

# Budget Variance

## Torpoint Town Council For the 9 months ended 31 December 2025

	APR-DEC 2025	APR-DEC 2025 BUDGET 2025 - 2026	VARIANCE	VARIANCE %	APR-DEC 2025
<b>Trading Income</b>					
CIL Income	1,615.50	-	1,615.50 <span style="color: green;">↑</span>	-	1,615.50
<b>F&amp;O Income</b>					
FOC Admin Fee (F&O)	12.50	50.00	(37.50) <span style="color: red;">↓</span>	-75.00% <span style="color: red;">↓</span>	12.50
Footpaths Income (F&O)	-	750.00	(750.00) <span style="color: red;">↓</span>	-100.00% <span style="color: red;">↓</span>	-
Grants & Donations (F&O)	3,247.89	-	3,247.89 <span style="color: green;">↑</span>	-	3,247.89
Investment Interest Income (F&O)	9,568.20	14,000.00	(4,431.80) <span style="color: red;">↓</span>	-31.66% <span style="color: red;">↓</span>	9,568.20
Licence Fee (F&O)	7,515.97	10,658.00	(3,142.03) <span style="color: red;">↓</span>	-29.48% <span style="color: red;">↓</span>	7,515.97
Market Fees (F&O)	446.00	410.00	36.00 <span style="color: green;">↑</span>	8.78% <span style="color: green;">↑</span>	446.00
Memorial Benches (F&O)	116.00	-	116.00 <span style="color: green;">↑</span>	-	116.00
Other Revenue (F&O)	461.39	31.00	430.39 <span style="color: green;">↑</span>	1,388.35% <span style="color: green;">↑</span>	461.39
Photocopies/Printing (F&O)	-	6.00	(6.00) <span style="color: red;">↓</span>	-100.00% <span style="color: red;">↓</span>	-
Precept (F&O)	499,446.00	499,446.00	-	-	499,446.00
Room Hire (F&O)	16,163.31	21,525.00	(5,361.69) <span style="color: red;">↓</span>	-24.91% <span style="color: red;">↓</span>	16,163.31
Service Charges - Licensees (F&O)	741.82	1,538.00	(796.18) <span style="color: red;">↓</span>	-51.77% <span style="color: red;">↓</span>	741.82
<b>Total F&amp;O Income</b>	<b>537,719.08</b>	<b>548,414.00</b>	<b>(10,694.92)</b>	<b>-1.95%</b>	<b>537,719.08</b>
<b>D&amp;L Income</b>					
Library Cafe Income (D&L)	17,990.63	27,163.00	(9,172.37) <span style="color: red;">↓</span>	-33.77% <span style="color: red;">↓</span>	17,990.63
Library Sales (D&L)	1,102.73	2,050.00	(947.27) <span style="color: red;">↓</span>	-46.21% <span style="color: red;">↓</span>	1,102.73
Newsletter Advertising (D&L)	183.33	900.00	(716.67) <span style="color: red;">↓</span>	-79.63% <span style="color: red;">↓</span>	183.33
Tennis Courts Stripe Income (D&L)	2,101.85	3,181.00	(1,079.15) <span style="color: red;">↓</span>	-33.92% <span style="color: red;">↓</span>	2,101.85
RIBA 3 Shared Prosperity Fund	155,109.28	-	155,109.28 <span style="color: green;">↑</span>	-	155,109.28
Library Parish Donations	410.07	784.00	(373.93) <span style="color: red;">↓</span>	-47.70% <span style="color: red;">↓</span>	410.07
Accessible Play Equipment Funding and Donations	2,650.00	-	2,650.00 <span style="color: green;">↑</span>	-	2,650.00
Defibrillator Income	520.20	-	520.20 <span style="color: green;">↑</span>	-	520.20
<b>Total D&amp;L Income</b>	<b>180,068.09</b>	<b>34,078.00</b>	<b>145,990.09</b>	<b>428.40%</b>	<b>180,068.09</b>
<b>Total Trading Income</b>	<b>719,402.67</b>	<b>582,492.00</b>	<b>136,910.67</b>	<b>23.50%</b>	<b>719,402.67</b>
<b>Gross Profit</b>	<b>719,402.67</b>	<b>582,492.00</b>	<b>136,910.67</b>	<b>23.50%</b>	<b>719,402.67</b>
