

.simplifin

AI-powered Financial Analytics and Cashflow Management Solution

Investor Deck



Team Introduction

25+ Years Expertise in running finance and building FinTech and SaaS solutions



Founder & CEO, SOURABH NOLKHA



Co-Founder and CPO, ANKIT NARSARIA

CA, MBA - Finance (ISB), CFA L2, CXO, 15+ Years Experience, Ex-Mensa Brands, itilite, Deloitte US, etc.

4+ year global experience as Finance Head

7+ year global experience in Tech-enabled Finance Transformation



[LINKEDIN](#)



B-Tech, MBA (IIM), FinTech Innovator, 10+ Years Experience, Ex-ShopUp, JusPay, Voonik, etc.

4+ year FinTech experience as Product Head

6+ year experience in building Ecommerce Products

[LINKEDIN](#)



Problem



Financial Analytics and Cashflow Management

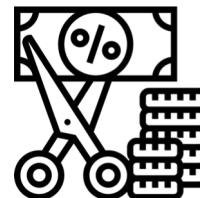
is the biggest challenge for any digital-heavy business having



Multiple Revenue
Channels



Complex Payment
Methods



Infinite Adjustments



Low AOV High Volume



80% Of Finance Team time wasted

in managing cash flow and
resolving financial data issues



1- 3% of Revenue Leakage (~5%
in case of D2C)

On account of non-collection,
delayed collection or hidden/
wrong deductions; and returns /
refund related issues

Why Now? Why India to begin with?



Growth of Indian E-commerce market and Digital Payments

Expected to reach US\$ 350 billion by 2030 at 21.5% CAGR¹

India made 74.22 Billion digital payments in FY22 at 33% growth rate²



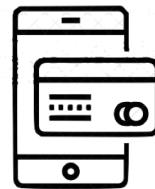
Advent of House of Brands like Mensa Brands, Global Bees in India

\$500+ M funding in the category across 10+ D2C Startups



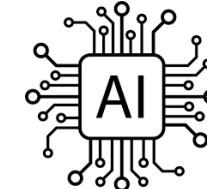
Advent of new technologies like ONDC and OCEN

~300 Million customers are expected to transact via ONDC in five years



Global Funding Winter

Cashflow is more important than ever



Commercialization of AI

Personalized services, manage risk and automate operations and reduce costs



Corporate Governance Challenges due to lack of cashflow visibility

Byjus, GoMechanic, MojoCare, etc. to name a few

Sources:

1. <https://www.ibef.org/industry/ecommerce>
2. <https://www.livemint.com/technology/tech-news/india-made-7-422-cr-digital-payments-in-fy22-at-33-growth-rate-meity-11648038672792.html>

Traction: \$100K ARR, 30+ Leads / ~\$500K+ Sales Pipeline in India; 4 Partnerships



Industry	Leads	Total	AOV	Design Partners
Physical	25	\$385K	\$15K	      
Digital	5	\$115K	\$23K	    
Total	30	\$500K	\$17K	
New Leads				      

***Global - We have done some validation with D2C companies in USA, UK, and Indonesia as well; and understood that the challenges and opportunities are similar**

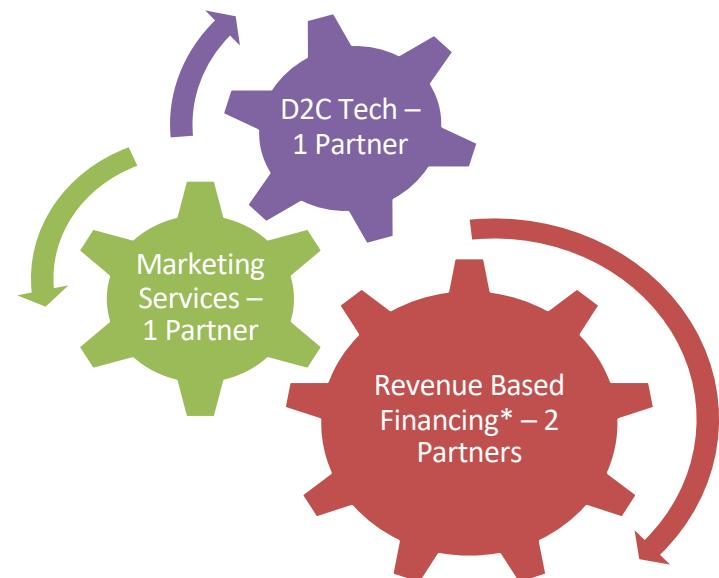
Willingness to Pay

- 0.1-0.5% of Revenue (for D2C / Food)

