



Smarter practice management for tax & accounting

INVESTOR BRIEFING

30 July 2026



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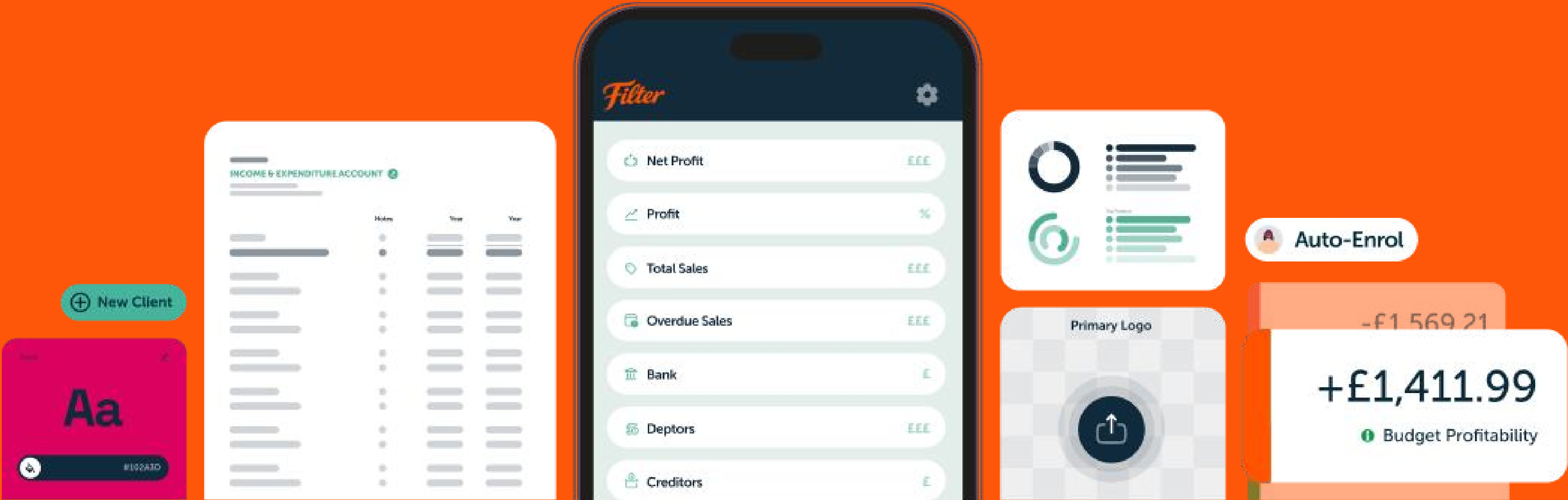
Filter is an AI-powered, next-generation all-in-one platform that delivers seamless connectivity across three integrations, providing complete compliance support. The platform includes a comprehensive CRM suite, client authorisation and relationship management, workflow and process automation, practice management, MTD, AI-powered CRM capabilities, document generation and reporting, Pension Regulator workflows, HMRC agent integration, and Companies House filing functionality. **Terms and conditions apply.**



Filter is an AI-powered, next-generation all-in-one business management and compliance platform designed to streamline operations, enhance productivity, and simplify regulatory obligations for organisations across the UK. By offering seamless connectivity across three integrated solutions, Filter provides a unified ecosystem that enables businesses to manage critical functions efficiently from a single platform. The solution delivers comprehensive compliance support, helping organisations stay aligned with UK regulatory requirements while reducing administrative burden. Key features include a robust CRM suite, client authorisation management, client relationship management, workflow automation, process automation tools, practice management functionality, AI-powered CRM capabilities, document generation and reporting, Pension Regulator workflow management, MTD, HMRC agent integration, and Companies House filing services.

Filter is specifically designed to support a wide range of professional and business services organisations, including bookkeeping firms, accountancy and practice management firms, tax advisory and consultancy businesses, small and medium-sized enterprises (SMEs), financial services companies, payroll providers, business consultants, and none-profit organisations. By combining automation, compliance management, and intelligent workflow capabilities into a single platform, Filter helps organisations improve operational efficiency, reduce manual processes, strengthen client engagement, and maintain compliance with evolving UK regulations. Terms and conditions apply.

Filter



Main Suite Features in Version 1

Software designed for the day-to-day realities of accounting practice management for accountants, bookkeepers, and tax advisors.

- One Single App to Connect Clients and HMRC integration
- Client authorisation management
- Pension Regulator workflow integration
- Making Tax Digital- Simplify MTD with Filter
- Practice management system
- Companies House filing capabilities
- Document reporting and AI Powered Task Tracking

1. One Single App to Connect Clients and HMRC

Filter's Client and HMRC Integration module provides a secure and streamlined connection between clients, accounting professionals, and HMRC, enabling firms to manage tax compliance, reporting, and client communications from a single platform. The solution is designed to reduce administrative workload, eliminate manual data entry, and improve the efficiency of interactions with HMRC while maintaining full compliance with UK tax regulations.

Key Features

- Secure connection to HMRC Agent Services
- Client authorisation and digital handshake management
- Self Assessment, VAT, PAYE, CIS, and Corporation Tax integration
- Automated retrieval and synchronisation of HMRC data
- Direct electronic submission of tax returns and filings
- Real-time submission status tracking

- Compliance deadline monitoring and alerts
- Automated workflow and task creation
- Secure audit trail and reporting
- Centralised client and tax management dashboard



2. Client authorisation management

Client authorisation management generally works in Filter and similar UK accounting/practice software by digitising the HMRC “agent–client authorisation” process and tracking it centrally. Here’s how it typically works:

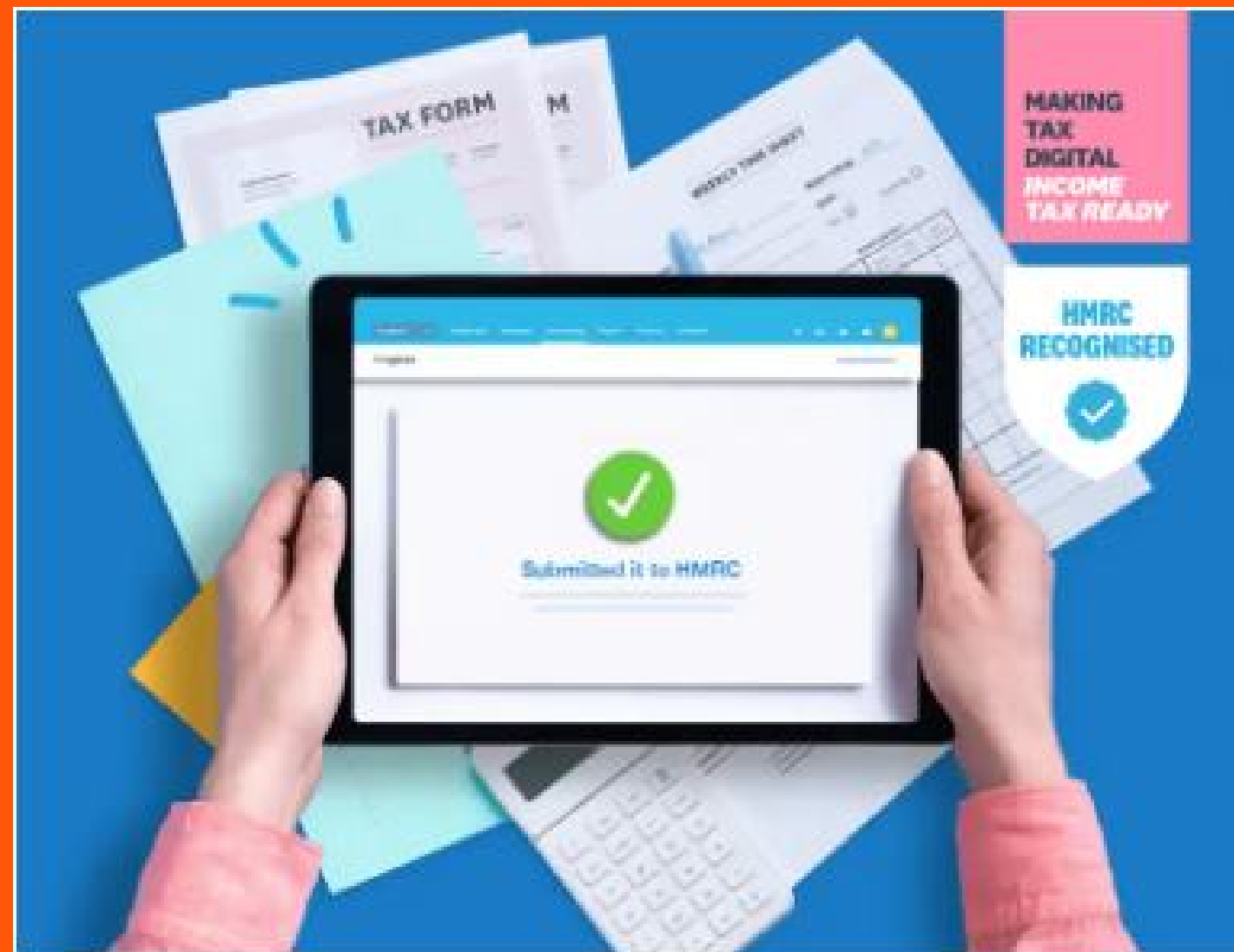
Client Management

- Clients are added and linked to required HMRC services
- Authorisation requests are generated through HMRC Agent Services
- Clients approve access via HMRC Government Gateway (digital authorisation)
- Once approved, HMRC confirms agent access
- Software updates client status automatically (pending/approved/rejected)
- Dashboard tracks all client authorisations in one place
- Automated reminders are sent for pending actions or expiries
- Full audit trail is maintained for compliance and records

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- Supports multiple tax services (VAT, SA, PAYE, CT, etc.)
- Reduces manual follow-ups and improves onboarding efficiency.

Core Focused:

- Clients are added with basic tax and business details in the system
- Required HMRC services (VAT, SA, PAYE, CT, etc.) are selected per client
- Authorisation requests are generated through HMRC Agent Services
- Clients receive and approve requests via HMRC Government Gateway
- HMRC confirms the agent-client connection after approval
- System updates status automatically (pending, authorised, rejected, expired)
- Dashboard shows all client authorisations in one place
- Automated reminders are sent for pending or incomplete requests
- Renewal and expiry tracking is handled by the system
- Full audit trail is maintained for compliance and records



3. Pension Regulator Workflow Integration

In the UK, pension workflow integration is built around automatic enrolment duties required by The Pensions Regulator (TPR). Filter integrate pensions by embedding compliance rules directly into payroll cycles so that everything happens automatically during pay runs.

1. Pension Setup

- Employer configures pension scheme in payroll system
- Sets contribution rates and provider details

2. Employee Assessment

- System checks each employee every pay run
- Classifies as:
 - Eligible jobholder (must join)
 - Non-eligible jobholder
 - Entitled worker

3. Auto-Enrolment

- Eligible employees are automatically enrolled
- Enrolment date is recorded
- Employee is added to pension scheme

4. Contribution Calculation

- System calculates:
 - Employee deductions
 - Employer contributions
- Based on qualifying earnings and TPR rules

5. Payroll Deduction

- Contributions are deducted through payroll
- Net pay is automatically updated

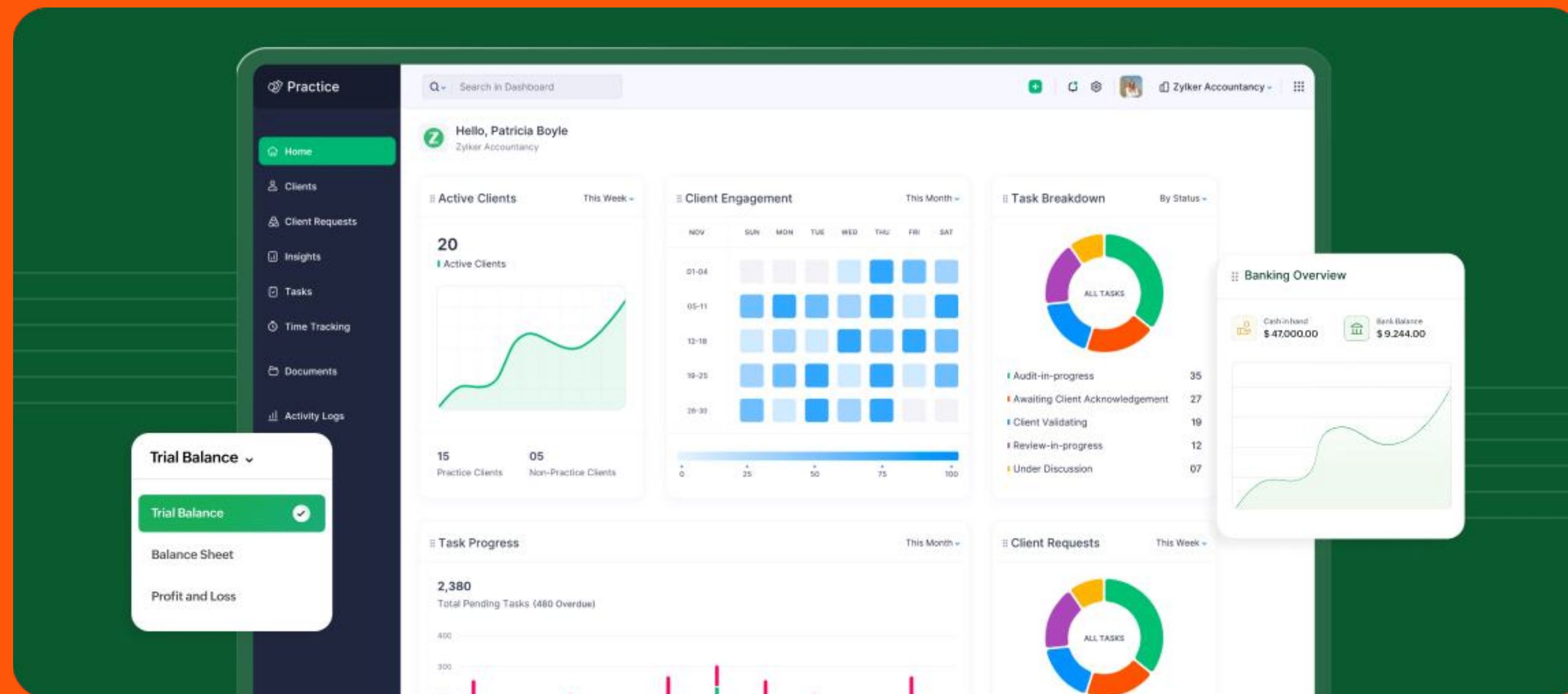
6. Pension Provider Integration

- Data sent to pension provider via:
 - API (automated), or
 - File upload (e.g., PAPDIS)
- Includes employee and contribution details

7. Opt-in / Opt-out Handling

- Employees can opt in or opt out
- System automatically updates contributions

8. Compliance & Reporting



4. Practice Management System (PMS)

A Practice Management System (PMS) in Filter that helps accounting firms, tax advisors, and payroll bureaus manage clients, jobs, compliance tasks, workflows, billing, and team operations in one central system.

