



Opening Note – Introducing Aritho

Aritho is not just another platform — it's a **finance-first decision intelligence framework**.

Backed by **KGRN Chartered Accountants** and **Avere Labs**, Aritho was born out of years of observing finance leaders struggle with siloed data, stale reports, and inflexible planning tools. We imagined something different: a modular, AI-native architecture that doesn't just report numbers — it explains, predicts, and guides.

What started as an internal innovation initiative is now evolving into a client-ready, co-developed framework built for modern CFOs and finance teams across sectors.

Aritho isn't "one more tool in the stack" — it's the **foundation for finance transformation**.



Finance Intelligence



AI-Native



Modular Architecture







Transformation



Preface – Why This Document Exists

This document was created for **senior decision-makers** who:

-  Have outgrown spreadsheet chaos and legacy FP&A workflows
-  Need agility in planning, real-time reporting, and actionable intelligence
-  Are exploring ways to adopt AI and automation without massive IT lift
-  Want a co-innovation approach — not just a vendor selling software

You're not buying a product. You're investing in a **new operating model for finance.**

Aritho offers you a chance to reshape the way your finance team plans, forecasts, and informs strategic decisions — with speed, clarity, and confidence.



Speed



Clarity



Confidence



Reader Agenda – What You'll Learn Here

This Sales Master Deck walks you through the full narrative — from the macro shifts in finance to how **Aritho** helps you respond faster and smarter.

Here's what to expect:



The Shift in Finance

How macro trends, executive demands, and digital transformation are reshaping finance.



Why the Status Quo Fails

A look at why existing tools (Excel, legacy systems, even point solutions) aren't enough.



The Promised Land

What great looks like: a vision of what finance can achieve with the right foundation.



Why Legacy Tools Can't Get You There

Where traditional software stacks fall short in today's environment.



How Aritho Solves This

An overview of Aritho's modular approach — blending automation, AI, and human judgment.



Who It's For

Profiles of ideal organizations and readiness levels across industries.



How We Work Together

The co-innovation model — agile delivery, iterative builds, collaborative visioning.



Proof & Credibility

Past projects, domain expertise, and technical capability across sectors.



Let's Build Together

The invitation: engage with us to shape what finance looks like in your enterprise.



The **Shift** in Finance

*"Finance leaders are no longer just record-keepers. They're now expected to be **foresight-builders**, **automation champions**, and **business navigators** — all at once."*

Today's finance function is being reshaped by three converging forces:



Rising complexity across multi-entity, multi-product organizations

Global operations. Faster M&A. Cross-border consolidation. Finance is being pulled in every direction.



Demand for speed and precision in decision-making

Board expectations have shifted. Static reports aren't enough — finance must deliver insights at the speed of business.



The emergence of AI, composable tech, and low-code tools

Automation and intelligence are no longer "nice to have." They're foundational to scale and agility.

But most teams still rely on brittle spreadsheets, disjointed reporting systems, or legacy software that wasn't built for this new world. What we need now isn't just "better tools" — it's a new framework. One that's modular, smart, and built with finance logic at its core.

That's why we built **Aritho.**



Micro-Stories by Sector – "A Day in the Life Before Aritho"

These fictional but relatable vignettes illustrate the everyday realities finance leaders face — and how Aritho is designed to transform them.

