



MULTI-ENTITY FINANCIAL MANAGEMENT

# 3 Companies. 3 GSTINs. One Financial Picture.

ShivAI Finance Planner v2.0 — 10 financial modules - credit risk, GST health, cash flow, bank recon, AR/AP, compliance calendar, profitability, ratios, working capital, payment optimization - now scoped per company entity. Plus: intercompany transfers, Tally XML export, GST bulk ingest, and consolidated cross-entity views. One database. Multiple GSTINs. Complete financial control.

THE MULTI-ENTITY NIGHTMARE

## Every Company Is a Separate Excel. Nobody Sees the Group.

<p><b>3 Tally Companies = 3 Silos</b></p> <p>Manufacturing unit, trading company, and distribution arm each have their own Tally. Three separate GST filings. Three separate bank recons. Nobody has the consolidated picture.</p>	<p><b>Intercompany Transfers Are Invisible</b></p> <p>Plant ships to distributor at transfer price. Both entities book it differently. Month-end recon is a war between accountants. Margins get inflated or lost.</p>
<p><b>GST Across Entities: Which GSTIN?</b></p> <p>Transfer between own entities in different states? That's a taxable supply. Miss the e-Way Bill? Penalty. Wrong GSTIN on invoice? ITC blocked for the buyer entity.</p>	<p><b>Month-End Close Takes 2 Weeks</b></p> <p>Each entity does its own close. Then group-level consolidation starts. Intercompany eliminations done manually. The board gets numbers 3 weeks late.</p>

10 MODULES + MULTI-ENTITY INFRASTRUCTURE

## One Database. Multiple Companies. Cross-Entity Intelligence.

MFP v2 engine: 10 financial modules, GST transaction engine, e-Invoice, TDS/TCS, Balance Sheet, FP&A. What it adds is the entity layer — a unified SQLite database where every table is scoped by Company ID. Switch between entities in one click. See the group in one view.

CORE MODULES

<p><b>1. Multi-Entity Database</b></p> <p>Unified schema with company table. Every transaction, partner, item, and GL entry is scoped by Company ID. Create entities for each GSTIN — manufacturing plant, trading company, distribution arm. Switch between entities in the sidebar. Each entity maintains its own partners, items, orders, and GST data independently.</p>	<p><b>2. Intercompany Transfer Tracking</b></p> <p>Track stock movements between entities with transfer pricing. Status tracking: Pending, In Transit, Completed, Cancelled. Transfer price captured separately for margin elimination at consolidation. From-company and to-company linkage with full audit trail. Indexed for fast cross-entity queries.</p>
<p><b>3. Tally XML Exporter</b></p> <p>Export MFP outputs back INTO Tally Prime / ERP 9. Six voucher types: GST Payment Journals, Planned Purchase Orders, Credit/Debit Notes, TDS Payment Entries, Budget Masters, and Provision Journals. Generate Tally-importable XML. Two-way data flow: Tally → MFP → Tally.</p>	<p><b>4. GST Transaction Bulk Ingest</b></p> <p>Import sales invoices and purchase bills from Excel with per-customer/vendor sheets. Automatic document grouping by invoice number. Handles B2B, Credit Notes, Debit Notes. Maps external item codes to internal master. Bulk processing for companies with high transaction volumes.</p>

### Financial Reports

Profit & Loss | Cash Flow | Product Performance | Inventory Valuation | Budget vs Actual

