

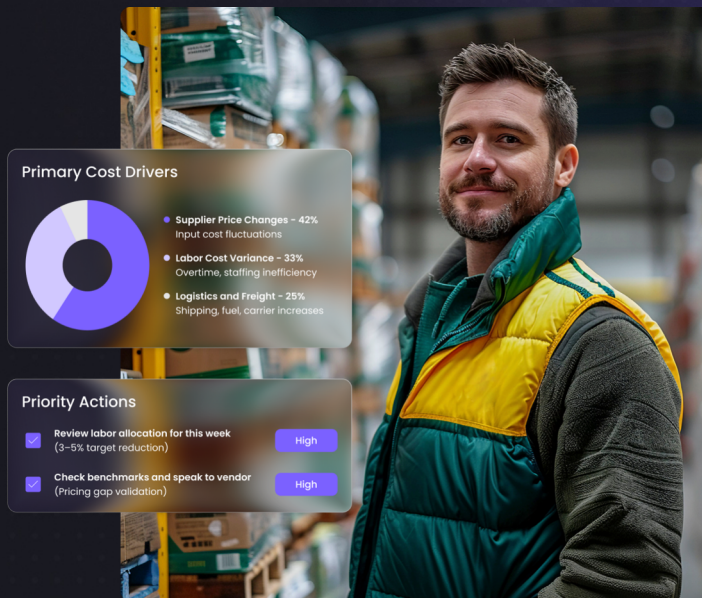
AI CFO FOR THE REAL ECONOMY

Take control of your profit. Every week.

Built for owner-operators on thin margins.

FINZ

www.finzcard.com | investors@finzcard.com



THE PROBLEM

Real economy operators run on tight weekly cash cycles. Nobody is watching margin before the books close.

The tools exist. The data exists. But the full weekly view of cash, costs and profit doesn't.

Operations and finance run in silos. The team is consumed by close, compliance, and reporting.

Undetected cost drift =

\$25K / cycle

for a \$30M revenue business.

At single-digit margins, the finance function was never built for this. Until now, the only answer was **hiring or more hours**. Not anymore.

Margin pressure is accelerating. AI can now do what that hire was supposed to do.

30%+

Above 2019 cost levels.
Not resetting.

Labor and input costs are
structurally higher.
Every point of margin
matters more.

95%

Midsized operators.
Still manual.

The gap between
operations and financial
control has never been
wider.

51%

Businesses use AI
tools daily.

AI adoption is already here.
For the first time, agents
can autonomously execute
finance workflows.

Finz is the AI CFO for real economy operators.

It connects banking, accounting, and operational data across distributed systems into a weekly operating finance control layer. No extra headcount. No migration.

Cash

Live position, obligations, and 13-week forecast.

Margin

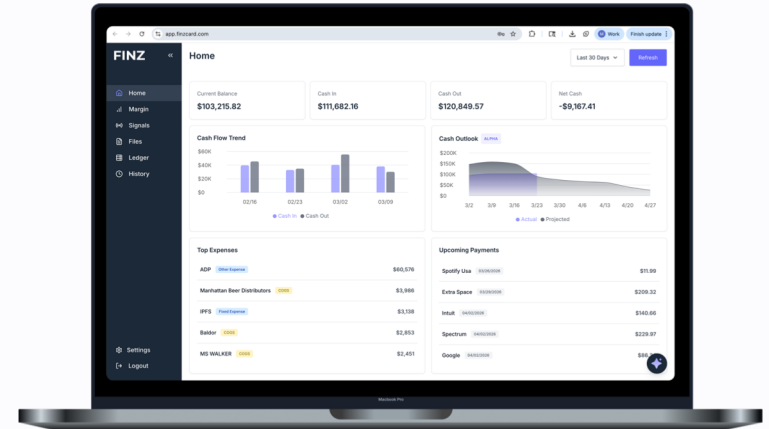
P&L with revenue, COGS, labor, and OpEx.

Costs

What moved, why, and where the variance is.

Actions

Top priorities ranked by dollar impact.



For the first time, operators **can act before** the books close.

From messy inputs to Monday morning decisions. Autonomously.



Reconcile

Cleans, tags, and reconciles fragmented data into the Operating Ledger, the proprietary foundation of the platform.



Build

Creates weekly P&L, cost breakdown, cash flow forecasts, and operating views other systems never produce.



Act

Flags cash gaps, cost spikes, margin shifts, and payment obligations in real time. AI agents turn insight into action.

TRACTION

**We are live.
Actively onboarding
every week.**

Lower-mid market operator-led businesses across food, logistics, and processing.

These are **the results.**

\$20M+

Cash flow managed.

Operators tracking inflows, outflows, and obligations every week.

\$1.5M+

Profit protected.

Active cost and margin control across live accounts.

MARKET

A large wedge inside an overlooked market.



Beachhead

25,000+ multi-units and physical world businesses in \$30M to \$100M revenue.



