be compensated for sick leave accrued and unused at a rate of 1% of the current value of sick leave for every completed year of employment. Employees still employed with the City but losing accrual hours due to the sick leave cap will be paid annually at a rate of 50% of the current value of sick leave earned but not accrued.

The City estimates a liability for compensated absences when the following conditions are met:

1. The City's obligation relating to employees' rights to receive compensation for future absences is attributable to employees' services already rendered.
2. The obligation relates to rights that vest or accumulate.
3. Payment of the compensation is probable.
4. The amount can be reasonably estimated.

In accordance with the above criteria, the City has estimated a liability for vacation pay of $130,753.61, which has been earned, but not taken by City employees. In accordance with the above criteria, the City has not recorded a liability for sick pay, inasmuch as the amount cannot be reasonably estimated.

Other Post Employment Benefits:
As provided by K.S.A. 12-5040, the local government allows retirees to participate in the group health insurance plan. While each retiree pays the full amount of the applicable premium, conceptually, the City is subsidizing the retirees because each participant is charged a level of premium regardless of age. However, the cost of this subsidy has not been quantified in these financial statements.

Under the Consolidated Omnibus Budget Reconciliation Act (COBRA), the City makes health care benefits available to eligible former employees and eligible dependents. Certain requirements are outlined by the Federal government for this coverage. The premium is paid in full by the insured. There is no cost to the City under this program.

9. OTHER LONG-TERM OBLIGATIONS FROM OPERATIONS (Continued)

If the employee is retiring and has been employed with the City continuously for a minimum of 20 years, the City will cover the premium of a single health insurance plan per month. The employee will pay the difference between the premium and the maximum amount needed to cover stop-loss plus the group's maximum claims liability.

The City elected to terminate the plan in 2007, therefore, maximum exposure under GASB 45 is estimated in the following schedule of benefits paid and payable for eligible employees which have taken the retirement option as of December 31, 2025:

Paid or Payable	Year Ended	Amount
Paid	2025	$ 3,139.30

10. RISK MANAGEMENT

The City is exposed to various risks of loss related to torts; theft of, damage to, or destruction of assets; errors and omissions; injuries to employees; employees' health and life; and natural disasters. The City manages these risks of loss through the purchase of various insurance policies.

The City has been unable to obtain workers' compensation insurance at a cost it considers to be economically justifiable. For this reason, the City has joined together with other cities in the State to participate in Kansas Municipal Insurance Trust (KMIT), a public entity risk pool currently operating as a common risk management and insurance program for participating members. The City pays annual premium to KMIT for its workers' compensation insurance coverage. The agreement to participate provides that KMIT will be self-sustaining through member premiums and will reinsure through commercial companies for claims in excess of a stated dollar amount for each insurance event. Additional premiums may be due if total claims for the pool are different than what has been anticipated by KMIT management.

11. INTERFUND TRANSFERS

Operating transfers were as follows:

From Fund:	To Fund:	Statutory Authority	Amount
General	Capital Improvement Project	K.S.A. 12-1,118	$ 300,000.00
General	Computer Equipment Replacement	K.S.A. 79-2934	5,000.00
General	Special Equipment Reserve	K.S.A. 12-1,117	300,000.00
General	Industrial Development	K.S.A. 12-1,117	7,000.00
Special Highway	Special Equipment Reserve	K.S.A. 12-1,117	42,000.00
Water and Sewer General Operating	Industrial Development	K.S.A. 12-825d	2,000.00
Water and Sewer General Operating	Computer Equipment Replacement	K.S.A. 12-825d	5,000.00
Water and Sewer General Operating	Special Equipment Reserve	K.S.A. 12-825d	10,000.00
Water and Sewer General Operating	Bond and Interest	K.S.A. 12-825d	59,050.00
Wastewater Treatment Facility Project	Bond and Interest	K.S.A. 12-825d	375,976.00
Small Animal Trust	Animal Shelter	K.S.A. 79-2934	6,500.00
Gas	Capital Improvement Project	K.S.A. 12-1,118	41,401.74

12. SUBSEQUENT EVENTS

The City evaluated events and transactions occurring subsequent to year end, and there were no subsequent events requiring recognition in the financial statement. Additionally, there are no nonrecognized subsequent events requiring disclosure.

SUPPLEMENTARY INFORMATION

CITY OF CONCORDIA, KANSAS
Summary of Expenditures - Actual and Budget
Regulatory Basis
(Budgeted Funds Only)
For the Year Ended December 31, 2025

Funds	Certified Budget	Adjustments for Qualifying Budget Credits	Total Budget for Comparison	Expenditures Charged to Current Year Budget	Variance - Over (Under)
General Fund	$ 6,296,663.00	$ 128,139.12	$ 6,424,802.12	$ 5,572,405.76	$ (852,396.36)
Special Purpose Funds:					
Library	194,210.00	-	194,210.00	194,210.00	-
Industrial Development	60,000.00	-	60,000.00	58,000.00	(2,000.00)
Special Highway	417,359.00	-	417,359.00	188,889.47	(228,469.53)
Library Employee Benefits	71,894.00	-	71,894.00	71,894.00	-
Special Parks and Recreation	64,182.00	-	64,182.00	-	(64,182.00)
911 PSAP	127,743.00	-	127,743.00	69,856.71	(57,886.29)
Bond and Interest Funds:					
Bond and Interest	822,735.00	-	822,735.00	634,387.39	(188,347.61)
Business Funds:					
Water and Sewer General Operating	2,414,462.00	-	2,414,462.00	1,889,220.17	(525,241.83)
Gas	41,500.00	-	41,500.00	41,401.74	(98.26)

CITY OF CONCORDIA, KANSAS
GENERAL FUND
Schedule of Receipts and Expenditures - Actual and Budget
Regulatory Basis
For the Year Ended December 31, 2025
(With Comparative Actual Amounts for the Prior Year Ended December 31, 2024)

