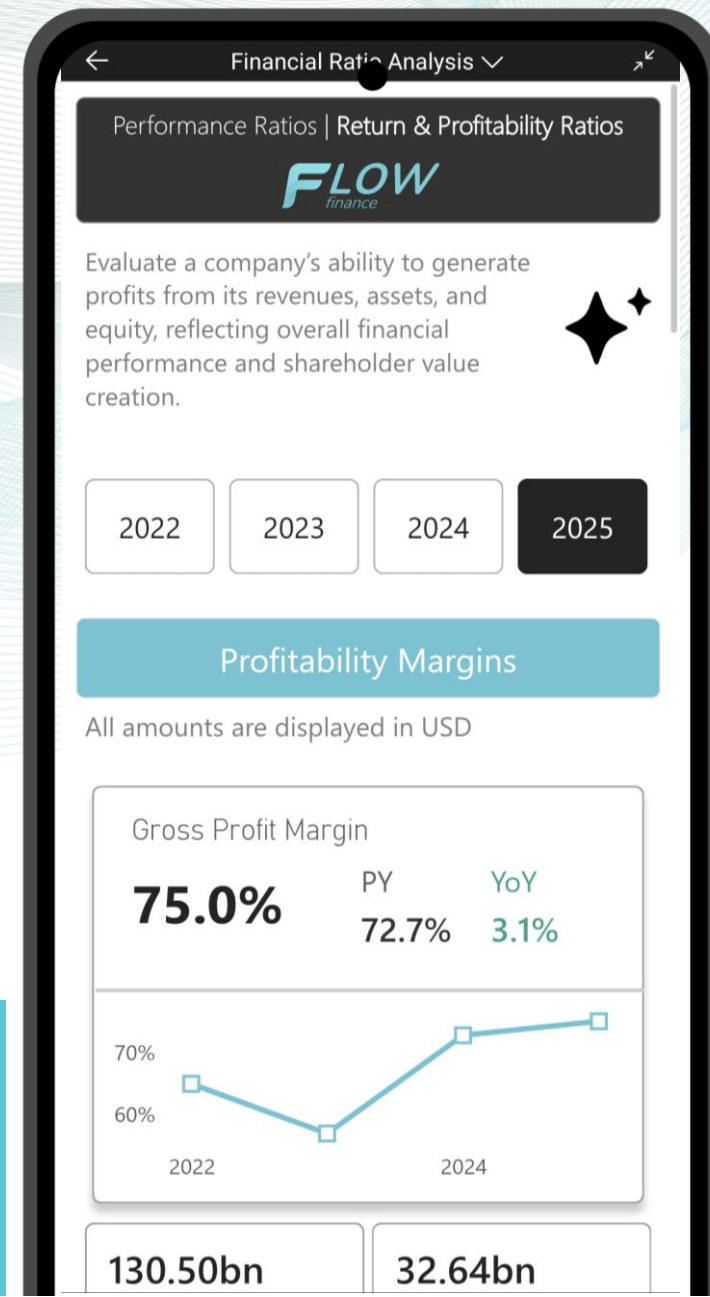
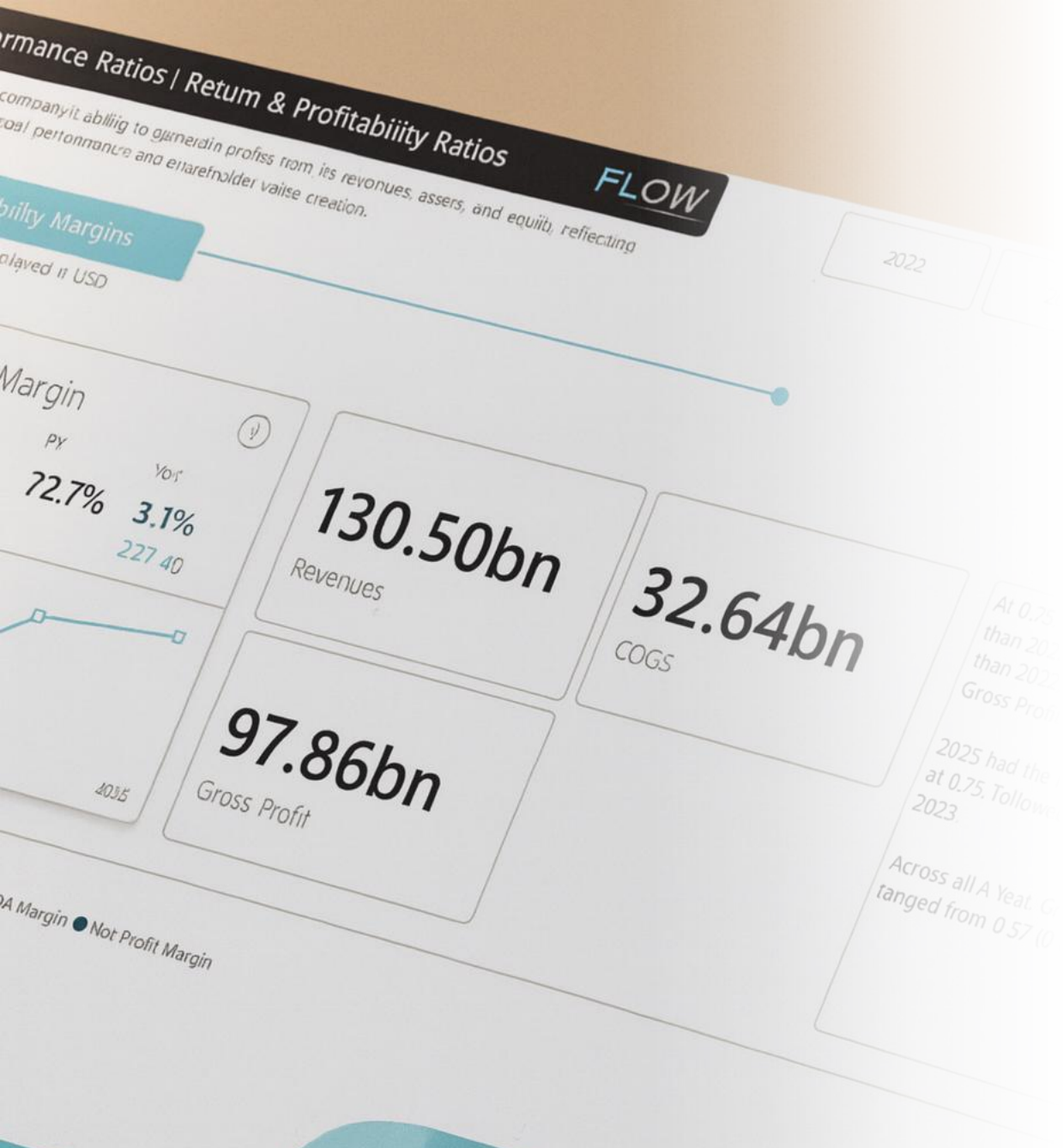




WE DON'T JUST ANALYZE DATA. **WE EMPOWER DECISIONS.**





- What is FLOW finance?
- Why FLOW?
- Core Financial Ratios
- Interactivity & Advanced Analysis
- AI-Powered Insights
- Mobile & Accessibility
- Security & Data Privacy
- Export & Sharing
- Data Sources & Integration
- Technology Stack
- Pricing Options and Packages
- Case Study
- FAQ
- Beyond FLOW
- Get in Touch



WHERE FINANCIAL  
RATIOS BECOME  
STRATEGIC INSIGHT.

WE DON'T JUST ANALYZE DATA. **WE EMPOWER DECISIONS.**

# WHAT IS FLOW FINANCE?

FLOW finance

is a Power BI powered financial dashboard that helps you make confident decisions, driven by financial ratios and AI.



