

FINVIQ

FP&A & FINANCIAL INTELLIGENCE

Know where your profit is going — before month-end becomes history.

Finviq provides senior FP&A analysis that turns your financial and operational data into decision-ready insight on the four things that run your business:

Profitability

Margin

Cash

Performance

Built for manufacturing, food & beverage, FMCG and distribution companies • United States & Canada

The books are closed. The P&L is out. And the real questions begin.

“Why did margin move?”

Was it...

Price?

Volume?

Mix?

Raw materials?

Packaging?

Labor?

Yield?

Customer mix?

SKU mix?

In most \$5–100M companies, that conversation ends in opinions — because the CPA's job is compliance, and nobody's job is the why.

Knowing what happened
is accounting.

Knowing why it happened —
and what to do next —
is financial intelligence.

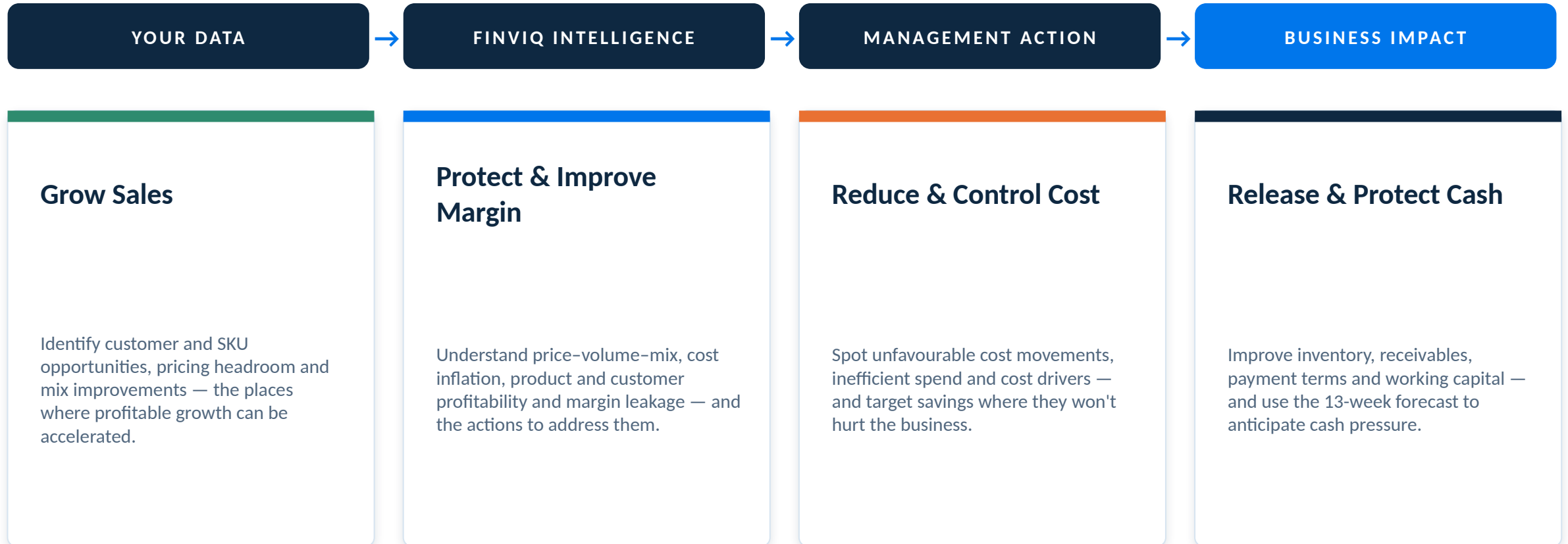
That gap has a price: decisions on pricing, product mix, customers and cash made on instinct — while the answers sit unused in your own systems.

From your numbers to your next decision



Technology handles the heavy lifting. Senior FP&A expertise drives the analysis, insights and recommendations. Every deliverable is reviewed by an operator who has run manufacturing and FMCG P&Ls for 15+ years — and it reads that way.