		Current Year		
	Prior Year Actual	Actual	Budget	Variance - Over (Under)
Receipts				
Taxes and Shared Receipts				
Ad Valorem Property Tax	$ 1,139,559.11	$ 1,258,746.82	$ 1,298,664.00	$ (39,917.18)
Delinquent Tax	12,476.82	24,095.32	-	24,095.32
Motor Vehicle Tax	152,126.86	148,505.49	128,538.00	19,967.49
Recreational Vehicle Tax	2,182.70	2,066.56	2,140.00	(73.44)
16-20M Truck Tax	1,095.55	1,059.66	821.00	238.66
Vehicle Rental Tax	100.03	57.66	100.00	(42.34)
Commercial Vehicle Fees	7,390.81	7,063.95	8,849.00	(1,785.05)
IRP Vehicle Fees	3,048.24	2,573.34	-	2,573.34
Watercraft Ad Valorem Tax	-	-	136.00	(136.00)
Sales Tax	2,374,646.17	2,363,754.75	2,180,000.00	183,754.75
Franchise Taxes	589,384.61	613,828.31	610,000.00	3,828.31
Special Assessments	20,145.14	16,523.51	860.00	15,663.51
Intergovernmental				
Local Alcoholic Liquor Tax	16,409.06	15,283.89	19,195.00	(3,911.11)
Highway Connection Links	73,720.72	74,834.17	73,600.00	1,234.17
Local Grants - Comm Foundation	7,500.00	21,850.00	-	21,850.00
Local Grants - Blosser	6,000.00	-	-	-
Local Grants - CC Tourism	-	2,000.00	-	2,000.00
State Grants - Dept of Ag.	-	2,234.20	-	2,234.20
State Grants - KDEM	-	5,041.30	-	5,041.30
Federal Grants - STEP	1,878.77	2,616.76	-	2,616.76
Federal Grants - CDBG	2,500.00	9,375.00	-	9,375.00
Federal Grants - USDA	1,125.00	-	-	-
Federal Grants - SAFER	-	15,903.90	-	15,903.90
Federal Grants - FEMA	-	37,809.77	-	37,809.77
Licenses and Permits				
Rent, Licenses, Permits & Fees	60,860.00	70,192.32	49,775.00	20,417.32
Charges for Services				
Administrative Services	1,381.85	1,750.00	1,350.00	400.00
Cemetery Permits/Deeds	5,850.00	6,140.00	6,000.00	140.00
Ambulance Service	405,565.19	503,010.53	350,000.00	153,010.53
Inter-Local Ambulance Agreement	80,424.65	84,214.13	84,214.00	0.13
Dispatch Inter-Local Agreement	120,000.00	120,000.00	120,000.00	-
Airport Fuel Sales	64,320.64	31,664.87	58,000.00	(26,335.13)
Pool Operations/Concession Sales	57,112.48	63,146.44	47,200.00	15,946.44
Broadway Plaza Operations	6,349.00	4,681.50	6,600.00	(1,918.50)
Fines, Forfeitures and Penalties	88,290.77	83,148.70	71,600.00	11,548.70
Use of Money and Property				
Rental Income	20,282.14	22,147.88	18,900.00	3,247.88
Interest Income	110,169.79	115,938.19	30,000.00	85,938.19
Sale of Assets	5,789.49	5,700.00	5,500.00	200.00

CITY OF CONCORDIA, KANSAS
GENERAL FUND
Schedule of Receipts and Expenditures - Actual and Budget
Regulatory Basis
For the Year Ended December 31, 2025
(With Comparative Actual Amounts for the Prior Year Ended December 31, 2024)

		Current Year		
	Prior Year Actual	Actual	Budget	Variance - Over (Under)
Receipts (Continued)				
Other Receipts				
Donations	$ 15,278.41	$ 18,846.44	$ 18,200.00	$ 646.44
Miscellaneous	310.79	139.51	500.00	(360.49)
Reimbursed Expense	21,473.99	31,308.19	5,000.00	26,308.19
Total Receipts	5,474,748.78	5,787,253.06	$ 5,195,742.00	$ 591,511.06
Expenditures				
General Administrative Services				
Personal Services	249,494.35	261,285.71	$ 260,150.00	$ 1,135.71
Contractual Services	113,651.84	122,747.60	123,600.00	(852.40)
Commodities	5,937.00	7,243.89	13,100.00	(5,856.11)
Capital Outlay	137.74	229.98	1,000.00	(770.02)
Law/Municipal Courts				
Personal Services	33,246.08	36,678.45	34,660.00	2,018.45
Contractual Services	25,743.83	28,995.57	35,900.00	(6,904.43)
Commodities	-	329.94	100.00	229.94
Special Projects				
Personal Services	7,802.97	3,657.30	7,650.00	(3,992.70)
Contractual Services	491,363.68	258,535.55	284,500.00	(25,964.45)
Commodities	10,627.07	16,438.81	20,900.00	(4,461.19)
Capital Outlay	17,951.61	9,627.65	13,000.00	(3,372.35)
General Fund Reserve	-	-	266,478.00	(266,478.00)
Law Enforcement				
Personal Services	752,421.26	731,311.99	794,400.00	(63,088.01)
Contractual Services	47,071.43	66,632.24	59,335.00	7,297.24
Commodities	66,654.65	48,176.69	81,000.00	(32,823.31)
Capital Outlay	3,155.84	3,531.56	8,500.00	(4,968.44)
Police Communications/Records				
Personal Services	337,266.68	357,007.91	363,660.00	(6,652.09)
Contractual Services	18,075.47	14,345.55	20,900.00	(6,554.45)
Commodities	3,823.25	3,063.35	7,200.00	(4,136.65)
Capital Outlay	370.29	494.98	1,500.00	(1,005.02)
Fire Department				
Personal Services	459,882.22	486,457.38	515,200.00	(28,742.62)
Contractual Services	3,143.59	9,597.10	13,805.00	(4,207.90)
Commodities	82,734.54	61,515.35	77,000.00	(15,484.65)
Capital Outlay	7,310.00	4,048.01	10,000.00	(5,951.99)

CITY OF CONCORDIA, KANSAS
GENERAL FUND
Schedule of Receipts and Expenditures - Actual and Budget
Regulatory Basis
For the Year Ended December 31, 2025
(With Comparative Actual Amounts for the Prior Year Ended December 31, 2024)

