

# Delaware's Officials Credit Card Transactions Report 2016 - 2023

Prepared by: Charly Moreno



## Key Facts and Summary

1	.- Delaware's officials spend an average of <b>\$75M</b> in <b>Credit Card purchases</b> per year, with <b>178K transactions</b> done each year
2	.- In 2022, each Credit Card transaction had an <b>average amount</b> of <b>\$445</b> (+15% more than 2016), with <b>526 transactions</b> done each day (+8% more than 2016)
3	.- For the <b>1.3M</b> of transactions, <b>9,05%</b> of them have company's merchant information.
4	.- For <b>transactions</b> with company's info, <b>22% were done in GWW</b> , 19% in Amazon and 14% in Verizon
5	.- <b>Verizon</b> is the leading merchant in transaction amounts, with <b>40% of the amounts</b> of the whole period
6	.- Studying the top merchants, <b>GWW displays worst Income Statement ratios</b> than Verizon, characteristic of a more mature company from the industrial supply sector (with a <b>gross margin</b> of <b>37%</b> and <b>profit margin</b> of <b>9.2%</b> , compared with the <b>57%</b> in <b>gross margin</b> and <b>16%</b> of the <b>profit margin</b> of Verizon)
7	.- In contrast, <b>Verizon shows worse Balance Sheet ratios</b> than GWW, characteristic of a less mature company from the telecommunications sector with a deeper capital structure ( <b>negative Working Capital</b> and a <b>Debt-To-Equity Ratio</b> of <b>315%</b> , compared with a positive <b>\$29.670M</b> of <b>Working Capital</b> and a <b>Debt-To-Equity Ratio</b> of <b>177%</b> from GWW)

# Credit Card Transaction Amounts per Year

Category

All

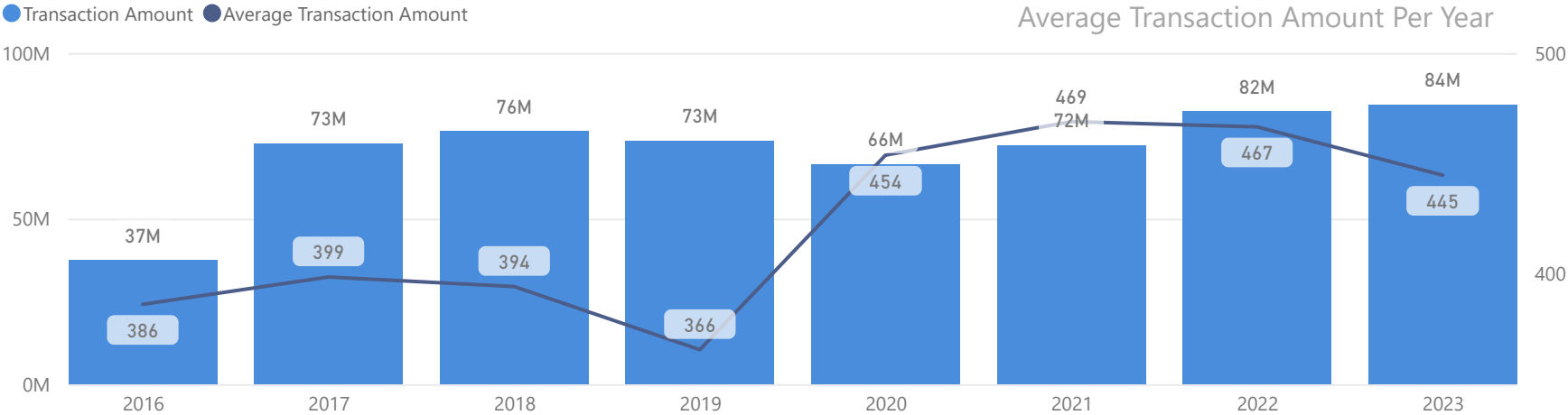
Department

All

Company

All

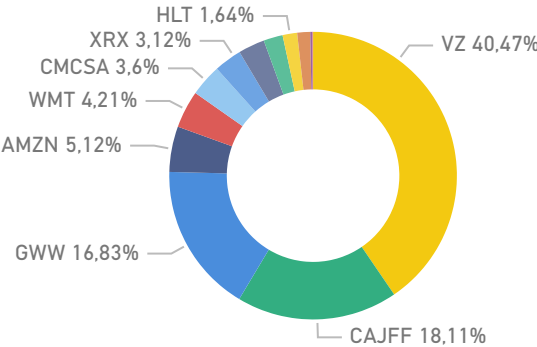
Transaction Amount and Average Transaction Amount by Transaction Year



