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INTELLIGENT, SYNCHRONIZED PLANNING FOR CONSUMER-PACKAGED GOODS (CPG)

Value-led integrated planning, operationalized by Deloitte, enabled by Anaplan.

Executive summary: resilience and profitable growth

In consumer-packaged goods (CPG), the plan usually isn't just late—it's uninformed. When commercial plans (sales targets, promotions, price pack architecture, and assortment plays) change and constraints and markets shift, the decisions that follow are made without the cross-functional visibility needed to make them well. Most Integrated Business Planning (IBP) becomes a reporting cycle, not a decision engine — and the real cost isn't inefficiency, its trade-offs made on incomplete information: service vs. margin, inventory vs. capacity, ROI vs. feasibility, customer promise vs. operational reality.

That gap creates a three-sided penalty — on service, the P&L, and commercial performance — compounded by the operational chaos that slows every decision down: forecast disconnects across functions, hours spent reconciling conflicting versions of demand or inventory data, and teams analyzing what already happened instead of shaping what comes next.

For Supply Chain leaders, it shows up as firefighting:

- Unstable production schedules and expediting
- Sub-optimal allocations and inventory imbalances across distribution centers (DCs)
- On Time In Full (OTIF) misses that force last-minute trade-offs with incomplete visibility to cost-to-serve and downstream impacts

For the Office of the CFO, the same late decisions become earnings noise and cash drag:

- Higher premium freight and manufacturing variances
- Chargebacks, penalties, and trade-spend and accrual true-ups
- Mix-driven margin surprises and working capital swings from excess, obsolete, or mispositioned inventory

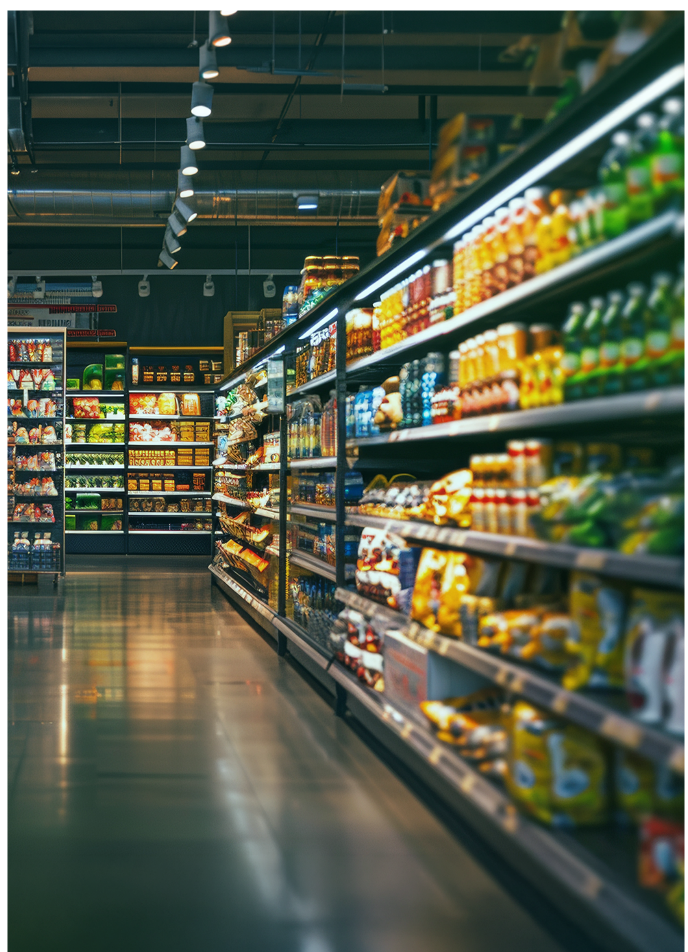
For Commercial leaders, it shows up as:

- Missed promo volume and weaker on-shelf execution
- Lower promo ROI
- Customer friction when commitments can't be fulfilled as planned

When decisions are uninformed, outcomes get locked in by constraints — and leaders spend the quarter explaining them rather than shaping the next one. Resilience and profitable growth require a different approach: one where Commercial, Supply Chain, Finance, and Marketing work from one plan, act on the same facts, and make decisions early enough to protect margin before it erodes, commit to customers with confidence, and free working capital from the inventory buffers built to compensate for planning latency.