Why here

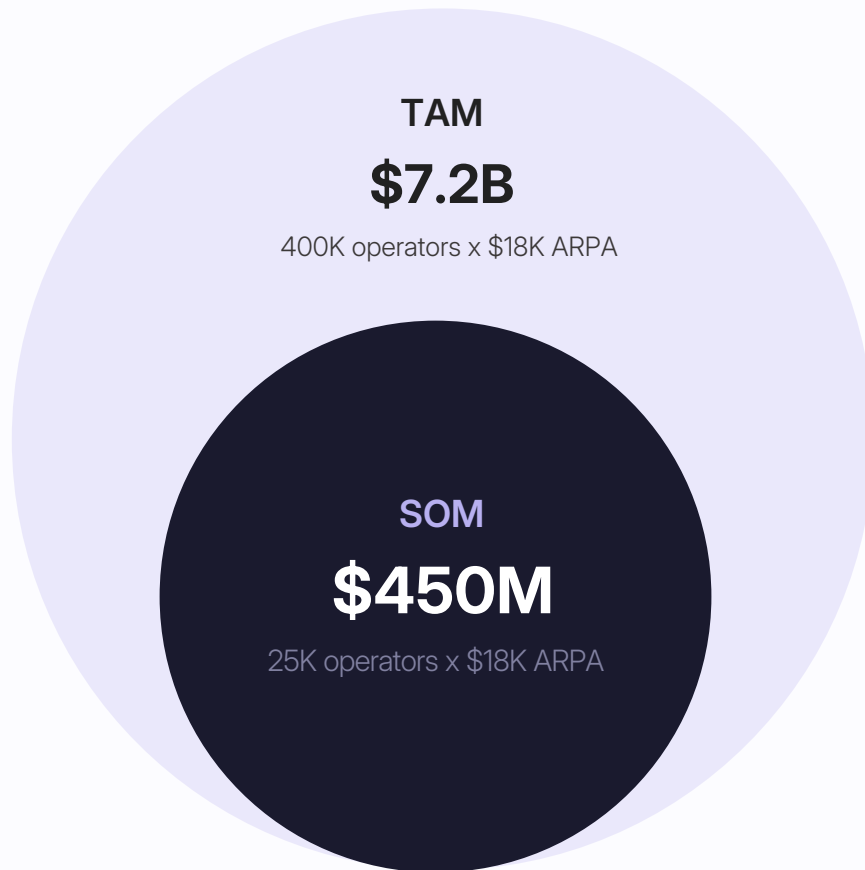
Cash flow driven, tightest margins, and high operational complexity.



Expansion

Every real economy business still running finance manually.

US Census 2022, National Center for the Middle Market.



Recurring software revenue with outcome-based upside.

\$499 - \$1K

per unit/month

CORE SOFTWARE

Subscription priced by business size, transaction volume, and operational complexity.

\$3K+

10 hours per month

MANAGED SUPPORT

Custom data integration, KPI configuration, ongoing reporting, and CFO support.

\$50K

per quarter

ACCELERATOR PLAN

Forward deployed Finz team for finance execution and margin expansion for a full quarter.

COMPETITION

For 30 million real economy businesses, the spreadsheet is the CFO.



Accounting

QuickBooks, Sage, Xero.

Needs a bookkeeper doing close and compliance. Not watching costs.



Operations

POS, dispatch, inventory, etc.

Built for specific workflows.
Finance still manual,
disconnected, and behind.



Finance AI

Brex, Ramp, Zeni, Docyt, etc.

Built for finance teams and tech companies. Not for real economy operators.

Finz **automates** the CFO that never existed.

Revenue plan built on trust, urgency & repeatability.

Low-CAC distribution through referrals and partner networks. Fast payback because the workflow is mission-critical from day one.

Channel / Milestone	Month 3	Month 6	Month 9	Month 12
Founder-led	6	11	15	18
Customer Referrals	1	3	6	10
Partners	1	3	6	15
PE Channel	0	1	3	7
Customers	8	18	30	50
ARR	\$160K	\$360K	\$600K	\$1.0M

¹ Conservative 12-month case with \$20K blended ACV. Excludes outcome-based pricing, intra-group expansion, and faster sales velocity.

We have lived the problem from both sides of the table.

That is why we are building the AI-native finance platform for the real economy.



Bikesh Kumar

Founder and CEO

20+ years across banking, retail, and technology. Former multi-unit restaurant group owner. Owns product and engineering.



Ben Richardson

Chief Financial Officer

20+ years across institutional finance and private equity. Leads the finance integrity, controls, and reporting rigor.



Steve Abraham

Fractional CFO

20+ years across public markets and operating finance. Leads margin baseline audit and performance improvements.



THE ASK

Raising \$1.5M SAFE to onboard 50+ owner-led businesses in 12 months.

Funds product scale-up, customer acquisition, and operating buildout.

50%

Product Engineering

35%

Sales & Marketing

15%

Operations Support

CONTACT

Finz Group, Inc.
New York, NY

www.finzcard.com
investors@finzcard.com

