

Budget vs Actual FY2026

Data: Jan – Sep 2026 · Source: Budget vs Actual FY2026.xlsx · 72 rows · 8 departments

SUMMARY

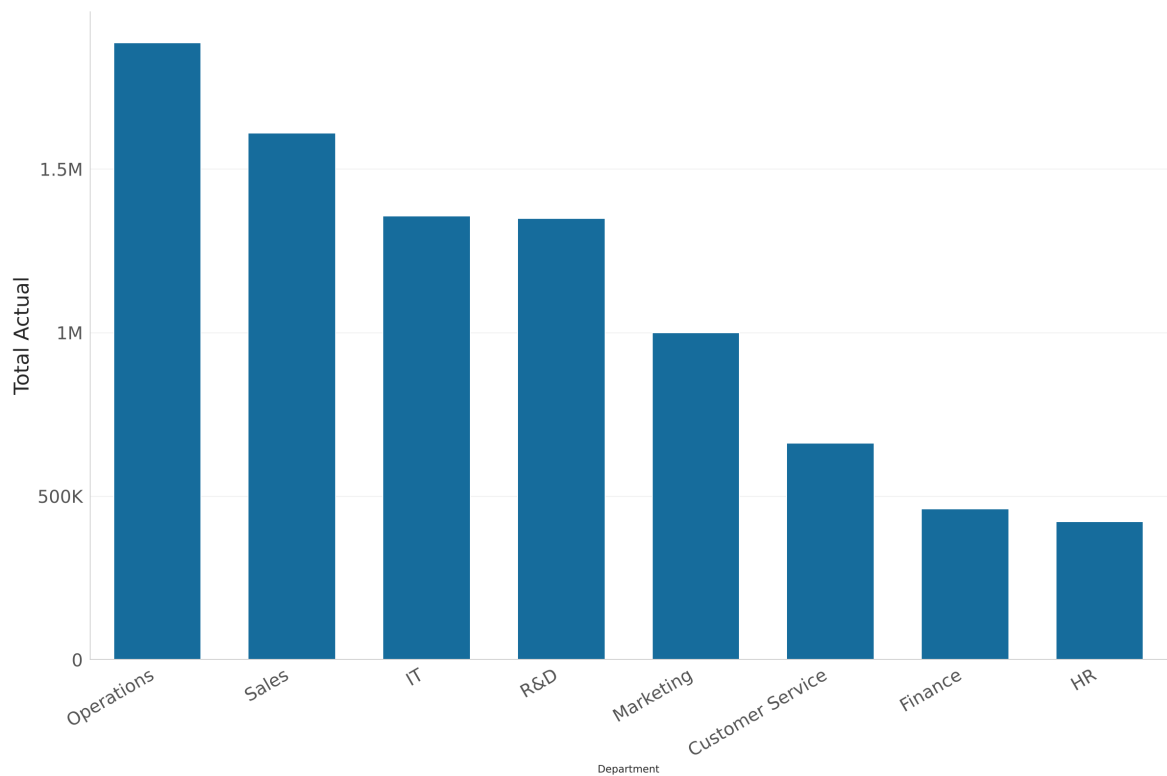
8.75M spent against 8.68M budgeted (+0.7%). 2 departments have overspent 6+ months in a row. One department is 16% over budget. The largest overrun keeps growing: from +2% to +27% a month.

<div>8.75M</div> <div>spent · 9 months</div>	<div>+0.7%</div> <div>vs budget</div>	<div>2</div> <div>departments over budget</div>	<div>Marketing</div> <div>largest overrun</div>
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TOP INSIGHTS · 3 OF 6