Sales Cycle

- 1 Call to Qualify the Lead
- 1 Call for requirement gathering

GTM Partnerships



*** Revenue Based Financing Companies – Partnership for the following**

- Lead Generation
- Build Product to monitor the health of their portfolio companies
- Learn from their insights around credit modelling and how it can be applied to business credit evaluation (for offline B2B sales channels)

SimpliFin will also be relevant for the INVESTORS and we will work on such partnerships as well

SimpliFin an AI-powered Cashflow Observability and Optimization Solution



Cashflow Observability

Receivable Management

Payable Management

Cash Position



Cashflow Optimization

Cashflow Planning & Forecasting

Workflow Management

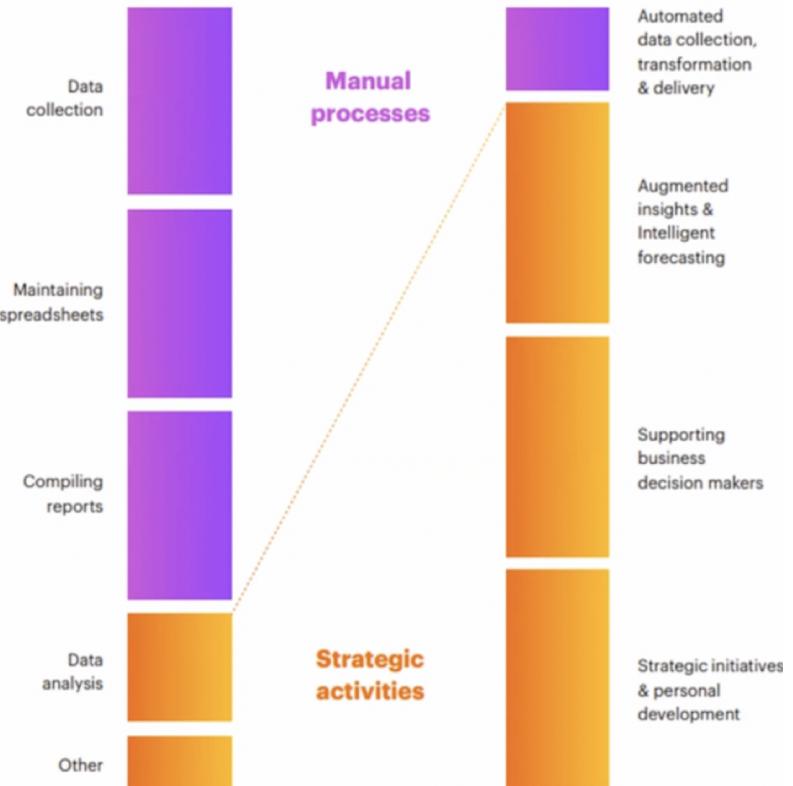
Integrations



Cashflow Supplementing

Treasury Management

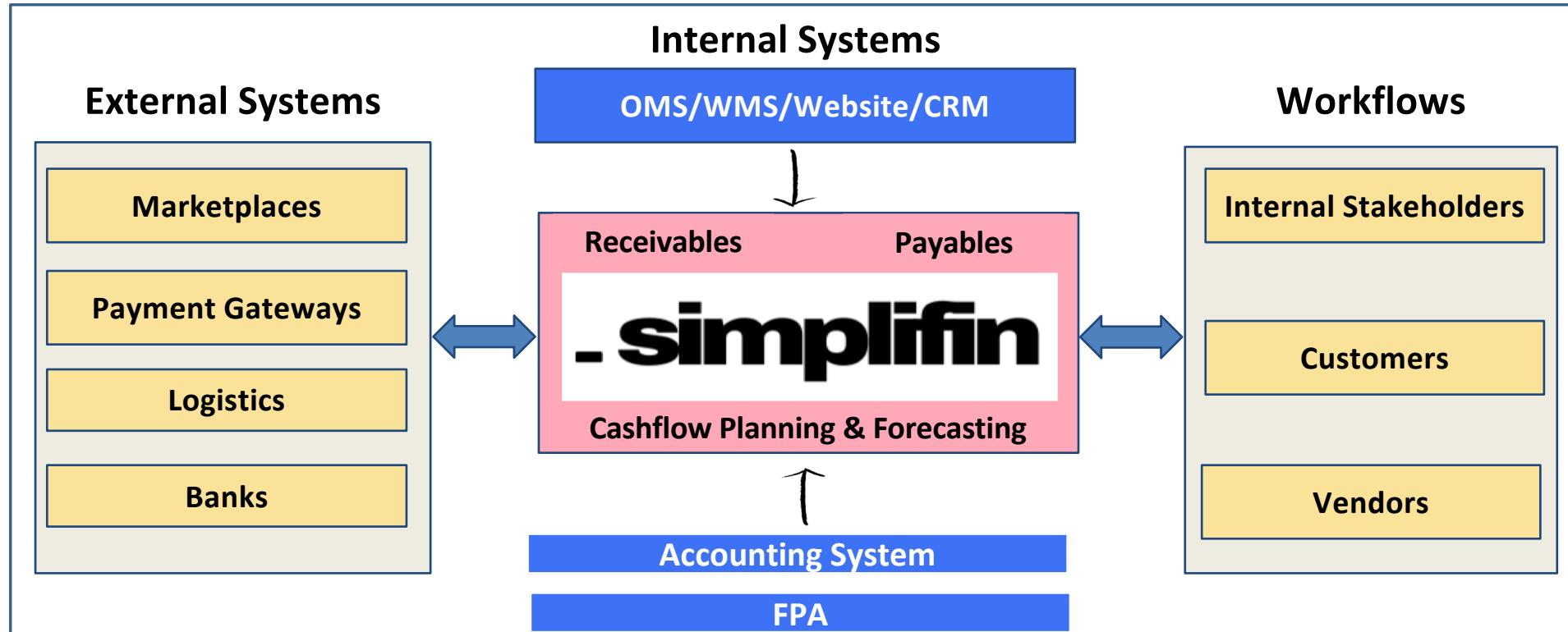
Lending



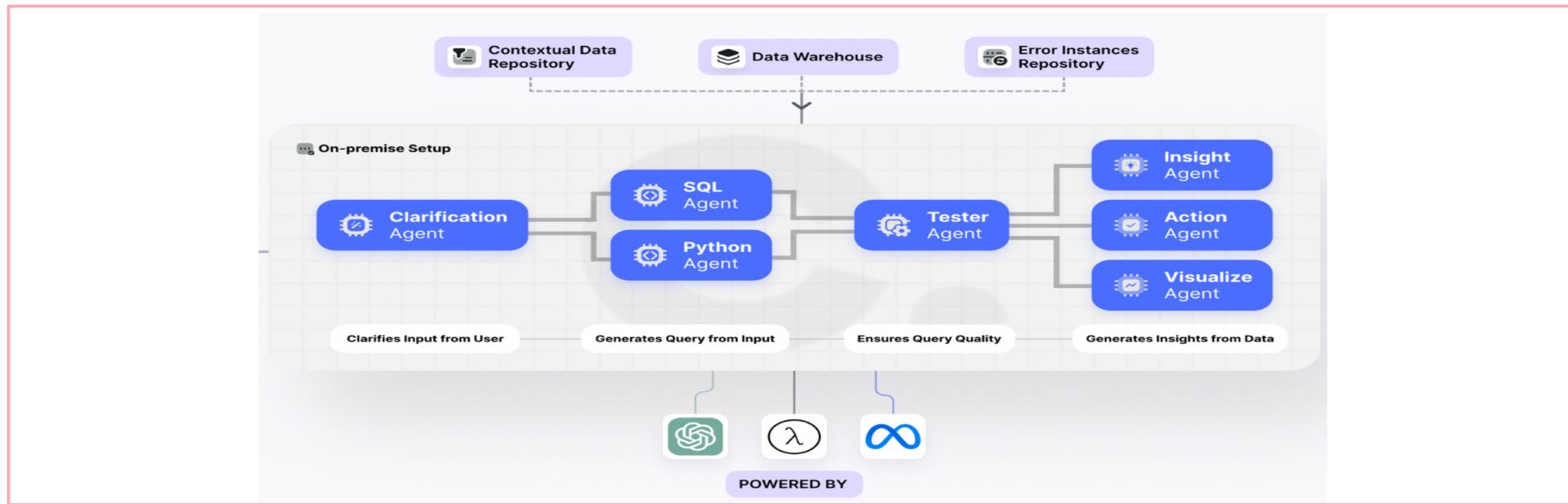
SimpliFin Transformation

80%+ Saving in Finance Team manual work
75%+ Identification and Plugging of Leakages

