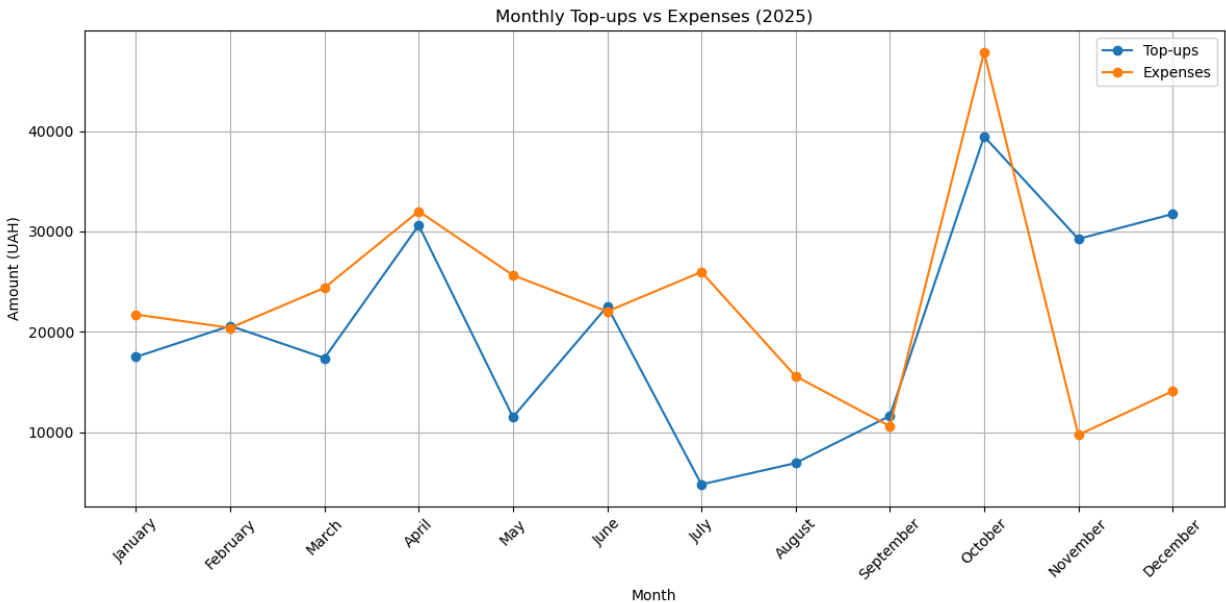


# Credit Card Financial Report (2025)

## Management Summary

- **Overall Financial Result**: The year ended with a net deficit of 26,035.88 UAH, indicating that expenses exceeded top-ups.
- **Cash Flow Stability**: Cash flow was unstable, with multiple months experiencing deficits, leading to a progressively worsening balance.
- **High Financial Pressure Categories**: The highest financial pressures came from "Супермаркети та продукти" (Groceries and Products), "Медичні послуги" (Medical Services), and "Авто" (Auto) expenses.
- **Deficit Months**: Deficits occurred in January, March, April, May, July, August, and October. This is critical as it indicates ongoing financial strain and potential liquidity issues.



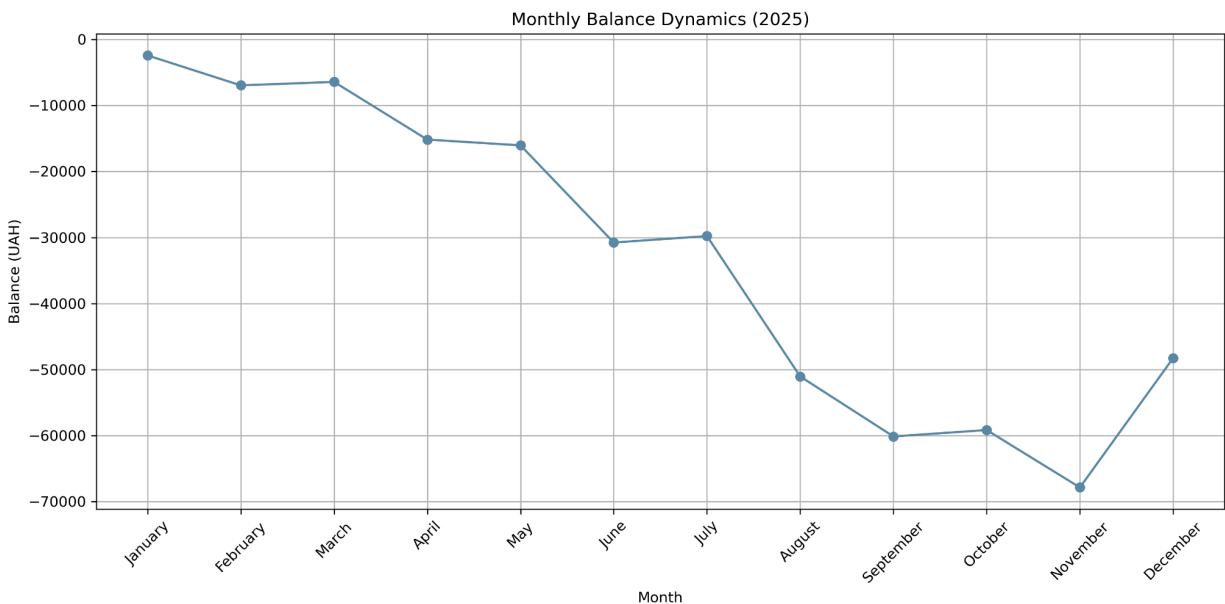
- **Prioritization for Stability**: The card owner should prioritize reducing discretionary spending, particularly in high-pressure categories, to improve financial stability.

