



## Stratégie de gestion de l'information

Information Value Management (IVM)

**Tanya Bressi**  
**Salim Belkhous**  
**Conseillers BI**

*Maximiser le rendement du BI...*

*...Améliorer notre gestion des affaires*

# Pourquoi le BI?



une version de  
tion entre le



Renfo

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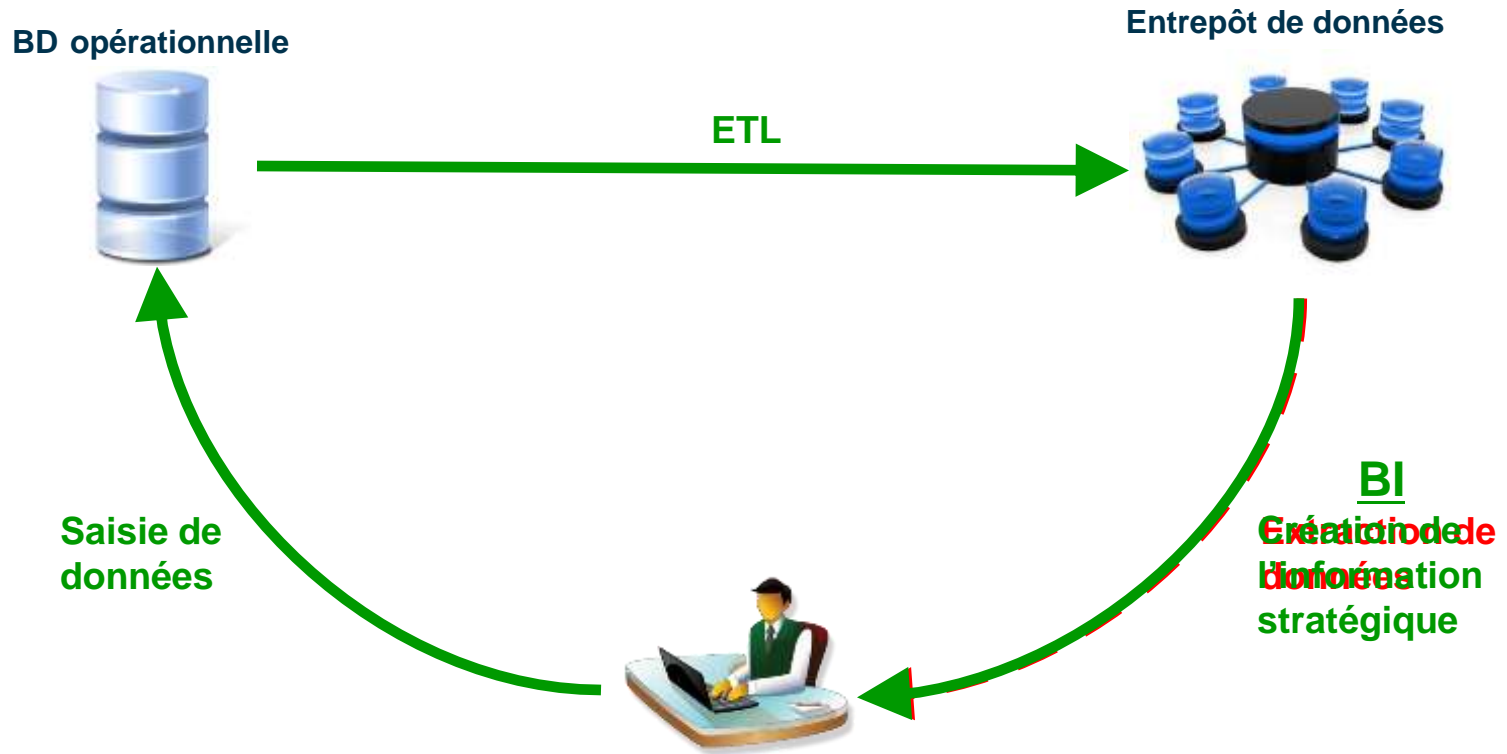
l'informat



lytique

The purpose of collecting information is not for the act of acquiring but lies in the art of translating the acquired knowledge into wisdom about how the organization is performing against established goals and purpose for existence.

M. William H. Inmon  
TDWI Speaker & BI Published Author



## IVM: Les objectifs



Détenir de l'information exacte, complète et intégrée.



Augmenter l'efficacité de chaque étape du processus d'affaire.



Optimiser le traitement de l'information.

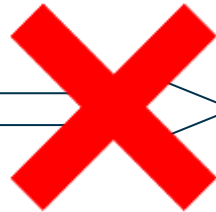


Faciliter, supporter la prise de décision.

