



THE FOUNDERS
FINANCE

CAPABILITIES & ENGAGEMENT · 2026

VIRTUAL CFO · ACCOUNTING & TAX · COMPLIANCE · DILIGENCE · BANGALORE

Books closed by the 10th. Runway known to the rupee. Filings never late.

The Founders Finance is the finance team behind Yoga Bar, Ember, WickedGud and 10+ founder-led companies. This document sets out what we run, what you receive each month, and how an engagement starts.

YOGA BAR · EMBER · CAVA · WICKEDGUD · THE CINNAMON KITCHEN · BOMBAY HOT · AXITRUST

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What your books are trying to tell you.

The three findings that surface in almost every diligence we have sat through — always fixable, rarely fixed in time.

Filings that stall the transaction

Regulatory and legal filings — GST, ROC, labour — surface late and delay transactions by six months or more. Deals lose momentum; terms deteriorate.

Metrics the founder could not see

Gross margin, contribution, channel economics — the numbers that decide a consumer business — unknown, or six weeks stale when the decision was made.

Runway nobody could defend

Cash position, working-capital cycle, true runway — an investor rebuilds them in a week. You should never learn your own numbers from an investor.

A finance partner has one job — making the transaction seamless. A fundraise, an M&A, or simply a profitable, cash-generating business.



The four leaks that cost crores.

01 Negative contribution, unmonitored

Revenue grows every month while contribution stays negative — each order compounds the loss. Nobody is tracking it at order level.

02 Inventory losses, discovered late

Weak controls, no ERP, no cycle counts. Shrinkage, expiry and write-offs surface years late — in crores, not lakhs.

03 Reconciliations that do not exist

Debtors and payables unreconciled; purchases not matching contracted prices; billing inconsistencies; expense anomalies. Hidden gaps in crores.

04 GST working capital, blocked

Input credit blocked, refunds unclaimed, zero visibility. Your own working capital, parked with the government.

Each of these, left unattended, costs more per month than a finance function does. We build the reports that catch them.



100% compliant. Always.

01 GST

Missed filings block input credit, interest accrues at 18% p.a., and your customers' credit chain breaks. Returns, reconciliations and refunds run on a calendar that never slips.

02 Income Tax & TDS

A late return forfeits carry-forward of business losses — value destroyed for nothing. We file on time, every time, and document every position taken.

03 Companies Act & ROC

Unfiled minutes, registers and ROC forms surface the day a transaction starts — and stall it. Your secretarial record stays transaction-ready, year-round.

04 Labour — PF, ESI & S&E

Non-compliant labour means fines, prosecution exposure and diligence red flags. Every registration and remittance kept current, with a named owner.

Four laws. One calendar. A named owner on every filing. Compliance run as a system, not a memory.



One month in, this is the operating rhythm.

	TODAY	WITH THE FOUNDERS FINANCE
Books	Closed eventually, if at all	Closed by the 10th, every single month
Compliance	Deadlines living in inboxes and memory	A live calendar — one named owner per filing
Runway	A guess, refreshed before board meetings	Tracked monthly, scenario-tested, defensible
Diligence	A three-week scramble when asked	A data room that stays ready all year

Finance as an enabler of the business, not an overseer of it. Live in two weeks; month one includes a cleanup of whatever has fallen behind.



Your monthly board pack.

SAMPLE · ILLUSTRATIVE FIGURES

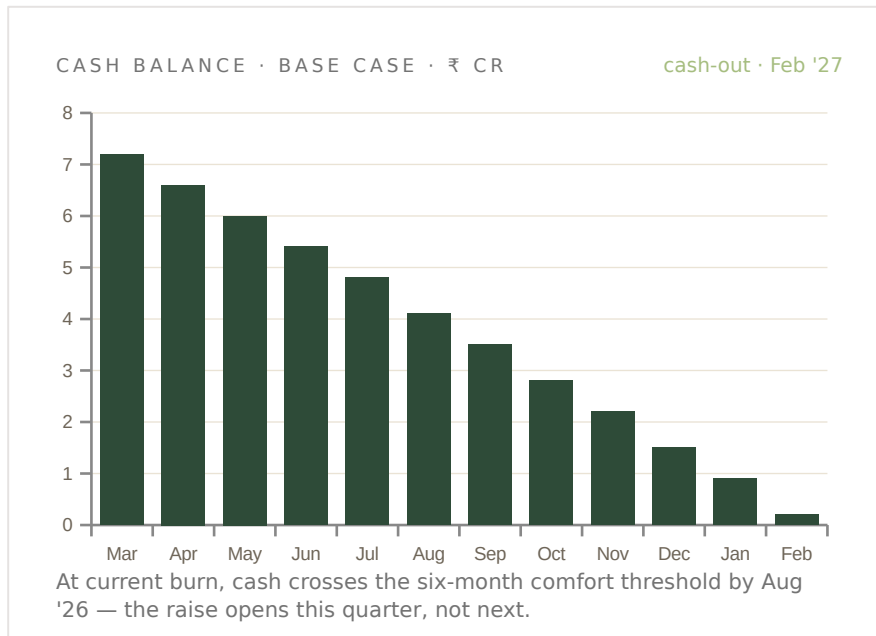
NET REVENUE	GROSS MARGIN	CONTRIBUTION	NET BURN	CASH	RUNWAY
₹4.82Cr	38.4%	9.8%	₹64L	₹7.2Cr	11.2 mo
▲ 12% MoM	▲ 1.6 pts	▲ 2.1 pts	▼ 8% MoM	as at 31 Mar	at current burn
NET REVENUE BY CHANNEL			P&L BRIDGE · ₹ CR		
D2C website	₹1.78 Cr	37%	+9%	Gross revenue	5.61
Quick-commerce	₹1.45 Cr	30%	+22%	Discounts, returns & RTO	(0.79)
Marketplace	₹1.11 Cr	23%	+6%	Net revenue	4.82
Offline & GT	₹0.48 Cr	10%	+3%	COGS	(2.97)
Total net revenue	₹4.82 Cr	100%	+12%	Gross profit · 38.4%	1.85
				Fulfilment + performance mktg	(1.38)
				Contribution · 9.8%	0.47
				Team, tech & G&A	(1.11)
				EBITDA	(0.64)

Reviewed with you on a call, never just emailed over. Ask us for last month's real pack, client name redacted.