Intelligent, synchronized planning is how Deloitte helps CPG leaders get there:

An exception-driven operating rhythm that connects commercial planning (trade/promo, sales volume, category, revenue growth management), demand, supply, inventory, and finance — enabling teams to re-plan allocations, production, deployment, and customer commitments within hours, not cycles, using shared drivers, governed decision rights, and workflows that translate directly into execution. AI accelerates it — through intelligence embedded in the planning platforms themselves, enterprise AI capabilities the client already owns, and Deloitte-proprietary agents purpose-built for CPG — so the system learns, adapts, and acts without waiting for the next cycle. Anaplan enables the integrated planning layer. Deloitte unlocks the value by designing the processes, operating model, governance, and adoption — so the capability sticks and scales beyond a pilot.



Why planning breaks in CPG: the business moves simultaneously, decisions move sequentially

Planning breaks when the organization moves in handoffs (commercial › supply › finance) while reality hits all at once - especially at moments of truth: allocation, production, deployment, and customer promise. The downstream effect isn't just operational churn; it's financial noise: margin leakage, forecast volatility, trade-spend misalignment, and working capital swings that show up after the decision window has already closed.

Promotion-driven volatility:

Trade events drive spikes, erratic DC inventory imbalances, and short lead-time surprises that traditional forecasts miss - creating stockouts/overstocks that translate into lost sales, incremental trade spend, higher returns, and obsolescence/expiry.

Revenue growth management (RGM) pressure:

Price/pack/promo/mix decisions must reconcile with capacity, constraints, and retailer execution. When they don't, the gap shows up as mix-driven gross margin misses, weaker promo ROI, and margin dilution from unplanned substitutions or pack/line swaps.

Service expectations:

OTIF and on-shelf availability are non-negotiable, while inventory and working capital face constant scrutiny. When service recovery relies on heroics, the P&L absorbs premium freight, expediting, and customer penalties/chargebacks, often without clear attribution to the original decision.

Constraint-based networks:

Co-manufacturers, ingredient availability, allergen changeovers, shelf-life, and line scheduling force rapid replans. Late changes increase schedule instability and unfavorable manufacturing variances (changeovers, downtime, suboptimal runs) that erode gross margin.

Fragmented tools:

Spreadsheets and point solutions create version wars, slow escalations, and reactive expediting, driving reforecast churn, accrual/true-up surprises (trade, logistics, inventory reserves), and delayed visibility to P&L impacts.

Working capital whiplash:

Late demand/promo changes and sequential decisions drive inventory to the wrong place/SKU/time, creating excess and obsolescence reserves on one side, stockouts and premium freight on the other, plus higher redeployments, returns, and write-offs. The result is volatile cash conversion: days on hand (DOH) spikes, slow-moving inventory grows, and payables/receivables tactics get used to manage cash that better planning could have avoided.

External shocks and market volatility:

Tariffs, commodity swings, geopolitical disruption, and sudden shifts in consumer demand move faster than monthly planning cycles. When the external environment changes mid-cycle - a new import duty, a raw material shortage, a competitor move - organizations running sequential, siloed planning have no fast path to a recalibrated plan. The cost shows up as margin erosion from unhedged input costs, service failures from supply misalignment, and commercial commitments made before the financial impact was understood.

WHAT'S MISSING:

Commercial + Supply Chain + Finance + Marketing as partners, not handoffs

Today, most CPG organizations treat commercial planning as an input to supply, finance as the scorekeeper, and marketing as a separate function that shapes demand without visibility to what's feasible. The result? Commercial commits without visibility to feasibility, Supply Chain reacts to late changes, Finance reconciles the damage after decisions are locked, and Marketing shapes demand without alignment to what can actually be fulfilled.

Synchronized planning changes that: Commercial commits based on what's feasible and profitable, Supply Chain allocates with visibility to customer priorities and margin impact, Finance models scenarios before capital gets committed, and Marketing shapes demand within constraints the operation can actually deliver.

The partnership is built on shared drivers, decision rights, and one number every function plans from. Commercial owns growth choices and customer strategy, Supply Chain owns feasibility and recovery options, Finance owns investment cases and risk modeling, and Marketing owns demand-shaping strategy and promotional execution. When each function works from the same plan - not four versions of it - ROI, service, margin, and cash are traded off in real time, not reconciled in the postmortem.