# IVM: Changer le paradigme



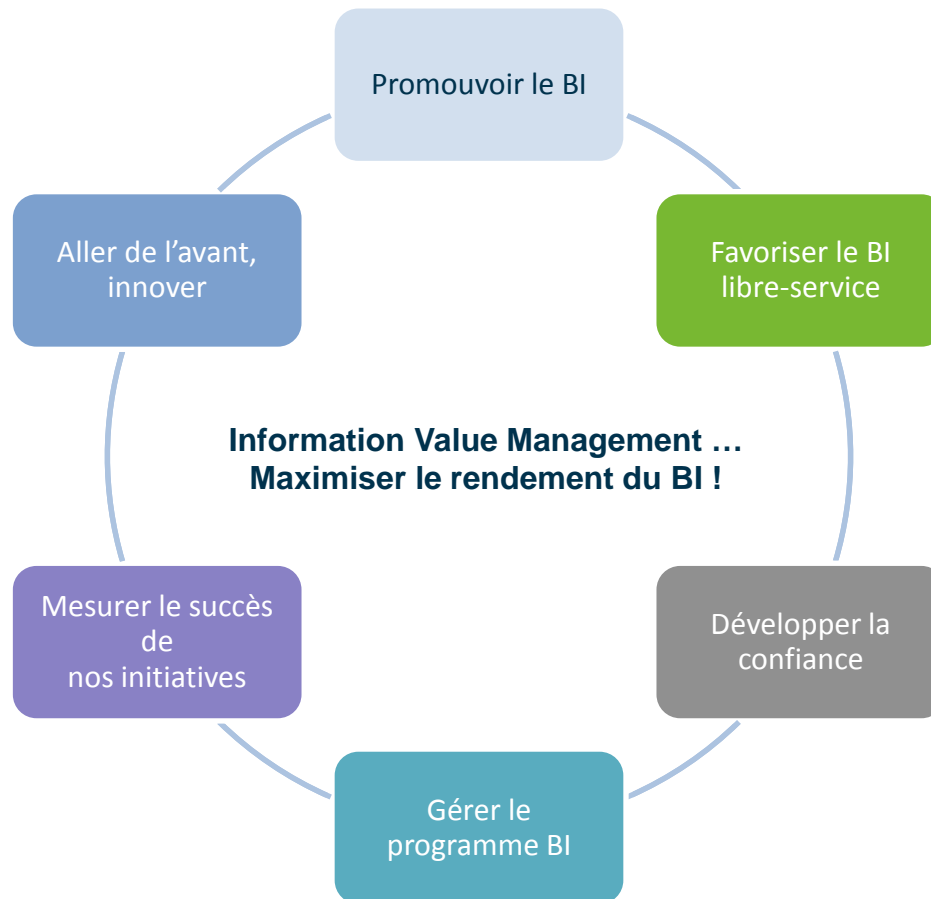
**Compilation des données**

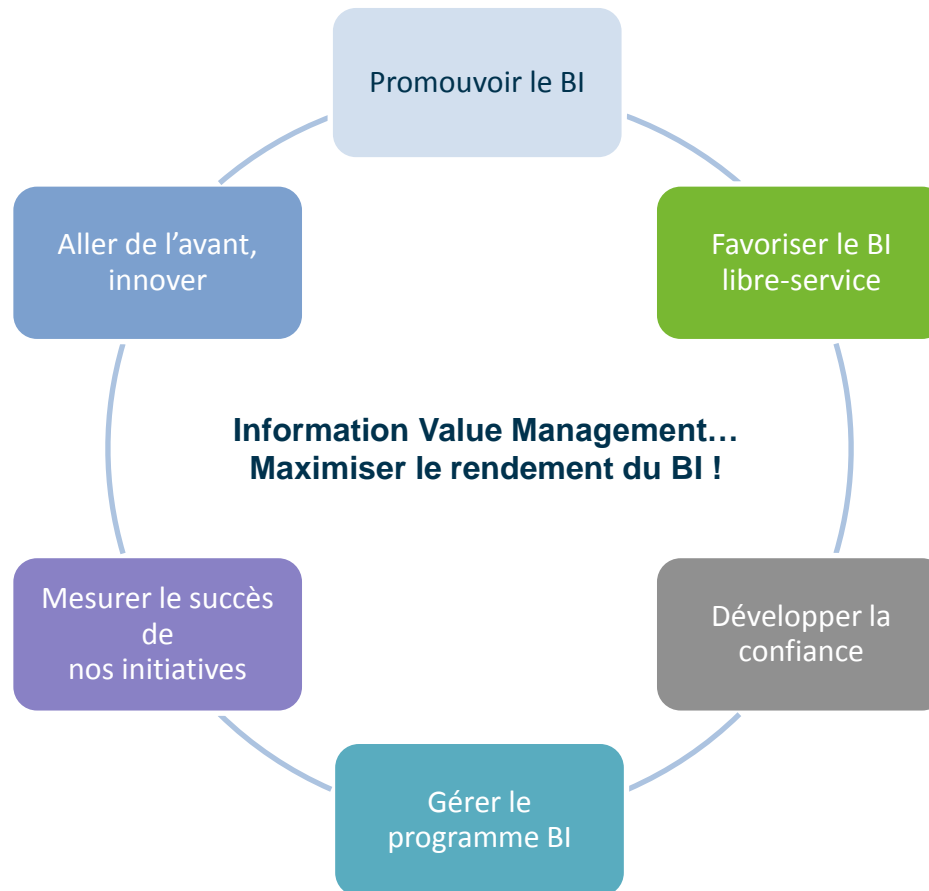


**Analyse**



**Vision globale et action!**



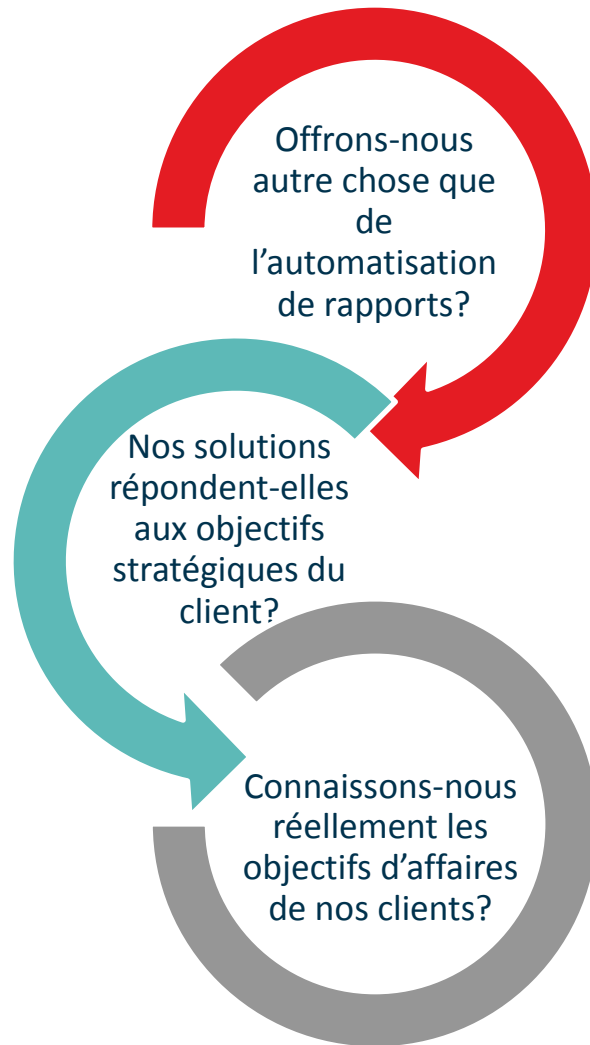


# Les domaines d'affaires n'adoptent pas le BI... Pourquoi?

Promouvoir le BI



*Know Your Client*



Successful BI should be measured by the value and direct business impact it brings to the organization...BI is about making information readily available to provide new insights, enable fact-based decisions, and improve actions.

**The Data Warehouse Institute**



*Know Your Client*



**Ateliers KYC**

Définition des objectifs stratégiques



**KPIs**

Formaliser les objectifs d'affaires



**Preuve de concept**

Donner un avant-goût



**High level road map**

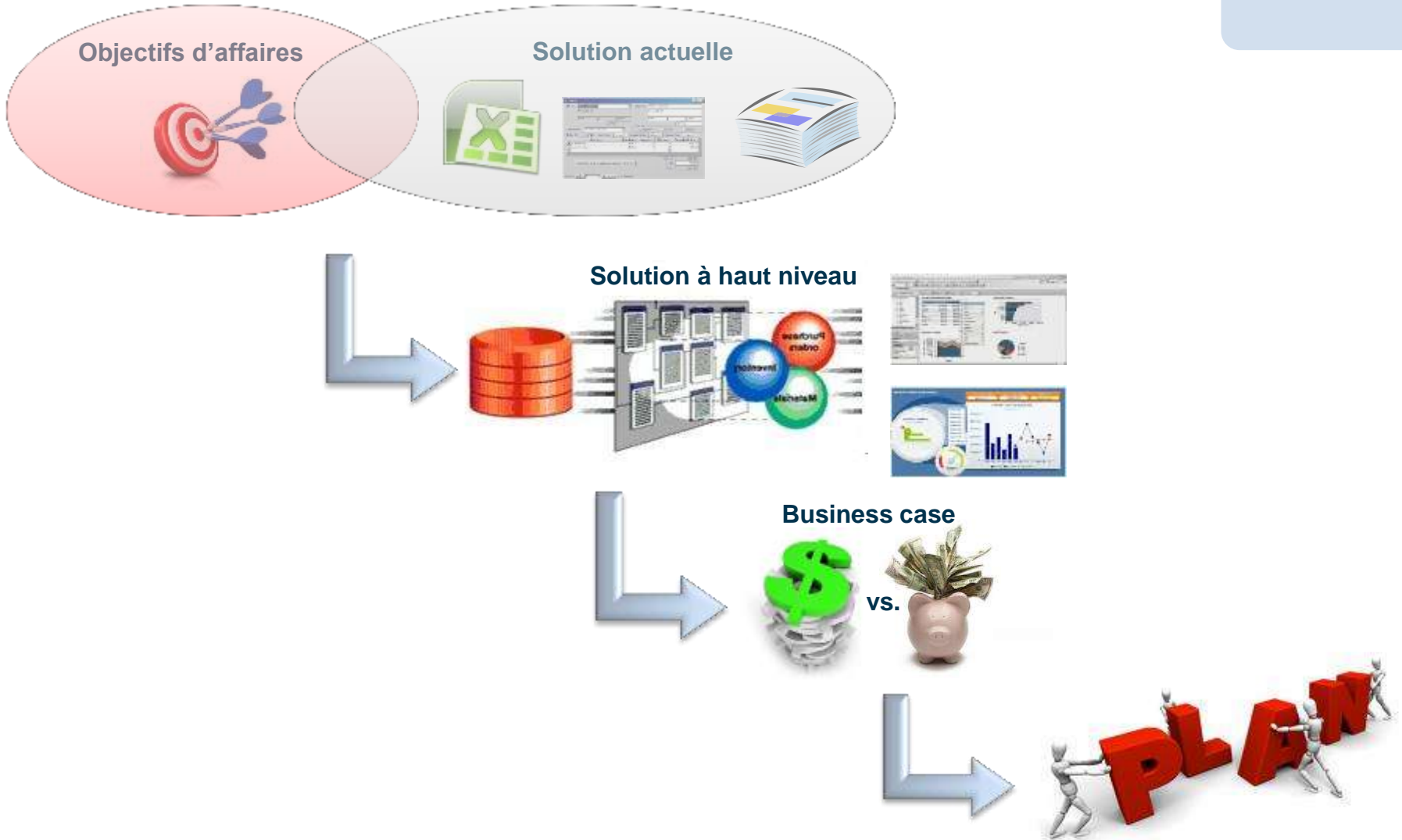
Engagement & partenariat

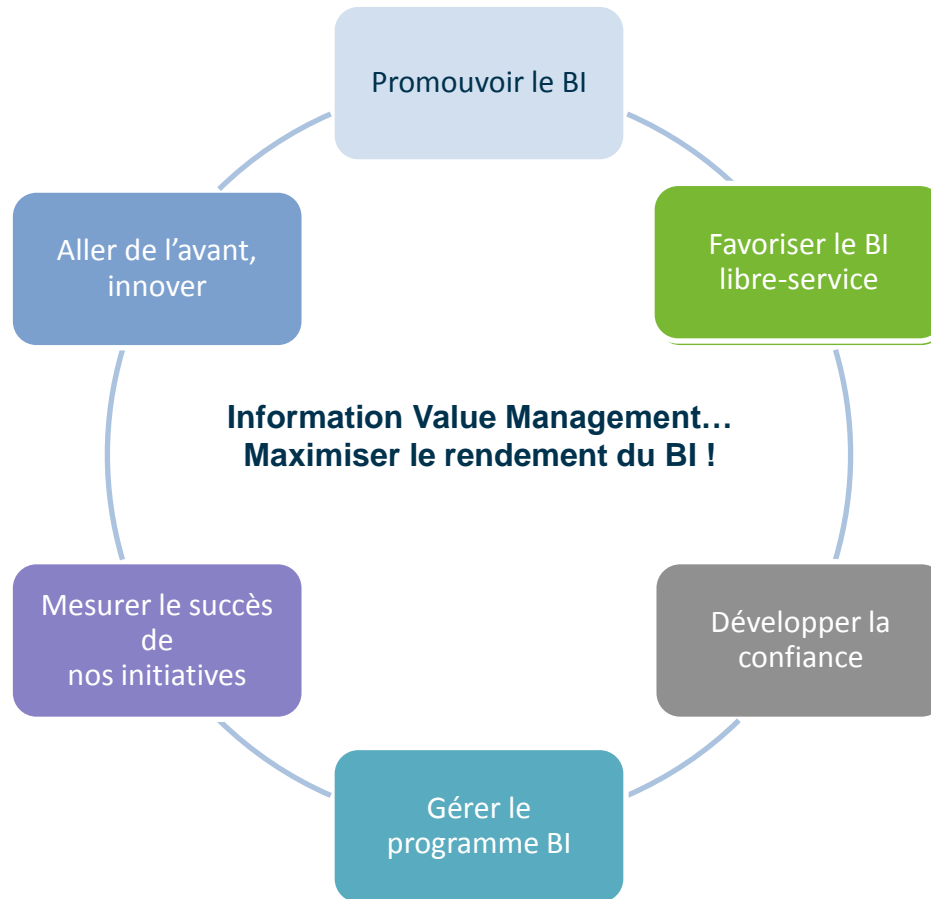
*Business Intelligence is not a one time implementation of a set of tools. It is a journey that must begin with a roadmap that is focused on the strategic objectives of the organization.*

