



MFOS

BY MSME CAPITALLINK

Behind your score is a desk, and a real person sitting at it.

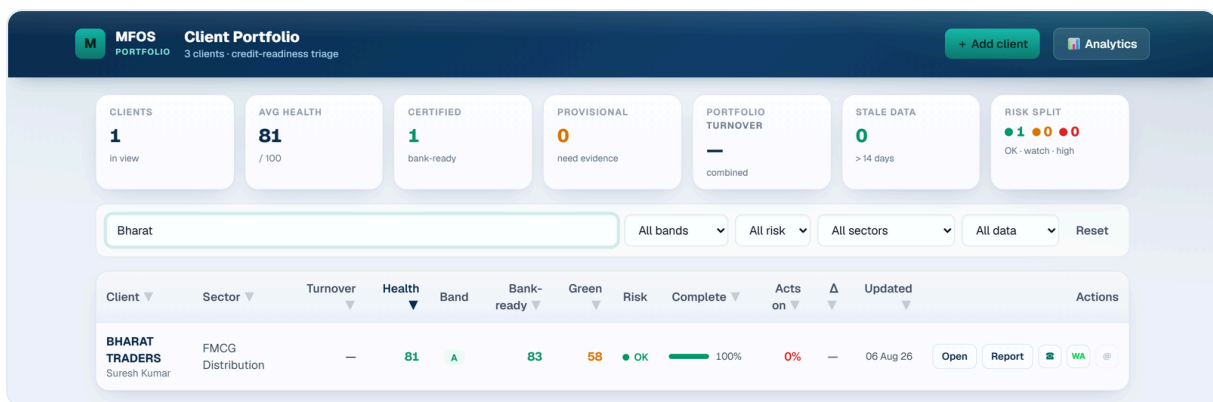
Your phone tells you what to do today. This is where that comes from — the screen your CFO works on, keeping your figures current, watching your profit and your cash, and working out what a bank would actually lend. You never log in here. We are showing it to you so you can see exactly what you are paying for.

EVERY CLIENT, ONE SCREEN

Your business is watched, not filed away

Every morning your CFO opens one screen showing every business they look after — who is doing well, who is ready for a loan, and whose figures have gone out of date. If your business slips, it gets noticed that week, not at the end of the year.

EVERY CLIENT, ONE SCREEN



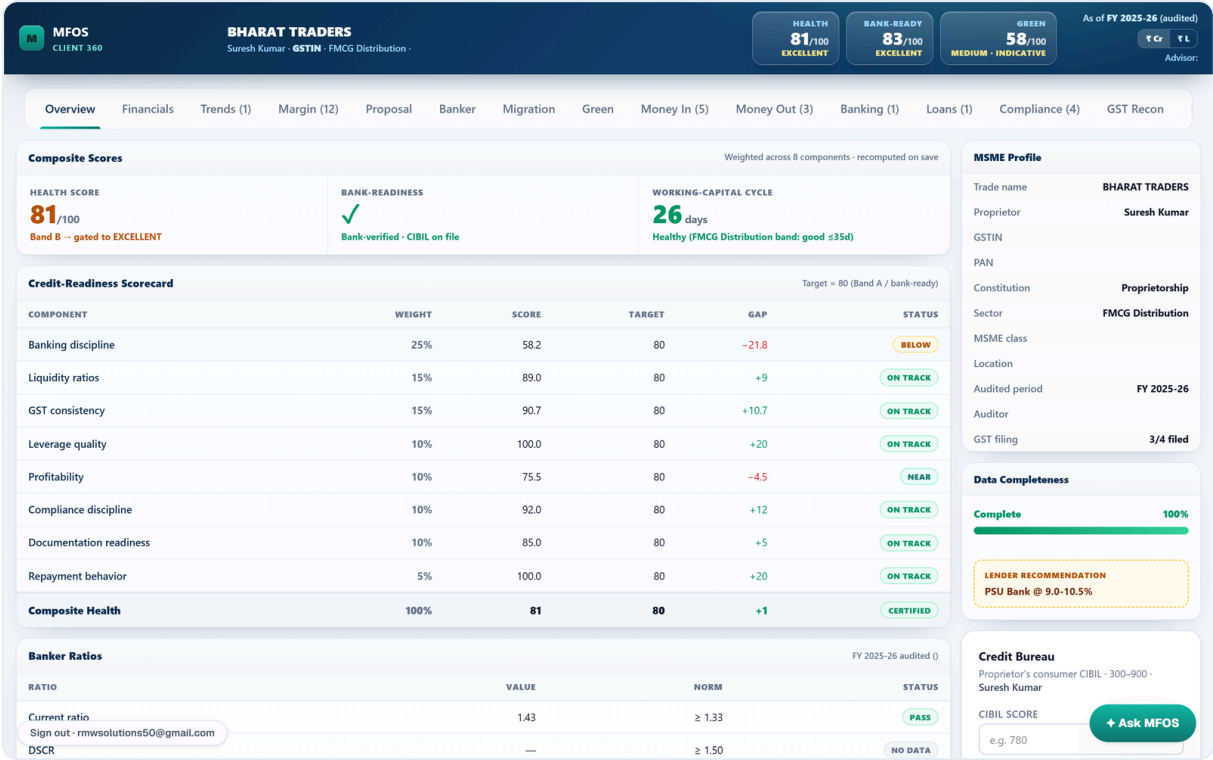
Score, loan-readiness and risk side by side, with a bar showing how much paperwork is on file for each business. The **stale data** count flags anyone whose figures are more than two weeks old — the usual way a client quietly gets forgotten.