Financial intelligence is only valuable when it changes the business



We don't stop at “what happened.” We quantify the opportunity, recommend the action and help management prioritize what to do next.

See the business before you enter the meeting

EXECUTIVE DASHBOARD • AUGUST 2026 MTD

● LIVE • REFRESHED DAILY

REVENUE YTD

\$24.6M

+3.1% vs budget

GROSS MARGIN

27.4%

-1.8 pts vs PY

EBITDA

11.0%

-0.7 pts vs budget

CASH TODAY

\$2.1M

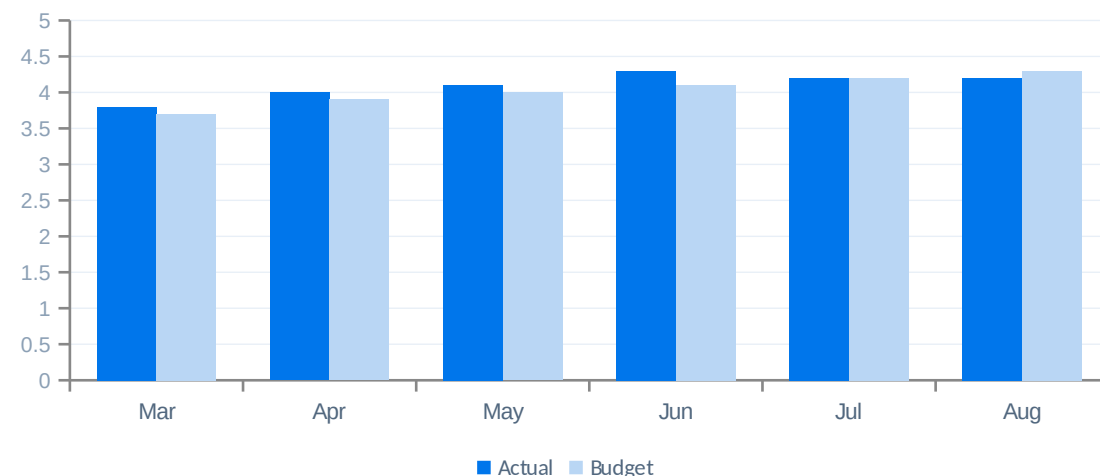
13-wk low: wk 7

WORKING CAPITAL

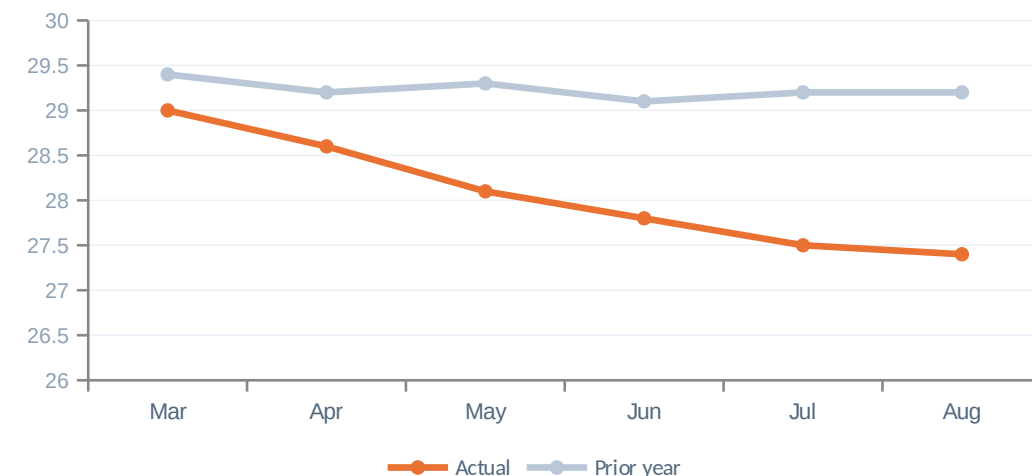
61 days

DSO 47 • DPO 38

REVENUE VS BUDGET — MONTHLY (\$M)



GROSS MARGIN % — ACTUAL VS PRIOR YEAR



ILLUSTRATIVE FINVIQ ANALYSIS — REPRESENTATIVE DATA

One management view. The numbers that matter. Always current.