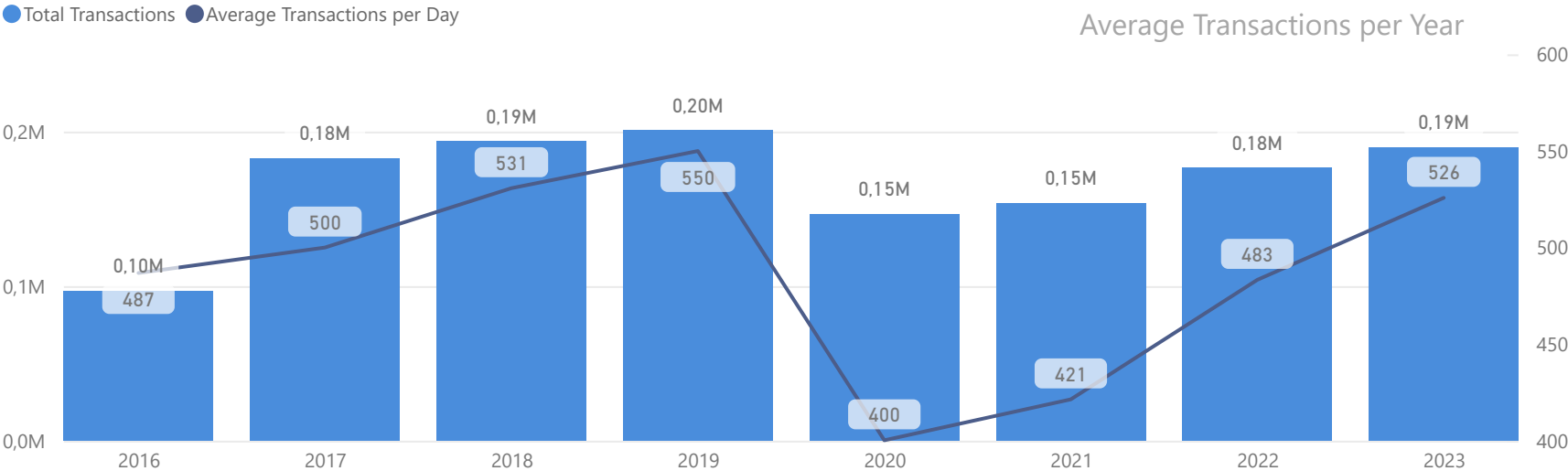
Transactions w/o Company's Financial Data 90,95%

