**Financial Analysis Report**

**Dashboard 1**

The best performing month, by far, is October, followed by December then September, June, and November. The performance is particularly good towards the end of the year, most notably the last 4 months as they makeup 4 of the 5 best performing months for the organization (that is, 55.13% of the entire years profit for the organization is made in the last 4 months of the year.)

The worst performing month in the year happens to be March, followed by August and January. The difference in profits made during these months, and really the next three poorly performing months is minimal. The difference between the two best performing months and bottom 6 performers are wide and we must a find a way to boost profits in the months where our performance is poor in order to enjoy more profit and have a more even spread throughout the year in terms of our return relative to our expenses.   
  
**Dashboard 2**

Paseo is by far the best-selling product throughout the year. The rest of its competitors were just that, competitive, but only amongst each other. October was the best-selling month across the board by a landslide almost, only Paseo had a month that came close to October and even then, they sold 3.793M more units in October. The worst-selling month for each product generally varied, with February being the month in which the least Paseo units were sold (14.629M). The worst overall performing month of any product was a Carretera product in May, selling only 4.8M units. We must determine what is done different when it comes to Paseo products which causes other products to look utterly dull in comparison to it.   
VTT spent the most on manufacturing goods followed by Amarilla in total, though Amarilla spent more, albeit barely, in 5 of the 12 months. They must find a way of bringing the amount that they spend on manufacturing goods down in order to widen their profit margin and keep a larger chunk of the revenue for themselves and to reinvest into streamlining their production processes and improving efficiency.

**Dashboard 3**

Discount bands play a key role in the selling of these products. The number of units sold is well in excess of 300K when a medium or high discount band is used, and its just shy of 300K when a low discount band is used. That number falls significantly to under 100K units sold when no discount band is used. Paseo, unsurprisingly, is the best performing product in each discount band. Surprisingly, four of the six products, VTT (very minimal difference), Paseo, Velo, and Montana, actually sell better when a medium discount band is applied compared to when a high discount band is applied to the products. There could be several factors that play into this. When a high discount band is applied, it is possible that consumers are unsure of the quality and may think that the product being sold is faulty or out of date due to it being sold at a price so significantly below what its normally sold at. Amarilla and Carretera see a huge boost in the number of units sold when a high discount band is applied in comparison to when a medium discount band is applied. Paseo is a constant at the top, while VTT, Velo, Carretera and Amarilla sell the second most units depending on what discount band is applied (High, Medium, Low, and None respectively). To induce better overall performance, we must mix and match and determine what combination of discount bands must be applied to different products to maximize sales for all products which in turn maximizes revenue,

**Dashboard 4**

Paseo is the best-selling product in all selected countries. By far. In Canada, VTT is comfortably the second best-selling product of the lot, and in the remaining regions VTT, Velo and Amarilla fiercely compete with one another for that second spot as the total number of units sold for all three products are marginally different. Carretera and Montana products do get close sometimes, and sometimes are even 10 toes down inside that battle for second, like in Canada and France (both French speaking nations). It must be said that none of these products are of any competition to Paseo products. A marketing strategy must be implemented where the benefits of the non-Paseo products are shown to consumers so that more units of these goods can be sold, though we must keep in mind that this will have an affect on the total number of units Paseo is able to sell. However, Paseo has such a stronghold on the market to where its going to be hard to get close unless something out of the ordinary is done.  
  
**Dashboard 5**

The most profitable segment out of all identified segments is clearly the Government segment, followed by the Small Business segment. Channel Partners is, in totality, the third best performing segment. Enterprise segments is the least profitable segment in the market, we actually make a loss in most months. We must note that the Enterprise segment provides significantly more sales than both, midmarket, and channel partners, and it is still comfortably the worst performing segment in the market. We must find a way of being more efficient and cost effective when it comes to selling and marketing to that segment of the market as its clear that based on the sales made, it has to be more profitable than it is. In 2 of the 12 months (April and July), we earn 0 profit from that segment and close to 0 profits is earned in a further 3 months (February, March, and June), and these are actually our 5 best months when it comes to the enterprise segment.