Client Management

1. Stores all client information in one place

- Tracks business details, contacts, and engagement history
- Supports multi-client portfolios for firms

2. Job & Task Management

- Creates jobs such as:
 - Tax returns, VAT submissions, Year-end accounts
- Assigns tasks to team members
- Tracks progress (Not started → In progress → Completed)

3. Workflow Automation

- Standard workflows for recurring accounting tasks
- Auto-generated checklists for compliance work
- Reminders for deadlines (HMRC, VAT, Companies House)

4. Time Tracking

- Records time spent on client work
- Supports billable vs non-billable time
- Helps calculate profitability per client/job

5. Billing & Invoicing

- Generates invoices based on:
 - Fixed fees, Time spent
- Tracks payments and outstanding balances
- Integrates with accounting ledgers

6. Document Management

- Stores client documents securely
- Examples:
 - Tax returns, Contracts, Financial statements
- Version control and audit history

7. Compliance Tracking

- Tracks statutory deadlines:

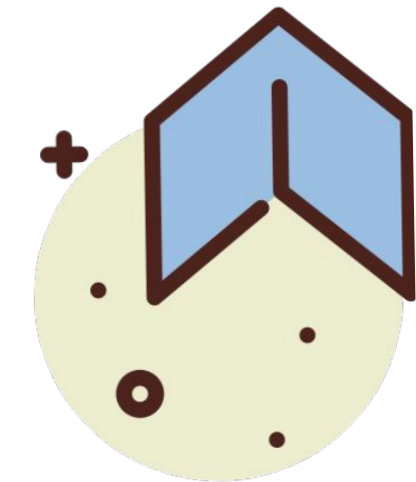
8. Team Collaboration

- Assigns tasks to accountants and partners

9. Reporting & Analytics

Filter

CRM



5. Companies House filing

“Companies House filing” features in Filter typically refer to the functionality that allows a product to create, validate, and submit statutory UK company information directly to Companies House (the UK’s registrar of companies). In modern accounting, compliance, or “embedded finance” platforms, this is usually implemented via APIs or electronic filing gateways.

Key Features

Core filing submissions (the “must-have” layer)

These are the actual statutory filings sent to Companies House:

- Incorporation filings (e.g. IN01 for company formation)
- Confirmation Statement (CS01)
- Officer changes (AP01, TM01, CH01)
- Share changes (SH01)
- Company accounts (iXBRL / FRS templates)
- Dissolution / strike-off (DS01)

Companies House data synchronisation

Software commonly pulls data from the register to pre-fill or validate filings:

- Company profile lookup (name, number, status)
- Registered office address auto-fill
- Officer/director list retrieval
- Filing history import
- PSC (Persons with Significant Control) data sync

This reduces manual entry and errors. Some platforms explicitly advertise “Companies House sync” or “register lookup prefill” features

Validation & compliance engine (critical hidden layer)

Before submission, good software enforces UK statutory rules:

- Required field validation per form type
- ECCTA identity verification support (where required)
- iXBRL tagging validation for accounts
- Date consistency checks (appointment/resignation order, etc.)
- Share structure validation

This is often the difference between “basic filing tool” and “professional-grade accounting software”.

Automation & workflow features

Advanced products build workflows around filings:

- Deadline tracking (CS01, accounts due dates)
- Automated reminders
- Bulk filing (multiple companies at once)
- Scheduled submissions
- Multi-client dashboards (for accountants)

This is especially common in practice management systems.

Document generation & reporting

- Filing receipts and submission logs

- Deadline tracking (CS01, accounts due dates)
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Document generation & reporting

- Filing receipts and submission logs

Submission status tracking

After filing, software usually tracks:

- Accepted / rejected status from Companies House

6. Making Tax Digital– Simplify MTD with Filter

Making Tax Digital (MTD) is a key part of the UK government's initiative to modernise the tax system and help individuals and businesses get their tax right. The legislation currently covers two areas — MTD for VAT and MTD for Income Tax — with further taxes expected to move to digital reporting over time.

However, Making Tax Digital software shouldn't be viewed as a compliance-only tool. Filter's all-in-one platform goes beyond simply meeting MTD requirements, streamlining everyday business and practice tasks in one place. From tracking cash flow and automating bookkeeping to invoicing online and filing compliant returns across a range of taxes, Filter brings the full picture of financial management together in a single platform.

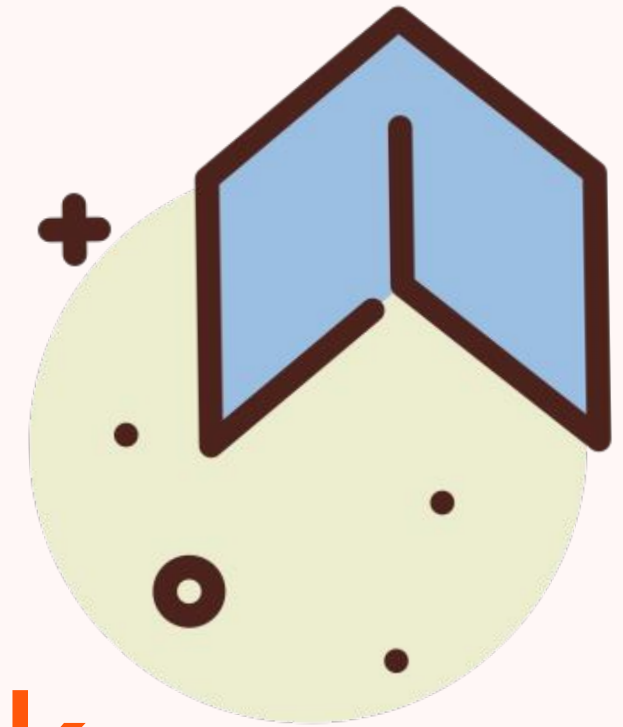
The logo for Filter, featuring the word "Filter" in a stylized, italicized, light blue script font.

