



City of Columbia, Missouri

Understanding City Cash Funds

This handout explains how the City of Columbia manages its money across three main types of funds. These funds are similar to how a household might separate money into different accounts for everyday bills, savings, or specific purposes.

Operating Cash

Think of this like the City's **checking account**. It pays for everyday services such as police, fire, utilities, trash pickup, and parks. This is the money that keeps the City running day-to-day.

Restricted Cash

This is money the City **cannot spend freely**. Laws, contracts, or rules limit how it can be used. Examples include federal relief funds (like ARPA), money set aside to pay debts, or customer utility deposits. It is like money set aside for a specific purpose, such as a gift card or college fund.

Capital Project Funding

This is money set aside for **big, long-term investments** such as building and improving things like roads, water systems, parks, public safety facilities, and the airport. It doesn't pay for salaries or bills; instead, it builds the community for the future.

Type of Cash	City Purpose	Household Example
Operating Cash	Daily services and operations	Checking account for bills & groceries
Restricted Cash	Legally or contractually limited funds	Gift card or college fund
Capital Project Funding	Building & long-term improvements	Savings for a car or home remodel



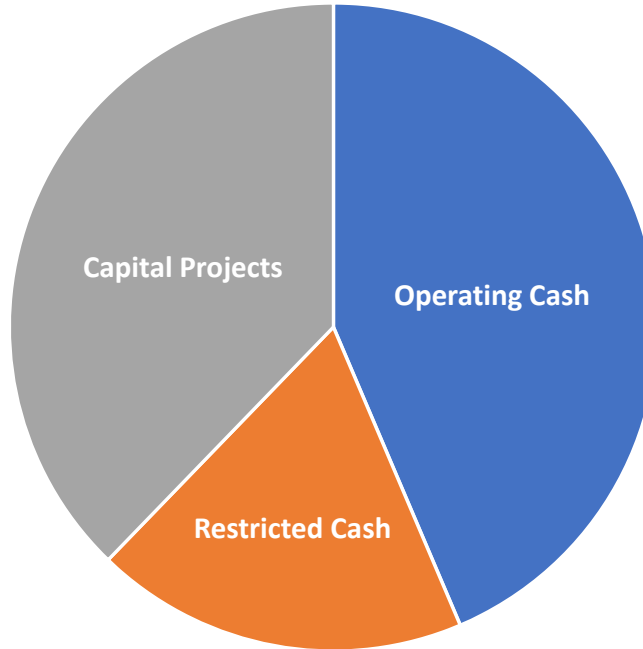
City of Columbia Cash Balance as of 9-30-2025

Operating Cash saw a quarter to date (QTD) increase of 23%. The General Fund had a QTD increase of 34%. This was largely the result of the \$14 million from the settlement from CenturyLink litigation. Non-Utility Funds had a QTD increase of 31%. The biggest driver of this increase came from Public Transportation receiving its annual FTA grant this quarter. Utility also saw a large (27%) QTD increase. This is common for the 4th quarter when revenues for Electric and Water are usually high due to the summer months.

Restricted Cash saw a QTD decrease of 13%. This was largely due to the annual bond principal and interest payments, which caused Debt Obligations to decrease by 34%. The other factor in the decrease was the spending down of ARPA funds. Which decreased by 12%.