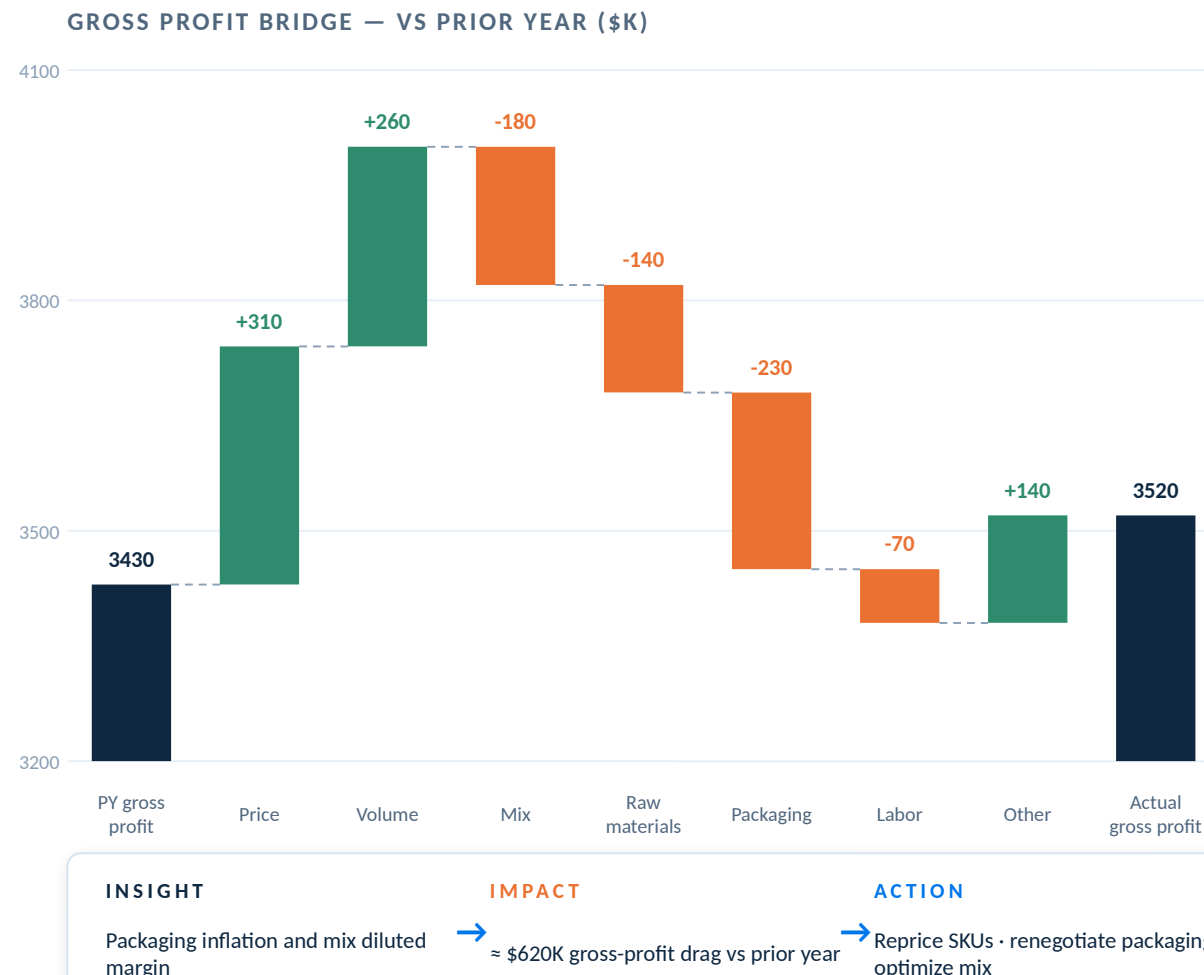
A P&L tells you what changed. Finviq tells you why — and what to do about it.