THE MACHINERY BEHIND THE NUMBER

Your score, opened up

The number you see on your phone is the bottom line of this table. Your CFO sees all eight parts that make it up, how much each one counts, and how far each is from where a bank wants it.

CLIENT 360



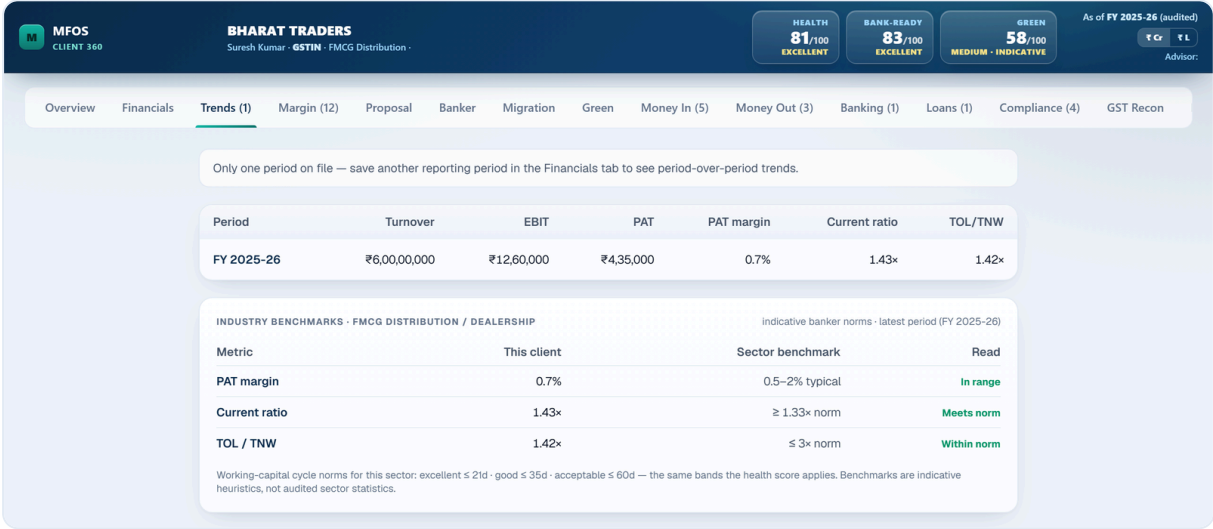
Eight parts, each showing how far it is from the target. The figures underneath are the same ones a bank manager works out with a calculator before deciding on your file. Nothing is hidden: if one part is pulling your score down, you can see which one and by how much — which is why the advice you get is specific rather than general.

JUDGED AGAINST YOUR OWN INDUSTRY

A distributor is not a factory

The same figure can be perfectly healthy for one trade and a warning sign in another. MFOS keeps a separate set of norms for each line of business, and tells your CFO which one it used to judge you.