Transactions with Company's Financial Data 9,05%

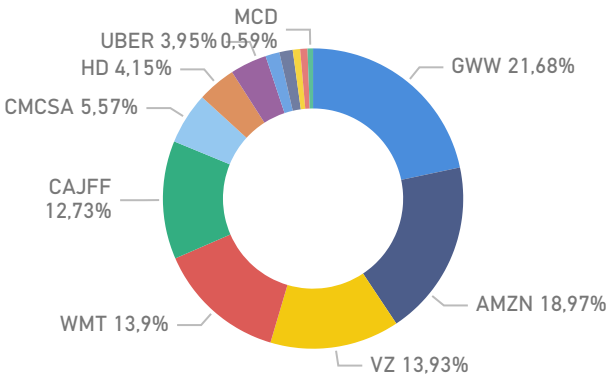
Transaction Amount by Company Symbol



Total Transactions and Average Transactions per Day by Transaction Year



Total Transactions by Company Symbol

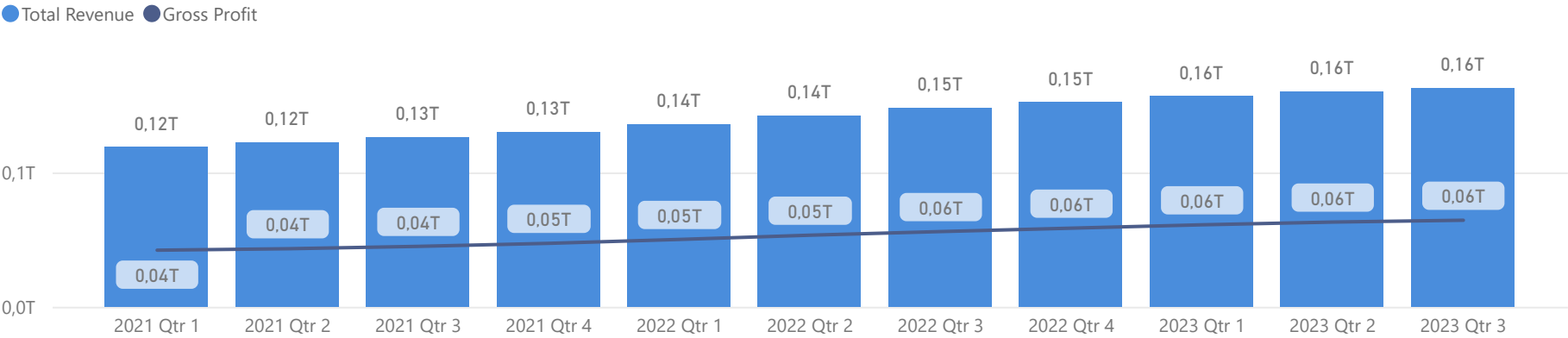


# Merchant Company's financial information - Part 1

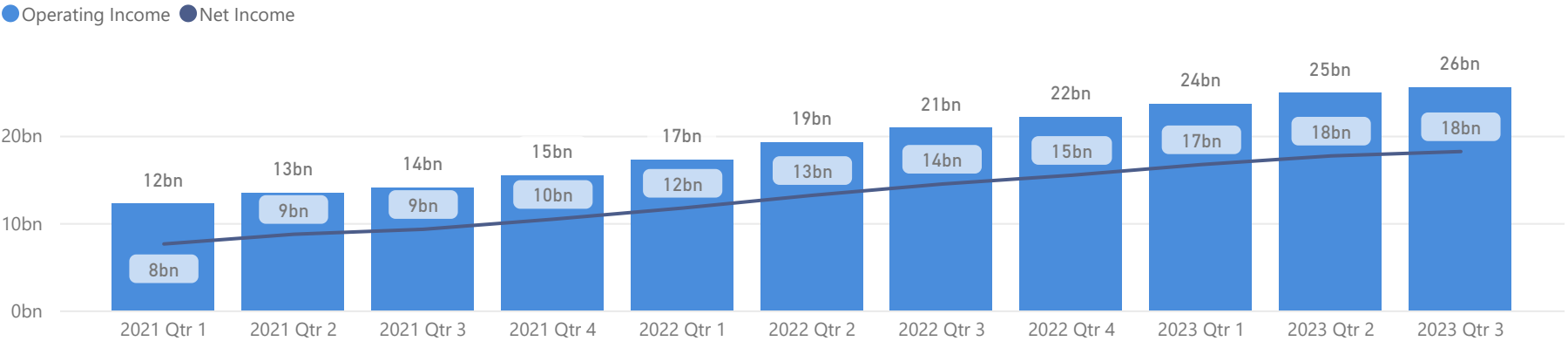
Company

GWW

Total Revenue and Gross Profit by Year and Quarter

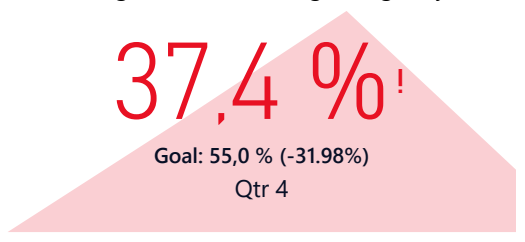


Operating Income and Net Income by Year and Quarter

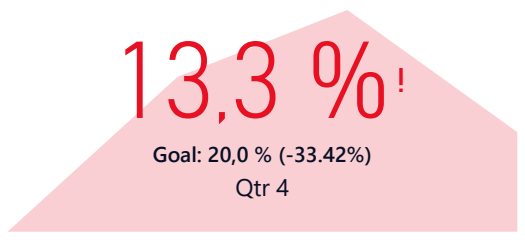


Financial Ratios

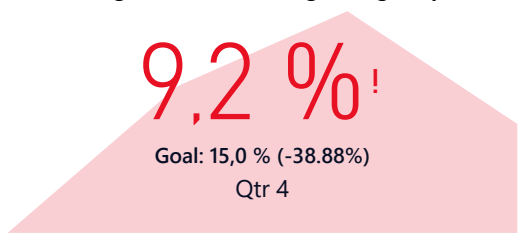
Gross Margin and Gross Margin Target by Qua...



