

Sample case for demonstration — not a real borrower file.



Textrion

Underwriting dossier

Jane Mwangi — Jan-Mar 2024

Borrower: Jane Mwangi · ID: 0712345678

Status: In review · Generated 11 Jul 2026 · 00:04 UTC

Statement integrity

Overall grade: **good**

Document	Type	Grade	Summary
jane-mpesa-jan-mar.pdf	Mpesa Statement	review	1 item(s) need manual review before relying on this statement.
jane-kcb-jan-mar.pdf	Bank Statement	poor	1 critical check(s) failed — treat totals with caution until verified.

Attached statements

File	Type	Confidence	Pages
jane-mpesa-jan-mar.pdf	Mpesa Statement	96%	4
jane-kcb-jan-mar.pdf	Bank Statement	92%	3

Case notes

Sample case for demo — salaried borrower with M-PESA and KCB statements.



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VERIFY STATEMENTS • SCORE REPAYMENT

FASTER UNDERWRITING. STRONG
BETTER OUTCOMES

Credit Review

Combined · M-PESA + Bank · 11 Jul 2026 · 00:04 UTC

Jane Mwangi

Committee memo

Manual review recommended

Jane Mwangi was assessed using 2 documents (combined M-PESA and bank statements). The analysis covers 2024-01-01 to 2024-03-31 (91 days). Bank: KCB.

Over the review period, total inflows were KES 315,000.00 and outflows KES 120,000.00, yielding a positive net of KES 195,000.00. Normalised monthly averages are KES 105,000.00 in and KES 40,000.00 out (38% of inflows spent).

Recurring obligation-style outflows include Rent & housing (KES 75,000.00), Bills & utilities (KES 45,000.00). These reduce discretionary surplus available for a new installment.

Based on surplus and inflow caps, an indicative comfortable installment is KES 22,750.00 per month (stretch ceiling up to KES 32,500.00 with tighter monitoring). Model confidence is high.

Committee should note flagged items: Overlapping statement periods; Statement integrity concerns; Liquidity runway. These do not automatically decline the file but warrant officer follow-up.

Recommendation: route to credit officer for manual review — automated signals are mixed or volatility is elevated.

Borrower & statement

Account holder	Jane Mwangi
Identifier	—
Statement period	2024-01-01 to 2024-03-31 · 91 days
Bank	KCB

Documents analysed

Document	Type	Paid in	Paid out	Net
jane-mpesa-jan-mar.pdf	M-PESA	KES 315,000.00	KES 286,500.00	KES 28,500.00
jane-kcb-jan-mar.pdf	Bank	KES 315,000.00	KES 298,000.00	KES 17,000.00

Money movement

Channel	Avg paid in / mo	Avg paid out / mo
Bank	KES 103,846.15	KES 98,241.76
M-PESA	KES 103,846.15	KES 94,450.55

Paid in KES 315,000.00	Paid out KES 120,000.00	Net surplus KES 195,000.00
Transactions 54	Avg in / month KES 105,000.00	Avg out / month KES 40,000.00

Bank balances: opening KES 12,000.00 · closing KES 29,000.00

Naive sum (both documents): in KES 630,000.00, out KES 584,500.00. Figures above are overlap-adjusted.

Per-month merge: bank inflows anchor income; M-PESA inflows in the same month use the higher channel only. Outflows sum both (spend can leave bank or wallet).

Repayment capacity

Metric	Value
Comfortable installment / month	KES 22,750.00
Stretch ceiling / month	KES 32,500.00
Monthly surplus	KES 65,000.00
Income cap (30%)	KES 31,500.00
Confidence	High

Indicative principal at comfortable installment (no interest)

Term	Max principal
3 months	KES 68,250.00
6 months	KES 136,500.00
12 months	KES 273,000.00

Calculation notes

- Combined view from 2 documents (M-PESA, bank). Per-month merge: bank inflows anchor income; M-PESA inflows in the same month use the higher channel only. Outflows sum both (spend can leave bank or wallet).
- Naive sum across documents would be in 630,000.00 / out 584,500.00 — adjusted totals above avoid double-counting salary→M-PESA transfers when periods overlap.
- Average monthly paid in 105,000.00 vs paid out 40,000.00.
- Estimated monthly surplus (room after current spending): 65,000.00.
- Income cap (30% of monthly inflows): 31,500.00 / month.
- Comfortable installment (35% of available surplus, capped at income rule): 22,750.00 / month.
- Stretch ceiling (still policy-bound): up to 32,500.00 / month — use only with stronger collateral or shorter tenor.

Underwriting metrics

Savings rate 61.9%	Debt service ratio 37.7%	Proposed DTI 59.3%
Liquidity runway 0.3 mo	Income stability Stable month to month	Integrity poor

Combined view — verify each source statement individually.

Salary / formal in	KES 630,000.00
Other inflows	—
Income regularity	mixed

Stress test (20% income drop): comfortable installment falls to KES 22,750.00 / month.

Monthly cash flow

Month	In	Out	Net
2024-01	KES 210,000.00	KES 40,000.00	KES 170,000.00
2024-02	KES 210,000.00	KES 40,000.00	KES 170,000.00
2024-03	KES 210,000.00	KES 40,000.00	KES 170,000.00

Expense composition

Group	Amount	Share
Other	KES 185,000.00	154.2%
Essentials	KES 120,000.00	100.0%

Principal at comfortable installment (with interest)

Term	Max principal
3 months @ 18%	KES 66,252.56
6 months @ 18%	KES 129,611.01
12 months @ 18%	KES 248,145.74

Obligation patterns

Category	Amount	Txns	Notes
Rent & housing	KES 75,000.00	3	Rent, mortgage, or housing-related debits.

Category	Amount	Txns	Notes
Bills & utilities	KES 45,000.00	6	Recurring paybill and utility spend.

Underwriting signals

Estimated comfortable installment

22,750.00 per month from combined flows — see repayment analysis below.

Combined credit view

2 statements merged — jane-mpesa-jan-mar.pdf (mpesa_statement); jane-kcb-jan-mar.pdf (bank_statement)

Identity on documents

Jane Mwangi

Overlapping statement periods

Periods overlap — inflows use per-month bank/M-PESA merge (not a naive sum) so salary credited to the bank is not counted again when it moves to M-PESA. Outflows still sum both.

Bank channel (avg / month)

In 103,846.15, out 98,241.76 — salary and formal inflows usually land here.

M-PESA channel (avg / month)

In 103,846.15, out 94,450.55 — day-to-day spend and wallet activity.

Combined net positive cash flow

Adjusted paid in exceeds paid out by 195,000.00 across both channels.

Balance change

[bank_statement] Opening 12,000.00 → closing 29,000.00 (+17,000.00).

Statement integrity concerns

Combined view — verify each source statement individually.

Liquidity runway

Closing balance covers about 0.3 month(s) of average outflows.

Elevated obligation load

Existing obligations are about 38% of average monthly inflows.

Concentrated paybill spend

Pay Bill KPLC accounts for 100% of paybill outflows.

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