Dr. Dwayne M. Gunter  
CEO, ePartnersBI Consulting

# Road map: Une stratégie globale

Promouvoir le BI





# Créer un cadre propice au BI libre-service

Favoriser le BI  
libre-service

*Technologies appropriées*



*Formation sur mesure*      *Conseil & accompagnement*



*Stratégie communication 360*



*Rôle étendu  
des  
consommateurs*

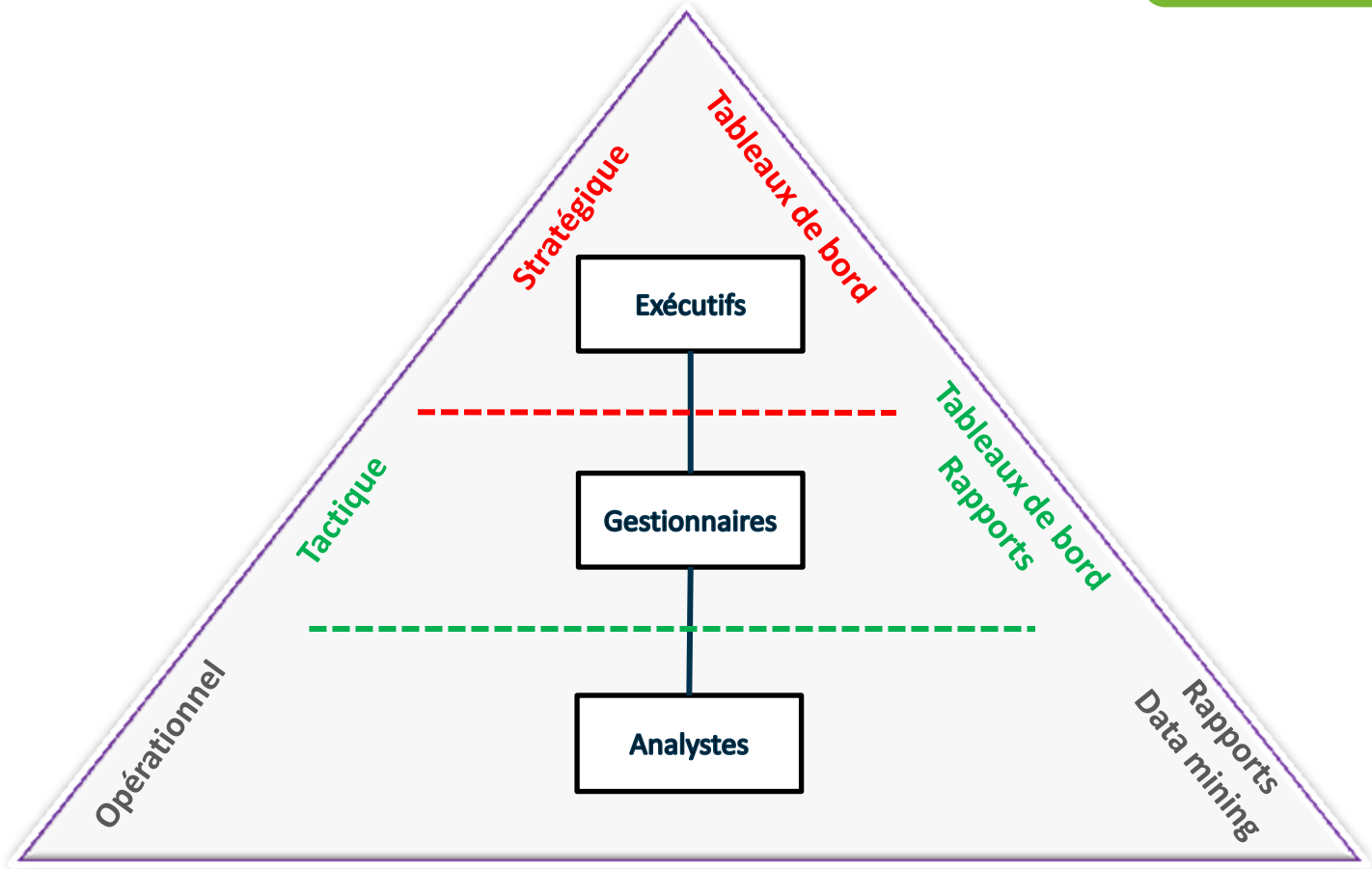


*Propriété de  
l'information*

Favoriser le BI  
libre-service

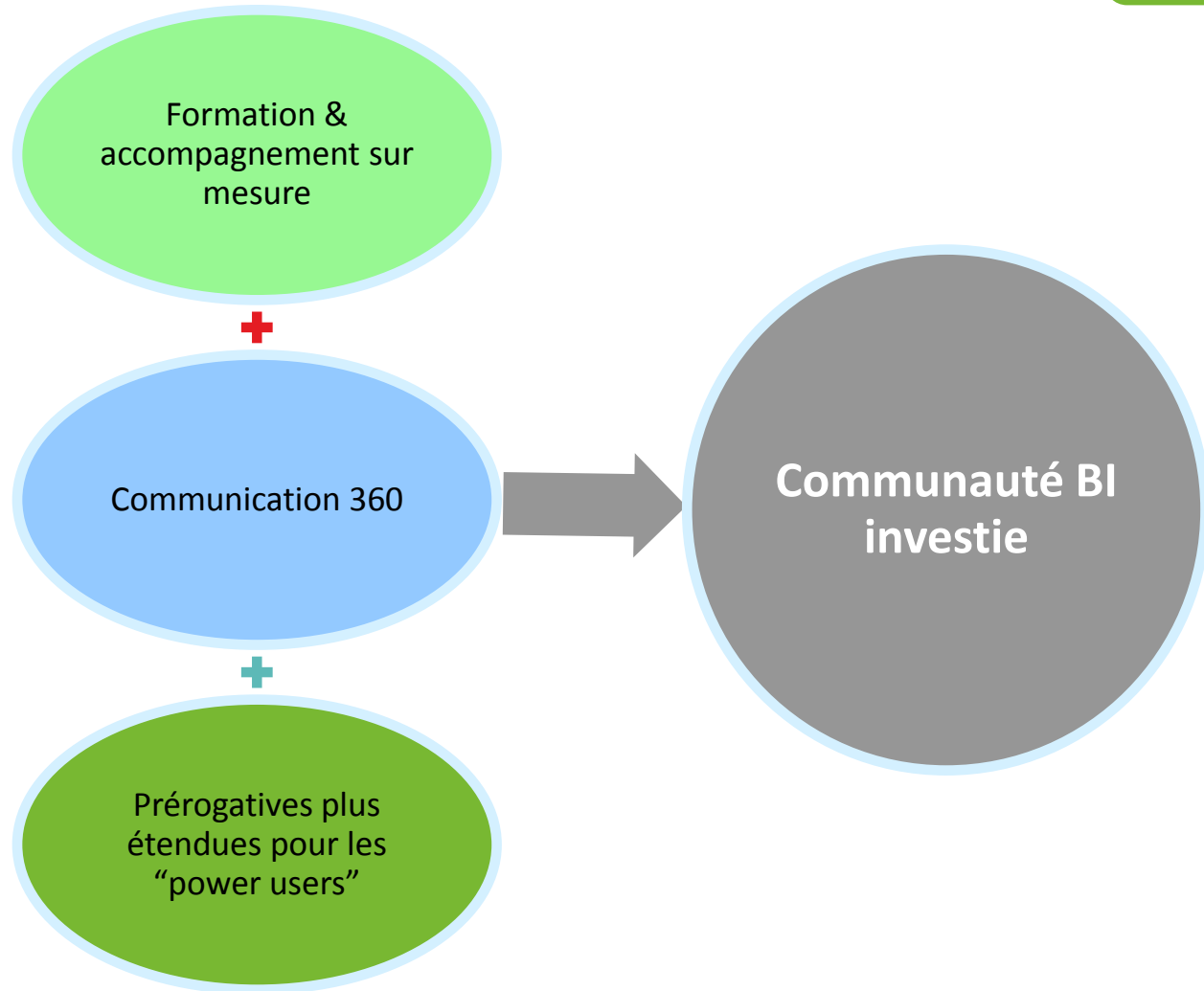


*Technologies appropriées*





*Rôle étendu des consommateurs*

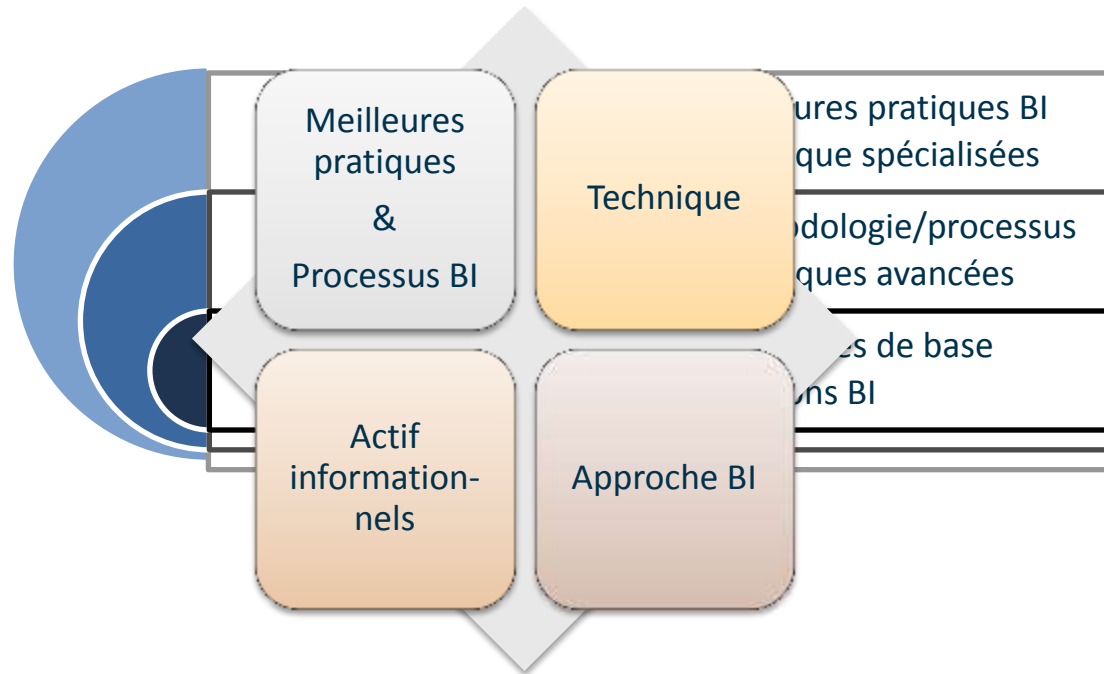


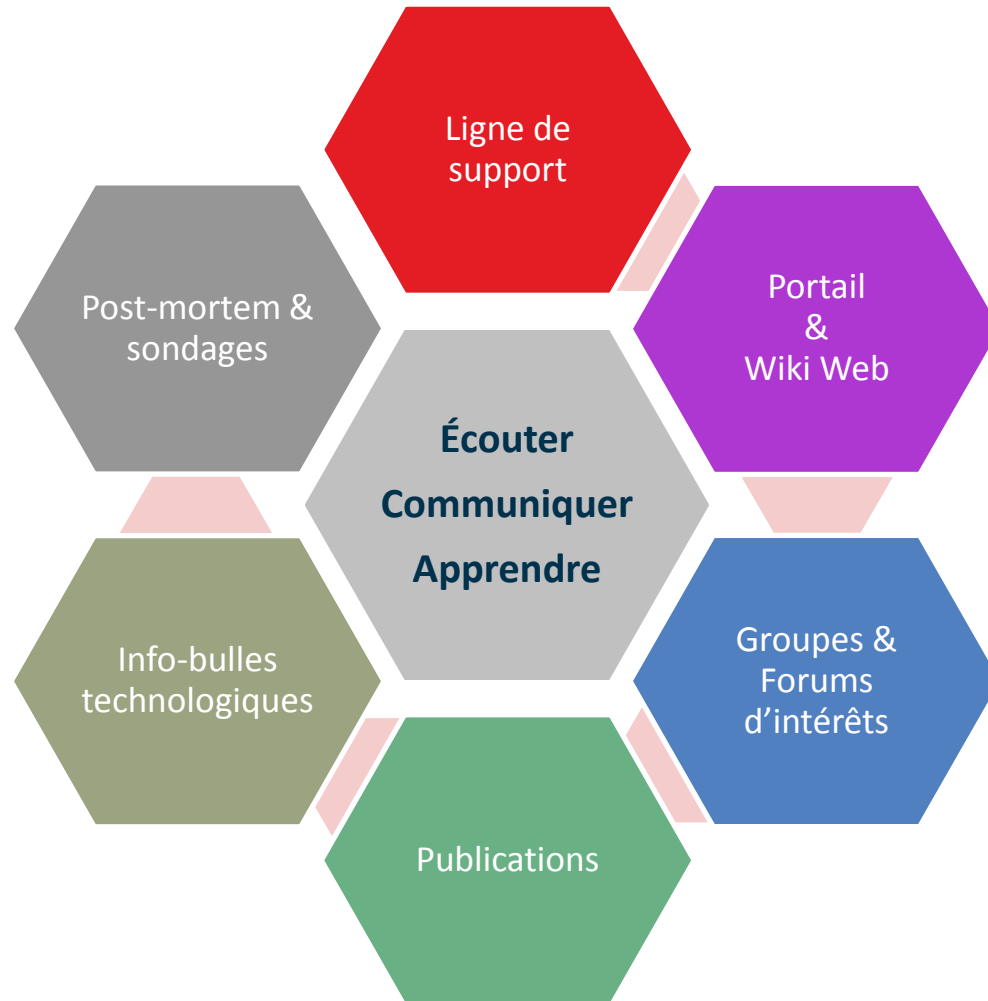
# Un programme de formations d'avenir serait...

Favoriser le BI  
libre-service



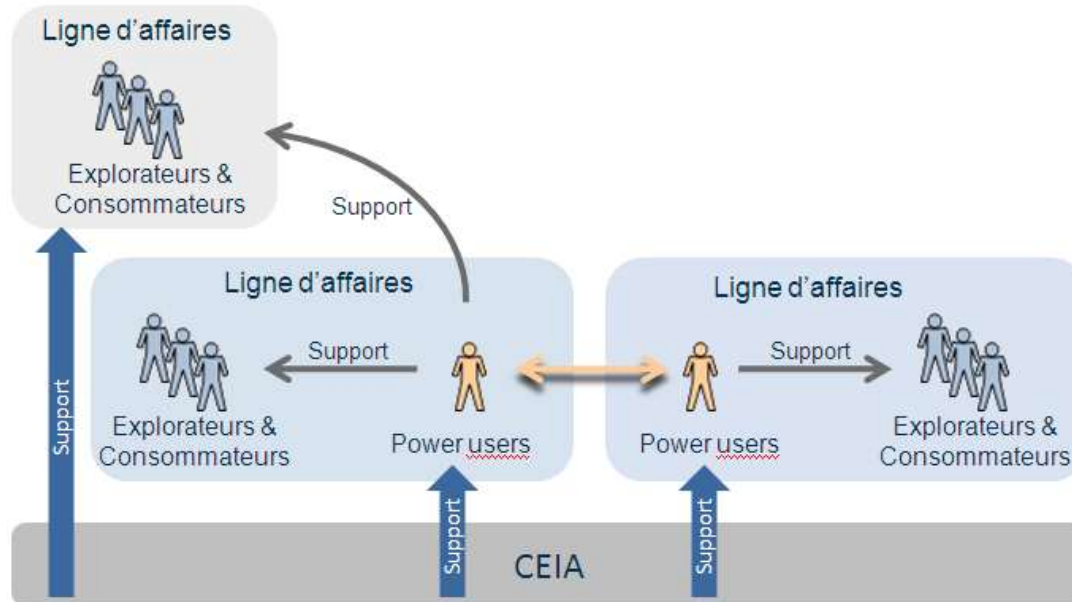
*Formation et accompagnement sur mesure*