		Current Year		
	Prior Year Actual	Actual	Budget	Variance - Over (Under)
Expenditures (Continued)				
Ambulance Service				
Personal Services	$ 452,723.77	$ 454,620.31	$ 519,570.00	$ (64,949.69)
Contractual Services	72,411.51	45,966.72	56,440.00	(10,473.28)
Commodities	39,043.12	61,360.34	56,500.00	4,860.34
Capital Outlay	-	3,060.00	17,500.00	(14,440.00)
Animal Control				
Personal Services	58,289.94	61,023.92	59,425.00	1,598.92
Contractual Services	4,653.56	3,916.42	7,685.00	(3,768.58)
Commodities	7,450.97	8,593.83	9,050.00	(456.17)
Community Development				
Personal Services	113,390.74	133,417.70	117,760.00	15,657.70
Contractual Services	6,479.44	6,822.46	18,200.00	(11,377.54)
Commodities	1,988.67	2,987.35	4,700.00	(1,712.65)
Capital Outlay	-	-	500.00	(500.00)
Public Works-Streets				
Personal Services	387,602.31	433,673.69	467,060.00	(33,386.31)
Contractual Services	18,731.39	18,371.92	36,335.00	(17,963.08)
Commodities	104,910.75	98,593.44	103,600.00	(5,006.56)
Public Grounds-Airport				
Contractual Services	50,550.53	35,892.11	51,500.00	(15,607.89)
Commodities	64,023.70	52,156.37	78,000.00	(25,843.63)
Capital Outlay	-	7,888.25	11,000.00	(3,111.75)
Public Grounds-Parks				
Personal Services	315,390.76	339,078.71	329,230.00	9,848.71
Contractual Services	15,795.90	13,156.43	23,950.00	(10,793.57)
Commodities	38,814.02	35,250.16	57,350.00	(22,099.84)
Public Grounds-Cemetery				
Personal Services	61,152.41	63,318.09	64,020.00	(701.91)
Contractual Services	2,914.40	3,021.80	7,000.00	(3,978.20)
Commodities	15,863.05	18,045.02	30,250.00	(12,204.98)
Capital Outlay	-	-	4,000.00	(4,000.00)
Public Grounds-Pool				
Personal Services	88,719.46	88,917.01	84,325.00	4,592.01
Contractual Services	17,159.77	35,281.25	29,200.00	6,081.25
Commodities	53,971.88	60,974.79	50,000.00	10,974.79
Capital Outlay	7,057.19	-	3,000.00	(3,000.00)
Public Grounds-Sports Complex				
Personal Services	85,051.12	86,337.92	89,665.00	(3,327.08)
Contractual Services	10,968.52	12,207.55	17,935.00	(5,727.45)
Commodities	37,254.24	38,054.09	46,400.00	(8,345.91)

CITY OF CONCORDIA, KANSAS
GENERAL FUND
Schedule of Receipts and Expenditures - Actual and Budget
Regulatory Basis
For the Year Ended December 31, 2025
(With Comparative Actual Amounts for the Prior Year Ended December 31, 2024)

		Current Year		
	Prior Year Actual	Actual	Budget	Variance - Over (Under)
Expenditures (Continued)				
Recreation				
Personal Services	$ 63,935.36	$ 66,626.97	$ 69,075.00	$ (2,448.03)
Contractual Services	17,886.21	18,784.22	20,000.00	(1,215.78)
Commodities	13,723.71	15,494.84	21,800.00	(6,305.16)
Broadway Plaza				
Personal Services	112.84	14.31	-	14.31
Contractual Services	45,223.61	47,780.92	49,900.00	(2,119.08)
Commodities	6,488.80	5,308.24	5,500.00	(191.76)
Capital Outlay	205.99	256.05	1,500.00	(1,243.95)
Allocation to Others	47,200.00	52,200.00	52,200.00	-
Operating Transfers to:				
Capital Improvement Project Fund	450,000.00	300,000.00	300,000.00	-
Computer Equipment Replacement Fund	5,000.00	5,000.00	5,000.00	-
Industrial Development Fund	7,000.00	7,000.00	7,000.00	-
Special Equipment Reserve Fund	365,000.00	300,000.00	300,000.00	-
Total Certified Budget			6,296,663.00	(724,257.24)
Adjustments for Qualifying Budget Credits			128,139.12	(128,139.12)
Total Expenditures	5,892,005.03	5,572,405.76	$ 6,424,802.12	$ (852,396.36)
Receipts Over(Under) Expenditures	(417,256.25)	214,847.30		
Unencumbered Cash, Beginning	1,853,172.11	1,435,915.86		
Unencumbered Cash, Ending	$ 1,435,915.86	$ 1,650,763.16		

CITY OF CONCORDIA, KANSAS
LIBRARY FUND
Schedule of Receipts and Expenditures - Actual and Budget
Regulatory Basis
For the Year Ended December 31, 2025
(With Comparative Actual Amounts for the Prior Year Ended December 31, 2024)

		Current Year		
	Prior Year Actual	Actual	Budget	Variance - Over (Under)
Receipts				
Taxes and Shared Receipts				
Ad Valorem Property Tax	$ 167,343.17	$ 169,599.72	$ 174,951.00	$ (5,351.28)
Delinquent Tax	1,793.39	3,478.79	-	3,478.79
Motor Vehicle Tax	20,685.90	21,577.27	18,865.00	2,712.27
Recreational Vehicle Tax	293.78	299.95	314.00	(14.05)
16-20M Truck Tax	134.86	147.27	120.00	27.27
Rental Vehicle Tax	13.12	8.18	14.00	(5.82)
Commercial Vehicle Fees	1,024.13	1,037.09	1,299.00	(261.91)
IRP Vehicle Fees	423.66	377.74	-	377.74
Watercraft Ad Valorem Tax	-	-	20.00	(20.00)
Total Receipts	191,712.01	196,526.01	$ 195,583.00	$ 943.01
Expenditures				
Culture and Recreation				
Appropriations	192,202.00	194,210.00	$ 194,210.00	$ -
Total Expenditures	192,202.00	194,210.00	$ 194,210.00	$ -
Receipts Over(Under) Expenditures	(489.99)	2,316.01		
Unencumbered Cash, Beginning	926.96	436.97		
Unencumbered Cash, Ending	$ 436.97	$ 2,752.98		

