



ADVISORY SERVICES FOR SMES



TALENOM

joy of entrepreneurship

ADVISORY SERVICES FOR SMES



Whether you have questions regarding taxation, mergers and acquisitions, or you need some financial advice, contact Talenom's SME advisor.

Talenom's advisory services are designed to suit the needs of SMEs. Clear, well-defined products make for transparent collaboration. Talenom's advisory services are provided by one of Finland's most experienced teams of experts in the field of SME assignments. Our advisory services are a one-stop-shop for the full range of expert services.

Do not hesitate to contact us – we pledge to exceed your expectations!

Further information:

+358 20 7525 500
info@talenom.fi

Advisory Services for
everyday Help

TAX



Our taxation experts specialise in handling the tax affairs of entrepreneurs and SMEs efficiently. Good planning and effective implementation can help you to avoid paying extra taxes.



THE 'SALARY OR DIVIDEND' CALCULATION

When we make the 'salary or dividend' calculation, we analyse the current state of your taxation so we can plan a new, more tax-efficient alternative. The correct ratio of salary to dividend enables you to withdraw funds from the company with a reasonable tax impact.

When you have a fund withdrawal plan made in collaboration with Talenom's tax specialist, you can be sure that you are withdrawing funds from your business without paying excess taxes while looking after the development of your company's net assets. You will also find out your total tax rate at the time of calculation.

PRICE: EUR 590 PER SHAREHOLDER

CHANGING FROM REGISTERED TRADER TO LIMITED LIABILITY COMPANY – A COMPARATIVE CALCULATION

Do you feel you are paying too much tax as a registered trader? Is it time to check whether your company form is the most efficient option in terms of taxation? The calculations made by our tax advisor will clarify the most tax-efficient company form. You will also find out about the potential tax benefit.

PRICE: from EUR 950

ASSISTANCE WITH A TAX AUDIT

Tax audits are a special form of oversight exercised by the Tax Administration. The Tax Administration usually uses its databases to select companies for audit using random sampling or predetermined focus areas. Tax audits require the Tax Administration to ensure that the company has provided correct and sufficient information in order for tax to be assessed.

It is important to make advance preparations for tax audits by working with our tax specialist. It is essential to communicate with the tax auditor correctly and carefully.

PRICE: EUR 250 per hour

TAX ADVICE AS PART OF OTHER ADVICE

Tax advice is typically an integral and indispensable aspect of assignments related to financial advice, mergers, acquisitions, and family wealth. For this reason, our tax advice specialists often also work on other advisory assignments.

PRICE: EUR 250 per hour

FURTHER INFORMATION:

+358 20 7525 000

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"OVER the YEARS, OUR PARTNERSHIP with Talenom HAS STRENGTHENED OUR COMPANY'S BUSINESS AND PROVIDED US WITH ROBUST SUPPORT."

Jussi Niva
Managing Director, Mansen Timpurit Oy

LAW



Our lawyers help SMEs and entrepreneurs in matters concerning corporate and contractual law. Our lawyers can also provide you with support in mergers and acquisitions.



BONDS, DEEDS AND CONTRACTS

Talenom's lawyers have robust expertise in drafting the bonds and deeds typically required by SMEs. You may require bonds if you are financing your company's operations with a subordinated loan. Deeds may be related to transactions such as trading the company's shares.

Contract drafting is an everyday aspect of running an SME. The common types of contract planned and drafted by lawyers include contracts with customers and subcontractors.

PRICE: EUR 250 per hour

SHAREHOLDERS' AGREEMENT

Are your company's owners committed to working in the company's interests equally and sharing in the financial benefits fairly?

Limited liability companies with more than one shareholder should draw up a shareholders' agreement. The Limited Liability Companies Act lays a foundation for the company's operations, but it does not provide sufficient protection in the event of changes in the company's shareholding. Shareholders' agreements ensure that the company and its shareholders are committed to jointly agreed ground rules.

A well-drafted shareholders' agreement is an important aspect of planning for the future of the company and defining shared interests and objectives.

PRICE: from EUR 2,000

FURTHER INFORMATION:

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ESTABLISHING A LIMITED LIABILITY COMPANY

When you are establishing a company, it is important to analyse the tax implications of various company forms, the legal responsibilities and obligations, and the operating models before you select a company form and establish the company.

PRICE: from EUR 710

LEGAL ADVICE AS PART OF OTHER ADVICE

Our legal advisors are always involved in delivering assignments related to mergers and acquisitions, as well as family wealth.

PRICE: EUR 250 per hour

"TALenOM SPEAKS
ouR LANGUAGE AND
UNDERSTANDS wHAT
we NEEd."

Tiina Klemelä
Popino restaurant

FINANCE



Managing a company's finances often involves addressing various development and control requirements. Sometimes, an external financial manager may be needed to handle financial affairs. Our experienced financial experts are at your service for all your financial advice needs.



FINANCIAL MANAGER SERVICE

Do you need access to more expertise in financial management control and development tasks? When you use our financial manager service, a financial manager will help to handle your company's financial affairs. Help is available in areas such as budgeting, performance monitoring, arranging funding and investment calculations.

The service is always tailored to each customer's needs.

PRICE: EUR 250 per hour

PRICE FOR THE ONGOING SERVICE:

1-10 hours per month	EUR 195 per hour
11-40 hours per month	EUR 175 per hour
> 41 hours per month	EUR 160 per hour

Minimum contract term: 4 months

BUDGET DRAFTING

How does your company's financial performance look? When you draw up a budget, you will have a clear understanding of your company's financial targets, enabling you to make better preparations for the future. You will also have a tool for effectively monitoring the fulfilment of your company's goals.