COMPARED WITH YOUR OWN TRADE



What you keep, what you can pay in a hurry, and how much you have borrowed — each set against **the normal range for your own trade**, not a national average. Keeping 2.1% is healthy for a distributor and would be thin for a factory, and the screen says which one you are being judged as.

TURNOVER IS NOT PROFIT

Margin, month by month

MARGIN

M

MFOS

CLIENT 360

BHARAT TRADERS

Suresh Kumar - GSTIN - FMCG Distribution -

HEALTH

81/100

EXCELLENT

BANK-READY

83/100

EXCELLENT

GREEN

58/100

MEDIUM - INDICATIVE

As of FY 2025-26 (audited)

Advisor:

Overview

Financials

Trends (1)

Margin (12)

Proposal

Banker

Migration

Green

Money In (5)

Money Out (3)

Banking (1)

Loans (1)

Compliance (4)

GST Recon

GROSS MARGIN — ENTER THE COST OF GOODS SOLD FOR EACH MONTH

MONTHS ON RECORD

12

COST CAPTURED

12 of 12 (100%)

BLENDED MARGIN

7.63%

Revenue is read from the client's GSTR-3B and cannot be edited here. Leave a cost blank if it isn't known — a blank month shows no margin, which is honest; entering 0 would claim a 100% margin. Blended margin counts only the months that have a cost.

MONTHLY TURNOVER, COST AND MARGIN

MONTH	REVENUE	COST OF GOODS SOLD (₹)		GROSS MARGIN	SOURCE
Aug 2026	₹51,35,000	4775400	Save	7.00%	GSTR-3B / gstr2b
Jul 2026	₹50,73,000	4711800	Save	7.12%	GSTR-3B / gstr2b
Jun 2026	₹50,11,000	4648300	Save	7.24%	GSTR-3B / gstr2b
May 2026	₹49,48,000	4584000	Save	7.36%	GSTR-3B / gstr2b
Apr 2026	₹48,86,000	4520800	Save	7.47%	GSTR-3B / gstr2b
Mar 2026	₹48,24,000	4457800	Save	7.59%	GSTR-3B / gstr2b
Feb 2026	₹47,62,000	4394800	Save	7.71%	GSTR-3B / gstr2b

Sign out - rmwsolutions50@gmail.com

Ask MFOS

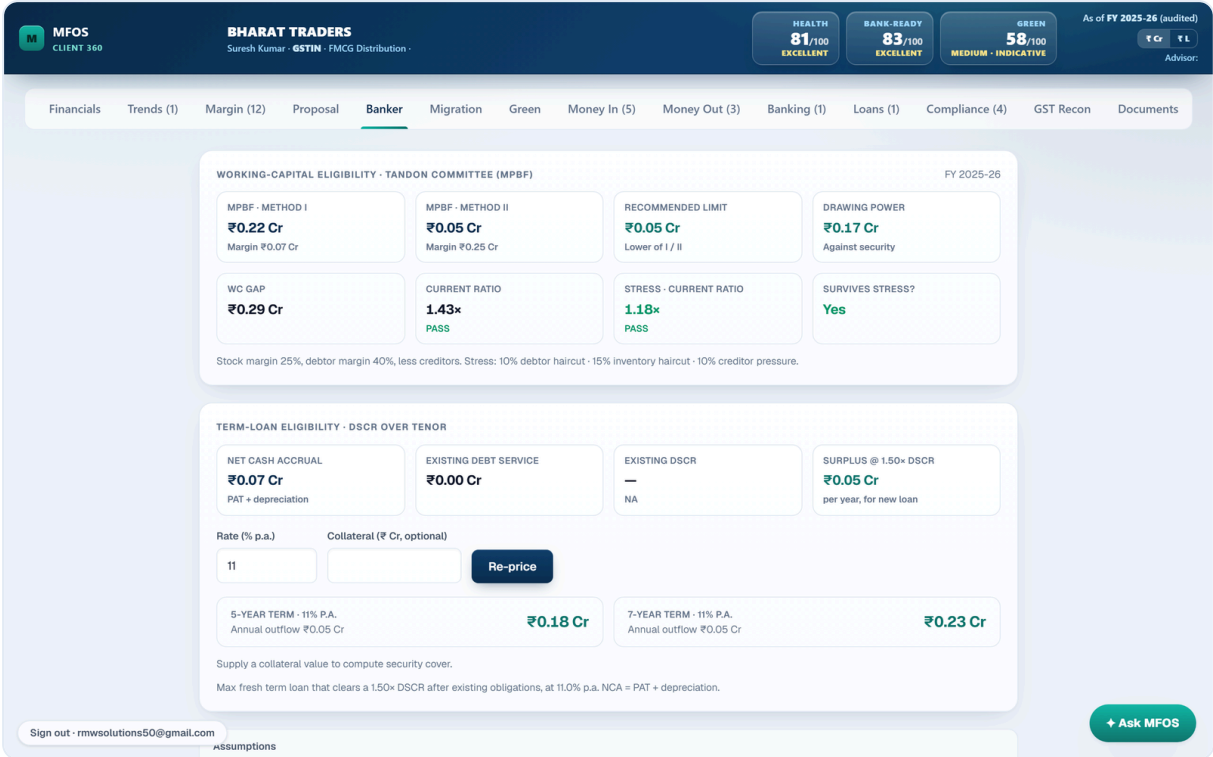
Your sales come straight from your GST returns — nobody types them. Your CFO adds what the goods cost, and **what you kept each month** appears beside it. The screen also shows how many months have cost figures, so a half-filled year is never mistaken for a full one. This is the table that catches sales going up while your earnings quietly go down.

