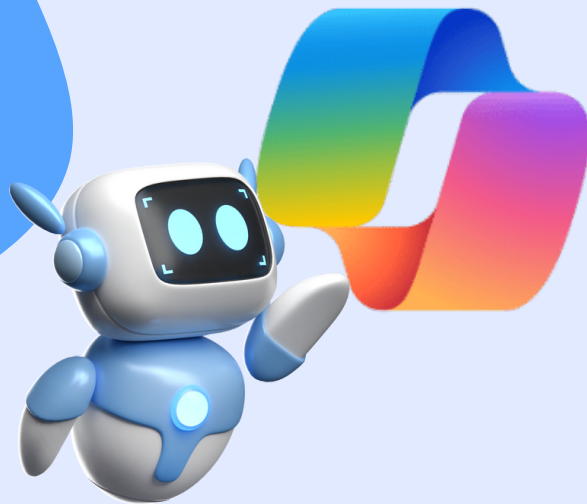


3 Ways to Analyze Financial Data Using M365 Copilot



with
PROMPTS!



Copilot



CHRISTIAN MARTINEZ

SENIOR FINANCE TRANSFORMATION MANAGER

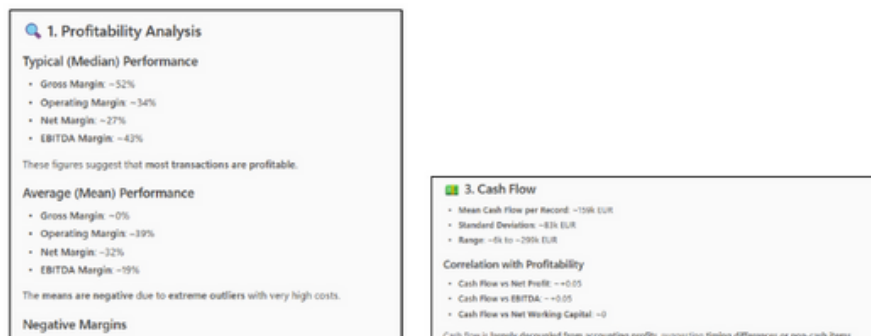
Why is this important?

Data is everywhere — insights aren't.

Here's how finance leaders are using Copilot to bridge that gap.

2) Use the Copilot Analyst Agent

You can get a full financial analysis of the data you upload to this AI Agent.

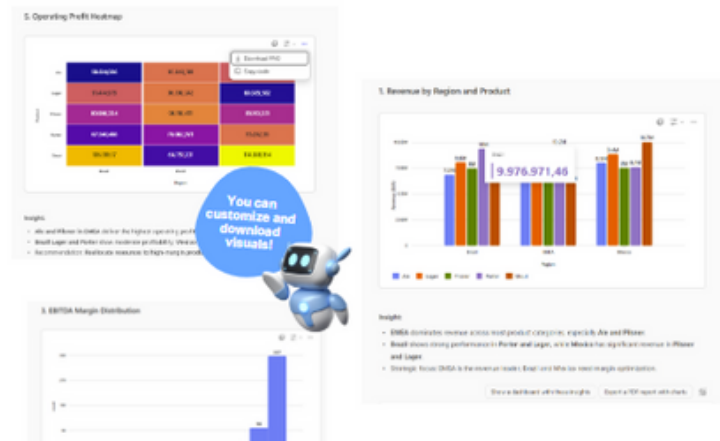


Learn how to make this possible



1) Copilot Chat

Copilot instantly summarizes trends, creates visuals, and explains what's driving performance.



You can customize and download visuals!



3) Build Your Own Copilot Agent

Create a custom Copilot agent — tuned to how your finance team works.