# WHY FLOW?



**Save time** | Automate ratio calculations and reporting.



**Boost performance** | Monitor profitability, liquidity, and efficiency ratios to improve results.



**Cut costs** | Identify inefficiencies and cost drivers through performance ratios.



**AI-powered insights** | Use AI to detect patterns, highlight anomalies, and explain changes in financial performance.

# CORE FINANCIAL RATIOS



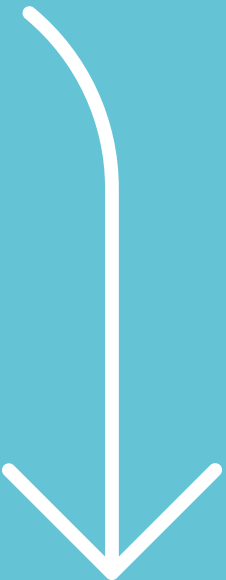
## Performance Ratios

- Return and Profitability Ratios
- Asset Utilization Ratios



## Financial Leverage Ratios

- Liquidity Ratios
- Solvency Ratios
- Coverage Ratios





# RETURN AND PROFITABILITY RATIOS

## PROFITABILITY MARGIN

- Gross Profit Margin
- Operating Profit Margin (EBIT Margin)
- EBITDA Margin
- Net Profit Margin

## RETURN EFFICIENCY

- Return on Assets (ROA)
- Return on Capital Employed (Core ROCE)
- Return on Equity (ROE)

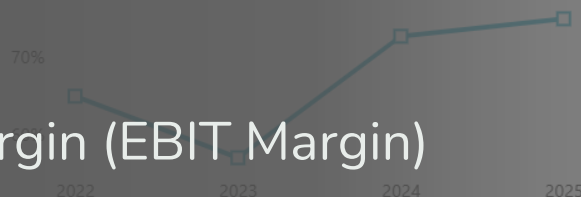
### Profitability Margins

All amounts are displayed in USD

#### Gross Profit Margin

75.0%

PY 72.7%  
YoY 3.1%  
2.27 pp



130.50bn

Revenues

32.64bn

COGS

97.86bn

Gross Profit

#### Profitability Margins Trend (2022–2025)

● Gross Profit Margin ● Operating Profit Margin ● EBITDA Margin ● Net Profit Margin



#### Operating Profit Margin

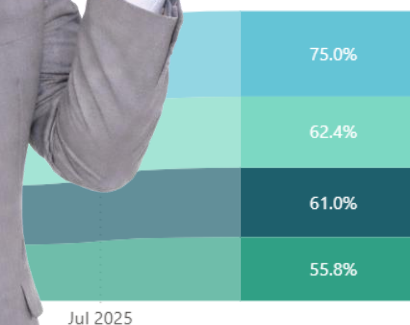
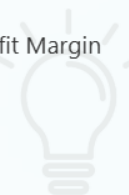
61.0%

PY 51.6%  
YoY 18.1%

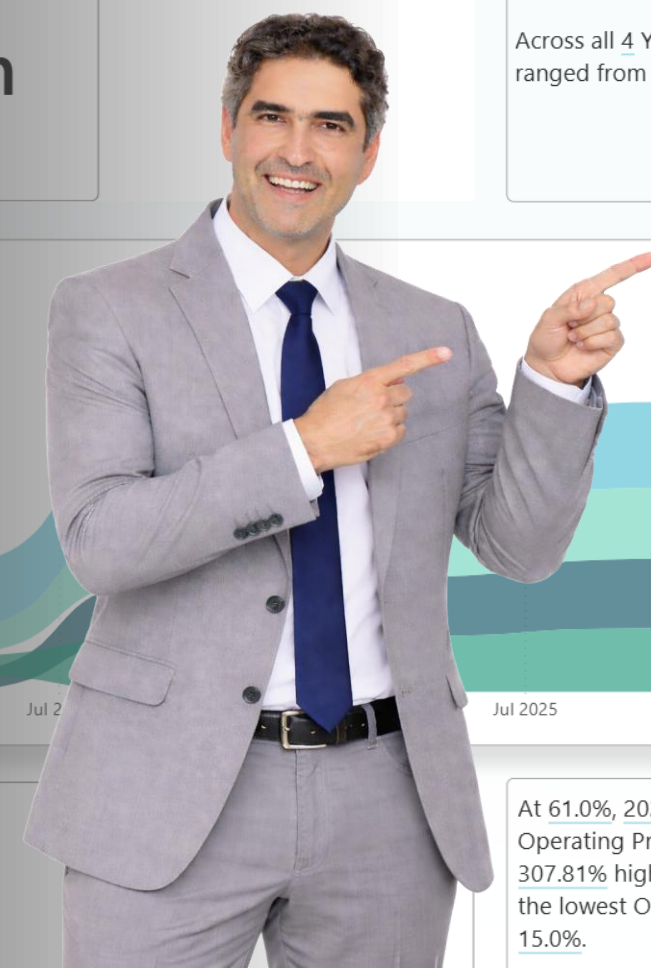
At 0.75, 2025 had the highest Gross Profit Margin and was 31.72% higher than 2023, which had the lowest Gross Profit Margin at 0.57.

2025 had the highest Gross Profit Margin at 0.75, followed by 2024, 2022, and 2023.

Across all 4 Year, Gross Profit Margin ranged from 0.57 to 0.75.



At 61.0%, 2025 had the highest Operating Profit Margin and was 307.81% higher than 2023, which had the lowest Operating Profit Margin at 15.0%.



# ASSET UTILIZATION RATIOS

## ASSET TURNOVER EFFICIENCY

→ Total Asset Turnover

→ Fixed Asset (PPE) Turnover

## WORKING CAPITAL EFFICIENCY

→ Inventory Turnover

→ Days Inventory Outstanding (DIO)

→ Receivables Turnover

→ Days Sales Outstanding (DSO)

→ Payables Turnover

→ Days Payables Outstanding (DPO)

## CASH CONVERSION EFFICIENCY

→ Cash Conversion Cycle (CCC)



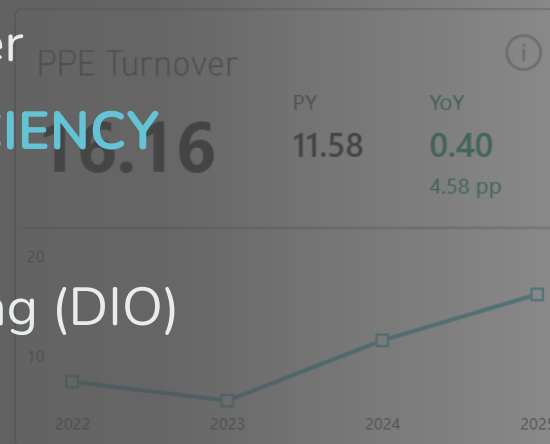
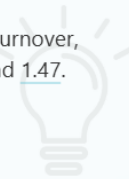
130.50bn  
Revenues

111.60bn  
Assets

At 1.47, 2025 had the highest Total Asset Turnover and was 133.90% higher than 2023, which had the lowest Total Asset Turnover at 0.63.

2025 had the highest Total Asset Turnover at 1.47, followed by 2024 at 1.14 and 2023 at 0.63.

2023 had 0.63 Total Asset Turnover, 2024 had 1.14, and 2025 had 1.47.



