

Real economy operators can tell you exactly what they did in sales last week. Almost none can tell you why profit didn't follow.

**For 30M American businesses, the spreadsheet is the CFO.**

Three systems run their business. Banking tracks what moves. Accounting records what happened. Operations drive what gets sold and spent. None of them talk to each other. Assembling the full financial picture means pulling from all three manually. Most weeks it never happens. When it does, it takes 20 hours or more. By the time it is ready, the period has closed.

Undetected cost drift runs at \$30K per cycle for a \$35M business. At single-digit margins, that compounds silently every week until the books close.

**Finz is the AI CFO for the real economy.**

The first AI-native operating finance platform built for owner-led businesses on thin margins. It connects banking, accounting, and operational data and runs the weekly cycle without human intervention. Every Monday the operator starts the week with a live cash position, weekly margin, cost breakdown, and prioritised actions. No extra headcount. No migration.

**Finz is live with select customers** across food service, logistics, and processing with \$20M+ in cash flow and \$1.5M+ in gross profit monitored. Every customer came through a referral or warm introduction.

Our target market is 400K physical world businesses running finance and operations on manual spreadsheets today. A **\$7.2B bottom-up software opportunity**.

Founded by [Bikesh Kumar](#), with 20+ years of experience owning P&L across technology and real economy businesses. He **lived this gap firsthand**, running a cash flow business on spreadsheets for nearly a decade. Backed by Ben Richardson and Steve Abraham, CFOs with 20+ years each across JPMorgan, Goldman Sachs, and private equity.

The team brings institutional finance rigor, product depth, and hands-on operating experience, and has taken Finz from concept to a live platform onboarding new customers every week.

**Raising \$1.5M pre-seed SAFE** to onboard 50+ customers and achieve \$1M+ ARR in 12 months.

The future of finance is AI-native and autonomous. What currently requires a full finance team for weekly controls will be the automated standard for every real economy business.

Finz is creating that category.