

Finance Back Office Solutions for Business Owners

Monthly Bookkeeping & Finance Back Office for Founders 





Managing SMBs finance back office is complex, fragmented, manual & slow

- Too many tools & too many finance experts.
- Human intensive, error prone, excel sheet flying back and forth.
- Bookkeeping doesn't start until month end, no real time insights. Founder's are flying blind.

Traditional solutions create more problems impeding business growth

In-House Accountant (AED 8–10K/month)

- Costly, slow setup.
- Basic bookkeeping only.
- No reports or KPIs delivered.
- No deep expertise on Tax Compliances.

Outsourced Firms

- “Send me bills, I’ll file your tax.”
- No monthly visibility or analytics.

Excel / Self-Managed

- Time-consuming.
- Error-prone.
- Founder stuck in admin.

Data-driven finance, delivered on time



- Deep onboarding: Understanding business model, stakeholders, pain points.



- Full setup: Chart of accounts, Zoho/Xero, reporting templates.



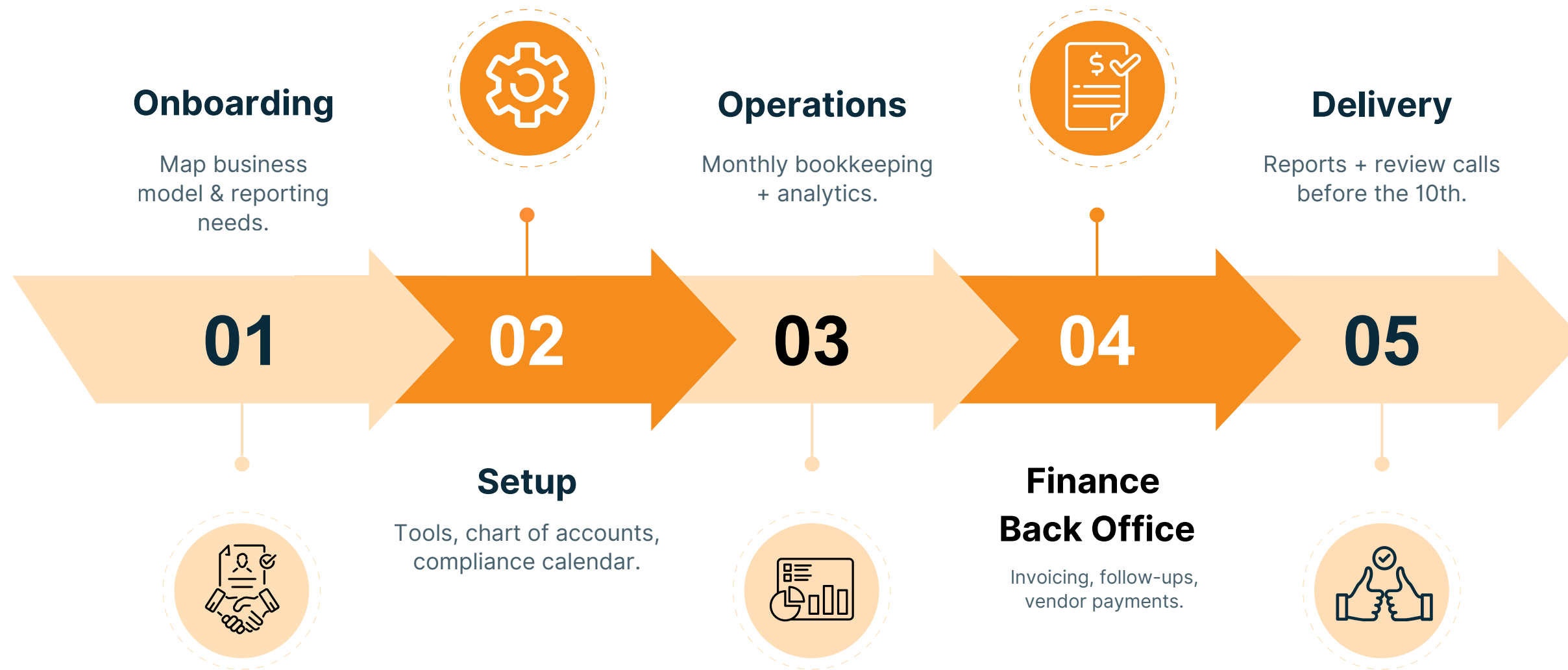
- Analytics reports delivered before the 10th, every month.



