

Arvut Accounting as a Service

AI driven Software
and personal treatment

Next Generation
Accounting, Fiduciary & Administrative
Services



Problem - Statement

The accounting industry is ripe for disruption

- **90%+** of Swiss accounting firms still rely on **manual workflows** and outdated software — leading to delays, inefficiencies, and high client costs.
- Even newer online fiduciaries deliver **only** traditional accounting (TA) — focused on **historical data**, not actionable insights.
- Software providers (**Abacus, Bexio, etc.**) sell tools, but offer **no** execution layer or **end-to-end service**.

The market lacks a real-time, scalable solution for modern business needs.

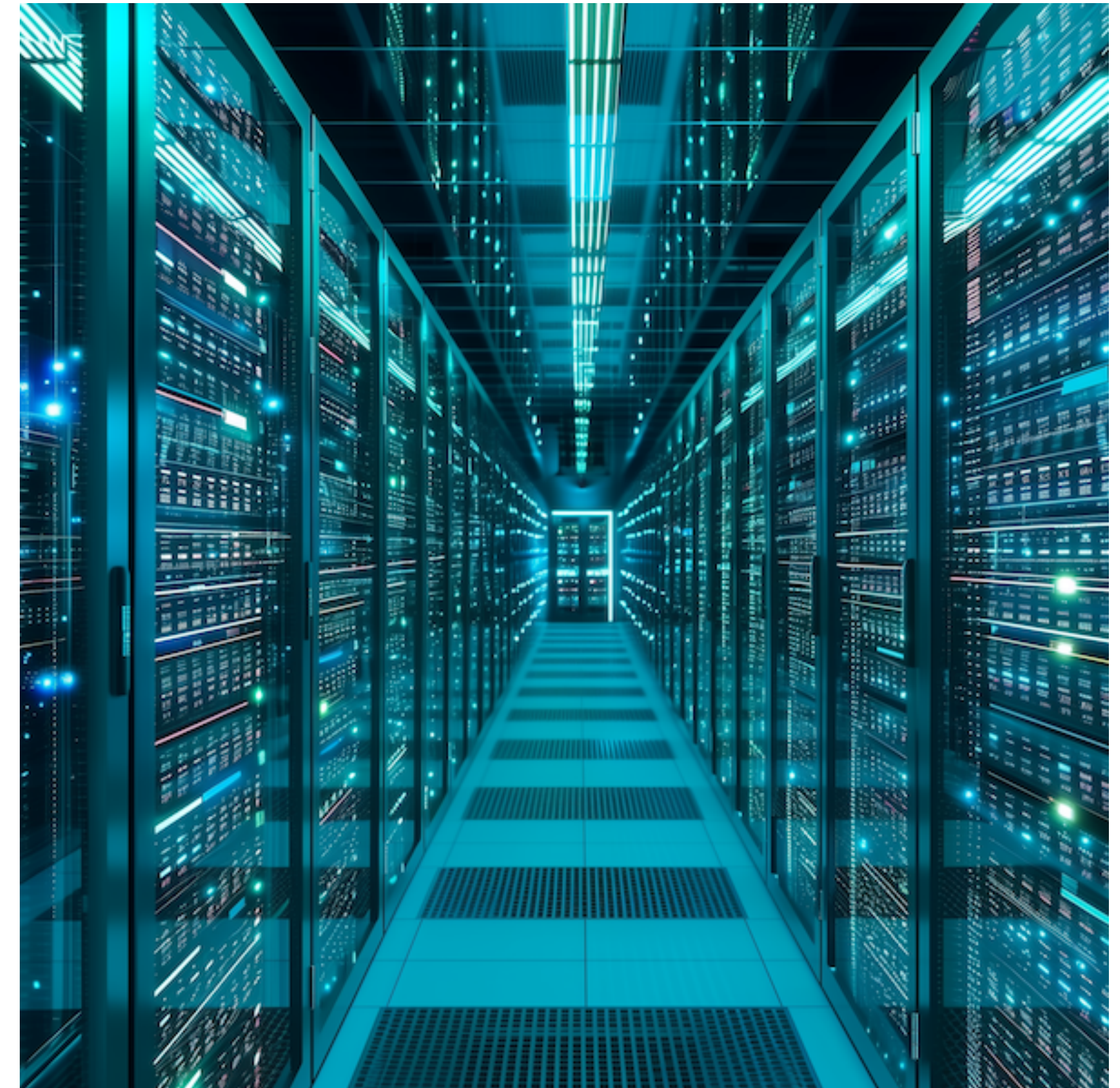


The Solution

AaaS by Arvut: A technology-driven accounting solution combining deep expertise in Data Engineering and Finance

- Our **SaaS** platform combines compliance-ready traditional accounting with Quantum Accounting (**QA**) — a logic-based layer that tracks assets at **market value in real time**.
- We invert the traditional model: **data engineers lead** the process using automation and AI, while **accountants ensure** quality and compliance.
- This approach reduces labor costs while increasing quality and speed — **1 engineer + 1 accountant = the output of 5 traditional bookkeepers**.
- Quantum Accounting (QA) complements — not replaces — traditional accounting, but finally gives businesses real-time data they can act on.

