

Budget Variance

Torpoint Town Council

For the 7 months ended 31 October 2025

	APR-OCT 2025	APR-OCT 2025 BUDGET 2025 - 2026	VARIANCE	VARIANCE %	APR-OCT 2025
Trading Income					
CIL Income	1,615.50	-	1,615.50 ↑	- —	1,615.50
F&O Income					
FOC Admin Fee (F&O)	12.50	50.00	(37.50) ↓	-75.00% ↓	12.50
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)	5,820.58	10,658.00	(4,837.42) ↓	-45.39% ↓	5,820.58
Market Fees (F&O)	314.00	410.00	(96.00) ↓	-23.41% ↓	314.00
Memorial Benches (F&O)	116.00	-	116.00 ↑	- —	116.00
Other Revenue (F&O)	459.77	31.00	428.77 ↑	1,383.13% ↑	459.77
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)	11,842.87	21,525.00	(9,682.13) ↓	-44.98% ↓	11,842.87
Service Charges - Licensees (F&O)	557.73	1,538.00	(980.27) ↓	-63.74% ↓	557.73
Total F&O Income	527,449.44	548,414.00	(20,964.56)	-3.82%	527,449.44
D&L Income					
Library Cafe Income (D&L)	14,239.32	27,163.00	(12,923.68) ↓	-47.58% ↓	14,239.32
Library Sales (D&L)	989.34	2,050.00	(1,060.66) ↓	-51.74% ↓	989.34
Newsletter Advertising (D&L)	183.33	900.00	(716.67) ↓	-79.63% ↓	183.33
Tennis Courts Stripe Income (D&L)	2,076.85	3,181.00	(1,104.15) ↓	-34.71% ↓	2,076.85
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	2,610.00	-	2,610.00 ↑	- —	2,610.00
Defibrillator Income	520.20	-	520.20 ↑	- —	520.20
Total D&L Income	137,292.04	34,078.00	103,214.04	302.88%	137,292.04
Total Trading Income	666,356.98	582,492.00	83,864.98	14.40%	666,356.98
Gross Profit	666,356.98	582,492.00	83,864.98	14.40%	666,356.98
Other Income					
3G Pitch Donations	952.56	-	952.56 ↑	- —	952.56

	APR-OCT 2025	APR-OCT 2025 BUDGET 2025 - 2026	VARIANCE	VARIANCE %	APR-OCT 2025
Community Funding Library	9,500.00	-	9,500.00 ↑	- —	9,500.00
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)	231.00	1,614.00	(1,383.00) ↓	-85.69% ↓	231.00
Civic Functions (F&O)	3,403.40	4,090.00	(686.60) ↓	-16.79% ↓	3,403.40
Consumables - Recurring- Council Chambers (F&O)	1,106.52	2,460.00	(1,353.48) ↓	-55.02% ↓	1,106.52
Consumables - Recurring- Library (F&O)	632.30	1,538.00	(905.70) ↓	-58.89% ↓	632.30
Consumables - Recurring- Public Conveniences (F&O)	530.24	923.00	(392.76) ↓	-42.55% ↓	530.24
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)	232.17	979.00	(746.83) ↓	-76.28% ↓	232.17
Legal Expenses (F&O)	-	769.00	(769.00) ↓	-100.00% ↓	-
Light, Power, Heating - Council Chambers (F&O)	7,124.79	10,250.00	(3,125.21) ↓	-30.49% ↓	7,124.79
Light, Power, Heating - Library (F&O)	2,876.04	3,588.00	(711.96) ↓	-19.84% ↓	2,876.04
Light, Power, Heating - Public Conveniences (F&O)	1,180.06	1,948.00	(767.94) ↓	-39.42% ↓	1,180.06
Loan Repayments (F&O)	17,599.99	35,200.00	(17,600.01) ↓	-50.00% ↓	17,599.99
Mayoral Allowance (F&O)	1,573.50	4,000.00	(2,426.50) ↓	-60.66% ↓	1,573.50
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)	9,685.78	15,427.00	(5,741.22) ↓	-37.22% ↓	9,685.78
Non-Domestic Business Rates - Library (F&O)	3,882.32	4,342.00	(459.68) ↓	-10.59% ↓	3,882.32
Non-Domestic Business Rates - Tennis Courts (F&O)	339.02	526.00	(186.98) ↓	-35.55% ↓	339.02
Office Equipment	-	256.00	(256.00) ↓	-100.00% ↓	-
Operating Lease Payments (F&O)	5,125.00	8,175.00	(3,050.00) ↓	-37.31% ↓	5,125.00
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)	41.32	1,230.00	(1,188.68) ↓	-96.64% ↓	41.32
Repairs & Maintenance - Recurring Council Chambers (F&O)	2,712.64	7,534.00	(4,821.36) ↓	-63.99% ↓	2,712.64
Repairs & Maintenance - Recurring Library (F&O)	372.38	1,230.00	(857.62) ↓	-69.73% ↓	372.38
Repairs & Maintenance - Recurring- Parks (F&O)	5,221.93	10,250.00	(5,028.07) ↓	-49.05% ↓	5,221.93
Grants Awarded by TTC (F&O)	382.00	7,000.00	(6,618.00) ↓	-94.54% ↓	382.00