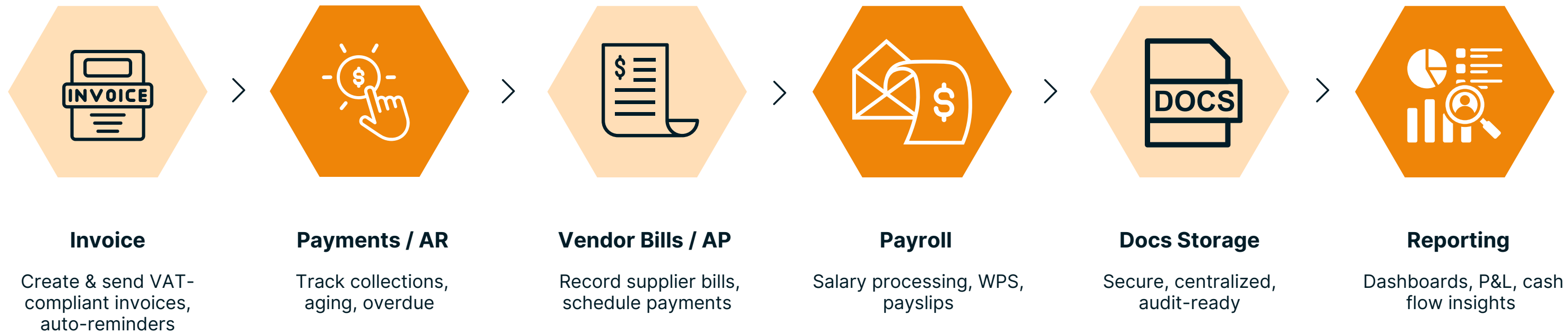
- Insights on cash flow, profitability, and tax liabilities.



