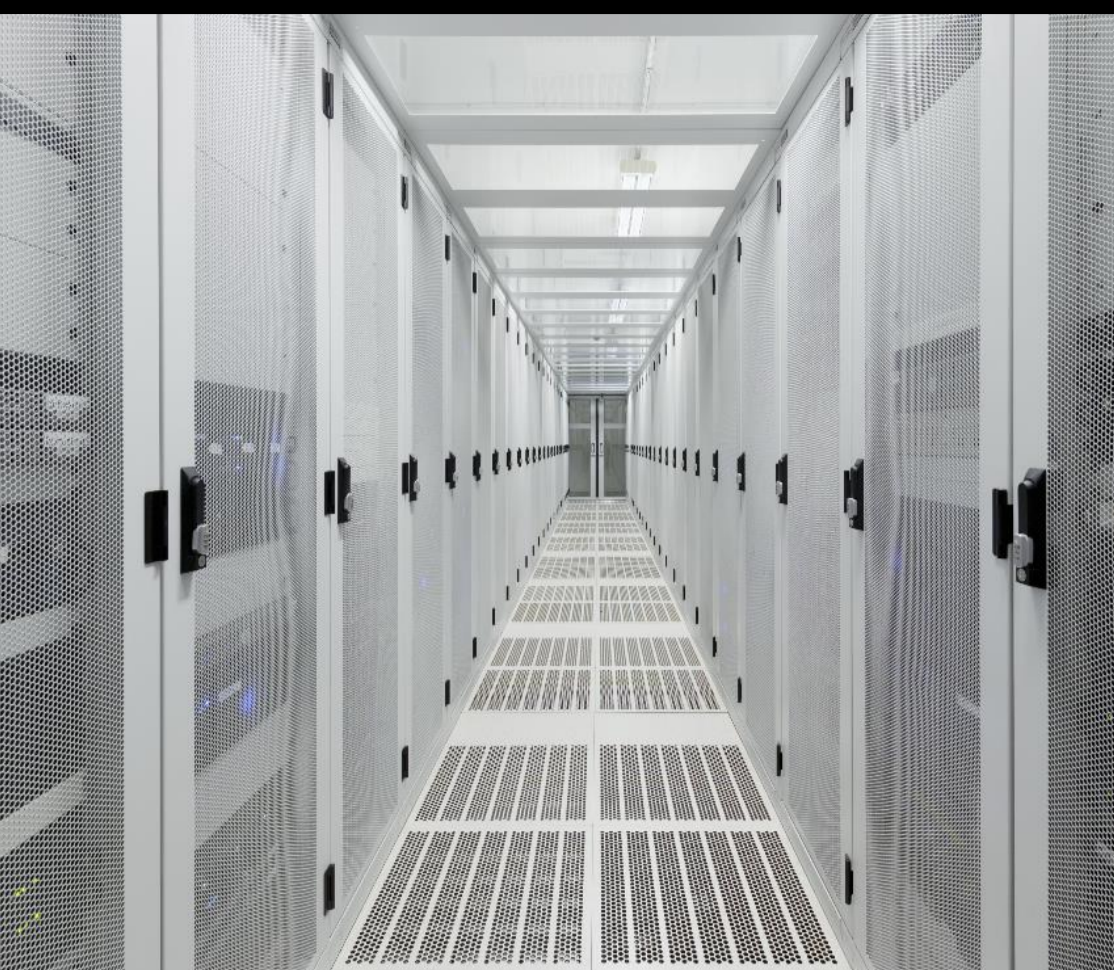




**SMART Decision**  
Unlimited power of data



**Data-driven decision-making. The right information available, when you need it.**

Organizations still count on static figures and experience to back up their decisions, when these should be driven by real-time information and insights. Decision-making is often a slow and manual process that lacks the agility to match the increasing business pace.

In an era of technological disruption, with a massive amount of data available and competitive demand to upgrade finance function with digital capabilities, a well-run organization must be able to make fast and high quality decisions that support the overall strategy and meet its financial goals. We incorporate uncertainty and bring it into the process, strongly supported by Deloitte's models and technology - working with it instead of against it, we can model uncertainty and make it an ally.

