Budget Variance

Torpoint Town Council
For the 7 months ended 31 October 2026

	APR-OCT 2026	APR-OCT 2026 BUDGET 2026 - 2027	VARIANCE	VARIANCE %	APR-OCT 2026
Trading Income					
F&O Income					
FOC Admin Fee (F&O)	-	13.00	(13.00) ↓	-100.00% ↓	-
Footpaths Income LMP (F&O)	730.89	765.00	(34.11) ↓	-4.46% ↓	730.89
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)	7,029.16	10,658.00	(3,628.84) ↓	-34.05% ↓	7,029.16
Market Fees (F&O)	220.00	454.00	(234.00) ↓	-51.54% ↓	220.00
Other Revenue (F&O)	32.66	469.00	(436.34) ↓	-93.04% ↓	32.66
Precept (F&O)	536,332.00	536,332.00	- —	- —	536,332.00
Room Hire (F&O)	11,742.62	21,420.00	(9,677.38) ↓	-45.18% ↓	11,742.62
Service Charges - Licensees (F&O)	471.14	1,530.00	(1,058.86) ↓	-69.21% ↓	471.14
Total F&O Income	**560,522.44**	**585,593.00**	**(25,070.56)**	**-4.28%**	**560,522.44**
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)	11,927.12	24,480.00	(12,552.88) ↓	-51.28% ↓	11,927.12
Library Sales (D&L)	787.68	1,836.00	(1,048.32) ↓	-57.10% ↓	787.68
Newsletter Advertising (D&L)	200.00	900.00	(700.00) ↓	-77.78% ↓	200.00
Tennis Courts Stripe Income (D&L)	1,821.97	3,245.00	(1,423.03) ↓	-43.85% ↓	1,821.97
Library Parish Donations	-	969.00	(969.00) ↓	-100.00% ↓	-
Total D&L Income	**34,707.46**	**31,430.00**	**3,277.46**	**10.43%**	**34,707.46**
Total Trading Income	**595,229.90**	**617,023.00**	**(21,793.10)**	**-3.53%**	**595,229.90**
Gross Profit	**595,229.90**	**617,023.00**	**(21,793.10)**	**-3.53%**	**595,229.90**
Operating Expenses					
F&O Expenses					
Audit & Accountancy fees (F&O)	263.00	1,607.00	(1,344.00) ↓	-83.63% ↓	263.00
Christmas Lighting (F&O)	3,628.40	8,500.00	(4,871.60) ↓	-57.31% ↓	3,628.40
Civic Functions (F&O)	2,999.68	3,825.00	(825.32) ↓	-21.58% ↓	2,999.68
Consumables - Recurring- Council Chambers (F&O)	1,517.20	2,509.00	(991.80) ↓	-39.53% ↓	1,517.20