The upgrade: from "disconnected plans" to synchronized decisions

Intelligent, synchronized planning is an operating model plus planning capability that Deloitte designs and operationalizes - enabled by Anaplan - to deliver:

Shared drivers across functions (point-of-sale, orders, promo calendars, pricing actions, capacity, lead times, costs)

Drainer removal to reclaim capacity: eliminate reconciliation, offline spreadsheet rework, duplicate data pulls, meeting churn, and approval loops so teams focus on decisions

Continuous scenario planning focused on what changed, what it breaks, what we do next

Decision workflows that convert scenarios into action (allocation, production plan, deployment, customer commitments, financial outlook)

AI-driven insight - drawing on platform-native AI and ML in Anaplan, enterprise GenAI, and Deloitte-built agents - to surface bias, anomalies, and constraint impacts before decisions lock

An AI architecture with clear sequencing: platform AI first, the client's enterprise stack second, and Deloitte's proprietary accelerators for the gaps that neither can cover - so investment is additive, not duplicative

A governed cadence + decision rights so leaders stop reconciling and start committing (weekly/daily where needed)

In CPG terms: synchronize trade, demand, supply, inventory, logistics, and margin fast enough that you're shaping outcomes - not waiting for the next planning cycle to catch up.

"Monday morning" impact:
what changes for a Supply Chain leader

Most planning problems aren't forecasting problems - they're decision problems. The right information exists somewhere in the organization, but it arrives too late, in the wrong format, or without the cross-functional context needed to act on it. Synchronized planning is designed to change that, and it changes something specific for each function:

Supply Chain leader:

If you're a Supply Chain leader, the problem isn't just weekly expediting and buffer inventory — those are symptoms.

The deeper issue is that your function is built to react rather than to lead. Synchronized planning changes that across every time horizon: in the near term, you stop reconciling spreadsheets and commit to customers with real visibility to cost-to-serve; in the medium term, you rework allocation rules and respond to demand changes in hours, not cycles; and in the long term, you bring capacity, network, and sourcing decisions into the planning conversation early enough to shape them — not just execute them. Supply Chain becomes a strategic input to the business, not a cost center absorbing the consequences of decisions made without it.

Commercial Leader:

If you're a Commercial leader, the problem isn't ambition — it's that you're making commitments in a vacuum.

Customer promises are locked before supply visibility exists, promos are repriced after the calendar is set, and growth plans are built without operational grounding. Synchronized planning changes that across every horizon: in the near term, you model promo scenarios with supply and margin visibility before committing to customers; in the medium term, you flex category plans when constraints emerge and measure true promo ROI against what actually shipped; and in the long term, you bring portfolio, pricing, and channel strategy into a planning conversation that Finance and Supply Chain are part of from the start — so growth plans reflect what the business can actually deliver, not just what it hopes to sell.

Finance Leader:

If you're a Finance leader, the problem isn't controls — it's that by the time the variance hits your report, the decision that caused it was made weeks ago without you in the room.

Synchronized planning changes that across every horizon: in the near term, you model working capital and margin impacts before allocations run and price trade-offs in real time; in the medium term, you shift from variance explanation to proactive guidance, with a live view of how commercial and supply decisions are tracking against the financial plan; and in the long term, you own the investment case for capacity, network, and portfolio decisions — not as a scorekeeper after the fact, but as a strategic partner who shapes them before capital is committed.

WHAT ALL THREE STOP DOING:

Reconciling plans across emails, running parallel forecasts, relitigating assumptions in meetings, and discovering problems after the decision window has closed.

THE DELOITTE + ANAPLAN MODEL:

expertise that unlocks value, platform that enables scale

Deloitte: the value unlock

(CPG patterns + transformation muscle)

- CPG-specific design patterns (trade/promo planning, constrained supply, multi-echelon inventory, deployment, co-man, new product introduction)
- Operating model + governance (decision rights, cadence, controls, data stewardship, auditability)
- Change enablement (workflows, training, new habits; role clarity and incentives)
- Value realization discipline tied to outcomes (service, working capital, cost-to-serve, margin)
- End-to-end synchronized planning process and forum design, with decision rights and exception workflows built in from day one

Anaplan: the enabling technology

(enterprise planning platform)

- Unified planning layer linking demand, supply, inventory, and finance through shared assumptions
- Rapid "what-if" scenario modeling across functions
- Exception-based workflow support for faster decision cycles
- Orchestration layer connecting to ERP and advanced planning and scheduling solutions
- Business-owned, flexible platform empowering users to calibrate models and assumptions

How AI is layered into synchronized planning: optimize, differentiate, disrupt

Intelligent, synchronized planning requires the right enabling technology - and Anaplan is purpose-built for it. As the platform linking demand, supply, inventory, finance, and marketing through shared assumptions and real-time scenario logic, Anaplan is where the capability is activated and scaled. Deloitte layers AI in three progressive steps, each building on the last: optimize by fully activating Anaplan's planning and predictive, generative, and agentic AI capabilities, differentiate through embedded AI insights within the platform, and disrupt through agentic AI that coordinates decisions across system boundaries. Anaplan sits at the center throughout.