<div data-bbox="89 382 173 462"></div> <div data-bbox="191 405 366 439"> F&B Sector </div> <div data-bbox="89 486 616 642"> <p>Before Aritho: A CFO scrambles to explain why gross margins dropped post-promotion. Store-level pricing data is siloed, marketing never looped in. Forecasts get rebuilt manually — two days late.</p> </div> <div data-bbox="89 695 616 786"> <p>With Aritho: Cross-department forecast blocks. Margin impact auto-modeled. Insights delivered the same day.</p> </div>	<div data-bbox="703 382 787 462"></div> <div data-bbox="805 405 980 439"> EPC Sector </div> <div data-bbox="703 486 1230 609"> <p>Before Aritho: Project managers overrun budgets before finance is even notified. Forecasts happen in Excel, P&L hits detected weeks too late.</p> </div> <div data-bbox="703 695 1230 786"> <p>With Aritho: Real-time integration with project cost systems. AI alerts finance on margin risk — before it hits the bottom line.</p> </div>	<div data-bbox="1317 382 1401 462"></div> <div data-bbox="1419 405 1671 439"> Logistics Sector </div> <div data-bbox="1317 486 1844 578"> <p>Before Aritho: Finance teams manually model the impact of rising fuel and labor costs. Scenario planning takes days.</p> </div> <div data-bbox="1317 695 1844 786"> <p>With Aritho: Cost driver forecasts auto-adjust. CFO can simulate cost curves by route, vendor, or geography in minutes.</p> </div>	<div data-bbox="1931 382 2015 462"></div> <div data-bbox="2033 405 2229 439"> Retail Sector </div> <div data-bbox="1931 486 2458 578"> <p>Before Aritho: Campaign-level ROI is murky. Finance builds weekly reports by stitching data from POS, online, and Excel.</p> </div> <div data-bbox="1931 695 2458 786"> <p>With Aritho: All channel data unified. Campaign planning blocks linked to real-time performance forecasts.</p> </div>
<div data-bbox="89 873 173 953"></div> <div data-bbox="191 896 535 931"> Manufacturing Sector </div> <div data-bbox="89 978 563 1100"> <p>Before Aritho: CFO struggles to map procurement cost swings to product-level margin. BOM changes don't reflect in forecasts.</p> </div> <div data-bbox="89 1153 616 1245"> <p>With Aritho: Procurement, production, and pricing blocks are connected. Margin impacts traced to vendor or component level.</p> </div>	<div data-bbox="703 873 787 953"></div> <div data-bbox="805 896 1057 931"> Oil & Gas Sector </div> <div data-bbox="703 978 1192 1071"> <p>Before Aritho: CapEx forecasts live in silos. Price assumptions are updated quarterly. Strategic planning is rigid.</p> </div> <div data-bbox="703 1153 1230 1245"> <p>With Aritho: Scenario-based planning with live market inputs. Cash and margin outlooks update as oil prices shift.</p> </div>	<div data-bbox="1317 873 1401 953"></div> <div data-bbox="1419 896 1699 931"> Healthcare Sector </div> <div data-bbox="1317 978 1844 1071"> <p>Before Aritho: Payer contract changes require back-and-forth with ops. Department-level planning is manual.</p> </div> <div data-bbox="1317 1153 1844 1245"> <p>With Aritho: Modular service-line forecast blocks. Payer and patient assumptions updated centrally.</p> </div>	<div data-bbox="1931 873 2015 953"></div> <div data-bbox="2033 896 2260 931"> Fintech Sector </div> <div data-bbox="1931 978 2458 1071"> <p>Before Aritho: CAC, churn, and LTV models are built offline. Board asks for 3 scenarios — finance team pulls three all-nighters.</p> </div> <div data-bbox="1931 1153 2458 1245"> <p>With Aritho: Metrics modeled per cohort. Forecasts adjust in real time. Narrative insights delivered in clicks.</p> </div>








Why the Status Quo Fails

"Everyone's doing planning. But no one's confident in the plan."

The Competitive Alternative: The Fractured Finance Stack

Across industries, finance leaders have cobbled together makeshift planning stacks: ERP exports → Excel models → BI dashboards → manual presentations. Add in siloed operational data, ad hoc scenario modeling, and tool overload — and you've got a system that breaks down exactly when clarity is needed most.

Symptom	What It Looks Like	Business Impact
 Delayed Insights	Weeks to close books. Forecasts outdated by the time they reach leadership.	Decisions made on stale or incomplete data.
 Manual Rework	Teams reconciling Excel versions. "Final_v17b" slides being edited at midnight.	Productivity loss. Increased risk of error.
 Siloed Planning	Finance, Sales, HR, Ops — each building their own numbers.	Misaligned assumptions. Zero accountability.
 Tool Overload	ERPs, Excel, BI tools, plus point solutions that don't talk to each other.	High cost of ownership, low agility.
 Legacy Software	Expensive systems that can't adapt to modern workflows.	Low user adoption. Underutilized platforms.