# Bénéficiaire de l'expertise des SMEs...

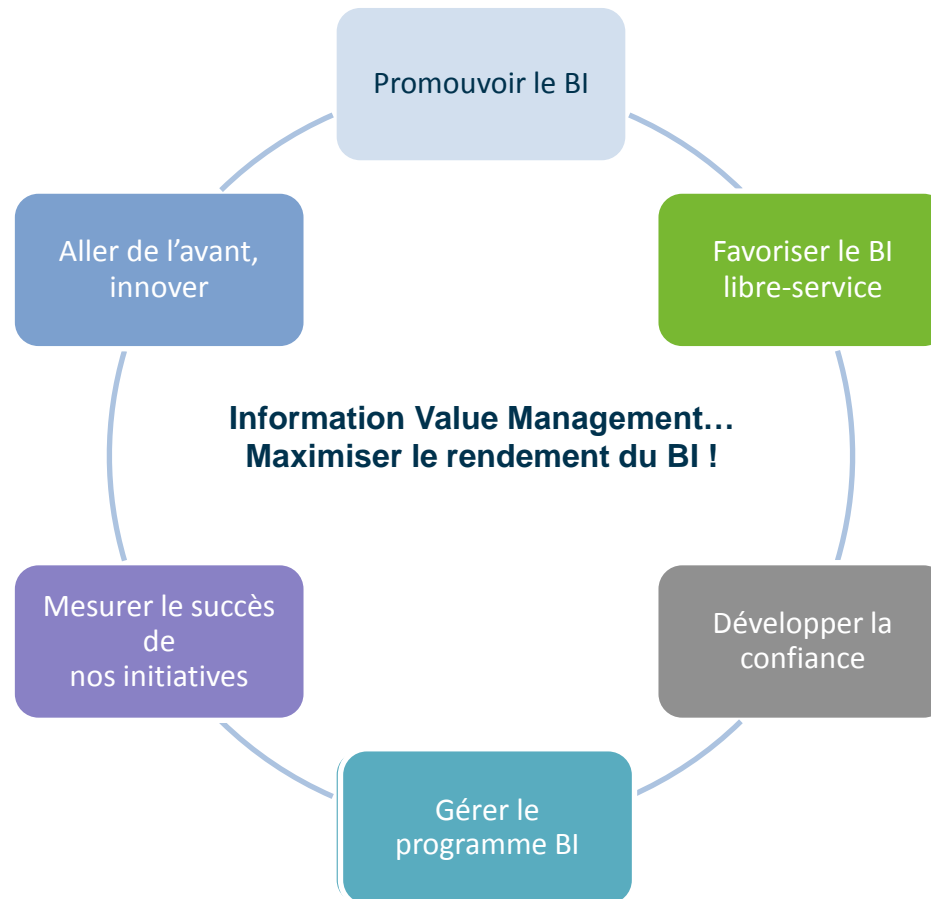
Favoriser le BI  
libre-service



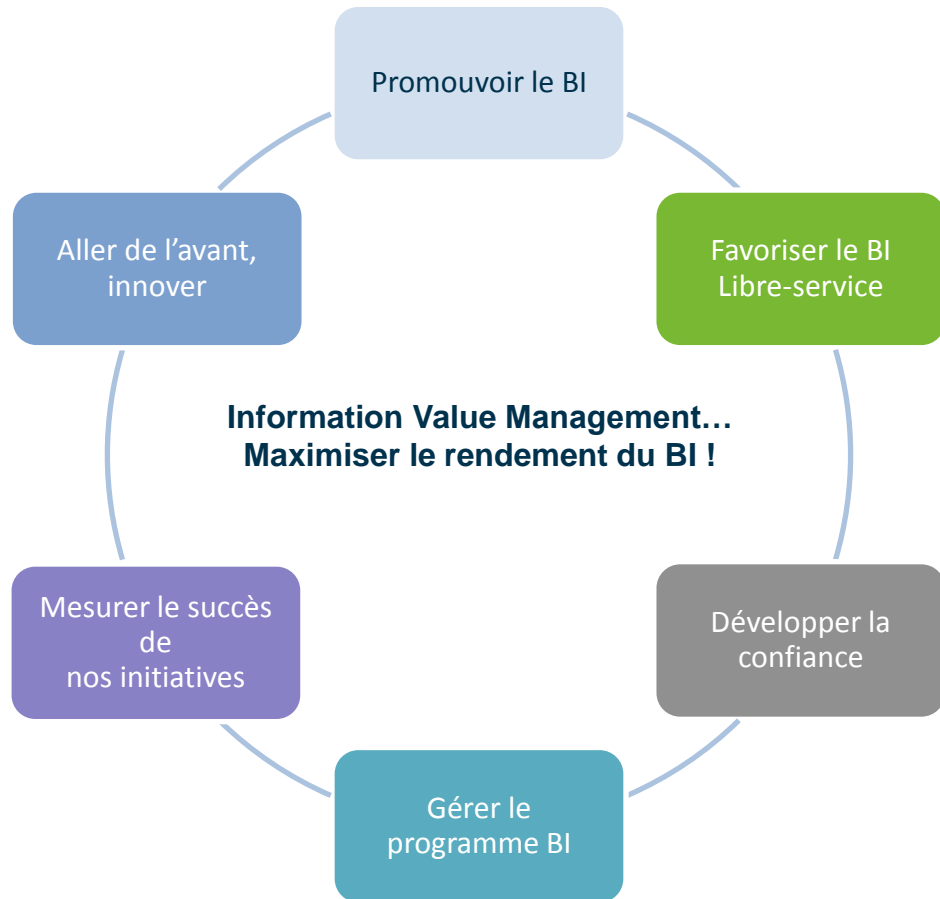
*Pouvoir pour les "power users"*

A critical success factor for ongoing application success is establishing a network of power users — people who bridge the BI-business divide to ensure that the application evolves to meet the needs of the business and maximizes the return on investment.

Gartner publication  
The Role of the Super User (G00167171)