CITY OF CONCORDIA, KANSAS
INDUSTRIAL DEVELOPMENT FUND
Schedule of Receipts and Expenditures - Actual and Budget
Regulatory Basis
For the Year Ended December 31, 2025
(With Comparative Actual Amounts for the Prior Year Ended December 31, 2024)

		Current Year		
	Prior Year Actual	Actual	Budget	Variance - Over (Under)
Receipts				
Taxes and Shared Receipts				
Ad Valorem Property Tax	$ 44,461.33	$ 42,252.26	$ 43,574.00	$ (1,321.74)
Delinquent Tax	471.09	908.63	-	908.63
Motor Vehicle Tax	5,202.43	5,654.58	5,012.00	642.58
Recreational Vehicle Tax	74.59	78.52	83.00	(4.48)
16-20M Truck Tax	37.23	36.29	32.00	4.29
Rental Vehicle Tax	3.41	2.08	3.00	(0.92)
Commercial Vehicle Fees	253.10	275.49	345.00	(69.51)
IRP Vehicle Fees	104.41	100.30	-	100.30
Watercraft Ad Valorem Tax	-	-	5.00	(5.00)
Operating Transfers from:				
General Fund	7,000.00	7,000.00	7,000.00	-
Water and Sewer General Operating Fund	2,000.00	2,000.00	2,000.00	-
Total Receipts	59,607.59	58,308.15	$ 58,054.00	$ 254.15
Expenditures				
General Government				
Contractual Services	58,000.00	58,000.00	$ 60,000.00	$ (2,000.00)
Total Expenditures	58,000.00	58,000.00	$ 60,000.00	$ (2,000.00)
Receipts Over(Under) Expenditures	1,607.59	308.15		
Unencumbered Cash, Beginning	642.74	2,250.33		
Unencumbered Cash, Ending	$ 2,250.33	$ 2,558.48		

CITY OF CONCORDIA, KANSAS
SPECIAL HIGHWAY FUND
Schedule of Receipts and Expenditures - Actual and Budget
Regulatory Basis
For the Year Ended December 31, 2025
(With Comparative Actual Amounts for the Prior Year Ended December 31, 2024)

		Current Year		
	Prior Year Actual	Actual	Budget	Variance - Over (Under)
Receipts				
Taxes and Shared Receipts				
Highway Gas Tax	$ 136,666.59	$ 134,283.87	$ 134,940.00	$ (656.13)
Other Receipts				
Reimbursed Expense	-	729.00	-	729.00
Total Receipts	136,666.59	135,012.87	$ 134,940.00	$ 72.87
Expenditures				
Streets and Highways				
Contractual Services	37,326.95	12,165.00	$ 12,100.00	$ 65.00
Commodities	79,119.25	134,724.47	85,000.00	49,724.47
Capital Outlay	-	-	278,259.00	(278,259.00)
Operating Transfers to Special Equipment Reserve Fund	42,000.00	42,000.00	42,000.00	-
Total Expenditures	158,446.20	188,889.47	$ 417,359.00	$ (228,469.53)
Receipts Over(Under) Expenditures	(21,779.61)	(53,876.60)		
Unencumbered Cash, Beginning	236,369.20	214,589.59		
Unencumbered Cash, Ending	$ 214,589.59	$ 160,712.99		

CITY OF CONCORDIA, KANSAS
LIBRARY EMPLOYEE BENEFITS FUND
Schedule of Receipts and Expenditures - Actual and Budget
Regulatory Basis
For the Year Ended December 31, 2025
(With Comparative Actual Amounts for the Prior Year Ended December 31, 2024)

		Current Year		
	Prior Year Actual	Actual	Budget	Variance - Over (Under)
Receipts				
Taxes and Shared Receipts				
Ad Valorem Property Tax	$ 60,192.86	$ 62,704.78	$ 64,689.00	$ (1,984.22)
Delinquent Tax	613.50	1,202.12	-	1,202.12
Motor Vehicle Tax	6,889.27	7,615.27	6,784.00	831.27
Recreational Vehicle Tax	99.14	105.68	113.00	(7.32)
16-20M Truck Tax	50.89	47.70	43.00	4.70
Rental Vehicle Tax	4.57	2.76	4.00	(1.24)
Commercial Vehicle Fees	332.96	372.91	467.00	(94.09)
IRP Vehicle Fees	137.20	135.76	-	135.76
Watercraft Ad Valorem Tax	-	-	7.00	(7.00)
Total Receipts	68,320.39	72,186.98	$ 72,107.00	$ 79.98
Expenditures				
Culture and Recreation				
Appropriations	68,437.00	71,894.00	$ 71,894.00	$ -
Total Expenditures	68,437.00	71,894.00	$ 71,894.00	$ -
Receipts Over(Under) Expenditures	(116.61)	292.98		
Unencumbered Cash, Beginning	505.54	388.93		
Unencumbered Cash, Ending	$ 388.93	$ 681.91		

CITY OF CONCORDIA, KANSAS
SPECIAL PARKS AND RECREATION FUND
Schedule of Receipts and Expenditures - Actual and Budget
Regulatory Basis
For the Year Ended December 31, 2025
(With Comparative Actual Amounts for the Prior Year Ended December 31, 2024)

		Current Year		
	Prior Year Actual	Actual	Budget	Variance - Over (Under)
Receipts				
Taxes and Shared Receipts				
Local Alcoholic Liquor Tax	$ 16,409.06	$ 15,283.90	$ 19,195.00	$ (3,911.10)
Total Receipts	16,409.06	15,283.90	$ 19,195.00	$ (3,911.10)
Expenditures				
Culture and Recreation				
Capital Outlay	-	-	$ 64,182.00	$ (64,182.00)
Total Expenditures	-	-	$ 64,182.00	$ (64,182.00)
Receipts Over(Under) Expenditures	16,409.06	15,283.90		
Unencumbered Cash, Beginning	36,787.29	53,196.35		
Unencumbered Cash, Ending	$ 53,196.35	$ 68,480.25		

CITY OF CONCORDIA, KANSAS
COMPUTER EQUIPMENT REPLACEMENT FUND
Schedule of Receipts and Expenditures - Actual
Regulatory Basis
For the Year Ended December 31, 2025
(With Comparative Actual Amounts for the Prior Year Ended December 31, 2024)

