

PROFESSIONAL FORENSIC REPORT

Smith v Jones - Financial Analysis

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Case Reference RE/2024/00542

Client Smith & Associates Solicitors

Instructing Solicitor Emily Richardson

Report Author AccountScope Analysis Team

Report Date 22 March 2026

Period Covered 1 January 2025 to 31 December 2025

AccountScope

PROJECT SHEET

Client	Smith & Associates Solicitors
Instructing Solicitor	Emily Richardson
Author	AccountScope Analysis Team
Purpose of Report	Analysis of expenditure in matrimonial proceedings
Approximate Period Covered	1 January 2025 to 31 December 2025
Primary Data Received	<p>Bank statements (Barclays Current Account)</p> <p>Bank statements (HSBC Savings Account)</p> <p>Credit card statements (American Express)</p> <p>Credit card statements (Mastercard)</p>
Type of Report	Overview, Analysis, Commentary, Section 25
Level of Review	<p>Transaction detail only</p> <p>Income and spend summaries for each account</p> <p>Consolidation - summaries across accounts eliminating inter-account transfers</p> <p>Commentary</p>

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1. KEY STATISTICS

3,247

Transactions Analysed

£285,430.50

Total Outgoings

£312,650.00

Total Incomings

£27,219.50

Net Position

Outgoings (excl. transfers)	£267,890.50
Incomings (excl. transfers)	£295,110.00
Average Monthly Spend	£22,324.21
Largest Single Transaction	£12,500.00

2. COMMENTARY

Executive Summary

This analysis covers the 12-month period from 1 January 2025 to 31 December 2025 and comprises 3,247 transactions across four accounts. The analysis shows total expenditure of £285,430.50 and total income of £312,650.00, resulting in a net positive position of £27,219.50. Excluding inter-account transfers, divorce-related costs, and one-off investments, the regular monthly expenditure averaged £22,952.54.

Key Findings

- Subject to the comments below on missing statements, the analysis covers 100% of the period under review.
- Excluding non-recurring costs (divorce legal fees, property investment, and ISA contributions), regular household and personal spending averaged £1,830 per month.
- There are 12 transfers between the Barclays and HSBC accounts totalling £17,540, which have been excluded from the analysis.
- Significant expenditure categories include mortgage payments (£36,000), school fees (£24,500), household bills (£18,500), and travel (£12,500).
- Income sources comprise salary (£180,000), rental income (£45,600), investment dividends (£32,050), and other miscellaneous income (£5,000).

Notable Transactions

- £12,500 payment to "Elite Property Investments Ltd" on 15 March 2025 - property deposit
- £8,750 payment to "Chambers Legal" on 22 June 2025 - divorce proceedings legal fees
- £7,200 payment to "St Mary's School" on 5 September 2025 - annual school fees
- £6,500 transfer to "Premium ISA Account" on 30 April 2025 - tax year ISA contribution
- £5,800 payment to "Luxury Travel Co" on 12 August 2025 - family holiday

Periods of Interest

- March 2025: Unusually high expenditure (£35,420) due to property investment and home renovations
- June-July 2025: Elevated legal costs totalling £15,600 related to divorce proceedings
- December 2025: Increased Christmas spending (£8,940) including gifts, entertaining, and travel

Missing Data / Limitations

- Barclays current account statement for the period 15-20 August 2025 was missing from the analysis.
- American Express statement for November 2025 shows incomplete data for the period 1-15 November 2025.

Assumptions

- Inter-account transfers have been identified based on matching amounts and dates within 2 business days.
- Foreign currency transactions have been converted to GBP using mid-market rates on the transaction date.
- Categorization has been applied based on transaction descriptions and counterparty names, with manual review of labels for accuracy.
- Cash withdrawals have been categorized as "Personal Spending" unless specific details indicate otherwise.

