

AI PDF Analyzer - Document Analysis Report

Summary

This document presents a financial analysis of seven individuals across different occupations in Ghana, tracking their monthly and annual income, expenses, and savings in Ghana Cedis (GHS). The data reveals significant disparities in earning potential across professions, with engineers and accountants demonstrating the highest financial capacity while students operate at the subsistence level. The analysis provides a clear picture of how different occupations translate into financial stability and savings potential within the Ghanaian economic context. The financial data shows that Kojo Owusu (Engineer) and Ama Kusi (Accountant) represent the highest income brackets, with monthly incomes of GHS 7,200 and GHS 6,300 respectively, while Kofi Adjei (Student) operates at the lowest income level of GHS 1,200 monthly. The savings patterns follow income levels, with higher earners demonstrating greater absolute savings, though savings rates relative to income vary across the sample. All individuals maintain positive savings, indicating basic financial management across all occupation types. The annualized data (calculated as 12 times monthly figures) provides a broader perspective on financial trajectories. The trader (Abena Serwaa) shows surprisingly strong financial performance, outperforming several formal sector employees, which may indicate the viability of informal sector entrepreneurship. The consistent relationship between monthly and annual figures suggests stable income and expense patterns across all profiled individuals throughout the year.

Key Insights

- Engineering and accounting professions yield the highest financial returns, with engineers saving GHS 2,400 monthly - more than double most other professions
- Even the lowest income individual (student) maintains positive savings, suggesting financial discipline across all income levels
- The trader's income (GHS 5,000 monthly) exceeds several formal sector occupations, highlighting the potential of informal sector entrepreneurship
- Savings rates vary significantly, with the engineer saving 33% of income while the driver saves only 21%
- Income inequality is evident, with the highest earner (engineer) earning 6 times more than the lowest earner (student)
- All occupations maintain expense levels below income, demonstrating basic financial sustainability
- The data suggests a correlation between education level/professional qualification and earning capacity

Questions & Answers

No Q&A; available