AaaS is not just more efficient — it's the infrastructure for the future of financial operations.



- Platform: Arvut Accounting System (SaaS)
- Powered by Digital Accounting Protocol (DAP)
- Real-time Quantum Accounting (QA) module + Traditional Accounting
- Accounting-as-a-Service (AaaS) model
- AI & Data Engineering for full automation
- Backend: Debian, PostgreSQL, Redis, Node.js
- Frontend: React
- Clustered, scalable, and secure architecture

ac.arvut.ch

Arvut CH AG

from 01.05.25 to 31.05.25 2024

Signout EN

Accounts Payable

Accounts Receivable

Balance

Journal entry

GL accounts

VAT

Chart of Accounts

Date

Counterparty name

Description

Amount

Currency

Due date

dd.mm.yy

Insert

Search

Accounts Payable Arvut CH AG from 01.05.25 to 31.05.25

Date	Counterparty name	Description	Amount	Currency	Due date	Balance	
1 01.05.25	Namecheap, Inc.	Domain names - arvut.ch, accounting.online, etc.	99.98	USD	15.05.25		Modify
01.05.25	Amazon Web Services EMEA SARL	AWS cloud Invoice - May 25	15.00	USD		15.00	Modify
01.05.25	Backbone Solutions AG	sipcall Invoice May 2025	14.30	CHF		14.30	Modify
1 01.05.25	BrainStorm Network Inc.	Oneprovider May 2025	33.79	USD	21.05.25		Modify
01.05.25	Google Cloud EMEA Limited	Google cloud Invoice May 2025	22.86	CHF		22.86	Modify
28.05.25	Notion Labs, Inc.	Notion Invoice - May 2025	30.00	USD		30.00	Modify



Market Opportunity



600'000+ active companies in Switzerland

1'500+ continuously open accounting vacancies; 20–50 new ones daily

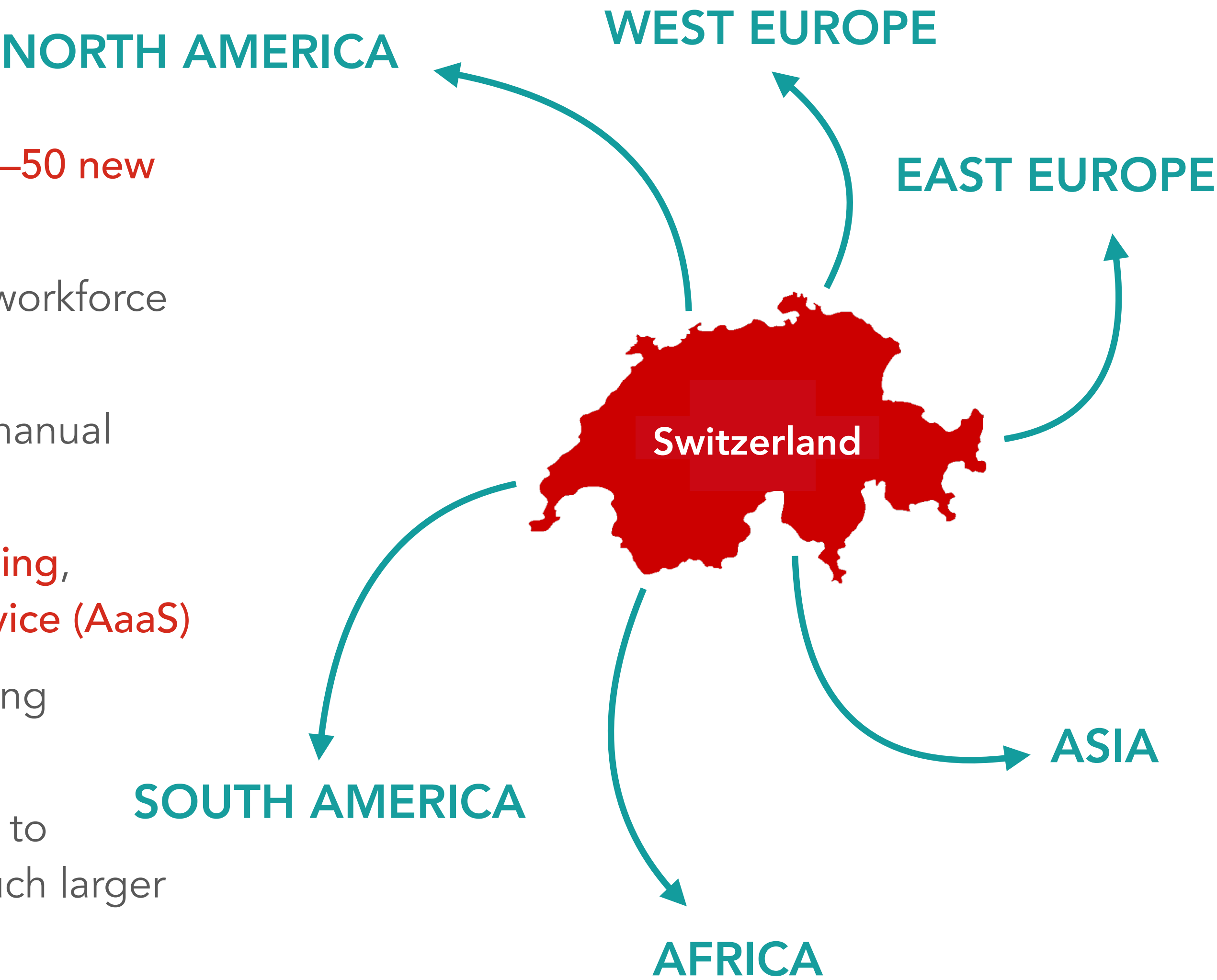
CHF 100+ million market of open positions due to workforce turnover (retirements, relocations, replacements)

