

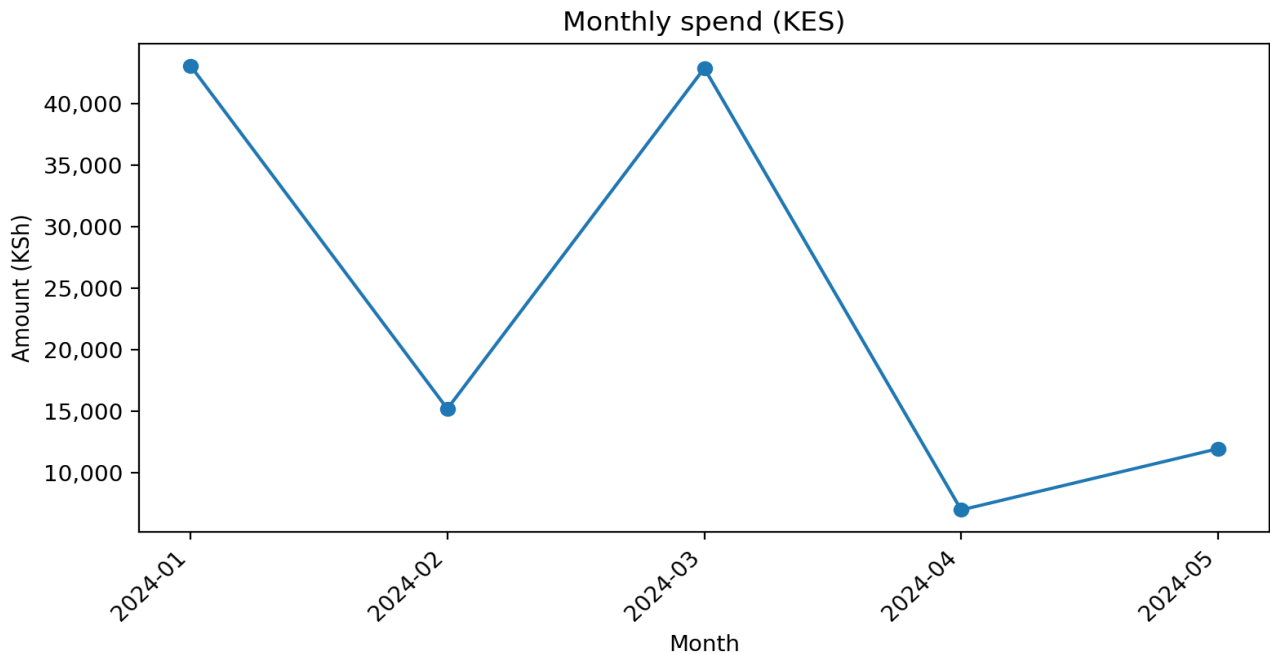
Alex Monthly Spending Analysis (Kenyan Shillings)