**Data sync + statutory form generation + compliance
validation + electronic submission + status tracking**

Started with:

- Core CRM system suite
- Client authorisation management
- Workflow automation engine
- Client relationship management
- Process automation tools
- Pension regulator workflows
- HMRC agent integration
- Companies House filings
- Practice management system
- Making Tax Digital
- AI-powered Real-time Task Tracking
- Document generation and reporting

V.1



Quick

Filter

Vision includes:

- Company formation services
- Enterprise Filter Accounting app
- Tax and Payroll Management
- Unified all-in-one platform

V.2

Filter- Other business competitors



employmenthero

sage Payroll

freeagent



Filter is designed for accounting firms, SMEs, consultants, and financial services organisations needing integrated business management and compliance. It combines CRM, client management, and practice management in one platform. It includes workflow automation, AI-powered CRM, and document reporting tools. It also supports HMRC integration, MTD, Pension Regulator workflows, and Companies House filings for full UK compliance.

Filter

Filter- Investor-Style Opportunity Statement

Filter has the potential to become the unified platform that connects accountants, clients, HMRC, and business formation services within a single ecosystem. Should it achieve this positioning, we estimate an initial addressable market of approximately 3–5 million users across the UK alone.

The longer-term opportunity is considerably larger. As governments around the world accelerate the digitisation of tax reporting, regulatory compliance, and company administration, the total addressable market could scale well beyond 100 million users globally. This puts Filter on a trajectory to operate at the same scale as some of the industry's most established platforms.

In terms of competitive positioning, Filter sits alongside major players such as Xero, QuickBooks, Ramp, and Sage. However, Filter's proposition is meaningfully differentiated. Rather than requiring accountants and businesses to stitch together multiple disconnected tools, Filter integrates practice management, client onboarding, company formation, and direct government connectivity into one cohesive platform.

Worldwide Market size and scope

World Market yearly

2025 - USD 65 billion

200 M users worldwide accounting firms, accountants/bookkeepers, SMEs

UK Market yearly

2025 - USD 2.8 bn

5 million people/businesses accounting firms, accountants/bookkeepers, SMEs

RoadMap 2026-2029

2026 -07 to 2027- 03

Projected to be valued at £1 billion by 2032

With the WebApp development phase completed, we are actively expanding marketing activities, establishing strategic business collaborations, and raising capital from private investors and venture capital funds.

2027

Release in 2027 March – Version 1: –One Single App to Connect Clients and HMRC, Core CRM system suite
Workflow automation engine, Client relationship management, Process automation tools– Min Target 5000
Business customers.

2028

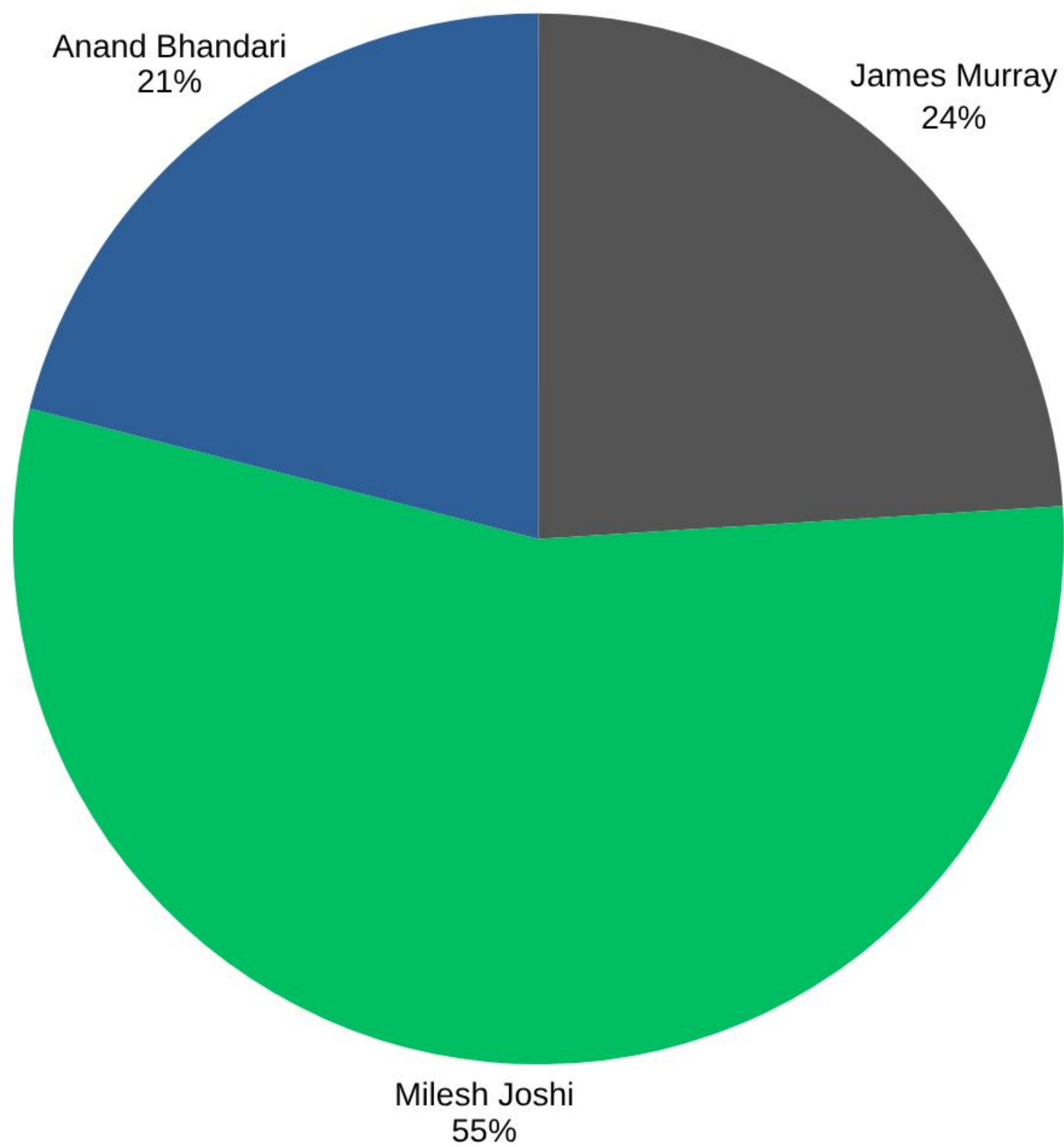
Version 2: will feature comprehensive upgrades, advanced functionality, and a user-centric, market-focused approach. A first funding round of **Series A £5 million** is planned to support product innovation, market growth, and business expansion.