WHAT A BANK WOULD ACTUALLY LEND

Know your number before you walk in

Most owners ask for a round figure and hope. Your CFO works out what you can actually get, using the same standard method Indian banks use — so you go in asking for a number the bank has already agreed with in its own head.

HOW MUCH YOU COULD BORROW

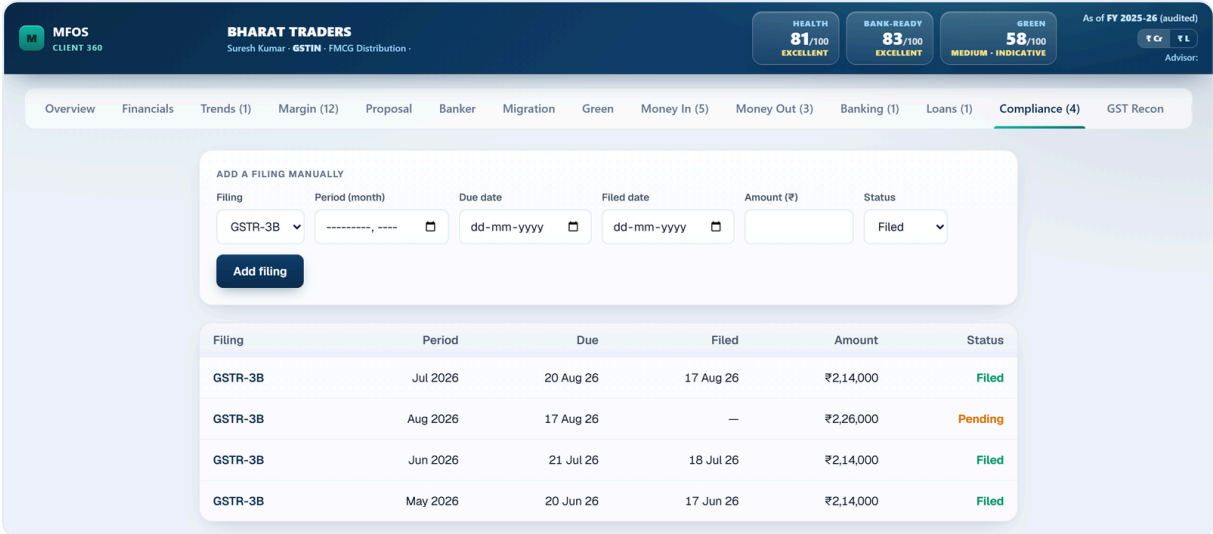


How much running money a bank could give you — worked out two ways, as the bank does it, and cross-checked against the stock and unpaid bills you could offer as security. Below that: how big a loan your profits could comfortably repay after what you already owe. Every assumption is printed next to the answer, so the figure can be defended in the meeting instead of simply claimed.