Runway you can defend.

SAMPLE · ILLUSTRATIVE FIGURES



SCENARIOS · NEXT 18 MONTHS

	BASE	UPSIDE	CONS.
Revenue growth	+6%	+10%	+2%
Monthly burn	₹64L	₹48L	₹82L
Runway	11.2 mo	16.4 mo	8.1 mo
Breakeven	Mar '27	Nov '26	>18 mo

RECOMMENDED RAISE

₹18-22 Cr Series A · ~18 months to breakeven

DATA ROOM INDEXED

CAP TABLE RECONCILED

DILIGENCE-READY

When the model says raise this quarter, you hear it from us first.

₹100Cr+ raised beside our clients — models and data rooms that survive investors rebuilding the numbers.



Founder time should go into negotiating the deal — not into making sure it goes through.

6+ months

WHAT UNRESOLVED FILINGS AND RECOS ADD TO A TRANSACTION TIMELINE

Rounds and M&A rarely stall on vision. They stall on the file — reconciliations, contracts and registers nobody owned. That is the part we take off your table.

01 DILIGENCE-READY · BEFORE THE TERM SHEET

A pre-audit across books, tax, secretarial and contracts — the same ground a Big 4 diligence team will cover, walked months before they arrive. Findings fixed, data room indexed.

02 DILIGENCE, HANDLED · WHEN IT IS LIVE

Every query, schedule and reconciliation answered investor-grade, on time — while your calendar stays on the negotiation and the business.

Every founder already knows their issues. The question is whom you trust to fix them.



The companies already on the cadence.

YOGA BAR · EMBER · CAVA · WICKEDGUD · BOMBAY HOT
THE CINNAMON KITCHEN · AXITRUST + MORE

₹100Cr+

RAISED WITH OUR CLIENTS

10+

COMPANIES ON THE CADENCE

24h

LONGEST YOU WILL WAIT FOR A REPLY

"I started The Founders Finance because I kept watching great founders make decisions on numbers that were six weeks old. Every client gets the promise we would want ourselves — books closed on time, runway you can defend, zero compliance surprises."

ADITYA AGARWAL
FOUNDER · CHARTERED
ACCOUNTANT



Aditya Agarwal.

FOUNDER · CHARTERED ACCOUNTANT · BANGALORE

Before building The Founders Finance, Aditya sat on the other side of the table — statutory audits, M&A diligence, board reporting and venture fundraising. You are not buying a learning curve. You are buying judgement that has already been tested on companies further along than yours.

CA-led

EVERY ENGAGEMENT

₹100Cr+

RAISED WITH CLIENTS

10+

COMPANIES SERVED



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WHY THIS FIRM EXISTS



"I kept watching great founders make decisions on numbers that were six weeks old. Every client gets the promise we would want ourselves — books closed on time, runway you can defend, zero compliance surprises."

EVERY ENGAGEMENT RUNS UNDER HIS NAME.



Three ways to run your finance.

	DOING IT YOURSELF	IN-HOUSE CFO	THE FOUNDERS FINANCE
What it costs	Hidden — paid in your hours	₹10L a month, loaded	A fraction of a senior hire
Time to value	You are already behind	3-6 months to find one	Live in 2 weeks
Board-ready MIS	Ad hoc, usually late	If they find the time	By the 10th, every month
Bench depth	One overworked bookkeeper	One person's ceiling	A CA-led team on call
When you raise	A scramble	Depends who you hired	₹100Cr+ raised beside clients
As you scale	Breaks first	Single point of failure	Flexes up and down

If you can hire a great full-time CFO right now, do it — sincerely. **Until then, do not run blind.**



Your first close is the pitch. Then you decide.

HOW MONTH ONE RUNS

- 01 Week one — discovery and cleanup**
A 30-minute call, a scoped proposal, and a clean-up of whatever has fallen behind.
- 02 Weeks two to four — your first close**
Books closed, your first board pack delivered, compliance calendar live with a named owner on every filing.
- 03 Then — you decide**
Stay on the cadence, or walk away with clean books and the pack in hand. The work done stays yours.

Onboardings are capped so client close dates never slip — when the month is full, it is full.

THE TERMS

No lock-in. Monthly engagement — leave any month, no exit clauses.

A fraction of the ₹10L a month an in-house CFO costs — with a CA-led team instead of one hire.

If the first pack does not change how you run the company, walk away. **Your only cost is a month of clean books.**

LIMITED ONBOARDINGS EACH MONTH



THE FOUNDERS
FINANCE

NEXT STEP

Saying yes takes **ten seconds.**

Reply **“FIRST CLOSE”** to the email this document came with. We respond within 24 hours with three questions and a start date — your first board pack lands within the month.

EMAIL

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WEB

thefoundersfin.com

BASED IN

Bangalore, India

No lock-in. No long contract. **One close to prove it.**