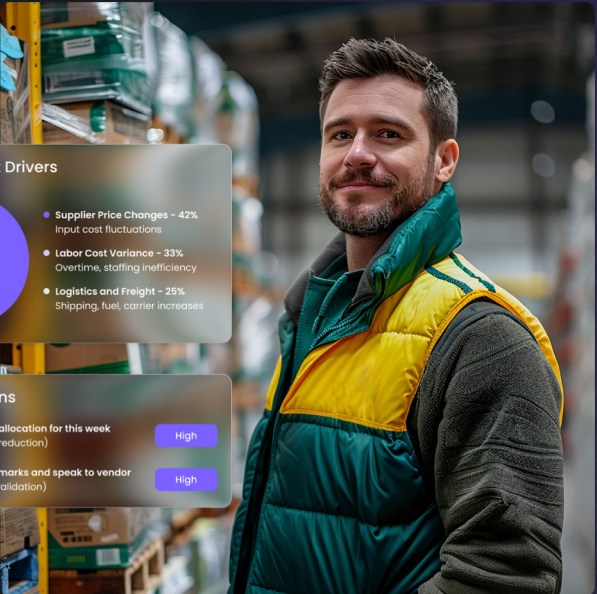


# AI-first finance for the real economy.

Raising \$2M pre-seed.

# FINZ

[www.finzcard.com](http://www.finzcard.com) | [investors@finzcard.com](mailto:investors@finzcard.com)



**Primary Cost Drivers**

- Supplier Price Changes - 42%  
Input cost fluctuations
- Labor Cost Variance - 33%  
Overtime, staffing inefficiency
- Logistics and Freight - 25%  
Shipping, fuel, carrier increases

**Priority Actions**

- Review labor allocation for this week (3-5% target reduction) High
- Check benchmarks and speak to vendor (Pricing gap validation) High

## THE PROBLEM

# Real economy margin cannot be fixed until the books close.



### Accounting gap

Operations runs daily on cash basis, while finance closes monthly on accrual basis.



### Manual controls

Spreadsheets become the workaround. Margin stays invisible during the month.



### Wrong tools

Existing software records the past. It does not manage cash, costs, and margin real time.

## THE CONSEQUENCE

**\$625K / year**

from 50 bps margin  
leakage on \$125M  
revenue.

# Operations and finance can now run on the same clock.

1

## Back office got faster.

AI made AP, AR, close, and reporting faster. But finance still runs on a monthly cycle.

2

## Data remained fragmented.

Finance and operational data still sits across disconnected systems and spreadsheets.

3

## Context became computable.

Messy data can now become usable business context without heavy ERP migration.

## SOLUTION

# Finz autonomously runs the finance cycle before the monthly close.

It turns fragmented banking, accounting, and operational data into live control over cash, costs, and margin.

### Cash

Live position, obligations, and 13-week forecast.

### Costs

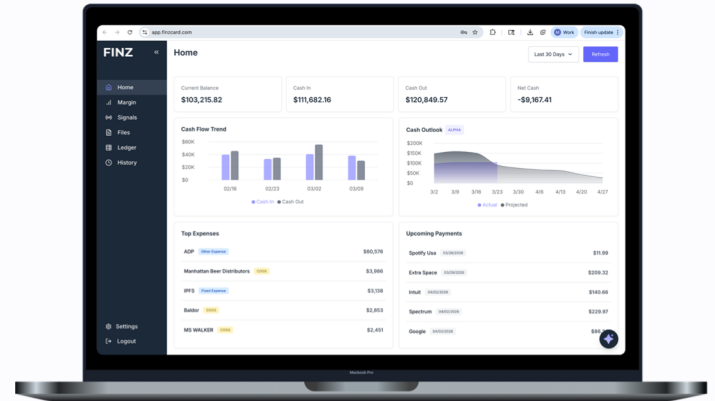
What moved, why, and where the variance is.

### Margin

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

### Actions

Top priorities ranked by dollar impact.