2029

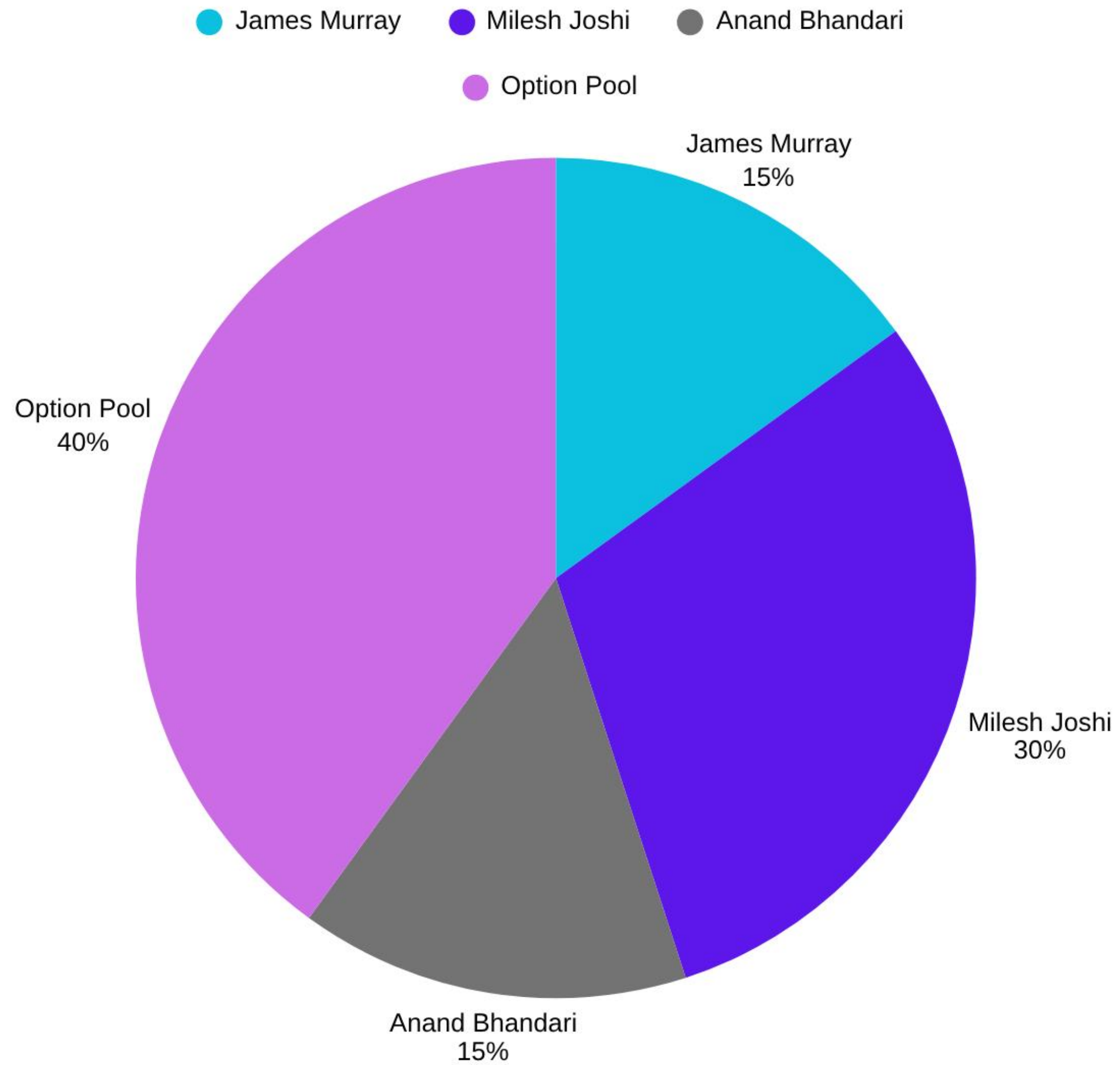
Version 3: Introduce advanced tax, payroll, and accounting capabilities, along with enterprise-grade functionality designed for large-scale businesses. The platform will be market-focused and positioned to compete effectively with leading industry players. A first funding round of **Series B £10 million** is planned to support product innovation, market growth, and business expansion.

Filter - Equity share allocation

● James Murray ● Milesh Joshi ● Anand Bhandari



Filter - Equity share option pool



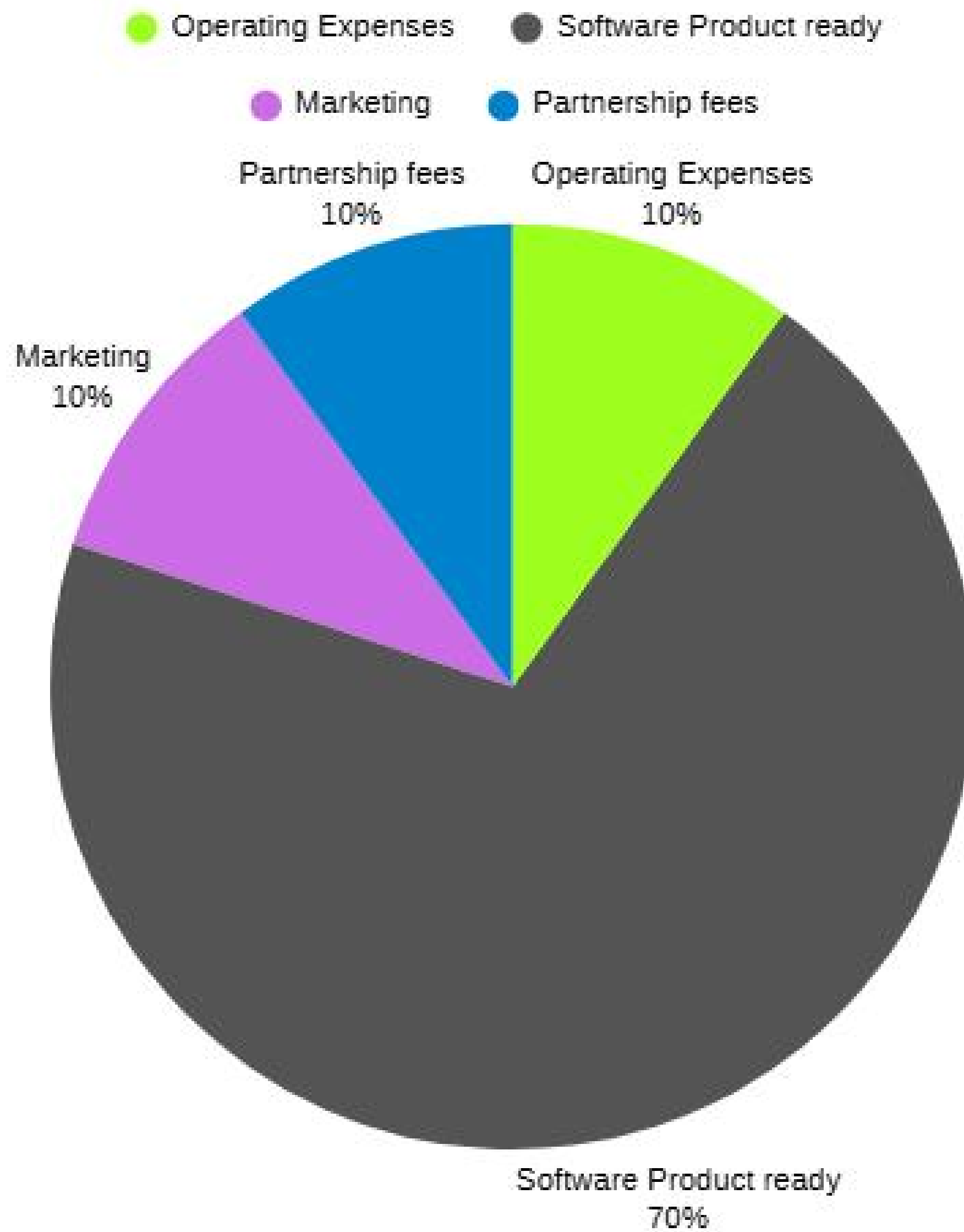
Let's Build Together, the world's leading and most trusted **One Platform. Three Connections. Complete Compliance**

How much we looking for this Seed A round ?

