

Budget Variance

Torpoint Town Council

For the 6 months ended 30 September 2025

	APR-SEPT 2025	APR-SEPT 2025 BUDGET 2025 - 2026	VARIANCE	VARIANCE %	APR-SEPT 2025
Trading Income					
CIL Income	1,615.50	-	1,615.50 ↑	- —	1,615.50
F&O Income					
FOC Admin Fee (F&O)	-	50.00	(50.00) ↓	-100.00% ↓	-
Footpaths Income (F&O)	-	750.00	(750.00) ↓	-100.00% ↓	-
Grants & Donations (F&O)	3,247.89	-	3,247.89 ↑	- —	3,247.89
Investment Interest Income (F&O)	5,632.10	14,000.00	(8,367.90) ↓	-59.77% ↓	5,632.10
Licence Fee (F&O)	4,835.73	10,658.00	(5,822.27) ↓	-54.63% ↓	4,835.73
Market Fees (F&O)	256.50	410.00	(153.50) ↓	-37.44% ↓	256.50
Memorial Benches (F&O)	116.00	-	116.00 ↑	- —	116.00
Other Revenue (F&O)	32.67	31.00	1.67 ↑	5.39% ↑	32.67
Photocopies/Printing (F&O)	-	6.00	(6.00) ↓	-100.00% ↓	-
Precept (F&O)	499,446.00	499,446.00	- —	- —	499,446.00
Room Hire (F&O)	9,461.20	21,525.00	(12,063.80) ↓	-56.05% ↓	9,461.20
Service Charges - Licensees (F&O)	481.49	1,538.00	(1,056.51) ↓	-68.69% ↓	481.49
Total F&O Income	523,509.58	548,414.00	(24,904.42)	-4.54%	523,509.58
D&L Income					
Library Cafe Income (D&L)	12,204.77	27,163.00	(14,958.23) ↓	-55.07% ↓	12,204.77
Library Sales (D&L)	943.24	2,050.00	(1,106.76) ↓	-53.99% ↓	943.24
Newsletter Advertising (D&L)	183.33	900.00	(716.67) ↓	-79.63% ↓	183.33
Tennis Courts Stripe Income (D&L)	1,978.51	3,181.00	(1,202.49) ↓	-37.80% ↓	1,978.51
RIBA 3 Shared Prosperity Fund	116,673.00	-	116,673.00 ↑	- —	116,673.00
Library Parish Donations	-	784.00	(784.00) ↓	-100.00% ↓	-
Accessible Play Equipment Funding and Donations	300.00	-	300.00 ↑	- —	300.00
Total D&L Income	132,282.85	34,078.00	98,204.85	288.18%	132,282.85
Total Trading Income	657,407.93	582,492.00	74,915.93	12.86%	657,407.93
Gross Profit	657,407.93	582,492.00	74,915.93	12.86%	657,407.93
Other Income					
3G Pitch Donations	952.56	-	952.56 ↑	- —	952.56
Community Funding Library	9,500.00	-	9,500.00 ↑	- —	9,500.00

	APR-SEPT 2025	APR-SEPT 2025 BUDGET 2025 - 2026	VARIANCE	VARIANCE %	APR-SEPT 2025
Town Accelerator Fund	6,250.00	-	6,250.00 ↑	- —	6,250.00
Total Other Income	16,702.56	-	16,702.56	-	16,702.56