SimpliFin: One Unified Cashflow Observability and Optimization Solution



SimpliFin and Power of AI: 10X Better Solution



AI-powered Build

- Create your own reconciliation use cases within minutes
- Handle unstructured data

AI-powered Fin-Ops

- AI algorithms to reconcile
- Continuously improvement with ML
- Detect anomalies to prevent fraud and financial errors

AI-powered Finance Analyst

- Stage 1: Create own insightful dashboards using Chatbot
- Stage 2: Predictive Analytics and Cashflow Projections
- Stage 3: Decision-making Co-Pilot

SimpliFin and Power of AI: Example



Ask a question in simple English to get insights in minutes, not days

Asks Clarification Questions
Based on complete context of the business to ensure quality of output

Multiple Visualization Formats
To make it intuitive to digest newly uncovered information

Ask AI a question

Top 10 sales channel last month?

By Top Sales Channel, do you mean?

By Revenue

Confirming your final input.
"Top 10 Sales Channel by revenue last month"

Yes, this is correct! No, this isn't

Revenue Stats

Summary Insights Data Query Config

Channel

	# Visitors	% Conversion
Youtube	2,901	32%
FB	1,033	11%
Snap	749	8%
Google	473	5%

Send a message

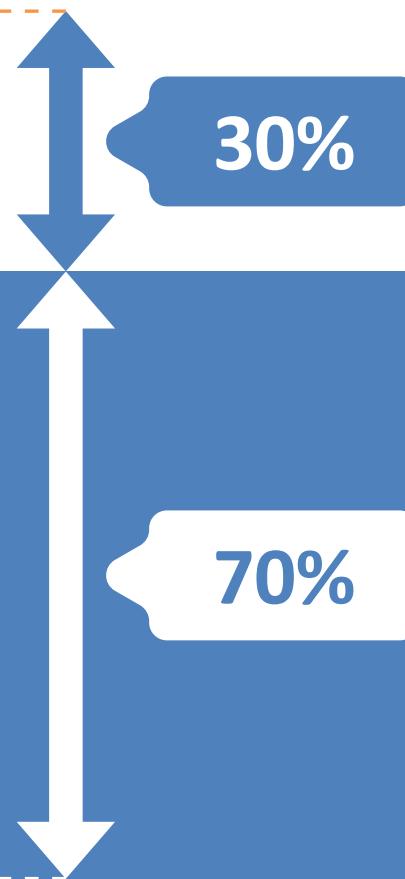
Explore

How much did we spent on each channel? Which channel has best ROI? Highest growing channel?

The image shows a composite of two screenshots from the SimpliFin AI platform. The top half shows a conversational interface where the user asks for the 'Top 10 sales channel last month' and the AI clarifies if it means 'By Revenue'. It then confirms the final input: 'Top 10 Sales Channel by revenue last month'. The bottom half shows a 'Revenue Stats' dashboard with a donut chart and a table of visitor counts and conversion rates for YouTube, FB, Snap, and Google. A sidebar on the left of the dashboard is labeled 'Multiple Visualization Formats' with the sub-note 'To make it intuitive to digest newly uncovered information'. A callout box on the left of the top interface is labeled 'Asks Clarification Questions' with the sub-note 'Based on complete context of the business to ensure quality of output'.