130.50bn  
Revenues

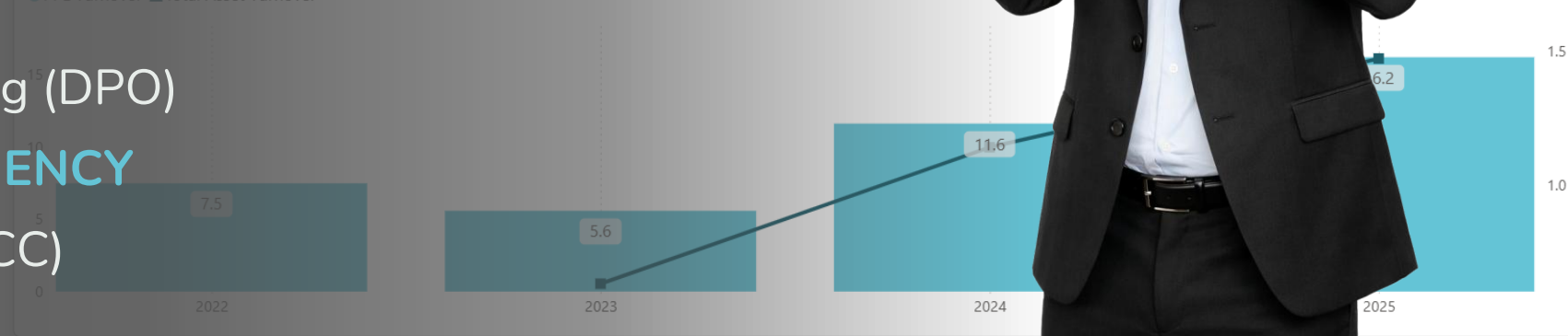
8.08bn  
Net PPE

At 16.16, 2025 had the highest PPE turnover and was 190.24% higher than 2023, which had the lowest PPE turnover at 5.57.

2025 had the highest PPE Turnover at 16.16, followed by 2024, 2022, and 2023.



PPE Turnover and Total Asset Turnover by Year



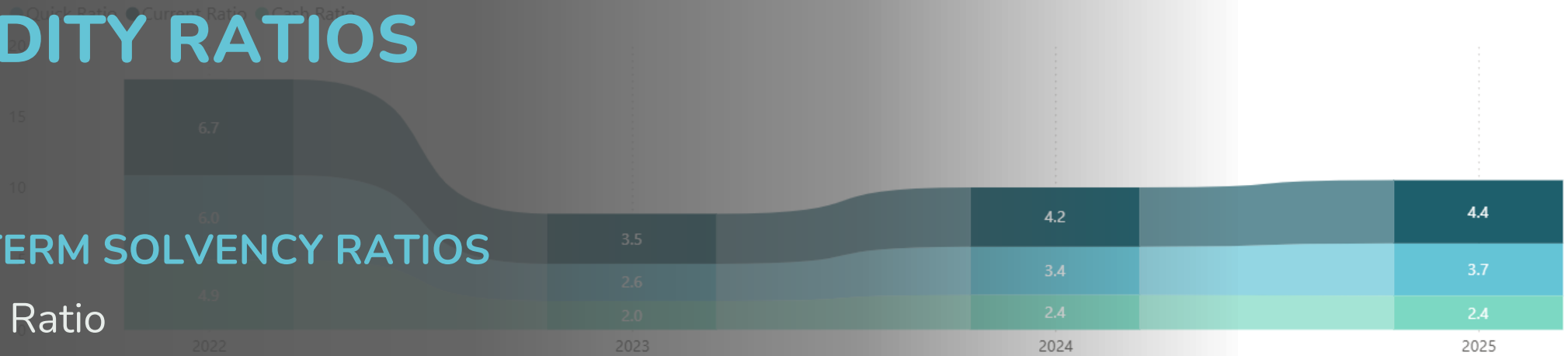


# LIQUIDITY RATIOS

## SHORT-TERM SOLVENCY RATIOS

- Current Ratio
- Quick Ratio (Acid Test)
- Cash Ratio

Quick Ratio, Current Ratio and Cash Ratio by Year



## WORKING-CAPITAL POSITION

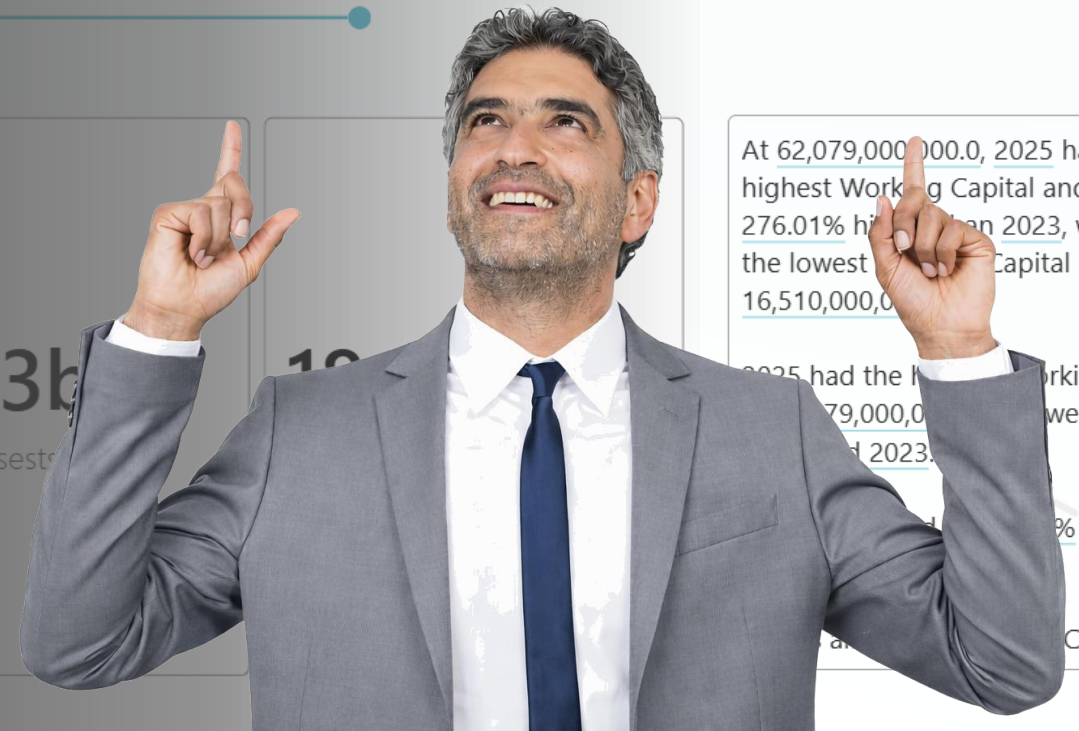
- Working Capital

Working-Capital Position



80.13bn

Current Assets



At 62,079,000,000.0, 2025 had the highest Working Capital and was 276.01% higher than 2023, which had the lowest Working Capital at 16,510,000,000.0.

2025 had the highest Working Capital at 62,079,000,000.0, followed by 2024, which had 33,700,000,000.0, and 2023, which had 33,700,000,000.0.

% of Working

Capital

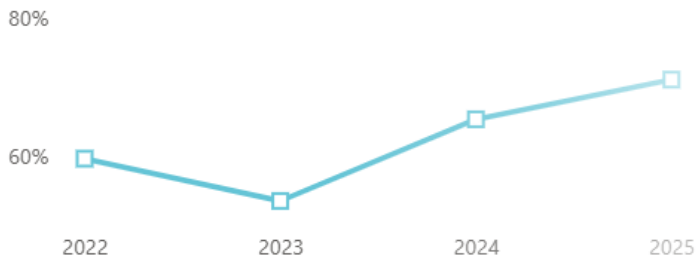
## Net Worth & Asset Coverage

### Net Worth to Total Assets

**71.1%**

PY  
0.65

YoY  
**8.7%**  
5.69 pp

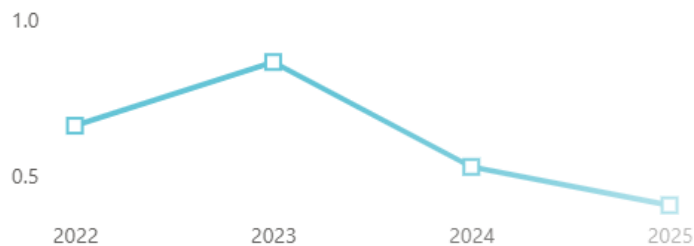


### Debt to Tangible Net Worth

**0.41**

PY  
0.53

YoY  
**8.7%**  
5.69 pp



# SOLVENCY RATIOS

## LEVERAGE & CAPITAL STRUCTURE

- Debt Ratio
- Debt-to-Equity Ratio
- Debt-to-Assets Ratio
- Equity Multiplier

## NET WORTH & ASSET COVERAGE

- Net Worth to Total Assets
- Debt to Tangible Net Worth
- Debt to EBITDA

# COVERAGE RATIOS

## INTEREST & DEBT SERVICE COVERAGE

- Interest Coverage Ratio
- Debt Service Coverage Ratio (DSCR)

81.45bn

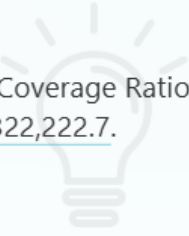
247.00K

Interest Expense

At 322,222.7, 2025 had the highest Interest Coverage Ratio and was 1,992.77% higher than 2023, which had the lowest Interest Coverage Ratio at 15,396.9.