\$K — Q2 2026	Actual	Budget	Prior yr	Var \$ (B)	Var %
Revenue	12,850	12,400	11,720	+450	+3.6%
COGS	(9,330)	(8,870)	(8,290)	(460)	-5.2%
Gross profit	3,520	3,530	3,430	(10)	-0.3%
Gross margin %	27.4%	28.5%	29.3%	-1.1 pts	—
Operating costs	(2,110)	(2,080)	(1,990)	(30)	-1.4%
EBITDA	1,410	1,450	1,440	(40)	-2.8%
EBITDA %	11.0%	11.7%	12.3%	-0.7 pts	—

ILLUSTRATIVE FINVIQ ANALYSIS — REPRESENTATIVE DATA

MANAGEMENT COMMENTARY — EXCERPT

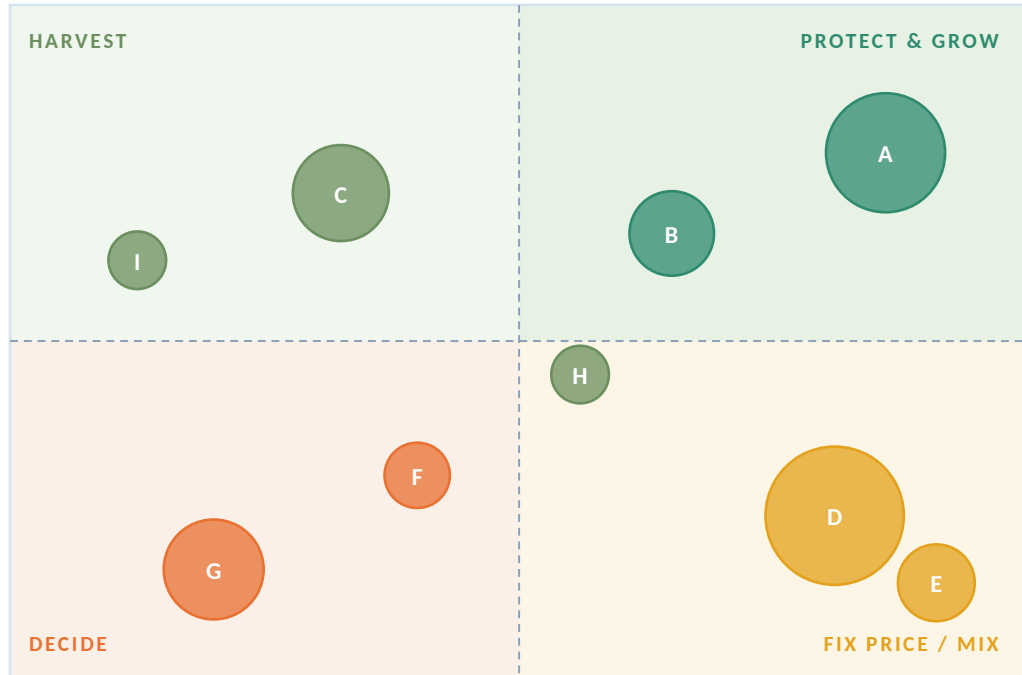
“Margin declined 1.8 pts despite 9.6% revenue growth, driven primarily by packaging inflation and unfavourable product mix. Pricing recovered roughly half the impact. Recommended: reprice the two affected lines and requalify the packaging supplier before Q4.”