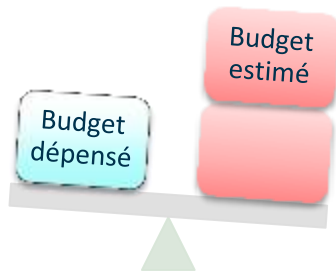






## AFFAIRES

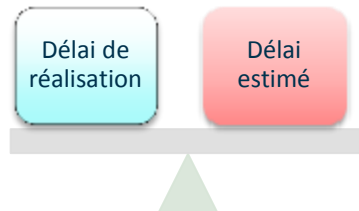
### Budget



### Objectifs d'affaires



### Délai de réalisation



### Bénéfices anticipés



## CEIA

### Adoption du BI

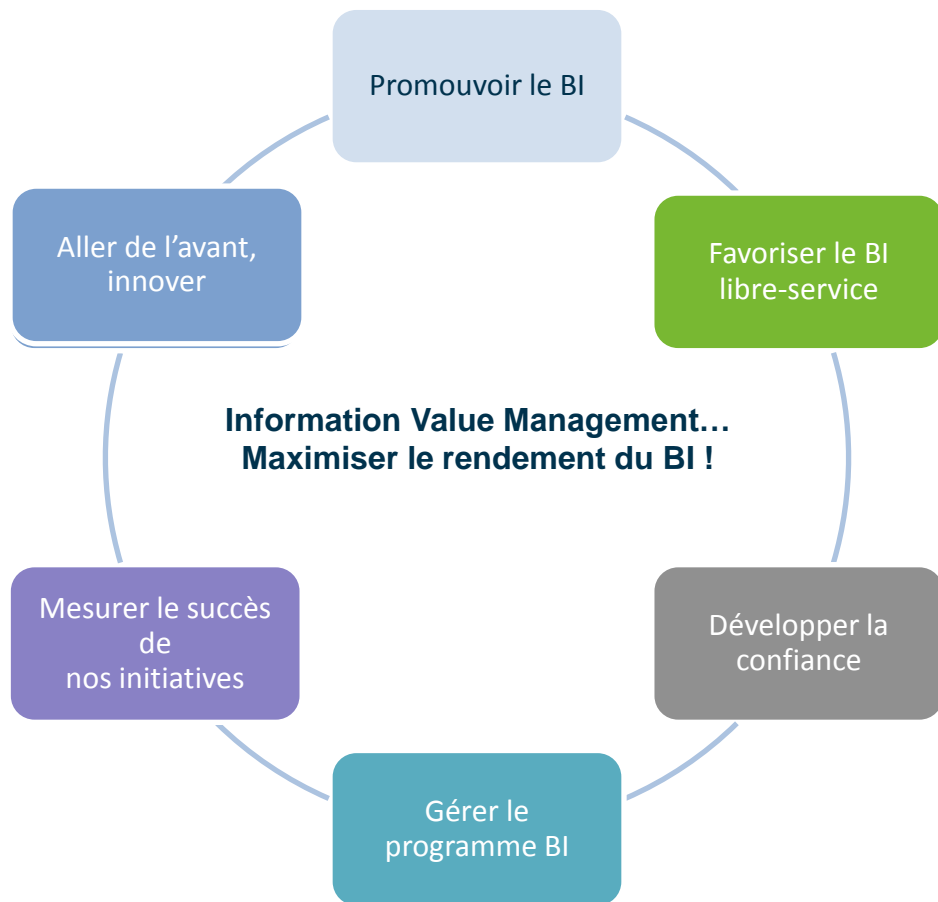


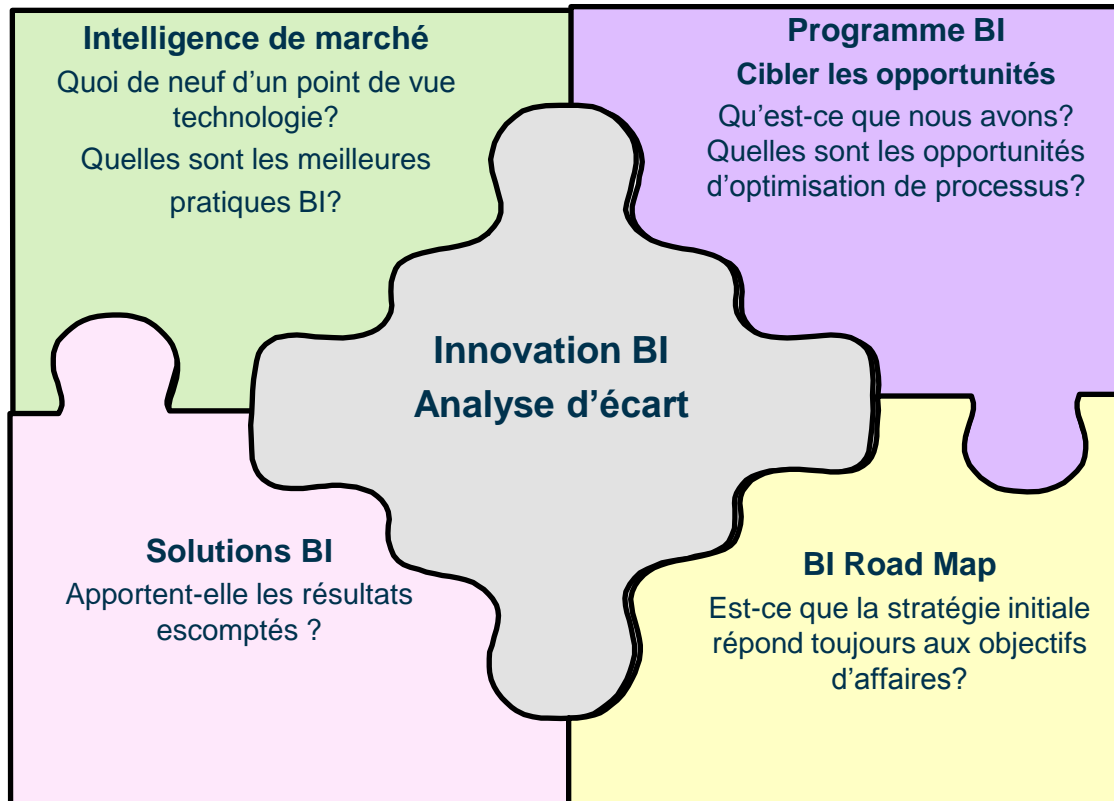
### Utilisation des outils BI



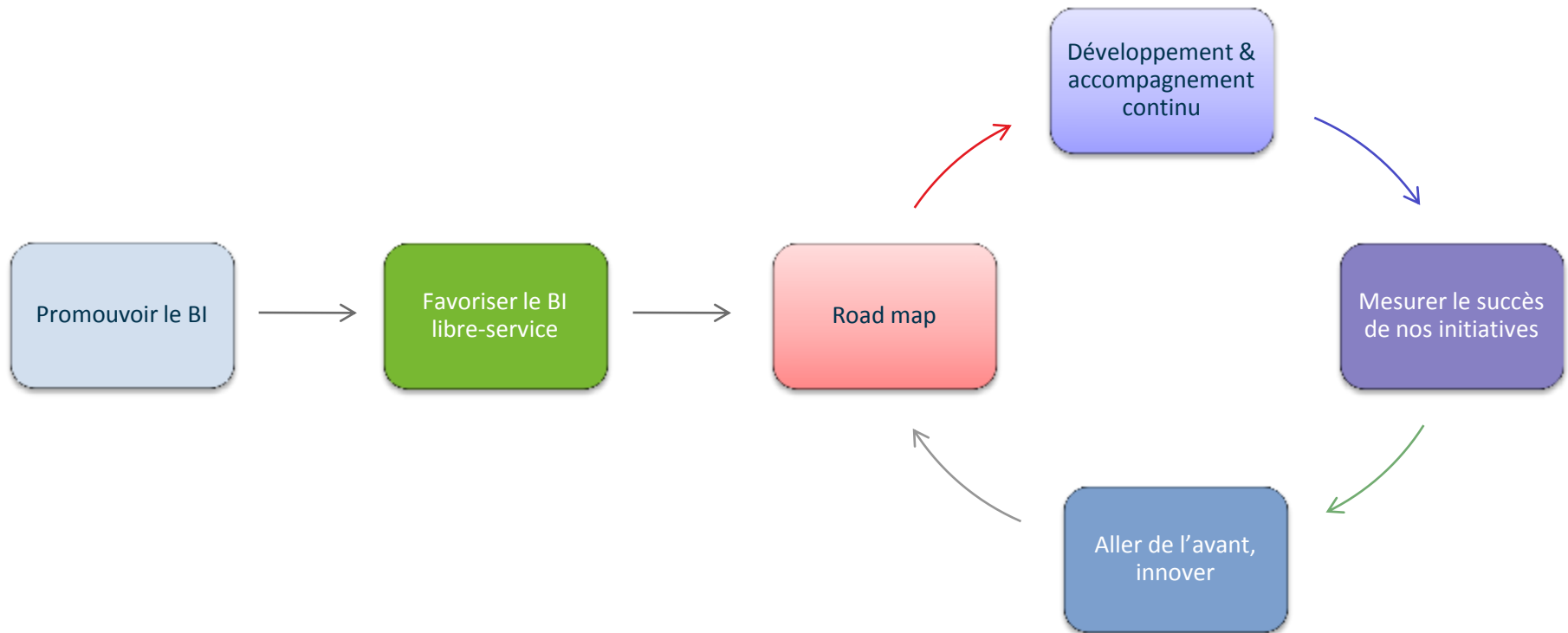
### Identifier les boulets







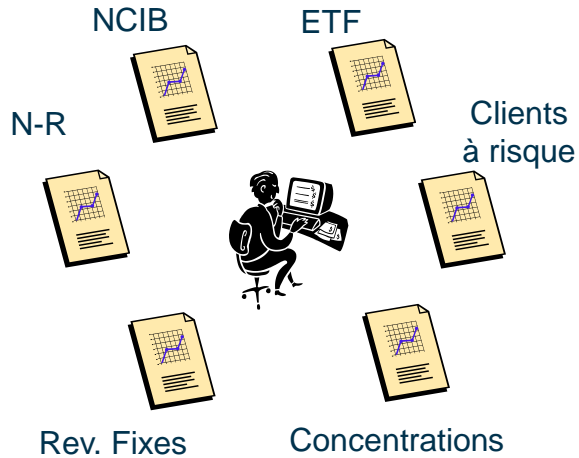




Promouvoir le BI

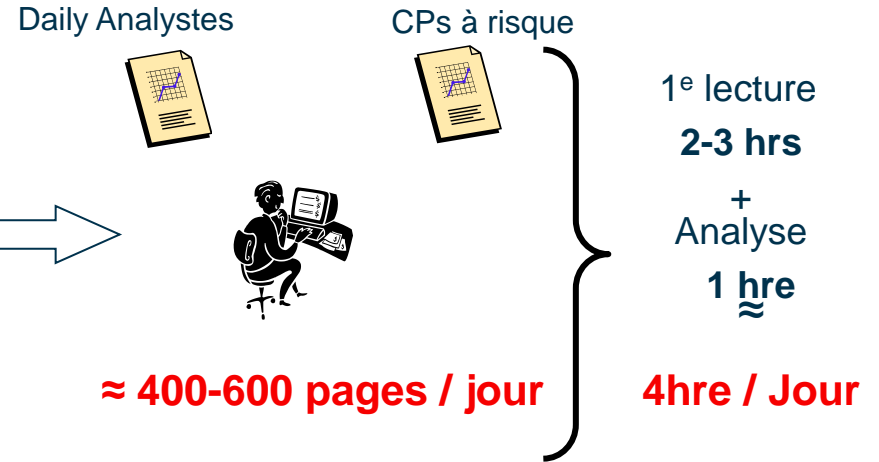
## Quotidien

### Jour 1



≈  
1hre /  
Jour

