

Financial Services in' Cash Flow



Production, tax, capacity, cash flow, project, HR, operations, marketing –when all departments use the same real-time data and financial intelligence to prepare budgets and plans in a single system, the financial truth is at the core of every decision.

Determine KPIs substantiated by unadulterated data – not cut and paste or manually keyed in numbers. Base calculated figures on a single source. With a simple refresh, figures update, and you get a complete picture of the future, right now.

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

Key Benefits:

- Creating accurate cash flow and balance sheet models and continuous updates based on actuals
 - Running 'what-if' scenarios or audit trails on existing systems
 - Defining models to calculate DSO, DPO, days outstanding, days expired
 - Managing complex financial planning and balance sheet models by project
 - Defining Income/Expenses Interest and Taxes according to the cash impact
 - Collections and other key performance indicators and determining which method you should use to calculate these KPIs
- Regardless of industry, most budgeting exercises focus the majority of time and effort on expense forecasting. While this is also true for banking, the nature of the banking business imposes unique and difficult planning challenges. Banks must carefully forecast:
 - The balance sheet itself
 - Interest Income and Interest Expense associated with a given Balance Sheet over a budget horizon
 - The non-interest income (fees) that the Balance Sheet will produce
 - The non-interest expense, including both Operating Expenses and Capital Expenditures that will be required to support the Balance Sheet
 - Valoores Financial Services Balance Sheet Planner allows product planner managers to simultaneously forecast both new business volumes and the margins. Using the Valoores Financial Services Analytical Applications cash flow engine and instrument-level data model, Valoores Financial Services Balance Sheet Planner generates detailed current position runoff data for your entire institution.
 - From there, you can plan new product volumes and spreads at the product and planner center level and generate cash flow projections for your forecasts. Valoores Financial Services Balance Sheet Planner combines your current position runoff and spreads with your new business runoff and spreads allowing you to gain a complete picture of balances and preads and a wealth of related cash flow information for each budgeting period per product.



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Key Features:

- Financial and Asset Planning
 - Direct and Indirect Cash Flow Reporting
 - Credit/Debit Reporting and Analysis
 - Cash Flow Management by Project
 - Manage and control overall performance
 - Comply with changing regulations and new governance requirements
- **Planning Your Way:** Create plans top down or bottom up based on unique business drivers, products, divisions. Choose from a library of industry specific drivers and templates for revenue planning, payroll and more.
 - **Modelling and What-if Analysis:**
With advanced data modelling, project future plans to see the impact of business events. Play out what-if scenarios - like products launches or acquisitions - on the P&L, cash flow or balance sheet.
 - **Financial Intelligence:**
Double-entry logic, currency translation and impact, management, legal and regulatory roll-ups, time dependent hierarchies and more. With unlimited multi-currency and interest support, you always apply the appropriate rate.
 - **Allocation Engine:**
From driverbased allocations to waterfall allocations, maximize profitability by driving allocations across multiple levels. Assign indirect and direct costs to customers, products and channels while using financial, statistical or historical drivers.
 - **Drill Down into Details:**
Detect unexpected variances and easily investigate. Analyze granular data from purchase orders or bills of materials, down to the transaction level without synchronization lags, recalculation or reconsolidation thanks to in-memory technology. Cross Process Capabilities: Connect models, plans, budgets, actuals, and reports. Users access business rules, IC reconciliation and diagnostic rules in a natively integrated Microsoft Office environment with Finance at the helm of all decisions.



VALOORES established in 1989, has embraced the ever changing and metamorphosing Banking & Finance Business Models, to sustain Growth, and tackle Challenges segregated from Governance, to Risk, Compliance, Profitability, Financial Crime, Payments, Competition, Real Estate. Branding, Loyalty, Trust & Engagement, alongside Predictive Analytics and an Omni-Channel CRM.

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