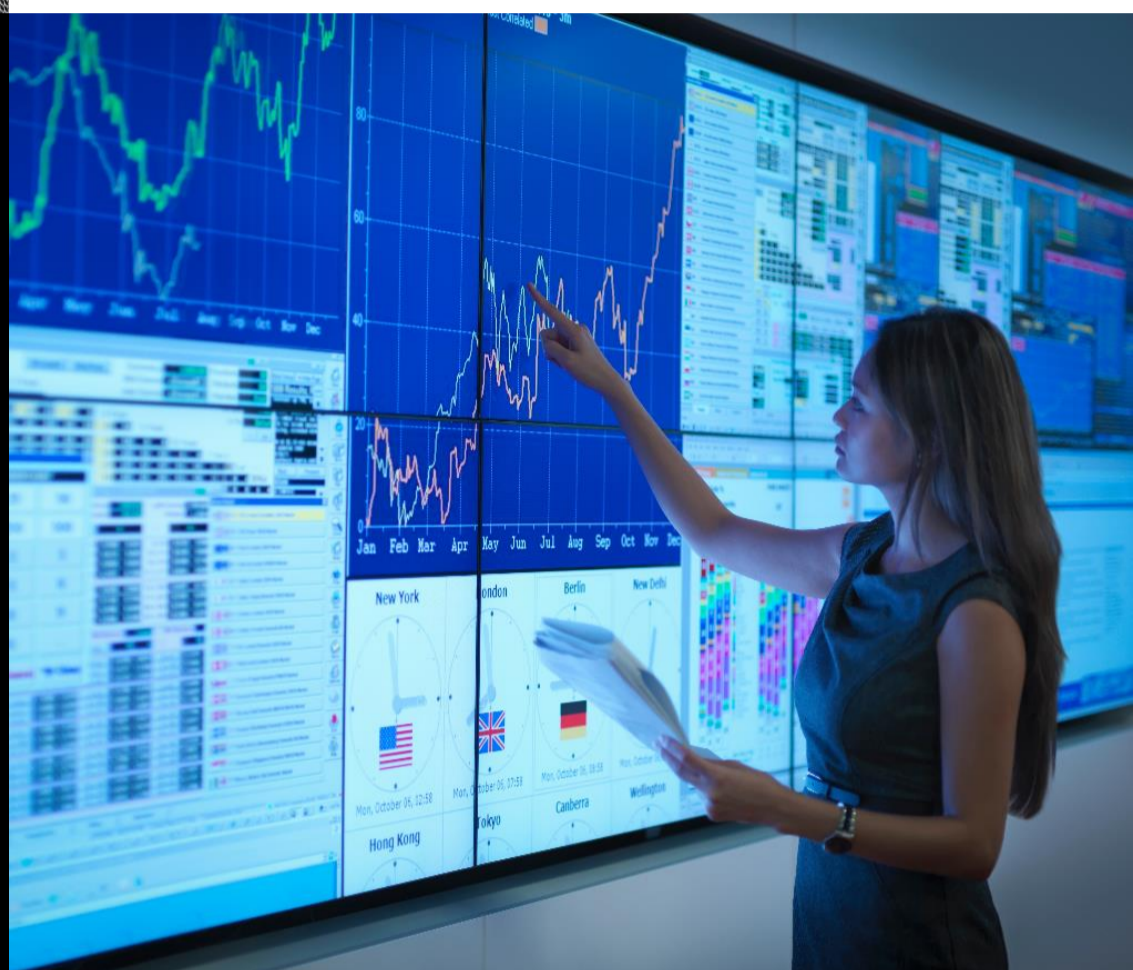
**SMART Decision** combines information, technology, models and data analytics to transform decision-making into a more robust and data-driven process. It's a Planning, Monitoring and Reporting service that provides reliable and consistent information to support decisions, in a timely manner.

**So, can we integrate Strategy, Planning and Forecasting?**

Strategic planning and forecasting represent a challenge for the finance function: strategy teams are focused on gathering data and producing reports instead of analyzing information; finance teams lack the analytic skills to perform the required analysis.