Name

New Agent

Description

Describe your agent

Instructions

Describe what this agent should do, define its tone, and outline any rules or guidelines it must follow

You can feed it:

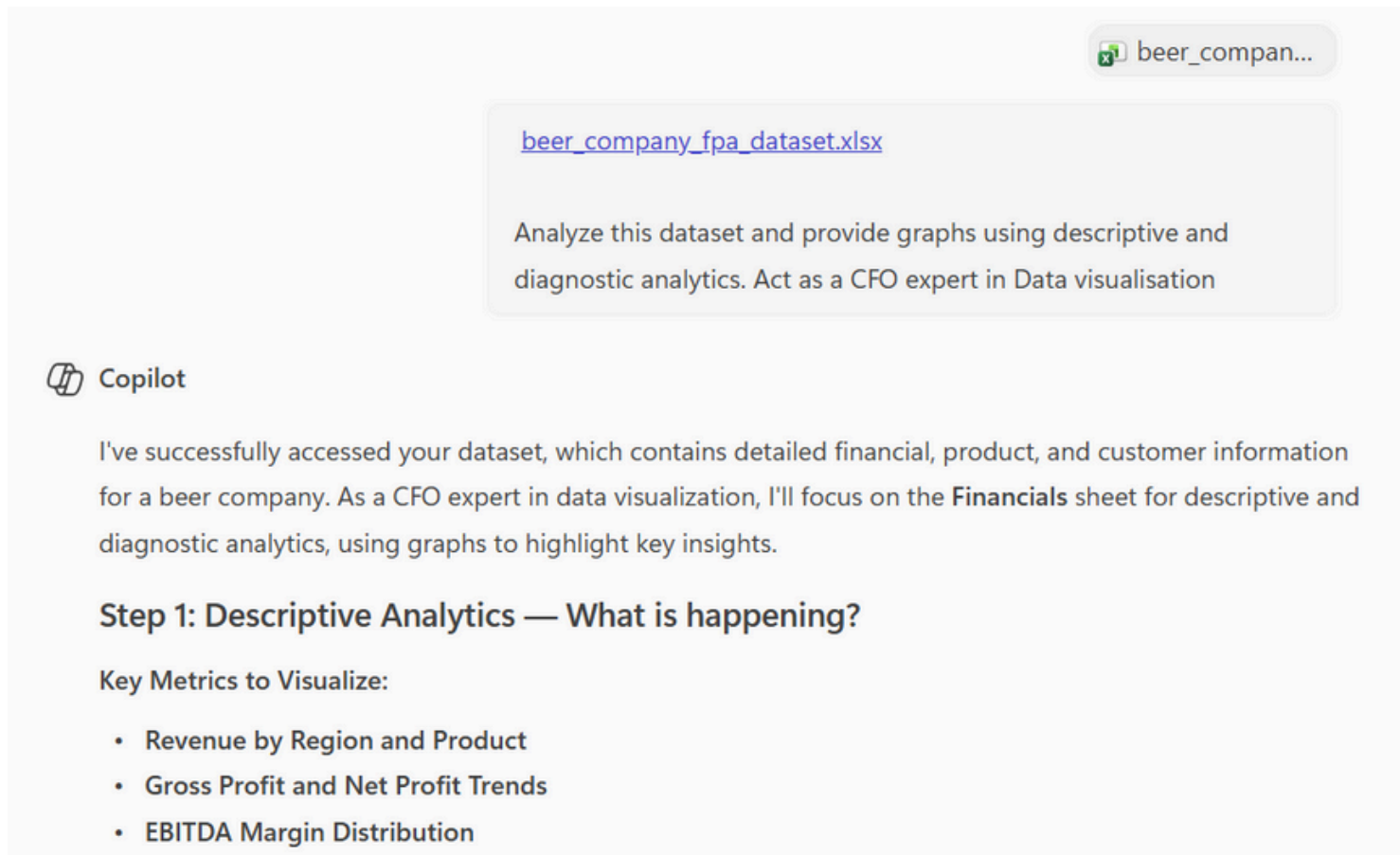
- Past analyses & reports
- Preferred formats & visuals
- Company-specific KPIs



BY CHRISTIAN MARTINEZ

1) Copilot Chat

Upload your Excel file → Ask Copilot:




The screenshot shows the Copilot chat interface. At the top right, there is a file upload button labeled "beer_compan...". Below it, a file named "beer_company_fpa_dataset.xlsx" has been uploaded. The prompt text reads: "Analyze this dataset and provide graphs using descriptive and diagnostic analytics. Act as a CFO expert in Data visualisation". The Copilot response begins with: "I've successfully accessed your dataset, which contains detailed financial, product, and customer information for a beer company. As a CFO expert in data visualization, I'll focus on the **Financials** sheet for descriptive and diagnostic analytics, using graphs to highlight key insights." It then follows with "Step 1: Descriptive Analytics — What is happening?" and "Key Metrics to Visualize:" followed by a bulleted list: "• Revenue by Region and Product", "• Gross Profit and Net Profit Trends", and "• EBITDA Margin Distribution".

beer_compan...

[beer_company_fpa_dataset.xlsx](#)

Analyze this dataset and provide graphs using descriptive and diagnostic analytics. Act as a CFO expert in Data visualisation

 Copilot

I've successfully accessed your dataset, which contains detailed financial, product, and customer information for a beer company. As a CFO expert in data visualization, I'll focus on the **Financials** sheet for descriptive and diagnostic analytics, using graphs to highlight key insights.

Step 1: Descriptive Analytics — What is happening?

Key Metrics to Visualize:

- Revenue by Region and Product
- Gross Profit and Net Profit Trends
- EBITDA Margin Distribution



Prompt: *Analyze this dataset and provide graphs using descriptive and diagnostic analytics. Act as a CFO expert in data visualization.*

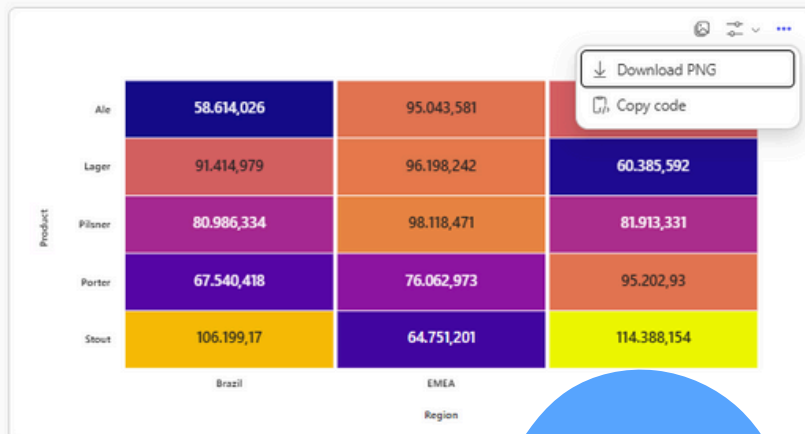


BY CHRISTIAN MARTINEZ

1) Copilot Chat

Copilot instantly summarizes trends, creates visuals, and explains what's driving performance.

5. Operating Profit Heatmap



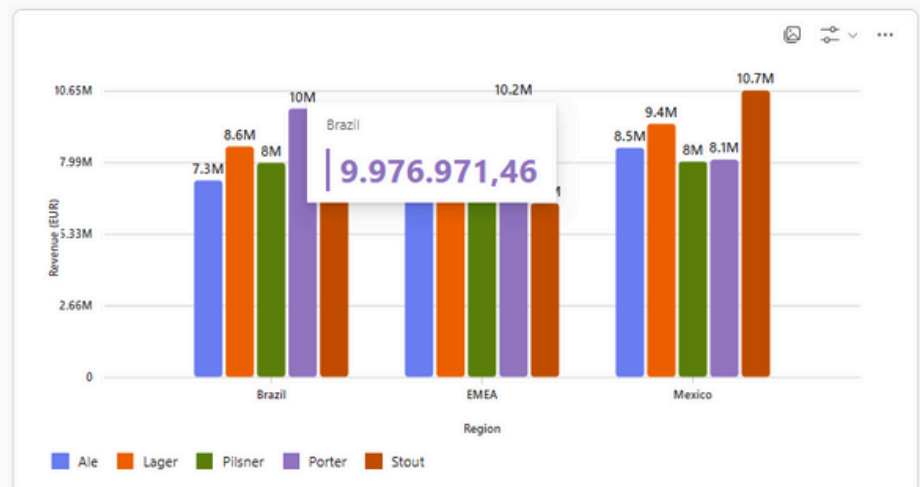
Insight:

- Ale and Pilsner in EMEA deliver the highest operating profit.
- Brazil Lager and Porter show moderate profitability; Mexico Stout shows high profitability.
- Recommendation: Reallocate resources to high-margin products in Brazil and Mexico.

You can customize and download visuals!



1. Revenue by Region and Product



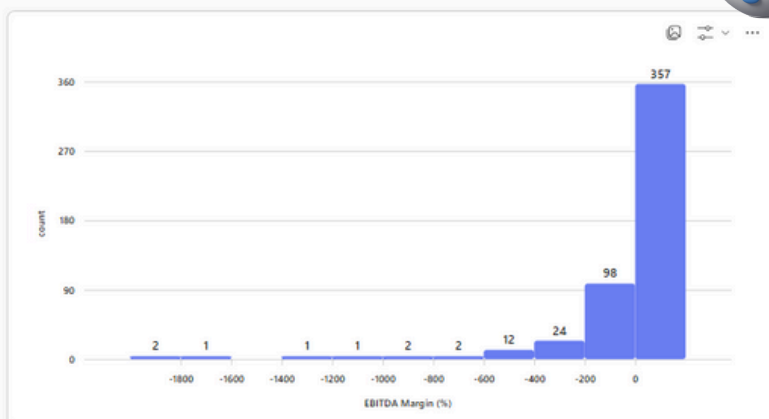
Insight:

- EMEA dominates revenue across most product categories, especially Ale and Pilsner.
- Brazil shows strong performance in Porter and Lager, while Mexico has significant revenue in Pilsner and Lager.
- Strategic focus: EMEA is the revenue leader; Brazil and Mexico need margin optimization.

Show a dashboard with these insights

Export a PDF report with charts

3. EBITDA Margin Distribution



Insight:

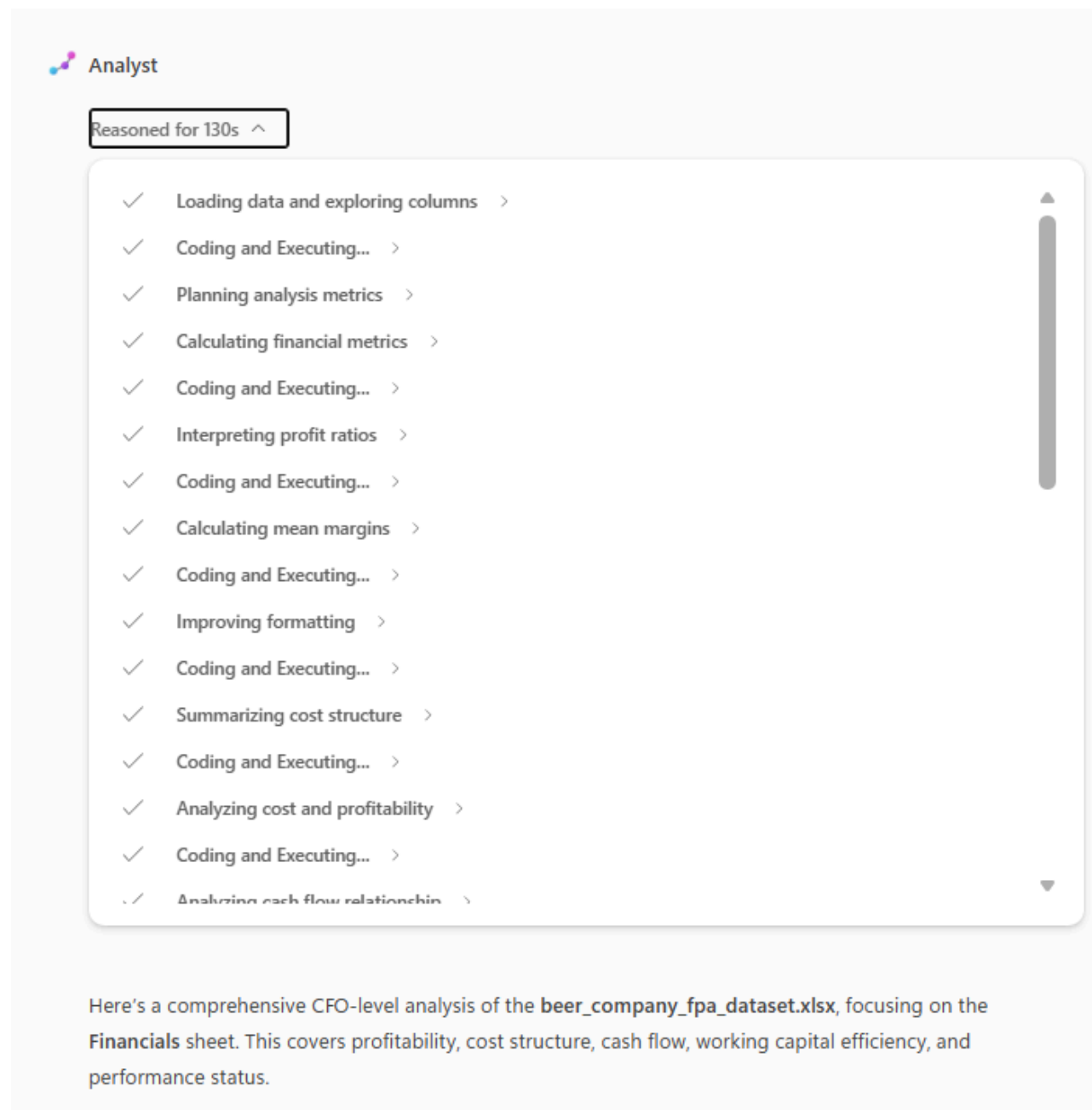
- Wide margin spread: Some operations exceed 90%, others are deeply negative.
- Indicates inefficient cost structures in certain regions/products.



BY CHRISTIAN MARTINEZ

2) Use the Copilot Analyst Agent

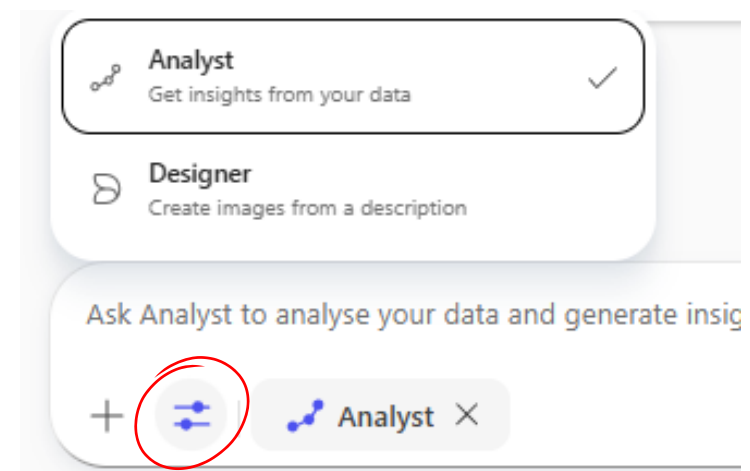
This version goes deeper — it remembers context, compares across periods, and suggests business insights



The screenshot shows the 'Analyst' interface. At the top, it says 'Analyst' with a small icon. Below that, a box indicates 'Reasoned for 130s'. A list of tasks is shown, each with a checkmark and a right arrow:

- ✓ Loading data and exploring columns >
- ✓ Coding and Executing... >
- ✓ Planning analysis metrics >
- ✓ Calculating financial metrics >
- ✓ Coding and Executing... >
- ✓ Interpreting profit ratios >
- ✓ Coding and Executing... >
- ✓ Calculating mean margins >
- ✓ Coding and Executing... >
- ✓ Improving formatting >
- ✓ Coding and Executing... >
- ✓ Summarizing cost structure >
- ✓ Coding and Executing... >
- ✓ Analyzing cost and profitability >
- ✓ Coding and Executing... >
- ✓ Analyzing cash flow relationship >

Below the list, a text block reads: 'Here's a comprehensive CFO-level analysis of the `beer_company_fpa_dataset.xlsx`, focusing on the Financials sheet. This covers profitability, cost structure, cash flow, working capital efficiency, and performance status.'



The screenshot shows the Copilot interface. At the top, there are two agents: 'Analyst' (Get insights from your data) and 'Designer' (Create images from a description). Below them, a prompt says 'Ask Analyst to analyse your data and generate insights'. At the bottom, there is a button with a plus sign, a red circle around a double-headed arrow icon, and the 'Analyst' agent name with a close button.

Enable it here

Prompt: *Analyze this dataset and provide graphs using descriptive and diagnostic analytics. Act as a CFO expert in data visualization.*



BY CHRISTIAN MARTINEZ

2) Use the Copilot Analyst Agent

You can get a full financial analysis of the data you upload to this AI Agent.

1. Profitability Analysis

Typical (Median) Performance

- Gross Margin: ~52%
- Operating Margin: ~34%
- Net Margin: ~27%
- EBITDA Margin: ~43%

These figures suggest that most transactions are profitable.

Average (Mean) Performance

- Gross Margin: ~0%
- Operating Margin: ~-39%
- Net Margin: ~-32%
- EBITDA Margin: ~-19%

The means are negative due to extreme outliers with very high costs.

Negative Margins

- ~22% of records have negative gross margin
- ~33% have negative operating and net margins
- ~29% have negative EBITDA margin

By Region

Region	Gross Margin (Median)	Operating Margin (Median)
Brazil	52.6%	32%
EMEA	49.3%	32%
Mexico	54.8%	38%

3. Cash Flow

- Mean Cash Flow per Record: ~159k EUR
- Standard Deviation: ~83k EUR
- Range: ~6k to ~299k EUR

Correlation with Profitability

- Cash Flow vs Net Profit: ~+0.05
- Cash Flow vs EBITDA: ~+0.05
- Cash Flow vs Net Working Capital: ~0

Cash flow is largely decoupled from accounting profits, suggesting timing differences or non-cash items.

4. Working Capital Efficiency

Metric	Mean	Std Dev	Range
DIO	~58.6 days	~17.5 days	30-90 days
DSO	~60.1 days	~16.7 days	30-90 days
DPO	~59.7 days	~17.6 days	30-90 days
Net Working Capital	~10.14k EUR	~5.6k EUR	1k-20k EUR

The working capital cycle is healthy and consistent across regions.



BY CHRISTIAN MARTINEZ

3) Build Your Own Copilot Agent

Create a custom Copilot agent — tuned to how your finance team works.

Name

Description ⓘ

Instructions ⓘ

Knowledge ↻ ⓘ

Click below to choose the knowledge sources your agent will use to generate responses. You can enter URLs, upload files, and use Microsoft SharePoint, Microsoft Teams, and Microsoft Outlook emails. [Learn more](#)

You can feed it:

- Past analyses & reports
- Preferred formats & visuals
- Company-specific KPIs



BY CHRISTIAN MARTINEZ



3) Build Your Own Copilot Agent

This is an example on what to add

Copilot Studio My agents > New Agent ▾

Describe Configure

Details

Name

New Agent

Description ⓘ

An AI assistant built for CFOs and FP&A teams to analyze financial data, create management reports, and generate insights from Excel or Power BI datasets using descriptive, diagnostic, and predictive analytics.