<b>Other Income</b>					
3G Pitch Donations	952.56	-	952.56 <span style="color: green;">↑</span>	-	952.56

	APR-DEC 2025	APR-DEC 2025	BUDGET 2025 - 2026	VARIANCE	VARIANCE %	APR-DEC 2025
Community Funding Library	17,500.00	-	17,500.00	↑	-	17,500.00
Town Accelerator Fund	6,250.00	-	6,250.00	↑	-	6,250.00
<b>Total Other Income</b>	<b>24,702.56</b>	-	<b>24,702.56</b>	-	-	<b>24,702.56</b>
<b>Operating Expenses</b>						
<b>F&amp;O Expenses</b>						
Audit & Accountancy fees (F&O)	165.00	1,614.00	(1,449.00)	↓	-89.78%	165.00
Civic Functions (F&O)	3,403.40	4,090.00	(686.60)	↓	-16.79%	3,403.40
Consumables - Recurring- Council Chambers (F&O)	1,624.03	2,460.00	(835.97)	↓	-33.98%	1,624.03
Consumables - Recurring- Library (F&O)	793.41	1,538.00	(744.59)	↓	-48.41%	793.41
Consumables - Recurring- Public Conveniences (F&O)	822.89	923.00	(100.11)	↓	-10.85%	822.89
Credit Card Annual Fee (F&O)	-	82.00	(82.00)	↓	-100.00%	-
Defibrillator Costs (F&O)	940.00	1,538.00	(598.00)	↓	-38.88%	940.00
Insurance (F&O)	16,328.06	16,212.00	116.06	↑	0.72%	16,328.06
IT & Computers (F&O)	327.07	979.00	(651.93)	↓	-66.59%	327.07
Legal Expenses (F&O)	-	769.00	(769.00)	↓	-100.00%	-
Light, Power, Heating - Council Chambers (F&O)	10,789.68	10,250.00	539.68	↑	5.27%	10,789.68
Light, Power, Heating - Library (F&O)	3,845.94	3,588.00	257.94	↑	7.19%	3,845.94
Light, Power, Heating - Public Conveniences (F&O)	1,673.50	1,948.00	(274.50)	↓	-14.09%	1,673.50
Loan Repayments (F&O)	17,599.99	35,200.00	(17,600.01)	↓	-50.00%	17,599.99
Mayoral Allowance (F&O)	2,873.50	4,000.00	(1,126.50)	↓	-28.16%	2,873.50
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)	12,451.78	15,427.00	(2,975.22)	↓	-19.29%	12,451.78
Non-Domestic Business Rates - Library (F&O)	4,992.32	4,342.00	650.32	↑	14.98%	4,992.32
Non-Domestic Business Rates - Tennis Courts (F&O)	435.02	526.00	(90.98)	↓	-17.30%	435.02
Office Equipment	-	256.00	(256.00)	↓	-100.00%	-
Operating Lease Payments (F&O)	6,593.91	8,175.00	(1,581.09)	↓	-19.34%	6,593.91
Postage, Freight & Courier (F&O)	5.92	154.00	(148.08)	↓	-96.16%	5.92
Printing & Stationery (F&O)	1,403.00	1,845.00	(442.00)	↓	-23.96%	1,403.00
Repairs & Maintenance - Recurring - Public Conveniences (F&O)	56.36	1,230.00	(1,173.64)	↓	-95.42%	56.36
Repairs & Maintenance - Recurring Council Chambers (F&O)	7,644.48	7,534.00	110.48	↑	1.47%	7,644.48
Repairs & Maintenance - Recurring Library (F&O)	990.78	1,230.00	(239.22)	↓	-19.45%	990.78
Repairs & Maintenance - Recurring- Parks (F&O)	6,093.20	10,250.00	(4,156.80)	↓	-40.55%	6,093.20
Grants Awarded by TTC (F&O)	1,382.00	7,000.00	(5,618.00)	↓	-80.26%	1,382.00

	APR-DEC 2025	BUDGET 2025 - 2026	VARIANCE	VARIANCE %	APR-DEC 2025
	APR-DEC 2025	BUDGET 2025 - 2026	VARIANCE	VARIANCE %	APR-DEC 2025
<b>Services - All venues (F&amp;O)</b>					
Services - All venues (F&O)	8,889.37	8,610.00	279.37 <span style="color: red;">↑</span>	3.24% <span style="color: red;">↑</span>	8,889.37
Services - Council Chambers (F&O)	1,411.99	3,767.00	(2,355.01) <span style="color: green;">↓</span>	-62.52% <span style="color: green;">↓</span>	1,411.99
Services - Library (F&O)	908.20	3,883.00	(2,974.80) <span style="color: green;">↓</span>	-76.61% <span style="color: green;">↓</span>	908.20
