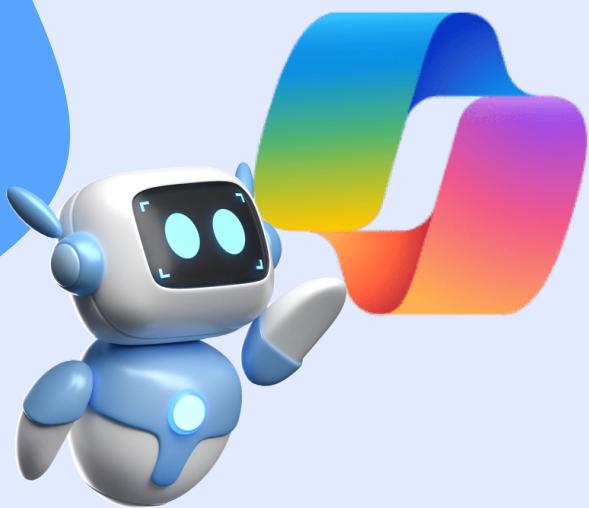


3 Ways to Analyze Financial Data Using M365 Copilot

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.

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

2. Cash Flow

3. Cash Flow

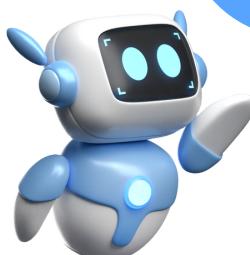
- Mean Cash Flow per Record: ~15k EUR
- Standard Deviation: ~81k EUR
- Range: ~-6k to ~290k EUR

Correlation with Profitability

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

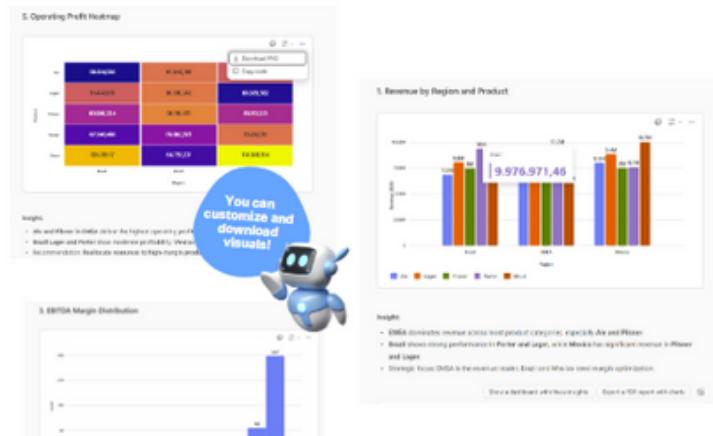
Cash Flow is largely decoupled from accounting profits, suggesting timing differences or non-cash items.

Learn how
to make
this
possible



1) Copilot Chat

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



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

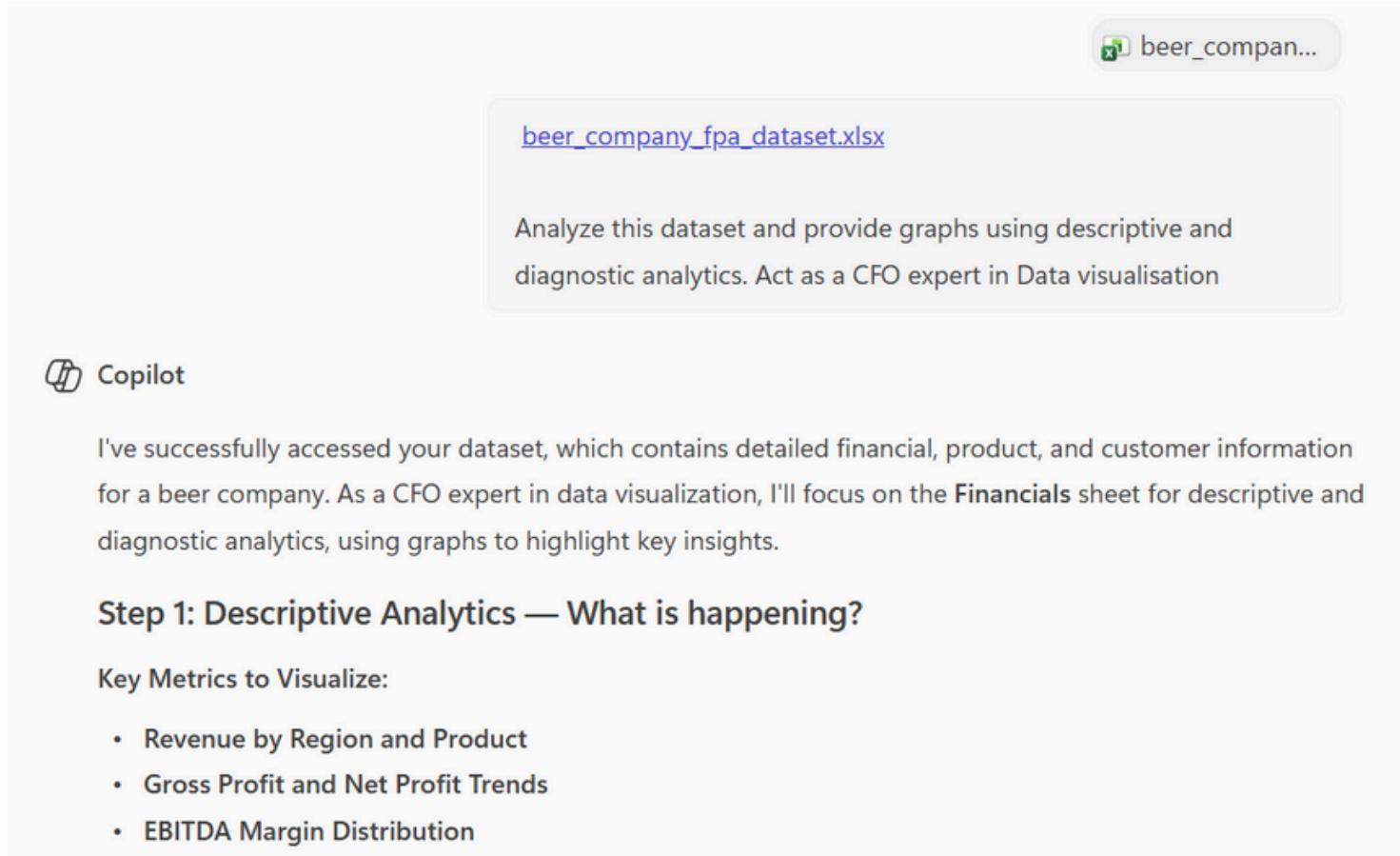
- You can feed it:
- Past analyses & reports
 - Preferred formats & visuals
 - Company-specific KPIs