Revenue does not always mean profit

CUSTOMER PROFITABILITY MATRIX — TTM

Gross margin % ↑



Revenue growth →

Bubble size = revenue · D alone is 14% of revenue at half the average margin

ILLUSTRATIVE FINVIQ ANALYSIS — REPRESENTATIVE DATA

The same lens applies to SKUs, product categories and channels — contribution margin, not just revenue.



Which customers generate sales but destroy margin?



Which SKUs should be repriced — and by how much?



Where is volume growing without creating profit?



Which products deserve investment, and which need action?

Finviq answers these with numbers — not opinions.

Management intelligence, not more reports

KPI SCORECARD — 8-12 MEASURES, AGREED WITH YOU, TRACKED MONTHLY

KPI	Actual	Target	Var	Trend	Status
Revenue growth (YoY)	+9.6%	+8.0%	+1.6 pts	▲	●
Gross margin %	27.4%	28.5%	-1.1 pts	▼	●
EBITDA %	11.0%	11.7%	-0.7 pts	▼	●
Inventory days	58	52	+6	▲	●
DSO (days)	47	42	+5	▲	●
DPO (days)	38	40	-2	▼	●
Cash conversion cycle	67	54	+13	▲	●
Forecast accuracy	96.1%	95.0%	+1.1 pts	▲	●
OTIF	94.2%	96.0%	-1.8 pts	▼	●

ILLUSTRATIVE FINVIQ ANALYSIS — REPRESENTATIVE DATA

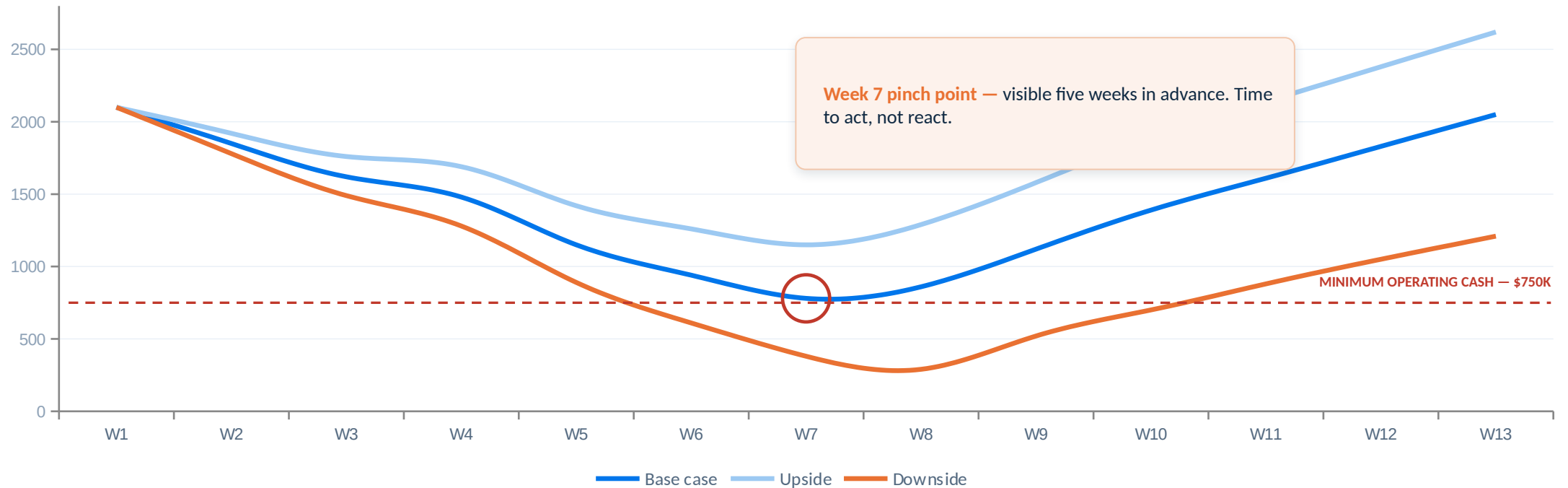
EVERY EXCEPTION GETS THIS TREATMENT

WHAT HAPPENED	Cash conversion cycle up 13 days vs target
WHY	Two national accounts stretched payment terms; slow-moving inventory built in one plant
FINANCIAL IMPACT	≈ \$840K additional working capital tied up
RECOMMENDED ACTION	Enforce terms on the two accounts; sell through flagged inventory by Q4
OWNER / TIMING	CFO + Ops lead · next 60 days

Every number should lead to a decision.