	APR-OCT 2025	APR-OCT 2025 BUDGET 2025 - 2026	VARIANCE	VARIANCE %	APR-OCT 2025
Services - All venues (F&O)	8,118.77	8,610.00	(491.23) ↓	-5.71% ↓	8,118.77
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)	1,990.16	3,955.00	(1,964.84) ↓	-49.68% ↓	1,990.16
Waste Collection - Council Chambers (F&O)	746.63	923.00	(176.37) ↓	-19.11% ↓	746.63
Waste Collection - Library (F&O)	563.34	923.00	(359.66) ↓	-38.97% ↓	563.34
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	116,186.30	186,729.00	(70,542.70)	-37.78%	116,186.30
D&L Expenses					
Advertising & Marketing (D&L)	24,494.94	20,000.00	4,494.94 ↑	22.47% ↑	24,494.94
Cafe Supplies (D&L)	6,879.87	12,915.00	(6,035.13) ↓	-46.73% ↓	6,879.87
CLUP Expenditure	12,343.74	-	12,343.74 ↑	- —	12,343.74
Library Community Expenditure	6,811.85	-	6,811.85 ↑	- —	6,811.85
Stripe Fee (D&L)	97.04	-	97.04 ↑	- —	97.04
SumUp Fee (D&L)	123.46	205.00	(81.54) ↓	-39.78% ↓	123.46
RIBA 3 Detailed Design Reports (D&L)	96,227.05	-	96,227.05 ↑	- —	96,227.05
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	147,130.35	36,120.00	111,010.35	307.34%	147,130.35
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	720.00	1,476.00	(756.00) ↓	-51.22% ↓	720.00
Salaries (P)	183,910.28	356,019.00	(172,108.72) ↓	-48.34% ↓	183,910.28
Staff Training (P)	1,602.87	1,538.00	64.87 ↑	4.22% ↑	1,602.87
Total Personnel Expenses	186,308.15	359,648.00	(173,339.85)	-48.20%	186,308.15
Total Operating Expenses	449,695.63	582,497.00	(132,801.37)	-22.80%	449,695.63
Reserves					

	APR-OCT 2025	APR-OCT 2025 BUDGET 2025 - 2026	VARIANCE	VARIANCE %	APR-OCT 2025
Reserves - Accessibility Improvements	22.80	7,000.00	(6,977.20) ↓	-99.67% ↓	22.80
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	261.64	10,000.00	(9,738.36) ↓	-97.38% ↓	261.64
Reserves - Freedom Parade	1,945.88	3,000.00	(1,054.12) ↓	-35.14% ↓	1,945.88
Reserves - MUGA/Other	-	10,000.00	(10,000.00) ↓	-100.00% ↓	-
Reserves - NDP Improvements	2,441.00	4,046.00	(1,605.00) ↓	-39.67% ↓	2,441.00
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	30,197.32	206,381.00	(176,183.68)	-85.37%	30,197.32
Net Profit	233,363.91	(5.00)	233,368.91	4,667,378.20%	233,363.91