SimpliFin Vision and Expansion Opportunities:

Reimagining financial management for Digital-first businesses



Cash Flow Management Platform

- **Cashflow Observability** – AR, AP, Cash Position
- **Cashflow Optimization** – Planning, Forecasting, Workflow Automation, Budgeting etc.
- **AI Powered Stack with own Finance Analyst** with recommendations, Treasury Management etc.



AI-powered ERP for Digital-first Businesses

Comprehensive solution offering complete Financial Management, along with Accounting, Sales & Distribution, Procurement, Supply Chain, Inventory Management, BI and FP&A, Financial Closing, HRM, Payroll, and other Comprehensive Financial Solution



Opportunity and Market Size: Financial Supply Chain Management Solutions

Developed Economies (USA / EUROPE)					
To be evaluated	Developing Economies (SEA, MENA, LATAM, AFRICA) etc.				
	To be evaluated	INDIA (Starting Country)			
		Target Industry	Accounts Receivable Reconciliation	Accounts Payable Automation / Cashflow Planning / Forecasting	Treasury Mgt & Lending
		D2C	START \$375M		
		FinTech / BFSI			
		e-Commerce <ul style="list-style-type: none"> - Restaurants - Grocery Delivery - Travel - Ed-tech - e-gaming - Marketplaces 			
		Others <ul style="list-style-type: none"> - Retail - Media and Telecom - Healthcare - Utilities 	Growth \$625 M		
					To be evaluated





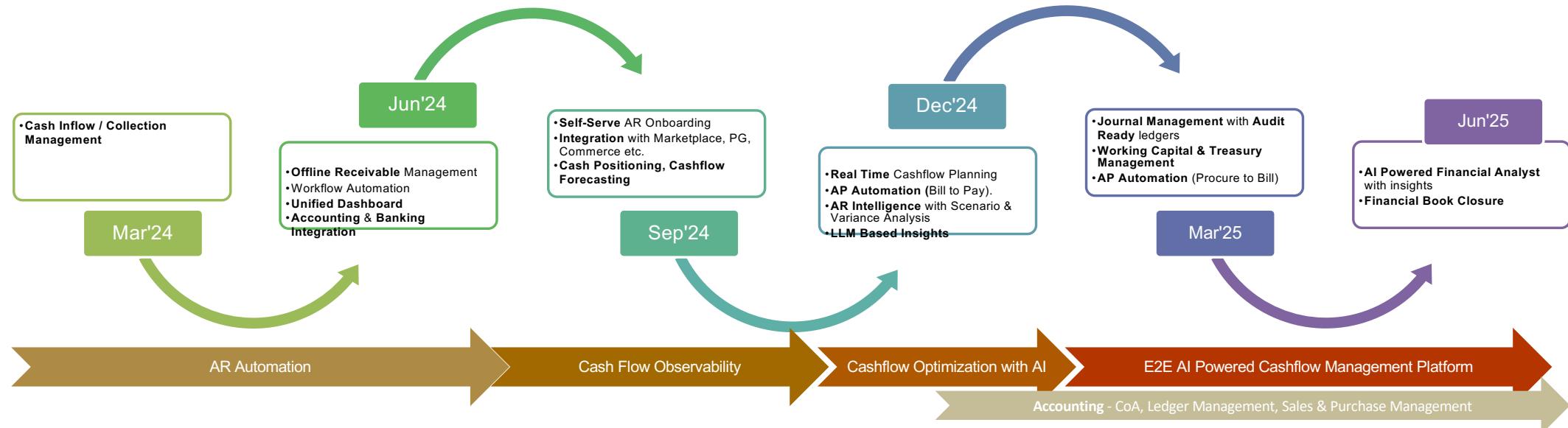
Global Competitor Landscape: Financial Supply Chain Management Solutions

