



MFOS

BY MSME CAPITALLINK

Open it in the morning. Know what to do today.

Not a report you read once a year. Send us your bank statement and GST returns, and every morning MFOS tells you what needs doing — who to chase, what to pay, whether the money lasts, and whether you are actually making a profit. No spreadsheets. No accounting words. Nothing for you to fill in.

WHAT THE APP OPENS WITH

Today's things to do

The first screen is a short list of what today needs — each item with the name, the amount and the number of days, so you can act on it without working anything out. **"Collect ₹7.6L from Lakshmi Provisions, 64 days overdue"** is something you can do. A score out of 100 is not.

And the score? It is still there, and still matters when you go to a bank — but it now sits inside the business section rather than greeting you every morning. You check your cash daily. You check your loan-readiness a few times a year.

WHEN YOU DO GO TO A BANK

Your business score, out of 100

This is how a lender sees you. The higher it is, the easier a loan is to get — and the cheaper it will be. It moves as your figures move, and it always says what moved it.

80–100
Excellent

60–79
Good

40–59
Fair

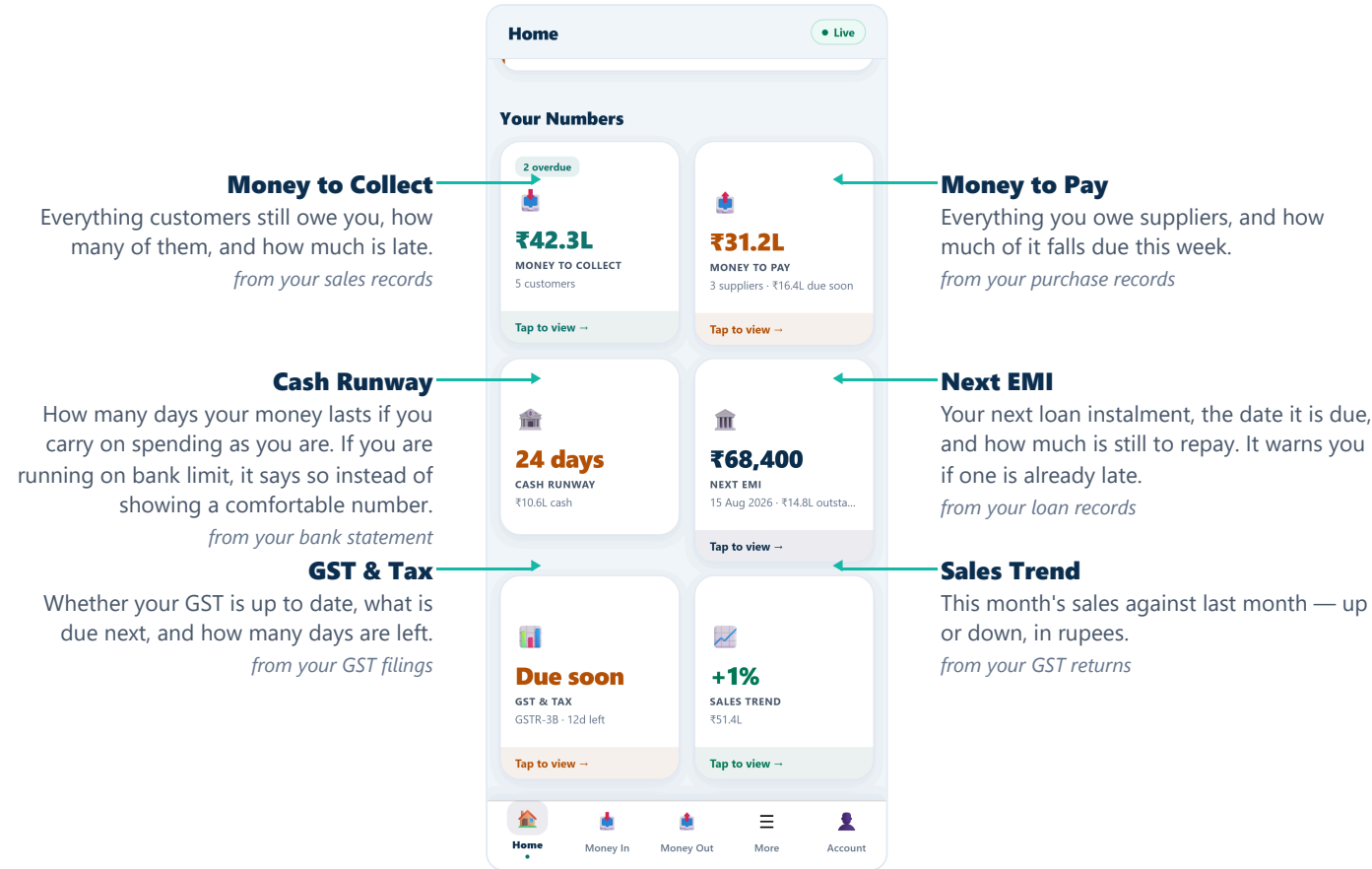
0–39
Needs attention

Tap the score and it opens up. Eight things go into it, each marked **what is helping you** or **what needs work**, so you know where to start:

● Banking habits	25%	● Cash & liquidity	15%
● GST filing consistency	15%	● Borrowing level	10%
● Profitability	10%	● Tax & compliance	10%
● Paperwork readiness	10%	● Loan repayment track	5%

Judged against businesses like yours. A jeweller keeps stock for months. A biscuit distributor sells it within a week. Both are perfectly normal — for their own trade. So we compare you with your own line of business, never against a general average that would make you look worse, or better, than you really are.

Six things you check every morning

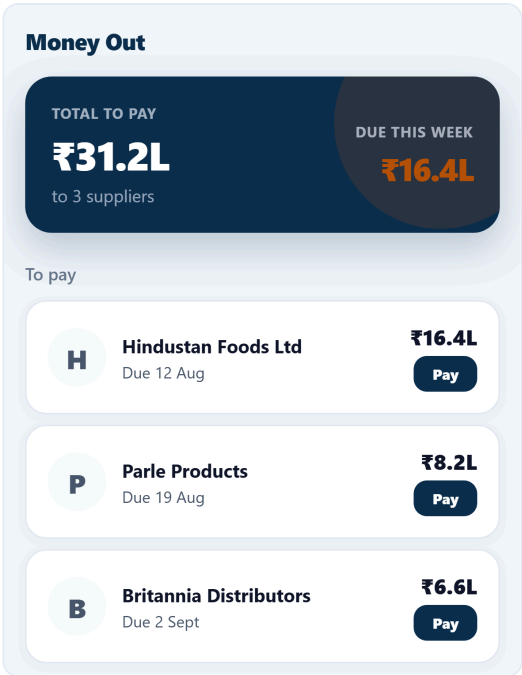
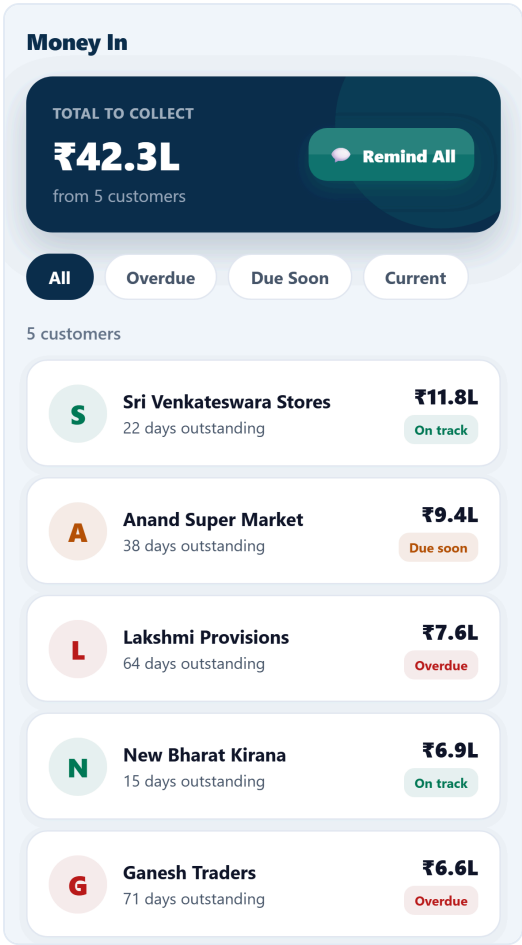


Today's Actions. Above these numbers is a short list of what to do today, written by your CFO in ordinary sentences — "chase these two customers", not a chart to work out.

