

THE CFO'S GUIDE TO

Strategic Finance Planning

*Closing the gap between corporate strategy and the financial model
in the OneStream platform — with Inplention's Strategic Finance Starter Kit*

Inplention SA | The Performance Architects | www.inplention.com

1. Your Budget Is Not Your Strategy

Every CFO understands the distinction instinctively. The annual budget answers one question: what are we planning to earn and spend next year? Strategic Finance answers something fundamentally different: what does our financial position need to look like in three to five years to deliver on the company's strategic goals — and what financial decisions do we need to make today to get there?

In practice, most organizations blur the two. The long-range plan becomes an extension of the budget: same accounts, same structure, same logic, pushed out a few additional years. The result is a plan that is technically plausible but strategically inert. It does not model capital structure decisions. It does not test the balance sheet under different macroeconomic scenarios. It does not show treasury when the next refinancing window opens, or whether the current dividend policy is sustainable across the planning horizon.

The distinction in one sentence:

Budgeting plans for the year ahead. Strategic Finance builds the financial architecture of the strategy — a fully integrated P&L, balance sheet, and cash flow model aligned to long-term corporate goals, stress-tested against the scenarios that actually matter.

This guide explains what genuine strategic financial planning requires, why the OneStream platform is uniquely positioned to support it, and how Inplenion's ready-built Starter Kit allows finance teams to be operational in a few short months.

2. What Strategic Finance Actually Requires

A well-constructed strategic financial plan rests on four disciplines working together. Each is difficult to implement properly in a traditional spreadsheet environment — and each is where most Excel-based long-range plans eventually break down.

2.1 An Integrated Cash-Flow Financial Model

The foundation of any serious long-range plan is a fully integrated financial model: a P&L, balance sheet, and cash flow statement that are mathematically consistent with one another. This is not a given in most planning environments. Conventional budget tools produce detailed P&L projections but treat the balance sheet as secondary — maintained partially, or left static. Strategic Finance requires more rigor: the balance sheet must balance, with cash or debt as the adjusting item, and the cash flow statement must be derived from movements in both.

This cash-flow model architecture is standard in investment banking and financial analysis for good reason — it forces internal consistency and makes the capital implications of any plan immediately visible. If revenues grow at 10% per year for five years, what happens to working capital? Can our current assets support this growth? What does leverage look like in year four? Does the business generate or consume cash at the group level? These questions cannot be answered without a complete, integrated model.

2.2 Driver-Based Assumptions Linked to Strategy

The plan should be driven from the top down as well as constructed from the bottom up. High-level operational assumptions — revenue growth rates, margin targets, asset intensity, capital expenditure ratios — should drive the financials, not the other way around. These assumptions are where strategy lives: they represent management's view of market dynamics, competitive positioning, and operational efficiency over the planning horizon.

Driver-based modelling also makes plans substantially easier to update and to communicate. When the CFO revises a growth assumption, the model recalculates consistently across all entities and all financial statements. When the board challenges a margin target, the finance team can show precisely how it flows through to free cash flow, return on invested capital, and EVA.

2.3 Scenario and Sensitivity Analysis

A single-point long-range plan is a planning fiction. The future is uncertain; what matters is understanding the range of outcomes under different conditions. A well-designed strategic financial plan supports multiple scenarios — a base case, an upside, a downside, and any number of management-defined alternatives — with variance reporting that explains the financial difference between them, account by account.

For organizations presenting plans to boards, investors, or lending banks, demonstrating rigor around downside scenarios and sensitivity analysis is increasingly expected. The ability to quickly generate and compare alternative views of the business is a competitive advantage in the planning process.

2.4 Treasury and Capital Structure Integration

The long-range plan is the primary input to treasury planning: it determines future cash generation, debt service capacity, dividend headroom, and the timing of any refinancing needs. When operational planning and treasury planning are disconnected — as they routinely are — the organization loses the ability to manage its capital structure proactively. The CFO ends up reacting to funding needs rather than planning for them.

An integrated plan shows, at entity and group level, the projected cash generation of each business unit, the intercompany cash flows, and the resulting consolidated treasury position year by year. From this, informed decisions can be made about debt issuance, repayment scheduling, and dividend policy — modelled explicitly within the plan rather than treated as residuals.

3. Why OneStream Is the Right Platform for Strategic Finance

The distinctive challenge of strategic planning is that it demands two disciplines simultaneously: the analytical rigor of a consolidation platform and the forward-looking flexibility of a planning tool. OneStream is the only enterprise EPM platform that provides both natively, within a single application and a unified data model.