CFOs Know This Isn't Sustainable

But most feel stuck between two poor choices:

- 1 Wait for ERP vendors to modernize *(they won't fast enough)*
- 2 Buy another planning tool *(and face another painful, underwhelming implementation)*

This is the real problem: the old planning stack wasn't built for speed, intelligence, or scale — and trying to bolt on fixes is no longer working.

The Emotional Truth Behind the Spreadsheet

Behind every overengineered spreadsheet model is a finance leader saying:

"We can't afford to get this wrong."

Yet in many teams, the tools they're using are already setting them up to do just that.

The Promised Land

"A world where finance doesn't chase decisions — it drives them."

What CFOs Actually Want

CFOs aren't just looking for "better tools." They want:

- ✓

Confidence in numbers they didn't have to triple-check
- 👁️

Visibility across the business without chasing people for updates
- ?

The ability to say "what if we..." — and get answers, instantly
- 📈

To walk into the boardroom and explain not just what happened, but what's coming
- 📊

To shift their team from building reports to driving strategy
- They want finance to lead the conversation, not catch up to it.

Imagine This Instead...

Here's what we mean by transformation — not just efficiency, but elevation:

Old World	New World
Rebuilding models for every new scenario	Configurable forecast blocks at your fingertips
Guessing what drove margin changes	Instant AI analysis: "Your gross margin dropped due to XYZ"
Syncing across departments manually	Shared assumptions + real-time collaboration
Static board decks built in PowerPoint	Interactive board views with live commentary
Monthly reporting rituals	Always-on dashboards — no refresh required

"We moved from being the team that reports the numbers... to the team that explains them."
— F&B CFO, Post-Aritho Pilot

This is the Promised Land: A future where finance teams can move faster, answer more strategic questions, and drive better business outcomes — powered by data, AI, and their own expertise.

Next, we reveal why legacy tools can't get you there — and how Aritho is different.

Why Legacy Tools Can't Get You There

"You can't transform with tools built for a different era."

These Tools Were Designed for a Different Problem

Most "modern" FP&A tools are still stuck solving yesterday's challenges — incremental improvements on rigid workflows, siloed data, and old assumptions about how planning should work. Even the newer platforms treat finance like a backend service, not a strategic engine.



They offer automation — but not adaptability.








Reports — but not intelligence.



Features — but not foresight.

The Cracks Are Showing

Legacy System	Why It's No Longer Enough
 Spreadsheets	Great for control, terrible for collaboration, auditability, and speed.
 BI Tools	Tell you what happened, but not why or what's next.
 ERPs	Strong at recording, weak at forecasting.
 "Modern" FP&A Platforms	Try to be one-size-fits-all. Customization requires code, change requests, and consultants.
 Internal IT Projects	High effort, slow deployment, difficult to scale or maintain.

AI Has Exposed the Gap

Legacy tools weren't built for AI-native planning. They bolt on AI as an assistant — not as an architect. That means static assumptions, brittle forecasts, and reactive decisions still dominate.

Transformation Requires a New Foundation

You can't build a dynamic, insight-driven finance function on top of systems designed for static, retrospective reporting.

"We tried to modernize the stack, but we were still planning like it was 2005."
— Logistics CFO (Pre-Aritho)

The future isn't an upgrade. It's a rethink.
And that's where **Aritho** comes in.

How Aritho Solves This





"What if your finance team had the tools of a strategist, not just a scorekeeper?"

A Framework, Not Just a Platform

Aritho isn't a traditional software product. It's a modular, AI-native framework designed to co-evolve with your business complexity. Developed by AvereLabs and backed by KGRN's deep finance heritage, Aritho blends real-world financial acumen with technical innovation — so your team can focus on decisions, not data wrangling.