## Executive Summary

- **Total Top-ups (annual)**: 243,802.70 UAH
- **Total Expenses (annual)**: 269,838.58 UAH
- **Net Financial Result**: -26,035.88 UAH
- **Number of Deficit Months**: 7 out of 12 (58.33%)
- **Top 3 Expense Categories by Share**:
  1. Супермаркети та продукти: 25.51%
  2. Медичні послуги: 19.09%
  3. Авто: 11.77%
- **Key Financial Risk**: The ongoing deficits and negative balance indicate a significant risk to financial health, necessitating immediate corrective actions.

## Key Financial Insights

- 1. \*\*Insight\*\*:** The card owner experienced deficits in 58.33% of the months in 2025.
  - **\*\*Why it matters\*\*:** Frequent deficits can lead to increased debt and financial stress, impacting creditworthiness.
  - **\*\*Financial impact\*\*:** Addressing this issue is crucial to avoid further deterioration of financial health.
- 2. \*\*Insight\*\*:** The largest expense category, "Супермаркети та продукти," accounts for over 25% of total expenses.
  - **\*\*Why it matters\*\*:** High grocery spending can indicate a lack of budgeting or planning, leading to overspending.
  - **\*\*Financial impact\*\*:** Reducing grocery expenses could significantly improve cash flow.
- 3. \*\*Insight\*\*:** The balance has been consistently negative, reaching a low of -68,875.50 UAH in November.
  - **\*\*Why it matters\*\*:** A negative balance indicates reliance on credit, which can lead to higher interest costs and financial instability.
  - **\*\*Financial impact\*\*:** Stabilizing the balance is essential to avoid potential penalties and increased debt.



- 4. \*\*Insight\*\*:** The month of October saw the highest deficit amount of 8,373.46 UAH.
  - **\*\*Why it matters\*\*:** Identifying months with significant deficits can help in understanding spending patterns and planning future budgets.
  - **\*\*Financial impact\*\*:** Targeting spending in high-deficit months can help mitigate future financial risks.
- 5. \*\*Insight\*\*:** Medical services represent a significant portion of expenses at 19.09%.
  - **\*\*Why it matters\*\*:** High medical expenses can be unpredictable and may indicate a need for better health management or insurance coverage.

- **Financial impact**: Exploring insurance options or preventive care could reduce these costs.

## Recommendations

- Reduce Grocery Spending**: Target the "Супермаркети та продукти" category, which accounts for 25.51% of total expenses. Aim for a 10% reduction, potentially saving around 6,883 UAH annually.
- Budget for Medical Expenses**: Given that medical services constitute 19.09% of expenses, consider setting a specific budget for these costs and exploring insurance options to mitigate unexpected expenses.
- Monitor and Limit Discretionary Spending**: Focus on reducing non-essential expenses, particularly in months where deficits occurred, to improve cash flow stability.
- Establish a Monthly Spending Cap**: Implement a cap on total monthly expenses to prevent overspending, especially in high-pressure months like October.
- Create an Emergency Fund**: Prioritize building a small emergency fund to cover unexpected expenses, which can help avoid reliance on credit and reduce financial stress.

## Key Metrics

Metric	Value (UAH)
Total Top-ups	243,802.70
Total Expenses	269,838.58
Net Financial Result	-26,035.88
Monthly Average Expenses	22,486.55
Months with Deficits	7
Top Expense Categories	Супермаркети та продукти (25.51%), Медичні послуги (19.09%), Авто (11.77%)
Balance Minimum	-68,875.50
Balance Maximum	-24,412.39

## Data Limitations & Financial Risks

- Missing Dimensions**: The dataset lacks details on income sources, interest rates, and fees associated with the credit card.
- Data Quality Issues**: There may be inconsistencies in balance reporting, particularly during months with significant deficits.
- Tracking Needs**: Further categorization of expenses and tracking of income sources are necessary for better financial control and decision-making.