

MERCHANDISE FINANCIAL PLANNING

One plan, top-down and bottom-up, **reconciled live.**

The financial plan finance signs off on, on the same surface as the bottom-up forecast — with live drift flags the moment the two disagree.

THE NUMBER

22%

Working capital freed, on average — cash out of dead stock and into ranges that trade.

Tightly platform data

WHAT'S INSIDE

- 01 MFP at category x month x channel, reconciled to the bottom-up forecast.
- 02 Live drift flags — finance sees when plan and forecast disagree, on the same view.
- 03 Cascades top-down targets to SKU-level buy without a workbook rebuild.
- 04 Every re-plan is a snapshot with an audit trail; board updates land with real numbers.

THE APPROACH

MFP that stays honest all season.

Most MFPs drift from the bottom-up forecast by week three, and the reconciliation only happens at end-of-quarter when it's too late. Tightly runs the MFP alongside the demand forecast on the same model – when the forecast moves, the MFP flags the drift; when the MFP changes, the reconciliation is live, not a weekly workbook.

Plan / MFP + OTB
● Live

FCST NET SALES

\$9.99m +3.0%

MARGIN

63.6% +0.8pt

OTB OPEN

\$2.6m

SELL-THRU

87%

CATEGORY	LY	PLAN	FCST	VAR	OTB
Outerwear	\$2.95m	\$3.20m	\$3.39m	+6%	\$1.18m
Knitwear	\$2.25m	\$2.40m	\$2.61m	+9%	\$0.86m
Denim	\$1.90m	\$1.80m	\$1.74m	-3%	\$0.34m
Dresses	\$1.55m	\$1.40m	\$1.37m	-2%	\$0.12m
Accessories	\$0.85m	\$0.90m	\$0.88m	-2%	\$0.10m
Total	\$9.50m	\$9.70m	\$9.99m	+3%	\$2.60m

SELL-THROUGH VS PLAN PACE - LAST 12 WKS

Knit sell-through +11.8% vs plan

— Knit +11.8% - - Denim -6%

● Tia · Dresses settled at -2%: \$90k OTB released to Knitwear.

Live product surface — the merchandise financial plan at category x month x channel, reconciled to the bottom-up forecast on the same view.

WORKED EXAMPLE

A beauty group planning SS26 across skincare, colour and haircare — the top-down board target and the bottom-up category forecast \$2.1M apart by week three.

BEFORE		WITH TIGHTLY	
Plan-to-forecast gap	\$2.1M	Plan-to-forecast gap	✓ Live-flagged
Reconciliation	Quarter-end	Reconciliation	✓ Continuous
Re-plan cycle	2 weeks	Re-plan cycle	✓ Hours
Drift visibility	None mid-season	Drift visibility	✓ Same-day

The moment the bottom-up forecast pulls ahead of the board target, the MFP flags the \$2.1M drift on the same view. Finance moves the open-to-buy out of haircare and into the skincare heroes running hot, and the board update lands with numbers that already reconcile.

WHAT IT DOES

- ✓ **Reconciled to forecast**
 The MFP and the bottom-up demand forecast are on the same model, not separate files.
- ✓ **Live drift alerts**
 The moment plan and forecast disagree, finance sees it — not at quarter-end.
- ✓ **Top-down cascade**
 Targets cascade to SKU-level buy without a manual workbook rebuild.
- ✓ **Markdown headroom**
 Model markdown category-by-category, defensible to the board.
- ✓ **Audit trail on every move**
 Every re-plan is a snapshot. Governance without adding process.
- ✓ **Board-ready in hours**
 In-season shifts get re-plotted in hours, not weeks.

WHAT OPERATORS SAY

“The plan finance signs off on and the plan the buyers actually run used to be two different files. Now they're one number, and when they drift the finance team sees it the same week, not at quarter close.”

B. **VP of Merchandise Planning**
 Beauty · part of a global beauty group · US

WHERE IT FITS IN YOUR STACK



The MFP reads actuals from your ERP (NetSuite, SAP, Microsoft D365) and finance systems (QuickBooks, Xero, Sage), and reconciles against sell-through from Shopify, BigCommerce and POS. No BI layer to buy, no warehouse project — standard connectors ship live in weeks, not a nine-month implementation.

SECURITY & TRUST

**Enterprise posture from day one.**

Enterprise posture from day one — designed for retail and DTC data governance, not retrofitted on top of a startup stack.

**SOC 2**

Certified

**GDPR + CCPA**

Compliant

**SSO / SAML**

Okta · Azure AD · Google

**Encryption**

AES-256 at rest · TLS 1.2+ in transit

**Uptime target**

99.9%

**API**

REST · fully documented

TALK TO US

Bring your MFP. We'll run one category through the model and show what would change in a single Monday.

[Book a demo · tightly.io/demo](https://tightly.io/demo)

[See product tour · tightly.io/platform](https://tightly.io/platform)