A structured finance engine — not just bookkeeping



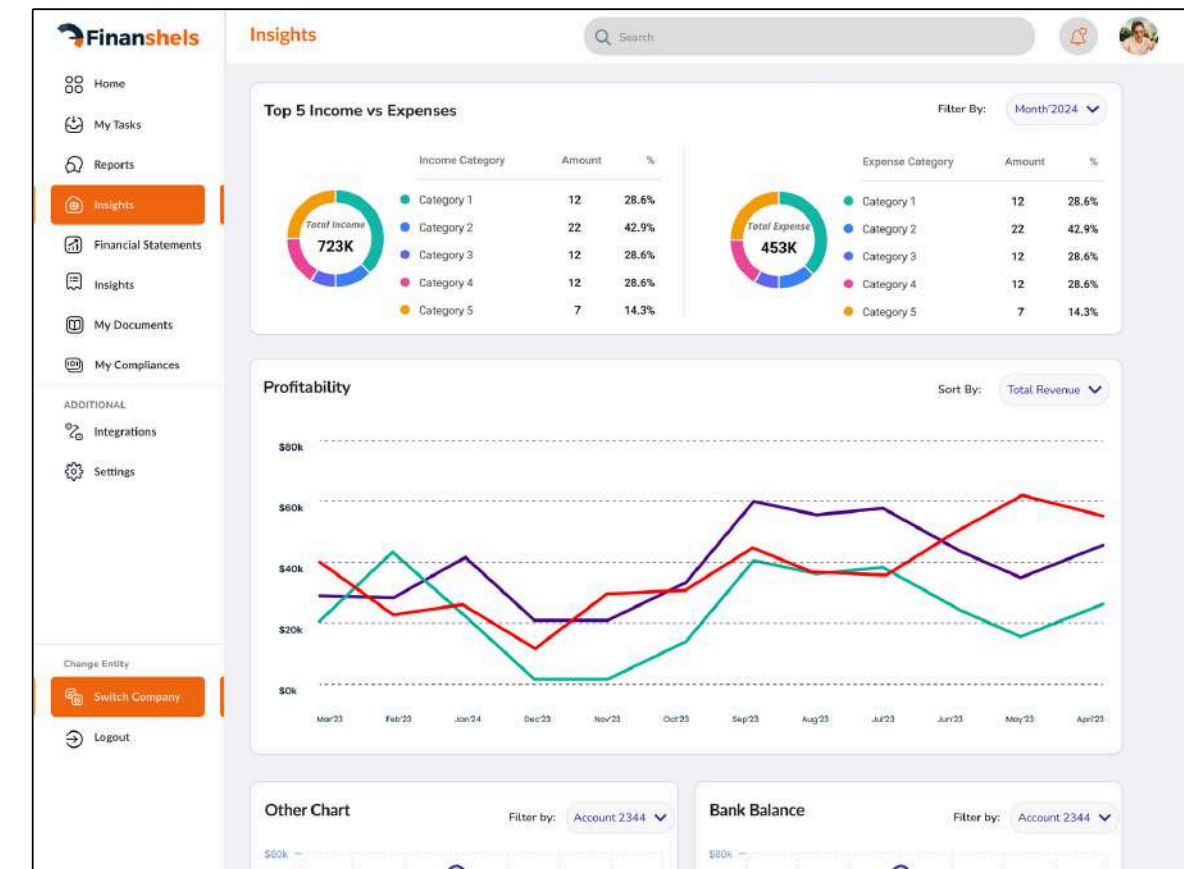
How Finanshels Finance Ops Works



One partner. End-to-end finance ops. 0 Errors, Total Confidence.

Your finance back office, simplified

- **Dashboard:** P&L, cash flow, tax forecast.
- **Compliance calendar:** VAT, CT, audit deadlines.
- **AI Automation:** AI powered automated invoicing & collections workflow.



Create Invoice

Issue Invoice To: [To Person], [Issue Date], [Due Date], [Reference]

Invoice Details

Item	Description	QTY	Price	Amount
Enter Item Name	Enter Description	Enter QTY	Enter Price	0

Subtotal: \$0
 TAX: \$0
 Discount: \$0
 Invoice Total: \$0

Buttons: Generate & View, Generate & Share

Invoice History

To	Issue Date	Due Date	Reference #ID	Actions
Customer Name	30/12/2023	30/3/2024	Reference	📄 🗑️

Deep Expertise in Industries



**Tech
Startups**



**Service
Based**



Trading



Retail



**Restaurant
(F&B)**



**Investment
Firm**



E-commerce

Impact

Before:

- Founders are flying blind — no visibility into revenue, margins, or cash position.
- VAT prep takes 2 weeks every quarter, delaying filings.
- No structured financial reporting — decisions based on scattered Excel sheets.
- Collections are manual, with no AR aging or DSO tracking.
- Back office is fragmented: invoices in email, expenses in WhatsApp, payroll in silos.

After (with Finanshels)

- Peace of mind: real-time dashboards tracking revenue, expenses, AR/AP, tax liability, and cash flow.
- Monthly report pack delivered by Day 10 — P&L, Balance Sheet, Cash Flow, AR/AP aging, collections tracker.
- VAT filing completed in 30 minutes; CT-ready ledgers maintained.
- Collections improved by 30%, DSO reduced by 15–35 days through automated AR workflows.
- Organized back office: invoices, payroll, compliance, and expenses all in one platform, audit-ready.
- Founder spends 0 hours on finance admin and can focus entirely on growth.