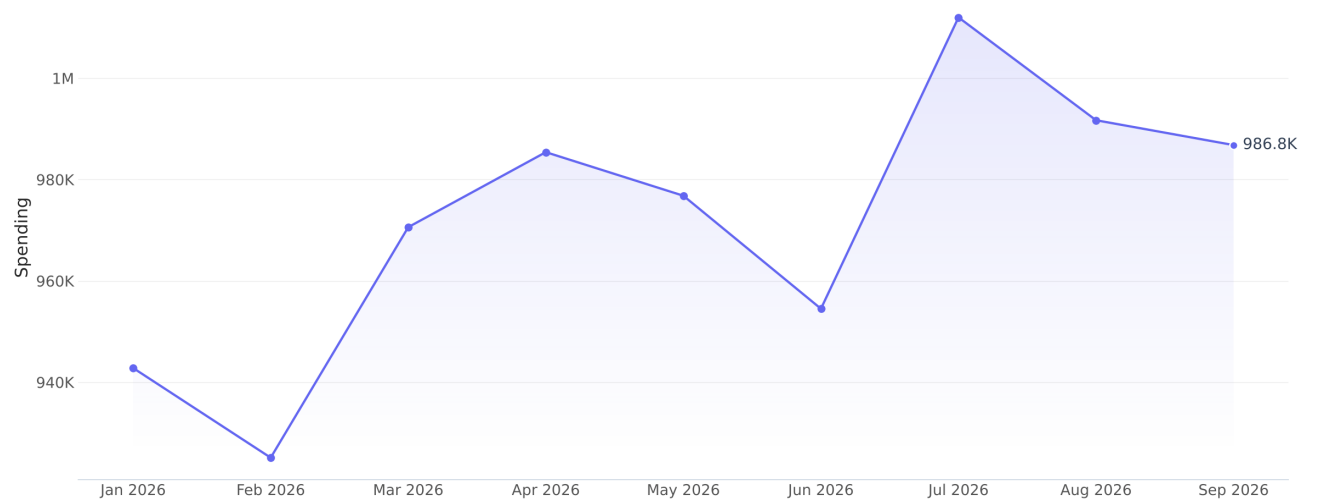
<div>KEY</div>	<div>2 departments have overspent 6+ months in a row</div> <div>Marketing: 8 months, since Feb 2026 and IT: 6 months, since Apr 2026.</div> <div>Recommendation: A run of overspending means the budget no longer fits — re-forecast now instead of at year end.</div>
<div>KEY</div>	<div>One department is 16% over budget</div> <div>Marketing: 1M spent against 861k budgeted. Also over by 5% or more: IT (+7%).</div> <div>Recommendation: Agree a spending cap with Marketing for the rest of the year.</div>
<div>NOTABLE</div>	<div>The largest overrun keeps growing: from +2% to +27% a month</div> <div>Marketing: +2% in the first month of the data, +27% in the last.</div>

YOUR CHART



2 · Trend over time

Spending per month (summed), 9 months from Jan – Sep 2026. First vs last 3 months: +5%. Last 3 months vs the 3 before: +3%.



Last 9 months

Month	Spending	vs previous month
Jan 2026	943k	–
Feb 2026	925k	–2%
Mar 2026	971k	+5%
Apr 2026	985k	+2%
May 2026	977k	–0.9%
Jun 2026	955k	–2%
Jul 2026	1.01M	+6%
Aug 2026	992k	–2%
Sep 2026	987k	–0.5%

By Department

Department	Last 3 months	3 months before	Change
Operations	211k	206k	+2%
Sales	180k	178k	+1%
IT	160k	157k	+2%
R&D	151k	149k	+1%
Marketing	121k	109k	+10%
Customer Service	73.7k	73.3k	+0.5%
Finance	50.8k	51.7k	–2%
HR	49.2k	47.2k	+4%

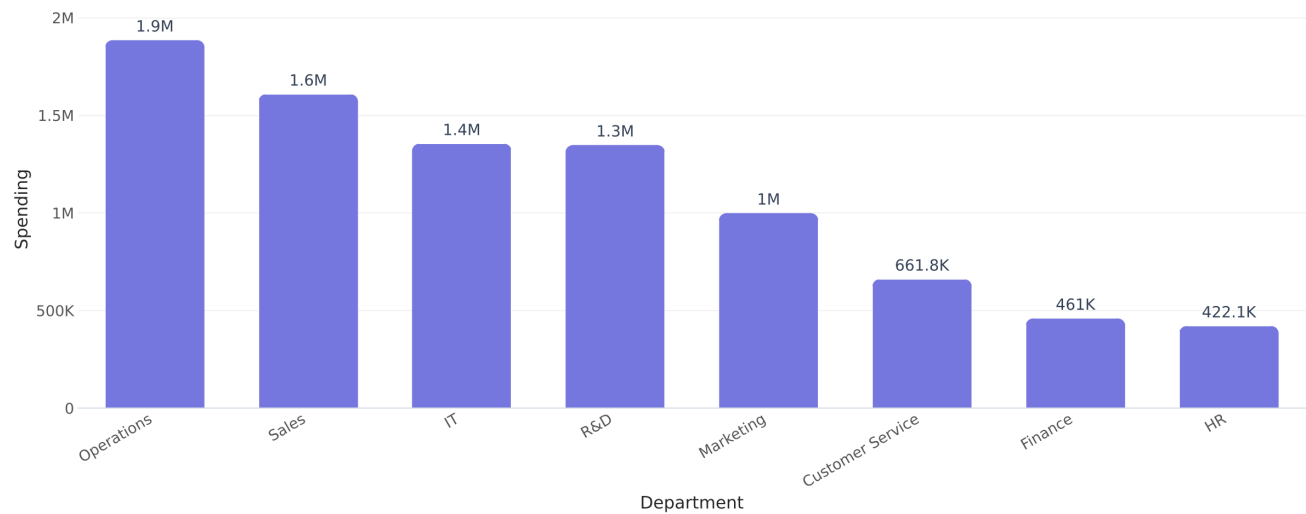
Average per month.

In this section

- Spending grew 5% from the first to the last 3 months.

3 • Breakdown & concentration

Spending by department: 8 departments, 8.75M in total. The top 2 bring 40%.