### Jour 2



≈ 400-600 pages / jour

4hre / Jour

## Mensuel

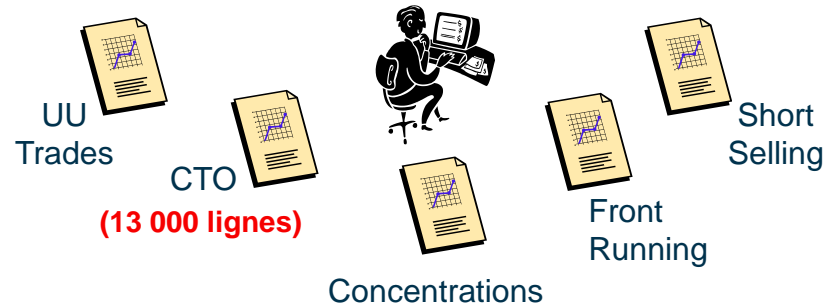


60 000 lignes

≈

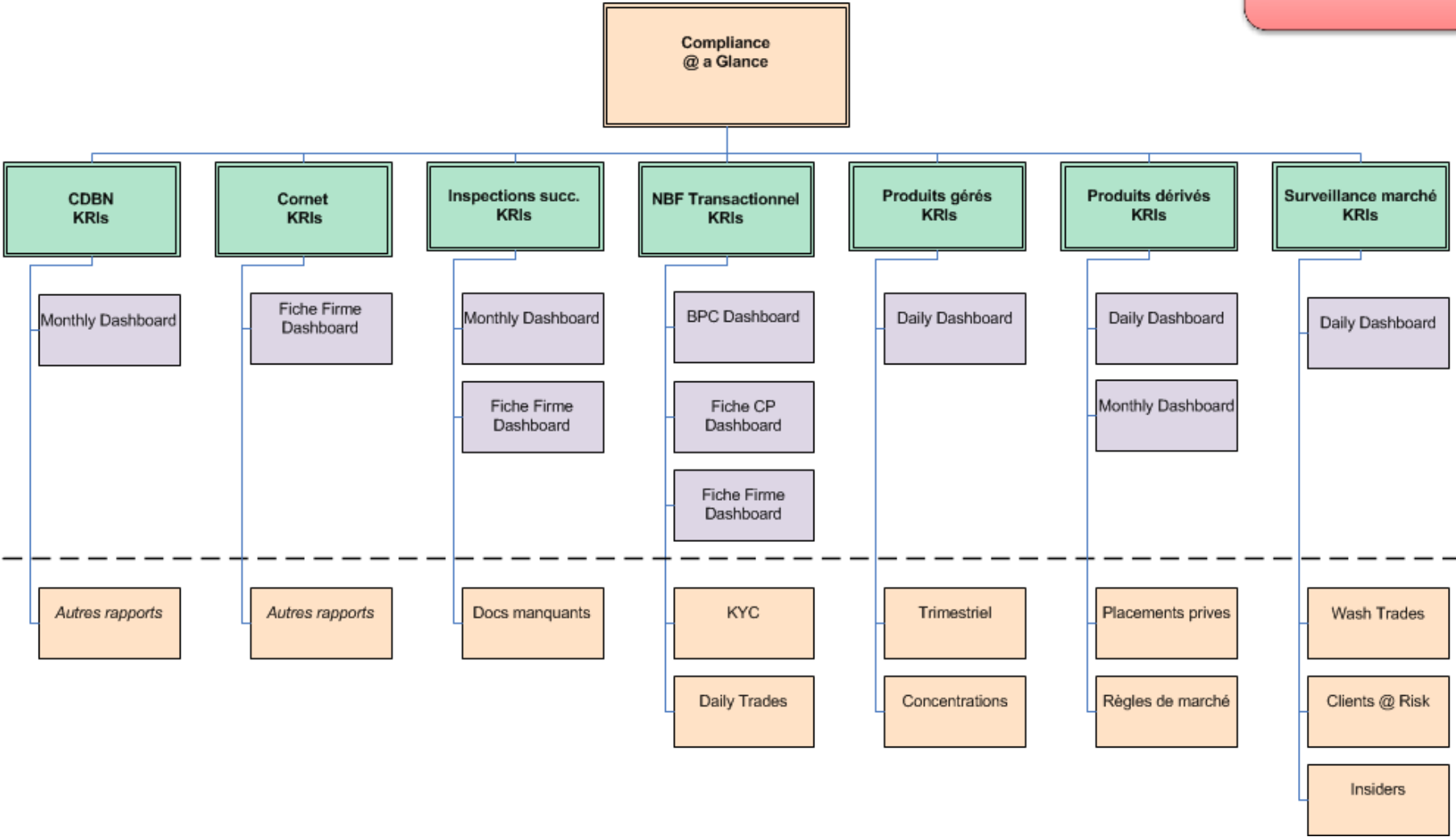
3 000 lignes / jour

## Trading Desk



Concentrations

# Portrait de la solution



# Preuve de concept, un exemple vendeur

Développement & accompagnement continu

Effort estimé: 75 000\$

## BANQUE

**IA PROFIL**  
Kravitz, Robert P/M 3 - MM

**ACTIFS**

| Code   | Montant    | Poids | Performance |
|--------|------------|-------|-------------|
| 000000 | 10 000 000 | 100%  | 0%          |
| 000001 | 10 000 000 | 100%  | 0%          |