	Prior Year Actual	Current Year Actual
Receipts		
Operating Transfers from:		
General Fund	$ 5,000.00	$ 5,000.00
Water and Sewer		
General Operating Fund	5,000.00	5,000.00
Total Receipts	10,000.00	10,000.00
Expenditures		
General Government		
Capital Outlay	18,751.62	20,746.05
Total Expenditures	18,751.62	20,746.05
Receipts Over(Under) Expenditures	(8,751.62)	(10,746.05)
Unencumbered Cash, Beginning	19,497.67	10,746.05
Unencumbered Cash, Ending	$ 10,746.05	$ -

CITY OF CONCORDIA, KANSAS
SPECIAL EQUIPMENT RESERVE FUND
Schedule of Receipts and Expenditures - Actual
Regulatory Basis
For the Year Ended December 31, 2025
(With Comparative Actual Amounts for the Prior Year Ended December 31, 2024)

	Prior Year Actual	Current Year Actual
Receipts		
Use of Money and Property		
Sale of Assets	$ 46,999.50	$ 135,991.13
Intergovernmental		
Federal Grants - CDBG	310,000.00	228,825.00
Federal Grants - USDA	498,875.00	-
Federal Grants - DOJ	6,030.00	502.50
Operating Transfers from:		
General Fund	365,000.00	300,000.00
Special Highway Fund	42,000.00	42,000.00
Water and Sewer General Operating Fund	10,000.00	10,000.00
Total Receipts	1,278,904.50	717,318.63
Expenditures		
Capital Projects		
Capital Outlay	1,888,336.94	169,730.24
Total Expenditures	1,888,336.94	169,730.24
Receipts Over(Under) Expenditures	(609,432.44)	547,588.39
Unencumbered Cash, Beginning	900,056.48	290,624.04
Unencumbered Cash, Ending	$ 290,624.04	$ 838,212.43

CITY OF CONCORDIA, KANSAS
911 PSAP FUND
Schedule of Receipts and Expenditures - Actual and Budget
Regulatory Basis
For the Year Ended December 31, 2025
(With Comparative Actual Amounts for the Prior Year Ended December 31, 2024)

		Current Year		
	Prior Year Actual	Actual	Budget	Variance - Over (Under)
Receipts				
Charges for Services				
PSAP Fees	$ 60,061.98	$ 74,828.28	$ 61,000.00	$ 13,828.28
Total Receipts	60,061.98	74,828.28	$ 61,000.00	$ 13,828.28
Expenditures				
General Government				
Contractual Services	62,426.20	69,856.71	$ 61,000.00	$ 8,856.71
Capital Outlay	-	-	66,743.00	(66,743.00)
Total Expenditures	62,426.20	69,856.71	$ 127,743.00	$ (57,886.29)
Receipts Over(Under) Expenditures	(2,364.22)	4,971.57		
Unencumbered Cash, Beginning	66,742.93	64,378.71		
Unencumbered Cash, Ending	$ 64,378.71	$ 69,350.28		

CITY OF CONCORDIA, KANSAS
CONTINUING ECONOMIC DEVELOPMENT GRANT FUND
Schedule of Receipts and Expenditures - Actual
Regulatory Basis
For the Year Ended December 31, 2025
(With Comparative Actual Amounts for the Prior Year Ended December 31, 2024)

	Prior Year Actual	Current Year Actual
Receipts		
Use of Money and Property		
Interest Income	$ 2,185.29	$ -
Total Receipts	2,185.29	-
Expenditures		
General Government		
Contractual Services	328,128.43	-
Total Expenditures	328,128.43	-
Receipts Over(Under) Expenditures	(325,943.14)	-
Unencumbered Cash, Beginning	325,943.14	-
Unencumbered Cash, Ending	$ -	$ -

CITY OF CONCORDIA, KANSAS
FIRE DEPARTMENT GRANTS AND DONATIONS FUND
Schedule of Receipts and Expenditures - Actual
Regulatory Basis
For the Year Ended December 31, 2025
(With Comparative Actual Amounts for the Prior Year Ended December 31, 2024)

	Prior Year Actual	Current Year Actual
Receipts		
Intergovernmental		
State Grants		
Education Incentive	$ 3,693.50	$ 3,000.00
Other Receipts		
Donations	614.00	14,795.00
Court Donations	5,230.00	3,340.00
Reimbursed Expense	3,800.00	-
Total Receipts	13,337.50	21,135.00
Expenditures		
General Government		
Contractual Services	16,213.50	3,386.90
Commodities	-	4,066.13
Capital Outlay	1,686.98	9,179.71
Total Expenditures	17,900.48	16,632.74
Receipts Over(Under) Expenditures	(4,562.98)	4,502.26
Unencumbered Cash, Beginning	8,720.00	4,157.02
Unencumbered Cash, Ending	$ 4,157.02	$ 8,659.28

CITY OF CONCORDIA, KANSAS
POLICE DEPARTMENT GRANTS AND DONATIONS FUND
Schedule of Receipts and Expenditures - Actual
Regulatory Basis
For the Year Ended December 31, 2025
(With Comparative Actual Amounts for the Prior Year Ended December 31, 2024)

	Prior Year Actual	Current Year Actual
Receipts		
Intergovernmental		
Local Grants - Opioid Settlement	$ 1,689.54	$ -
Local Grants - AKC K-9 Grant	-	7,500.00
State Grants - Opioid Settlement	15,249.38	7,183.66
Other Receipts		
Donations	2,500.00	13,000.00
Total Receipts	19,438.92	27,683.66
Expenditures		
General Government		
Contractual Services	6,300.00	-
Commodities	1,078.48	1,177.30
Total Expenditures	7,378.48	1,177.30
Receipts Over(Under) Expenditures	12,060.44	26,506.36
Unencumbered Cash, Beginning	18,368.15	30,428.59
Unencumbered Cash, Ending	$ 30,428.59	$ 56,934.95

CITY OF CONCORDIA, KANSAS
RECREATION GRANTS AND DONATIONS FUND
Schedule of Receipts and Expenditures - Actual
Regulatory Basis
For the Year Ended December 31, 2025
(With Comparative Actual Amounts for the Prior Year Ended December 31, 2024)

