

# Case Study

Banking & Financial Services



## Introduction

The client is a top-tier, full-service UK banking institution, consistently ranked in the upper third of national banks. With a strong commercial mandate, the bank has deployed billions of pounds in long-term loans and cashflow solutions—supporting businesses in boosting productivity, acquiring assets, reducing carbon footprints, and investing in sustainable energy.

What sets this institution apart is its deep sectoral insight. By engaging daily with clients across industries, the bank has developed a nuanced understanding of the operational and strategic challenges businesses face. Its service portfolio spans a wide spectrum of financial products, including business and personal lending, savings, and liquidity management solutions.

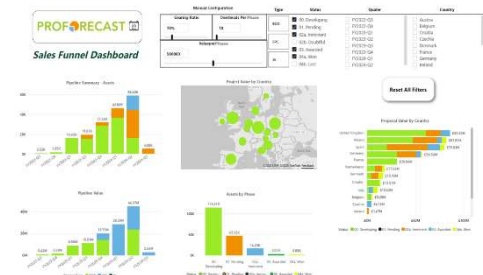
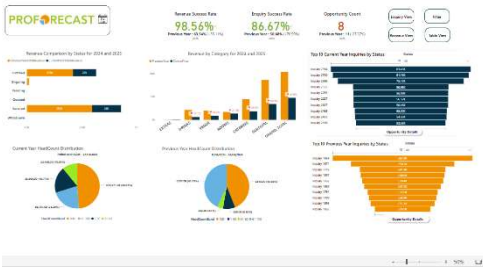
However, like many financial institutions, the bank’s internal financial planning and forecasting processes were heavily reliant on Excel. The scale of its balance sheet, the volume of transactions, and the diversity of accounts made accurate cash flow forecasting and budget management increasingly difficult to sustain.

To address these challenges, the bank partnered with ProForecast to implement a scalable, product-specific forecasting solution—one that could handle high-volume data, support scenario planning, and integrate seamlessly with the bank’s existing systems.

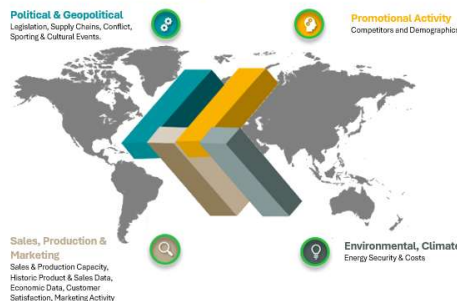
<b>Total Assets</b> + 117.71% growth	<b>Annual Profit</b> + 153.57%	<b>Return on Assets</b> 0.28%	<b>Return on Equity</b> 3.43%
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## Pain Points

- Heavy reliance on Excel for forecasting and budgeting created inefficiencies and version control risks.
- The scale of the bank’s balance sheet and transaction volume made accurate cash flow prediction extremely difficult.
- Siloed workflows limited collaboration and slowed down month-end reporting.



### Demand Forecasting & AI Inputs



# Case Study

## Banking & Financial Services

### PROFORECAST

ProForecast offers Mid-market Businesses' flexible, cost effective and comprehensive forecasting and strategic planning capability incorporating AI and Machine Learning.

ProForecast fully integrates into the core accounting system, providing businesses with a powerful and transformational tool to enable management to make informed decisions quickly and accurately.

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#### The Solution

- ProForecast conducted a structured scoping exercise to design bespoke modules for each financial product.
- The process included:
  - Initial discovery and stakeholder alignment.
  - Data gathering and business analysis.
  - Technical feasibility assessment and solution mapping.
  - Implementation roadmap with clear deliverables.
- Result: faster budget closure, improved forecast accuracy, and enhanced team collaboration.

#### The Process

- Wireframe design created a conceptual blueprint aligned with business goals and user needs.
- A working model was built to test assumptions against live data and refine functionality.
- Final implementation involved coding a scalable, automated solution capable of processing high-volume data.
- ProForecast's FP&A team trained the bank's finance team and supported the first live budget build.

#### Quality Of Support

- The client rated support as 10/10, citing rapid response and effective collaboration.
- Customization was delivered swiftly despite high data volumes.
- FP&A consultants worked closely with the finance team to meet tight deadlines.

#### Application Strengths

- Handles large datasets with speed and precision.
- Generates accurate cash flow reports and powerful dashboards.
- Simplifies month-end reporting with automated BI and "What If" scenario modelling.
- Eliminates version control issues and broken formulas common in Excel.

#### Application Dislikes

- Unlike Excel, changes require recalculation before outputs are updated—though this ensures data integrity.

#### Desired Features

- The client is satisfied with current features and looks forward to future developments in the product roadmap.

#### Conclusion

- The bank has partnered with ProForecast for several years, building a strong relationship with the FP&A team.
- The platform's scalability, automation, and security have significantly enhanced the robustness of their financial systems.
- Operational risk has been reduced, and strategic agility has improved across finance and treasury functions.