OUR ASK ?

Just £ 150,000/
for 10% Stake in the company

The allocation of funds- 2026 Seed Round



What is the main selling point of Filter V.1 ?

1. Unified All-in-One Platform

- Combines CRM, practice management, compliance, and government filing tools in one system
- Eliminates the need for multiple disconnected software products
- Provides a single source of truth for all business operations

2. Making Tax Digital- Simplify MTD with Filter

- Connects businesses, accountants, and regulators in one workflow
- Enables real-time collaboration between all stakeholders
- Removes delays caused by manual communication or separate systems

3. End-to-End Compliance Automation

- Covers full UK regulatory requirements in one platform
- Includes HMRC agent integration, Pension Regulator workflows, and Companies House filings
- Reduces compliance risk and manual errors

4. Advanced CRM & Client Management

- Centralised client authorisation and relationship management
- Tracks every client interaction in one system
- Improves visibility and control for accountants and businesses

5. Workflow & Practice Management Engine

- Automates accounting and business processes
- Manages tasks, deadlines, and operational workflows
- Improves efficiency across teams and firms

6. AI-Powered Intelligence Layer

- AI-driven CRM insights and automation
- Smarter workflow optimisation and decision support
- Reduces manual effort and improves accuracy

7. Document Generation & Reporting Automation

- Instantly creates compliance and business documents
- Generates real-time reporting dashboards
- Reduces administrative workload significantly

8. Full Government & Regulatory Connectivity

- Direct HMRC agent integration for tax compliance
- Companies House filing functionality for statutory submissions
- Pension Regulator workflow management for workforce compliance

9. Wide Industry Applicability

Designed for:

- Accounting and bookkeeping firms
- Tax advisory and consultancy firms
- SMEs and growing businesses
- Payroll providers
- Financial services companies
- Business consultants
- Non-profit organisations

Filter **V.1** in Action Release

01

Clients and HMRC

The platform should serve as a unified digital hub that seamlessly connects clients, accountants, and HMRC within a single application.

02

Practice Management for Accounting

Manage their workload, monitor deadlines, and improve operational efficiency.

03

Easy Client Onboarding

Digital, and automated, allowing firms to acquire and activate clients quickly

04

Making Tax Digital

Making it easier for people to get their tax right. The legislation applies to two taxes – MTD for VAT, and MTD for Income Tax.

05

Companies House Filing

create, validate, and submit statutory UK company information directly to Companies House

06

Pension Regulator Workflow

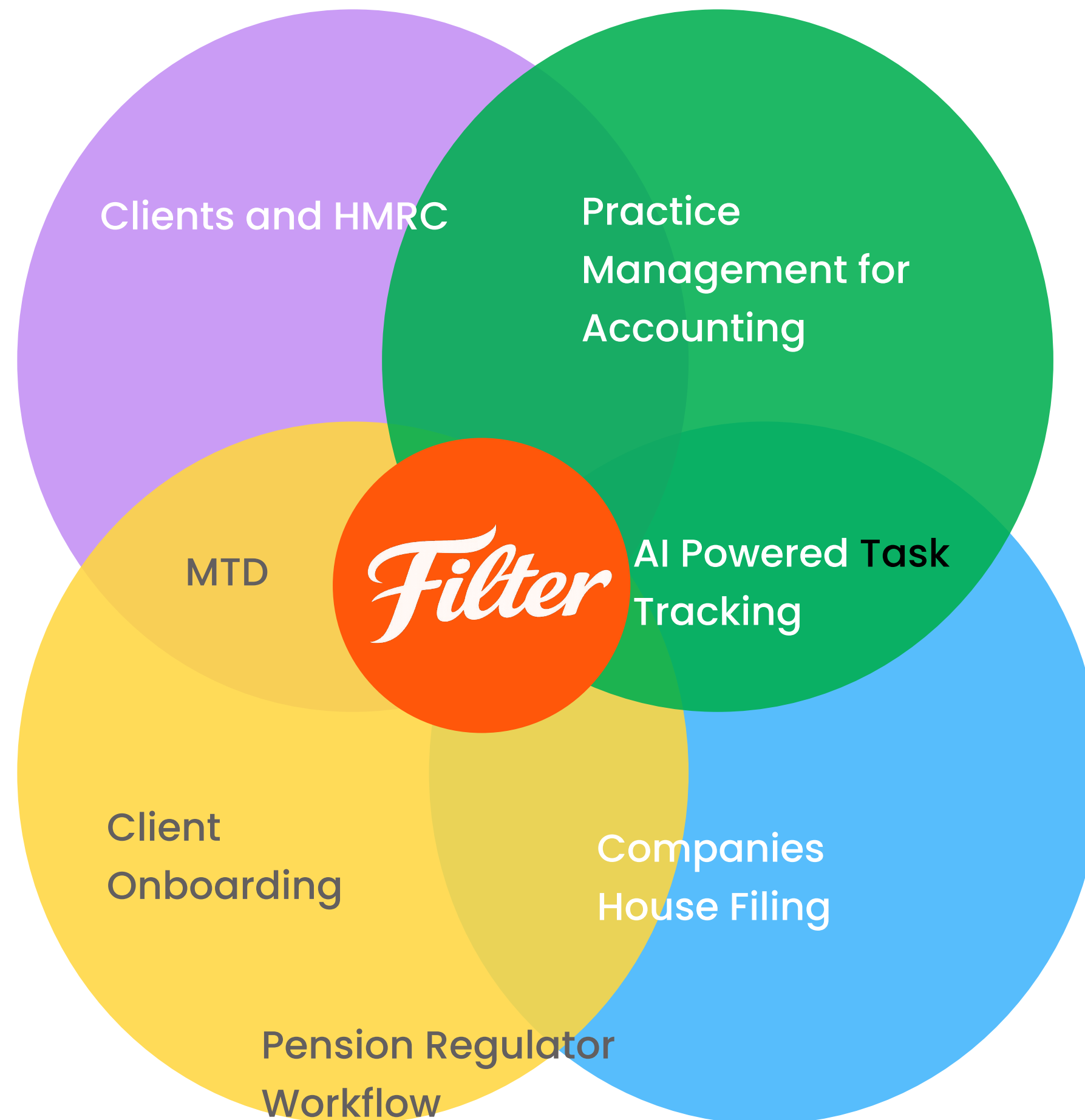
Filter integrate pensions by embedding compliance rules directly into payroll cycles so that everything happens automatically during pay runs.