2025 had the highest Interest Coverage Ratio at 322,222.7, followed by 2024, 2022, and 2023.

Across all 4 Year, Interest Coverage Ratio ranged from 15,396.9 to 322,222.7.



Interest Coverage Ratio and Debt Service Coverage Ratio (DSCR) by Year

● Interest Coverage Ratio ● Debt Service Coverage Ratio (DSCR)

0.6M

0.4M

0.2M

0.0M

2022

2023

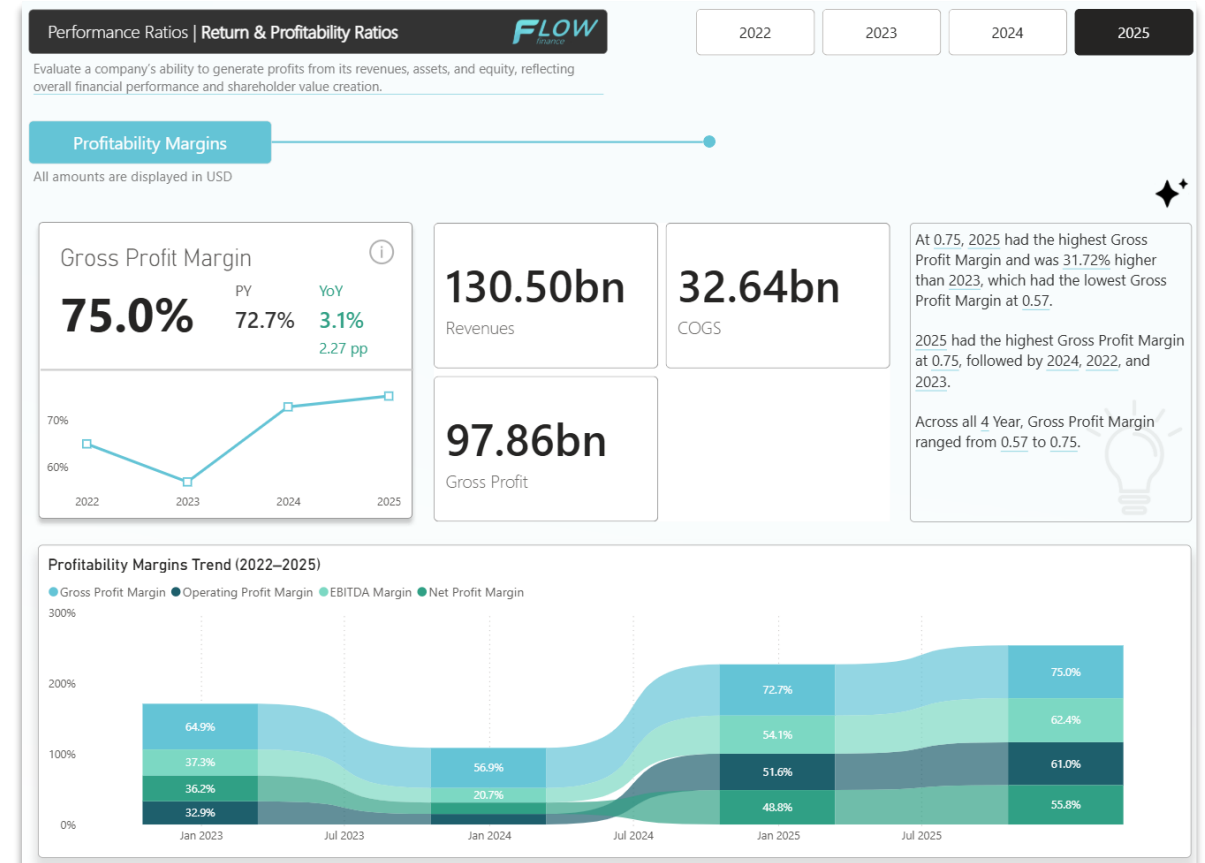
2024

2025

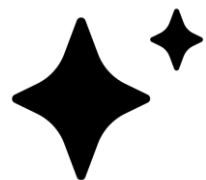


# INTERACTIVITY & ADVANCED ANALYSIS

- Year-based filtering for period analysis
- YoY and Percentage Point (PP) measures to assess change
- Ribbon charts to highlight ranking and position shifts
- Line charts for trend analysis over time
- Conditional formatting indicators
- AI-powered narrative insights
- Built-in AI-powered insights
- Custom prompt-driven insights



Return & Profitability Ratios Report (Sample View)



# AI-POWERED INSIGHTS



5 Built-in AI  
Insights

Net Profit Margin, ROA, and ROE show a sharp decline from 2022 to 2023, followed by a dramatic recovery to 16.2% in 2023, indicating reduced profitability due to higher operating costs and lower gross margin, driven by significant revenue growth and improved cost efficiency.

ROA dropped from 21.9% in 2022 to 10.6% in 2023, suggesting weaker asset productivity. The rebound in 2024 shows improved asset utilization and higher earnings relative to total assets. ROE followed a similar pattern, falling from 21.9% in 2022 to 10.6% in 2023, and then rising to 21.9% in 2024, indicating exceptional shareholder returns.

This trend matters because the 2023 dip signals operational challenges or market pressures, while the 2024–2025 surge may not be sustainable without careful cost control and market diversification. Drivers include changes in sales mix, significant scaling in revenue, and improved operating margins. Recommendations: 1) Investigate causes of 2023 margin compression to avoid recurrence. 2) Reinforce cost discipline to sustain high margins. 3) Diversify revenue streams to mitigate volatility. Risks include over-reliance on a single growth driver and potential competitive pushback.

