

SME360

Integrated Solutions Ltd

C A P A B I L I T Y S T A T E M E N T

Managed Business Infrastructure for Ambitious Nigerian Enterprises

Structure · Compliance · Governance · Fiscal Operations · Digital Infrastructure · Institutional Readiness

10+

Years Operational Finance Experience

7

Integrated Service Lines

4

Sectors of Direct Operational Experience

6

Enterprise Readiness Ladder Rungs

OUR MISSION

SME360 provides the integrated legal, compliance, governance, fiscal, and digital infrastructure that Nigerian SMEs need to achieve institutional readiness — delivered as an embedded, ongoing managed partnership, not a one-time project. We do not deliver services and exit. We build the infrastructure and manage it continuously as the business grows.

PROFESSIONAL CREDENTIALS

ACA (ICAN) · ACMA · CGMA (CIMA) · ACTI (CITN) · FIMC · CMC (ICMC) · MBA Finance · With Distinction
Intuit QuickBooks ProAdvisor Silver · Certified QuickBooks Online ProAdvisor · INTUIT Certified QuickBooks Level 1 & Level 2 ProAdvisor · CAC-Accredited Registration Agent · FMI Financial Modelling

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THE PRACTICE

SME360 Integrated Solutions Ltd was established to address a structural gap in the Nigerian SME ecosystem: the absence of integrated, managed business infrastructure delivered by practitioners with verifiable operational experience at the level they advise.

Most advisory firms in this market offer services and exit. SME360 operates differently — as an embedded operational partner that establishes infrastructure, manages functions, and evolves systems continuously as the business grows. The result is a business that is structured, compliant, governed, financially visible, and institutionally ready — maintained as an ongoing operational reality.

THE MANAGED MODEL

SME360 operates in three engagement modes — each structured around the business's actual capacity, stage, and requirements:

Fully Managed — SME360 runs the function end to end. No internal capacity required.

Co-Managed — SME360 leads alongside an existing team, providing the senior intelligence layer above them.

Embedded / Targeted — High-value interventions that frequently become the gateway to a full managed engagement.

ENGAGEMENT PHASES

01 Business Infrastructure Diagnostic Structured assessment across all six ERL™ rungs — current position, gap profile, priority sequence.

02 Infrastructure Design & Onboarding Scoped setup — compliance remediation, governance build, system configuration.

03 Embedded Management Operations Ongoing management of agreed service lines — on schedule, not on request.

04 Strategic Evolution & Scale Systems and functions evolve as the business grows — no need to re-engage from scratch.

THE ENTERPRISE READINESS LADDER™

SME360's proprietary framework — a six-rung progression from basic legal existence to full institutional readiness. Every engagement begins with establishing where the business currently sits.

01	Structure & Corporate Foundation Legal identity, entity type, shareholding, CAC registration and maintenance
02	Statutory Compliance SCUML · TCC · Pension Contributions · NSITF Levy · ITF Levy · NDPA — all current, all maintained
03	Governance & Internal Controls Full policy suite, internal controls, risk register, delegation framework
04	Managed Fiscal Operations Management accounts, segment profitability, cash flow intelligence, audit readiness
05	Financial & Digital Infrastructure Advanced QuickBooks Online, class tracking, integrations, management dashboards
06	Institutional Readiness & Scale Bankable, auditable, visible, scalable — ready for DFIs, banks, and investors

Most Nigerian SMEs operate at Rungs 1–2 while attempting to grow into the demands of Rungs 4–6. The gap is structural — and measurable. SME360 closes it systematically, rung by rung.

Seven Integrated Service Lines. One Managed Partnership.

These are not separate, transactional services. They are layers of one integrated system — each maintained as an ongoing managed function.

SL01 STRUCTURE & CORPORATE FOUNDATION

"The foundation every other layer depends on."

- Incorporation — entity selection, shareholding architecture, MEMAT, CAC filing
- Post-incorporation documentation, annual returns, director/shareholder changes
- CAC-accredited agent services — filings, searches, Certified True Copies
- Business Name to Private Limited Company conversion
- Entity restructuring — when the original structure no longer serves the business

SL02 STATUTORY COMPLIANCE MANAGEMENT

"Compliance is the eligibility requirement for every institutional opportunity."

- Tax Clearance Certificate — annual acquisition; TIN activation where required
- SCUML — registration and returns for DNFBPs, NPOs/NGOs, and other high-risk commercial entities within scope; timely CTR, CBTR, NIL, and STR filings
- Pension contributions (PENCOM) — registration, monthly remittances, compliance certificates
- NSITF levy and ITF levy — registration and contribution management
- NRS (formerly FIRS) — PAYE, VAT, CIT, WHT registration and filing management
- NDPA 2023 / NDPR — compliance audit and NDPC registration
- Full compliance calendar — proactive, never reactive

SL03 GOVERNANCE & INTERNAL CONTROLS

"The infrastructure that separates institutions from owner-dependent businesses."