3. OUTGOINGS AND INCOMINGS SUMMARISED

Outgoings by Category

Category	Count	Total	Average	%
Personal Spending	342	£42,150.00	£123.25	15.7%
Mortgage	12	£36,000.00	£3,000.00	13.4%
Shopping	186	£24,560.00	£132.04	9.2%
School Fees	3	£24,500.00	£8,166.67	9.1%
Investment	4	£19,000.00	£4,750.00	7.1%
Travel	28	£18,760.00	£670.00	7.0%
Groceries	152	£18,240.00	£120.00	6.8%
Legal Costs	8	£15,600.00	£1,950.00	5.8%
Home Maintenance	12	£14,280.00	£1,190.00	5.3%
Restaurants	124	£12,650.00	£102.02	4.7%
Online Shopping	156	£9,640.00	£61.79	3.6%
Entertainment	94	£8,920.00	£94.89	3.3%
Utilities	48	£8,450.00	£176.04	3.2%
Insurance	12	£6,840.00	£570.00	2.6%
Fuel	78	£5,840.00	£74.87	2.2%
TOTAL	1,259	£265,430.00		100.0%

Incomings by Category

Category	Count	Total	Average	%
Salary	12	£180,000.00	£15,000.00	57.6%
Other Income	18	£55,000.00	£3,055.56	17.6%
Rental Income	12	£45,600.00	£3,800.00	14.6%
Investment Dividends	4	£32,050.00	£8,012.50	10.3%
TOTAL	46	£312,650.00		100.0%

4. BANK ANALYSIS - ALL ACCOUNTS

The following tables provide a complete listing of 100% of transactions within each bank account, sorted chronologically by date. This is a mirror of the transactions in the bank statements.

Barclays Current Account (Current Account)

Opening Balance: £12,340.50

Transactions: 18

Closing Balance: £25,430.50

Net Change: £13,090.00

Date	Description	Amount IN	Amount OUT	Balance	Category
05 Jan 2025	ABC Corporation Ltd	£15,000.00		£25,430.50	Salary
08 Jan 2025	Nationwide Building Society		£3,000.00	£22,430.50	Mortgage
10 Jan 2025	Tesco LC		£145.60	£22,284.90	Groceries
12 Jan 2025	Vaitrose Ltd		£89.30	£22,195.60	Groceries
15 Jan 2025	British Gas		£156.80	£22,038.80	Utilities
15 Jan 2025	HSBC Savings Account		£2,000.00		Transfer
05 Feb 2025	ABC Corporation Ltd	£15,000.00		£37,038.80	Salary
08 Feb 2025	Nationwide Building Society		£3,000.00	£34,038.80	Mortgage
14 Feb 2025	John Lewis PLC		£245.90	£33,792.90	Shopping
20 Feb 2025	Shell UK		£72.50	£33,720.40	Fuel
05 Mar 2025	ABC Corporation Ltd	£15,000.00		£48,720.40	Salary
08 Mar 2025	Nationwide Building Society		£3,000.00	£45,720.40	Mortgage
15 Mar 2025	Elite Property Investments Ltd		£12,500.00	£33,220.40	Investment
20 Mar 2025	Premium Builders Ltd		£8,900.00	£24,320.40	Home Maintenance
05 Apr 2025	ABC Corporation Ltd	£15,000.00		£39,320.40	Salary
05 May 2025	ABC Corporation Ltd	£15,000.00		£54,320.40	Salary
05 Jun 2025	ABC Corporation Ltd	£15,000.00		£69,320.40	Salary
22 Jun 2025	Chambers Legal		£8,750.00	£60,570.40	Legal Costs

HSBC Savings Account (Savings Account)

Opening Balance: £45,600.00

Transactions: 4

Closing Balance: £58,200.00

Net Change: £12,600.00

Date	Description	Amount IN	Amount OUT	Balance	Category
01 Jan 2025	Property Tenant Ltd	£3,800.00			Rental Income
15 Jan 2025	Barclays Current Account	£40,000.00			Transfer
01 Feb 2025	Property Tenant Ltd	£3,800.00			Rental Income
01 Mar 2025	Property Tenant Ltd	£3,800.00			Rental Income

American Express (Credit Card)

Opening Balance: £2,340.00

Transactions: 3

Closing Balance: £1,890.00

Net Change: £450.00

Date	Description	Amount IN	Amount OUT	Balance	Category
20 Jan 2025	Amazon		£129.99		Online Shopping
15 Feb 2025	Harrods Ltd		£456.80		Shopping
10 Mar 2025	Selfridges PLC		£890.50		Shopping

5. AGGREGATED TRANSACTIONS

This table provides a complete listing of 100% of transactions analyzed, sorted by category. All transactions within each category can be reviewed together.