Services - Parks (F&O)	14,409.32	12,948.00	1,461.32 <span style="color: red;">↑</span>	11.29% <span style="color: red;">↑</span>	14,409.32
Services - Public Conveniences (F&O)	157.50	-	157.50 <span style="color: red;">↑</span>	- <span style="color: black;">—</span>	157.50
Subscriptions (F&O)	3,661.74	3,588.00	73.74 <span style="color: red;">↑</span>	2.06% <span style="color: red;">↑</span>	3,661.74
Telephone & Internet (F&O)	2,868.18	3,955.00	(1,086.82) <span style="color: green;">↓</span>	-27.48% <span style="color: green;">↓</span>	2,868.18
Waste Collection - Council Chambers (F&O)	957.38	923.00	34.38 <span style="color: red;">↑</span>	3.72% <span style="color: red;">↑</span>	957.38
Waste Collection - Library (F&O)	741.24	923.00	(181.76) <span style="color: green;">↓</span>	-19.69% <span style="color: green;">↓</span>	741.24
Water Rates - Council Chambers (F&O)	1,502.11	1,025.00	477.11 <span style="color: red;">↑</span>	46.55% <span style="color: red;">↑</span>	1,502.11
Water Rates - Library (F&O)	1,335.49	769.00	566.49 <span style="color: red;">↑</span>	73.67% <span style="color: red;">↑</span>	1,335.49
Water Rates - Public Conveniences (F&O)	2,281.94	1,538.00	743.94 <span style="color: red;">↑</span>	48.37% <span style="color: red;">↑</span>	2,281.94
<b>Total F&amp;O Expenses</b>	<b>142,459.22</b>	<b>186,729.00</b>	<b>(44,269.78)</b>	<b>-23.71%</b>	<b>142,459.22</b>
<b>D&amp;L Expenses</b>					
Advertising & Marketing (D&L)	28,033.90	20,000.00	8,033.90 <span style="color: red;">↑</span>	40.17% <span style="color: red;">↑</span>	28,033.90
Cafe Supplies (D&L)	8,538.13	12,915.00	(4,376.87) <span style="color: green;">↓</span>	-33.89% <span style="color: green;">↓</span>	8,538.13
CLUP Expenditure	31,608.31	-	31,608.31 <span style="color: red;">↑</span>	- <span style="color: black;">—</span>	31,608.31
Library Community Expenditure	7,251.19	-	7,251.19 <span style="color: red;">↑</span>	- <span style="color: black;">—</span>	7,251.19
Stripe Fee (D&L)	101.33	-	101.33 <span style="color: red;">↑</span>	- <span style="color: black;">—</span>	101.33
SumUp Fee (D&L)	162.55	205.00	(42.45) <span style="color: green;">↓</span>	-20.71% <span style="color: green;">↓</span>	162.55
RIBA 3 Detailed Design Reports (D&L)	190,873.64	-	190,873.64 <span style="color: red;">↑</span>	- <span style="color: black;">—</span>	190,873.64
Repairs & Maintenance - Recurring - Tennis Courts	306.53	-	306.53 <span style="color: red;">↑</span>	- <span style="color: black;">—</span>	306.53
Tennis Courts Improvements Expenditure (LTA)	-	3,000.00	(3,000.00) <span style="color: green;">↓</span>	-100.00% <span style="color: green;">↓</span>	-
<b>Total D&amp;L Expenses</b>	<b>266,875.58</b>	<b>36,120.00</b>	<b>230,755.58</b>	<b>638.86%</b>	<b>266,875.58</b>
Civic Regalia	70.83	-	70.83 <span style="color: red;">↑</span>	- <span style="color: black;">—</span>	70.83
<b>Personnel Expenses</b>					
Members Expenses (P)	97.00	615.00	(518.00) <span style="color: green;">↓</span>	-84.23% <span style="color: green;">↓</span>	97.00
Payroll Admin Fees	1,080.00	1,476.00	(396.00) <span style="color: green;">↓</span>	-26.83% <span style="color: green;">↓</span>	1,080.00
