



Verocta Financial Intelligence Report

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Prepared for: Verocta

Executive Summary

■ **SpendScore: 48.0/100**

Financial Health: Needs Improvement (Red Zone)

Significant optimization potential - immediate action recommended.

Metric	Value
Total Transactions	25
Total Amount	\$8,097.64
Average Transaction	\$323.91
Financial Health	Needs Improvement (Red)

■ AI-Powered Financial Recommendations

Analysis identified 1 high-priority, 1 medium-priority, and 1 low-priority optimization opportunities.

1. ■ **High Priority:** Review office rent payment of \$2,800.00 for potential renegotiation or relocation to a more cost-effective space, as it constitutes 34.6% of total spending.

2. ■ **Medium Priority:** Consolidate equipment and supplies purchases with Dell and Staples to negotiate a bulk discount, as combined spending is \$1,324.55 (16.3% of total).
3. ■ **Low Priority:** Switch Internet service from Spectrum to an annual billing cycle to save approximately \$108 annually, assuming a typical 10% discount.

Spending Analysis

Top Spending Categories

Category	Amount	Percentage
Business Checking	\$8,097.64	100.0%

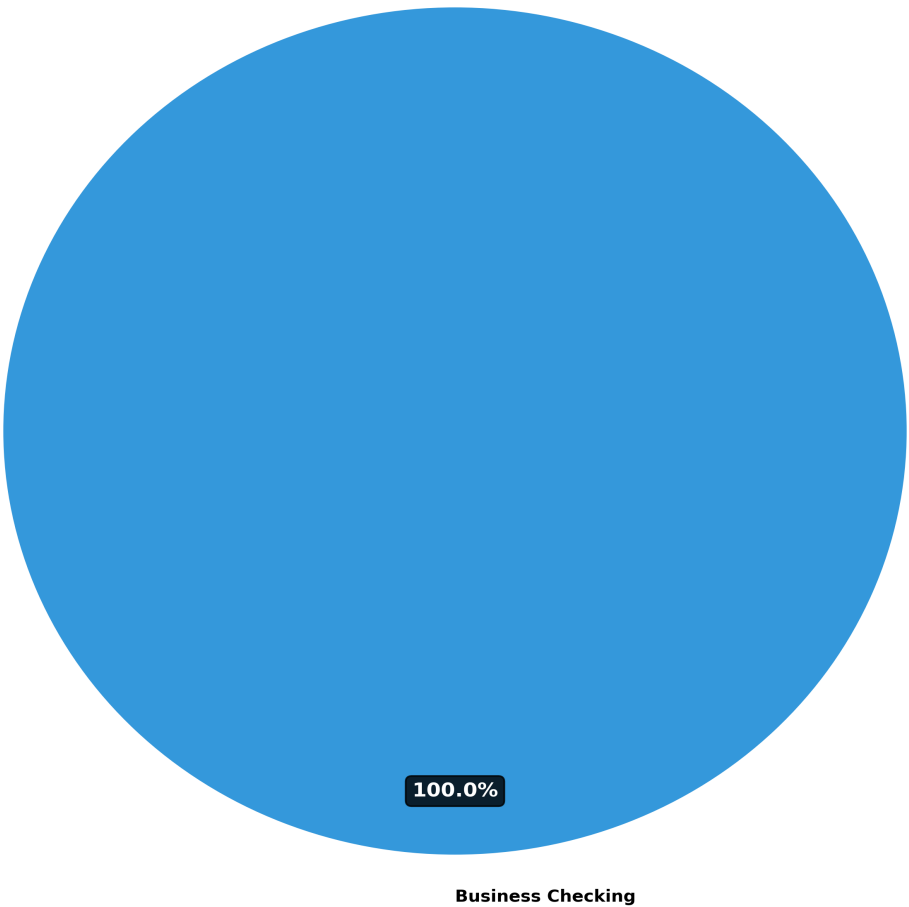
Top Vendors

Vendor	Amount	Percentage
Office rent payment	\$2,800.00	34.6%
Equipment purchase - Dell	\$1,234.56	15.2%
Legal fees - Attorney Smith	\$890.00	11.0%
Advertising - Facebook Ads	\$567.89	7.0%
Professional consultation	\$450.00	5.6%
Training course - Udemy Busine	\$299.99	3.7%
Travel expenses - Hotel	\$245.67	3.0%
Equipment repair service	\$234.50	2.9%
Insurance premium - State Farm	\$189.00	2.3%
Client lunch - Bistro Main	\$156.78	1.9%

■ Comprehensive Visual Analytics

■ Clean Spending Distribution

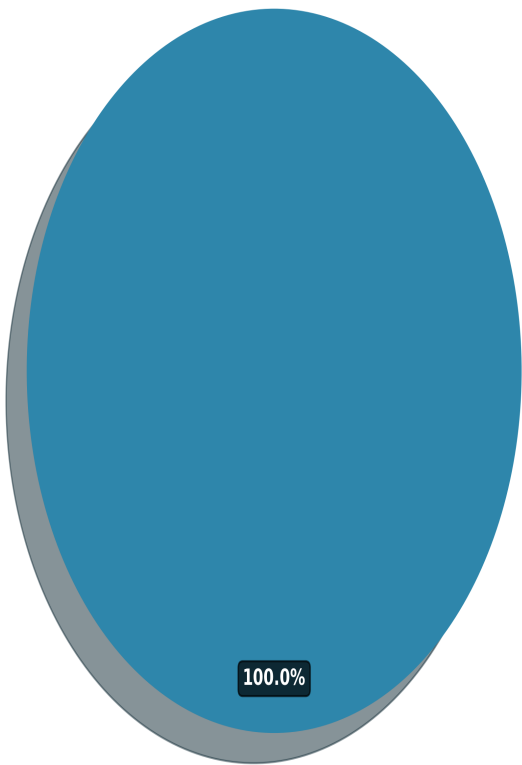
Clean Spending Breakdown



■ Detailed Spending Analysis

Enhanced Spending Distribution:

This comprehensive visualization combines visual charts with detailed breakdowns, automatically adapting based on the number of categories for optimal clarity.



Category	Amount	Percentage
● Business Checking	\$8,097.64	100.0%

■ Visual Analytics Summary:

- **Primary Focus:** Business Checking represents 100.0% of total spending
- **Diversification:** Spending distributed across 1 categories
- **Total Volume:** \$8,097.64 analyzed across all transactions
- **Chart Types:** Clean pie chart, detailed breakdown, and trend analysis included
- **Insights:** Multiple visualization perspectives for comprehensive understanding

■ Next Steps Summary

1. Implement high-priority recommendations for immediate impact 2. Schedule monthly reviews to track progress 3. Reassess SpendScore quarterly to measure improvement 4. Consider professional consultation for complex optimizations

This comprehensive financial analysis was generated by the Verocta AI Financial Insight Platform. Report generated with OpenAI GPT-4o analysis engine. For questions or professional financial advice, consult with your certified financial advisor.