



Financial Clarity Structured Growth Sustainable Results

Comprehensive Financial &
Business Consulting Services

For Startups, SMEs,
Manufacturing & IT Companies

**Smita N. Kulkarni &
Associates**

Pune | Pan-India

The Business Reality

Growth without structure creates pressure.

Margins shrink silently.

Working capital stretches.

Decisions rely on instinct rather than data.

Smita N. Kulkarni & Associates partners with businesses to build financial systems that:

Improve visibility

Strengthen Governance

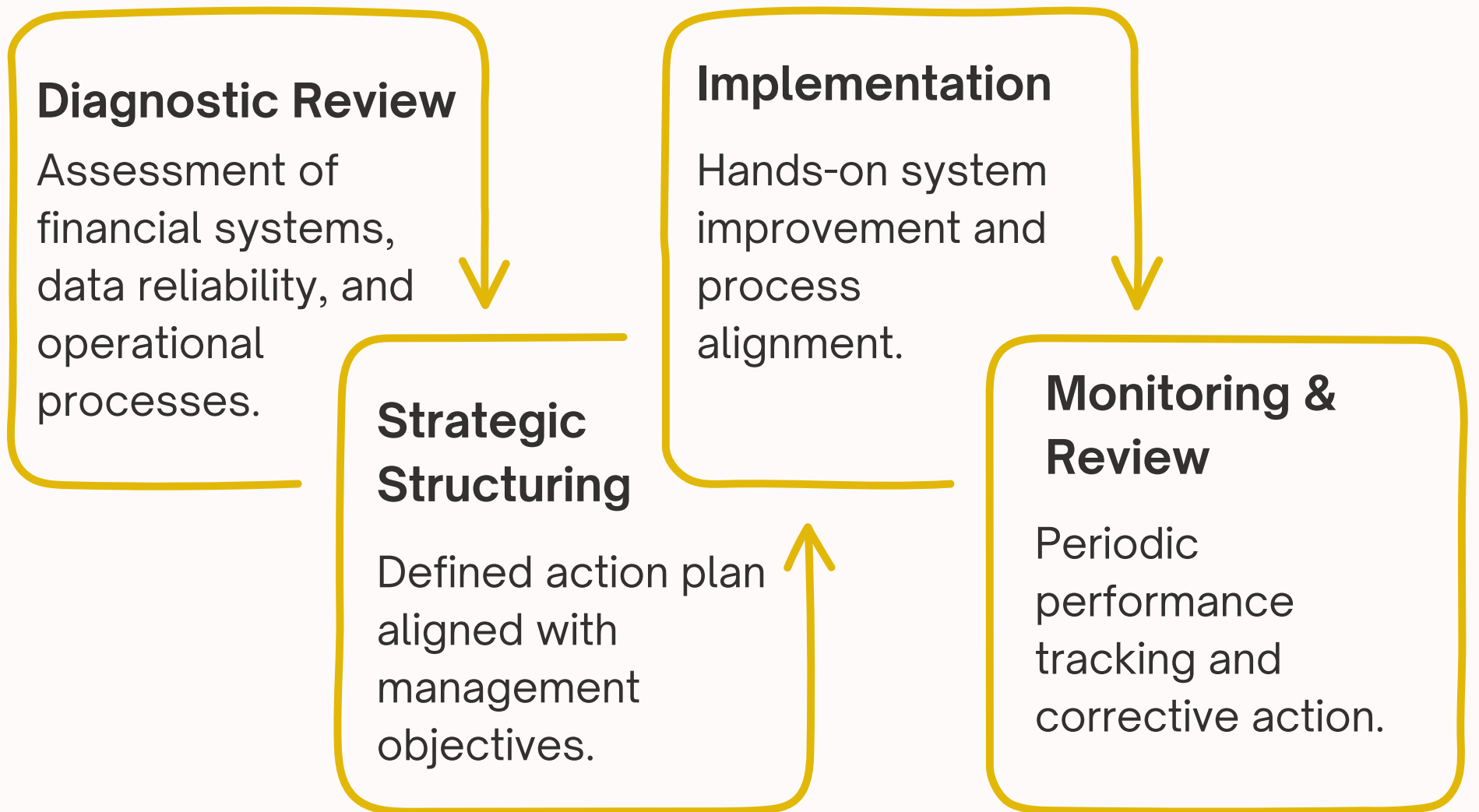
Enhance profitability

Support scalable growth

This document outlines our comprehensive service architecture and execution methodology.