AI Powered Realtime Task Tracking

AI OPPORTUNITY

All in one

Filter CRM SMBs get help & get time back with AI-enabled actions



SMBs manage business smarter & unlock new business growth

Filter has multiple strengths to leverage in the Data & AI era

SMBs 3 Years Goal

General AI assistants

(e.g. ChatGPT, Gemini, Claude)

Filter GTM: 2M+ subscribers & growing

(0.5M+ strong AB channel, ecosystem, affiliates)

Vertical platform layer



Filter: CRM & Financial operations for SMBs

Payroll

Accounting

HMRC

Clients

Company

MTD

LLM

Foundation Enterprise LLMs (Google, OpenAI, Claude AWS)



Filter data: Whole-of-business view

Filter App

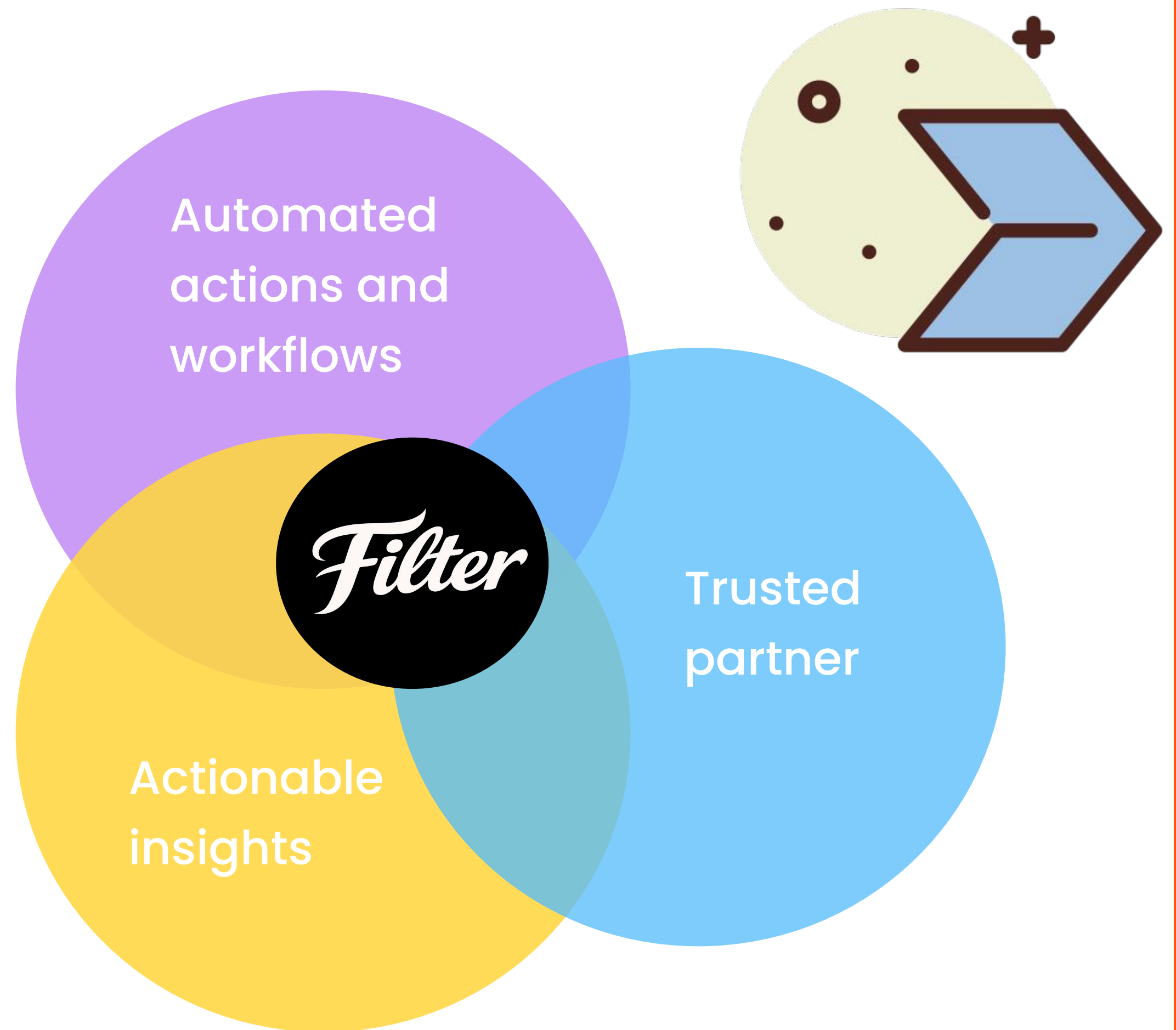
HMRC

Businesses

Strategic opportunity delivering growth & profitability

Filter

WHY ?



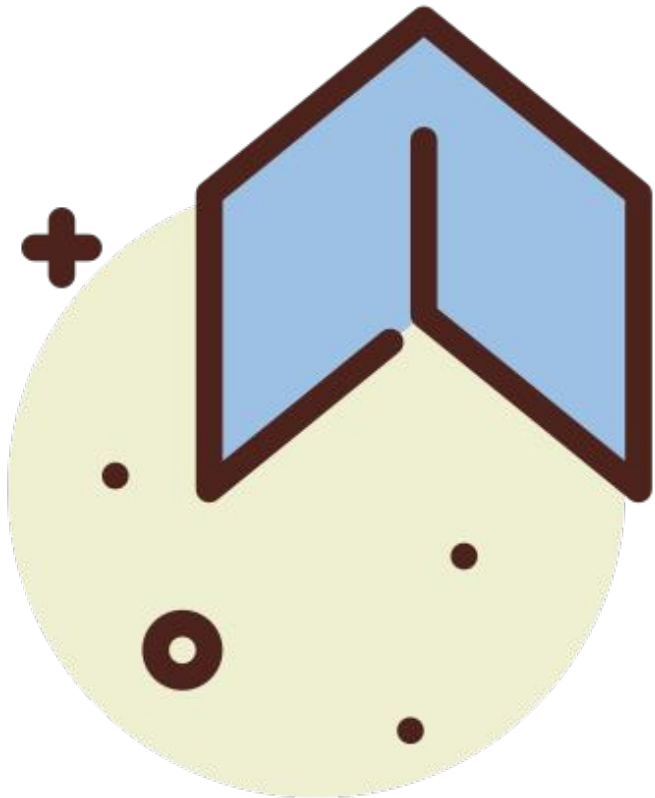
Foundation

Team of top AI talent with exp. from PIQ, LinkedIn, Endless domain forming Filter UK of excellence

Data & AI DNA with nearly a decade of AI/ML experience, Accounting, HMRC, Payroll & MTD