▶ **Consolidation as a Core Capability**

Consolidations, currency translation, and intercompany elimination are native OneStream features — not integrations or add-ons. A strategic plan built in OneStream inherits this rigor automatically, meaning group-level plan views consolidate with the same feature set as those of statutory actuals.

▶ **A Single Data Model for Plan and Actuals**

Because the strategic plan lives in the same application as actual financial data, metadata is shared and internally consistent. Actuals flow into the plan by rule. Outside system data enters via OneStream's native data integration engine — direct connections to ERP sources or CSV imports — with no manual transfer or reconciliation step.

▶ **Extensible Dimensionality for Complex Organizations**

Individual business units can extend from the group chart of accounts for their own planning requirements without disrupting the group model. This is essential in multi-entity or divisional organizations where different product lines, cost centers, or geographic segments require different levels of planning granularity.

▶ **Drill-Down Transparency**

Every account in the model can be drilled into to reveal the underlying calculation or source data behind it. This makes the model substantially easier to review, audit, and explain — both internally and to external stakeholders.

▶ **Reporting, BI Dashboards, and Live Document Links**

Plan outputs are immediately available in OneStream's dashboard environment and can be linked live to PowerPoint and Word documents. Board packs and investor presentations update automatically when assumptions change — eliminating the manual rebuild cycle that follows every plan revision.

▶ **Workflow and Security**

Structured workflow controls govern who can enter, review, and approve plan data at each stage. Role-based security ensures each user sees and can modify only the data relevant to their scope — critical in multi-entity planning environments where data segregation is required.

For organisations already using OneStream for financial consolidation or budgeting, extending the platform to cover strategic planning represents an incremental investment with immediate data quality and efficiency benefits.

4. Inplenion's Strategic Finance Starter Kit

Inplenion has specialised in OneStream implementations for over a decade, with deep expertise at the intersection of financial consolidation, strategic planning, and FP&A. The Strategic Finance Starter Kit is the product of this experience: a production-ready application that can be deployed into an existing OneStream environment and configured to an organisation's specific requirements in months.

It is not a template or a proof-of-concept. It is a fully functional application incorporating the financial model architecture, planning tools, analytical capabilities, and reporting that Inplenion has developed and refined from real client implementations.

At a glance — what the Starter Kit includes:

Integrated P&L, BS & Cash Flow Full cash-flow model with self-balancing balance sheet	Prebuilt forecast methods Covers 80–90% of typical accounts out of the box, selected by the end users	Scenario management Unlimited scenarios, analyst-driven, no IT required
D&A Calculator Asset-class level depreciation for forecast CAPEX	Debt Issuer tool Models issuance, repayment & interest schedules	Allocation Engine Cost centre forecasting with key-based allocation
FX Effects Model exchange rate changes and P&L impact	Acquisition Analysis What-if M&A modelling with goodwill calculation	Goal Seek, IRR & Monte Carlo Advanced analytical tools for in-depth analysis
BI dashboards & graphs Performance metrics, EVA, credit ratings	Group consolidation IC eliminations & group cash position calculated	Excel-like interface Familiar environment designed for finance users

4.1 Integrated Financial Statement Model

The application is built on a cash-flow model architecture. The P&L, balance sheet, and cash flow statement are fully integrated: any change to a P&L line or a balance sheet assumption flows through automatically to the cash flow statement. The balance sheet self-balances on cash or debt as the adjusting variable, and a full suite of performance metrics — ROIC, ROE, free cash flow yield, net debt to EBITDA, interest coverage — is derived directly from the integrated model.

The dashboard interface follows this cash-flow model layout, presenting the financials in the structured format familiar to finance teams from their own Excel models — but calculated automatically, consistently, and without the maintenance overhead.

4.2 Prebuilt, Changeable Forecast Methods

The forecasting engine covers 80–90% of typical planning accounts with prebuilt methods out of the box. Each account's forecast method — growth over prior period, percentage of revenue, fixed amount, indexed to a driver, or any other standard approach — can be changed by the business user without requiring configuration changes or IT support. The method can be set independently at the account level, entity level, or scenario level, giving analysts the flexibility to apply different approaches where the business logic requires it.

Where a formula-driven approach is not appropriate, any account can be overridden with a directly entered value. This ensures the model is always under the control of the finance team rather than constrained by its calculation logic.

