



IVORY  
Portfolio Intelligence

# Portfolio Intelligence

## Customer Case Study



### PRODUCT

Portfolio Intelligence



### INDUSTRY

Equipment Finance  
Industry — Asset  
Management



### ORGANIZATION SIZE

Small to large leasing  
companies



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## PORTFOLIO INTELLIGENCE

### Makes analyzing equipment lease and loan portfolios insightful.

Leading lessors use Portfolio Intelligence to measure the profitability of their portfolios using multiple criteria, including by segment, customer, financial product, credit channel, geography or sales professional, across all channels. With easy-to-use analytics and visual segmentation tools, portfolio managers can optimize portfolios for maximum profitability by creating multiple “what-if” shadow portfolios or sub-portfolios for analysis. Individual transactions, segments of a portfolio or an entire portfolio can then be evaluated to determine profitability by transaction, groups of transactions or segments of a portfolio.

Portfolio managers can create “what-if” scenarios by altering assumptions inherent in existing transactions to better understand and manage risk factors. Changes in assumptions, such as those involving income, tax deferrals and yields, are visualized on dynamically changing dashboards. These “what-if” alterations enable portfolio managers to accurately prepare forecasts for any future eventuality by identifying historical trends and extrapolating insights to create a hypothetical future.

Using Portfolio Intelligence’s advanced syndication tools, you can easily syndicate all or part of a portfolio for sale or evaluate a portfolio for purchase in a matter of minutes. Portfolio managers have access to extensive analytics options – static pool analyses, sensitivity analyses and “what-if” scenarios – delivered via dashboards and shareable reports to identify deals that meet buying and selling criteria.

## THE MARKET

The decisions a leasing company makes about its equipment lease and loan portfolio are only as good as the underlying data. To remain competitive in a data-driven environment, more and more lessors are migrating away from aggregating data using error-prone spreadsheets and, instead, are adopting analytics-based solutions for better control and improved accuracy.



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COO/CFO  
Pioneer Equipment Finance

## EXECUTIVE SUMMARY

Pioneer Equipment Finance (Pioneer), a division of a global bank based in Australia, uses Portfolio Intelligence to aggregate data and generate accurate, on-demand budgeting and forecasting scenarios for all segments of its equipment lease and loan portfolio.

Pioneer has always been a leader in leveraging technology and is constantly on the lookout for ways to improve efficiency and better serve its customers, which is why the organization selected Portfolio Intelligence to manage its equipment lease and loan portfolio dataset. Using Portfolio Intelligence gives Pioneer the ability to aggregate and extract useful information from its dataset, which enables the company to accurately budget and forecast upcoming activity and prepare for any future eventuality.

## THE BACKGROUND

Pioneer offers the marketplace innovative business capital solutions, such as capital equipment leases and loans, sale leasebacks, mid-term upgrade options and more, to competitively provide capital to growing businesses. Its unique focus is the combination of careful risk management while delivering sustained long-term value for its clients as well as the broader communities in which it operates.

Providing these innovative business capital solutions requires significant data aggregation, analyses, and forecasts. In a highly competitive and rapidly evolving financial market, Pioneer must be able to utilize accurate forecasts to prepare for any future scenario. To do so, Pioneer segments historical data by finance type, location, amount, credit rating, etc. to identify trends and forecast future volumes.

## THE PROBLEM

Historically, Pioneer aggregated data from sources across the company into multiple spreadsheets, none of which were connected. This resulted in less accurate forecasting assumptions and too much time spent searching through spreadsheet files. The data was inconsistent, and the process of aggregating data was difficult to manage and scale. “We wanted to provide good information in a timely manner as requested by the central bank and regulatory authorities,” said the COO/CFO of Pioneer Equipment Finance. “It was crucial that we remove our reliance on Excel and the risks associated with having a bespoke process that few people understood.”

## THE SOLUTION - PORTFOLIO INTELLIGENCE

Ivory Consulting released Portfolio Intelligence several years ago and approached Pioneer about using the product to provide comprehensive analytic capabilities and insights into its equipment lease and loan portfolio.

Having identified risk management and data aggregation inefficiencies and gaps, such as the ability to aggregate multiple currencies, Pioneer knew they needed to improve their business tools. After evaluating several options, Pioneer selected Portfolio Intelligence as its central data aggregation tool. All the various disconnected spreadsheet models were replaced by a single instance of Portfolio Intelligence, and, using the capabilities built into the product, all the analytical formulas were easily replicated.

The Pioneer team deployed Portfolio Intelligence swiftly. After a single training, the primary user was able to implement the product in one month.

Because Portfolio Intelligence has multiple input modes and can accommodate data feeds from a variety of sources including spreadsheets, all the data from all the business units, verticals and databases was easily fed into the product.

Pioneer created straightforward processes for on-demand forecast scenario modeling to support their various businesses. Given the highly competitive nature of equipment finance, the ability to quickly run multiple portfolio scenarios when requested is critical, and it is now possible.

The communication and presentation of information to stakeholders across Pioneer is now seamless, which in times of distress such as the COVID-19 pandemic, makes a significant difference in the level of customer service Pioneer can provide. For example, at the beginning of the pandemic, Pioneer received numerous customer requests for lease and loan modifications and quickly needed to understand the ramifications of making those modifications on its portfolio. Portfolio Intelligence provided the answers that allowed managers at Pioneer to make modification decisions that both preserved profitability and remained sensitive to their customers' requests.

"The Ivory Consulting team has been my favorite vendor to work with. I had a direct line to their product team to help us through training and implementation," said the COO/CFO of Pioneer Equipment Finance. "Portfolio Intelligence has equipped the equipment financing group with the most professional and accurate budgeting and forecasting capabilities at Pioneer Bank."

## BENEFITS

### **UNDERSTAND YOUR PORTFOLIO**

Manage risk by understanding portfolio concentrations and attributes

### **VISUALIZE PROFITABILITY**

Optimize profitability by using easy-to-use analytics and visual segmentation tools

### **FORECAST ANY OUTCOME**

Accurately prepare for any future eventuality by identifying historical trends and extrapolating insights

### **RESPOND TO GLOBAL OCCURRENCES**

Quickly process portfolio-wide modifications