



Financial Clarity, Delivered

Empowering Smarter Financial Decisions for Lasting Impact

By **CA Atharva Samant**

Fractional CFO to multiple SME, Startups and Family Businesses





“Good advice is like a
gemstone that shines
bright even in the
darkness.”

- Chanakya

Every Business (Big or Small) Needs a CFO

More than just tracking numbers, a Chief Financial Officer helps steer your business towards sustainable growth and profitability.

Avoid Costly Financial Mistakes:

Ensures financial decisions support long-term business goals.

Performance Tracking:

Monitors financial performance to keep your business on track.

Informed Decision-Making:

Provides insights for accurate Decision-making.

Not just Growth, Sustainable Growth:

Scaling too fast without planning can break a business.



Challenges of a Full-time CFO

While full-time CFOs offer dedicated support, they often come with significant limitations that can hinder your business's growth:

Higher Cost:

Full-time CFOs come with a high salary and benefits.

Limited Flexibility:

Less adaptable to changing business needs.

Jack of All, Master of None:

Lack specialized expertise in key areas your business needs.

Potential Overhead:

Risk of underutilization and inefficiency.



Why Hire us as your 'Fractional' CFO?

A Fractional CFO firm provides the financial expertise and strategic guidance your business needs, without the full-time commitment & cost.

Cost Efficiency:

CFO expertise at fraction of the cost of a Full-time CFO.

Flexible Engagement & Tailored Solutions:

Scale services up or down based on your needs.

Team of Experts:

Access to a diverse team with specialized skills.

Track Record:

Proven success in driving financial clarity, stability, and growth.



Our Service Models



The Field Hand:

You have a CFO but need our help in day-to-day accounting, tax and compliance (Eg: TDS, GST, Payroll, Accounting).



The Sage:

We act as your CFO and give strategic advice and guidance while your team handles the accounting and compliance.



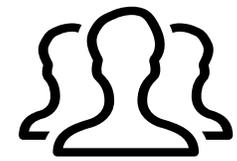
The Titan:

We handle your entire finance function, from book-keeping and compliance to acting as a CFO (Field Hand + Sage).



The Dragon Slayer:

Hire us to handle specific one-time tasks, as & when needed (eg: Funding, Tax disputes, M&A, IPO, ESG readiness, Fraud Detection)



Our Team



Mr. Kanu Doshi (FCA, B.COM, BA) Our Mentor

Kanu H Doshi is a senior Chartered Accountant & Emeritus - Finance, at Welingkar Institute Of Management (now WeSchool Matunga, Mumbai). He has more than 50 years of hands-on experience of the industry & corporate world. He founded Kanu Doshi Associates, CA firm in 1979 having qualified as CA in 1964.

He was an ex-Dean-Finance at WeSchool, having been appointed in the year 2002. He teaches Corporate Tax Planning, Investment Banking, and allied subjects in Business Management Courses.

He has been an Independent Director for several years on the Boards of many companies. Until recently, he was Independent Director with Reliance Nippon Life Asset Management Limited, Edelweiss Asset Management Ltd, Motilal Oswal Asset Management Ltd and Samco Asset Management Limited.



Atharva Samant (CA, CS, FAFD, CFA L1, B.Com)

Atharva is a Chartered Accountant with a strong background in Corporate Finance, Tax & Entity Structuring, Financial Management, Fund-raising, Forensic Accounting, Business Turnaround and Business Management. Serving as a Fractional CFO for multiple Startups, SMEs and Family Businesses, he has developed a deep understanding of various industries and their unique challenges.

Known for his comprehensive and insightful advice, Atharva has become the go-to expert within his firm, providing solutions to complex problems and ensuring clients navigate their financial landscapes successfully. An alumnus of the prestigious Narsee Monjee College of Commerce & Economics, his deep understanding of diverse industries and strategic approach makes him an invaluable asset to his clients and the firm alike.

Previously, Atharva worked at JSW Steel, where he was responsible for financial reporting of all its subsidiary companies.



Rushab Gandhi (CA, M.Com)

Rushab is a highly skilled and experienced Chartered Accountant with over 12 years of post-qualification experience. He is a specialist in domestic and international taxation and has a strong track record of formulating tax-efficient cash repatriation strategies, cross-border tax implications, tax advisory, and related matters. His extensive experience in tax compliances and litigations has helped him develop a deep understanding of the tax landscape in India.