Period covered: 2024-01-14 to 2024-05-26 | Data source: Alex expences.xlsx

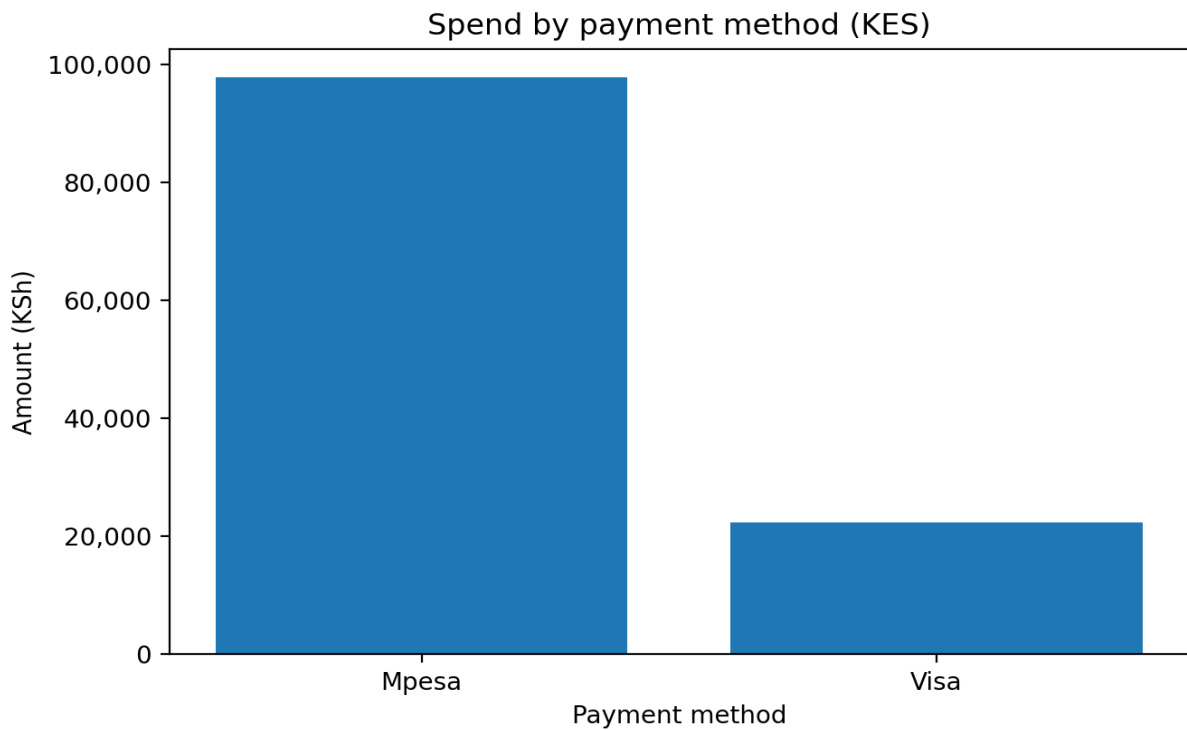
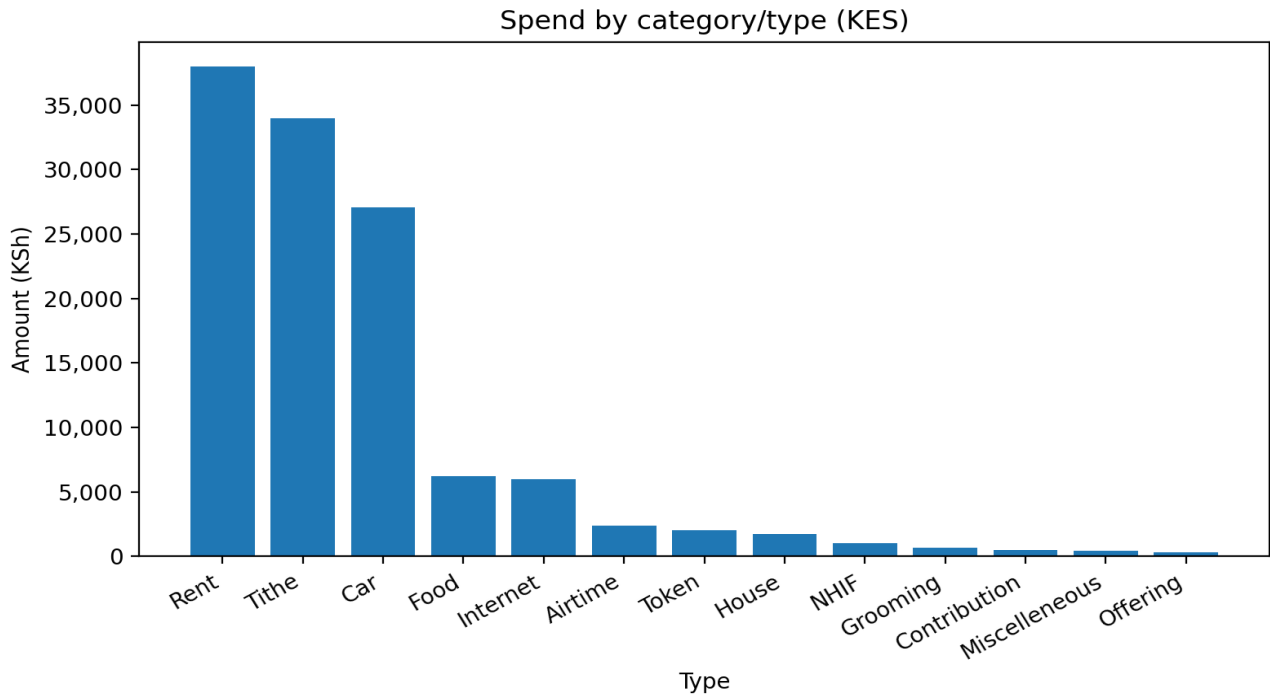
Executive summary