Operating Margin and Operating Margin Targ...



Profit Margin and Profit Margin Target by Qua...



# Merchant Company's financial information - Part 2

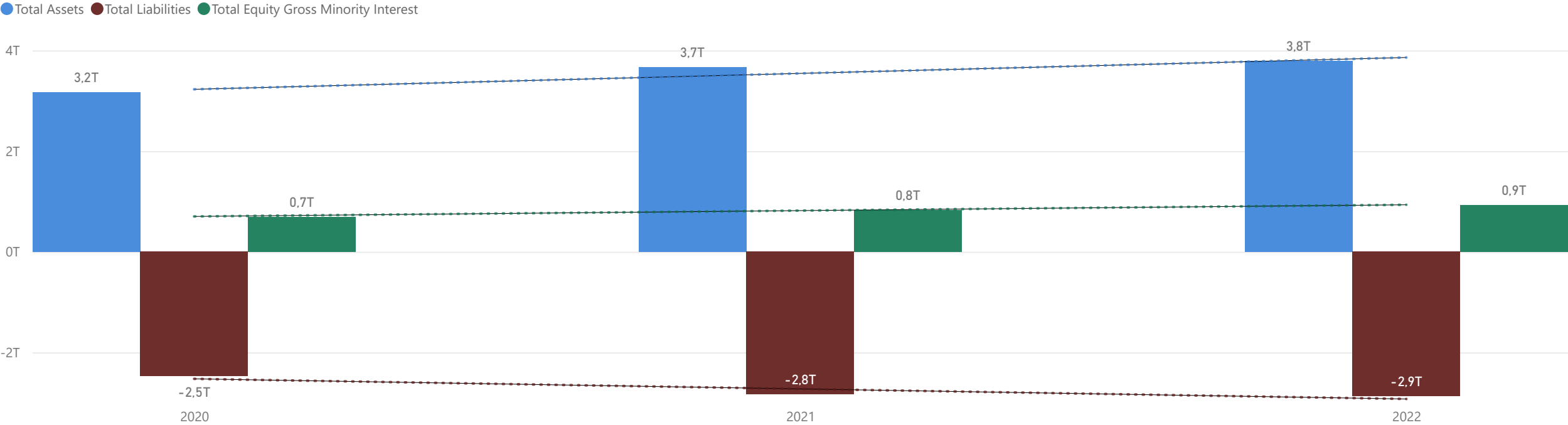
Company

VZ

## Financial Ratios



## Total Assets, Total Liabilities and Total Equity Gross Minority Interest by Year



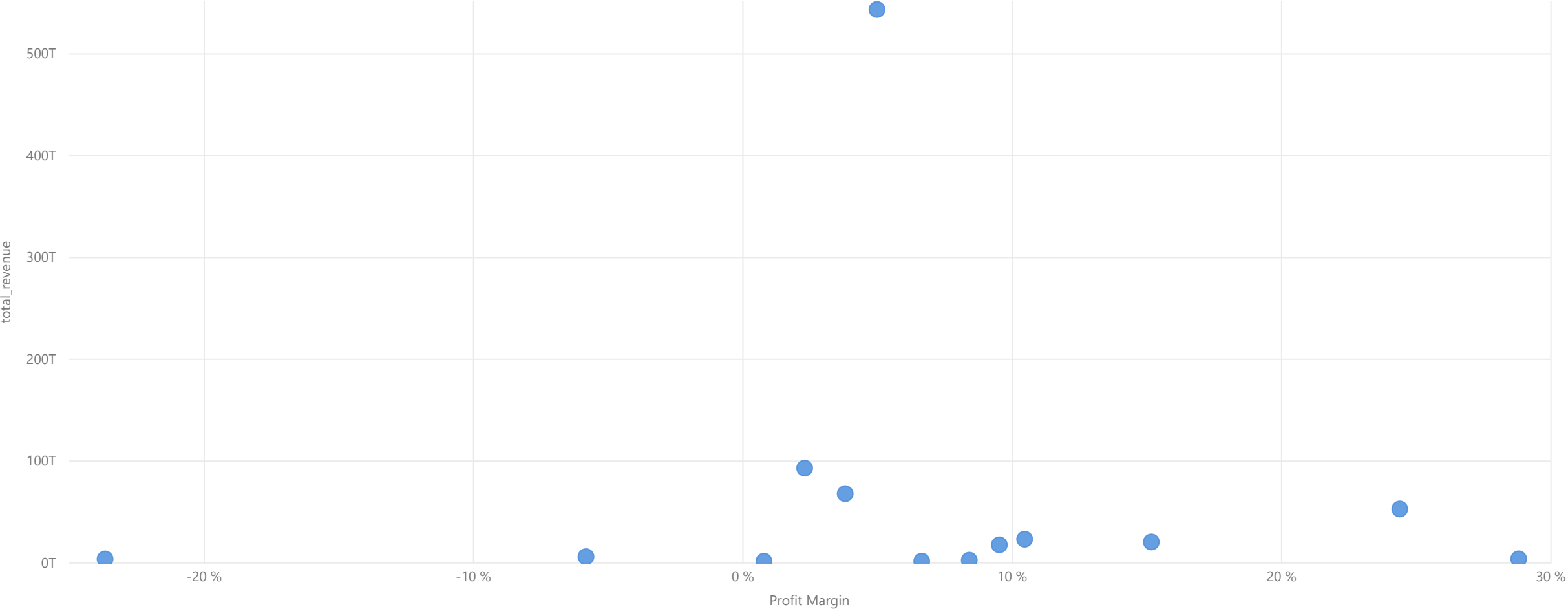
# ¿Questions? Ask Anything - Thank you!

ⓘ Help Q&A understand people's questions better by adding synonyms.

Add synonyms now✕

🗨 scatter plot of symbols profit margin vs total revenue

🔗 ⚙



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# Appendix - General Information of the Delaware's Dataset

## Three Fact Tables

delaware\_credit\_card\_transactions - Summary (numeric and string type variables)

	25%	50%	75%	count	max	mean	min	std
Merchandise Amount	20,91	68,64	256,26	1.340.286,00	496.985,00	421,68	-368.335,10	2.638,64
Fiscal Year	2.018,00	2.020,00	2.022,00	1.340.286,00	2.024,00	2.020,21	2.017,00	2,22
Fiscal Period	3,00	6,00	9,00	1.340.286,00	12,00	6,24	1,00	3,43

	mode	records	unique_values
Category Description	Book Stores	1340286	259
Company	nan	1340286	14
Dept Name	DEPT OF NATRL RES AND ENV CONT	1340286	72
