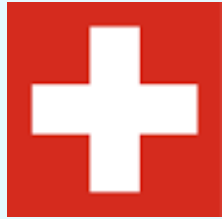




Accounting as a Service

AaaS

Providing SMEs worldwide with a scalable AaaS suite:
complete accounting, financial, and administrative services



Conceptual Block



Idea

Provide companies with real-time access to:

- Voice-driven invoice generation (Arvut inVoice) for client sales, to be sent to their customers
- Status of incoming and outgoing invoice payments
- Status and movements of corporate and personal cash balances, bank accounts, credit cards, and other assets
- Information about debts and loans
- Income and expense structure
- VAT balances: prior period and current payable

Understanding

Incoming and outgoing information:

- A system for receiving all types of financial documents
- Integration with banking and payment systems
- Voice-enabled invoice generation for client sales, sent to their customers
- Setup and integration of payment terminals like SumUp and similar solutions
- Corporate and personal loan and cash accounts for every business participant

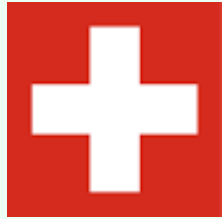
Integration

Channels for receiving documents and requests:

- upload.arvut.ch, WhatsApp, documents@arvut.ch
- Integration with banks, and payment systems: EBICS, API, csv, xml

Channels for delivering documents:

- Invoices, payments, and reports on demand via WhatsApp and email
- Online access to completed accounting: balance sheet, P&L, salaries, paid/unpaid invoices, cash accounts, VAT, taxes, declarations



Resources block



Financial Flows

Incoming flows:

- Business angels
- Venture capitalists
- Strategic partners
- Loans
- Sales

Outgoing flows:

- For creation, development, and client base growth
- For modernisation of current tools and methods
- For development and implementation of new tools and technologies

Strategy

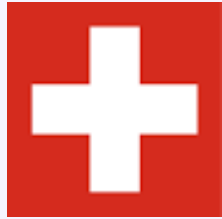
Funding strategies:

- *"Aerial seeding"*: broad cold advertising and email campaigns. Success rate: only 1 in thousands takes root.
- *"Fishing"*: channels like Google Ads – like baited fishing. Much more effective.
- *"Buying gardens"*: acquisition and modernisation of fiduciaries with existing paying client bases. This is the most effective investment!

Financial Plans

Concrete financial plans:

- *"Aerial seeding"*: 1'000 emails yield 10 cold leads. From 10 leads, 1-3 clients. 500'000 emails yield 500 clients.
- *"Fishing"*: CHF 500 invested in Google Ads generates 1 hot lead.
- *"Buying gardens"*: a CHF 1M investment generates CHF 1M in revenue and CHF 100K in profit. After modernisation, revenue may temporarily drop in the first year, but profits could increase 3–5x thereafter.



Execution block



Teams

Team formation for:

- Attracting funding
- Acquiring fiduciary companies
- Modernising fiduciaries
- Acquiring and onboarding new clients
- Processing incoming data and delivering final reports: balance sheets, P&Ls, cash, bank, AR/AP, QR invoices
- Technology and tools development

Work Plans

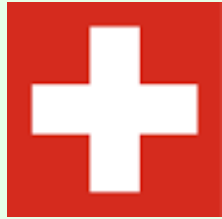
Developing specific work plans for:

- Working with investors and credit institutions
- *"Seeding"* – cold advertising
- *"Fishing"* – Google Ads like channels
- *"Buying gardens"* – finding, acquiring, and modernising fiduciaries for sale
- Sales
- Implementation of new modules, processes and tools

Implementation

Concrete execution:

- Formed teams implement the assigned tasks according to financial and operational plans
- Development, implementation, management, and control of processes



Result

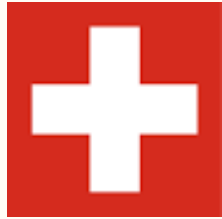


Problems:

- Over 80% of the workforce is employed by SMEs
- Over 90% of SMEs use accounting solely for tax filing purposes, receiving their reports months after the fiscal year ends
- Issuing and managing receivables, monitoring invoice payments, classifying and archiving financial documents, handling VAT, cash, and loan accounts — all of this consumes significant internal resources. Traditional accounting firms do not handle these tasks.

Solution:

- Our clients receive a real-time full-service administrative, financial, and accounting solution – **AaaS**.
- No one else in Switzerland currently provides such a service!
By working with us, our clients can fully focus on growing their business, without distractions of document generation or financial recordkeeping.
Their only task is to forward documents to us and notify us of their completed work or sales.
We then provide, in real time, Voice inVoices and full reports on their liquid and illiquid assets, liabilities, expenses, and income — far beyond just tax obligations, which is all traditional fiduciaries provide.
- This solution is designed for SMEs in all countries.



Contacts



Thank You for Your Attention!

For further information, please feel free to contact us:



Alexander Kheylik

Founder

+41 77 957 00 10

alexander.kheylik@arvut.ch

[linkedin.com/in/kheylik](https://www.linkedin.com/in/kheylik)

Arvut GmbH

Untermüli 9 6300 Zug

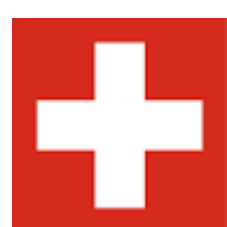
+41 41 511 79 69

[@orsoved](https://calendly.com/arvut)

Arvut GmbH

Untermüli 9 6300 Zug +41 41 511 79 69

arvut.ch



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 Financial 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

Financial Plan