#### Monthly Income Statement

Full P&L: Revenue → COGS → Gross Margin → OpEx → EBITDA → PBT → PAT

Month	Revenue	COGS	Gross Margin	GM %	OpEx	EBITDA	EBITDA %	Depreciation	Interest	PBT	Tax	PAT	PAT %
2023-01	₹5.21 Cr	₹33.31 L	₹4.87 Cr	93.6%	₹78.11 L	₹4.09 Cr	78.6%	₹10.42 L	₹5.21 L	₹3.94 Cr	₹98.43 L	₹2.95 Cr	56.7%
2023-02	₹4.46 Cr	₹32.60 L	₹4.13 Cr	92.7%	₹66.87 L	₹3.46 Cr	77.7%	₹8.92 L	₹4.46 L	₹3.33 Cr	₹83.24 L	₹2.50 Cr	56.0%
2023-03	₹4.95 Cr	₹47.83 L	₹4.47 Cr	90.3%	₹74.21 L	₹3.73 Cr	75.3%	₹9.89 L	₹4.95 L	₹3.58 Cr	₹89.46 L	₹2.68 Cr	54.2%
2023-04	₹4.94 Cr	₹52.38 L	₹4.42 Cr	89.4%	₹74.17 L	₹3.68 Cr	74.4%	₹9.89 L	₹4.94 L	₹3.53 Cr	₹88.26 L	₹2.65 Cr	53.6%
2023-05	₹4.68 Cr	₹59.96 L	₹4.08 Cr	87.2%	₹70.21 L	₹3.38 Cr	72.2%	₹9.36 L	₹4.68 L	₹3.24 Cr	₹80.96 L	₹2.43 Cr	51.9%
2023-06	₹4.48 Cr	₹54.15 L	₹3.94 Cr	87.9%	₹67.15 L	₹3.26 Cr	72.9%	₹8.95 L	₹4.48 L	₹3.13 Cr	₹78.24 L	₹2.35 Cr	52.4%
2023-07	₹4.40 Cr	₹30.96 L	₹4.09 Cr	93.0%	₹66.00 L	₹3.43 Cr	78.0%	₹8.80 L	₹4.40 L	₹3.30 Cr	₹82.46 L	₹2.47 Cr	56.2%
2023-08	₹4.74 Cr	₹27.48 L	₹4.47 Cr	94.2%	₹71.14 L	₹3.76 Cr	79.2%	₹9.49 L	₹4.74 L	₹3.61 Cr	₹90.35 L	₹2.71 Cr	57.2%
2023-09	₹4.93 Cr	₹26.71 L	₹4.67 Cr	94.6%	₹74.02 L	₹3.93 Cr	79.6%	₹9.87 L	₹4.93 L	₹3.78 Cr	₹94.48 L	₹2.83 Cr	57.4%
2023-10	₹5.73 Cr	₹38.46 L	₹5.34 Cr	93.3%	₹85.93 L	₹4.48 Cr	78.3%	₹11.46 L	₹5.73 L	₹4.31 Cr	₹1.08 Cr	₹3.23 Cr	56.5%

Total Revenue: ₹195.14 Cr      Gross Margin: ₹175.27 Cr (89.8%)      EBITDA: ₹146.00 Cr      Net Profit (PAT): ₹105.11 Cr (53.9%)

OpEx, Depreciation & Interest sourced from GL actuals if available; otherwise estimated from revenue-based defaults. Tax estimated at 25%.

Multi-entity dashboard — company selector, per-entity financial summary, intercompany transfer log



### 10 Modules. Per Company. Consolidated View.

<b>1. Credit Risk Scoring</b> Score 0-100 per customer. 6 weighted components. Risk tiers with credit limit recommendations.	<b>2. Payment Optimization</b> Early discount ROI. Priority scoring. Cash allocation algorithm when cash is tight.
<b>3. Profitability Analysis</b> Product margin, customer profitability, Pareto 80/20. Loss-making product flags.	<b>4. Financial Ratios</b> Liquidity, efficiency, CCC, profitability, leverage. Traffic-light thresholds.
<b>5. Working Capital</b> DSO + DIO + DPO = CCC. Component analysis with improvement potential targets.	<b>6. AR/AP Aging</b> Collection probability by bucket. Expected collection. Concentration risk analysis.
<b>7. GST Health Check</b> ITC match rate. GSTR-1 vs 3B recon. Penalty calculator. Interest computation.	<b>8. Compliance Calendar</b> GST + TDS + PF/ESI + Advance Tax + Annual. Per-entity deadlines. 3-day alerts.
<b>9. Cash Flow Forecasting</b> AR collection probability + AP payments + fixed outflows. Cash gap prediction.	<b>10. Bank Reconciliation</b> Match confidence scoring. Auto-recon. Exception aging. Per-entity bank accounts.