## HOW IT WORKS

# AI agents do the finance work behind cash flow and P&L.

### Step 1 - Transform

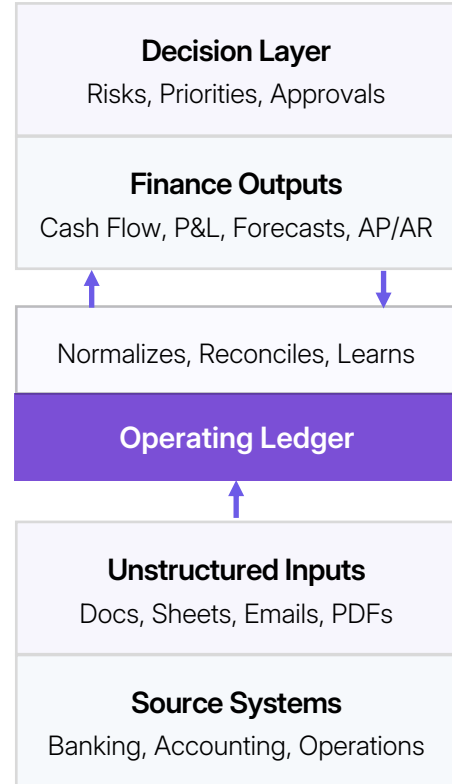
Finz turns raw business activity into a proprietary financial model of how the company operates.

### Step 2 - Build

AI workers use the operating ledger to produce financial metrics, forecasts, and variance analysis.

### Step 3 - Execute

Specialist agents drive controlled actions that protect margin and EBITDA with humans in the loop.



## TRACTION

# Finz is live and onboarding customers weekly.

Early customers are \$50M – \$250M real-economy businesses where complex operations, lean finance teams, and tight margins make cash control mission-critical.

**\$100M+**

**Cash Flow Managed**

Annualized volume running through the Operating Ledger.

**\$150K+**

**Contracted ARR**

Combination of usage and outcome based model.

## MARKET

# The AI-first finance category will exceed \$100B.

Finz starts with a mid-market wedge where real-economy finance runs behind operations.

Longer term, the infrastructure will expand into payments, credit, and treasury.



# Revenue expands with business complexity and measurable impact.

**\$1K - \$2.5K**

per entity/month

**CORE SOFTWARE**

Minimum annual commitment based on transaction volume, and operating complexity.

**\$3K+**

per month

**PREMIUM SUPPORT**

Ongoing data support, workflow integration, KPI reporting, and priority assistance.

**\$50K+**

per quarter

**OUTCOME UPSIDE**

Performance-based upside tied to measurable cash, cost, and margin improvement.

## COMPETITION

# Whoever owns the decision wins.

Finz is the action layer above systems of record and workflow tools.

Incumbents record transactions or digitize workflows. Finz owns the operating context required to act.

System of record

Keep the books

QuickBooks • Puzzle •

Rillet • Campfire

Workflow tools

Digitize finance

Ramp • Brex • Bill.com •

Mercury

Planning systems

Model scenarios

Mosaic • Runway •

Cube • Anaplan

Decision Layer

Runs the action

Finz

## From founder-led sales to repeatable distribution.

👉 First-month margin wins drive retention. CAC payback under 12 months.

Channel / Milestone	Month 6	Month 12	Month 18	Month 24
Founder-led direct	15	30	45	60
Partner channels	3	15	40	75
Customer referrals	0	3	10	20
<b>Total customers</b>	<b>18</b>	<b>48</b>	<b>95</b>	<b>155</b>
Blended ACV	\$25K	\$30K	\$35K	\$42K
<b>ARR</b>	<b>\$450K</b>	<b>\$1.4M</b>	<b>\$3.3M</b>	<b>\$6.5M</b>

<sup>1</sup> Baseline case. Excludes outcome upside and multi-entity expansion.

TEAM

# Founded by an operator who lived the problem.



**Bikesh Kumar**

Founder and CEO | Acting CTO

20+ years across banking, retail, and technology. Invested and ran hospitality and franchise group for nearly a decade.



**Ben Richardson**

CFO



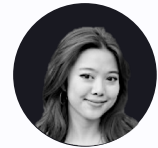
**Steve Abraham**

Fractional CFO



**Anna Huang**

AI Engineer



**Minh Nguyen**

Product Designer



## THE ASK

# Raising \$2M to prove the operating finance category.

Capital goes into product, customers, and distribution already in motion.

**Round:** Pre-seed, first external funding

**Instrument:** SAFE

45%

Engineering and platform

40%

GTM and partner channels

15%

Customer success and operations

## CONTACT

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