LAYER	WHAT IT MEANS	WHAT IT ENABLES
Optimize Leverage and activate Anaplan as the integrated planning foundation - including its native, deterministic AI capabilities	Enterprise integrated planning platform configured for CPG, Anaplan Analyst Agents and CoModeler activated, ML forecasting and anomaly detection switched on, source data integrated in one place	A trusted baseline, touchless reporting, and AI-driven planning interactions the team can act from immediately
Differentiate Embedded AI within the platform - insights generated inside the planning tools the business already uses	AI recommendations operating within platform boundaries: variance narratives, demand signal analysis, scenario summaries, and planning companion interactions grounded in live plan data	Faster decisions from within the planning workflow, without requiring new tools or separate AI infrastructure
Disrupt Agentic AI that orchestrates across EPM, data platforms, and enterprise systems - breaking down boundaries no single platform can cross	AI agents coordinate workflows across planning, Finance, Commercial, Marketing, and Supply Chain; a recommendation engine surfaces cross-functional insights that no single platform generates; Deloitte's CPG guardrails govern autonomous execution	Cross-functional decisions made in hours, not cycles; a measurable value case tied to service, working capital, margin, and cycle time - before the first line of code is written

What it looks like in practice (one business unit, then scale)

A large global, multi-segment CPG manufacturer had mature IBP processes - but like most companies running traditional monthly cycles, faced structural limitations: reconciliation consumed weeks, decisions lagged market shifts by 3–4 weeks, and functions worked from different versions of the truth. Deloitte helped them shift to intelligent, synchronized planning - where Commercial, Supply Chain, Finance, and Marketing work from one set of drivers, see scenarios in real time, and act on exceptions the week they emerge. This isn't just faster IBP; it's a fundamentally different operating rhythm.

Bringing CPG industry context, deep IBP/integrated tactical planning (ITP) functional expertise, and Anaplan orchestration expertise purpose-built for synchronized planning at speed, Deloitte aligned cross-functional teams and key stakeholders by defining planning personas, redesigning end-to-end IBP/ITP milestones around exception-based decision rights, and embedding adoption across the organization. We implemented the orchestration layer in Anaplan, established a unified data foundation, and integrated end-to-end planning and execution systems - collapsing decision latency from weeks to days and delivering significant measurable value.

"IBP fails not because organizations lack ambition, but because the conditions for it to work don't exist. Planning happens across fragmented tools - Finance, Supply Chain, Commercial, and Marketing each working from different systems with no unified data model underneath. The real transformation spans all four dimensions: people, process, data, and technology - specifically, aligning each function on clear accountability for the drivers and drainers of enterprise performance. Getting that right enables a consensus demand plan every function can trust, act from, and be held to. That's the unlock - and this is the key differentiator: one that has consistently driven significant measurable value for organizations."

– **Vishnu Narins,** Principal, Deloitte Finance & Performance Leader, Consumer Products

Where synchronized planning pays off fastest in CPG (high-value use cases)

For most CPG organizations, the strategic agenda comes down to three priorities: growing revenue, increasing profitability, and protecting cash. Synchronized planning creates value across all three — and the use cases below are where it pays off fastest, each one moving the needle on one or more of those priorities simultaneously.

Promo-to-supply synchronization

(revenue + profitability): Trade calendars > uplift > deployment/ production/transport with real-time margin and feasibility visibility - so Commercial commits to customers with confidence, Supply Chain allocates with priorities clear, Finance models working capital impact before inventory builds, and Marketing plans promotions grounded in what the supply chain can actually support.

Constrained supply allocation

(revenue + cash): Align allocation across customers/SKUs using service targets, margin, strategic accounts, and retailer penalties - so Commercial protects key customer relationships and growth priorities, Supply Chain optimizes across constraints, Finance ensures allocation decisions track to profitability targets, and Marketing adjusts demand-shaping activity to reflect what's available.

Inventory + working capital optimization

(profitability + cash): Balance service and cash across lead-time variability, shelf-life constraints, and multi-echelon policies - so Commercial can commit to customers without guessing at availability, Supply Chain positions inventory where demand is shifting, Finance manages working capital without sacrificing service or margin, and Marketing aligns promotional timing to inventory reality.

