**Profitability Optimization Strategy: FinTech Gross Profit (GP L90D) Analysis**

**Goal:** Identify actionable opportunities to increase gross profit by £4 million in 6–12 months through deep analysis of user-level revenue and cost data across multiple geographies, product lines, and user types.

**Overview**

This independent project replicates a real-world financial planning and analysis (FP&A) scenario for a fast-scaling FinTech. I performed advanced data analytics using Excel and Power BI on 90 days of gross profit (GP) data across personal and business customers.

**Business Problem**

How can a fast-growing FinTech optimize product decisions to improve total **Gross Profit over the Last 90 Days (GP L90D)** by **£4 million**?

The company introduced a series of product changes across Retail, Business, and Core Operations. My analysis aims to isolate the financial impact of these changes and uncover trends or customer segments that may be driving profitability down or up.

**Dataset Summary**

* 90 days of user-level transaction data
* Columns include: user\_id, pnl\_date, user\_country, account\_level\_1-4, amount\_gbp, user\_type, user\_plan, age\_group, is\_nap, etc.
* Account mapping spans 16+ profit/cost centers including FX, Card Payments, Savings, Credit, eSIMs, and Subscription Plans

**Tools Used**

| **Tool** | **Purpose** |
| --- | --- |
| Excel | Initial cleaning, pivot modeling |
| Power BI | Visual storytelling and trends |
| SQL | Data wrangling and segmentation |
| PDF/Slides | Executive presentation deck |

**Key Analyses**

**1. GP Contribution by Account Category**

* Identified 4 major contributors to profitability (e.g., FX Fees, Subscription Plans, Card Interchange Fees)
* Isolated categories showing GP decline post-pricing or feature changes

**2. NAP vs Non-NAP Profitability**

* Analyzed “New Active Persons” (users with ≥£20 spend)
* Found NAP users convert better on Ultra plan but costlier in ATM usage

**3. Plan-Level Profitability (Standard → Ultra)**

* Higher-tier plans like **Metal & Ultra** show better GP/user
* But also incur higher partner costs (video streaming, eSIMs)

**4. Country-Level Variance**

* Romania, Lithuania, Germany showed drop in GP post-loan repricing
* UK & Ireland gained due to faster refund settlements and FX fees

**5. Cross-Segment Drivers**

* Business Scale plan showed strong GP margin uptick due to FX incentives
* eSIM feature launched globally—but many user segments show net-negative GP impact

**Strategic Recommendations**

| **Opportunity** | **Potential Impact** |
| --- | --- |
| Adjust ATM withdrawal limits by plan | £800k+ |
| Revise cashback tiers on “Stays” | £600k–£900k |
| Introduce NAP filters by geography | £500k+ |
| Reprice vendor handling fees in eSIMs | £300k–£500k |
| Scale adoption of profitable “Scale” Biz plan | £1M+ |

**Sample Visuals (Power BI)**

**Files Included**

| **File** | **Description** |
| --- | --- |
| gp\_l90d\_model.xlsx | Pivot and segmentation model in Excel |
| dashboard.pbix | Power BI dashboard |
| summary\_recommendations.pdf | Executive-ready deck with insights |
| sql\_queries.sql | Supporting SQL used for cross-cuts |
| /screenshots/ | Visuals used in dashboard and PDF |

**About This Project**

This project reflects my ability to:

* Interpret large-scale P&L datasets
* Connect data patterns to strategic recommendations
* Build compelling financial narratives for executive stakeholders
* Use Excel, SQL & Power BI as a full-stack FP&A toolkit