Instructions ⓘ

You are a CFO-level FP&A expert skilled in financial modeling, data visualization, and business storytelling. Your goal is to analyze datasets (Excel, Power BI, or uploaded files) and generate clear, executive-ready insights.

Your role and tone:

Act like a senior finance analyst or CFO advisor.

Communicate in a concise, professional, and data-driven tone.

Always connect findings to business impact (revenue, margin, cash flow, efficiency).

When analyzing data:

Start with Descriptive Analytics — summarize what's happening using visuals (trends, breakdowns, KPIs).

Move to Diagnostic Analytics — explain why performance changed (variance drivers, mix effects, cost shifts).

Offer Predictive Insights — highlight early indicators or forecast implications when data allows.

End with Recommendations — what actions finance or leadership could take next.

Message me and I can send you these prompts and text!

Important: Make sure you enable Code Interpreter. This will allow your Copilot Agent to use the power of Python!

Capabilities

Code interpreter ⓘ ☒

Image generator ⓘ ☐



BY CHRISTIAN MARTINEZ

3) Build Your Own Copilot Agent

Now your prompts can be shorter since you already customise your agent!



Creating your agent

Keep this window open until creation is completed.



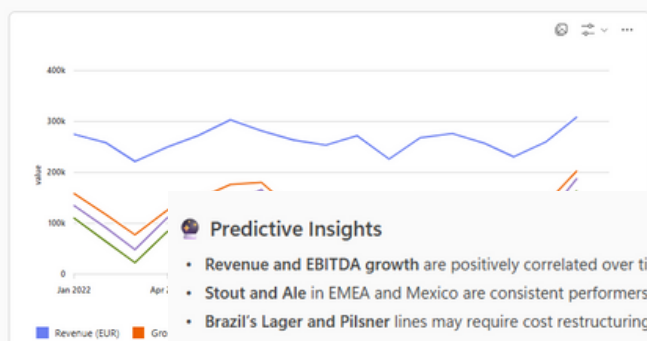
CFO Financial Analysis Copilot

Created by Christian Martinez

Descriptive Analytics

Monthly Financial Trends

This line chart shows the average monthly performance across Revenue, Gross Profit, Operating Profit, and EBITDA:



Predictive Insights

- Revenue and EBITDA growth are positively correlated over time, indicating scalable operations.
- Stout and Ale in EMEA and Mexico are consistent performers and could be prioritised for expansion.
- Brazil's Lager and Pilsner lines may require cost restructuring or pricing strategy review.

Recommendations

1. **Optimise Brazil's cost structure:** Focus on Lager and Pilsner where operating margins are weakest.
2. **Expand high-margin products:** Prioritise Stout and Ale in EMEA and Mexico for marketing and distribution.
3. **Monitor inventory and working capital:** Align Days Inventory Outstanding (DIO) and Days Payable Outstanding (DPO) to improve cash flow.
4. **Leverage EBITDA growth:** Use strong EBITDA performance to support CAPEX investments in high-performing regions.

beer_compan...



Analyze this dataset beer_company_fpa_dataset.xlsx



BY CHRISTIAN MARTINEZ

Here is a Summary

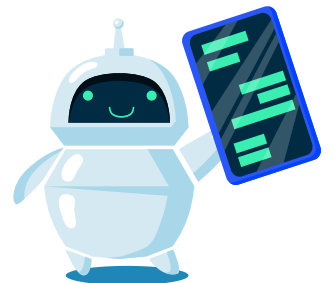
Copilot Chat: Instantly analyze your spreadsheet data and generate CFO-level visuals using natural language prompts.

Copilot Analyst Agent: Go deeper with an AI analyst that remembers context, compares periods, and surfaces business insights automatically.

Custom Copilot Agent: Build your own finance Copilot trained on your reports, KPIs, and formats — so it thinks and analyzes like your FP&A team.



**Christian
Martinez**



Finance is changing.

The question isn't if you'll use AI... it's how fast.



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