Operating Expenses

F&O Expenses

Audit & Accountancy fees (F&O)	198.00	1,614.00	(1,416.00) ↓	-87.73% ↓	198.00
Civic Functions (F&O)	3,161.40	4,090.00	(928.60) ↓	-22.70% ↓	3,161.40
Consumables - Recurring- Council Chambers (F&O)	864.54	2,460.00	(1,595.46) ↓	-64.86% ↓	864.54
Consumables - Recurring- Library (F&O)	580.47	1,538.00	(957.53) ↓	-62.26% ↓	580.47
Consumables - Recurring- Public Conveniences (F&O)	360.91	923.00	(562.09) ↓	-60.90% ↓	360.91
Credit Card Annual Fee (F&O)	-	82.00	(82.00) ↓	-100.00% ↓	-
Defibrillator Costs (F&O)	205.00	1,538.00	(1,333.00) ↓	-86.67% ↓	205.00
Insurance (F&O)	16,328.06	16,212.00	116.06 ↑	0.72% ↑	16,328.06
IT & Computers (F&O)	125.53	979.00	(853.47) ↓	-87.18% ↓	125.53
Legal Expenses (F&O)	-	769.00	(769.00) ↓	-100.00% ↓	-
Light, Power, Heating - Council Chambers (F&O)	5,539.92	10,250.00	(4,710.08) ↓	-45.95% ↓	5,539.92
Light, Power, Heating - Library (F&O)	2,403.96	3,588.00	(1,184.04) ↓	-33.00% ↓	2,403.96
Light, Power, Heating - Public Conveniences (F&O)	814.19	1,948.00	(1,133.81) ↓	-58.20% ↓	814.19
Loan Repayments (F&O)	-	35,200.00	(35,200.00) ↓	-100.00% ↓	-
Mayoral Allowance (F&O)	448.50	4,000.00	(3,551.50) ↓	-88.79% ↓	448.50
Motor Vehicle Expenses (F&O)	99.52	1,640.00	(1,540.48) ↓	-93.93% ↓	99.52
Non- Domestic Business Rates - Council Chambers (F&O)	8,302.78	15,427.00	(7,124.22) ↓	-46.18% ↓	8,302.78
Non-Domestic Business Rates - Library (F&O)	3,327.32	4,342.00	(1,014.68) ↓	-23.37% ↓	3,327.32
Non-Domestic Business Rates - Tennis Courts (F&O)	291.02	526.00	(234.98) ↓	-44.67% ↓	291.02
Office Equipment	-	256.00	(256.00) ↓	-100.00% ↓	-
Operating Lease Payments (F&O)	4,365.30	8,175.00	(3,809.70) ↓	-46.60% ↓	4,365.30
Postage, Freight & Courier (F&O)	-	154.00	(154.00) ↓	-100.00% ↓	-
Printing & Stationery (F&O)	986.95	1,845.00	(858.05) ↓	-46.51% ↓	986.95
Repairs & Maintenance - Recurring - Public Conveniences (F&O)	17.22	1,230.00	(1,212.78) ↓	-98.60% ↓	17.22
Repairs & Maintenance - Recurring Council Chambers (F&O)	2,454.65	7,534.00	(5,079.35) ↓	-67.42% ↓	2,454.65
Repairs & Maintenance - Recurring Library (F&O)	372.38	1,230.00	(857.62) ↓	-69.73% ↓	372.38
Repairs & Maintenance - Recurring- Parks (F&O)	4,964.48	10,250.00	(5,285.52) ↓	-51.57% ↓	4,964.48
Grants Awarded by TTC (F&O)	100.00	7,000.00	(6,900.00) ↓	-98.57% ↓	100.00
Services - All venues (F&O)	5,098.77	8,610.00	(3,511.23) ↓	-40.78% ↓	5,098.77

