Financial Analytics Report
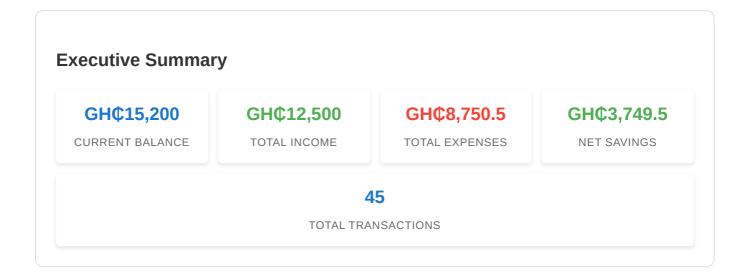
Period: Last 30 Days Financial Report

Card: Premium Rewards Card

Generated: Friday, October 3, 2025

Executive Summary

GH₵15,200	GH₵12,500	GH₵8,750.5	GH₵3,749.5
CURRENT BALANCE	TOTAL INCOME	TOTAL EXPENSES	NET SAVINGS

45

TOTAL TRANSACTIONS

Transaction Analysis

TRANSACTION TYPE	COUNT	TOTAL AMOUNT	% OF TOTAL	AVG PER TRANSACTION
Purchase	32	GH₵7,200	82.3%	GH₵225.00
Online Payment	8	GH₵1,250.5	14.3%	GH₵156.31
ATM Withdrawal	5	GH₵300	3.4%	GH₵60.00

Spending by Category

CATEGORY	TRANSACTIONS	AMOUNT SPENT	% OF BUDGET	AVG PER TRANSACTION
Groceries & Food	12	GH₵2,800	32.0%	GH₵233.33
Transportation	8	GH₵1,950	22.3%	GH₵243.75
Entertainment	6	GH₵1,200.5	13.7%	GH₵200.08
Utilities	4	GH₵980	11.2%	GH₵245.00
Healthcare	3	GH₵675	7.7%	GH₵225.00
Shopping	12	GH₵1,145	13.1%	GH₵95.42

Visual Analytics

📊 **Chart Visualization**

In the mobile app, this section would contain:

• Spending trend charts
• Category breakdown pie chart
• Monthly comparison graphs

AI-Powered Financial Insights

Excellent Financial Health! 💰

Outstanding! You saved GH₵3,749.50 this month, showing strong financial discipline and smart spending habits.

Food & Groceries Focus

Your largest expense category is Groceries & Food at 32.0% of total spending. This is within a healthy range for most budgets.

Spending Pattern Analysis

Your average daily spending of GH₵283.24 is well-controlled. Consider setting aside your surplus for long-term savings or investments.

Strong Account Balance

Your current balance of GH₵15,200.00 provides excellent financial cushioning. Great work on maintaining healthy cash reserves!

Daily Activity Summary

DATE	TRANSACTIONS	TOTAL ACTIVITY	INCOME	EXPENSES
1/1/2024	4	GH₵890	GH₵1,200	GH₵310
1/2/2024	3	GH₵650	GH₵0	GH₵650
1/3/2024	2	GH₵1,200	GH₵1,200	GH₵0
1/4/2024	5	GH₵420.75	GH₵0	GH₵420.75
1/5/2024	1	GH₵85	GH₵0	GH₵85