RGM with operational realism

(revenue + profitability): Evaluate price/pack/promo/mix alongside feasibility (capacity, changeovers, ingredient constraints) and margin outcomes - so Commercial can model scenarios that actually ship, Finance can price the P&L impact, Supply Chain can flag constraints before commitments are made, and Marketing designs promotions within the parameters the business can actually execute.

IBP acceleration

(revenue + profitability + cash): Shift from monthly reconciliation to an exception-driven cadence where Commercial updates customer commitments, Supply Chain adjusts allocations, Finance refreshes the outlook, and Marketing aligns promotional calendars - all within the same week, using the same drivers.

What “good” looks like
(capability checklist leaders can inspect)

The organizations that get the most from synchronized planning share one defining characteristic: they’ve stopped letting the calendar run their business. Instead of moving data through a monthly sequence of handoffs and review meetings, they’ve built a system where shared signals, AI-generated alerts, and exception logic dictate the pace — so the right people are making the right decisions at the right moment, not at the next scheduled forum.

- One set of drivers and aligned assumptions across functions (no version wars, no reconciliation)
- Near-real-time visibility into demand, supply, inventory, capacity, and cost-to-serve
- Dynamic scenario library (baseline/ upside/downside/ disruption) with clear decision rights
- Exception-based management (focus on what changed and what matters - not everything)
- Governance and controls (master data, hierarchies, auditability, stewardship)
- Margin visibility at decision point (cost-to-serve, promo ROI, mix impact, trade-spend actuals - before commitments lock)
- Variance reduction (fewer accrual true-ups, trade-spend surprises, unplanned freight/expedite charges)
- Adoption by design (workflows, training, new habits - not just a tool rollout)
- AI-driven planning coordination - drawing on platform AI & ML, enterprise GenAI, and Deloitte-built agents - for conversational insights, automated triage, recommended actions, and closed-loop execution of approved exceptions
- Working capital modeling (inventory positioning, payment terms, cash conversion scenarios - updated weekly, not monthly)

Operational artifacts that make it real: an exception cockpit, an allocation playbook, and a a decision rhythm driven by exceptions and alerts, not by calendar — with standing forums as a backstop, not the primary trigger.

Implementation approach: fast time-to-value, built to last

PHASE 1:
Targeted value release

Prioritize 1–2 use cases (often promo-to-supply + constrained allocation) with narrow scope (brands/customers/regions) to prove the rhythm in one business unit.

Outcome:
Commercial commits with confidence, Supply Chain allocates with priorities clear, Finance sees working capital impact before decisions lock, and Marketing plans within constraints the operation can deliver.

PHASE 2:
Scale and industrialize

Expand scope, standardize data feeds, strengthen governance, and embed operating routines.

Outcome:
Exception-based planning becomes the norm across categories; Finance shifts from variance explanation to proactive guidance; Commercial uses feasibility as a competitive advantage in customer negotiations.

PHASE 3:
Optimize and extend

Add advanced scenarios (disruption response, M&A integration, new channel strategies), automate more decisions, and drive continuous improvement.

Outcome:
The planning capability becomes a strategic differentiator - faster response to market shifts, tighter margin management, and growth plans backed by operational realism.

Outcomes and metrics that matter

Service:
OTIF (on-time in-full), fill rate, improved on-shelf availability, supplier OTIF

Inventory:
Days on hand (DOH), expiry/obsolescence, redeployments, reduced obsolete inventory, working capital reduction (typically 1–2%)

Cost:
Expedite spend, changeover impact, logistics cost-to-serve, reduced expedited shipments, transportation cost decrease (typically 1–2%)

Commercial:
Promo effectiveness, forecast bias during events, higher ROI on demand-shaping, identify/capture uplift via scenario modeling, revenue increase (typically 0.25–0.5%)

Finance:
Gross margin, working capital, planning cycle time

READY TO TURN INTENT INTO ACTION?

Intelligent, synchronized planning is ultimately a leadership capability: aligning trade, demand, supply, inventory, and finance around shared drivers and time-boxed decisions - early enough to shape outcomes, not explain them after the fact.

If you're ready to move from siloed plans to synchronized decisions, Deloitte can convene your cross-functional stakeholders for a structured, low-commitment working session to confirm your current-state realities, align on a pragmatic future-state vision, and identify a contained first value release that proves the operating rhythm - before you scale technology, process, and change at the enterprise level.

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