The only Finance team you ever need

Our team brings over 500 years of combined experience, serving more than 10,000 clients.



Muhammed Shafeekh CMA
Founder & CEO, Finanshels.com



Muhammed Musthafa
Co-Founder & CPO, Finanshels.com



Suhail KY CMA
Tax Advisor



Godwin Thomas
Financial Controller



Krishna Subash Nair
AML & Compliance Advisor



Jasmeet Monga ACCA
Financial Controller

+ 100 team members...


Let's start this month

- **Option 1:** Bookkeeping Package – Monthly books + reports.
- **Option 2:** Finance Back Office Package – Full finance operations.

Both cost far less than an in-house accountant.

We pick up the phone (Yes, really)

Call us, email us, or send a carrier pigeon.
However you reach out, a real human will smile!

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 www.finanshels.com


Start now, see results in 45 days, no obligation to continue.

Appendix



**Performance Analysis
December 2022**

Synopsis – Dec 2022

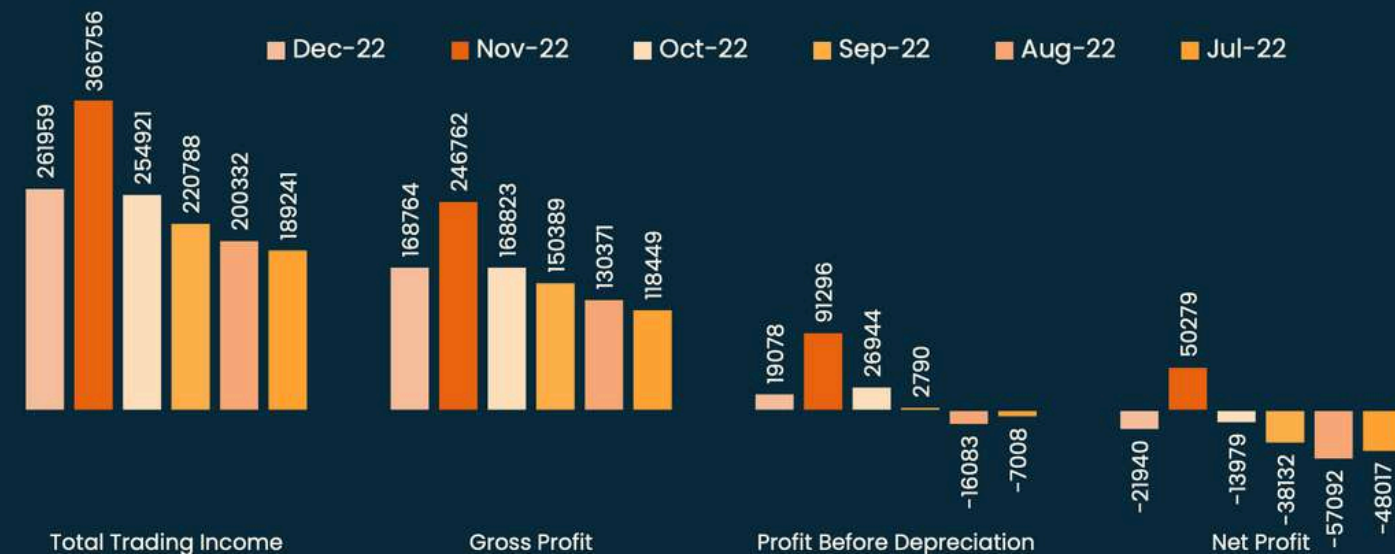


Particulars	December 2022 (Amount in AED)	Growth (in %) from Nov'22
Net Revenue	261959	-29%
Gross Profit	168764	-32%
Profit Before Depreciation	19078	-79%
Net Loss	-21940	-144%