	Prior Year Actual	Current Year Actual
Receipts		
Other Receipts		
Donations	$ 4,375.00	$ 3,750.00
Total Receipts	4,375.00	3,750.00
Expenditures		
General Government		
Commodities	-	1,113.31
Total Expenditures	-	1,113.31
Receipts Over(Under) Expenditures	4,375.00	2,636.69
Unencumbered Cash, Beginning	15,447.86	19,822.86
Unencumbered Cash, Ending	$ 19,822.86	$ 22,459.55

CITY OF CONCORDIA, KANSAS
BOND AND INTEREST FUND
Schedule of Receipts and Expenditures - Actual and Budget
Regulatory Basis
For the Year Ended December 31, 2025
(With Comparative Actual Amounts for the Prior Year Ended December 31, 2024)

		Current Year		
	Prior Year Actual	Actual	Budget	Variance - Over (Under)
Receipts				
Taxes and Shared Receipts				
Ad Valorem Property Tax	$ 194,462.89	$ 154,919.00	$ 159,822.00	$ (4,903.00)
Delinquent Tax	2,137.97	4,203.09	-	4,203.09
Motor Vehicle Tax	21,433.03	24,891.89	21,922.00	2,969.89
Recreational Vehicle Tax	293.13	345.79	365.00	(19.21)
16-20M Truck Tax	86.62	164.57	140.00	24.57
Rental Vehicle Tax	11.75	9.28	15.00	(5.72)
Commercial Vehicle Fees	1,133.07	1,205.00	1,509.00	(304.00)
IRP Vehicle Fees	473.37	438.83	-	438.83
Watercraft Ad Valorem Tax	-	-	23.00	(23.00)
Special Assessments	1,238.83	-	-	-
Use of Money and Property				
Bond Proceeds	-	100,105.70	-	100,105.70
Interest Income	13,080.50	12,342.70	1,000.00	11,342.70
Operating Transfers from:				
Wastewater Treatment Facility Project Fund	373,476.00	375,976.00	375,976.00	-
Water and Sewer General Operating Fund	60,238.00	59,050.00	59,050.00	-
Total Receipts	668,065.16	733,651.85	$ 619,822.00	$ 113,829.85
Expenditures				
Debt Service				
Principal	380,000.00	395,000.00	$ 395,000.00	$ -
Interest	200,402.78	164,250.00	197,725.00	(33,475.00)
Commissions and Postage	-	-	10.00	(10.00)
Debt Issuance Fees	-	75,137.39	-	75,137.39
Housing Infrastructure Debt	-	-	230,000.00	(230,000.00)
Total Expenditures	580,402.78	634,387.39	$ 822,735.00	$ (188,347.61)
Receipts Over(Under) Expenditures	87,662.38	99,264.46		
Unencumbered Cash, Beginning	131,242.42	218,904.80		
Unencumbered Cash, Ending	$ 218,904.80	$ 318,169.26		

CITY OF CONCORDIA, KANSAS
T.I.F. PROJECT FUND
Schedule of Receipts and Expenditures - Actual
Regulatory Basis
For the Year Ended December 31, 2025
(With Comparative Actual Amounts for the Prior Year Ended December 31, 2024)

	Prior Year Actual	Current Year Actual
Receipts		
Taxes and Shared Receipts		
Delinquent Tax	$ 122.75	$ -
Other Receipts		
Reimbursed Expense	812.47	829.10
Total Receipts	935.22	829.10
Expenditures		
Capital Improvements		
Commodities	-	-
Total Expenditures	-	-
Receipts Over(Under) Expenditures	935.22	829.10
Unencumbered Cash, Beginning	4,981.56	5,916.78
Unencumbered Cash, Ending	$ 5,916.78	$ 6,745.88

CITY OF CONCORDIA, KANSAS
CAPITAL IMPROVEMENT PROJECT FUND
Schedule of Receipts and Expenditures - Actual
Regulatory Basis
For the Year Ended December 31, 2025
(With Comparative Actual Amounts for the Prior Year Ended December 31, 2024)

	Prior Year Actual	Current Year Actual
Receipts		
Intergovernmental		
Federal Grants - FAA	$ 589,509.00	$ 435,234.00
Federal Grants - DOT	-	27,911.18
Federal Grants - DOJ	58,993.00	-
State Grants - Federal Funds Exchange	63,641.62	64,940.42
State Grants - CCLIP	647,163.49	-
Local Grants - Foundation	15,000.00	-
Other Receipts		
Donations	6,000.00	-
Reimbursed Expense	20,000.00	349.00
Operating Transfers from:		
General Fund	450,000.00	300,000.00
Gas Fund	-	41,401.74
Total Receipts	1,850,307.11	869,836.34
Expenditures		
Capital Improvements		
Contractual Services	1,722,144.57	710,666.50
Commodities	1,550.03	86.54
Capital Outlay	51,613.00	-
Total Expenditures	1,775,307.60	710,753.04
Receipts Over(Under) Expenditures	74,999.51	159,083.30
Unencumbered Cash, Beginning	(179,008.66)	(104,009.15)
Unencumbered Cash, Ending	$ (104,009.15)	$ 55,074.15

CITY OF CONCORDIA, KANSAS
WASTEWATER TREATMENT FACILITY PROJECT FUND
Schedule of Receipts and Expenditures - Actual
Regulatory Basis
For the Year Ended December 31, 2025
(With Comparative Actual Amounts for the Prior Year Ended December 31, 2024)

	Prior Year Actual	Current Year Actual
Receipts		
Charges for Services		
WWTP Meter Fees	$ 360,459.53	$ 357,641.48
Total Receipts	360,459.53	357,641.48
Expenditures		
Capital Improvements		
Operating Transfers to		
Bond and Interest Fund	373,476.00	375,976.00
Total Expenditures	373,476.00	375,976.00
Receipts Over(Under) Expenditures	(13,016.47)	(18,334.52)
Unencumbered Cash, Beginning	1,237,983.54	1,224,967.07
Unencumbered Cash, Ending	$ 1,224,967.07	$ 1,206,632.55

