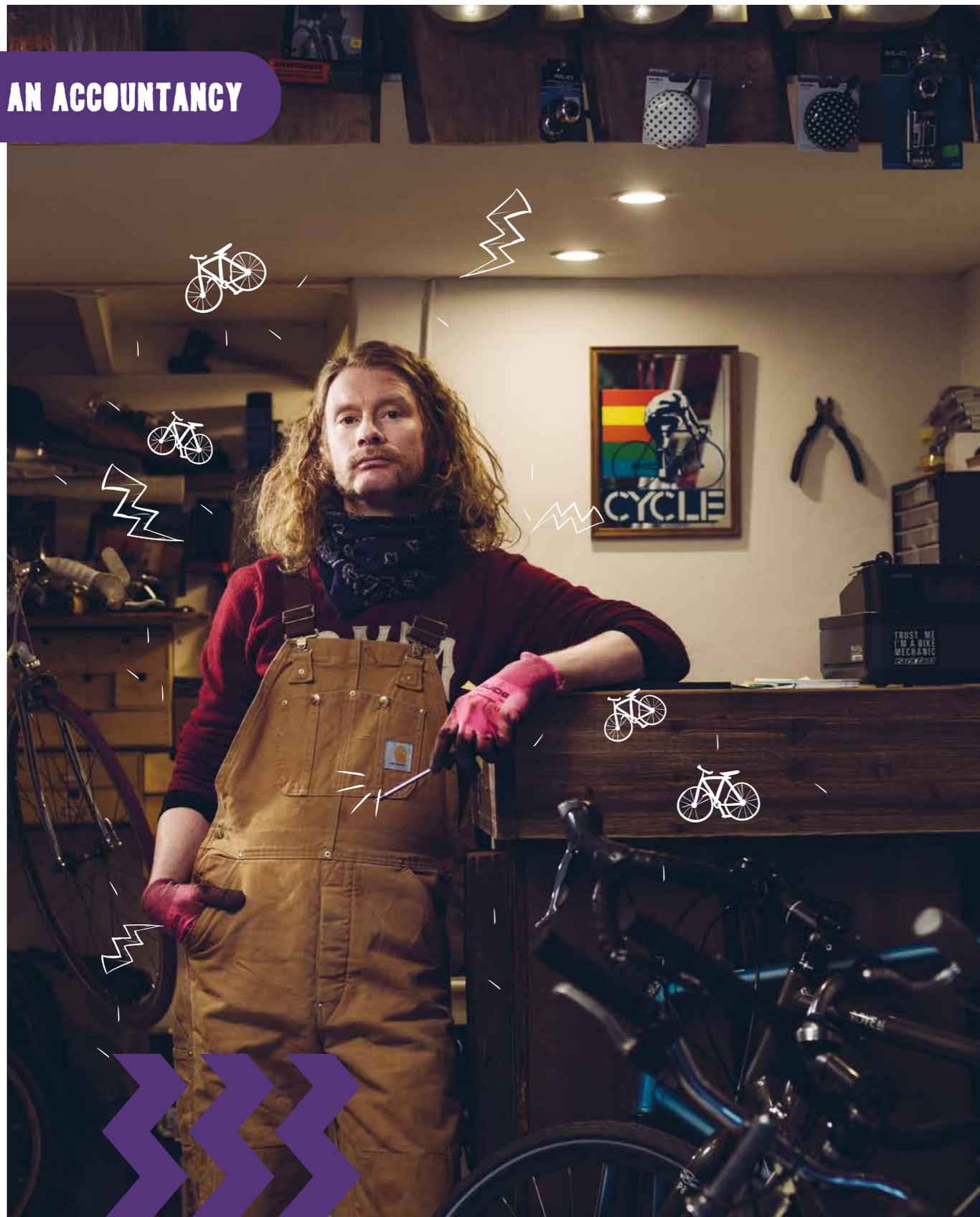


AN ACCOUNTANCY



ACCOUNTING SERVICES



SOFTWARE AND DIGITAL SERVICES



ADVISORY SERVICES



FINANCING SERVICES



START-UPS

Finland's most caring accounting company – one that uses plain language and does traditional things in a new way.

