

7AM & Realtime CFO™

Your CFO in Your Pocket. One Page. Anytime. Anywhere.

Daily Financial Clarity and Visibility from Scattered Data

COMPANY PROFILE — 2026

Suraj Kumar Lohani | Finance Engineer • Finance OS Architect

Ghaziabad, Delhi NCR, India | Serving India • UAE • UK • Singapore • Australia • Saudi Arabia • Netherlands

Who We Are

7AM & Realtime CFO™ is a finance operating system for inventory-driven product businesses — built to close the gap between the data a business already has and the visibility its founder actually needs, every single morning.

The system runs on one non-negotiable rule: Data First. AI Second. Every number is verified through a 12-layer check before any AI ever touches it, because a wrong number delivered fast is still wrong. That is what makes this a finance system first, and an AI tool second — not the other way around.

We work as a strategic partner to CEOs, directors, owners and founders — not a vendor that delivers a report and moves on, but a partner who sits with the business long enough to see what the numbers are actually trying to say.

The Numbers So Far

₹200Cr+ / \$20M+ Saved & Variance Corrected — Strategy Layer	₹40–50Cr+ / \$4–5M+ Fraud & Leakage Caught — Last Layer™	
7 Countries Served	64 Case Studies	7 Books Published

Two Layers, One System

Strategy Layer

Financial Diagnostic & Control Architecture — the work that finds money before a single rupee of fraud is even in question. Broken reorder cycles, ageing stock, mispriced contracts, working capital trapped in the day-to-day.

The Last Layer™

Most finance audits stop at the P&L, the trial balance, the system record. The Last Layer Approach™ goes further — to the warehouse floor, the security guard, the delivery rider, the office boy who physically handled the document. Fraud does not live in boardrooms; it lives in the gap between what the system records and what the last layer knows.

Product Hierarchy — One Connected Architecture

- Finance OS — Backend. One-time setup. Finds what's leaking, consolidates scattered data into a single source of truth.
- 7AM & Realtime CFO™ — Flagship. Monthly retainer. One Page News delivered automatically every morning at 7AM, or on command anytime by typing CURRENT.
- Full Report + Dashboard + CFO Commentary — Weekly + on-demand. A living Power BI view of the business with full CFO narrative.
- Fractional / Virtual / Interim CFO — Monthly retainer. Senior finance leadership — strategic decisions, investor conversations, board presentations — without a full-time hire.
- Full Package — The complete architecture, all layers, one engagement.

Who We Serve

Inventory-driven product companies across FMCG, D2C/Retail/E-Commerce, Manufacturing, Trading & Distribution, Services, Real Estate, FOCO, COCO and Franchise operations — currently across India, UAE, United Kingdom, Singapore, Australia, Saudi Arabia and the Netherlands.

CFO Services for Startups

Building the finance function from zero — basic MIS and cash visibility from day one, investor-ready numbers before they're asked for, right-sized controls that don't slow the business down.

CFO Services for Established Companies

Fixing what scale already broke — diagnostic first, automation layered onto existing ERP without a rip-and-replace, and a fraud/leakage review using the Last Layer Approach™.

Who Builds This, Every Single Day



Suraj Kumar Lohani

Finance Engineer · Finance OS Architect · Creator of 7AM & Realtime CFO™

22+ years in FP&A, MIS and finance automation. Author of 7 books, including the Finance for Business Owners and Finance for Finance Professionals series, The CFO Playbook, India Compliance for Founders, and The Business OS. Strategic partner to CEOs, directors, owners and founders across seven countries — with ₹200Cr+ (\$20M+) saved and variance corrected, including ₹40–50Cr+ (\$4–5M+) in fraud and leakage caught, across engagements since 2009.



Shikha Kutariyar Lohani

Partner · Excel & Power BI Developer

MIS, dynamic dashboards and data analytics. AI workflow automation, SOP and process design, business operations analysis. Bihar Engineering University, Patna. Builds the reporting and automation layer that keeps every client engagement running on clean, current data.

Proof, Not Promises

- ₹12L — A contract mispricing clause caught and corrected before signature at a ₹300Cr export manufacturing company.
- ₹28L — Working capital released by fixing a broken reorder and ageing-stock cycle in a fast-growing D2C business.
- ₹37L — Returns fraud surfaced on a marketplace portal through margin-leakage pattern detection; ₹1.25 crore admitted diverted over three years.

Anonymized. No ledger screenshots, no ERP screens, no identifiable SKU data — authority here means integrity, not secrecy.

Get In Touch

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