4.3 Scenario Management

The Scenario Management tool allows the finance team to create, seed, and manage an unlimited number of alternative plan scenarios without IT administration support. Seeding a new scenario from the base case, modifying key assumptions, and generating comparative variance reports is entirely analyst-driven. Scenario variance reports for all three financial statements are built in, explaining the account-by-account impact of each alternative versus the base.

Standard scenarios include Basecase, Upside, Acquire Target, and Sandbox — providing a structured starting framework that can be extended to any number of management-defined alternatives. The ability to run and compare multiple scenarios simultaneously is one of the most immediate practical benefits the Starter Kit delivers.

4.4 Depreciation and Amortisation Calculator

The D&A Calculator handles capital expenditure forecasting and asset depreciation with a level of accuracy and transparency that simple percentage-of-asset methods cannot provide. Planned investments in each forecast period are depreciated or amortised by asset class, under user-defined assumptions for method (straight-line, declining balance) and useful life. Existing historical asset balances are depreciated separately; the amounts generally imported from dedicated systems.

This segmented approach produces more accurate D&A projections, makes the underlying assumptions fully visible and auditable, and allows the level of asset class detail to be set at whatever granularity best fits the organisation's planning requirements.

4.5 Debt Issuance and Repayment Modelling

The Debt Issuer tool provides a structured interface for modelling new debt instruments directly within the strategic plan. Enter the issuance date, amount, tenor, interest rate, payment frequency, and benchmark rate, and the tool calculates the full payment schedule — principal repayment, interest expense, and remaining balance period by period — incorporating these automatically into the financial statements.

Multiple debt instruments can be modelled simultaneously, and each can be associated with a specific scenario to allow comparison of alternative financing structures. The tool handles

the correct cash flow treatment in the statement of cash flows, distinguishing financing activities from operating cash flows across the planning horizon.

4.6 Funding Manager

The Funding Manager gives planners precise control over how each entity funds itself within the strategic plan. Rather than relying on a single residual cash or debt line, it allows individual debt facilities to be defined directly in the balance sheet, each with its own characteristics and draw-down priority. This means the model accesses funding lines in the intended sequence — revolving credit facilities before term loans, intercompany lines before external facilities, or any order the treasury team requires — keeping the balance sheet balanced automatically without manual intervention.

Each debt line is classified as either intercompany or external, which provides the foundation for group cash pooling analysis. For revolving lines of credit, maximum balances and minimum draw thresholds can be set to reflect the actual terms of each facility. When assumptions change, all resulting movements — interest expense, principal balances, and cash flows — update automatically through the cash flow statement without any manual recalculation.

This level of control is particularly valuable for organisations with complex capital structures — multiple revolving facilities, bilateral term loans, intercompany lending arrangements, and committed but undrawn facilities — where the sequence and conditions of draw-down materially affect interest expense projections and covenant calculations in the long-range plan.

4.7 Allocation Engine

The Allocation Engine enables cost centre planning and allocation in a way that is both operationally realistic and analytically transparent. Shared service costs, support functions, and overhead cost centres are forecast independently from the operational business lines — reflecting how these costs are actually managed. The engine then allocates these costs to receiving entities or operations using user-defined allocation keys, producing a fully loaded view of business unit profitability within the strategic plan.

Allocation rules are configured in a structured allocation table, making the logic explicit and auditable. The approach supports multiple allocation keys — revenue-based, headcount-based, volume-based, or any other defined metric — and allocation results feed directly into the entity-level financial statements.

4.8 FX Effects

For multinational organisations, currency effects are a material and often volatile driver of consolidated financial results. The FX Effects module allows finance teams to model projected exchange rates across the planning horizon and immediately see the impact of rate changes on the financial statements — both at the entity level and at the consolidated group level.

This is particularly valuable in strategic planning scenarios where a meaningful portion of the business operates in currencies other than the group reporting currency. Rather than holding exchange rates constant through the planning horizon — a common simplification that can materially distort multi-year projections — the model allows explicit rate assumptions by period and currency, with full P&L and balance sheet impact calculation.

4.9 Acquisition Analysis

The Acquisition Analysis module allows finance teams to model potential M&A transactions directly within the strategic plan, without requiring a separate financial model. Set the acquisition start period and purchase price, and the module calculates the goodwill created, adjusts the consolidated balance sheet, and correctly classifies the cash outflows in the statement of cash flows — as investing activities in the acquisition period, transitioning to ongoing operating cash flows for the acquired business in subsequent periods.

