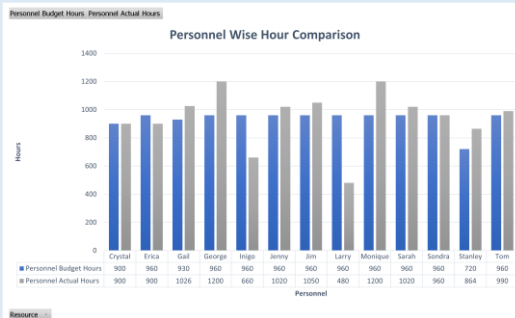
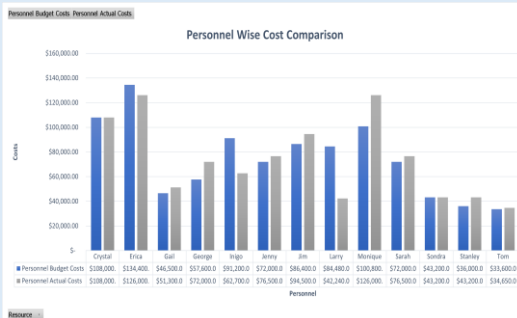


My participation in the JPMorgan Chase & Co. Global Finance and Business Management Experience program introduced me to the GFBM internship program. This experience taught me vital lessons about the fundamental skills necessary for success in finance and data analytics. The following report highlights my program-related efforts and conclusions.



Excel Analysis Report



Points of Attention:

Personnel Costs vs. Hours: Overall, there seems to be a disconnect between personnel costs and hours worked. While many employees have lower actual costs compared to their budget, several also worked significantly more hours than allocated. This suggests potential inefficiencies in resource allocation or inaccurate budgeting estimations.

Project Cost & Hour Variances: Projects generally exceeded both budgeted costs and budgeted hours. This indicates a potential trend of underestimating project costs and the time required for completion. Projects A, C, and E were over budget, while Projects B and D came in under budget.

Project D Anomaly: Project D stands out with the highest costs and the most significant positive variance in hours worked. This suggests either a project of greater complexity than anticipated or potential issues in scope management. Further investigation is needed to understand the drivers behind these figures.

Positive Variance in Project B: Project B is an outlier, demonstrating favorable variances in both cost and hours spent on the project. This showcases efficient resource management or a potential overestimation during the initial budgeting process.

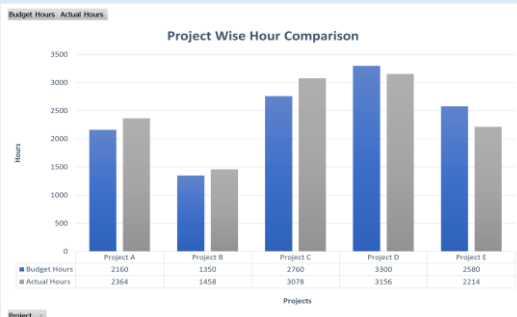
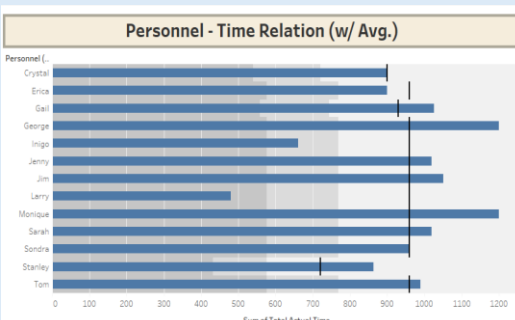
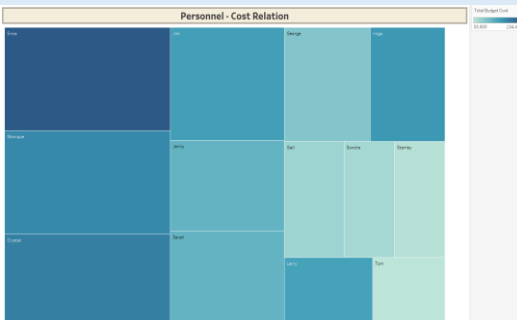


Tableau Analysis Report



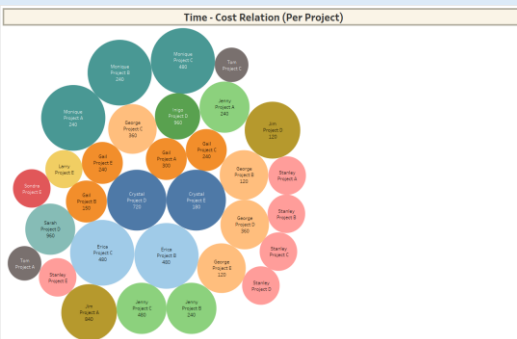
Points of Attention:

Budgetary Performance: Personnel costs pose a challenge, with a significant number of employees exceeding the allocated budget. This may be due to overtime work, higher-than-average hourly rates, or inaccurate budgeting. Careful examination of pay structure and project estimations is needed.

Employee Productivity: Employees exhibit mixed performance regarding task completion within budget and time constraints. Some completed tasks on time and within budget, while others exceeded both time and budgetary allocations. Optimizing workflow and identifying roadblocks could improve overall productivity.

Project Status: Project progression is uneven. Digital product development projects (B, D, E) are generally on track, while internal process improvement initiatives (A, C) experience delays. Project C faces a significant risk of failure, requiring review and potential intervention.

Recommendations: Extending timelines on specific projects could yield positive results. Additionally, introducing creative activities and incentives may boost morale and efficiency across teams, potentially improving overall outcomes.



Variance Commentary:

- Revenue Variance:** Overall revenue exceeded budget by \$496,500 (9%). Strong sales of Product 2 (+ \$800,000) drove this positive variance, partially offsetting decreased sales of Product 1 (-\$300,000).
- Materials Costs Variance:** Materials costs showed a favorable variance. Higher costs for Product 1 (+\$60,000, 12%) were significantly outweighed by cost reductions in Product 2 (-\$160,000, -32%).
- Labor Costs Variance:** Labor costs were mixed. Product 1 exceeded budget (+\$20,000, 20%), while Product 2 showed favorable variance (-\$20,000, -8%). The overall impact on expenses was neutral.
- Overhead Variance:** Overhead costs were significantly below budget (-\$200,000, -20%), contributing favorably to overall profitability.

Key Takeaway: Increased sales of Product 2 and effective cost management, particularly in materials and overhead, led to a positive profit variance of \$204,250 (6% above budget) despite challenges with Product 1.

Recommended Action:

- Reassess project resource allocation, focusing on personnel-to-project fit and potential adjustments to timelines for projects facing challenges.
- Provide targeted guidance and morale-boosting initiatives to enhance the efficiency and motivation of project teams.
- Strategically establish smaller sub-teams within larger project groups to alleviate workload and potentially improve focus and accountability.