The Aritho Approach: Modular, Intelligent, Composable

Aritho rethinks FP&A from the ground up across four layers:

Layer	What It Does	Why It Matters
 Data Harmonization	Connects ERP, CRM, HRMS, and operational data into a single trusted layer	No more jumping between tools or questioning the numbers
 Forecasting Engine	Scenario blocks, versioning, assumption management, real-time modeling	Agile, on-demand planning for any department or entity
 AI Copilot	Natural language query, variance explanations, proactive alerts, what-if analysis	Insights on tap — not after the fact
 Collaboration & Governance	Approvals, annotations, audit trail, Slack/MS Teams integration	Brings finance into the conversation early — and securely

💡 Example in Action




Ask: "What if we delay hiring in Q3?"
Aritho responds: updated forecasts, impact on burn rate, board commentary pre-filled — all in seconds.

💡 Example in Action

Ask: "Why did gross margin drop last month?"
Aritho highlights vendor cost spike + SKU mix change, with drill-down and suggestions for mitigation.

Tailored, Not Templated

Unlike rigid FP&A suites, Aritho is:

-  Co-developed with your team, adapting to how you plan
-  Composable, so you can start small and scale
-  AI-native from day one — no plug-ins, no workarounds

"It felt like Aritho was built with our challenges in mind. Because it was."
— Manufacturing CFO, Early Access Partner

In the next section, we define exactly who Aritho is best suited for — and how organizations can get started.

Who It's For



"Aritho isn't for everyone. It's for the ambitious."

Ideal Partners for Aritho

Aritho is designed for finance teams that want more than automation — they want to lead transformation.

Organizations ready for Aritho often:

- Are growing across business lines, geographies, or legal entities
- Face complex data challenges across ERPs, CRMs, spreadsheets
- Need faster, smarter answers for board reporting, forecasting, and strategic planning
- Want to empower finance teams to focus on insights — not just inputs

6.1 Organizational Readiness Matrix

Maturity Level	Description	Fit for Aritho
Reactive	Manual reports, ad hoc forecasting, spreadsheet-heavy	Not Yet
Structured	Some automation, standalone BI dashboards, monthly cadence	Emerging Fit
Integrated	Centralized data, forecasting tools in use, defined planning processes	Strong Fit
Strategic	Finance as business partner, scenario planning culture, transformation underway	Ideal Fit

6.2 Sector Profiles

Aritho is especially powerful in industries where data complexity meets planning urgency:

Sector	Why Aritho Fits
Retail / F&B	SKU-level margin modeling, demand sensitivity, multi-site forecasts
Manufacturing	BOM-driven forecasting, capacity modeling, global entity planning
Logistics	Route-level cost drivers, supply chain risk modeling
EPC & Infrastructure	Project-based financials, cash flow monitoring, change order analysis
Healthcare	Department-level budgets, utilization forecasts, grant tracking
Oil & Gas	Volatility-driven scenarios, asset-level forecasting
Fintech	Transaction-level metrics, regulatory reporting, high-frequency analysis

Aritho is for CFOs who ask:

- What's the story behind this variance?
- What happens if revenue dips 15% next quarter?
- Can my team answer this — today — without me?

If those questions resonate, Aritho is built for you.




How We Work Together

"We don't just deliver software. We build transformation — with you."




A Co-Creation Engagement Model

Aritho isn't a one-size-fits-all platform. It's a framework, co-developed and tailored alongside your team — because no two finance functions are alike. We work shoulder to shoulder with your team, aligning with your strategic priorities, data realities, and decision-making rhythm.