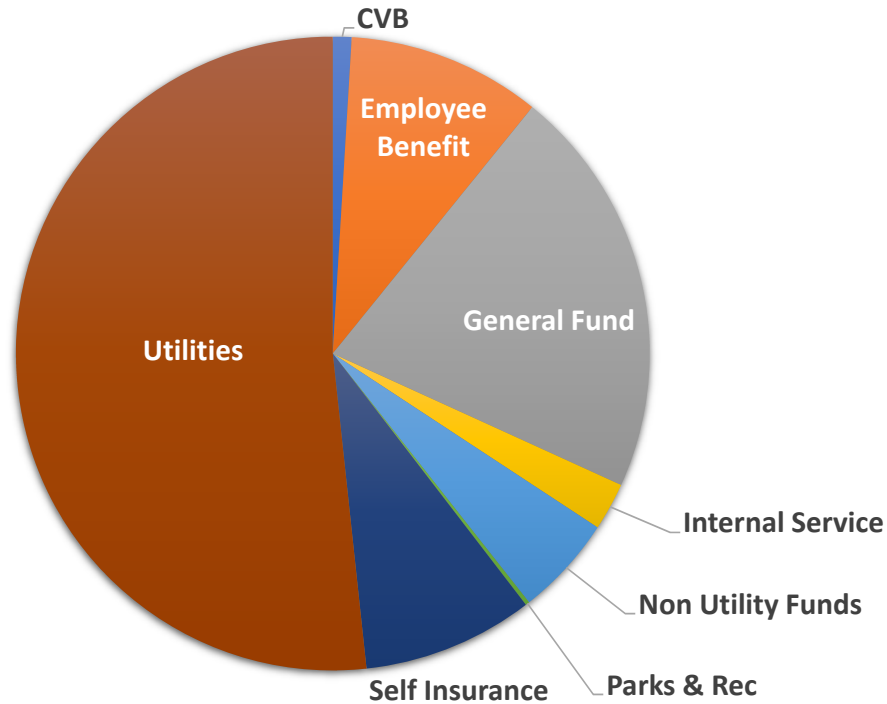
Capital Project Cash decreased QDT by 5%. This is typical for the third quarter as projects for the fiscal year are fully in development resulting in the spending down of capital cash reserves.

Total Cash Balance



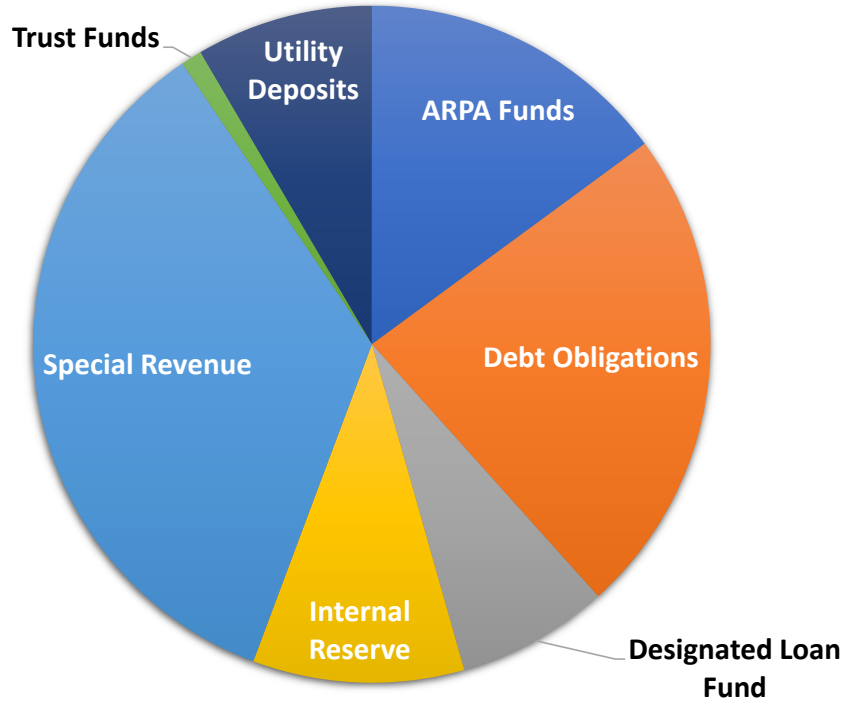
Cash Balances	9/30/2024	6/30/2025	9/30/2025	YTD Change	QTD Change
Operating Cash	214,937,158	196,580,752	241,592,360	12%	23%
Restricted Cash	110,308,789	118,956,785	103,275,557	-6%	-13%
Capital Projects	215,969,516	219,699,263	209,248,340	-3%	-5%
Total	541,215,462	535,236,800	554,116,258	2%	4%