Total spend	KSh 120,208
Transactions	60
Average transaction	KSh 2,003
Median transaction	KSh 500
Highest month	2024-01 (KSh 43,108)
Lowest month	2024-04 (KSh 7,000)

- Spending is concentrated: top category is **Rent** at 31.6% of total.
- Payments are mostly via **Mpesa** (81.4%).
- Top merchant is **Home** at KSh 51,948 (43.2%).
- Top area/location is **Kikuyu Road** at KSh 54,198 (45.1%).
- Fuel/transport purchases at **Shell** total KSh 22,980 (19.1%), mainly at Baraka Waiyaki way (KSh 7,980).

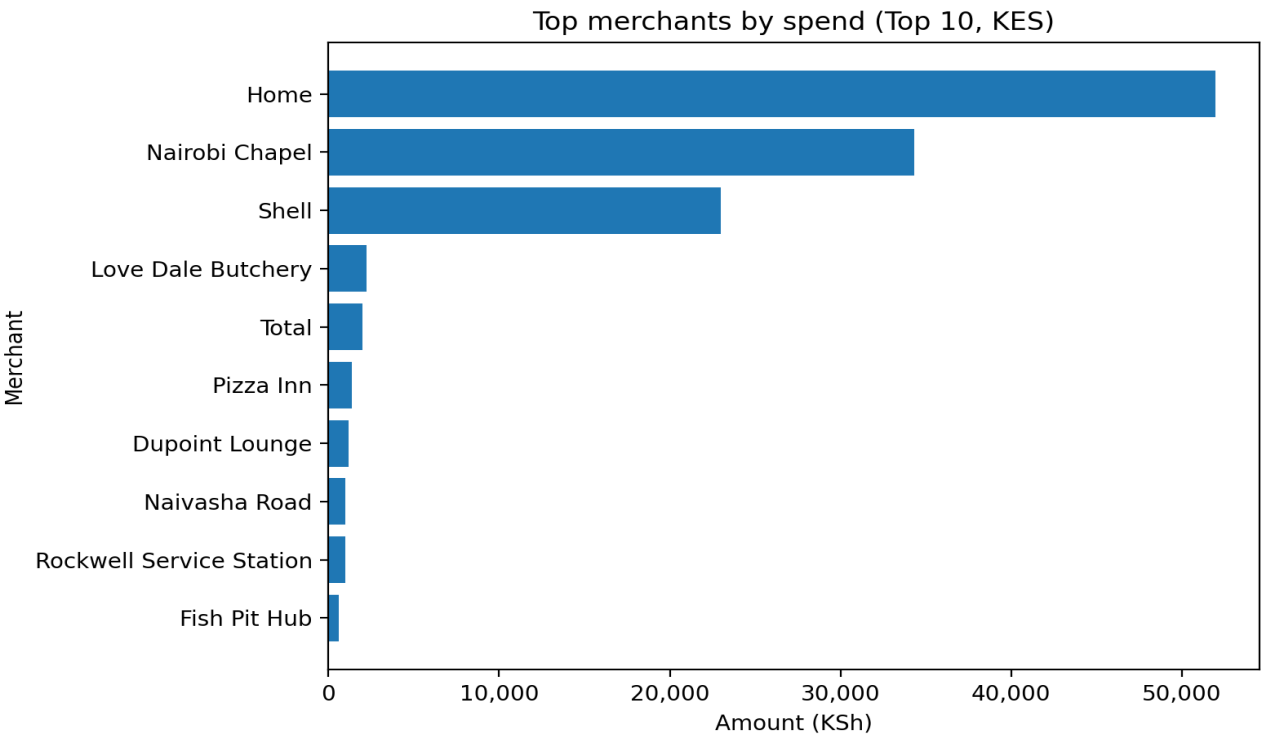


Category and payment breakdown



Merchant analysis

Merchants are derived from the Location text (e.g., 'Shell Dagoretti' -> merchant 'Shell').