Our Three-Phase Collaboration Approach

Phase	What We Do	Outcome
 1. Discovery & Alignment	Deep-dive into your current finance process, data sources, planning cycles, decision bottlenecks	Joint solution architecture & transformation plan
 2. Co-Build Aritho Core	Deploy modular components mapped to priority use cases (e.g., board reporting, cash flow modeling, etc.)	Your first MVP with live data, AI insights, and UX tailored for finance
 3. Extend & Scale	Roll out across functions/entities, embed voice/AI copilots, enable power users	A living framework your team owns — not depends on consultants for

How We Collaborate

Engagement Principle	What It Means
 Embedded Partnership	We assign domain + tech experts who work closely with your finance and IT leaders
 Transparent Delivery	Agile sprints with clear milestones, demos, and feedback loops
 Knowledge Transfer	Your team is enabled to own and evolve the solution — no lock-in

Why This Model Works

-  It adapts to your real-world data, processes, and people
-  It blends finance transformation with digital product thinking
-  It creates internal champions, not just users

"This wasn't a handoff. It felt like we were building our own future."
— VP Finance, Manufacturing Group (Aritho Pilot)

"We've done this before — in sectors where complexity is the norm."






Why You Can Trust Aritho

We don't expect belief without proof. Aritho is grounded in:

- ✓ KGRN's decades of financial domain expertise across 70+ countries
- ✓ AvereLabs' emerging tech arm focused on AI, digital finance, and enterprise modernization
- ✓ Real co-innovation pilots already underway with multi-entity, multi-sector enterprises





Together, we bring the domain credibility of a Big Four and the agility of a startup.

📍 Example Transformation Pilots (by Sector)

Sector	Transformation Scope	Value Delivered
 EPC	Project-centric cash flow modeling, delay impact forecasting	Faster funding decisions, improved capital planning
 Retail / F&B	Entity-wise gross margin forecasts, SKU-level profitability	Real-time visibility into underperforming products
 Logistics	Route-level cost optimization, delivery variance analysis	Reduced operating expenses via AI-based insights
 Manufacturing	Plant-level demand planning, BOM-driven scenario modeling	Alignment between operations and finance
 Fintech	Daily margin snapshots, regulatory forecast simulations	Better risk governance and investor reporting

"We thought we were buying automation. We got insight, alignment, and speed."
— CFO, Retail Holding Company

🧠 Our Foundational Advantage

-  Deep financial audit and transformation experience
-  Cross-functional AI and automation experts
-  Ability to work within real-world ERP complexity (Oracle, NetSuite, INFOR, Tally, SAP)
-  Proven ability to adapt to different decision environments — from startups to conglomerates

What Sets Us Apart

- ◆ We aren't building software in a vacuum — we're co-creating with your realities
- ◆ We don't retrofit generic tools — we build fit-for-purpose frameworks
- ◆ We're not a vendor. We're a capability partner.






Let's Build Together

"The future of finance isn't bought. It's built."

Why Now?

The world isn't waiting.
CFOs today are expected to be:

-  Strategic partners
-  Real-time storytellers
-  Data-native decision-makers

Legacy tools can't keep up. Internal builds fall short.
Aritho bridges this gap — not just with tech, but with co-ownership.

What Happens Next?

We propose a discovery and co-design sprint, where we:

- Align with your top finance challenges and data readiness
- Define the MVP modules to activate your Aritho journey
- Identify the priority use cases for Phase 1
- Share a tailored proposal with timeline, roles, and success metrics

"This was the first time I felt our finance tools were finally catching up with our ambition."
— Group CFO, EPC Group (pilot client)



This Isn't Just an FP&A System.

It's a new chapter for your finance function.
And maybe for the company, too.

- When finance stops chasing data and starts leading with insight...
- When forecasts stop breaking and start adapting...
- When the team isn't buried in spreadsheets, but building the future...

That's when finance becomes strategic.
And that's what Aritho was built for.

If you've ever said:


"We have the people — we just need the right system"

Aritho is what comes next.


You Know What's Missing in Most Tools? People Who've Walked in Your Shoes.

Aritho wasn't made by engineers alone.
It's built by finance practitioners,
designed by transformation architects,
and backed by KGRN's real-world CFO insights.


Let's Begin with a Conversation.



Gopu Rama Naidu
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