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NetSuite
Solution Provider Partner

COG
Financial Services Limited
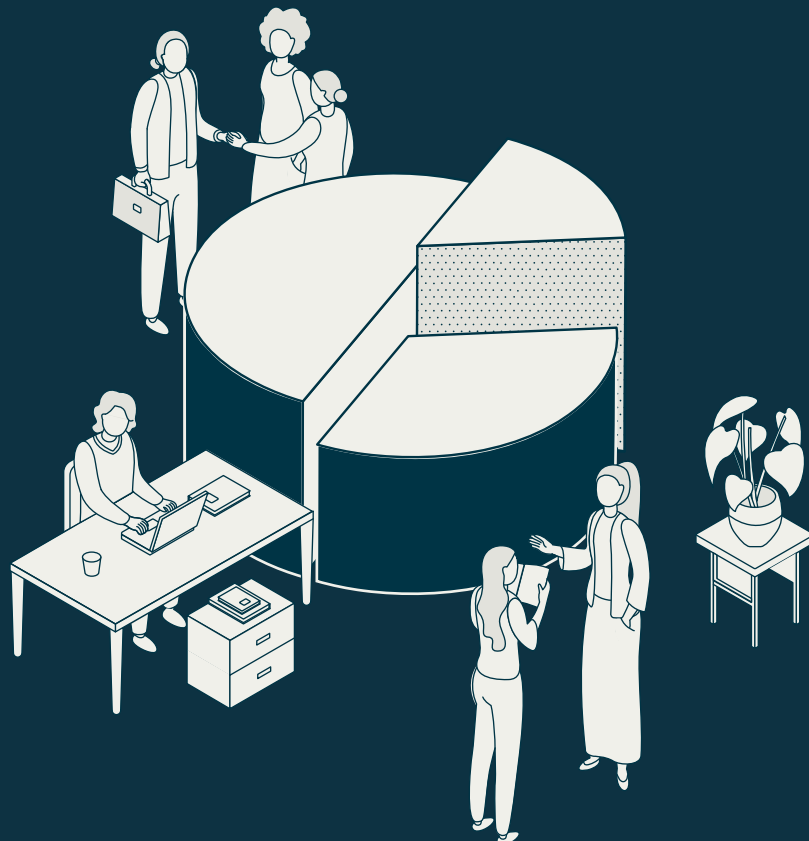
COG Financial Services Limited: Transforming Financial Management with NetSuite, Powered by Jcurve's Expertise

"Jcurve didn't just help us implement NetSuite, their hands-on support and expertise made the transition smooth and effective."

Mohammad Rahman, COG Financial Services

Company Overview

Company : COG Financial Services Ltd.

Head Office : Sydney, Australia

Industry : Financial services

Product : Finance broker aggregator and equipment leasing business

Solution : Oracle NetSuite

Mr. Mohammad Rahman : Finance and IT project manager

COG Financial Services Limited (ASX: COG) is Australia's leading finance broker aggregator and equipment leasing business for small to medium-sized enterprises (SMEs).

COG operates through two complementary business divisions: Finance Broker & Aggregation and Lending. The former provides aggregation services to independent brokers and those in which COG has invested, managing over A$4.5 billion per annum in Net Asset Finance (NAF). The latter focuses on originating new chattel mortgage products.

As a young, agile, and entrepreneurial company, COG has rapidly built a specialist SME finance business, creating the largest equipment broking and aggregation network in the market.

Let's Grow.

Business Challenges: Managing Complexity Across 60 Entities

COG previously operated with multiple disconnected accounting systems, such as Xero, MYOB, and QuickBooks, where each legal entity had its own processes. This fragmented approach led to:

- **Inefficient financial consolidation** – Month-end close took over 10 days due to manual reconciliation and inconsistent data.

- **Lack of standardization** – Each entity had its own chart of accounts, leading to reporting discrepancies and inefficiencies.

- **Manual budgeting & forecasting** – Financial planning was done via spreadsheets, increasing the risk of errors and delays.

- **Limited real-time visibility** – There was no centralized view of financial data, making it difficult to analyze transactions at a granular level.

- **Scalability challenges** – Acquiring and integrating new businesses was complex due to inconsistent financial processes.

COG needed a **single, cloud-based ERP solution** to **unify financial management, improve efficiency, and support scalable growth.**

Jcurve: A Strategic Partner in COG's Success

Jcurve played a **critical role** in the successful **NetSuite implementation**, offering:

- **Best-practice methodologies** to optimize workflows.
- **Deep industry expertise,** ensuring alignment with financial services requirements.
- **Comprehensive training & support** to drive internal adoption.
- **Ongoing strategic advisory,** helping COG maximize NetSuite's capabilities

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>
> **Mohammad Rahman** "

Jcurve's **collaborative and customer-centric approach** made them an **invaluable partner,** helping **COG streamline financial operations, enhance reporting, and drive long-term success.**

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> With Jcurve, we didn't just gain an ERP provider—we found a knowledgeable, dedicated team invested in our long-term success.
>
> **Mohammad Rahman** "

A Future-Ready Financial Management System

By partnering with **Jcurve** and implementing **NetSuite**, COG has successfully transitioned from a **fragmented, manual financial system to a fully integrated, automated, and scalable platform.**

Key Business Outcomes:

- 50% faster month-end close
- Standardized financial processes across 60 entities
- Enhanced real-time financial visibility & analytics
- Seamless scalability for acquisitions
- Improved board reporting & consolidated financial management

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The Solution: NetSuite's Role in Streamlining COG's Financial Operations

COG selected **NetSuite** as its **single, cloud-based ERP platform** to consolidate all **60 entities into one system.**

By transitioning from multiple disconnected accounting systems to a single, integrated ERP, COG eliminated inefficiencies, enhanced transparency, and enabled data-driven decision-making.

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> NetSuite has given us the opportunity to have one single platform that we can use across all 60 entities. With a unified global chart of accounts, we now process transactions and reporting from the same source—something we never had before.
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> **Mohammad Rahman** "

With NetSuite's cloud-based solution and Jcurve's expertise, COG is now well-positioned for continued growth, efficiency, and financial success.

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For more information, visit our website : jcurvesolutions.com

The Benefits: How Jcurve's Expert Implementation of NetSuite Transformed COG's Financial Operations

By leveraging NetSuite—expertly implemented by Jcurve—COG has significantly enhanced efficiency, visibility, and financial management.

1. Increased Efficiency & Productivity
Automating manual processes through Jcurve's expert integration has eliminated inefficiencies, reduced workloads and human errors, and significantly boosted overall operational performance.

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> Before NetSuite, our month-end process took more than 10 days. Now, we complete it within a week—a 50% reduction that has greatly improved efficiency and decision-making.
>
> **Mohammad Rahman** "

2. Real-Time Financial Visibility & Analytics
With NetSuite's real-time data capabilities, COG can now track transactions at the lowest level and generate reports instantly.

3. Standardized & Unified Financial Processes
COG now operates on a single, cloud-based ERP system, ensuring consistency across all 60 entities.

4. Faster Month-End Close
NetSuite's automated reporting and consolidation tools have cut COG's month-end close by 50%—from over 10 days to under a week.

5. Scalability & Business Growth Enablement
Since the NetSuite implementation by Jcurve, COG has successfully acquired and integrated five new companies, showcasing the system's capability to support rapid expansion.

6. Simplified Board & Consolidated Reporting
Previously, board reports and financial consolidation were done manually, making them time-consuming and error-prone. NetSuite Planning and Budgeting (NSPB) automates this process, significantly improving accuracy and efficiency.