ADOM COMMUNITY FINANCE | GUIDE EXAMPLE

Trading income summary

Ama Mensah - Provisions trader
Makola Market, Accra
Period: 1-31 October 2026

Purpose of this document

This supporting record shows how a loan officer can compare a customer's trading income with a proposed repayment. In Branch, upload it to the customer profile or to the loan application, then open the file to read it during review.

October trading activity	Amount (GHS)
Sales received	18,600.00
Stock purchases	11,400.00
Market fees and transport	1,200.00
Business income before household costs	6,000.00
Household and other commitments	2,400.00
Available monthly income	3,600.00

How the reviewer uses it

1. Check the period and customer name.
2. Compare these figures with sales records and the customer interview.
3. Check existing debts and the proposed repayment schedule.
4. Record an independent decision in Approvals. This file alone does not approve the loan.

FICTIONAL TRAINING RECORD - Not a bank statement, tax return or proof of actual income. All names, figures and business details are illustrative.

Reading the supporting evidence

What the numbers mean

Sales are money received from trading. Stock purchases are the cost of goods bought for resale. Business income is what remains after business costs. Available income also allows for household spending and other commitments.

Illustrative repayment check	Amount (GHS)
Available monthly income	3,600.00
Proposed loan instalment	1,050.00
Remaining after proposed instalment	2,550.00

This is an example, not a lending recommendation. Company policy, verified records, existing obligations, product terms and an independent assessment determine the actual decision.

Using the PDF viewer

Use Next PDF page to read the second page. Zoom in for small text, or Fit PDF to width to return to the normal view. Back to details returns to the profile. Open in new tab and Download are available after the file check passes.

Keep documents with their owner

Customer files belong in the customer's record. Guarantor identification belongs with that guarantor. Application supporting records and pledged-asset evidence have their own upload areas. Correct linking helps reviewers find the relevant evidence.

FICTIONAL TRAINING RECORD - No real customer data or financial activity.