

Executive Summary – Budget Insights

The overall financial performance of Zentra Dynamics during the analyzed period was solid. The company spent \$21,632 less than budgeted, representing a positive variance of 1.33%. This suggests that, at a high level, the organization maintained a good level of control over its budget execution.

Spending by Category

Only three categories exceeded their allocated budgets:

- **Software:** -3.51% variance
- **Repairs:** -2.79% variance
- **Training:** -4.29% variance

The remaining categories stayed within budget, keeping an eye on the budget for these 3 categories on the future can help avoid overspending.

Performance by Region

The regions with the best budget adherence were:

- **Montreal:** \$11,396 under budget
- **Toronto:** \$10,020 under budget

These regions contributed significantly to the company's overall budget efficiency.

Department-Level Insights

Among departments, the best performers were:

- **IT:** 2.98% under budget
- **Marketing:** 2.19% under budget

Notably, Marketing managed two of the top three most expensive categories (Digital Tools and Events) while still staying under budget, which highlights their operational efficiency and planning.

Monthly Budget Trends

Month-to-month variance revealed some inconsistencies:

- **January** showed the strongest performance with a 4.29% positive variance.
- **February (-2.30%)** and **July (-0.75%)** experienced notable overspending.
- **May (-0.04%)** and **December (-0.11%)** were very close to budget, with minimal deviations.

These fluctuations could indicate seasonal or project-based spending patterns that may require more detailed forecasting in future periods.