**ACTIFS SOUS GESTION**

| Code   | Montant    | Poids | Performance |
|--------|------------|-------|-------------|
| 000001 | 10 000 000 | 100%  | 0%          |

**ACTIFS EN COURSE**

| Code   | Montant    | Poids | Performance |
|--------|------------|-------|-------------|
| 000001 | 10 000 000 | 100%  | 0%          |

**ACTIFS EN COURSE EN COURSE**

| Code   | Montant    | Poids | Performance |
|--------|------------|-------|-------------|
| 000001 | 10 000 000 | 100%  | 0%          |

80% du budget pour 20% de de l'information

M. Le Conseiller

# Clients: 3,834 (▲ 100.0%)    AUM (millions): 1,362 \$ ▲ 103.1%    Revenus (Ytd): 4,351,087 \$ ▲ 108.5%

GRT ou MAX

Pas de compromis:

**IA PROFIL**  
Kravitz, Robert P/M 3 - MM

**Top 10 Clients in terms of Assets**

| Client | Montant    | Poids | Performance |
|--------|------------|-------|-------------|
| 000001 | 10 000 000 | 100%  | 0%          |

**Top 10 Clients in terms of Commissions**

| Client | Montant    | Poids | Performance |
|--------|------------|-------|-------------|
| 000001 | 10 000 000 | 100%  | 0%          |

Prix élevé → solution rejetée

Actifs sous gestion

|                        | CP         | Branch     | Region     | Firme      |
|------------------------|------------|------------|------------|------------|
| ASG (000')             | 1,362,088  | 1,362,088  | 1,362,088  | 1,362,088  |
| Net asset (Ytd)        | 28,503,384 | 28,503,384 | 28,503,384 | 28,503,384 |
| Revenus (Ytd) / Actifs | 0.32%      | 0.32%      | 0.32%      | 0.32%      |
| Client                 | 355,266    | 355,266    | 355,266    | 355,266    |

Aucune intelligence

Répartition des revenus

|           | Mensuels | Annuels |
|-----------|----------|---------|
| transact  | 5%       | 5%      |
| aisse     | 5%       | 5%      |
| ons       | 30%      | 37%     |
| s de part | 37%      | 36%     |
| Non       | 1%       | 1%      |
| ABD       | 34%      | 34%     |
| ORW       | 31%      | 31%     |
| BRIE      | 35%      | 35%     |
| LAR       | 3%       | 3%      |
| ABD       | 34%      | 34%     |
| ROS       | 33%      | 33%     |
| LIBE      | 31%      | 31%     |
| SER       | 29%      | 29%     |
| BRO       | 32%      | 32%     |
| ABD       | 30%      | 30%     |

| Tranche        | 10.0% | 10.0%  |
|----------------|-------|--------|
| \$250K-\$500K  | 8.7%  | 24.7%  |
| \$500K-\$1000K | 12.9% | 37.6%  |
| >\$1000K       | 62.5% | 100.0% |
| <\$0           | -0.0% | 100.0% |

Ventilation par âge

| Age                 | % actifs | % cumul. | % client |
|---------------------|----------|----------|----------|
| >75                 | 15.4%    | 15.4%    | 14.6%    |
| 60-75               | 28.0%    | 43.4%    | 27.9%    |
| 50-60               | 6.2%     | 49.6%    | 62.7%    |
| 35-50               | 6.5%     | 56.1%    | 84.0%    |
| <35                 | 0.7%     | 56.9%    | 4.2%     |
| Compagnies          | 42.0%    | 98.8%    | 9.9%     |
| Aso. et fiduciaires | 1.2%     | 100.0%   | 1.9%     |

Répartition d'actifs



Fiche CP - Conformité

1/1

2011-07

# Optimisation de processus: supervision transactionnelle


## AVANT

Rapports papiers



Plusieurs fichiers  
Excel à consolider



CROESUS 



Beaucoup d'applications  
à consulter



Dépendance des résultats  
des autres analystes



APRÈS



Compliance and Activity Daily Branch Report



Sector concentration in this report is defined by a single or group of securities within the same industry with an equity value above 30% of the total portfolio equity value of group of accounts  
 Stock concentration in this report is defined by a security with an equity value above 15% of the total portfolio equity value of group of accounts

Trade as 2011-02-08  
 Position as 2011-02-06

Region and Branch  
**Rive Nord 1J - Joliette**

Investment Advisor

| 1JMX                    | Investment Advisor(s) using this Rep Code | Last Day    |               |           |                | Last 30 Days   |             |               |           | Total Asset       |
|-------------------------|---|-------------|---------------|-----------|----------------|----------------|-------------|---------------|-----------|-------------------|
| 1JMX - THERR-LAFOR-BELA |   | Managed Tr# | Unmanaged Tr# | Total Tr# | Rank in Branch | Rank in Region | Managed Tr# | Unmanaged Tr# | Total Tr# | Average Unmanaged |
|                         |   | 0           | 31            | 31        | 2              | 16             | 63          | 498           | 561       | 23                |
|                         |   |             |               |           |                |                |             |               |           | 128 539 167,21    |

2 500 pages /jour

Account Owner

|   |                    |            |         |        |            |            |         |
|---|--------------------|------------|---------|--------|------------|------------|---------|
| Ref.: MARGUERITE PREVOST GONTHIER                       | Asset Description  | Value      | %       | Delta% | Securities | Value      | %       |
| Client Equity 676 398,17 Age                            | Cash & Cash Equiv. | 54 645,20  | 8,06 %  |        | INC        | 141 000,00 | 21,00 % |
| Investment Knowledge Level Good Annual Gross Income 28K | Fixed Income       | 175 048,72 | 25,98 % |        |            |            |         |
| Client Net Value 587K Investment Horizon >10 years      | Equities           | 396 327,84 | 58,59 % | 0,00 % |            |            |         |
| Account Rep 1JMX Investment Objective GRT               |                    |            |         |        |            |            |         |
| Resident Country CAN                                    |                    |            |         |        |            |            |         |

| Account # | Asset Description  | Value      | %       | Delta%   |
|-----------|--------------------|------------|---------|----------|
| 1A35R2A   | Cash & Cash Equiv. | 54 645,20  | 8,06 %  |          |
|           | Fixed Income       | 175 048,72 | 25,98 % |          |
|           | Equities           | 396 327,84 | 58,59 % | 0,00 %   |
| 1A35R2W   | Cash & Cash Equiv. | 5 167,97   | 0,76 %  |          |
|           | Fixed Income       | 10 303,00  | 1,52 %  |          |
| 1A35R2Y   | Cash & Cash Equiv. | 13 482,93  | 1,99 %  |          |
|           | Equities           | 21 544,51  | 3,19 %  | -36,81 % |

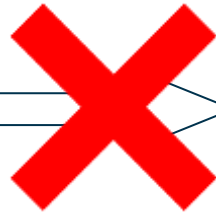
| Acct. ID | Trade Date | Flag | New | Sol. | Cancel | B/S | Security Name       | Symbol | Cur | Quantity | Price  | Gross Amount | % Qty  | % Com  | Gross Com | Pyt %   | Net Com | Market |
|----------|------------|------|-----|------|--------|-----|---------------------|--------|-----|----------|--------|--------------|--------|--------|-----------|---------|---------|--------|
| 1A35R2W  | 2011-02-07 | N    | N   | U    | N      | B   | NCT GIC 3.4% 8FB16A | V82061 | CAD | 5167     | 100,00 | 5 167,00     | 0,76 % | 1,25 % | 64,59     | 10,00 % | 6,46    | WU     |

| Acct. ID | Trade Date | Flag | New | Sol. | Cancel | B/S | Security Name       | Symbol | Cur | Quantity | Price  | Gross Amount | % Qty  | % Com  | Gross Com | Pyt %   | Net Com | Market |
|----------|------------|------|-----|------|--------|-----|---------------------|--------|-----|----------|--------|--------------|--------|--------|-----------|---------|---------|--------|
| 1A35R2Y  | 2011-02-07 | N    | N   | U    | N      | B   | PWB GIC 2.3% 8FB13A | W17432 | CAD | 13460    | 100,00 | 13 460,00    | 1,99 % | 0,50 % | 67,30     | 10,00 % | 6,73    | WU     |

# IVM: Changer le paradigme



**Compilation des données**



**Analyse**



**Vision globale et action!**

## Avec IVM

Vue globale

Vue « conseiller »



### Daily Transactional Dashboard

Sector Concentration 2.59% Security Concentration 2.42% ETF 0.33% High Commission 14.44% Risk Disclosure 2.92% Suitability 4.88% US Resident

#### Sector Concentration

| # Trades | %     | # of Clients | %     | # of IAs | %      |
|----------|-------|--------------|-------|----------|--------|
| 125      | 2.59% | 71           | 3.26% | 55       | 10.60% |

| Region             | # Trades | Branch           | # Trades | IA                     | # Trades |
|--------------------|----------|------------------|----------|------------------------|----------|
| ALBERTA / PRAIRI . | 30       | MTL Siège Social | 13       | <a href=/AnalyticalRep | 12       |
| MONTREAL 1         | 15       | Calgary          | 13       | <a href=/AnalyticalRep | 9        |
| TORONTO REGION     | 14       | Edmonton         | 10       | <a href=/AnalyticalRep | 8        |
| MONTREAL 3         | 13       | PVM MTL          | 8        | <a href=/AnalyticalRep | 7        |
| WEST COAST / COT . | 12       | Toronto 1        | 8        | <a href=/AnalyticalRep | 6        |

