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Capabilities & Cost Modelling

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Altus

BUSINESS SYSTEMS & CONSULTING
FOR FINANCIAL SERVICES

Focusing on

PLATFORMS



Contrasting different

BUSINESS MODELS



Apply a lens called

'CAPABILITY'



What a

BUSINESS DOES



Capability doesn't

CONCERN ITSELF WITH



'How' things are done



or indeed 'why'



Budget
AIRLINE



Luxury
AIRLINE



We need the same set of

CAPABILITIES

it's just how we do it that is different



How do we know what

CAPABILITIES

we have or need?

The currency of a Financial Service business is information,



there is no physical product – cash and investments have
been dematerialised



Information defines

WHAT

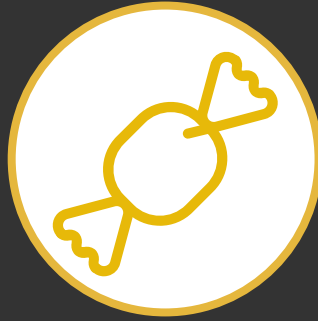
the organisation does



Customer



Customer
Address



Wrapper



Account
Details



Proposition



Product
Options



Assets



Asset
Custody



CAPABILITIES

operate on or with the information fed
into or out of the business

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A man and a woman are standing in an airport terminal, looking out a large window. The man is on the left, wearing a dark jacket and light-colored pants, with a backpack and a white suitcase. The woman is on the right, wearing a green sweater and blue jeans, with a backpack and a black suitcase. They are holding hands. The background is a large window with a grid pattern, and the floor is polished and reflective.

How do we allocate

COSTS

to this new-fangled way of looking at the world?

TECHNOLOGY

operated/supported by groups of people



Not everyone on a flight wants a...



In a platform related example

**£1bn
AUA**



**1,000
millionaires**



**10,000
mass affluent**

The benchmark takes some core business metrics



and applies those to the relevant capability





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Thank You

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