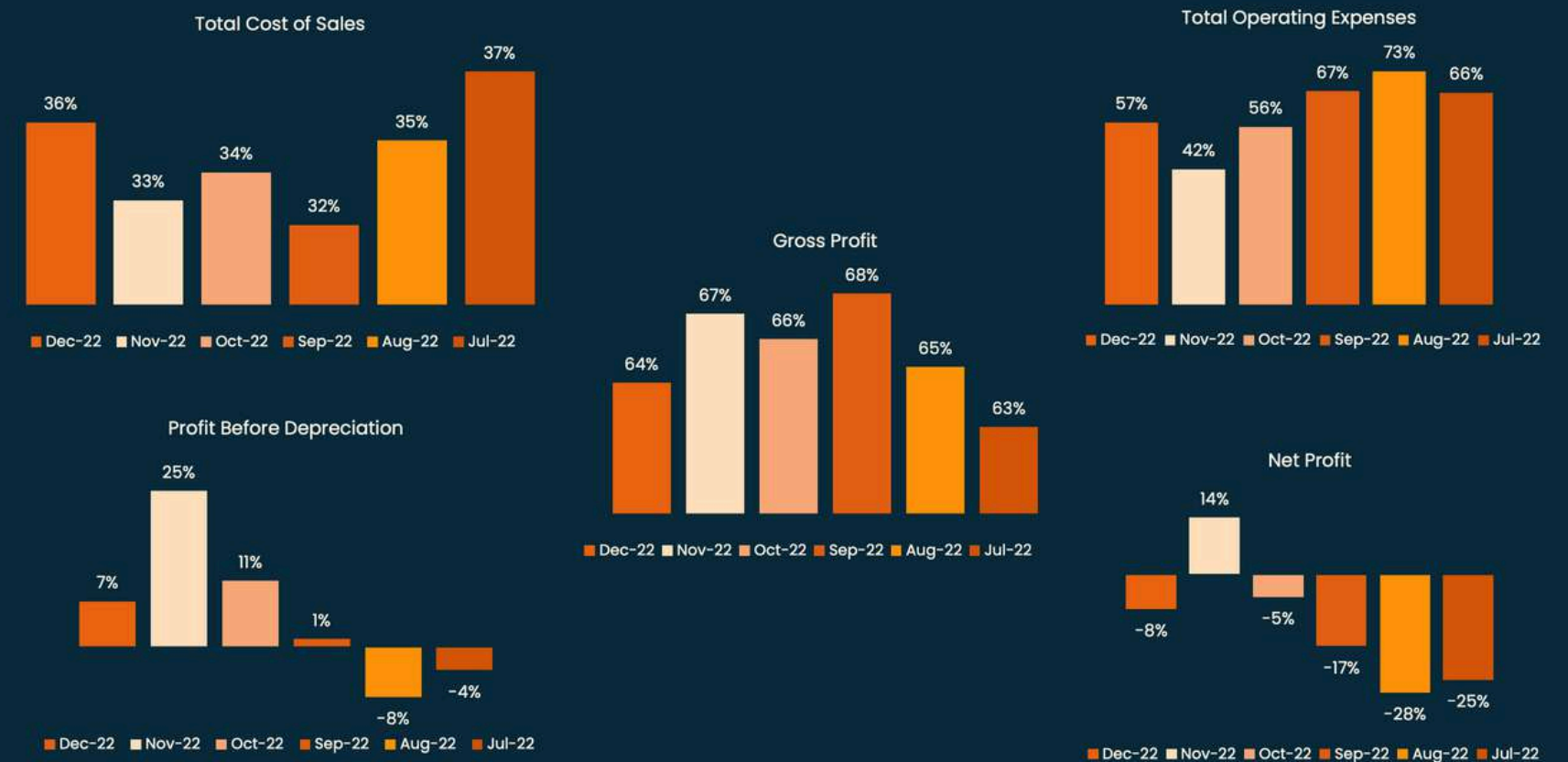
- Revenue for the month of December 2022 is AED 261959.
- Gross Profit after Direct cost is AED 168764 (i.e., 64% of net revenue)
- Net profit before depreciation after deducting operating expenses is AED 19078 (i.e., 7% of net revenue)
- Net Loss after depreciation is AED 21940 (i.e., -8% of net revenue)