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Consumables - Recurring- Library (F&O)	374.09	1,224.00	(849.91) ↓	-69.44% ↓	374.09
Consumables - Recurring- Public Conveniences (F&O)	436.39	941.00	(504.61) ↓	-53.62% ↓	436.39
Credit Card Annual Fee (F&O)	-	84.00	(84.00) ↓	-100.00% ↓	-
Defibrillator Costs (F&O)	630.00	1,569.00	(939.00) ↓	-59.85% ↓	630.00
Insurance (F&O)	18,126.34	16,830.00	1,296.34 ↑	7.70% ↑	18,126.34
IT & Computers (F&O)	168.48	2,000.00	(1,831.52) ↓	-91.58% ↓	168.48
Legal Expenses (F&O)	1,659.33	714.00	945.33 ↑	132.40% ↑	1,659.33
Light, Power, Heating - Council Chambers (F&O)	9,451.00	11,220.00	(1,769.00) ↓	-15.77% ↓	9,451.00
Light, Power, Heating - Library (F&O)	3,886.60	3,774.00	112.60 ↑	2.98% ↑	3,886.60
Light, Power, Heating - Public Conveniences (F&O)	1,196.91	1,734.00	(537.09) ↓	-30.97% ↓	1,196.91
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)	1,292.80	4,000.00	(2,707.20) ↓	-67.68% ↓	1,292.80
Memorial Benches purchased (F&O)	204.00	-	204.00 ↑	- —	204.00
Motor Vehicles	107.37	1,632.00	(1,524.63) ↓	-93.42% ↓	107.37
Non- Domestic Business Rates - Council Chambers (F&O)	10,947.23	15,736.00	(4,788.77) ↓	-30.43% ↓	10,947.23
Non-Domestic Business Rates - Library (F&O)	4,482.17	5,100.00	(617.83) ↓	-12.11% ↓	4,482.17
Non-Domestic Business Rates - Tennis Courts (F&O)	354.95	510.00	(155.05) ↓	-30.40% ↓	354.95
Office Equipment	-	255.00	(255.00) ↓	-100.00% ↓	-
Operating Lease Payments (F&O)	6,109.88	8,175.00	(2,065.12) ↓	-25.26% ↓	6,109.88
Postage, Freight & Courier (F&O)	87.01	153.00	(65.99) ↓	-43.13% ↓	87.01
Printing & Stationery (F&O)	803.10	1,530.00	(726.90) ↓	-47.51% ↓	803.10
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)	1,978.06	7,685.00	(5,706.94) ↓	-74.26% ↓	1,978.06
Repairs & Maintenance - Recurring Library (F&O)	660.28	1,122.00	(461.72) ↓	-41.15% ↓	660.28
Repairs & Maintenance - Recurring- Parks (F&O)	4,507.02	10,455.00	(5,947.98) ↓	-56.89% ↓	4,507.02
Grants Awarded by TTC (F&O)	4,135.00	7,000.00	(2,865.00) ↓	-40.93% ↓	4,135.00
Services - All venues (F&O)	5,694.58	8,568.00	(2,873.42) ↓	-33.54% ↓	5,694.58
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-OCT 2026	APR-OCT 2026 BUDGET 2026 - 2027	VARIANCE	VARIANCE %	APR-OCT 2026
Subscriptions (F&O)	3,436.97	3,570.00	(133.03)	-3.73%	3,436.97
Telephone & Internet (F&O)	2,527.96	3,936.00	(1,408.04)	-35.77%	2,527.96
Waste Collection - Council Chambers (F&O)	946.28	941.00	5.28	0.56%	946.28
Waste Collection - Library (F&O)	736.67	941.00	(204.33)	-21.71%	736.67
Water Rates - Council Chambers (F&O)	1,400.18	1,530.00	(129.82)	-8.48%	1,400.18
Water Rates - Library (F&O)	1,229.33	1,326.00	(96.67)	-7.29%	1,229.33
Water Rates - Public Conveniences (F&O)	1,947.43	1,836.00	111.43	6.07%	1,947.43
Total F&O Expenses	**126,583.81**	**199,572.00**	**(72,988.19)**	**-36.57%**	**126,583.81**
D&L Expenses					
Advertising & Marketing (D&L)	4,015.25	14,000.00	(9,984.75)	-71.32%	4,015.25
Cafe Supplies (D&L)	6,290.10	13,173.00	(6,882.90)	-52.25%	6,290.10
CCTV Expenditure	12,370.72	-	12,370.72	-	12,370.72
Library Community Expenditure	9,224.54	-	9,224.54	-	9,224.54
Stripe Fee (D&L)	100.23	153.00	(52.77)	-34.49%	100.23
SumUp Fee (D&L)	117.64	204.00	(86.36)	-42.33%	117.64
Tennis Courts - Maintenance	47.98	3,000.00	(2,952.02)	-98.40%	47.98
Total D&L Expenses	**32,166.46**	**30,530.00**	**1,636.46**	**5.36%**	**32,166.46**
Personnel Expenses					
Members Expenses (P)	191.00	612.00	(421.00)	-68.79%	191.00
Payroll Admin Fees	1,013.70	1,440.00	(426.30)	-29.60%	1,013.70
Salaries (P)	232,118.44	379,339.00	(147,220.56)	-38.81%	232,118.44
Staff Training (P)	21.37	1,530.00	(1,508.63)	-98.60%	21.37
Total Personnel Expenses	**233,344.51**	**382,921.00**	**(149,576.49)**	**-39.06%**	**233,344.51**
Additional Projects	895.07	4,000.00	(3,104.93)	-77.62%	895.07
Security Provision (Library)	2,520.00	-	2,520.00	-	2,520.00
Total Operating Expenses	**395,509.85**	**617,023.00**	**(221,513.15)**	**-35.90%**	**395,509.85**
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%	-
Reserves - Tennis Courts Sinking Fund	-	7,000.00	(7,000.00)	-100.00%	-

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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	**199,720.05**	**-**	**199,720.05**	**-**	**199,720.05**