**Dashboard 6**

Cost of goods sold is the highest in America and least costly in Mexico, though it must be noted that Mexico actually sells the second least units out of the 5 selected regions. USA is the best-selling region, which is a bit underwhelming considering it that the cost of goods sold is highest in that country. Canada and France are the two regions that sell the most units respectively and the cost of those goods is second and third highest respectively too. Germany, alongside US, are the biggest losers as they account for a smaller percentage of units sold than they do COGS. France are the best performers when we take into consideration that they account for 20.2% of total COGS but 21.4% (!!!) of the total units sold. Canada is obviously a big winner too, jumping by just over 1%, We must find out the best practices applied in those nations so that it can be applied in America in order to be more efficient and sell more units while doing the same. US is by far the worst performing region in the month of January, investigating why that is and working on improving that seems to be a good place to start.   
  
**Dashboard 7**

There doesn’t seem to be a particular relationship between the total sum of discounts offered and total profits. We do however see that profits aren’t the highest when a high discount band is applied in a region. In France and Mexico, the medium discount band provides the most profits to the organization and in the remaining regions, the Low discount band provides the most profits. When no discount band is applied, profits are the least of all in every region. United States, followed by Canada, provide by far the most discount in the high band which may be a reason why they don’t seem to make the most profit even despite having the highest COGS. France provides the most discounts in the medium band which also explains why they’re the best performers per our analysis on an earlier visual, while Germany provides the largest amount of discounts in the low band (and least in the medium band) which does ask the question as to why they’re still drop in percentage of units sold relative to COGS. We must determine whether providing a larger amount of discounts in the medium band has a significant effect on the performance of Germany and based on our data here we must mix and match the amount discounts provided in each band to maximize profits and units sold.

**Dashboard 8**

The small business segment provides the highest average profit compared to other segments, closely trailed by the Government segment. Channel Partners and Midmarket segment provide positive average profits. Enterprise is by far the worst performing segment, providing a negative average profit. We must find a way to improve the performance of this segment, or we can just stop selling to this and cut costs rather falling victim to the sunk cost fallacy in an attempt to ride it out and see if performance can improve over time. Velo provides the highest average profit in Germany, Amarilla provides the highest average profit in Canada and France as well- both French speaking nations, VTT in Mexico and America as well. Its clear that Amarilla appeals more to a French speaking audience, and we must increase our volume of sales in those regions for that product, while VTT appeals to a North American audience more. Paseo, even though it’s the best-selling product, only provides the 3rd highest average profit closely followed by Montana.   
Average of Sale Price of Amarilla is by far the highest in Canada, which makes sense as to why we get a high level of average profit in that region with that product, and the same for VTT in America and Montana in Germany. There’s nothing significant when it comes to average sale price in other regions and perhaps, we can tweak these sale prices in order to boost profits of products in certain regions- such as Amarilla in France.

**Dashboard 9**

Small businesses is the most profitable segment by far in the United States of America. It is similarly highly profitable in the other selected regions too. The Government segment is most profitable in France and Germany. Channel Partners segment is most profitable in Canada, though it is not as highly profitable as other segments like the Small Business and Government segments in the same region. Midmarket segment is almost equally profitable in all regions, there’s only a marginal difference and it showcases slightly lower profitability than the Channel Partners segment. The enterprise segment, as discussed earlier, performs horribly and must be improved SIGNIFICANTLY to show any signs of life. We can tweak production processes and streamline them to reduce COGS and manufacturing price to boost our overall performance in all segments, though I’d recommend focusing on the Small Business and Government segment mainly as those two segments are by far the most profitable and we must cater to them. We have already determined the best and worst performing product in each region too, giving us further detail to go into which helps us cut costs by reducing production of less profitable goods in a given region and focusing more on goods that perform well.