#### Security Concentration

| # Trades | %     | # of Clients | %     | # of IAs | %      |
|----------|-------|--------------|-------|----------|--------|
| 117      | 2.42% | 64           | 2.94% | 55       | 10.60% |

| Region             | # Trades | Branch   | # Trades | IA                     | # Trades |
|--------------------|----------|----------|----------|------------------------|----------|
| SOUTHWESTERN ON    | 25       | London   | 25       | <a href=/AnalyticalRep | 23       |
| ALBERTA / PRAIRI . | 21       | Halifax  | 10       | <a href=/AnalyticalRep | 9        |
| ONTARIO / ATLANTIC | 16       | PVM MTL  | 9        | <a href=/AnalyticalRep | 7        |
| MONTREAL 1         | 9        | Edmonton | 9        | <a href=/AnalyticalRep | 6        |
| MONTREAL 2         | 9        | Calgary  | 8        | <a href=/AnalyticalRep | 4        |

#### ETF

| # Trades | %     | # of Clients | %     | # of IAs | %     |
|----------|-------|--------------|-------|----------|-------|
| 16       | 0.33% | 13           | 0.60% | 12       | 2.31% |

| Region             | # Trades | Branch      | # Trades | IA                     | # Trades |
|--------------------|----------|-------------|----------|------------------------|----------|
| WEST COAST / COT . | 4        | Vancouver 3 | 4        | <a href=/AnalyticalRep | 3        |
| RIVE NORD / NORT . | 4        | St-Gauveur  | 3        | <a href=/AnalyticalRep | 2        |
| QUEBEC             | 2        | PVM MTL     | 2        | <a href=/AnalyticalRep | 2        |
| MONTREAL 2         | 2        | Ste-Foy     | 1        | <a href=/AnalyticalRep | 1        |
| ONTARIO / ATLANTIC | 2        | Laval       | 1        | <a href=/AnalyticalRep | 1        |
|                    |          |             |          | <a href=/AnalyticalRep | 1        |

#### High Commission

| # Trades | %      | # of Clients | %      | # of IAs | %      |
|----------|--------|--------------|--------|----------|--------|
| 698      | 14.44% | 510          | 23.39% | 217      | 41.81% |

| Region             | # Trades | Branch           | # Trades | IA                     | # Trades |
|--------------------|----------|------------------|----------|------------------------|----------|
| ALBERTA / PRAIRI . | 104      | Calgary          | 59       | <a href=/AnalyticalRep | 20       |
| WEST COAST / COT . | 103      | MTL Siège Social | 58       | <a href=/AnalyticalRep | 20       |
| TORONTO REGION     | 62       | Vancouver 1      | 54       | <a href=/AnalyticalRep | 19       |
| QUEBEC             | 62       | Ste-Foy          | 40       | <a href=/AnalyticalRep | 16       |
| MONTREAL 1         | 61       | Toronto 1        | 38       | <a href=/AnalyticalRep | 15       |

#### Risk Disclosure

| # Trades | %     | # of Clients | %     | # of IAs | %      |
|----------|-------|--------------|-------|----------|--------|
| 141      | 2.92% | 84           | 3.85% | 58       | 11.18% |

| Region             | # Trades | Branch           | # Trades | IA                     | # Trades |
|--------------------|----------|------------------|----------|------------------------|----------|
| MONTREAL 1         | 23       | MTL Siège Social | 21       | <a href=/AnalyticalRep | 20       |
| TORONTO REGION     | 20       | PVM MTL          | 16       | <a href=/AnalyticalRep | 8        |
| ALBERTA / PRAIRI . | 16       | Laval            | 9        | <a href=/AnalyticalRep | 7        |
| MONTREAL 2         | 16       | Calgary          | 8        | <a href=/AnalyticalRep | 7        |
| WEST COAST / COT . | 13       | Toronto 1        | 8        | <a href=/AnalyticalRep | 6        |

#### Suitability

| # Trades | %     | # of Clients | %     | # of IAs | %      |
|----------|-------|--------------|-------|----------|--------|
| 236      | 4.88% | 109          | 5.00% | 75       | 14.45% |

| Region             | # Trades | Branch      | # Trades | IA                     | # Trades |
|--------------------|----------|-------------|----------|------------------------|----------|
| WEST COAST / COT . | 51       | Vancouver 1 | 36       | <a href=/AnalyticalRep | 18       |
| ALBERTA / PRAIRI . | 48       | Calgary     | 26       | <a href=/AnalyticalRep | 18       |
| ONTARIO / ATLANTIC | 31       | Ottawa NBF  | 22       | <a href=/AnalyticalRep | 12       |
| TORONTO REGION     | 19       | PVM MTL     | 14       | <a href=/AnalyticalRep | 10       |
| QUEBEC             | 14       | Bieber      | 12       | <a href=/AnalyticalRep | 10       |

# Aller plus loin: Maximiser la performance

Avant



**Supervision basée sur transactions**



Après

A screenshot of a 'Daily Transactional Statement' from Banque Nationale. The document is a detailed table with multiple columns and rows, providing a comprehensive overview of daily transactions.

**Supervision transactionnelle (quotidienne)**

A screenshot of a portfolio supervision dashboard from Banque Nationale. The dashboard features several smaller tables and charts, providing a high-level overview of portfolio performance and risk metrics.

**Supervision de portefeuille (mensuelle)**



Assignment des ressources



Formation de 15 analystes



Désignation & encadrement des « Power user »



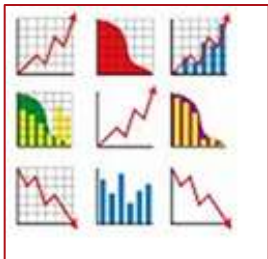
Automatisation de la compilation de données



50 rapports



Renforcement des compétences



Définition des KRI



Intégration de données



Élaboration du Road map



Partenariat continu & accompagnement

**IMPACT  
FINANCIER**

500 000\$ / année



2.5 ressources/jr

**IMPACT  
OPÉRATIONNEL**

Investissement # 100,000\$



12 nouvelles activités

Groupe pilote: 14 analystes

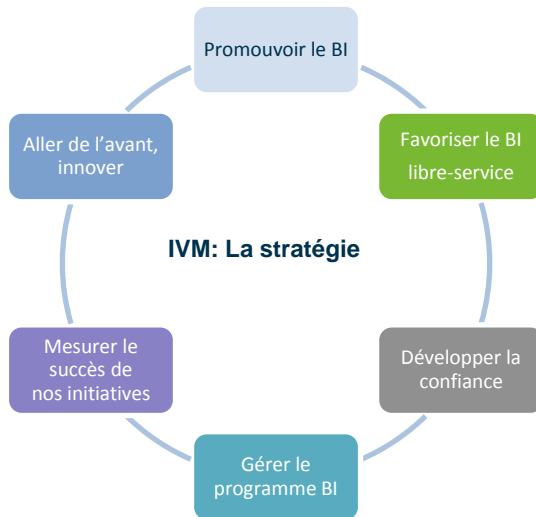
**GESTION  
DE RISQUE**



**IMPACT  
ÉCOLOGIQUE**

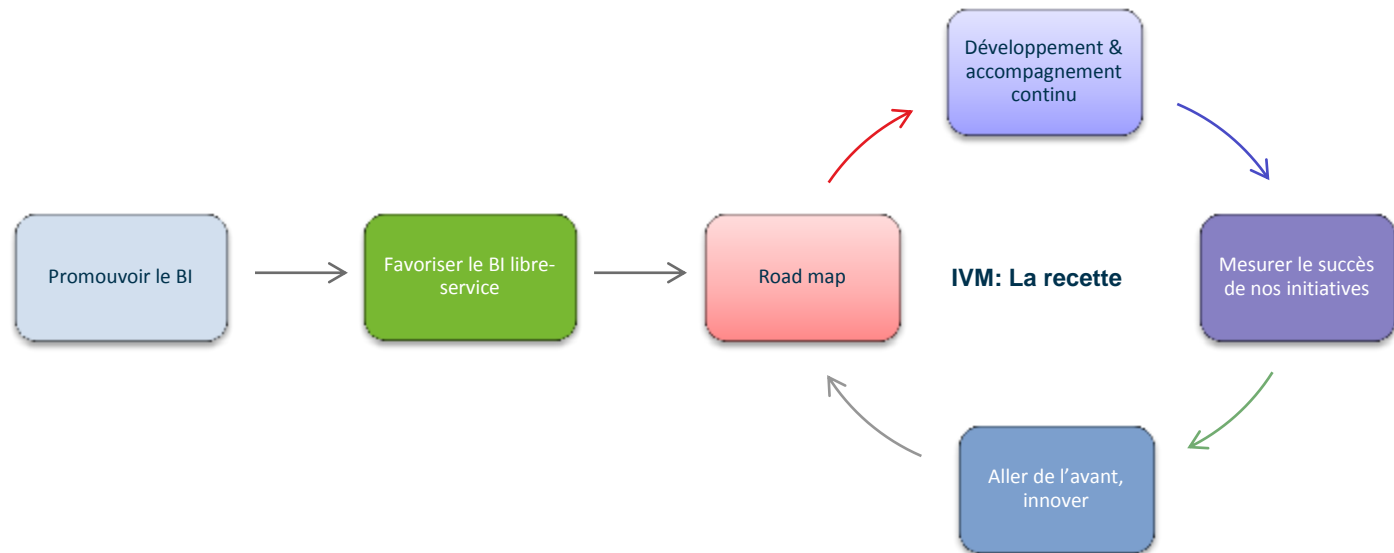
244 boîtes/année





« Un accompagnement novateur et créatif conjugué à un professionnalisme hors pair de la part des conseillers BI (IVM) a significativement contribué à augmenter notre connaissance de l'intelligence d'affaires. Une conséquence directe et tangible observée par ce partenariat : notre habilité récemment acquise à procéder par nous-mêmes à l'amélioration et l'optimisation de certains de nos outils utilisés à la supervision de la conduite des affaires des secteurs que nous desservons ».

**Judith Ménard**  
 Vice-présidente, Chef de conformité, Gestion de patrimoine



Notre vision. Notre mandat.

**INNOVER. REALISER.**