Companies need smart tools and guidance to manage this complexity, producing insights that drive the growth and profitability of their businesses. Finance transformation requires integrated capabilities—vision, strategy, organization, talent, business processes and technology.

**SMART Decision** framework combines the information and experience from the client's teams with Deloitte's know-how, models and planning tools. It combines strategy, planning and forecasting in one tool, with dynamic and innovative components that read data from different sources, transforming it into reliable and consistent information.



**How does it work?**

The **SMART Decision** framework integrates data from the company's different internal sources to provide **data visualization tools and insights** for an overall view of the business performance.

It presents information in a **cockpit of dashboards** with all of the company's segments. It provides **dynamic analyses** for the entire model or specific business areas (e.g. sales, claims, costs, solvency, provisions, and impairment):

- Incorporates the Companies' Internal Models and Know-How
- Incorporates External Data and Models
- Uses Budgeting Workflows, dynamically built and monitored
- Provides advanced analyses, namely Scenario and Probabilities Analyses

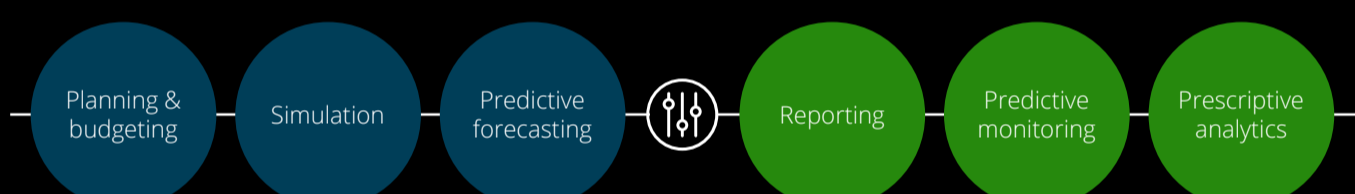
**Integrated planning**

Driver-based scenario planning and forecasting with predictive capabilities

**Smart BI & analytics**

Digital and automated reporting with prescriptive capabilities

The Integrated Decision Making Model: putting together Information, Technology, Models & Data Analytics



**We imagine, deliver and run the future of business finance.**



**Agile & integrated planning**

- > Leverage driver-based methodologies and forecast
- > Reduce planning cycles
- > Promote business involvement & integration



**Insight driven organization**

- > Retain competitive advantage
- > Reduce decision-making cost
- > Leverage cognitive and AI solutions