TAP A CARD, SEE THE DETAIL

Every rupee, named

Tap either of the top two cards and you get the full list — every customer who owes you, every supplier you owe, and how late each one is running.



Money Out — every supplier and the date each payment is due, with the total for the week ahead. That total is what tells you whether this week will be comfortable or tight.

Money In — every customer, biggest first, showing how many days they have taken and one plain word: **On track**, **Due soon** or **Overdue**. Filter to just the overdue ones, or send every late customer a reminder at once with **Remind All**.

GOING DEEPER

Turnover and margin, month by month

Big sales do not always mean profit. A month can be your best ever for sales and still leave you with less in hand. So we show your sales and **what you actually keep** side by side, month after month.



What this owner would otherwise miss. Sales rise every single month — ₹44.5 lakh up to ₹51.4 lakh — and the app still shows **↑1% vs last month**. Now look at the last column: what they keep has slipped from 3.1% to 2.0%. They are selling more and earning less. Without that column, this looks like a good year.

Monthly sales

A bar for each month with the rupee figure beside it, so a strong month and a weak one are obvious at a glance.

What you keep	For each month, what is left after the cost of the goods — shown in colour, so a slow squeeze is easy to spot. If we do not yet know a month's costs it shows a dash, never a zero, because a zero would wrongly suggest you sold at cost price.
Loans & EMI	Every loan you have — which bank, what interest, how much is left, and when each instalment falls due.
GST calendar	What has been filed, what is still due, and whether anything went in late.

ONE PLACE TO HAND A DOCUMENT TO SOMEONE

Four documents, ready when asked

Bank pack	Everything a lender asks for, in one PDF — your figures, your filings and your score.
Accountant export	An Excel your CA can open and work from, instead of asking you for papers again.
Business summary	A short picture of the business — for a partner, an investor, or your own file.
GST summary	What was filed and when, for your records.

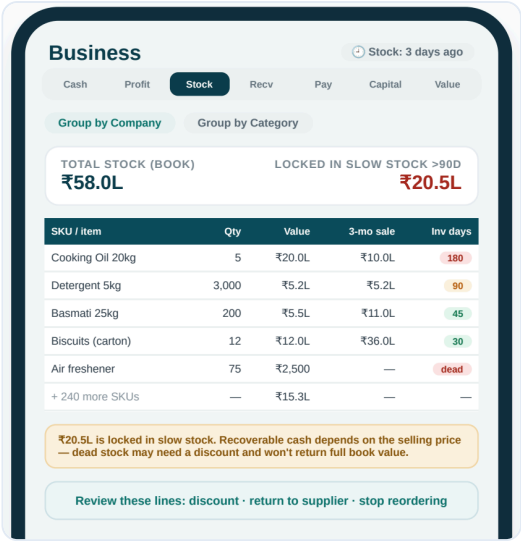
THE REST OF THE APP

Built for how an owner actually works

Three languages	English, हिन्दी and தமிழ் — switch any time; every screen is translated.
Ask your CFO	A box to type any question, which reaches the people who keep your figures.
Notifications	Your daily briefing and score changes arrive as phone notifications.
Only you can see it	A PIN or your fingerprint opens the app, and you see only your own business. That is enforced deep in the system, not just hidden on the screen.
Documents	Every statement and return your CFO team has on file, in one place.
Phone or browser	Android app, or any browser at mfos.app — same account, same numbers.

