

**“Are your managers avoiding financial discussions because numbers intimidate them - while wrong decisions silently drain profits?”**



*If Yes, let's simplify finance together*



# CA NIKHIL KULKARNI

*“Finance simplified. Decisions amplified.”*

“I help professionals, entrepreneurs, and leaders master numbers, so they can focus on growth, not spreadsheets.”



# 70%



of business failures in India are due to poor financial planning and cash flow mismanagement.

**DID YOU KNOW?**

# 8 OF 10



startups shut down because they run out of cash, not because their idea fails.

**DID YOU KNOW?**

***"REVENUE IS VANITY, PROFIT IS SANITY, BUT CASH IS REALITY."***

## **Virtual CFO for MSMEs**

***Your Finance Brain. On Retainer.***

**Partnering with MSMEs (₹1–50 Cr turnover) as their strategic finance partner - without the cost of a full-time CFO.**

Does your business have a finance team but no financial clarity?  
Most MSMEs have an accountant. Very few have a financial brain in the room.

**That's the gap a Virtual CFO fills.**

**What I deliver every month:**

- Monthly MIS & Financial Reporting
- Cash Flow Tracking & Forecasting
- Budgeting, Variance Analysis & Course Correction
- Working Capital Optimisation
- Tax & Compliance Oversight
- Strategic Finance Advisory
- Minimum commitment: 6 months

# What changes when you have a Virtual CFO?

**Before**



- *Numbers arrive late*
- *Cash flow is a surprise*
- *Decisions made on gut*
- *Tax is always last minute*
- *No one reads the P&L*

**After**



- *MIS by the 10th every month*
- *Weekly cash flow dashboard*
- *Decisions backed by data*
- *Compliance calendar in place*
- *Owner understands every line*

**"Your accountant records history.  
Your Virtual CFO shapes the future."**



# I am Nikhil : Your Simplified Finance Expert

- ✓ **12,000+ professionals trained** across corporates and business teams.
- ✓ **2500+ hours of training delivery** in finance, decision-making, and leadership.
- ✓ **500+ workshops** conducted tailored for real-world business challenges.
- ✓ **Chartered Accountant at 21** with over a decade of experience in business, tax, and finance.
- ✓ Passed all 3 exams of CA in **first attempt**



# Training Programs — What I Deliver

## **For Corporates & L&D Teams**

- Finance for Non-Finance Professionals (Flagship)
- Financial Statement Analysis Made Simple
- Business Finance for Managers & Leaders
- Cash Flow & Working Capital Management
- Finance for Sales & Marketing Professionals
- Budgeting & Cost Control
- Financial Analytics — Excel-Based

## **For Startups & Founders**

- Finance 101 for Founders
- Investor-Readiness Bootcamp
- Tax & Compliance Simplified for Startups

## **Regulatory & Compliance Updates**

- Income Tax Act 2025 — Recent Changes
- GST Updates for Mutual Fund Distributors
- TDS — Practical Guide for Business Owners

# Signature Workshops



## **Finance for Non-Finance Professionals**

*The flagship corporate program – decoding P&L, Balance Sheet, and Cash Flow for non-finance teams.*



## **Financial Hera Pheri**

*A high-energy personal finance workshop.  
Delivered across colleges and corporates.*



## **Financial Statement Analysis Made Simple**

*How to read the story behind the numbers.*



## **Investor-Readiness Bootcamp for Founders**

*Valuations, term sheets, cap tables – in plain language.*



## **Working Capital Management for Business Owners**

*Where cash gets stuck – and how to free it.*

**Delivery:** Half-day | Full-day | Modular Series

**Mode:** Online | Offline | Blended

## Trusted By

### Corporates

Cummins India | Tata Mutual Funds |  
NSE Academy | Rohan Builders |  
Kohinoor Builders | NJ Wealth |  
BTW Visa Services

### Educational Institutions

Indira University | DY Patil School of  
Management | ICAI | iFEEL |  
Trinity Institute of Management Research |  
Vijay Patil School of Management |  
Ramachandran International Institute of  
Management

Also delivered for software, manufacturing,  
FMCG, and retail businesses across Pune &  
Maharashtra.

## Credentials at a Glance

- ✓ **Chartered Accountant** - all 3 Levels in first attempt. Qualified at the age of 21
- ✓ **Master Trainer Certification** in Instructional Designing and Corporate Trainings
- ✓ **Strengthscape Certified International DiSC Trainer** in DiSC Personality Assessments
- ✓ **Certified Practitioner of Brainival Methods** in Mind Maps, Speed Reading, Creative Thinking and Memory Techniques
- ✓ **Registered Independent Director** in MCA Independent Directors Databank. Available for board appointments in eligible companies.

# 2

## ways to work with me:

If you run an MSME -

**1** Let's talk about becoming your Virtual CFO. Monthly retainer. Measurable outcomes.

If you lead a team or organisation -

**2** Let's design a finance training program your people will actually remember and use.

*"Ready to stop fearing numbers and start using them to grow?"*



***CONTACT US***



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