AI Insights

Return & Profitability Assessment

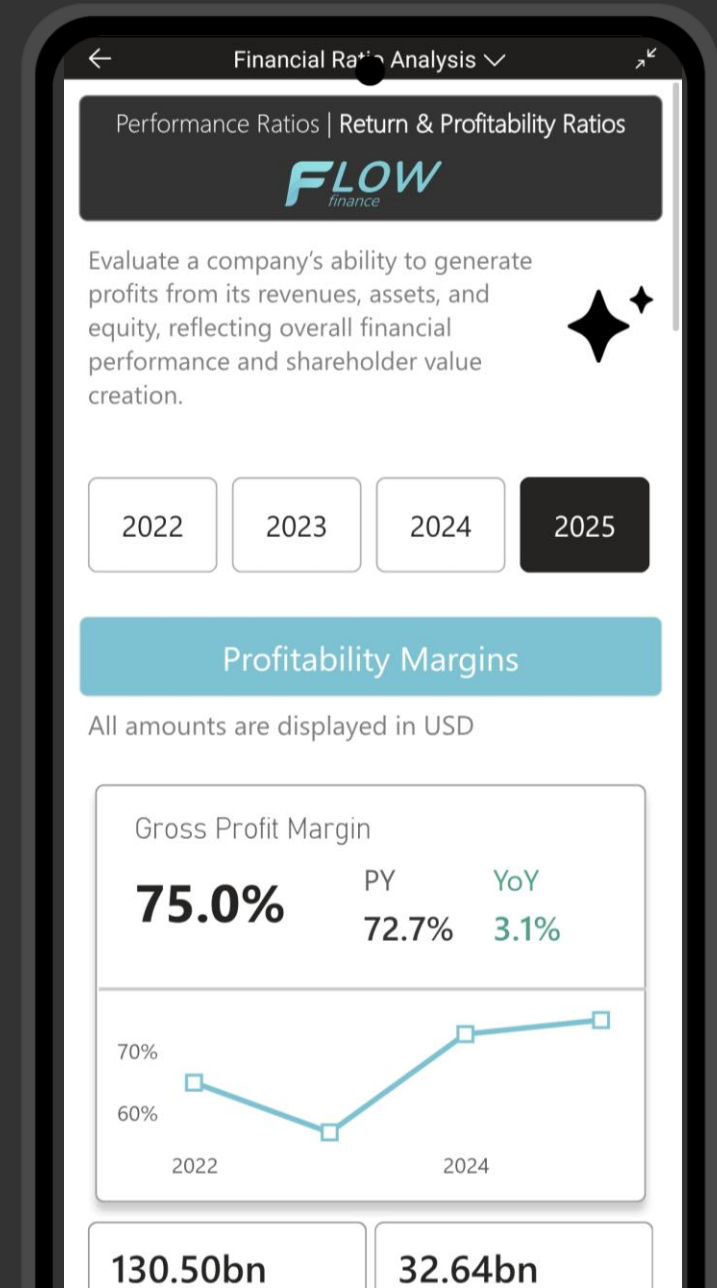
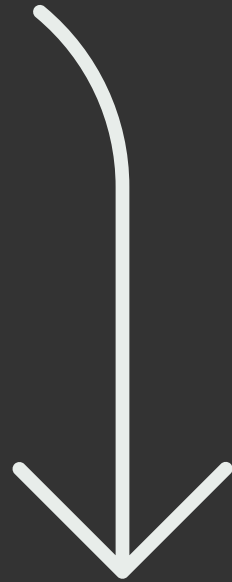
Search

- ☒ Return & Profitability Assessment
- ☐ Asset Utilization Efficiency
- ☐ Liquidity Position Review
- ☐ Solvency & Long-Term Stability
- ☐ Coverage Strength Analysis
- ☐ Overall Ratio Trends Overview

3 Custom  
Prompt-Based  
Insights



# MOBILE & ACCESSIBILITY

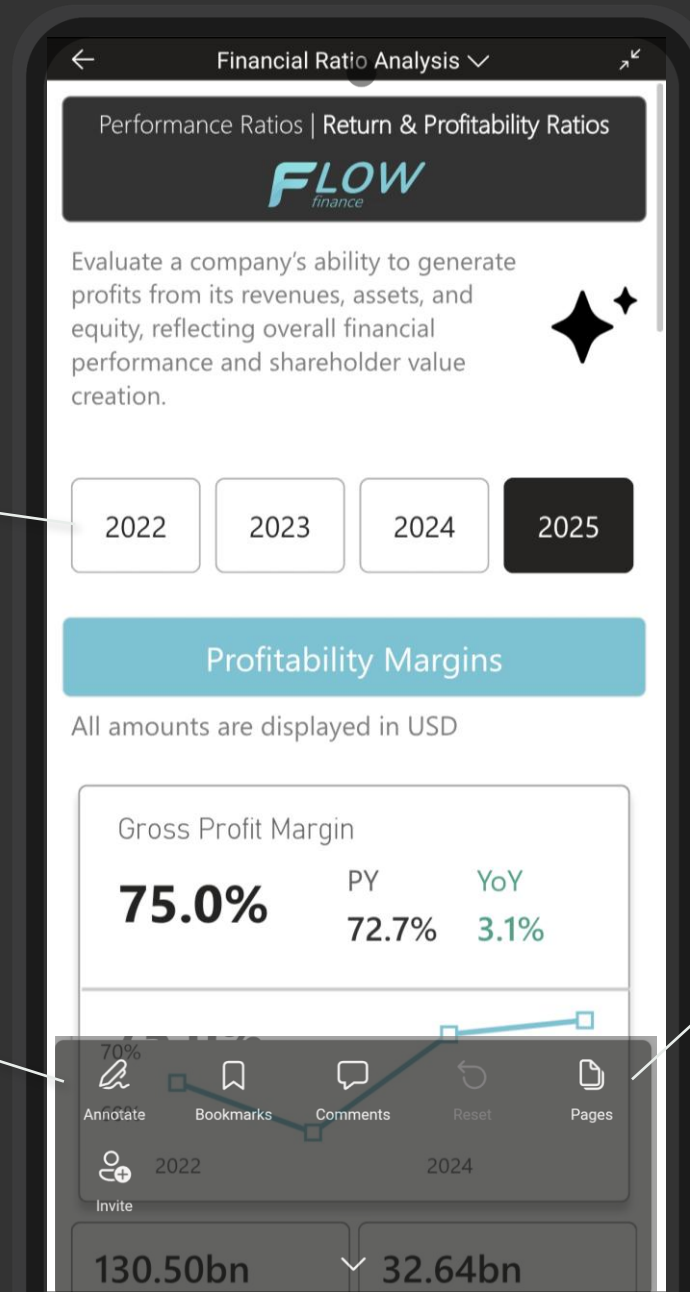




# FULL-FEATURED MOBILE APP

**Mobile-  
Optimized  
Experience**

**Annotation &  
Sharing**

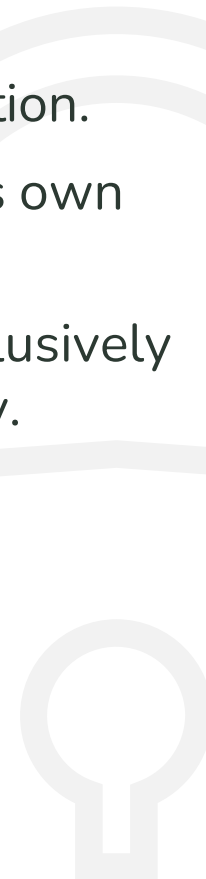


- Dashboard & Report Interaction
- Alerts & Notifications
- AI Insights
- Bookmarks
- Comments
- Invite Others