Acquisition scenarios can be modelled as independent what-if scenarios alongside the organic base case, allowing the board to evaluate the financial impact of inorganic growth strategies against the standalone plan on a like-for-like basis.

4.10 Advanced Analysis Tools

The Starter Kit includes three advanced analytical tools that extend the finance team's ability to interrogate and stress-test the plan:

◆ Goal Seek

Set a target value for any output account in a specific period and the tool back-solves to find the input assumption required to achieve it. Goal Seek is particularly useful for reverse-engineering the revenue growth, margin improvement, or capex reduction required to meet a specific EBITDA, leverage, or coverage target set by the board.

◆ IRR — Internal Rate of Return

Used in project and investment analysis within the strategic plan. Given a set of projected future cash flows associated with a specific investment, the IRR tool calculates the internal rate of return — the discount rate at which the net present value of the investment equals zero. This allows capital allocation decisions to be evaluated on a comparable return basis directly within the plan.

◆ Monte Carlo Simulation

Rather than evaluating individual point scenarios, Monte Carlo simulation runs thousands of iterations of the model with inputs varied within user-defined probability distributions. The result is a probability distribution of outcomes for any target account — showing not just the base case result but the full range of plausible outcomes and the likelihood of achieving specific financial targets. This is the most rigorous form of sensitivity analysis available in the planning environment.

4.11 Group Treasury and Cash Position

Entity-level cash projections are consolidated to the group view with full intercompany eliminations applied. Each operating entity's projected cash surplus or deficit flows to the holding entity, which manages external treasury on the basis of the net consolidated group position. This structure reflects how treasury actually operates in multi-entity organisations and ensures that the strategic plan produces a credible, internally consistent view of group liquidity across the planning horizon.

Treasury-specific metrics and reports are pre-built: projected group cash balance by period, net debt to EBITDA, interest coverage ratio, debt maturity profile, and credit rating indicators — all updating automatically as plan assumptions change.

4.12 Performance Analytics, EVA, and Credit Metrics

A comprehensive set of pre-built dashboards, performance ratios, and analytical reports is included. These cover profitability and efficiency metrics (gross margin, EBITDA margin, ROIC, ROE), capital and liquidity metrics (current ratio, net debt, free cash flow conversion), and credit metrics (interest coverage, net leverage, loan-to-value).

Economic Value Added (EVA) analysis is also available, providing a framework for evaluating whether the strategic plan generates returns above the cost of capital — a perspective that is increasingly relevant to boards and external investors. All dashboards are configured for easy modification, allowing each client to adapt the analytics to their specific reporting requirements.

5. The True Cost of the Spreadsheet Long-Range Plan

Most organisations that do not have a dedicated Strategic Finance environment maintain their long-range plan in Excel — or in a hybrid of Excel and a consolidation tool with limited planning capability. The limitations of this approach are widely understood but consistently underestimated, both in terms of the time they consume and the quality of the decisions they support.

Spreadsheet Long-Range Plan	Inplenion Strategic Finance on OneStream
Manual data entry from multiple source systems	Actuals imported automatically from ERP via native integration
Version control via email or shared drive naming conventions	Single version of truth — all users work in the same application
Balance sheet often not fully integrated with P&L	Fully integrated P&L, balance sheet, and cash flow statement
Scenario management: copy entire workbook	Unlimited scenarios managed within the application, no IT required
Consolidation performed manually or semi-manually	Full group consolidation with IC eliminations runs automatically
Currency translation done in a separate step or tool	Multi-currency with FX Effects module — rate assumptions by period
Cost allocations maintained in a separate model	Allocation Engine handles cost centre planning and key-based allocation
Reporting requires a separate rebuild in PowerPoint	Live-linked reports update automatically when plan changes
Audit trail depends on file naming and folder discipline	Complete drill-down audit trail to source data for every account
Model breaks when account structure or entity scope changes	Extensible architecture adapts as entities and accounts evolve
Advanced analysis (Monte Carlo) requires separate tools	Goal Seek, IRR, and Monte Carlo built into the planning environment
Acquisition modelling requires a separate standalone model	Acquisition Analysis module models M&A within the strategic plan

The hidden cost of the spreadsheet long-range plan is not the time spent building it.

It is the quality of the decisions made from it.