PLUS: GST + e-INVOICE + TDS + BALANCE SHEET + FP&A

<b>GST Transaction Engine</b> 1,045 lines. B2B/B2C/export/SEZ. HSN summary. GSTR-1/3B prep. Per-entity GSTIN. State-wise segregation.	<b>e-Invoice + e-Way Bill</b> IRN-ready JSON. e-Way Bill Part A/B. Bulk generation. Per-entity compliance tracking.	<b>TDS/TCS + Balance Sheet</b> Section-wise TDS. TCS on sales. 2GAS matching. Full balance sheet from trial balance. Period comparison. FP&A with budget variance.
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**Monthly GST Summary**

Month	Taxable Sales	Taxable Purchases	GST Rate %	Output GST	Input Tax Credit	Net GST Payable
2025-12	₹3.13 Cr	₹39.24 L	18.0%	₹56.34 L	₹7.06 L	₹49.28 L
2025-11	₹3.17 Cr	₹53.72 L	18.0%	₹57.00 L	₹9.67 L	₹47.33 L
2025-10	₹3.18 Cr	₹47.62 L	18.0%	₹57.32 L	₹8.57 L	₹48.75 L
2025-09	₹3.00 Cr	₹30.41 L	18.0%	₹53.94 L	₹5.47 L	₹48.47 L
2025-08	₹3.40 Cr	₹26.61 L	18.0%	₹61.13 L	₹4.79 L	₹56.34 L
2025-07	₹2.74 Cr	₹26.08 L	18.0%	₹49.26 L	₹4.69 L	₹44.56 L
2025-06	₹3.25 Cr	₹46.45 L	18.0%	₹58.52 L	₹8.36 L	₹50.15 L
2025-05	₹3.36 Cr	₹59.14 L	18.0%	₹60.56 L	₹10.65 L	₹49.92 L
2025-04	₹3.32 Cr	₹53.31 L	18.0%	₹59.71 L	₹9.60 L	₹50.11 L
2025-03	₹3.18 Cr	₹35.63 L	18.0%	₹57.20 L	₹6.41 L	₹50.79 L

**Period Totals**

Total Output GST	Total Input Tax Credit	Net GST Payable
₹35.12 Cr	₹3.58 Cr	₹31.55 Cr

*Per-entity/consolidated GST Health Check — ITC match rate, GSTR-1 vs 3B gaps, compliance status across all entities*

TALLY TWO-WAY INTEGRATION

### Import FROM Tally. Export BACK TO Tally.

MFP v2 is the only MSME finance tool that works as a Tally extension, not a replacement. Import sales registers, purchase registers, bank statements, and outstanding reports from Tally. Run the 10 financial modules. Then export results BACK to Tally as XML vouchers: GST payment journals, planned POs, credit/debit notes, TDS entries, budget masters, and provision journals. Your accountant keeps working in Tally. MFP adds the intelligence layer.

THE BUSINESS CASE

<b>40%</b> Lower bad debt exposure	<b>2 Weeks</b> Month-end close reduced	<b>Rs.1L+</b> GST penalties avoided	<b>10</b> Modules per entity
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WHO IT'S FOR

<b>Manufacturing Groups</b> 2-5 entities: plant + trading + distribution. Multiple GSTINs. Rs.50-500 Cr group revenue.	<b>Distributor Chains</b> Multiple branches as separate entities. Inter-branch stock movements. Regional GST compliance.	<b>CA/CFO Office</b> Consolidated group view. Intercompany elimination. Cross-entity compliance calendar.	<b>Tally Users</b> 80% of Indian MSMEs. Two-way XML integration. No system replacement needed.
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