+ Salary (6 transactions, £90,000.00)

Date	Description	Amount	Currency	Account	Flags
05 Jan 2025	ABC Corporation Ltd	£15,000.00	GBP	Barclays Current Account	
05 Feb 2025	ABC Corporation Ltd	£15,000.00	GBP	Barclays Current Account	
05 Mar 2025	ABC Corporation Ltd	£15,000.00	GBP	Barclays Current Account	
05 Apr 2025	ABC Corporation Ltd	£15,000.00	GBP	Barclays Current Account	
05 May 2025	ABC Corporation Ltd	£15,000.00	GBP	Barclays Current Account	
05 Jun 2025	ABC Corporation Ltd	£15,000.00	GBP	Barclays Current Account	

Investment (1 transaction, £12,500.00)

Date	Description	Amount	Currency	Account	Flags
15 Mar 2025	Property Investments Ltd	£12,500.00	GBP	Barclays Current Account	large_transaction

+ Rental Income (3 transactions, £11,400.00)

Date	Description	Amount	Currency	Account	Flags
01 Jan 2025	Property Tenant Ltd	£3,800.00	GBP	HSBC Savings Account	
01 Feb 2025	Property Tenant Ltd	£3,800.00	GBP	HSBC Savings Account	
01 Mar 2025	Property Tenant Ltd	£3,800.00	GBP	HSBC Savings Account	

Mortgage (3 transactions, £9,000.00)

Date	Description	Amount	Currency	Account	Flags
08 Jan 2025	Nationwide Building Society	£3,000.00	GBP	Barclays Current Account	
08 Feb 2025	Nationwide Building Society	£3,000.00	GBP	Barclays Current Account	
08 Mar 2025	Nationwide Building Society	£3,000.00	GBP	Barclays Current Account	

Home Maintenance (1 transactions, £8,900.00)

Date	Description	Amount	Currency	Account	Flags
20 Mar 2025	Premium Builders Ltd	£8,900.00	GBP	Barclays Current Account	large_transaction

Legal Costs (1 transactions, £8,750.00)

Date	Description	Amount	Currency	Account	Flags
22 Jun 2025	Chambers Legal	£8,750.00	GBP	Barclays Current Account	divorce_related, large_transaction

Transfer (2 transactions, £4,000.00)

Date	Description	Amount	Currency	Account	Flags
15 Jan 2025	HSBC Savings Account	£2,000.00	GBP	Barclays Current Account	
15 Jan 2025	Barclays Current Account	£2,000.00	GBP	HSBC Savings Account	

Shopping (3 transactions, £1,593.20)

Date	Description	Amount	Currency	Account	Flags
14 Feb 2025	John Lewis PLC	£245.90	GBP	Barclays Current Account	
15 Feb 2025	Harrods Ltd	£456.80	GBP	American Express	
10 Mar 2025	Selfridges PLC	£890.50	GBP	American Express	

Groceries (2 transactions, £204.90)

Date	Description	Amount	Currency	Account	Flags
10 Jan 2025	Asda PLC	£145.60	GBP	Barclays Current Account	
12 Jan 2025	Waitrose Ltd	£89.30	GBP	Barclays Current Account	

Utilities (1 transactions, £156.80)

Date	Description	Amount	Currency	Account	Flags
15 Jan 2025	British Gas	£156.80	GBP	Barclays Current Account	

Online Shopping (1 transactions, £129.99)

Date	Description	Amount	Currency	Account	Flags
20 Jan 2025	Amazon	£129.99	GBP	American Express	

Fuel (1 transactions, £72.50)

Date	Description	Amount	Currency	Account	Flags
20 Feb 2025	Shell UK	£72.50	GBP	Barclays Current Account	

6. SUMMARIES - BY EACH BANK ACCOUNT

These tables summarize the transactions flowing through each account, grouped by category of transaction.