**Personalized & intuitive reporting**

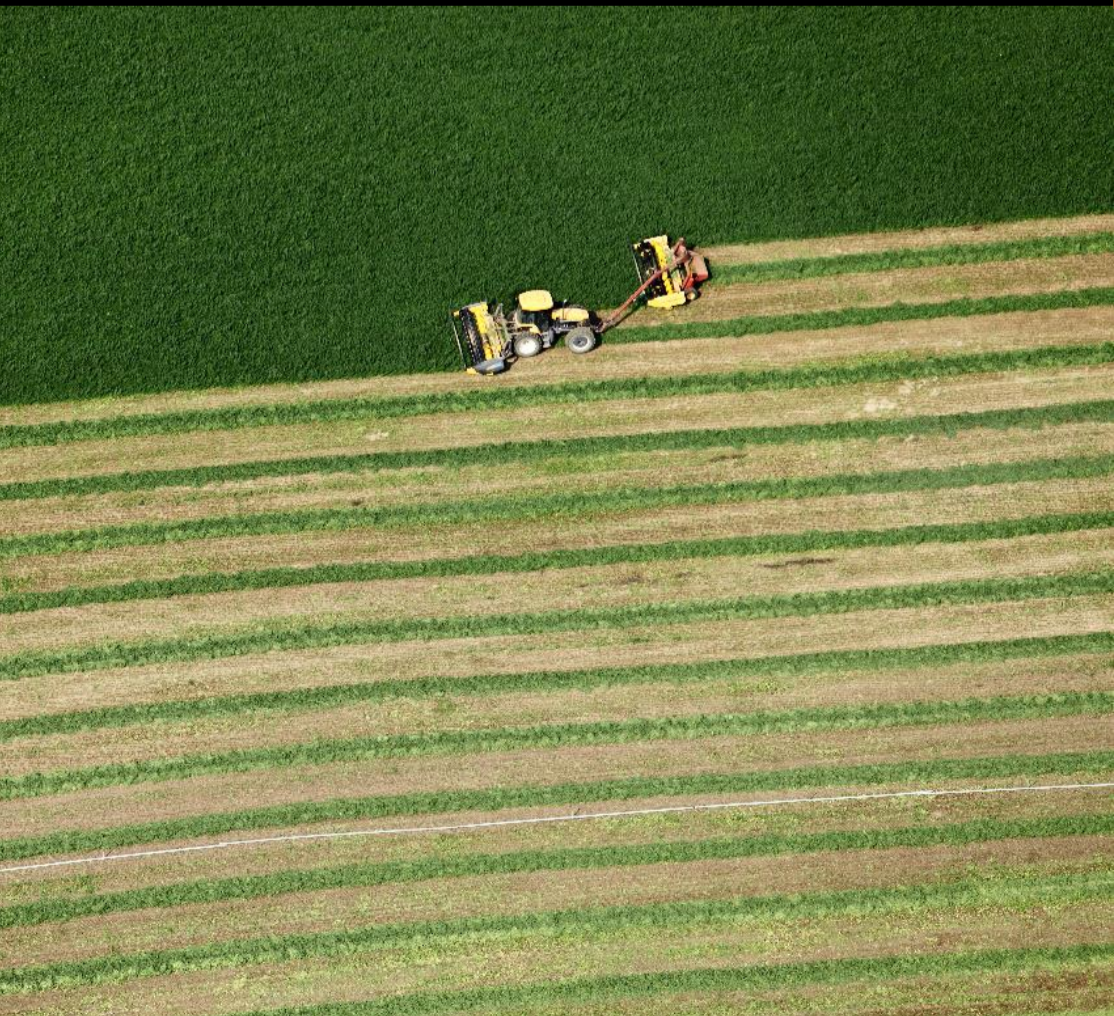
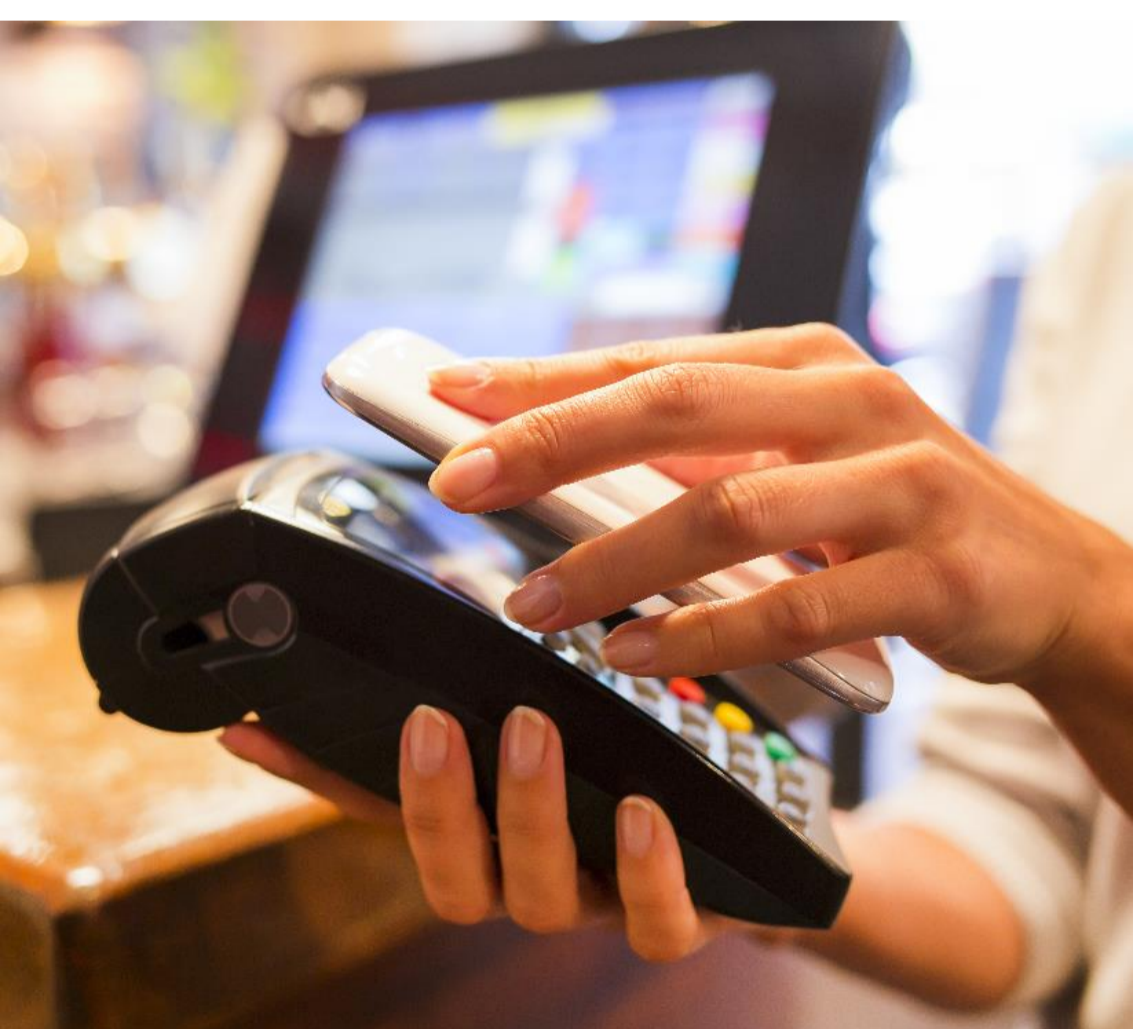
- > Reports tailored to each user's role and auto-pushed to end-users on mobile devices
- > Data visualization tools to ease decision-making
- > Cloud/ mobile platforms to disseminate reports