PRICE: from EUR 830

CASH FLOW FORECAST

It is important for every company to manage its liquidity and cash flows. Cash flow forecasts provide an indication of future cash flow trends. A cash flow forecast drawn up by Talenom's specialist will help you to prepare for the future.

PRICE: from EUR 640

INVESTMENT CALCULATION

Careful planning, analysing various alternatives and ensuring sufficient funding are extremely important in terms of the profitability of investments. Once you have entered the implementation phase, it becomes difficult to cut costs and avoid risk. An investment calculation performed by a financial advisor provides a solid basis for committing to investments.

PRICE: EUR 250 per hour

PROFITABILITY AND REPORTING

Which factors contribute to your company's profitability? Our profitability analysis helps you to build an understanding of the focal points of your company's business, enabling more advanced profitability monitoring. Our financial advice specialist will provide you with a clear proposal for improving and monitoring profitability.

PRICE: EUR 250 per hour

FURTHER INFORMATION:

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"THERE'S NO POINT STRUGGLING WITH FIGURES ALONE - YOU SHOULD SEEK EXPERT ASSISTANCE."

Tapio Posti
Viherviisikko Oy

MERGERS AND ACQUISITIONS



Mergers and acquisitions – whether small or large – encompass many different phases, and special care is required to plan and implement such arrangements. Turn to Talenom, which has the robust experience necessary to achieve the desired outcome.



VALUATION

A company valuation is a statement by a Talenom specialist of the value of a company. Typical situations in which a valuation is required are changes of ownership, share trades and donations.

PRICE: from EUR 1,370

CORPORATE ACQUISITION

Corporate acquisitions usually encompass several phases, such as valuation, transaction and financing negotiations, reports, drawing up deeds of sale and contracts, altering company structures, and tax consultancy. Corporate acquisitions should be planned and prepared in collaboration with specialists so as to prevent any undesirable consequences.

PRICE: EUR 290 per hour

CHANGE OF GENERATION

Work with a specialist to comprehensively plan and implement the process of handing your company down to the next generation to ensure a successful outcome and minimise the risks and tax consequences. You should begin planning the change of generation well in advance, and the opinions of every interested party should be taken into consideration.

PRICE: from EUR 2,840

CHANGING FROM REGISTERED TRADER TO LIMITED LIABILITY COMPANY

Did the comparison calculation indicate that a limited liability company would be a more efficient company form? Have you thought about your company's business liabilities and risk management? It is justified to switch from being a registered trader to a limited liability company if it is no longer appropriate to carry on your business as a registered trader for reasons such as taxation, operating volumes, business liabilities, an expanded ownership base or business image. A change may also be justified if you are preparing for an upcoming merger, acquisition or change of generation.

PRICE: from EUR 2,940

DEMERGERS OF LIMITED LIABILITY COMPANIES

Under the Limited Liability Companies Act, a demerger is a way of splitting all or part of a company into two or more separate companies. Demergers are used in advance of ownership restructuring procedures, such as a change of generation, merger or acquisition, so as to ensure that the company's structure is appropriate.

PRICE: from EUR 6,000

MERGERS OF LIMITED LIABILITY COMPANIES

Under corporate law, a merger is when two or more companies are combined to form one company. A situation in which a subsidiary is merged into the parent company is also considered a merger, as the subsidiary's assets and liabilities are transferred.

PRICE: from EUR 5,100

FURTHER INFORMATION:

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PERSONAL SERVICES FOR ENTREPRENEURS



Remember to safeguard your future. Our specialists can help you and your family to anticipate and prepare for unexpected situations.



PRENUPTIAL AGREEMENT AND CORPORATE ASSETS

Divorces often pose a major risk to the continuity of a business, as all or part of the corporate assets may be transferred to the former spouse as an apportionment. The entrepreneur may even be forced to dissolve the business in order to realise the apportionment of assets. By limiting the matrimonial entitlement to assets, you can protect corporate assets, thereby avoiding the often complex process of company valuation as part of an apportionment of assets.

PRICE: from EUR 595

WILL

Careful inheritance planning will ensure that your corporate assets remain in the desired ownership while also acting as an effective tax planning tool. A will is a safe, managed way of transferring assets to your heirs.

Good legacy planning can ensure that assets remain in the ownership and control of the beneficiaries under all circumstances while reducing the inheritance tax consequences for the heirs.

PRICE: from EUR 595

GUARDIANSHIP AUTHORISATION

Have you made preparations for temporary or permanent incapacity as a result of an accident or illness? Is it important who decides on your affairs if you are unable to do so for any reason?

A comprehensively drawn-up guardianship authorisation can safeguard the continuity of your company, no matter what happens. The Act on Guardianship Authorisation grants the principal extensive discretion to handle matters concerning the person, property and finances. Guardianship authorisation documents enable principals to authorise parties to handle their matters in the event that they are unable to do so themselves.

PRICE: from EUR 595

FURTHER INFORMATION:

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"THE SPECIALIST WAS HIGHLY PROFESSIONAL AND THOROUGH IN STUDYING OUR CASE. THE RISKS WERE ASSESSED AND PRESENTED WITH PRACTICAL EXAMPLES. I WAS PARTICULARLY IMPRESSED BY THE SPECIALIST'S EXPERIENCE AND INSIGHT."

Tero Lepistö
Tosibox Oy

TALENOM PLC

Talenom is an accounting company established in 1972. It offers a wide range of accounting services and other expert services which support its customers' businesses. The company develops software and offers its accounting customers electronic financial management tools.

Talenom Plc is listed on the Nasdaq Helsinki Ltd exchange.

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Espoo

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Kajaani

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Kuusamo

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93600 Kuusamo

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Kalajoki

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