NOTHING SLIPS

Filings tracked, conversations kept

COMPLIANCE



Every GST return, when it was due and when it actually went in. A late filing pulls your score down, so it is tracked on a screen instead of being left to memory.

EVERY CALL, WRITTEN DOWN

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MFOS

CLIENT 360

BHARAT TRADERS

Suresh Kumar · GSTIN · FMCG Distribution ·

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lsTrends (1)Margin (12)ProposalBankerMigrationGreenMoney In (5)Money Out (3)Banking (1)Loans (1)Compliance (4)GST ReconDocumentsActivity

CONVERSATION LOG & FOLLOW-UPS

Channel

Direction

What was discussed *

Outcome

Contact (at client)

Call

Outbound

e.g. Chased ₹2.4L overdue; pn

e.g. Will pay by 12 Jul

Logged by (advisor)

Follow-up (optional)

Assign to

Due

Your name

Action to take next

Team member

dd-mm-yyyy

Log conversation

ACTIVITY TIMELINE

✓ GSTR-3B Jul 2026

filed

17 Aug 26

✓ GSTR-3B Aug 2026

pending

06 Aug 26

✓ GSTR-3B Jun 2026

filed

18 Jul 26

✓ GSTR-3B May 2026

filed

17 Jun 26

AUDIT TRAIL - WHO CHANGED WHAT

Every console mutation since the audit log went live, newest first. Updates show field-level before → after.