BY CHRISTIAN MARTINEZ

1) Copilot Chat

Upload your Excel file → Ask Copilot:



The screenshot shows the Microsoft Copilot interface. At the top, there's a file icon and the text "beer_compan...". Below it, a blue link reads "beer_company_fpa_dataset.xlsx". A text box contains the instruction: "Analyze this dataset and provide graphs using descriptive and diagnostic analytics. Act as a CFO expert in Data visualisation". Underneath, the "Copilot" logo is followed by a message: "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." To the right of this message is a large orange hand icon with a circular arrow at the top, pointing towards the message. Below the main message, under "Step 1: Descriptive Analytics — What is happening?", is a section titled "Key Metrics to Visualize:" with a bulleted list: "Revenue by Region and Product", "Gross Profit and Net Profit Trends", and "EBITDA Margin Distribution".

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

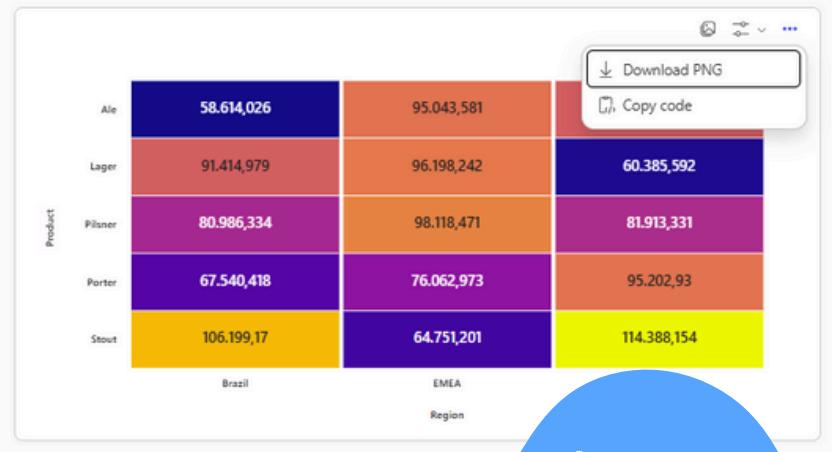


BY CHRISTIAN MARTINEZ

1) Copilot Chat

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

5. Operating Profit Heatmap



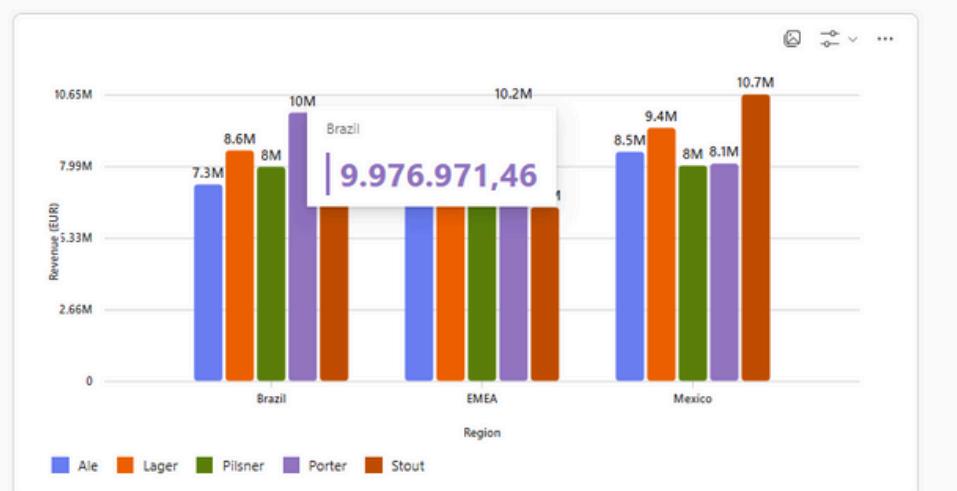
Insight:

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

You can customize and download visuals!