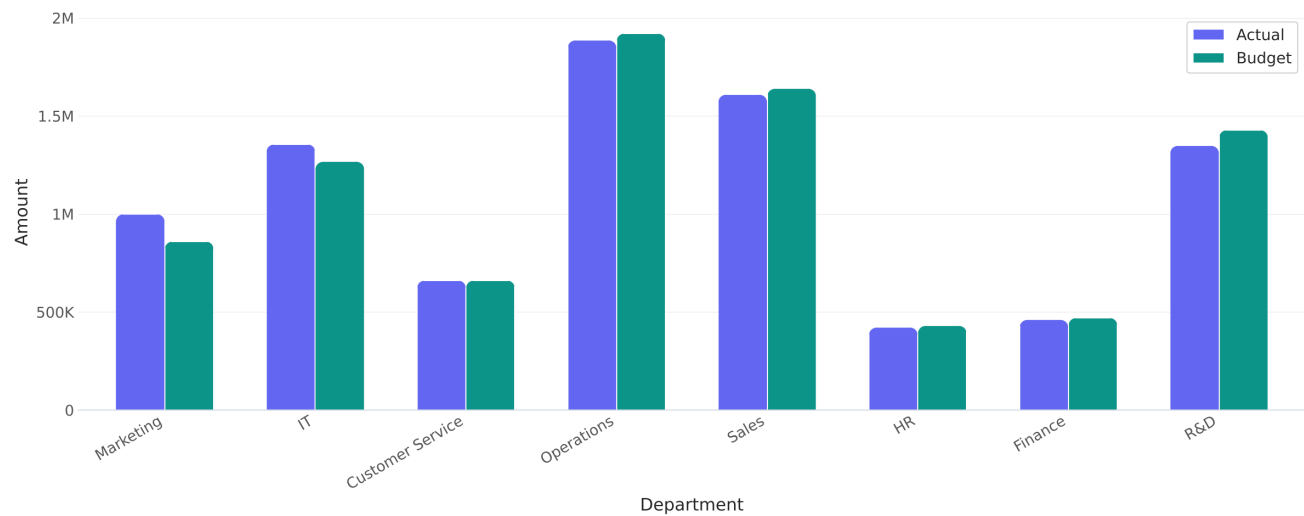
Department	Spending	Share	Cumulative	Rows
Operations	1.89M	22%	22%	9
Sales	1.61M	18%	40%	9
IT	1.36M	16%	55%	9
R&D	1.35M	15%	71%	9
Marketing	1M	11%	82%	9
Customer Service	662k	8%	90%	9
Finance	461k	5%	95%	9
HR	422k	5%	100%	9

In this section

- One department brings 22% of total spending.

4 • Budget vs. actual

8.75M spent against 8.68M budgeted (+0.7%).



Department	Actual	Budget	Variance
Marketing	1M	861k	+16%
IT	1.36M	1.27M	+7%
Customer Service	662k	662k	0%
Operations	1.89M	1.92M	-2%
Sales	1.61M	1.64M	-2%
HR	422k	431k	-2%
Finance	461k	471k	-2%
R&D	1.35M	1.43M	-6%

In this section

- 2 departments have overspent 6+ months in a row.
- One department is 16% over budget.
- The largest overrun keeps growing: from +2% to +27% a month.
- One department spends 6% below budget.

5 · Insights & recommendations

KEY

2 departments have overspent 6+ months in a row

Marketing: 8 months, since Feb 2026 and IT: 6 months, since Apr 2026.

Recommendation: A run of overspending means the budget no longer fits — re-forecast now instead of at year end.

KEY

One department is 16% over budget

Marketing: 1M spent against 861k budgeted. Also over by 5% or more: IT (+7%).

Recommendation: Agree a spending cap with Marketing for the rest of the year.

NOTABLE

The largest overrun keeps growing: from +2% to +27% a month

Marketing: +2% in the first month of the data, +27% in the last.

NOTABLE

One department spends 6% below budget

R&D: 79.9k unspent (1.35M of 1.43M).

Recommendation: Part of R&D's unspent budget could cover the overruns.

INFO

Spending grew 5% from the first to the last 3 months

946k per month on average in Jan – Mar 2026, 997k in Jul – Sep 2026.

Recommendation: Split the change by departments to see whether it is broad or carried by a few.

INFO

One department brings 22% of total spending

Operations: 1.89M of 8.75M.

Recommendation: Keep an eye on Operations: it is the biggest single department.

Appendix

Data profile

Column	Role	Unit	Empty	Distinct values
Department	Category	—	—	8
Month	Date	—	—	9
Budget	Measure	—	—	68
Actual	Measure	—	—	70

Method

- Every figure is computed from the rows of your file as uploaded; empty cells are left out, never counted as zero. Insights are ranked by importance (key, notable, info), then risks before positives.
- Time: values are summed per month. An incomplete first or last period is left out of comparisons. A drop is only reported when it is unusual for the series (robust $z \geq 3$), and not when the same period last year moved alike.
- Breakdown: shares and concentration are computed for additive measures only; averaged measures are ranked, and their differences are tested under Relationships & groups.
- Domain figures (margin, budget variance, conversion rate, resolution time and similar) are computed from the columns named in their tables.