Rushab's expertise also extends to providing regulatory advisory and compliance services in relation to various regulatory bodies in India. His ability to navigate complex tax & regulatory environments and stay up-to-date with the latest developments in the field has made him a sought-after advisor for clients across industries.

Previously, Rushab was associated with KPMG for almost a decade, where he focused on the tax and regulatory space in the banking, financial services, and insurance (BFSI) sector.



Supports Behind Us:

Apart from the Leadership team, our firm is backed by a diverse and highly qualified team of professionals, each bringing specialized expertise to the table. This includes:

- Chartered Accountants & Certified Public Accountants.
- Company Secretaries.
- Cost and Management Accountants.
- Advocates and Solicitors.
- Management Consultants.
- ESG & Sustainability Advisors.
- Family Business Succession & Legacy Planners.

Together, this multidisciplinary team enables us to deliver comprehensive, integrated services that address the full spectrum of our clients' financial and legal needs.

Our Expertise

A SNAPSHOT



Financial Strategy and
Decision Support



Corporate Finance
Advisory

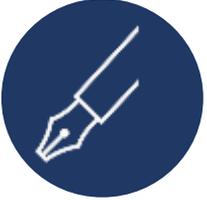


Domestic &
International
Taxation



Start-up Advisory
& Fund-raising

Forensic
Accounting &
Fraud Detection



ESG &
Sustainability

Accounting &
Financial Reporting



Legal &
Regulatory



Success Stories

Konnichiwa! We need a CFO!

When a prominent Japanese listed MNC decided to set up a subsidiary in India, they were met with the complexities of the Indian financial landscape, from tax regulations and financial reporting to bank funding and RBI regulations. They sought our expertise and appointed us as their Fractional CFO.

We took charge of their finance & accounting function. Our team, with its diverse skill set, stepped in to handle specific issues as they arose—whether it was untangling GST complications, navigating FEMA regulations, preparing ad hoc MIS reports for the parent company, or interpreting intricate corporate tax laws. They had only one full-time junior accountant on their payroll. We handled the rest!

With our support, the subsidiary's directors was able to focus on building a strong presence and a reputable brand in India.



T-shirts and Tax Regulations

An apparel e-commerce startup faced the challenge of navigating India's complex tax regulations, including tax structuring, exploiting tax benefits, equalisation levy, and choosing the right tax regime. While they had a full-time CFO, they lacked the specialized expertise needed for these intricate tax issues.

The startup approached us to manage their tax compliance and strategy. We took over their entire tax function, from basic compliance to designing tax-efficient structures, advising on complex tax regulations, Equalisation Levy, and the best tax regime for their business.

With our guidance, the startup successfully overcame tax hurdles, minimized liabilities, and streamlined compliance. Today, they are well-positioned and preparing for their IPO.



Those are not our Receivables!

A well-established marine paints company, in addition to its manufacturing business, sold its parent company's products on a commission. However, their commission was dependent on the parent company receiving payments within 180 days. Otherwise, the commission was reversed and deducted from future commissions.

Despite having structured policies and SOPs for credit analysis and managing receivables from own sales, the recovery from parties for sales made on behalf of parent company weren't tracked properly. Additionally, credit analysis for these sales was not handled by the sales department.

As part of our Fractional CFO service, we implemented a dedicated system for credit analysis and tracking receivables for the parent company. This resulted in a significant reduction in commission losses—saving the client nearly 10x the cost of our Fractional CFO services every year.



Clients we have served:

These are not the only success stories. We have catered to multiple clients of all sizes across different industries. From Sole proprietors to Corporate Entities, from profit-oriented businesses to not-for-profit organisations, from startups founded by a bunch of 20 somethings to family businesses running through generations.

The Industries/types of businesses we have catered to include:

- E-Commerce Brands.
- Startups.
- Speciality Chemicals Businesses.
- Healthcare.
- Production Houses.
- Manufacturing Companies.
- Banks & Financial Institutions.
- Consulting Firms.
- Professional Sportsmen and Celebrities.





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Leave the numbers to us - so you can focus on what really matters: Growing your business.