Our Execution Framework



We do not stop at advisory. We implement and measure.



We can help you with:



VIRTUAL CFO & BUSINESS CONSULTING



COSTING, PRICING & PERFORMANCE SYSTEMS



FINANCE & COMPLIANCE CONSULTANCY



FUNDING & FINANCIAL DOCUMENTATION



DATA & DECISION SYSTEMS



AUDITS & GOVERNANCE



Virtual CFO & Business Consulting

Strategic Financial Leadership

Includes:

- Financial health diagnostics
- Profitability & margin analysis
- Costing & pricing review
- Working capital optimization
- Cash flow forecasting
- Budgeting & forecasting frameworks
- MIS & management dashboards
- Board-level reporting support



**Clarity before
decisions are made.**

Finance and Compliance Consultancy

Compliance as a Foundation

Includes:

- Structured accounting systems
- Financial statement finalization
- Direct & indirect taxation oversight
- Regulatory registrations
- Internal accounting controls
- Compliance monitoring frameworks

Reduced risk.
Increased credibility.



Costing, Pricing and Performance Systems

Profitability by Design

Includes:

- Product/service costing analysis
- Standard cost development
- Overhead allocation review
- Break-even & contribution analysis
- Pricing strategy formulation
- Departmental budgeting
- Zero-based budgeting implementation
- Monthly variance analysis



**Improved margin
visibility and cost
discipline.**

Funding and Financial Documentations

Financial Readiness for Growth

Includes:

- Project reports
- CMA data preparation
- Financial projections
- Ratio analysis
- Bank presentation support
- Working capital assessment documentation



**Structured
engagement with
lenders and financial
institutions.**

Data and Decision Systems

From Data to Decisions

Includes:

- Centralized financial database creation
- Historical trend analysis
- Cost behavior study
- MIS dashboard design
- KPI framework development
- Monthly performance review systems

Shift from reactive management to proactive strategy.



Audits and Governance

Transparency Strengthens Trust

Includes:

- Internal Audits - Process and control evaluation.
- Cost & Stock Audits - Inventory validation, efficiency analysis.
- Bank Audits - Compliance and financial ratio validation.
- Governance Advisory - Risk identification and mitigation frameworks.

Empaneled with Government of Maharashtra.



**Institutional-grade
discipline.**

Sector-Specific Expertise



Manufacturing

- Inventory optimization
- Reorder level structuring
- Production alignment
- Cost control systems

IT & Services

- Project profitability analysis
- Revenue tracking frameworks
- Resource utilization monitoring



SMEs

- Working capital discipline
- Margin improvement
- Governance strengthening

Our Impact in Action

Reduced Working Capital Cycle

Inventory days: ↓ from 120 to 60

Debtors days: ↓ from 180 to 45

Reclaimed Idle Inventory

Old and non-moving stock repurposed through **rework & recycling** with the production team.

Prevented Sales Losses

Defined reorder levels and production planning **systems**, ensuring finished goods availability.

Lower Interest Costs

Reduced cash credit utilization through better liquidity management.

Structured Accountability

Introduced **KPA-based performance reviews** aligned with business roles.

Profit-Driven Pricing

Optimized product pricing for market competitiveness and profitability.

Budget Discipline

Implemented **zero-based budgeting** with monthly cost reviews across departments.

Data-Driven Decisions

Built a centralized database for **3 years of sales** and cost trend analysis.

Operational Clarity

Framed SOPs for smooth interdepartmental coordination and documentation.

Businesses Choose us for



End-to-End Partner

From structuring an idea to ensuring profitability and compliance.

Affordable Excellence

High-quality consulting that fits SME budgets.



Execution, Not Just Advice

We stay till solutions work.

Trusted by Institutions

Empaneled with the Government of Maharashtra for cooperative audits.





Thank You!

Book Your Business Audit with-

Smita N. Kulkarni & Associates

Business Consulting | Virtual CFO | Financial & Audit Services



Pune | Serving PAN India



+91 98508 82107



smitakulkarni.associates@gmail.com