PUBLISH

actions

by console

count: 2

06 Aug, 10:07 am

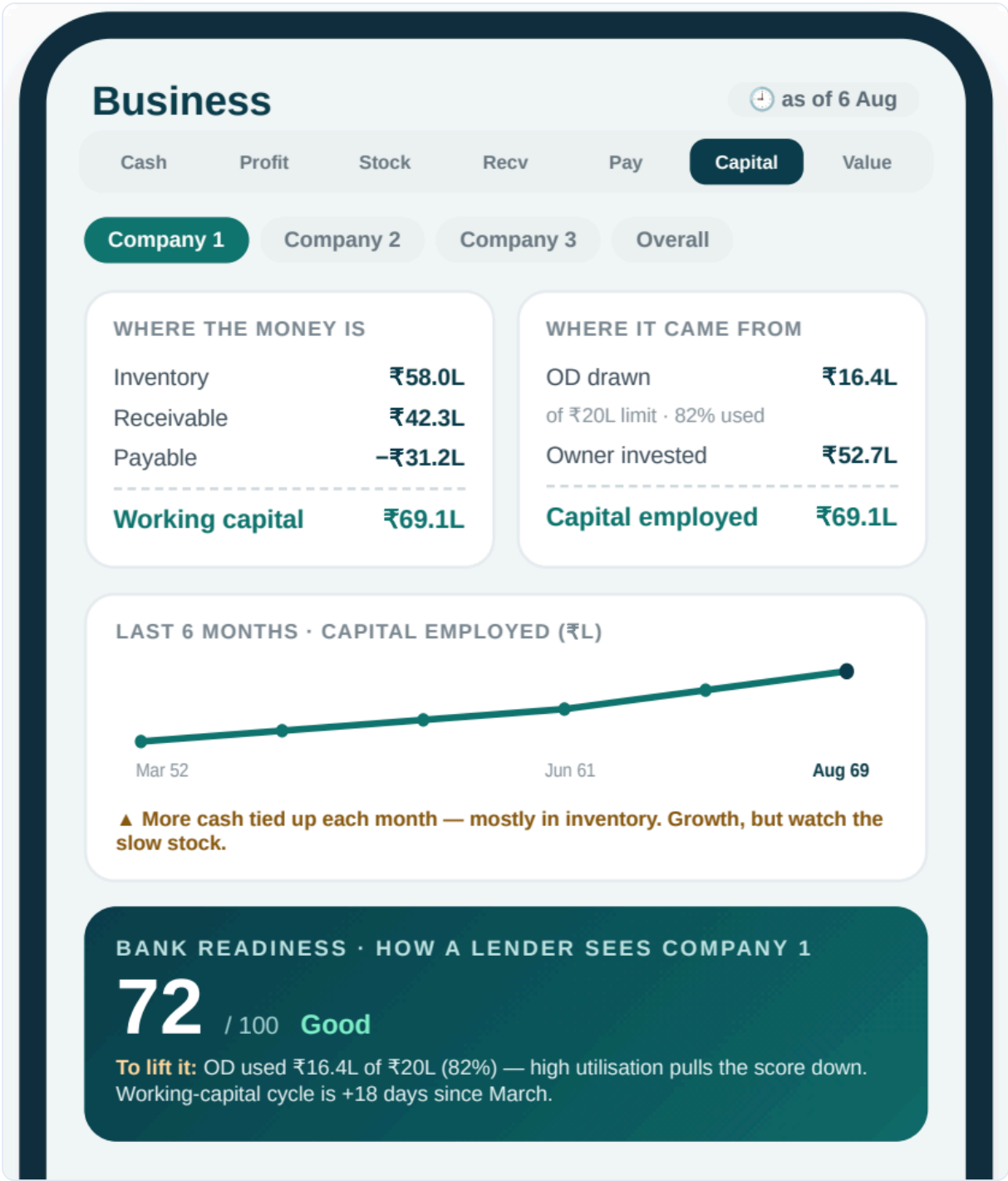
Sign out · rmwsolutions50@gmail.com

Ask MFOS

Every call, visit and promise recorded against your file, with a name against it and a date to come back to. **This is the part no software can do** — and the reason advice reaches you as a phone call from someone who knows your business, not an alert on a screen.

What your CFO will work behind next

Being built now, so the daily advice can go further than cash and collections. These are designs, not screens in the app today.



Business

🕒 as of 6 Aug

Cash

Profit

Stock

Recv

Pay

Capital

Value

INDICATIVE BUSINESS VALUE · COMPANY 1

₹52 L – ₹74 L

as at Aug 2026 · selected valuation approaches

HOW EACH APPROACH VALUES YOU (₹ L)

Net assets · reference		₹52 L
Earnings · PAT ×6		₹54 L
EV/EBITDA ×5 – net debt		₹74 L
Revenue ×0.4		₹2.48 Cr

⚠ Revenue method overstates a thin-margin trader — shown for context, not in the range. Net assets is an asset-value reference, not a guaranteed floor. Net debt = OD ₹16.4L – own cash ₹10.6L.

Investor check: ₹15 L for 20% → **post-money ₹75 L** (after the money is in), so **pre-money ₹60 L** (value before it). Your ₹60 L pre-money sits **within the ₹52–74 L range** — the ask checks out. Final call is yours and your advisor's.

What would raise your value: lift gross margin 7.0% → 8.0% · clear the ₹20.5L slow stock · bring OD (net debt) down · grow monthly profit. Each one moves the range up.

Indicative estimate — please read

Not a registered or statutory valuation and not a sale price. Real value depends on a willing buyer, growth outlook and sector conditions. Multiples are approximations. Confirm with a registered valuer before any deal, funding or tax filing.

① MFOS estimates are model-generated and can be wrong. Verify before acting on them.

What the business is worth. Four different ways of valuing it — on what you own, on what you earn, and on your sales — shown as a **range**, never a single figure. Useful when a partner wants in, a buyer makes an offer, or a bank asks what is behind the loan.

And it is careful about what it is not. The screen says plainly that this is an indicative estimate and not a sale price: the real number depends on a willing buyer, on how the sector is doing, and on what a registered valuer says. It also shows what would *raise* the value — lift the margin, clear the slow stock, bring the borrowing down — which is the part an owner can actually act on.

HOW IT FITS TOGETHER

You send documents. Your CFO does the rest.

You send	Your bank statement and GST returns. That is all you ever have to do.
We read them	The system pulls the figures out on its own — even from a scanned copy or a photo.
Your CFO checks	A person goes through every figure before it counts towards your score. Nothing reaches you unchecked.
You see the result	On your phone: what to do today, how long the cash lasts, who to chase, who to pay — each marked with how old the figure is.

Why we are showing you the back office at all. Plenty of apps will show you a number. Very few can show you where it came from. The point of these pages is that behind your number there is a working you can check, standards chosen for your own trade, and a person whose name is on the file.