**We've done it before**  
Reshaping the Cost Model

Deloitte applied the **SMART Decision** solution to develop a new cost model for a payments institution, to understand in a transparent, granular and integrated way, the costs of the Institution's products and services, and to use this information in its decision-making processes.

**The main objectives were:** to review and define multiple dimensions of analysis and cost allocation methodologies; to define the governance model and maintenance process for the cost model; to continuously support the decision making process; to define the reports to be produced by the new Cost Model, incorporating the various dimensions; to sustain a set of relevant analyses; to develop the new Cost Model through the support of micro informatics tools; to produce the first results and calibrate data for a defined period of time.

**The results:** this new model allowed our client to understand, in a transparent and detailed way, the key costs associated to the available products and services. At the same time, it prepared a set of complementary tools to support the future: Cost Model governance model, maintenance processes and a set of KPIs and reports.



**We've done it before**  
Planning & Budgeting Model

Deloitte used the **SMART Decision** solution to design and implement a planning model & budget, from a financial perspective, for the olive oil and vegetable oil business.

**The main objectives were:** to create a sales plan with an optimized production calendar; to produce a profit and loss report; to analyze and compare different planning versions; to make simulations taking into account current production costs.

The solution takes into account a number of inputs, requirements, variables and constraints in the sales plan, includes inventory and profit analysis of products, production and sales plans, and integrates with the production planning system in order to obtain an overall estimate of sales costs.

**The results:** the model allowed customer to make the sales plan in the Planning & Budgeting Model, send these values to the production planning system (integrated) and insert it in a Resource Production Planning simulation, while the calculating the cost of goods sold for the production budget. At the same time, general and administrative cost-taking processes are carried out and profit and profits and losses are determined in an integrated procedure.

Ready to make SMART Decisions? Let's talk.



**Nelson Fontainhas**  
Partner  
nfontainhas@deloitte.pt



**Ludgero Gonçalves**  
Partner  
lugoncalves@deloitte.pt