CITY OF CONCORDIA, KANSAS
AMERICAN RESCUE PLAN FUND
Schedule of Receipts and Expenditures - Actual
Regulatory Basis
For the Year Ended December 31, 2025
(With Comparative Actual Amounts for the Prior Year Ended December 31, 2024)

	Prior Year Actual	Current Year Actual
Receipts		
Intergovernmental		
Federal Grants - ARPA	$ -	$ -
Total Receipts	-	-
Expenditures		
Capital Improvements		
Contractual Services	290,040.17	-
Total Expenditures	290,040.17	-
Receipts Over(Under) Expenditures	(290,040.17)	-
Unencumbered Cash, Beginning	290,040.17	-
Unencumbered Cash, Ending	$ -	$ -

CITY OF CONCORDIA, KANSAS
HOUSING AUTHORITY PROJECT FUND
Schedule of Receipts and Expenditures - Actual
Regulatory Basis
For the Year Ended December 31, 2025
(With Comparative Actual Amounts for the Prior Year Ended December 31, 2024)

	Prior Year Actual	Current Year Actual
Receipts		
Other Receipts		
Reimbursed Expense	$ 779.55	$ 335,081.85
Total Receipts	779.55	335,081.85
Expenditures		
Capital Improvements		
Contractual Services	250,681.66	-
Commodities	685.00	-
Capital Outlay	31,379.58	-
Total Expenditures	282,746.24	-
Receipts Over(Under) Expenditures	(281,966.69)	335,081.85
Unencumbered Cash, Beginning	(53,115.16)	(335,081.85)
Unencumbered Cash, Ending	$ (335,081.85)	$ -

CITY OF CONCORDIA, KANSAS
ST. JOSEPH SUBDIVISION PROJECT FUND
Schedule of Receipts and Expenditures - Actual
Regulatory Basis
For the Year Ended December 31, 2025
(With Comparative Actual Amounts for the Prior Year Ended December 31, 2024)

	Prior Year Actual	Current Year Actual
Receipts		
Intergovernmental		
State Grants - MIH	$ 84,879.84	$ 157,282.65
Total Receipts	84,879.84	157,282.65
Expenditures		
Capital Improvements		
Capital Outlay	1,377,897.93	158,242.75
Total Expenditures	1,377,897.93	158,242.75
Receipts Over(Under) Expenditures	(1,293,018.09)	(960.10)
Unencumbered Cash, Beginning	1,270,745.21	(22,272.88)
Unencumbered Cash, Ending	$ (22,272.88)	$ (23,232.98)

CITY OF CONCORDIA, KANSAS
COMMUNITY ACTIVITIES CENTER PROJECT FUND
Schedule of Receipts and Expenditures - Actual
Regulatory Basis
For the Year Ended December 31, 2025
(With Comparative Actual Amounts for the Prior Year Ended December 31, 2024)

	Prior Year Actual	Current Year Actual
Receipts		
Intergovernmental		
Local Grants	$ -	$ 50,000.00
Total Receipts	-	50,000.00
Expenditures		
Capital Improvements		
Contractual Services	-	50,000.00
Total Expenditures	-	50,000.00
Receipts Over(Under) Expenditures	-	-
Unencumbered Cash, Beginning	-	-
Unencumbered Cash, Ending	$ -	$ -

CITY OF CONCORDIA, KANSAS
STREET PROJECTS FUND
Schedule of Receipts and Expenditures - Actual
Regulatory Basis
For the Year Ended December 31, 2025
(With Comparative Actual Amounts for the Prior Year Ended December 31, 2024)

	Prior Year Actual	Current Year Actual
Receipts		
Use of Money and Property		
Bond Proceeds	$ -	$ 2,406,683.75
Total Receipts	-	2,406,683.75
Expenditures		
Capital Improvements		
Capital Outlay	-	6,250.00
Debt Service		
Principal	-	1,340,000.00
Interest	-	33,475.00
Total Expenditures	-	1,379,725.00
Receipts Over(Under) Expenditures	-	1,026,958.75
Unencumbered Cash, Beginning	-	-
Unencumbered Cash, Ending	$ -	$ 1,026,958.75

CITY OF CONCORDIA, KANSAS
WATER AND SEWER GENERAL OPERATING FUND
Schedule of Receipts and Expenditures - Actual and Budget
Regulatory Basis
For the Year Ended December 31, 2025
(With Comparative Actual Amounts for the Prior Year Ended December 31, 2024)

		Current Year		
	Prior Year Actual	Actual	Budget	Variance - Over (Under)
Receipts				
Charges for Services				
Water Receipts	$ 1,033,038.89	$ 1,158,959.30	$ 1,008,000.00	$ 150,959.30
Sewer Receipts	489,635.95	589,732.57	466,000.00	123,732.57
Connection Fees	13,550.00	13,870.00	15,000.00	(1,130.00)
Use of Money and Property				
Rental Income	3,000.00	9,000.00	17,542.00	(8,542.00)
Interest Income	31,021.58	35,532.04	5,000.00	30,532.04
Other Receipts				
Miscellaneous	67.50	1,155.27	-	1,155.27
Reimbursed Expense	523.14	-	-	-
State Sales Tax	13,539.09	15,598.02	12,500.00	3,098.02
Total Receipts	1,584,376.15	1,823,847.20	$ 1,524,042.00	$ 299,805.20
Expenditures				
Utility Administration				
Personal Services	426,786.83	437,692.02	$ 439,120.00	$ (1,427.98)
Contractual Services	149,089.60	161,599.08	162,935.00	(1,335.92)
Commodities	7,927.18	9,953.62	573,046.00	(563,092.38)
Capital Outlay	88.75	-	1,500.00	(1,500.00)
Utility Water Production				
Personal Services	76,201.66	72,048.70	74,080.00	(2,031.30)
Contractual Services	48,506.45	63,181.50	63,400.00	(218.50)
Commodities	46,186.41	74,167.01	64,650.00	9,517.01
Capital Outlay	-	-	52,000.00	(52,000.00)
Utility Water Distribution				
Personal Services	106,924.20	122,491.32	114,780.00	7,711.32
Contractual Services	11,175.67	13,910.09	18,700.00	(4,789.91)
Commodities	112,223.22	145,591.52	96,000.00	49,591.52
Capital Outlay	201,081.40	197,892.69	86,241.00	111,651.69
Utility Wastewater Treatment				
Personal Services	186,423.14	180,114.60	214,010.00	(33,895.40)
Contractual Services	140,217.63	133,668.68	148,435.00	(14,766.32)
Commodities	121,264.76	152,677.67	133,600.00	19,077.67
Capital Outlay	-	-	20,000.00	(20,000.00)

