

Budget Variance

Torpoint Town Council

For the 6 months ended 30 September 2026

	APR-SEPT 2026	APR-SEPT 2026 BUDGET 2026 - 2027	VARIANCE	VARIANCE %	APR-SEPT 2026
Trading Income					
F&O Income					
FOC Admin Fee (F&O)	-	13.00	(13.00) ↓	-100.00% ↓	-
Footpaths Income LMP (F&O)	-	765.00	(765.00) ↓	-100.00% ↓	-
Grants & Donations (F&O)	110.00	-	110.00 ↑	- —	110.00
Investment Interest Income (F&O)	3,853.97	13,952.00	(10,098.03) ↓	-72.38% ↓	3,853.97
Licence Fee (F&O)	5,995.52	10,658.00	(4,662.48) ↓	-43.75% ↓	5,995.52
Market Fees (F&O)	220.00	454.00	(234.00) ↓	-51.54% ↓	220.00
Other Revenue (F&O)	21.65	469.00	(447.35) ↓	-95.38% ↓	21.65
Precept (F&O)	536,332.00	536,332.00	- —	- —	536,332.00
Room Hire (F&O)	9,793.84	21,420.00	(11,626.16) ↓	-54.28% ↓	9,793.84
Service Charges - Licensees (F&O)	402.80	1,530.00	(1,127.20) ↓	-73.67% ↓	402.80
Total F&O Income	556,729.78	585,593.00	(28,863.22)	-4.93%	556,729.78
D&L Income					
CCTV Income	12,370.69	-	12,370.69 ↑	- —	12,370.69
Community Funding Library	7,600.00	-	7,600.00 ↑	- —	7,600.00
Library Cafe Income (D&L)	10,687.32	24,480.00	(13,792.68) ↓	-56.34% ↓	10,687.32
Library Sales (D&L)	732.37	1,836.00	(1,103.63) ↓	-60.11% ↓	732.37
Newsletter Advertising (D&L)	-	900.00	(900.00) ↓	-100.00% ↓	-
Tennis Courts Stripe Income (D&L)	1,738.63	3,245.00	(1,506.37) ↓	-46.42% ↓	1,738.63
Library Parish Donations	-	969.00	(969.00) ↓	-100.00% ↓	-
Total D&L Income	33,129.01	31,430.00	1,699.01	5.41%	33,129.01
Total Trading Income	589,858.79	617,023.00	(27,164.21)	-4.40%	589,858.79
Gross Profit	589,858.79	617,023.00	(27,164.21)	-4.40%	589,858.79
Operating Expenses					
F&O Expenses					
Audit & Accountancy fees (F&O)	224.00	1,607.00	(1,383.00) ↓	-86.06% ↓	224.00
Christmas Lighting (F&O)	3,628.40	8,500.00	(4,871.60) ↓	-57.31% ↓	3,628.40
Civic Functions (F&O)	2,969.68	3,825.00	(855.32) ↓	-22.36% ↓	2,969.68
Consumables - Recurring- Council Chambers (F&O)	1,167.36	2,509.00	(1,341.64) ↓	-53.47% ↓	1,167.36

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Consumables - Recurring- Library (F&O)	356.37	1,224.00	(867.63) ↓	-70.88% ↓	356.37
Consumables - Recurring- Public Conveniences (F&O)	159.26	941.00	(781.74) ↓	-83.08% ↓	159.26
Credit Card Annual Fee (F&O)	-	84.00	(84.00) ↓	-100.00% ↓	-
Defibrillator Costs (F&O)	305.00	1,569.00	(1,264.00) ↓	-80.56% ↓	305.00
Insurance (F&O)	17,656.01	16,830.00	826.01 ↑	4.91% ↑	17,656.01
IT & Computers (F&O)	148.58	2,000.00	(1,851.42) ↓	-92.57% ↓	148.58
Legal Expenses (F&O)	1,659.33	714.00	945.33 ↑	132.40% ↑	1,659.33
Light, Power, Heating - Council Chambers (F&O)	8,279.81	11,220.00	(2,940.19) ↓	-26.20% ↓	8,279.81
Light, Power, Heating - Library (F&O)	3,417.62	3,774.00	(356.38) ↓	-9.44% ↓	3,417.62
Light, Power, Heating - Public Conveniences (F&O)	982.53	1,734.00	(751.47) ↓	-43.34% ↓	982.53
Loan Repayments (F&O)	17,599.85	35,200.00	(17,600.15) ↓	-50.00% ↓	17,599.85
LMP Extended Expenditure	1,971.28	-	1,971.28 ↑	- —	1,971.28
Mayoral Allowance (F&O)	-	4,000.00	(4,000.00) ↓	-100.00% ↓	-
Motor Vehicles	-	1,632.00	(1,632.00) ↓	-100.00% ↓	-
Motor Vehicle Expenses (F&O)	107.37	-	107.37 ↑	- —	107.37
Non- Domestic Business Rates - Council Chambers (F&O)	9,381.23	15,736.00	(6,354.77) ↓	-40.38% ↓	9,381.23
Non-Domestic Business Rates - Library (F&O)	3,825.17	5,100.00	(1,274.83) ↓	-25.00% ↓	3,825.17
Non-Domestic Business Rates - Tennis Courts (F&O)	303.95	510.00	(206.05) ↓	-40.40% ↓	303.95
Office Equipment	-	255.00	(255.00) ↓	-100.00% ↓	-
Operating Lease Payments (F&O)	5,487.03	8,175.00	(2,687.97) ↓	-32.88% ↓	5,487.03
Postage, Freight & Courier (F&O)	84.13	153.00	(68.87) ↓	-45.01% ↓	84.13
Printing & Stationery (F&O)	766.90	1,530.00	(763.10) ↓	-49.88% ↓	766.90
Repairs & Maintenance - Recurring - Public Conveniences (F&O)	195.92	1,020.00	(824.08) ↓	-80.79% ↓	195.92
Repairs & Maintenance - Recurring Council Chambers (F&O)	1,470.13	7,685.00	(6,214.87) ↓	-80.87% ↓	1,470.13
Repairs & Maintenance - Recurring Library (F&O)	582.45	1,122.00	(539.55) ↓	-48.09% ↓	582.45
Repairs & Maintenance - Recurring- Parks (F&O)	4,079.81	10,455.00	(6,375.19) ↓	-60.98% ↓	4,079.81
Grants Awarded by TTC (F&O)	2,480.00	7,000.00	(4,520.00) ↓	-64.57% ↓	2,480.00
Services - All venues (F&O)	5,594.58	8,568.00	(2,973.42) ↓	-34.70% ↓	5,594.58
Services - Council Chambers (F&O)	1,091.77	3,749.00	(2,657.23) ↓	-70.88% ↓	1,091.77
Services - Library (F&O)	350.03	3,864.00	(3,513.97) ↓	-90.94% ↓	350.03
Services - Parks (F&O)	4,610.07	13,207.00	(8,596.93) ↓	-65.09% ↓	4,610.07
Services - Public Conveniences (F&O)	2,839.20	-	2,839.20 ↑	- —	2,839.20

