**Here is the background information on your task**

As part of its commitment to sustainability, CommBank has recently launched Green Loan, a program to help customers access and utilise sustainable/renewable energy technologies. The program offers ultra-low interest rate loans to existing CommBank home mortgage customers to fund the purchase and installation of renewable energy systems, including electric vehicle charging solutions. Most customers will see lower energy bills and support a more sustainable energy and climate future. See the links in the Resources section below for more information about the Green Loan program.

As discussed in Task 1, careers at CommBank do not require banking industry experience, academic training, or financial acumen; we value diversity of backgrounds and talents. However, a key skill you will need is the ability to make sense of business and operational data and communicate your understanding of that data to others. Robust business and operational decisions require robust data and analysis, and those analyses must be shared and easily discussed and collaborated upon.

You will often be called upon to analyse data of all kinds, from financial and sales data to workforce and community information. Your skills with Excel or other spreadsheet tools will regularly be put to the test!

If you are already an Excel expert, the task below will let you demonstrate your expertise with a seemingly routine data analysis. However, if you are not already familiar and comfortable with filtering and analysing data in Excel and graphing it to share with others, now is the time to practice. To help you get started, there are some links in the Resources section below that will quickly introduce data manipulation and graphing in Excel. You will find many such free resources on the web, including YouTube, if you would like to watch the process being done.

Once you have completed your data analysis and prepared graphs of key trends and comparisons, you must communicate your findings to others. Often, you will do so using a PowerPoint presentation. Your graphs will appear on slides with accompanying text about the meaning of the chart, the key findings you want to communicate, and any other relevant information about the data.

Your ability to successfully lead a discussion about the data and convince your audience of your recommendations depends on the clarity and impact of your communications. Your presentation should make it easy for your audience to understand the most important aspects of the data. You will often be the only one who has spent the time needed to be fully immersed in the data; your audience is depending on you to extract the most important data and findings for them, so make your presentation simple, concise, and direct. Tell your audience what the data set is, what it says, and what it means for whatever operational or business decision must be made relative to it. You want your audience to have confidence in your analysis and conclusions, so be transparent about any problems, quality issues, or errors in the data, and how those may have affected your analysis. Then, the discussion will naturally focus on what decision to make supported by the data rather than on your analysis of it.

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**Here is your task**

Currently, the Green Loan program is available only to existing CommBank home mortgage customers. But Green Loan may want to consider marketing its programs to other customers in the future, and they have asked for your help to gain some insight from a dataset of existing home mortgages in the marketplace.

Your task is to analyse the home mortgage data contained in the Excel spreadsheet in the resources below, and then write a short PowerPoint presentation to communicate your observations and key findings about that data with the appropriate charts of the data, using the template also found in those resources.

First, open the spreadsheet and familiarise yourself with the data. What kind of data is there? Normally, this kind of data would likely be highly confidential, but don’t worry, this dataset is hypothetical and is not from actual borrowers. What information do the columns contain? What kind of trends could you see if you graphed that data in various ways? What kinds of observations are relevant to understanding Green Loan sales opportunities? You could consider borrowers as qualified sales leads who, for example,

* Have loan-to-value ratios below 80 (so they have significant equity in their homes).
* Have homes in locations with a high minority population (which would enable CommBank to increase support to those communities).
* Have annual incomes over a certain threshold (so they are more likely to be able to afford more loan payments).
* Have homes worth an amount over a certain threshold (so they are more likely to want to invest in them further).

But you don’t need to limit yourself to those examples. You could analyse the dataset on other variables, such as age category, or median family income in their local area. Would those variables point to a well-qualified sales lead? Why, or why not?

Then, begin your formal analysis of the data. For this task you are going to identify and sum up the number of borrowers who meet the sales qualification criteria you choose, to compare which sales qualification criteria or combination of criteria generate the most leads and the least risky and highest potential leads. So, you will need to filter, sort, or modify the spreadsheet to see data subsets for different criteria. Which qualification criteria identify more sales leads? Which identify fewer but higher quality leads? Decide what insights and findings you think make sense to graph or pull out from the data. For example, your analysis and charts could include

* Number of borrowers with LTV in ranges
* Number of borrowers with % minority homeowners in their area in ranges
* Number of borrowers in annual income ranges
* Number of borrowers in appraised home value ranges
* And combinations thereof

You may also consider other ways to analyse the data you think makes sense.

As you chart the data, look for trends, outliers, patterns, and potential opportunities.  What do your charts tell you about potential sales opportunities?

Once you have analysed the data, use the PowerPoint presentation template to communicate your findings. Add in your chosen charts from Excel, and then write your observations and key findings about the data in bullet point format, summarised on the last slide. Feel free to modify the template and add or remove slides as needed to fit your chosen data analysis. But remember, your job is to make the data easily understandable, with observations communicated directly and concisely. Make sure you title your charts with specific descriptions of the data in the chart and title the slides with a summary of what the chart shows. And keep your presentation short, with only 5-7 slides for presenting your data analysis.