Capabilities	SimpliFin	Competition				
		Blackline (US)	Statement (US)	Nilus (US)	Agicap (France)	Ledge (US)
Revenue	>\$300K Pipeline	<u>\$500M+ (2022)</u>	<u>\$6M</u>	<u>\$2.7M</u>	<u>\$56M</u>	<u>\$6M</u>
Funding	Bootstrapped	\$220M	\$12M	\$8.6M	\$120M	\$9M
Accounts Receivable		●	●	●	●	●
Accounts Payable		●	○	○	○	○
Cashflow Observability, Forecasting and Planning		●	●	●	●	●
Book-keeping		●	●	○	●	●
Other Financial Services Products		●	●	○	○	○
Lending		●	○	○	○	○
Integrations		●	●	●	●	●
Workflow & Automation		●	●	●	●	●



Funding Ask, Key Goals and Metrics: Pre-seed \$500K

Key Metrics	JFM-24E	AMJ-24E	JAS-24E	OND-24E	JFM-25E
# of Customer	5	10	24	40	60
- India	5	10	20	30	40
- International	-	-	4	10	20
ARR (in Thousand USD)	75	150	420	945	1875
ARR per Employee (in Thousand USD)	7.5	10	25	38	63
Team Size * Excluding Interns, including Founders					
- Technology	8	11	12	19	21
- Sales	2	3	5	6	9





Contact for more details at
GetSimpliFin Technologies



Website: www.getsimplifin.com

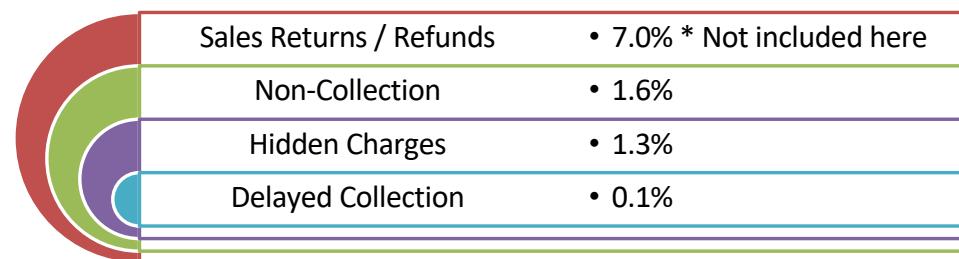
Reach out to us at :
Email sourabh.nolkha@getsimplifin.com
Mobile <+91 91580 03170>

Sample Case Study of a D2C Brand – 3-10% Leakage & Army of Finance



Revenue	• \$100 Million
Sales Channels	• 15+ Brand-Sales Channel (Marketplace, Own Website, Offline, Retail)
Channel Cost	• 35%+ (towards Commission, Logistics, Marketing, etc.)
Order Volume	• 8M+
Days Sales Outstanding	• 45+ Days
Payment Methods	• 5+ bank Account, 3+ Payment Gateway

Cost of Leakage due to Lack of Cashflow Observability



Sample Profit & Loss Account	Management P&L	Leakage	Actual P&L
Gross Revenue	120.0		120.0
Returns	(20.0)		(20.0)
Net Revenue	100.0		100.0
COGS	(40.0)	(1.6)*	(41.6)
Gross Margin	60.0		58.4
Cost of Sales	(25.0)	(1.3) [#]	(26.3)
CM1	35.0		32.2
Marketing	(10.0)		(10.0)
CM2	25.0		22.2
Other Expenses (Warehousing, etc.)	(3.0)		(3.0)
Corporate Expenses	(5.0)		(5.0)
EBITDA	17.0		14.2
Interest	(5.4)	(0.1) [^]	(5.5)
Net Margin	11.6	(3.0)	8.6

* Cost of Non-Collection = 20%+ Loss of Returns / Wrong Return
Cost of Wrong-collection = 5% Hidden / Unapproved Charges
^ Cost of Delayed-collection = 45 Days AR, 18% Cost of Capital, 2-Weeks Delay in Payment

Cost of AR Recon

- \$50K per annum
- Team of 5 Finance Folks