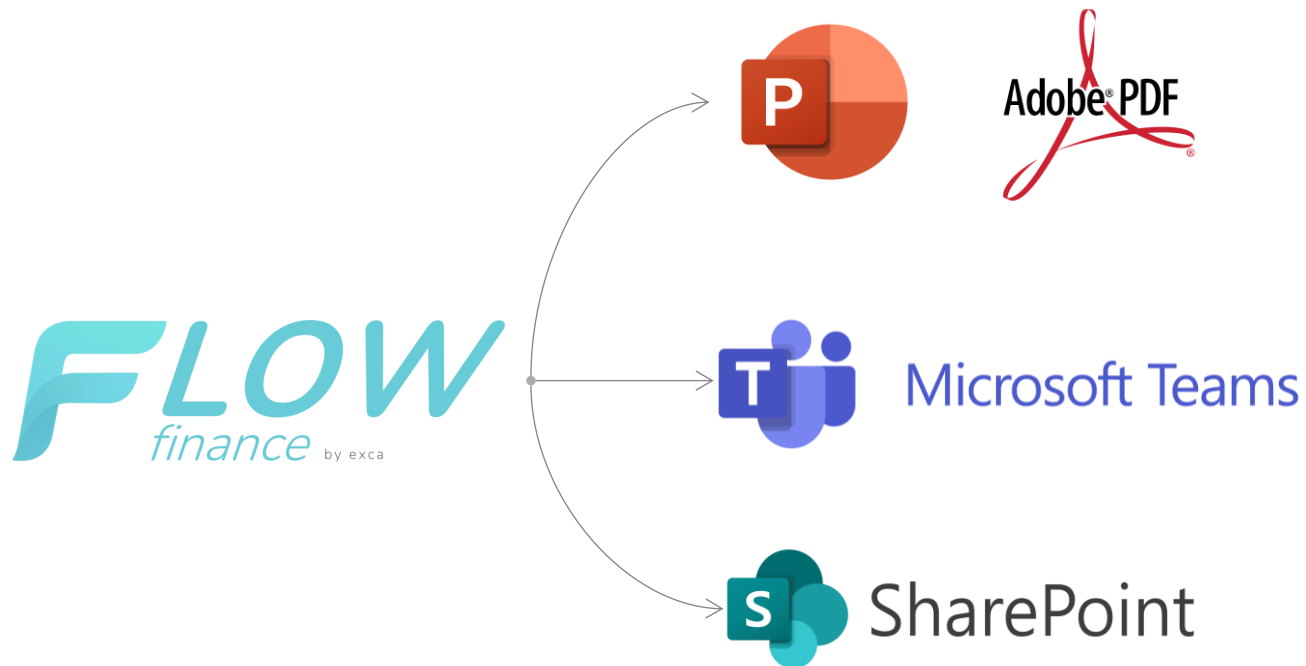
**Navigation &  
Organization**



# SECURITY & DATA PRIVACY

- **Data stays in your tenant – always.**
  - Security and data privacy are central to our solution.
  - All customer data remains within the customer's own infrastructure, under full ownership and control.
  - The Power BI App is installed and executed exclusively within the customer's Microsoft tenant boundary.
  - Our team has no access to customer data.
- 

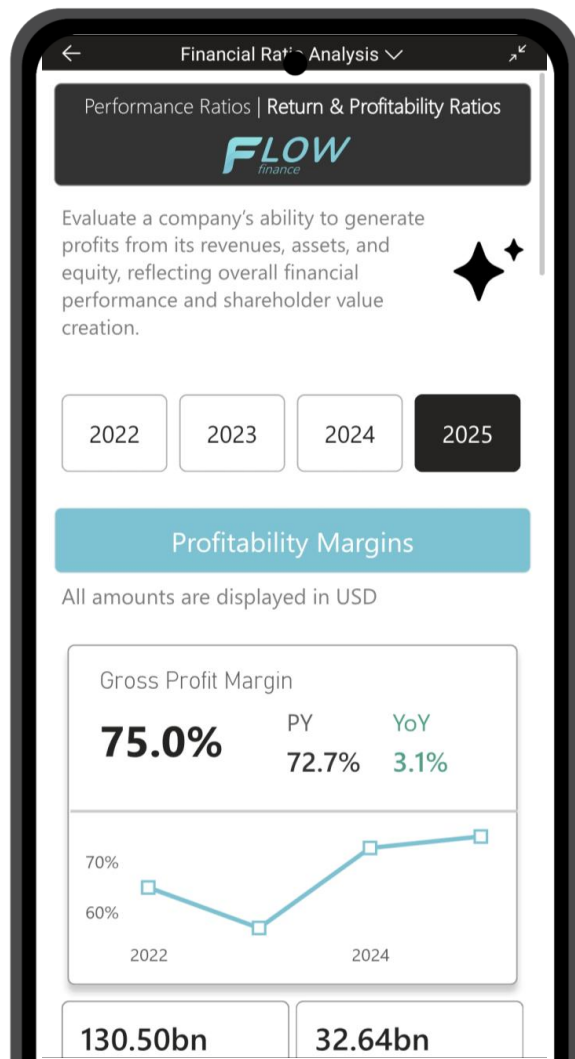
# EXPORT & SHARING



The report supports flexible export and sharing options through Power BI Service, allowing users to export insights to **PowerPoint** and **PDF** formats.

Embed reports directly in Microsoft **Teams**, and share securely via **SharePoint**, ensuring insights are easily accessible and collaboration-ready across the organization.

# DATA SOURCES & INTEGRATION



SharePoint



OneDrive

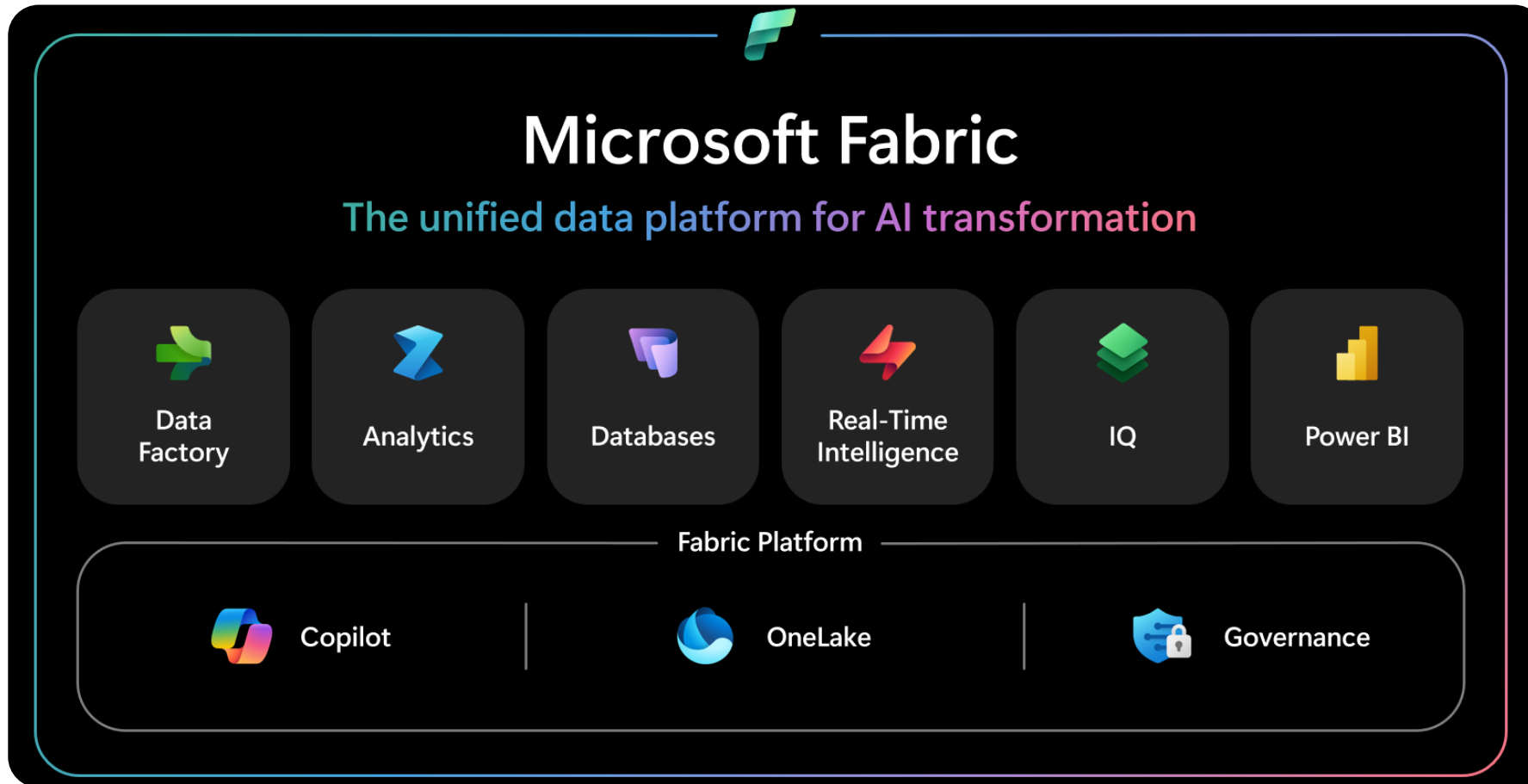


Google Drive

FLOW Finance supports Excel files hosted on **SharePoint, OneDrive, and Google Drive**, in addition to custom data sources.