Operating Cash



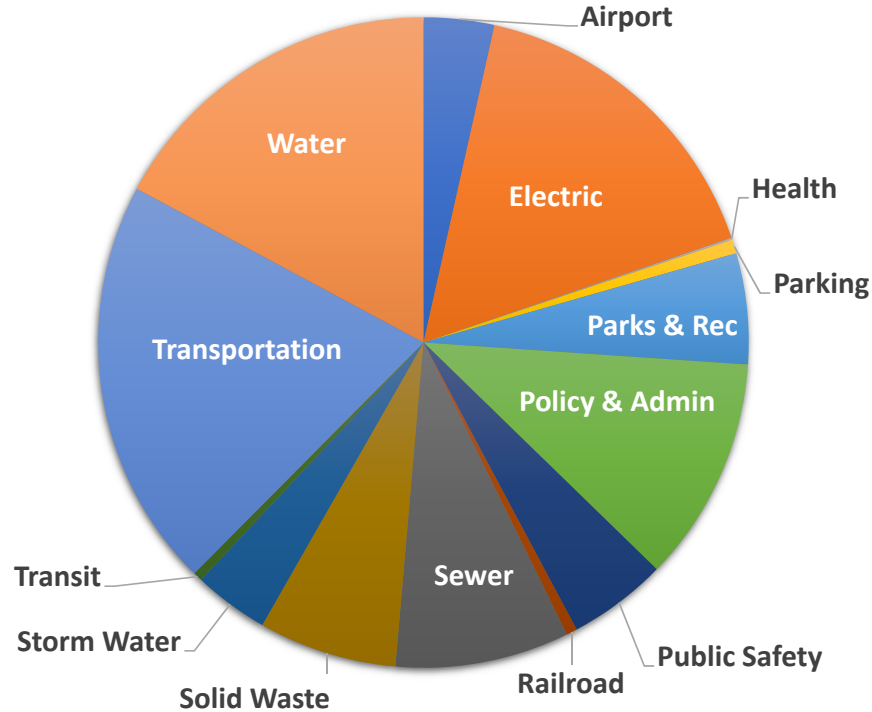
Funds	9/30/2025	6/30/2025	9/30/2025	YTD Change	QTD Change
CVB	1,764,261	2,110,602	2,302,356	30%	9%
Employee Benefit	19,345,285	21,630,799	23,874,716	23%	10%
General Fund	35,526,820	37,964,358	50,694,967	43%	34%
Internal Service	7,749,057	4,247,381	5,887,025	-24%	39%
Non Utility Funds	9,558,974	9,433,241	12,356,449	29%	31%
Parks & Rec	1,607,392	542,817	487,173	-70%	-10%
Self Insurance	21,019,067	22,491,267	21,103,408	0%	-6%
Utilities	118,366,303	98,160,287	124,886,267	6%	27%
Total	214,937,158	196,580,752	241,592,360	12%	23%

Restricted Cash



Restrictions	9/30/2024	6/30/2025	9/30/2025	YTD Change	QTD Change
ARPA Funds	22,489,244	17,426,261	15,402,182	-32%	-12%
Debt Obligations	26,476,996	36,930,225	24,210,390	-9%	-34%
Designated Loan Fund	6,459,662	7,250,336	7,482,828	16%	3%
Internal Reserve	8,162,992	10,410,418	10,428,679	28%	0%
Special Revenue	36,860,976	36,505,033	35,991,042	-2%	-1%
Trust Funds	1,639,874	1,843,462	1,036,870	-37%	-44%
Utility Deposits	8,219,044	8,591,050	8,723,567	6%	2%
Total	110,308,789	118,956,785	103,275,557	-6%	-13%

Capital Projects



Project Accounts	9/30/2024	6/30/2025	9/30/2025	YTD Change	QTD Change
Airport	9,457,912	8,349,133	7,325,655	-23%	-12%
Electric	34,164,571	35,421,029	34,063,977	0%	-4%
Health	207,651	207,651	207,651	0%	0%
Parking	1,583,213	1,497,858	1,457,537	-8%	-3%
Parks & Rec	18,057,351	13,829,318	11,517,884	-36%	-17%
Policy & Admin	23,981,526	23,315,573	23,422,536	-2%	0%
Public Safety	5,528,608	9,744,029	10,308,618	86%	6%
Railroad	252,789	1,127,106	1,129,527	347%	0%
Sewer	19,333,673	20,566,821	18,083,279	-6%	-12%
Solid Waste	12,289,006	12,336,946	14,380,450	17%	17%
Storm Water	7,820,802	8,668,670	7,819,613	0%	-10%
Transit	656,042	805,606	945,912	44%	17%
Transportation	32,162,294	42,354,330	42,672,044	33%	1%
Water	50,474,078	41,475,191	35,913,656	-29%	-13%
Total	215,969,516	219,699,263	209,248,340	-3%	-5%