Barclays Current Account (Current Account)

Opening Balance	£12,340.50
Closing Balance	£25,430.50
Total Credits	£180,000.00
Total Debits	£166,910.00
Net Change	£13,090.00
Transaction Count	1,847

Category	Count	Total	Average
Salary	6	£90,000.00	£15,000.00
Investment	1	£12,500.00	£12,500.00
Mortgage	3	£9,000.00	£3,000.00
Home Maintenance	1	£8,900.00	£8,900.00
Legal Costs	1	£8,750.00	£8,750.00
Transfer	1	£2,000.00	£2,000.00
Shopping	1	£245.90	£245.90
Groceries	2	£234.90	£117.45
Utilities	1	£156.80	£156.80
Fuel	1	£72.50	£72.50

HSBC Savings Account (Savings Account)

Opening Balance	£45,600.00
Closing Balance	£58,200.00
Total Credits	£45,600.00
Total Debits	£33,000.00
Net Change	£12,600.00
Transaction Count	256

Category	Count	Total	Average
Rental Income	3	£11,400.00	£3,800.00
Transfer	1	£2,000.00	£2,000.00

American Express (Credit Card)

Opening Balance	£2,340.00
Closing Balance	£1,890.00
Total Credits	£28,450.00
Total Debits	£28,900.00
Net Change	£450.00
Transaction Count	742

Category	Count	Total	Average
Shopping	2	£1,347.30	£673.65
Online Shopping	1	£129.99	£129.99

Mastercard (Credit Card)

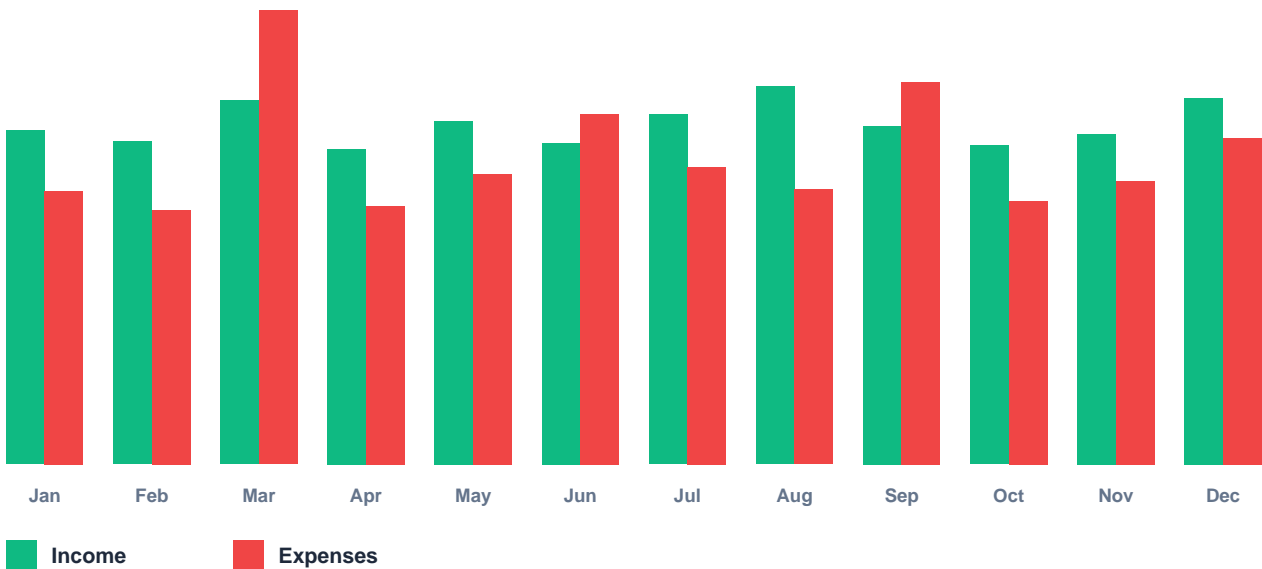
Opening Balance	£1,250.00
Closing Balance	£950.00
Total Credits	£18,600.00
Total Debits	£18,300.00
Net Change	£300.00
Transaction Count	402