This enables fast integration with existing data and ensures a smooth onboarding experience.

# TECHNOLOGY STACK



Our solution is built on **Microsoft Fabric**, enabling unified analytics, scalable performance, and AI-ready insights on a single data platform.

# PRICING OPTIONS & PACKAGES

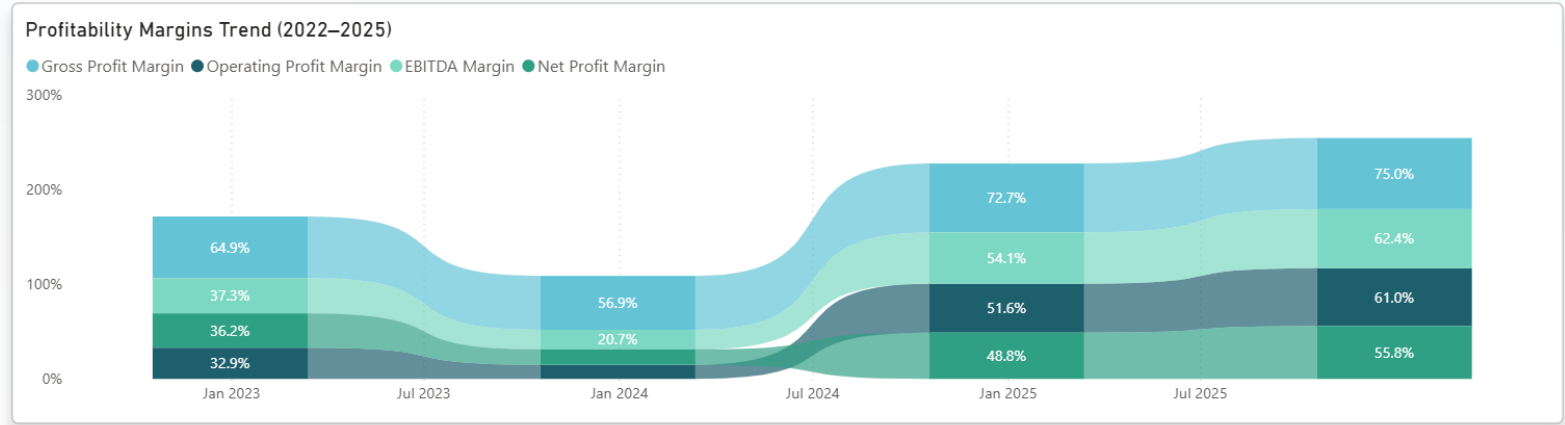
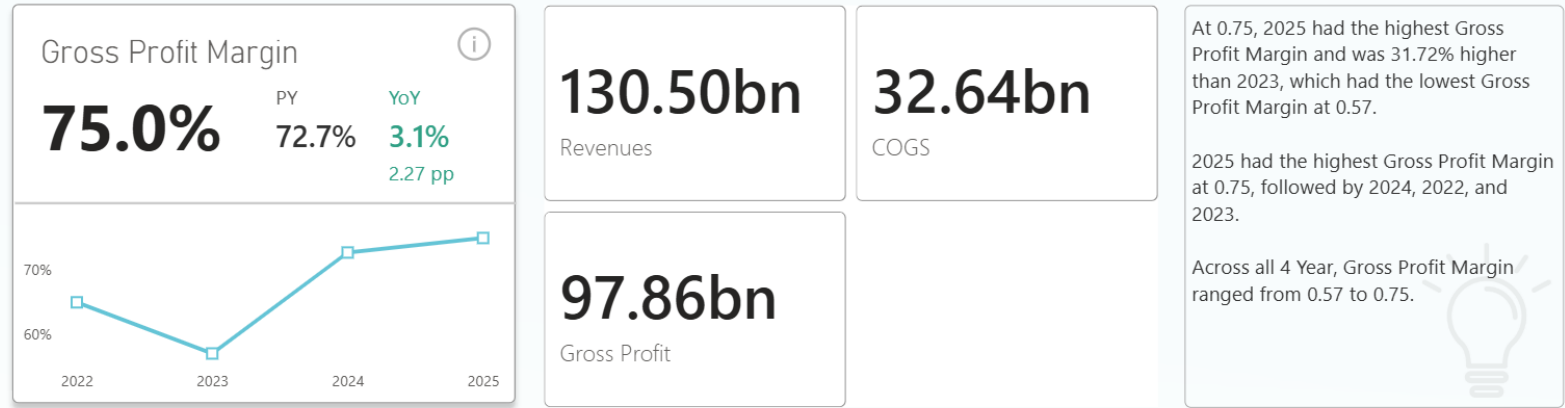
Plan name	Features	Price	Best for
Basic	All features, standard email support	\$379/year	Individuals or teams comfortable working independently
Pro	All features, priority support, plus two interactive online sessions focused on results interpretation and AI custom prompt suggestions	\$879/year	Teams that want expert guidance and deeper insight from AI
Enterprise	Solution customization, tailored workflows, bespoke AI prompts, and dedicated engagement	Solution-Based Pricing	Organizations with advanced or customized requirements



Evaluate a company's ability to generate profits from its revenues, assets, and equity, reflecting overall financial performance and shareholder value creation.

Profitability Margins

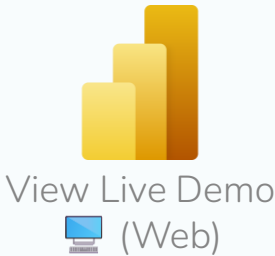
All amounts are displayed in USD



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# CASE STUDY

This case study showcases how financial ratios can be used to analyze company performance using publicly available data from **NVIDIA Corporation**. Through interactive dashboards and clear visual storytelling, it demonstrates how complex financial information can be transformed into actionable insights, enabling users to quickly assess profitability, efficiency, and performance trends over time. The case study highlights our ability to turn real-world data into intuitive, decision-ready analytics.



# FAQ

## **How is data privacy handled?**

All data stays within your Microsoft tenant and follows Microsoft Fabric and Power BI security standards. Data stays in your tenant – always.

## **Which Power BI license is required?**

A Power BI Pro license is required.

## **Can it be shared within the organization?**

Yes, it can be securely shared within the organization using Power BI permissions.

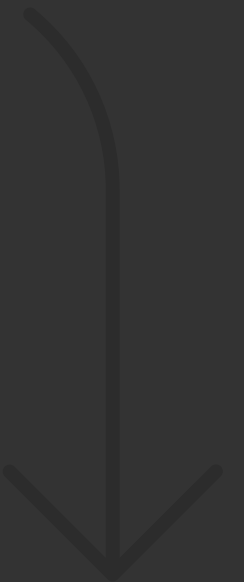


# WHY CHOOSE US?

**We Deliver.**

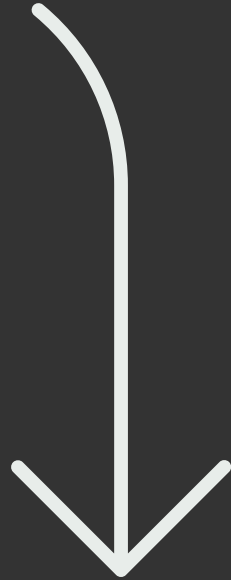


Clarity you can decide with.  
Impact you can measure.



