**Analysis of The Data**

Table of Contents

1. Executive Summary
2. Introduction
3. Methodology
4. Detailed Findings  
    4.1 Your Cash-Flow Dynamics  
    4.2 Transaction Profiles  
    4.3 When You’re Most Active  
    4.4 Your Fee Revenue Drivers  
    4.5 Your Top Counterparties
5. Recommendations for WiDa
6. Conclusion
7. Appendices

## 1. Executive Summary

WiDa, over the past year your Moniepoint account saw nearly equal money in and out—₦1,752,695 credited vs. ₦1,751,067 debited—leaving you with a small net gain of ₦1,628. You moved the most money in August to September 2024, and you transact heavily in evening hours (especially around 3–6 pm). Transfers are your primary activity and the sole source of fee revenue. A handful of beneficiaries receive most of your payments, and your platform reliability is perfect (100 % completion). This report breaks down these patterns so you can sharpen liquidity planning, diversify fees, and optimize your high-value relationships.

## 2. Introduction

As the owner of WiDa’s Moniepoint account, you need clear visibility into when and how funds flow through your business. This analysis translates raw transaction data (Nov 2023–Nov 2024) into actionable insights on cash-flow timing, fee generation, and key payees—so you can make informed decisions about cash management, pricing, and customer engagement.

## 3. Methodology

* Data Source: Your Moniepoint “bank\_transactions” export with dates, amounts (debit/credit), transaction types, fees, beneficiaries, and running balances ​.
* Approach: We aggregated by month, type, weekday, and hour; computed ratios; ranked top payees; and tracked balance trends.
* Key Metrics: Total/average transaction amounts, settlement debits vs. credits, fee revenue, transaction counts, and high-value outflows.

## 4. Detailed Findings

### 4.1 Your Cash-Flow Dynamics

* Total Credits: ₦1,752,695
* Total Debits: ₦1,751,067
* Net Gain: ₦1,628
* Monthly Peaks:  
  + Sep ’24: ₦254,030 credits vs. ₦259,110 debits
  + Oct ’24: ₦229,943 credits vs. ₦226,860 debits ​

### 4.2 Transaction Profiles

|  |  |  |  |
| --- | --- | --- | --- |
| Type | Total (₦) | Avg (₦) | Count |
| TRANSFER | 1,621,092 | 2,884.51 | 562 |
| Unknown | 73,340 | 96.75 | 758 |
| AIRTIME | 48,580 | 214.96 | 226 |
| DATA\_PURCHASE | 26,100 | 966.67 | 27 |

Transfers dominate your volume and revenue; “Unknown” transactions merit reclassification.

### 4.3 When You’re Most Active

* Busiest Days: Tuesday (263 txns; ₦286K), Wednesday (257; ₦293K)
* Peak Hour: 09:00–10:00 am (281 txns; ₦334K) and 15:00–16:00 pm (255; ₦281K)

Plan system updates outside these windows and target customer outreach around them. ​

### 4.4 Your Fee Revenue Drivers

|  |  |  |
| --- | --- | --- |
| Type | Avg Fee (₦) | Total Fees (₦) |
| TRANSFER | 17.83 | 10,020 |
| Unknown | 0.34 | 260 |
| AIRTIME & DATA\_PURCHASE | 0 | 0 |

All your fee income comes from transfers—consider introducing small fees on other services.

### 4.5 Your Top Beneficiary

|  |  |
| --- | --- |
| Beneficiary | Received (₦) |
| Unknown | 1,652,045 |
| Wilogistics | 27,100 |
| Opeloyeru Adele Restaurant | 13,100 |
| MTN (9074800938) | 12,526 |
| Abdur-Raheem Babatunde Alanamu | 6,260 |

A large amount being received from unknown suggests the need for investigation to improve classification..

## 5. Conclusion

WiDa, your Moniepoint activity shows a robust, high-velocity payment operation driven by transfers and concentrated payees. By refining fee structures, enhancing peak-hour resilience, and engaging your top beneficiaries, you can elevate both profitability and customer satisfaction.

## 6. Appendices

A. Definitions

* Credit/Debit Ratio: Credits ÷ Debits per period.
* “Unknown” Category: Transactions needing clearer classification.

B. Data Source  
 Moniepoint “bank\_transactions” export (Nov 2023–Nov 2024) ​

C. Supplemental Tables

* Monthly flow details (Section 4.1)
* Hourly transaction distribution (Section 4.3)
* Full top-10 individual transactions list