Monthly Trend – Last 6 Months

Account	Dec 22 (Amount in AED)	Nov 22 (Amount in AED)	Oct 22 (Amount in AED)	Sep 22 (Amount in AED)	Aug 22 (Amount in AED)	Jul 22 (Amount in AED)
Total Trading Income	261959	366756	254921	220788	200332	189241
Gross Profit	168764	246762	168823	150389	130371	118449
Profit Before Depreciation	19078	91296	26944	2790	-16083	-7008
Net Profit	-21940	50279	-13979	-38132	-57092	-48017



Performance Analysis (Jul '22 – Dec '22)



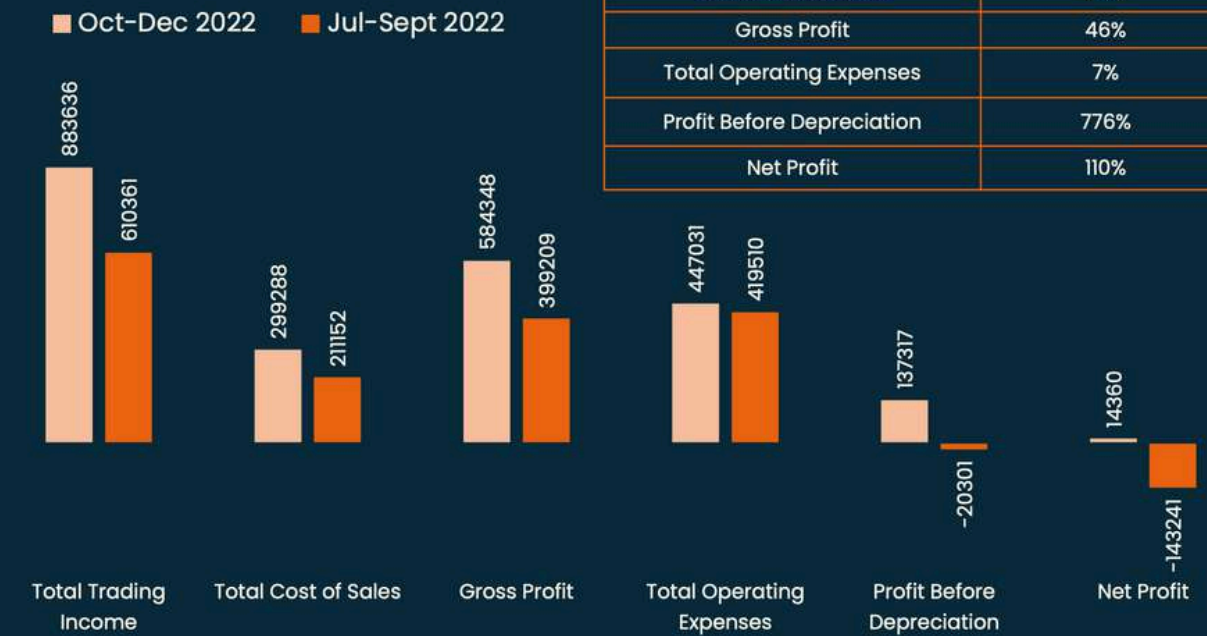
Year to Year Comparison - December

Account	Dec 22 (Amount in AED)	Dec 21 (Amount in AED)	Dec 20 (Amount in AED)
Net Revenue	261959	264336	202739
Cost of Sales	93195	85664	67646
Gross Profit	168764	178672	135093
Operating Expenses	149686	140416	125525
Profit Before Depreciation	19078	38256	9568
Net Profit	-21940	-3519	-35657