Don't manage tomorrow from yesterday's numbers

13-WEEK CASH FLOW FORECAST — CLOSING CASH BY WEEK (\$K)



ILLUSTRATIVE FINVIQ ANALYSIS — REPRESENTATIVE DATA

Rolling forecast · base / upside / downside scenarios · refreshed every Monday. **See the next decision before it becomes the next problem.**

Built by FP&A practitioners who know FMCG from the inside

Our team brings hands-on finance and FP&A experience across manufacturing, FMCG and supply chain environments — including experience supporting businesses such as pladis and Deemah in Saudi Arabia.

That means the analysis starts from how these businesses actually work: SKU margins, yield and waste, trade spend, co-packer economics, plant cost structures and working capital cycles — not generic finance templates.

CMA • FPAC

Certified management accounting & FP&A credentials

15+ years

Leading FP&A in manufacturing, FMCG & commercial finance

Operator, not advisor

Has run the P&Ls this service reports on

Manufacturing • FMCG • Supply chain

The only industries Finviq serves

Credentials aren't the story — your numbers are. They simply answer the question every CEO should ask before opening the books to anyone: who exactly is going to be looking at them?

What this discipline has delivered in practice

Outcomes delivered by Finviq's founding team in senior FP&A roles at manufacturing and FMCG businesses — the same analysis Finviq now productizes.

MARGIN & PRICING

Margin opportunities identified and quantified

SKU- and customer-level profitability analysis surfaced repricing and mix actions at an FMCG manufacturer.

WORKING CAPITAL

Working capital released

Inventory, receivables and payment-terms programs driven from a weekly cash and working-capital view.

FORECASTING

From static budgets to reliable rolling forecasts

Driver-based forecasting replaced annual budgeting for a multi-line manufacturing P&L.

DECISION SUPPORT

Board decisions quantified before they were made

Scenario and cost-bridge analysis behind major commercial decisions at group level.

Career track record of Finviq's founding team in prior operating roles — not Finviq client results. Detail available on request.

FP&A Diagnostic & Profitability Scan

Before asking for any ongoing commitment, Finviq examines your business and shows you where value may be hiding.

IN 2-3 WEEKS, YOU RECEIVE:

1

Margin & cash leakage map

Where profit and working capital are being lost — by SKU, customer and cost line

2

Five quantified quick wins

Actions you can take immediately, each with the value attached

3

Priority opportunities

What to fix first, and what it's worth

4

90-day improvement roadmap

A sequenced plan, presented to your leadership team

FIXED FEE — NO OPEN-ENDED CONSULTING

\$5,000 USD

CAD \$7,000

Credited in full to month 1 of any subscription.

Continue, and the Diagnostic costs you nothing. Stop, and you keep the findings, the quick wins and the roadmap.

In three weeks, you'll know where the biggest margin and cash opportunities are — and which ones deserve management attention first.

Ongoing FP&A subscriptions from \$3,000 USD / CAD \$4,200 per month — scoped from the Diagnostic findings.

Let's find out what your numbers are not telling you.

Grow profitable sales. Improve margins. Control costs. Release cash.

Book a 20-minute Financial Intelligence Review

We'll discuss your current reporting, profitability visibility and the areas where deeper financial intelligence could improve decisions. No preparation required.

finviq.io • Ahmed Hassan — Founder & FP&A Director • CMA • FPAC • 15+ years leading FP&A in manufacturing, FMCG & supply chain