- Financial policies — expenditure, treasury, petty cash, asset management
- Procurement policy — vendor selection, competitive bidding, conflict of interest
- HR policy and people governance framework
- Anti-corruption, ethics, and whistleblowing policy
- IT and data governance policy (NDPA 2023 aligned)
- Enterprise risk register and risk management framework
- Internal control framework, SOPs, and Approval Authority Matrix

SL04 MANAGED FISCAL OPERATIONS & MANAGEMENT INTELLIGENCE

"Management intelligence — produced on schedule, not on request."

- Monthly management accounts — P&L, balance sheet, cash flow; interpreted, not just produced
- Segment profitability — by product, customer, project, location, and division
- Revenue and cost concentration analysis — identifying structural vulnerability early
- Cash flow forecasting — 13-week operational model and 12-month strategic projection
- Budget development, monthly variance analysis, and KPI dashboards
- Audit-readiness — records maintained continuously to institutional standard

SL05 FINANCIAL & DIGITAL INFRASTRUCTURE

"The system configured to produce intelligence, not just totals."

- Advanced QuickBooks Online — chart of accounts, class tracking, location tracking, multi-entity
- Legacy system and spreadsheet migration — audit-ready from day one
- System integration — payroll, banking gateways, inventory, compliance platforms
- Project costing and job profitability tracking
- NGO fund accounting — donor fund segregation, grant tracking, restricted funds
- QuickBooks Online data rescue and reconstruction
- ERP advisory when QuickBooks Online is no longer sufficient

SL06 SME DEVELOPMENT & INSTITUTIONAL PARTNERSHIPS

"Credible, practitioner-led technical assistance — accountable for outcomes."

- Baseline ERL™ diagnostics for programme beneficiaries
- Corporate structure verification — entity type, CAC filing history, post-incorporation gaps
- Compliance remediation — SCUML registration and returns (DNFBPs, NPOs/NGOs, and high-risk commercial entities), TCC, pension contributions (PENCOM), NSITF levy, ITF levy
- Governance and documentation build for programme eligibility
- Bankability and financial track record development
- Technical assistance programme design and delivery
- Policy advisory for SME infrastructure and institutional lending frameworks

SL07 BUSINESS PLANNING & FINANCIAL MODELLING

"Every financial model is only as credible as the data it is built on."

- Business plans — for funding applications, DFI programmes, and strategic clarity
- Financial models and projections built on verified management accounts
- Investment readiness documentation — assumptions any counterparty can interrogate
- Grant application and DFI programme financial documentation
- Pitch deck financial narrative and supporting analysis

SME360 ACADEMY

Capability transfer for business owners, finance teams, and practitioners.

SME360 Academy exists to close the internal capability gap — transferring the operational skills required to implement, maintain, and evolve the systems that make a business governable, compliant, and financially visible.

Built from live engagements. Delivered for immediate application. Not theory — operational capability.

Core Tracks: Financial Visibility & Reporting · Compliance Management ·

THE WORK IN PRACTICE

Financial Reconstruction & Architecture · Manufacturing Sector · FY2025

A manufacturing business with ₦257M annual revenue had no reliable financial statements. Records existed across bank accounts, partial spreadsheets, and an accountant's working files — no reconciled picture of actual financial position. Working from bank statements and operational records, SME360 reconstructed complete financial statements — income statement, balance sheet, cash flow statement — with full internal consistency. The reconstruction became the architecture for ongoing management accounts and governance reporting.

637%

Cash Position Improvement
₦1.96M → ₦14.4M

84.5%

Revenue from Single Product
Never previously quantified

4

Material Governance Control Gaps
Identified and documented

WHO WE SERVE

Four Segments. One Framework.

01

Startups & Early-Stage

Correct structure, compliance, and systems from month one — before informal habits compound into expensive corrections.

02

Growth-Stage SMEs

Management intelligence, governance formalisation, and compliance remediation for businesses that have outgrown informal operations.

03

Established MSMEs

Institutional readiness — the documentation, governance, and verified financial record that makes due diligence survivable.

04

Institutions, DFIs & Partners

Structured technical assistance and beneficiary development for SME-facing programmes — accountable for outcomes, not just activities.

WHY SME360

The Managed Model Difference

Traditional Providers	SME360 — Managed Model
Registers and exits	✓ Establishes structure and maintains it continuously
Installs systems and disengages	✓ Configures, trains, and manages as an ongoing function
Produces reports when requested	✓ Runs fiscal operations on schedule — not on request
Advises from a distance	✓ Embeds within the business as a named operational partner
Each growth stage = new engagement	✓ Systems evolve with the business — no restart, no re-engagement

Ready to talk?

Begin with the Business Infrastructure Diagnostic — a structured assessment of your current position across all six ERL™ rungs. No obligation. Just clarity.

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