Merchant	GRAINGER	1340286	266881

balance\_sheets - Summary

	25%	50%	75%	count	max	mean	m
accounts_payable	9889499648	83949998080	527867510784	42	3559300005888	425251028389	
accounts_receivable	20347500032	33715000320	238992494592	42	6368029835264	494137780517	
accumulated_depreciation	-859072512000	-251129995264	-30312499712	42	0	-2472457242697	-2
additional paid in capital	33467499520	111299997696	379387510784	42	4048379969536	434644354194	

delaware\_credit\_card\_transactions - Summary (string type variables)

	25%	50%	75%	count	max
1_key_income_statement_year	2020	2021	2022	197	
2_key_income_statement_month	3,00	6,00	9,00	197,00	
basic_average_shares	0,00	0,00	0,00	197,00	173
basic_eps	0,00	0,00	0,00	197,00	

## Four Dimension Tables

dim_calendar	dim_calendar_m...	dim_calendar_y...	dim_company_y...
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Dimensional Table selected - Summary

	count	min	max
year_month	2922	42370	45291
Transaction Year	8	2016	2023
Transaction Week	53	1	53
Transaction Quarter	4	1	4
RowNumber-2662979B-1795-4F74-8F37-6A1BA8059B61	12		
RowNumber-2662979B-1795-4F74-8F37-6A1BA8059B61	13		
RowNumber-2662979B-1795-4F74-8F37-6A1BA8059B61	2922		

## Relational Model