1. Revenue by Region and Product



Insight:

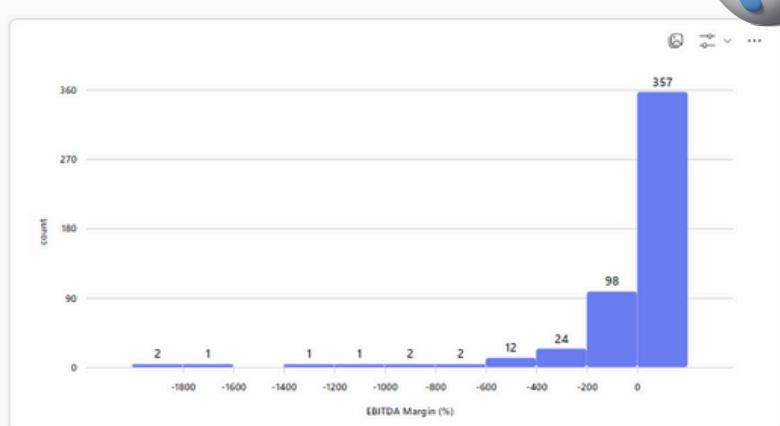
- EMEA dominates revenue across most product categories, especially Ale and Pilsner.
- Brazil shows strong performance in Porter and Lager, while Mexico has significant revenue in Pilsner and Lager.
- Strategic focus: EMEA is the revenue leader; Brazil and Mexico need margin optimization.

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 Copilot interface. On the left, a vertical list of tasks with checkmarks and arrows indicates the progress of an analysis:

- ✓ 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 relationships >

Below this list, a message 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."

On the right, there is a navigation bar with three items:

- Analyst** (selected, indicated by a checkmark)
- Designer** (Create images from a description)
- Ask Analyst to analyse your data and generate insights**

A red circle highlights the "Analyst" button. A blue callout bubble with white text says "Enable it here".

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



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

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- 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.



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3) Build Your Own Copilot Agent

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

Name

Description ⓘ

Instructions ⓘ

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

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](#)

↑ cloud icon

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

The screenshot shows the 'Copilot Studio' interface with 'My agents > New Agent'. The 'Configure' tab is selected. The 'Details' section includes a placeholder icon, a name input field containing 'New Agent', and a description text area. The 'Instructions' section provides guidelines for the AI agent's role and tone, emphasizing financial modeling, data visualization, and business storytelling. It also lists specific actions like connecting findings to business impact and offering predictive insights. The 'Capabilities' section at the bottom includes a 'Code interpreter' toggle switch, which is highlighted with a red circle.

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.

Capabilities

Code interpreter

Image generator

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

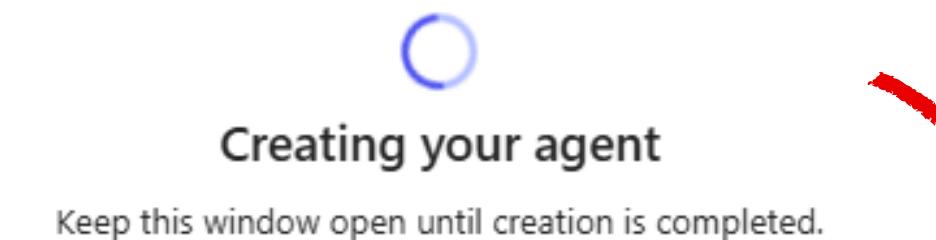
Image generator



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.

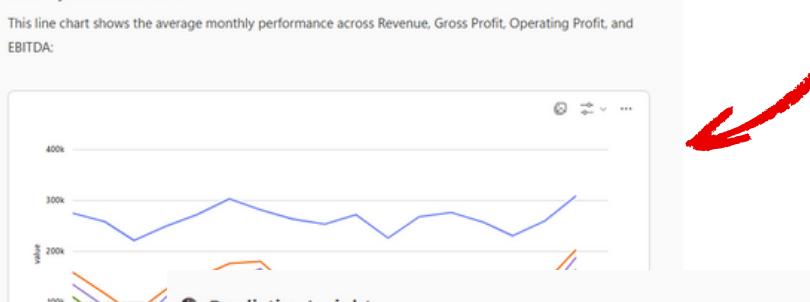
CFO Financial Analysis Copilot
Created by Christian Martinez

Analyze this dataset [beer_company_fpa_dataset.xlsx](#)

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

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



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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Martinez**



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