

VALOORES' in'Profit drives a company's profitability, from a holistic management perspective to day to day operations. in'Profit delivers more value than ever.

**You Have The Value  
We Bring You The Added Value**

## Key Benefits:

- Institute Data Governance to secure information integrity
- Introduce risk appetite & compliance at the heart of operations
- Cascade risk appetite throughout the organization
- Embed risk appetite into decision making
- Safeguard regulatory requirements
- Reinforce accountability
- Socialize qualitative metrics
- Strategic Testing
- Stress Testing
- Alternate what-if scenarios across simulations
- Scenario Management
- Leadership Controls

- In a business environment where challenges and pains are present on every scale, and where profitable revenue and market expansion are at the top of the list, companies today are looking to walk the path to increased profitability and maximized lifetime value.
- Indirect costs are increasing; economies of scale outweigh the overhead of centralized operations. Relationship between resources, activities and revenues is not always easy to make. Businesses experience higher cost and regulatory pressures, stakeholders such as customers, suppliers, shareholders, regulators and society at large, demand more transparency. Executive are now experiencing limited visibility into cost and profitability details and dimensions; inefficient cost reporting that fails to provide insights for improving financial performance and annual budgets disconnected from operational reality..
- Provisionally, VALOORES' **in'Profit** not only tackles these market challenges by presenting the right tools for measuring profitability, but also offers a user driven profitability modeling, with an open, flexible, and easy to visualize modeling environment. Users can follow a suggested path or create their own process to maintain and deploy their cost and profitability models. It leverages a flexible platform to sustain an activity based costing and revenue modeling. **in'Profit** suggests an enterprise wide performance management:
- **Profitability Scalability**  
Address, Calculate & Monitor the profitability from top to leaf level whereas profitability of each customer is accessible through a perfectly designed engine.
- **Integrated View of Profitability**  
Provide an integrated view of profitability for key dimensions like Product, LOB/ Organization, Customer, Geography and Time ... while enabling real-time "What if" scenarios and predicting customer lifetime value.
- **Profitability Forecasting**  
Perform forecasting and planning to understand customers needs and propensity to buy new products while getting a 360 degree view of customers and product profiles. In banking, leaders use these analytics to identify and profile attributes of the most profitable customer on the road to finding the "ideal customer" based on their behavior.
- **Analytics and Decision Optimization**  
Pinpoint the best offers for the "almost ideal" customers to make them more profitable while predicting the marketing channels these customers will most likely respond to. Use these insights to develop and execute strategies and simulations and drive customers along the road to increased profitability and maximum lifetime value.

# in'Profit

## Key Benefits:

- Reduced IT workload
  - Institute product management, resource allocation, cost control, budgeting & planning to raise profitability levels
  - Reduce Private Information Ownership
  - Operational Efficiency
  - Mitigate Risk
  - Gauge Performance
  - Profitability per Business Unit
  - Strategic Testing
  - Profitability per LOB
  - Value-based Net Interest Income / Margins
  - Diversify
  - Optimize
- **Reduced IT workload**
    - Real Time Data Consolidation
    - Real Time aggregations & drill downs
  - **Institute product management, resource allocation, cost control, budgeting & planning to raise profitability levels**
    - Constant monitoring of budgets and goals
    - Faster response time to problems or gaps
    - Actionable customer & product profitability insight
  - **Reduce Private Information Ownership**
    - Enterprise Transparency on staffing, product performance, & business unit performance
    - Increase Staff Productivity
  - **Operational Efficiency**
    - Reduce maintenance fees
    - Target direct efforts (marketing...)
  - **Gauge Performance**
    - Center of Excellence (COE) for BI
    - Measure how well products are priced and performing
    - Measure which customers are creating value & which ones are subduing
    - Holistic overview of customer relationships
    - Customer centric insights
    - Measure how Banks / Financial Institutions are performing at macro & micro levels
    - Gather data from customer channels/ touch points (ATM, Web...)
  - **Profitability per Business Unit**
    - Branch, Region, Area & Leadership levels...
    - Real time insight into branch performance
  - **Profitability per LOB**
    - Real time insight into enterprise performance per LOB
    - Value-based Net Interest Income / Margins
    - Capture spread b/w interest earned on assets & interest costs on liabilities
    - Measure interest income (ex: interest earned on loans) against interest expense (interest expensed on deposits)
    - Shed light on Dollar amount of Exposure
    - De-compose spread earned by each division based off FTP rate
  - **Diversify**
    - Secure & Drive Multiple Lines of Business
    - Visibility over compartmental profitability

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