Traditional bookkeeping costs CHF 2–3 per entry (manual work)

Arvut: <CHF 0.20 per entry thanks to data engineering, automation, AI, and the use of Accounting as a Service (AaaS)

Outsourcing to Arvut is more cost-efficient than hiring accountants

Switzerland is our launchpad — a rigorous sandbox to validate our model before global expansion into much larger markets



The Team



Heinz Brägger

President

He integrates digital innovations and financial strategies with top talent to deliver sustainable results.



Dr. Claudio Felix Villatora

Business Angel/Business Developer

With over 25 years of leadership in finance and strategy, he focuses on digitalisation and efficiency increase.



Alexander Kheylik

Founder

He is a mathematician, the author of a next-generation accounting concept, and a serial startup founder.



Vladimir Kiryakov

Chief technology officer

With over 15 years of experience in the IT industry, he has expertise in various areas.



Since 2017, **37 people have participated** in the Arvut project, contributing **over 20'000 hours of work**.

Since 2023, **23 people have been actively involved**, **investing more than eight hundred thousand Swiss francs** of their own assets into Arvut's development. [See All Team](#).

Strategic Acquisition Plan

- Arvut plans to **acquire fiduciary companies** in Switzerland whose founders are retiring or exiting.
- Target companies generate **CHF 1M–5M** in annual revenue.
- Acquisition cost: **50–100%** of yearly revenue.
- Post-acquisition modernisation: **CHF 200k** per company.
- Each acquisition brings a client base and a ready framework to deploy **Quantum Accounting (QA)** and **AaaS**.
- Estimated investment: **CHF 20M** for acquisitions + **CHF 2M** for modernisation + **CHF 3M** for sales & AaaS.