When the model is fragile, the consolidation is manual, and running a scenario requires copying a 40-tab workbook, finance teams spend their available time on reconciliation and maintenance rather than analysis. The strategic plan becomes an annual compliance exercise — something that gets done and filed — rather than a live decision-support tool that the business actually uses.

6. Implementation Approach and Timeline

One of the most consistent objections to adopting a dedicated strategic planning environment is the perceived time and complexity of the implementation. Inplenion's Starter Kit is specifically designed to address this. Because the application is pre-built with production-ready financial logic, the project is principally one of configuration to the client's data model and integration with existing source systems — not custom development.

1 Orientation Frame

Weeks 1–3

Define the planning scope: entities in scope, planning horizon and period structure, chart of accounts mapping, currency requirements, and scenario framework. Configure the application to the group's entity hierarchy and account structure. Establish data integration connections from ERP and consolidation source systems. Define cost centre scope and allocation keys.

2 Model Configuration and Forecast Methods

Weeks 4–6

Configure the driver-based forecasting engine: assign forecast methods by account and entity. Load historical actuals as the seeding baseline for the planning horizon. Configure the D&A Calculator with asset classes and useful life assumptions. Set up the Debt Issuer with the current capital structure. Configure FX rate assumptions and the Allocation Engine rules.

3 Group Consolidation, Treasury, and Reporting

Weeks 7–9

Configure group consolidation rules, intercompany elimination logic, and, possibly, currency translation settings. Build the group cash position and treasury view. Configure the acquisition analysis and advanced analysis tools (Goal Seek, IRR, Monte Carlo). Update the initial set of management reports, performance dashboards, and EVA and credit metric reports.

4 User Acceptance Testing and Handover

Weeks 10–12

Conduct structured user acceptance testing with the finance team across all modules. Train key users on scenario management, assumption entry, treasury tools, and analytical capabilities. Validate the model output against known historical periods. Document the configuration and hand-over to the client team with a complete user guide.

This is the timeline for organisations with an existing OneStream environment and whose structure aligns with the Starter Kit's standard corporate approach. The modular architecture of the Starter Kit also supports phased delivery — for example, deploying the core integrated model and scenario management first, then adding the advanced analysis tools and acquisition module in a second phase. A third phase could involve expanding the operational calculations and data model along divisional lines.

7. Is Your Organisation Ready for Strategic Finance?

The following indicators suggest an organisation is well positioned to benefit from implementing a dedicated Strategic Finance environment:

- You are an existing OneStream user for consolidation or budgeting and want to extend the platform's value into long-range planning.
- Your current long-range plan is maintained in Excel and is becoming difficult to consolidate, scenario-plan, or keep consistent with actuals.
- Treasury planning and operational planning are effectively disconnected, making capital structure decisions reactive rather than proactive.
- The CFO or board requires a more rigorous, fully integrated view of the company's financial trajectory over a three-to-five-year horizon, including balance sheet and cash flow — not just P&L.
- Your organisation has meaningful M&A activity or is evaluating inorganic growth, and needs the ability to model acquisition scenarios alongside the organic plan.
- Multi-currency exposure means FX assumptions materially affect plan outcomes, but your current model holds rates constant.
- Your finance team spends more time maintaining and reconciling the long-range plan than analysing it.

If two or more of these describe your situation, a 30-minute conversation with Inplenion will show you what a production-ready Strategic Finance environment looks like in practice — and give you a clear picture of what it would take to implement it.

Next step: Book a Strategic Finance Assessment

Inplenion offers a complimentary 30-minute assessment covering your current planning environment, your key requirements, and a live walkthrough of the Starter Kit in OneStream.

Contact: burr.swisher@inplenion.com | www.inplenion.com | The Performance Architects

About Inplenion

Inplenion SA is a specialist EPM consulting firm headquartered in Switzerland, focused exclusively on planning, budgeting, and financial consolidation implementations on the OneStream platform. With offices across Europe and a client base spanning manufacturing, life sciences, financial services, and professional services, Inplenion combines deep finance and accounting expertise with OneStream technical capability to deliver implementations that work the way finance teams need them to. Inplenion's Strategic Finance Starter Kit is the firm's flagship productised solution, developed over more than a decade of strategic planning engagements.

OneStream is a registered trademark of OneStream Software LLC. This document is published by Inplention SA for informational purposes only and does not constitute a contractual commitment regarding product functionality or implementation timelines.