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Services - Council Chambers (F&O)	759.18	3,767.00	(3,007.82) ↓	-79.85% ↓	759.18
Services - Library (F&O)	908.20	3,883.00	(2,974.80) ↓	-76.61% ↓	908.20
Services - Parks (F&O)	13,959.32	12,948.00	1,011.32 ↑	7.81% ↑	13,959.32
Subscriptions (F&O)	3,306.74	3,588.00	(281.26) ↓	-7.84% ↓	3,306.74
Telephone & Internet (F&O)	1,893.78	3,955.00	(2,061.22) ↓	-52.12% ↓	1,893.78
Waste Collection - Council Chambers (F&O)	592.16	923.00	(330.84) ↓	-35.84% ↓	592.16
Waste Collection - Library (F&O)	492.18	923.00	(430.82) ↓	-46.68% ↓	492.18
Water Rates - Council Chambers (F&O)	1,314.30	1,025.00	289.30 ↑	28.22% ↑	1,314.30
Water Rates - Library (F&O)	1,026.75	769.00	257.75 ↑	33.52% ↑	1,026.75
Water Rates - Public Conveniences (F&O)	1,620.98	1,538.00	82.98 ↑	5.40% ↑	1,620.98
Total F&O Expenses	87,284.46	186,729.00	(99,444.54)	-53.26%	87,284.46
D&L Expenses					
Advertising & Marketing (D&L)	24,584.94	20,000.00	4,584.94 ↑	22.92% ↑	24,584.94
Cafe Supplies (D&L)	5,516.45	12,915.00	(7,398.55) ↓	-57.29% ↓	5,516.45
CLUP Expenditure	11,953.40	-	11,953.40 ↑	- —	11,953.40
Library Community Expenditure	6,464.30	-	6,464.30 ↑	- —	6,464.30
Stripe Fee (D&L)	90.23	-	90.23 ↑	- —	90.23
SumUp Fee (D&L)	102.06	205.00	(102.94) ↓	-50.21% ↓	102.06
RIBA 3 Detailed Design Reports (D&L)	91,877.05	-	91,877.05 ↑	- —	91,877.05
Repairs & Maintenance - Recurring - Tennis Courts	152.40	-	152.40 ↑	- —	152.40
Tennis Courts Improvements Expenditure (LTA)	-	3,000.00	(3,000.00) ↓	-100.00% ↓	-
Total D&L Expenses	140,740.83	36,120.00	104,620.83	289.65%	140,740.83
Civic Regalia	70.83	-	70.83 ↑	- —	70.83
Personnel Expenses					
Members Expenses (P)	75.00	615.00	(540.00) ↓	-87.80% ↓	75.00
Payroll Admin Fees	360.00	1,476.00	(1,116.00) ↓	-75.61% ↓	360.00
Salaries (P)	87,755.31	356,019.00	(268,263.69) ↓	-75.35% ↓	87,755.31
Staff Training (P)	1,602.37	1,538.00	64.37 ↑	4.19% ↑	1,602.37
Total Personnel Expenses	89,792.68	359,648.00	(269,855.32)	-75.03%	89,792.68
Total Operating Expenses	317,888.80	582,497.00	(264,608.20)	-45.43%	317,888.80
Reserves					
Reserves - Accessibility Improvements	-	7,000.00	(7,000.00) ↓	-100.00% ↓	-

	APR-SEPT 2025	APR-SEPT 2025 BUDGET 2025 - 2026	VARIANCE	VARIANCE %	APR-SEPT 2025
Reserves - Accessible Play Equipment	-	4,651.00	(4,651.00) ↓	-100.00% ↓	-
Reserves - CIL	-	5,999.00	(5,999.00) ↓	-100.00% ↓	-
Reserves - Defibrillator Donation	2,670.00	3,150.00	(480.00) ↓	-15.24% ↓	2,670.00
Reserves - Election Expenses	-	10,000.00	(10,000.00) ↓	-100.00% ↓	-
Reserves - Freedom Parade	1,444.50	3,000.00	(1,555.50) ↓	-51.85% ↓	1,444.50
Reserves - MUGA/Other	-	10,000.00	(10,000.00) ↓	-100.00% ↓	-
Reserves - NDP Improvements	600.00	4,046.00	(3,446.00) ↓	-85.17% ↓	600.00
Reserves - Play Areas and Tennis Courts	-	15,614.00	(15,614.00) ↓	-100.00% ↓	-
Reserves - RIBA 3 Good Growth Shared Prosperity Fund	2,691.00	10,000.00	(7,309.00) ↓	-73.09% ↓	2,691.00
Reserves - Skate Park Improvements	-	20,000.00	(20,000.00) ↓	-100.00% ↓	-
Reserves - Tennis Courts Sinking Fund	-	4,000.00	(4,000.00) ↓	-100.00% ↓	-
Reserves - Town Accelerator Fund (Website)	14,685.00	6,250.00	8,435.00 ↑	134.96% ↑	14,685.00
Reserves - Town clock	-	10,000.00	(10,000.00) ↓	-100.00% ↓	-
Reserves - Vision Projects	5,480.00	10,000.00	(4,520.00) ↓	-45.20% ↓	5,480.00
Reserves - 3G Pitch Donations	-	2,671.00	(2,671.00) ↓	-100.00% ↓	-
Reserves - 3G Pitch Project	-	80,000.00	(80,000.00) ↓	-100.00% ↓	-
Total Reserves	27,570.50	206,381.00	(178,810.50)	-86.64%	27,570.50
Net Profit	356,221.69	(5.00)	356,226.69	7,124,533.80%	356,221.69