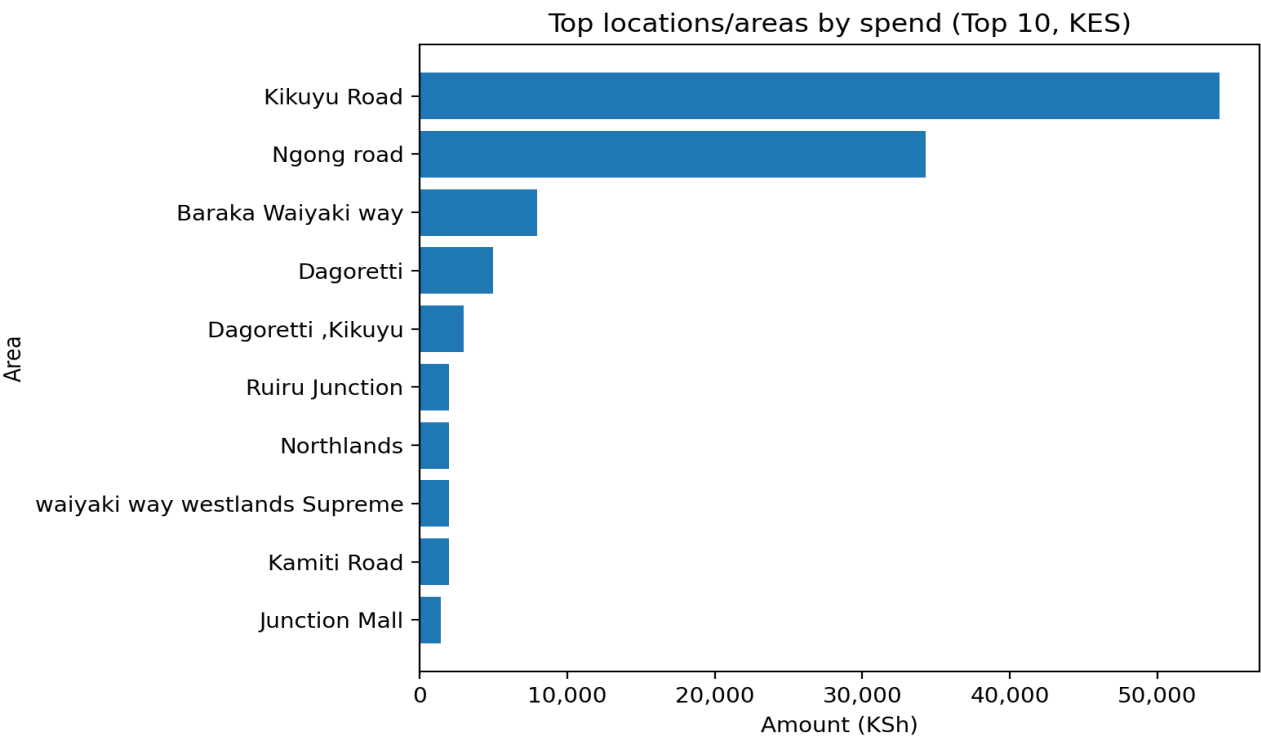


Shell spending by station (detail)

Shell station (from Location)	Spend (KSh)
Baraka Waiyaki way	KSh 7,980
Dagoretti	KSh 5,000
Dagoretti ,Kikuyu	KSh 3,000
Kamiti Road	KSh 2,000
Northlands	KSh 2,000
waiyaki way westlands Supreme	KSh 2,000