Salaries (P)	278,741.02	356,019.00	(77,277.98) <span style="color: green;">↓</span>	-21.71% <span style="color: green;">↓</span>	278,741.02
Staff Training (P)	1,751.97	1,538.00	213.97 <span style="color: red;">↑</span>	13.91% <span style="color: red;">↑</span>	1,751.97
<b>Total Personnel Expenses</b>	<b>281,669.99</b>	<b>359,648.00</b>	<b>(77,978.01)</b>	<b>-21.68%</b>	<b>281,669.99</b>
<b>Total Operating Expenses</b>	<b>691,075.62</b>	<b>582,497.00</b>	<b>108,578.62</b>	<b>18.64%</b>	<b>691,075.62</b>
<b>Reserves</b>					

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Reserves - Accessibility Improvements	22.80	7,000.00	(6,977.20) <span style="color: red;">↓</span>	-99.67% <span style="color: red;">↓</span>	22.80
Reserves - Accessible Play Equipment	-	4,651.00	(4,651.00) <span style="color: red;">↓</span>	-100.00% <span style="color: red;">↓</span>	-
Reserves - CIL	-	5,999.00	(5,999.00) <span style="color: red;">↓</span>	-100.00% <span style="color: red;">↓</span>	-
Reserves - Defibrillator Donation	2,670.00	3,150.00	(480.00) <span style="color: red;">↓</span>	-15.24% <span style="color: red;">↓</span>	2,670.00
Reserves - Election Expenses	5,846.51	10,000.00	(4,153.49) <span style="color: red;">↓</span>	-41.53% <span style="color: red;">↓</span>	5,846.51
Reserves - Freedom Parade	1,945.88	3,000.00	(1,054.12) <span style="color: red;">↓</span>	-35.14% <span style="color: red;">↓</span>	1,945.88
Reserves - MUGA/Other	-	10,000.00	(10,000.00) <span style="color: red;">↓</span>	-100.00% <span style="color: red;">↓</span>	-
Reserves - NDP Improvements	2,441.00	4,046.00	(1,605.00) <span style="color: red;">↓</span>	-39.67% <span style="color: red;">↓</span>	2,441.00
Reserves - Play Areas and Tennis Courts	-	15,614.00	(15,614.00) <span style="color: red;">↓</span>	-100.00% <span style="color: red;">↓</span>	-
Reserves - RIBA 3 Good Growth Shared Prosperity Fund	2,691.00	10,000.00	(7,309.00) <span style="color: red;">↓</span>	-73.09% <span style="color: red;">↓</span>	2,691.00
Reserves - Skate Park Improvements	-	20,000.00	(20,000.00) <span style="color: red;">↓</span>	-100.00% <span style="color: red;">↓</span>	-
Reserves - Tennis Courts Sinking Fund	-	4,000.00	(4,000.00) <span style="color: red;">↓</span>	-100.00% <span style="color: red;">↓</span>	-
Reserves - Town Accelerator Fund (Website)	14,685.00	6,250.00	8,435.00 <span style="color: green;">↑</span>	134.96% <span style="color: green;">↑</span>	14,685.00
Reserves - Town clock	-	10,000.00	(10,000.00) <span style="color: red;">↓</span>	-100.00% <span style="color: red;">↓</span>	-
Reserves - Vision Projects	6,165.00	10,000.00	(3,835.00) <span style="color: red;">↓</span>	-38.35% <span style="color: red;">↓</span>	6,165.00
Reserves - 3G Pitch Donations	-	2,671.00	(2,671.00) <span style="color: red;">↓</span>	-100.00% <span style="color: red;">↓</span>	-
Reserves - 3G Pitch Project	-	80,000.00	(80,000.00) <span style="color: red;">↓</span>	-100.00% <span style="color: red;">↓</span>	-
<b>Total Reserves</b>	<b>36,467.19</b>	<b>206,381.00</b>	<b>(169,913.81 )</b>	<b>-82.33%</b>	<b>36,467.19</b>
<b>Net Profit</b>	<b>53,029.61</b>	<b>(5.00)</b>	<b>53,034.61</b>	<b>1,060,692.2 0%</b>	<b>53,029.61</b>