First Year Target

3000 Customers



Bookkeeping Services

Nonprofit and Charity Organizations

Practice management

Tax Advisory Firms

Financial Services Companies

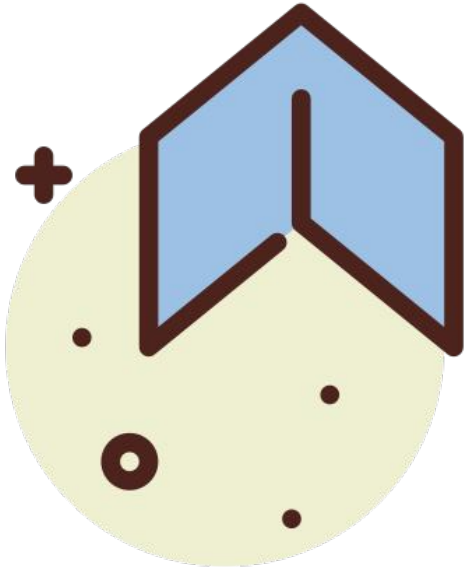
SMEs

Personal use



2000 Customers

Filter Roadmap



Enterprises

Nonprofit and Charity Organizations

Retail Businesses

Financial Services Companies

Bookkeeping Services

Payroll Service Providers

Practice management

Payroll bureaus

Personal use

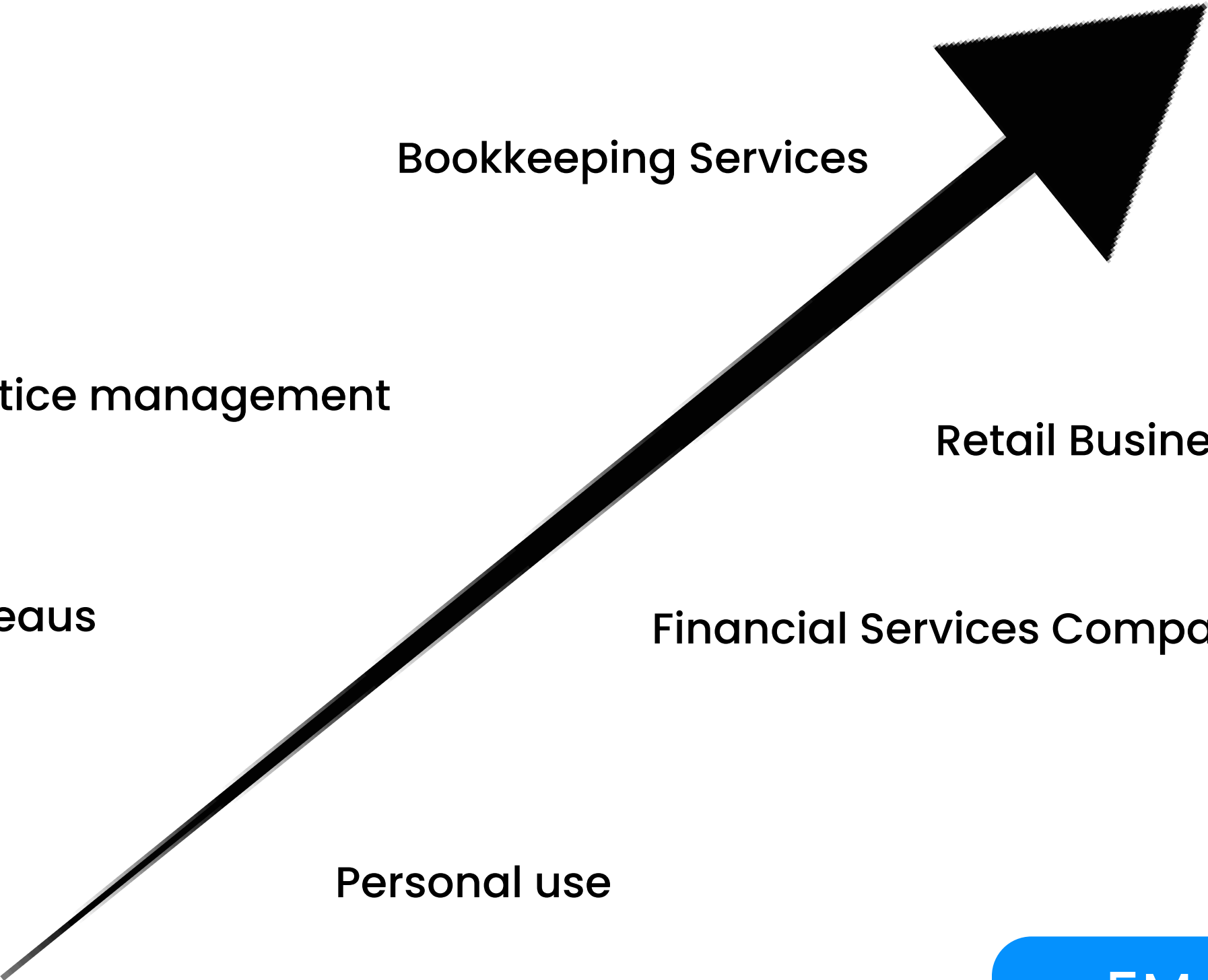
SMEs

Tax Advisory Firms



5M Customers

5M Customers



Cost-Effective Pricing with Free Features

EASY TO USE A/P WORKFLOWS

Payment approval workflows

If payment is More than ▾ \$1000.00

For the vendor Lola Cafe ▾

Require approval from:

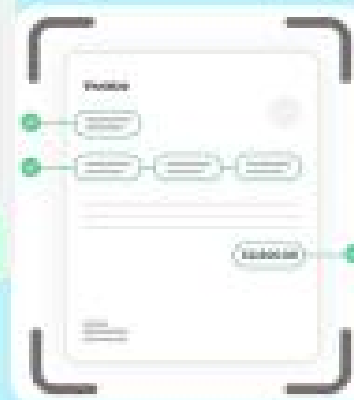
- ☒  Jada Williams ACCOUNTANT

Total

- ☒  Maya Davis ADMIN

✓ Workflow added

AI-powered
bill capture



Seamless processes **reduce the time & cost** of managing payments

MULTIPLE WAYS TO PAY & GET PAID FASTER

Ways to pay incl instant & same-day payments

[illegible]

Payors & payees can each choose preferred payment method, helping to **manage cash flow**

APPEALS TO MULTIPLE SMB & AB SEGMENTS¹

inc. pre-accounting SMBs

- ✓ Self-employed
- ✓ Micro & Small SMBs (<20 employees)
- ✓ Medium+ SMBs (20+ employees)
- ✓ Accountants & Bookkeepers

Ease of use attracts SMBs of all sizes, and their advisors

Best Pricing and Free Options

Company



<https://filterapp.co.uk>

Filter aim successfully establishes itself as the unified platform for accountants, clients, HMRC, and business formation services, its initial addressable UK market is estimated at approximately 3–5 million users. Over the longer term, its global opportunity could exceed 100 million users as governments around the world continue to digitise tax reporting, regulatory compliance, and company administration. This positions Filter within a market alongside major platforms such as Xero, QuickBooks, Ramp and Sage, while benefiting from a differentiated proposition: combining practice management, client onboarding, company formation, and direct government connectivity within a single integrated ecosystem.

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This email is intended solely for investor relations, business inquiries, and matters related to Filter only.





“Welcome to Filter. Together, let’s create the UK’s leading all-in-one business and accounting platform — delivering comprehensive services, outstanding value, and secure, seamless webapp solutions for individuals, small businesses, and enterprises alike.”

Co-Founder CEO & Product

Milesh Joshi



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Co-Founder, CTO, Operation

Anand Bhandari



“Welcome to Filter. Together, let’s create the UK’s leading all-in-one business and accounting platform — delivering comprehensive services, outstanding value, and secure, seamless webapp solutions for individuals, small businesses, and enterprises alike.”

Co-Founder & CMO

James Murray

50+ Innovative Team from worldwide

Following its launch, Filter will be operated by an experienced technology team comprising professionals with backgrounds at world-renowned companies such as KPMG, Xero, Google, EY, Deloitte, PwC, OpenAI, and Amazon.

One Platform. Three Connections. Complete Compliance