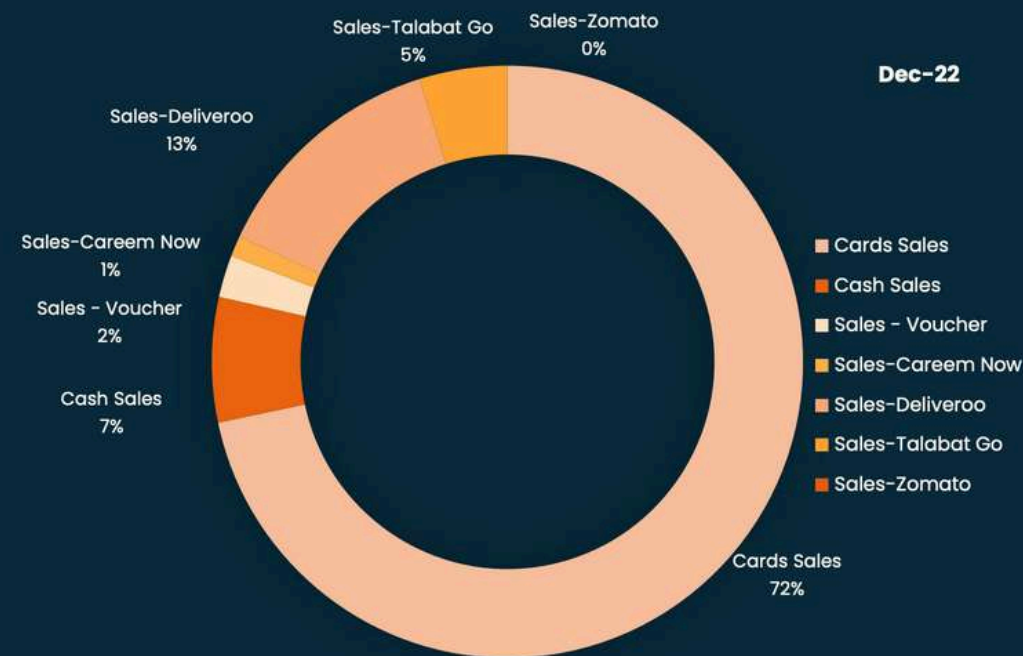


Quarterly Analysis

Particulars	Growth Rate from Previous Quarter (in %)	
	Oct-Dec 2022 (Q4 & Q3)	Jul-Sept 2022 (Q3 & Q2)
Total Trading Income	45%	-1%
Total Cost of Sales	42%	-5%
Gross Profit	46%	1%
Total Operating Expenses	7%	-2%
Profit Before Depreciation	776%	-34%
Net Profit	110%	-7%



Revenue Analysis – Dec '22



Account	Dec 22 (Amount in AED)
Cards Sales	187822
Cash Sales	17883
Sales - Voucher	6000
Sales-Careem Now	3010
Sales-Deliveroo	34651
Sales-Talabat Go	12593
Sales-Zomato	0

Revenue Analysis (Jul '22 – Dec '22)

■ Dec-22 ■ Nov-22 ■ Oct-22 ■ Sep-22 ■ Aug-22 ■ Jul-22 ■ Jun-22

Account	Dec-22	Nov-22	Oct-22	Sep-22	Aug-22	Jul-22
Cards Sales	-26%	54%	8%	16%	13%	-17%
Cash Sales	-36%	73%	28%	3%	49%	-47%
Sales - Voucher	-82%	62%	119%	-13%	17%	-13%
Sales-Careem Now	1%	-18%	-25%	16%	41%	-37%
Sales-Deliveroo	-15%	2%	19%	3%	-22%	-11%
Sales-Talabat Go	140%	-33%	50%	-36%	1%	22%
Sales-Zomato	-100%	76%	-9%	118%	1510%	40%



Industry Standards vs [Redacted]

Particulars	[Redacted] (Dec 22)	Industry	Range
Cost of Goods Sold (Direct Cost)	36%	31%	25% - 40% of total revenue
Gross Margin	64%	75%	75% - 65% to revenue
Net Margin	-8%	8%	3% - 15% to sales
Employee Costs	30%	22%	22% - 40% to sales
Revenue Growth	45%	9%	8% - 14% to last quarter