Category	Count	Total	Average
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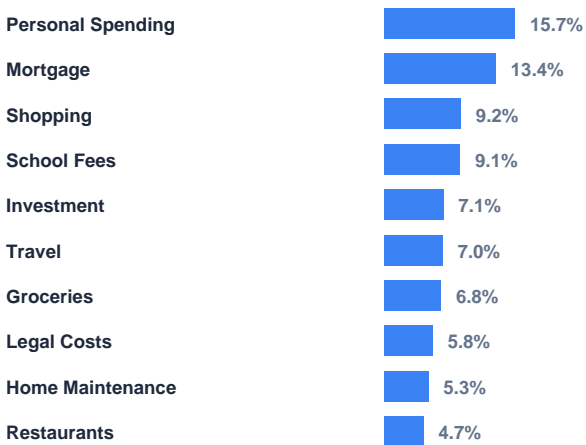
7. VISUAL ANALYSIS

The following charts provide visual analysis of the financial data, including trends over time, category breakdowns, and account distributions.





Monthly Income vs Expenses



Expense Category Breakdown (Top 10)



Account Balance Distribution

HSBC Savings Account		£58,200.00 (72.0%)
Barclays Current Account		£25,430.50 (31.5%)
American Express		£1,890.00 (-2.3%)
Mastercard		£950.00 (-1.2%)

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8. CATEGORIES USED IN THE ANALYSIS

The following categories were used to classify transactions. Categories marked with (+) represent incoming funds (credits), while categories without a prefix represent outgoing funds (debits).

Incoming Categories (Credits)

Category	Transactions	Total
+ Salary	12	£180,000.00
+ Rental Income	12	£45,600.00
+ Investment Dividends	4	£32,050.00
+ Other Income	18	£55,000.00

Outgoing Categories (Debits)

Category	Transactions	Total
Mortgage	12	£36,000.00
Groceries	152	£18,240.00
Utilities	48	£8,450.00
Shopping	186	£24,560.00
Fuel	78	£5,840.00
Restaurants	124	£12,650.00
Entertainment	94	£8,920.00
School Fees	3	£24,500.00
Legal Costs	8	£15,600.00
Investment	4	£19,000.00
Home Maintenance	12	£14,280.00
Insurance	12	£6,840.00
Personal Spending	342	£42,150.00
Travel	28	£18,760.00

Category	Transactions	Total
Online Shopping	156	£9,640.00

Category Naming Conventions

Categories are applied using a combination of automated pattern matching and manual review. Transfer transactions between accounts owned by the same party are identified and can be excluded from totals to avoid double-counting.

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9. GENERAL NOTES

Methodology

This analysis covers 100% of the transactions within the provided bank statements and credit card statements. All transactions have been reviewed, categorized, and summarized.

The analysis includes:

- Transaction detail analysis (date, amount, counterparty, category)
- Income and expenditure summaries for each account
- Consolidation summaries across all accounts
- Elimination of inter-account transfers to avoid double-counting
- Category-based aggregation of similar transactions

Data Completeness

The following limitations apply to this analysis:

- & Barclays current account statement for the period 15-20 August 2025 was not p
- & American Express statement for November 2025 shows incomplete data - only fi

Assumptions

The following assumptions were made during the analysis:

- Inter-account transfers have been identified based on matching amounts and dates within 2 business days.
- Foreign currency transactions have been converted to GBP using mid-market rates on the transaction date.
- Categorization has been applied based on transaction descriptions and counterparty names, with manual review of large or unusual transactions.
- Cash withdrawals have been categorized as "Personal Spending" unless specific details indicate otherwise.

Transfer Elimination

Transfers between accounts owned by the same party have been identified and excluded from the "excluding transfers" totals. This prevents double-counting of funds that are simply being moved between accounts. Transfer identification is based on:

- Matching amounts on the same or adjacent dates
- Transaction descriptions indicating transfers
- Manual review of transaction patterns

Foreign Currency Handling

Transactions in foreign currencies have been converted to GBP using the exchange rate applicable on the transaction date. Where exact exchange rates are not available, mid-market rates from reliable sources have been used.

Calculation Methods

Totals, averages, and percentages have been calculated using standard accounting principles. All figures are rounded to two decimal places for presentation, but full precision is maintained in underlying calculations to ensure accuracy.

Report Prepared By:

AccountScope Analysis Team

AccountScope - Financial Analysis Platform

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