CITY OF CONCORDIA, KANSAS
WATER AND SEWER GENERAL OPERATING FUND
Schedule of Receipts and Expenditures - Actual and Budget
Regulatory Basis
For the Year Ended December 31, 2025
(With Comparative Actual Amounts for the Prior Year Ended December 31, 2024)

		Current Year		
	Prior Year Actual	Actual	Budget	Variance - Over (Under)
Expenditures (Continued)				
Utility Wastewater Collection				
Personal Services	$ 4,096.29	$ 46,546.33	$ 53,865.00	$ (7,318.67)
Contractual Services	379.14	417.05	9,550.00	(9,132.95)
Commodities	2,560.11	1,218.29	12,500.00	(11,281.71)
Operating Transfers to:				
Special Equipment Reserve Fund	10,000.00	10,000.00	10,000.00	-
Industrial Development Fund	2,000.00	2,000.00	2,000.00	-
Bond and Interest Fund	60,238.00	59,050.00	59,050.00	-
Computer Equipment Replacement Fund	5,000.00	5,000.00	5,000.00	-
Total Expenditures	1,718,370.44	1,889,220.17	$ 2,414,462.00	$ (525,241.83)
Receipts Over(Under) Expenditures	(133,994.29)	(65,372.97)		
Unencumbered Cash, Beginning	997,655.40	863,661.11		
Unencumbered Cash, Ending	$ 863,661.11	$ 798,288.14		

CITY OF CONCORDIA, KANSAS
GAS FUND
Schedule of Receipts and Expenditures - Actual and Budget
Regulatory Basis
For the Year Ended December 31, 2025
(With Comparative Actual Amounts for the Prior Year Ended December 31, 2024)

		Current Year		
	Prior Year Actual	Actual	Budget	Variance - Over (Under)
Receipts				
Other Receipts				
Reimbursed Expense	$ 639.35	$ 402.00	$ 842.00	$ (440.00)
Total Receipts	639.35	402.00	$ 842.00	$ (440.00)
Expenditures				
Operating Transfers to Capital Improvement Project Fund	-	41,401.74	$ 41,500.00	$ (98.26)
Total Expenditures	-	41,401.74	$ 41,500.00	$ (98.26)
Receipts Over(Under) Expenditures	639.35	(40,999.74)		
Unencumbered Cash, Beginning	40,360.39	40,999.74		
Unencumbered Cash, Ending	$ 40,999.74	$ -		

CITY OF CONCORDIA, KANSAS
CAFETERIA PLAN FUND
Schedule of Receipts and Expenditures - Actual
Regulatory Basis
For the Year Ended December 31, 2025
(With Comparative Actual Amounts for the Prior Year Ended December 31, 2024)

	Prior Year Actual	Current Year Actual
Receipts		
Other Receipts		
Employee Contributions	$ 14,049.88	$ 20,711.58
Total Receipts	14,049.88	20,711.58
Expenditures		
Culture and Recreation		
Personal Services	19,837.41	22,728.16
Total Expenditures	19,837.41	22,728.16
Receipts Over(Under) Expenditures	(5,787.53)	(2,016.58)
Unencumbered Cash, Beginning	7,886.65	2,099.12
Unencumbered Cash, Ending	$ 2,099.12	$ 82.54

CITY OF CONCORDIA, KANSAS
CEMETERY ENDOWMENT FUND
Schedule of Receipts and Expenditures - Actual
Regulatory Basis
For the Year Ended December 31, 2025
(With Comparative Actual Amounts for the Prior Year Ended December 31, 2024)

	Prior Year Actual	Current Year Actual
Receipts		
Use of Money and Property		
Interest Income	$ 470.67	$ 541.05
Total Receipts	470.67	541.05
Expenditures		
Perpetual Care		
Capital Outlay	-	-
Total Expenditures	-	-
Receipts Over(Under) Expenditures	470.67	541.05
Unencumbered Cash, Beginning	41,693.33	42,164.00
Unencumbered Cash, Ending	$ 42,164.00	$ 42,705.05

CITY OF CONCORDIA, KANSAS
SMALL ANIMAL TRUST FUND
Schedule of Receipts and Expenditures - Actual
Regulatory Basis
For the Year Ended December 31, 2025
(With Comparative Actual Amounts for the Prior Year Ended December 31, 2024)

	Prior Year Actual	Current Year Actual
Receipts		
Use of Money and Property		
Interest Income	$ 4,159.37	$ 5,780.26
Total Receipts	4,159.37	5,780.26
Expenditures		
Appropriations to		
Animal Shelter	3,500.00	6,500.00
Total Expenditures	3,500.00	6,500.00
Receipts Over(Under) Expenditures	659.37	(719.74)
Unencumbered Cash, Beginning	30,358.01	31,017.38
Unencumbered Cash, Ending	$ 31,017.38	$ 30,297.64

CITY OF CONCORDIA, KANSAS
AGENCY FUNDS
Summary of Receipts and Disbursements
For the Year Ended December 31, 2025

Fund	Beginning Cash Balance	Receipts	Disbursements	Ending Cash Balance
Animal Shelter	$ 58,309.67	$ 22,275.30	$ 6,716.50	$ 73,868.47
Cloud County Solid Waste Landfill	38,159.29	253,900.13	292,057.61	1.81
Central Garage	7,572.59	160,494.63	160,974.81	7,092.41
Cyber-Crimes	442.10	-	-	442.10
D.A.R.E	5,548.34	59.77	2,020.15	3,587.96
Judge Training	896.45	11,390.60	10,465.05	1,822.00
NCKRTC Trauma Council	43,100.25	15,000.00	7,524.29	50,575.96
Post Fire Debris Removal	13,031.52	-	13,031.52	-
Water Protection	1,115.34	5,289.85	5,441.71	963.48
	$ 168,175.55	$ 468,410.28	$ 498,231.64	$ 138,354.19