Bank Movement (Dec '21 – Dec '22)



Receivables Summary – as on 12th Jan '23

Contact	Current	< 1 Month	1 Month	2 Months	Total
	0	0	39040	0	39040
	0	6300	7850	0	14150
Total	0	6300	46890	0	53190

Payables Summary – as on 12th Jan '23

Contact	Current	< 1 Month	1 Month	2 Months	Total
	3947	1852	1723	0	7522
	0	4792	450	0	5242
	1505	0	0	0	1505
	10409	1535	0	0	11945
	159	0	0	0	159
	2719	666	0	0	3384
	0	3450	0	0	3450
	4098	165	0	0	4263
	26996	0	0	0	26996
	0	373	0	0	373
	263	0	105	0	368
	9937	1588	0	0	9937
	0	3926	0	0	3926
	1890	0	0	0	1890
	3503	0	0	0	3503
	65426	18347	2278	0	84462

Profitability Analysis

The total payment received from [redacted] after deduction is 68% of total sales amount. [redacted] deducts the remaining 32% as Commission, Advertisements and VAT.

[redacted]	Oct-22	Nov-22	Dec-22	Total
[redacted] Sales	41675	42656	36,384	120715
[redacted] Commission	12477	12774	10,936	36187
Marketer Adverts	697	0	0	697
VAT on Commission	624	639	547	1809
VAT on Marketer Adverts	35	0	0	35
Net Amount Received on from [redacted]	27843	29243	24,901	81987
Payment % received after deductions	67%	69%	68%	68%

[redacted] has contributed 13% to the last 3 months total sales. So, we have taken 13% of last three month's expenses like Packing Supplies, Gas consumption, Rent, employee cost and other operating expenses to analyze [redacted] sales profitability as below. Net loss from [redacted] in the last three months is AED 22745.

Category	Gross Sales	120715
Variable Cost	Gas Consumption	1476
	Inventory Food Supply	28171
	Packing supplies	1437
	[redacted] Commission+VAT	37996
	Marketer Adverts+VAT	731
	Gross profit	50902
Fixed Cost	Rent & Employee Cost	50157
	Other operating expense	23489
	Total	73647
	Net Profit/Loss	-22745

Month	Oct-22	Nov-22	Dec-22	Total
[redacted] Sales	41675	42656	36384	120715
As per POS sales	41715	42821	36644	121180
Differences	-40	-165	-260	-466

We also found below differences in sales as per POS vs [redacted] statements.

Profitability Analysis

The total payment received from [redacted] after deduction is 73% of total sales amount. [redacted] deducts the remaining 27% as Commission and VAT.

[redacted]	Oct-22	Nov-22	Dec-22	Total
[redacted] Sales	3848	3139	3160	10147
[redacted]-Commissions	1009	811	826	2646
VAT on Commission	50	41	41	132
Net Amount Received on from [redacted]	2789	2287	2293	7369
Payment % received after deductions	72%	73%	73%	73%

[redacted] has contributed 1% to the last 3 months total sales. So, we have taken 1% of last three month's expenses like Packing Supplies, Gas consumption, Rent, employee cost and other operating expenses to analyze [redacted] sales profitability as below. Net loss from [redacted] the last three months is AED 786.

Category	Gross Sales	120715
Variable Cost	Gas Consumption	124
	Inventory Food Supply	2362
	Packing supplies	121
	[redacted] Commission + VAT	2778
	Gross profit	5385
Fixed Cost	Rent & Employee Cost	4202
	Other operating expense	1968
	Total	6170
	Net Profit/Loss	-786

Month	Oct-22	Nov-22	Dec-22	Total
[redacted] Sales	3848	3139	3160	10147
As per POS sales	3848	3139	3160	10147
Differences	0	0	0	0