	APR-SEPT 2026	APR-SEPT 2026 BUDGET 2026 - 2027	VARIANCE	VARIANCE %	APR-SEPT 2026
Subscriptions (F&O)	2,927.97	3,570.00	(642.03) ↓	-17.98% ↓	2,927.97
Telephone & Internet (F&O)	2,491.04	3,936.00	(1,444.96) ↓	-36.71% ↓	2,491.04
Waste Collection - Council Chambers (F&O)	848.78	941.00	(92.22) ↓	-9.80% ↓	848.78
Waste Collection - Library (F&O)	654.15	941.00	(286.85) ↓	-30.48% ↓	654.15
Water Rates - Council Chambers (F&O)	1,055.90	1,530.00	(474.10) ↓	-30.99% ↓	1,055.90
Water Rates - Library (F&O)	979.04	1,326.00	(346.96) ↓	-26.17% ↓	979.04
Water Rates - Public Conveniences (F&O)	2,177.14	1,836.00	341.14 ↑	18.58% ↑	2,177.14
Total F&O Expenses	114,908.84	199,572.00	(84,663.16)	-42.42%	114,908.84
D&L Expenses					
Advertising & Marketing (D&L)	2,090.25	14,000.00	(11,909.75) ↓	-85.07% ↓	2,090.25
Cafe Supplies (D&L)	5,705.47	13,173.00	(7,467.53) ↓	-56.69% ↓	5,705.47
CCTV Expenditure	12,370.72	-	12,370.72 ↑	- —	12,370.72
Library Community Expenditure	7,747.43	-	7,747.43 ↑	- —	7,747.43
Stripe Fee (D&L)	95.10	153.00	(57.90) ↓	-37.84% ↓	95.10
SumUp Fee (D&L)	101.73	204.00	(102.27) ↓	-50.13% ↓	101.73
Tennis Courts - Maintenance	-	3,000.00	(3,000.00) ↓	-100.00% ↓	-
Repairs & Maintenance - Recurring - Tennis Courts	47.98	-	47.98 ↑	- —	47.98
Total D&L Expenses	28,158.68	30,530.00	(2,371.32)	-7.77%	28,158.68
Personnel Expenses					
Members Expenses (P)	191.00	612.00	(421.00) ↓	-68.79% ↓	191.00
Payroll Admin Fees	490.50	1,440.00	(949.50) ↓	-65.94% ↓	490.50
Salaries (P)	184,644.48	379,339.00	(194,694.52) ↓	-51.32% ↓	184,644.48
Staff Training (P)	15.37	1,530.00	(1,514.63) ↓	-99.00% ↓	15.37
Total Personnel Expenses	185,341.35	382,921.00	(197,579.65)	-51.60%	185,341.35
Additional Projects	-	4,000.00	(4,000.00) ↓	-100.00% ↓	-
Security Provision (Library)	2,520.00	-	2,520.00 ↑	- —	2,520.00
Total Operating Expenses	330,928.87	617,023.00	(286,094.13)	-46.37%	330,928.87
Reserves					
Reserves - Defibrillator Donation	-	1,000.00	(1,000.00) ↓	-100.00% ↓	-
Reserves - MUGA/Other	-	10,000.00	(10,000.00) ↓	-100.00% ↓	-
Reserves - Play Areas and Tennis Courts	-	3,000.00	(3,000.00) ↓	-100.00% ↓	-
Reserves - Skate Park Improvements	-	20,000.00	(20,000.00) ↓	-100.00% ↓	-

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Reserves - Tennis Courts Sinking Fund	-	7,000.00	(7,000.00) ↓	-100.00% ↓	-
Reserves - Town clock	-	20,000.00	(20,000.00) ↓	-100.00% ↓	-
Reserves - Vision Projects	685.00	3,835.00	(3,150.00) ↓	-82.14% ↓	685.00
Reserves - 3G Pitch Donations	-	3,624.00	(3,624.00) ↓	-100.00% ↓	-
Reserves - 3G Pitch Project	5,457.23	80,000.00	(74,542.77) ↓	-93.18% ↓	5,457.23
Total Reserves	6,142.23	148,459.00	(142,316.77)	-95.86%	6,142.23
Net Profit	258,929.92	-	258,929.92	-	258,929.92