Location/area analysis

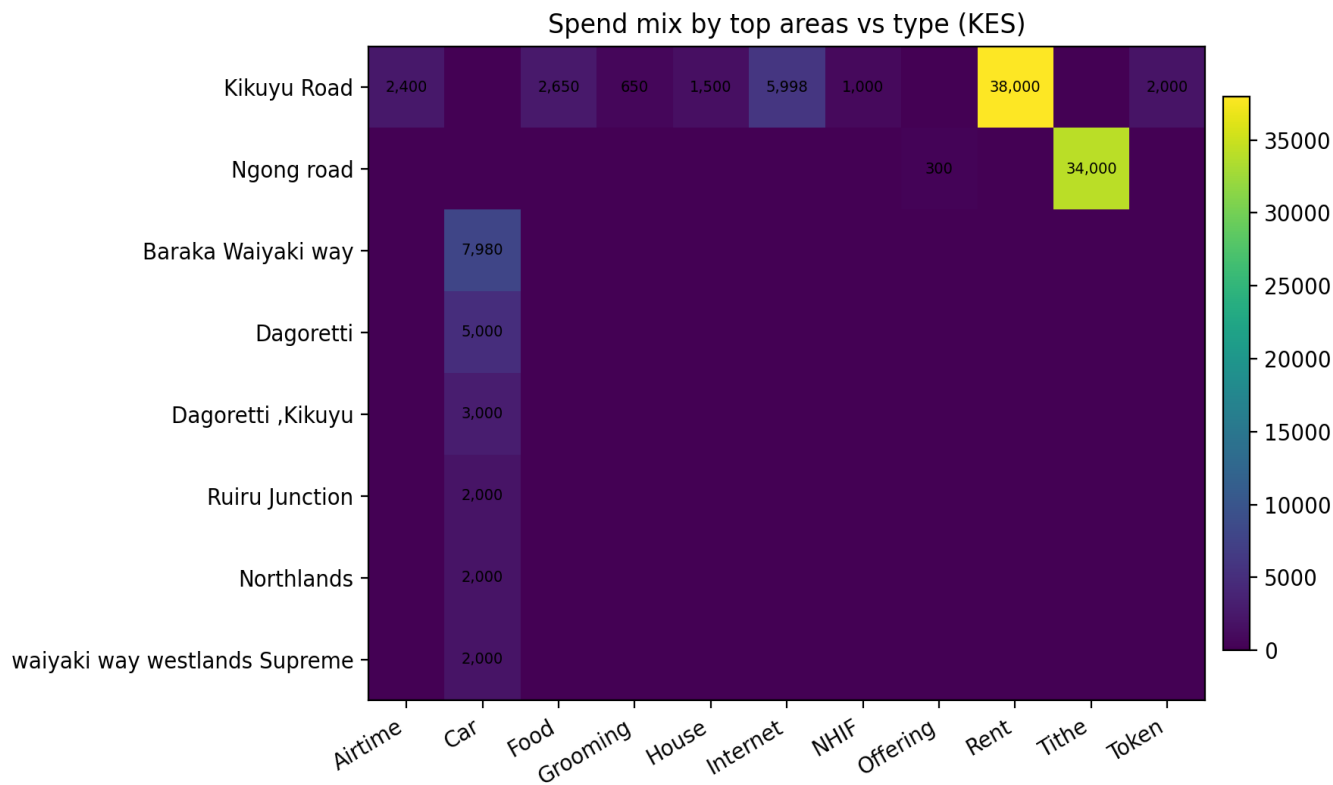
Areas are extracted from the Location text (e.g., 'Home _Kikuyu Road' -> area 'Kikuyu Road').



Area	Spend (KSh)	Txn count
Kikuyu Road	KSh 54,198	32
Ngong road	KSh 34,300	4
Baraka Waiyaki way	KSh 7,980	2
Dagoretti	KSh 5,000	2
Dagoretti ,Kikuyu	KSh 3,000	1
Ruiru Junction	KSh 2,000	2
Northlands	KSh 2,000	1
waiyaki way westlands Supreme	KSh 2,000	1

Spend mix by area vs category

Heatmap of spend amounts across top areas and spending types (values shown are totals in KSh).



Practical recommendations

- If you want tighter control, consider a monthly cap/budget for the largest discretionary areas (e.g., food/entertainment) and track variance.
- For transport, Shell purchases cluster around specific stations; you can monitor price/volume trends at those stations month-to-month.
- If you start capturing a dedicated 'Merchant' field (separate from location), analysis can be more precise and automated.

All amounts are Kenyan Shillings (KSh). Merchant/area extraction is heuristic-based from the Location text.