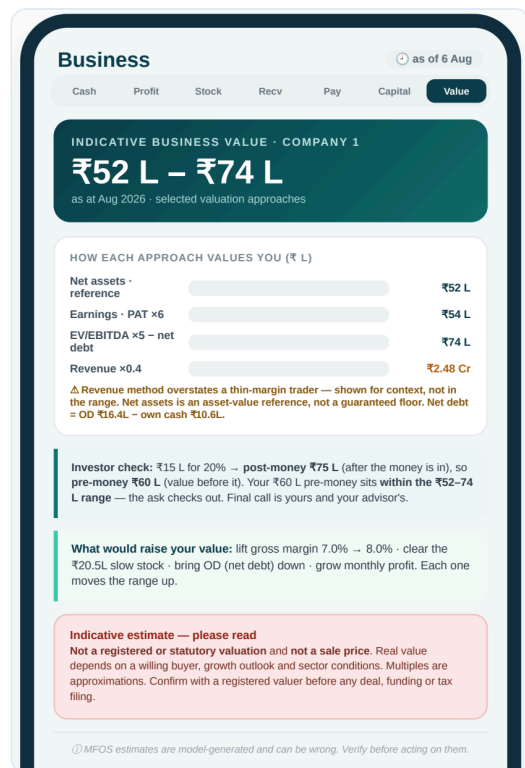
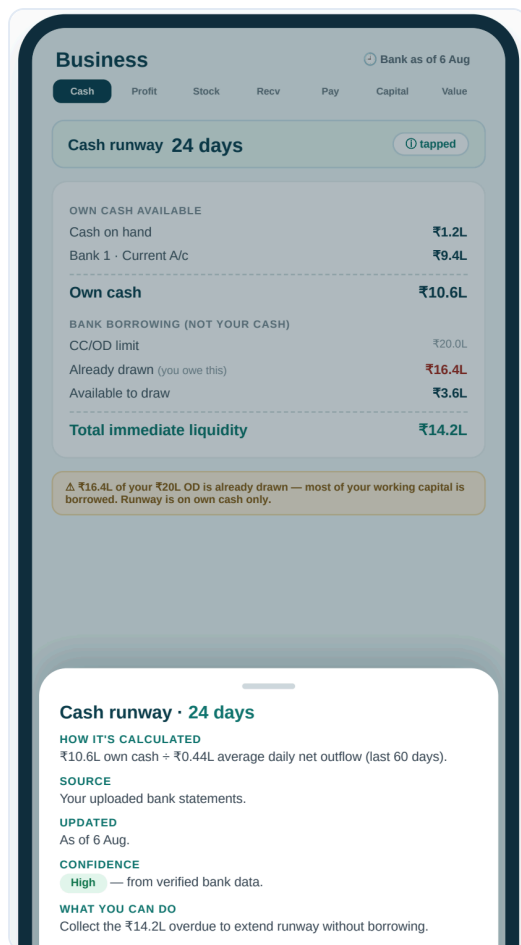
What is being built next

These screens are designed and being built now. They are shown so you can see where MFOS is going — they are not in the app today.



Stock — which items are dead money. It says what is *locked* in slow stock, not what you will "free up", because old stock rarely sells at full price.

Profit — revenue, cost of goods, gross profit and operating profit on one screen, with a plain sentence on *why* profit moved. Answers the complaint we hear most: "sales are good but the profit is less."



Business value — a rough range for what the business is worth, for a partner, a loan or a sale. Always a range, never a single number, and never a formal valuation.

Cash — your own money kept separate from the bank's. Most apps add the overdraft into your balance and make you look richer than you are.

Tap any number to see where it came from. Every figure will show how it was worked out, which document it came from, how fresh it is — and a note that your accountant's figure may differ. You should never have to take a number on trust.

WHERE THE NUMBERS COME FROM

You send documents. We do the rest.

You never type a figure into MFOS. Send your bank statement and GST returns — even a scanned copy or a photo — and the system reads them for you. Everything you see comes from your own papers, and a person checks it before it reaches your phone.

We tell you how old each number is. Your bank figures may be from this morning and your GST from last month, so every screen says which. Nothing is labelled "live" when it isn't — a number you cannot date is a number you cannot trust.

MSME CapitalLink

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Describes MFOS as at August 2026.

Figures shown are your own. Anything estimated says so on the screen.