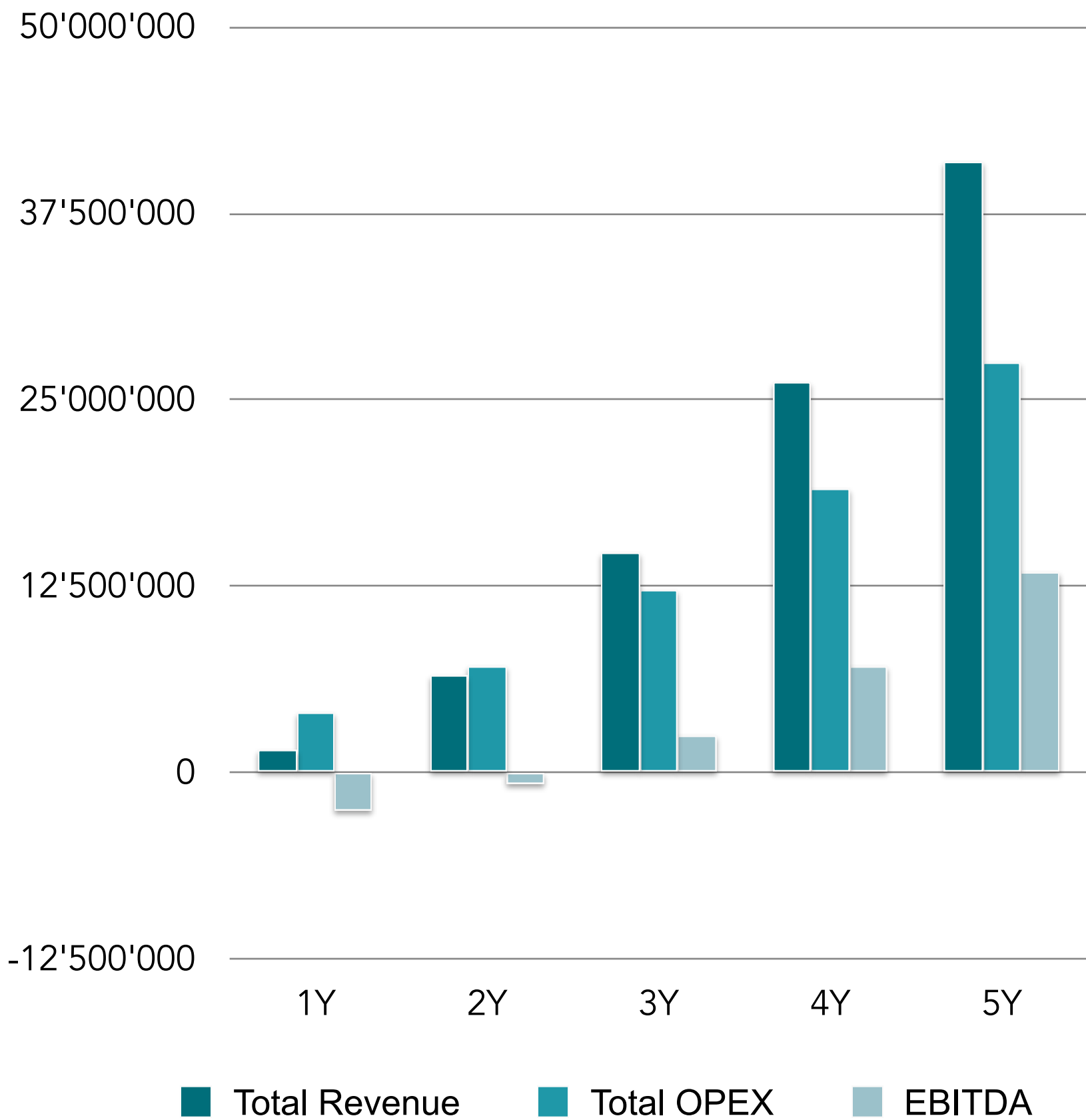




Financial Projections



	1Y	2Y	3Y	4Y	5Y
Total Revenue	1'552'500	6'480'000	14'715'000	26'190'000	40'905'000
Salaries for Accountants	446'300	1'697'600	3'785'800	6'692'800	10'428'600
Production	528'000	912'000	1'572'000	2'496'000	3'672'000
Sales	982'875	2'172'000	4'082'250	6'528'500	9'560'750
Management	753'360	941'280	1'061'280	1'181'280	1'301'280
Strategic M&A Team	396'000	396'000	396'000	396'000	396'000
Office & Adm. costs	181'200	181'200	361'200	541'200	721'200
IT integration	656'700	758'400	904'200	1'093'200	1'325'400
Passiv interests	110'000	110'000	110'000	110'000	110'000
Total OPEX	4'054'435	7'168'480	12'272'730	19'038'980	27'515'230
EBITDA	-2'501'935	-688'480	2'442'270	7'151'020	13'389'770
EBITDA %	-161.16%	-10.62%	16.60%	27.30%	32.73%



Financial Plan

Investor Returns & Exit Strategy

Total Raise: CHF 25'000'000

- **CHF 20M** → **80%** equity in holding company (acquired fiduciaries)
- **CHF 5M** → **20%** equity in AaaS operational company (profit rights only)

Key Assumptions

- **Current revenue** of acquired firms: **CHF 20M**
- **Current profit:** **CHF 0**
- **Post-restructuring:** 40% cost reduction, yielding **CHF 12M** EBITDA
- **Holding Valuation** (6× EBITDA): **CHF 72M**
- **Investor's share** (80%): **CHF 57.6M**

Operating Company Performance (AaaS)

- 5-year total EBITDA: **CHF 19.79M**
- Investor's 20% profit share: **CHF 3.96M**
- Continuous dividend stream beyond year 5 (no exit planned)

Operating Company Performance (AaaS)

- **Initial Investment:** CHF 25.0M
- **Total Return:** CHF 61.56M
 - CHF 57.60M (Holding exit, Year 5)
 - CHF 3.96M (AaaS dividends, Years 3–5)
- **Net Gain:** CHF 36.56M
- **Net ROI:** 146.2%
- **Gross Multiple:** 2.46×
- **IRR (5 years):** **20.08%**

Exit Options for Investor

- **Primary Exit: Sale of Holding Company Only**
 - Full monetisation of acquired fiduciary assets (investor's 80% share)
- **No Sale of AaaS Operational Company**
 - Investor retains 20% in AaaS and continues receiving dividends from a high-growth AaaS business

Return Calculation

Thank You for Your Attention!

For further information, please feel free to contact us:



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