# BEYOND FLOW

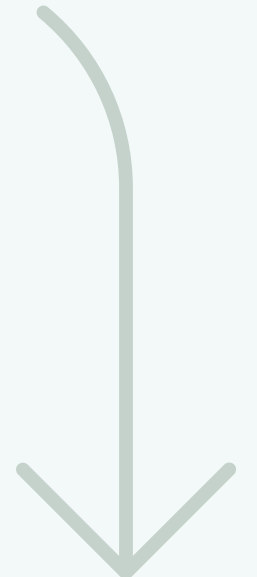
MORE FROM EXCA INSIGHTS





## A Public Data Platform Focused on the MENA Region.

- Bringing together trusted sources into a single, accessible view.
- Built to support understanding, analysis, and better decisions.
- Including payments and infrastructure such as **POS** payments, **SADAD** and **SARIE**.





1/1/2021

12/31/2023

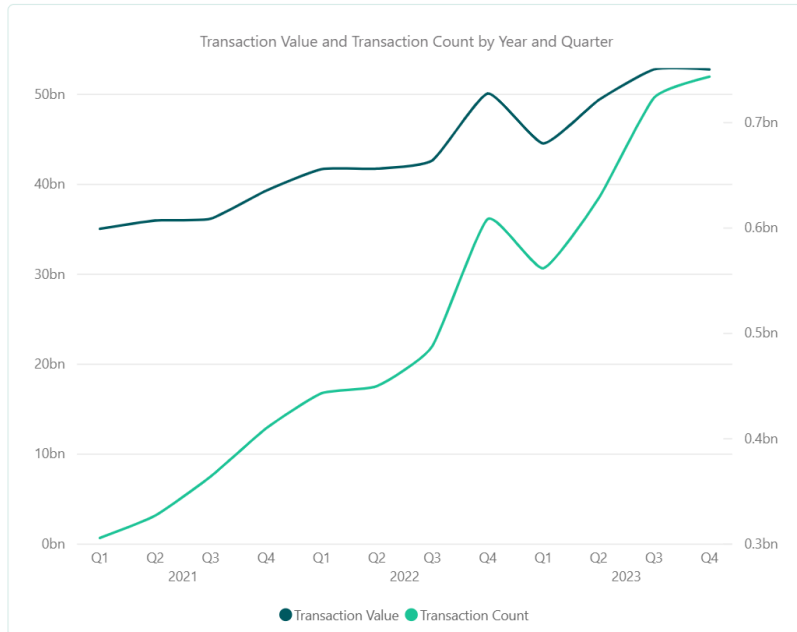


521.34bn

Transaction Value

6.05bn

Transaction Count



Riyadh - الرياض

Jeddah - جدة

Dammam - الدمام

Abha - أبها

Buraidah - بريدة

Hail - حائل

Khobar - الخبر

Madinah - المدينة المنورة

Makkah - مكة المكرمة

Tabuk - تبوك

Other - الأخرى

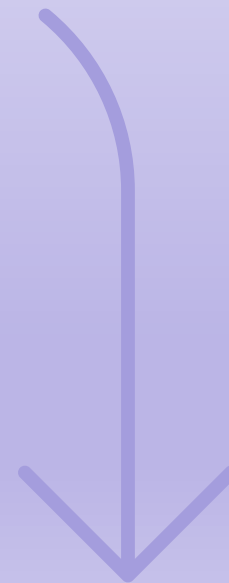
SAMA POS open data provides valuable insights into transaction behavior across cities and economic sectors, **helping uncover spending patterns, growth trends, and shifts in consumer activity over time.**

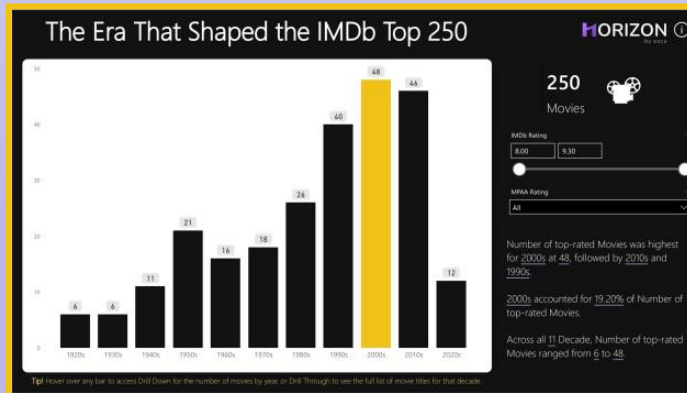
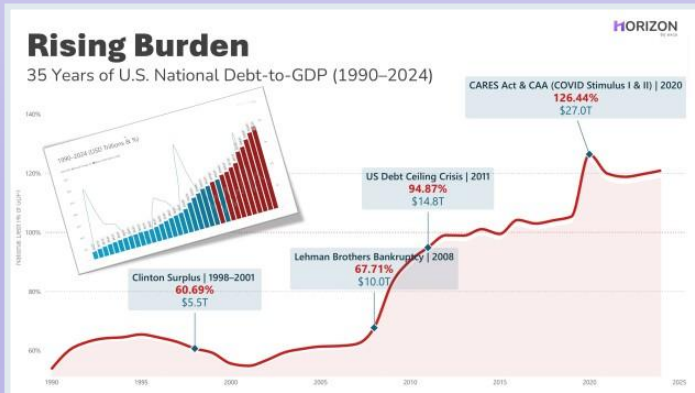
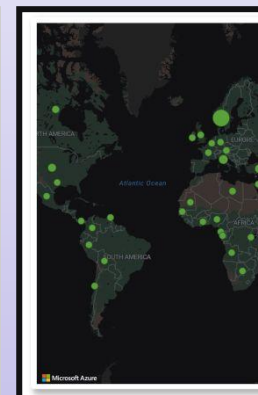
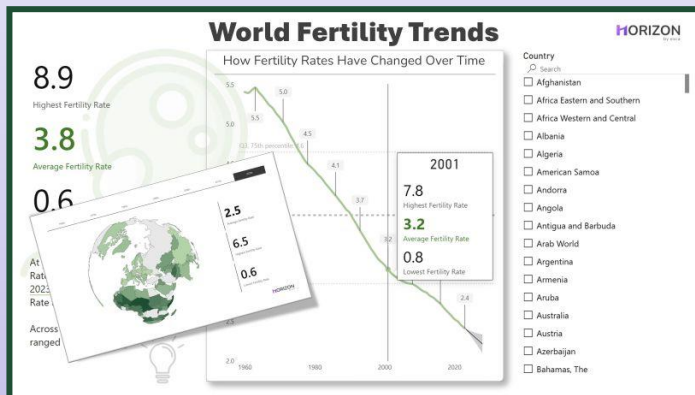
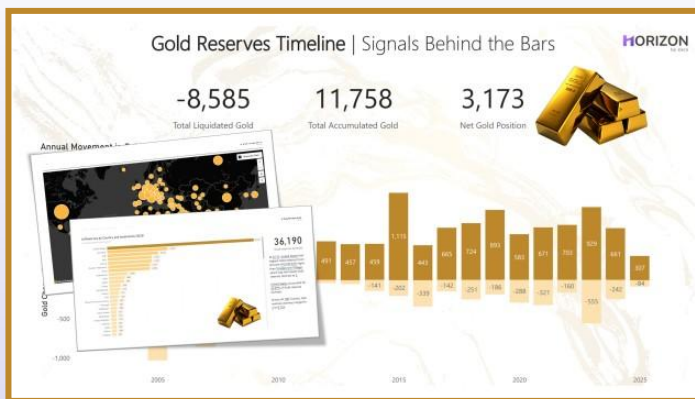
By analyzing transaction value and volume, decision-makers can better understand how different sectors perform across regions and periods.



## A Public Data Platform Focused on the MENA Region.

- Independent Interactive dashboards exploring public datasets.
- Each dashboard designed around its own theme and style.
- Each one crafted to tell a different story.





# Get in Touch



Contact us



Book a meeting

**FLOW**  
finance by exca

**exca**  
Insights . Experience

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