We believe in personal service and efficient operating models, and this is reflected in high quality and cost-efficiency. We make use of modern digital tools, which we harness for the benefit of our customers and ourselves. Our customers appreciate our wide range of services, such as the opportunity to consult Talenom's experts on taxation and legal affairs.



FOUNDED IN
1972

WHY TALENOM?

ACCOUNTING SERVICES

SALES INVOICING



INVOICE PAYMENT



CARE SERVICES



BOOKKEEPING



PERFORMANCE MONITORING



PAYROLL SERVICE



HR SERVICES



PERSONNEL SERVICES



1. UP-TO-DATE

Up-to-date performance reports that detail the company's actual financial position and underpin management.

2. STATUTORY

Statutory obligations required by the authorities, handled correctly and on time.

3. AT YOUR SERVICE 24/7

The customer's financial management hub – the versatile Talenom Online service

4. PERSONAL

A designated accountant for each customer

SOFTWARE AND DIGITAL SERVICES



TALENOM ONLINE



TALENOM APP



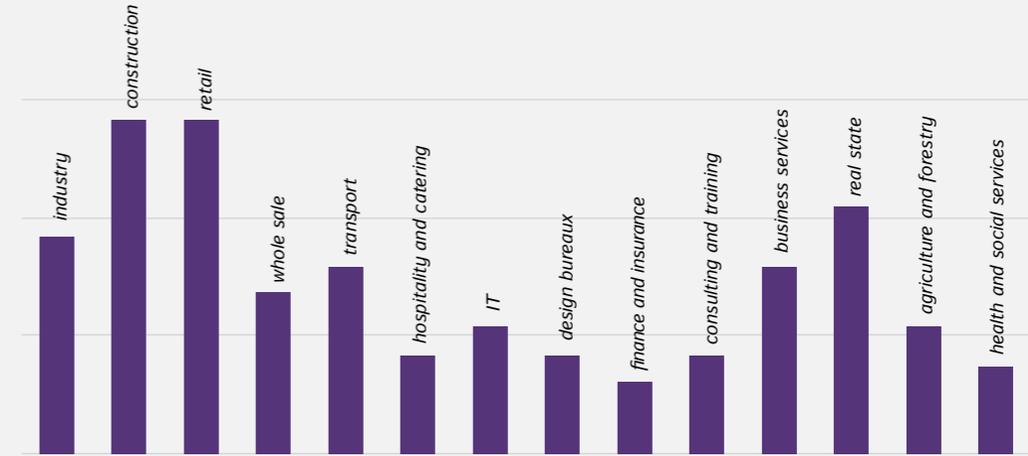
PARTNERSHIP SOLUTIONS



TALENOM LINK



BUSINESS INTELLIGENCE



ADVISORY SERVICES

TAXATION



FINANCE



PERSONAL SERVICES FOR ENTREPRENEURS



LEGAL



MERGERS AND ACQUISITIONS



CUSTOMERS in EVERY industry.

FINANCING SERVICES



INVOICE FINANCING SERVICE



INSTALMENT FINANCING SERVICE



CORPORATE LOAN SERVICE

ACCOUNTING SERVICES

Accounting forms the basis of our services. Accounting services enable our customers to handle their financial and payroll affairs with a high standard of quality and cost-efficiency.



"PERSONAL SERVICE AND EFFORTLESS FINANCIAL MANAGEMENT. AN ENTREPRENEUR COULDN'T ASK FOR MORE!"

Leena Salomaa
Elämäntalo Oy

SERVICE CONTENT



BOOKKEEPING

The most important aspect of bookkeeping is that it is done correctly and on time. A designated accountant makes Talenom easy to work with, while effective deputisation arrangements ensure that the service continues operating under all circumstances. An important benefit, in addition to merely following the letter of the law, is that you, as a Talenom customer, will receive up-to-date and reliable bookkeeping information to support management.



PERFORMANCE MONITORING

Up-to-date information about your company's actual financial position contributes to business success and assists in forecasting. Talenom invests in performance monitoring. Our customers can monitor their performance indicators online 24/7.



INVOICE PAYMENT

The Invoice Payment service makes it easy to pay invoices. You can approve incoming invoices on Talenom Online with the click of a mouse. We take care of everything else – receiving invoices, paying them and transferring them to bookkeeping. Easy, reliable and cost-efficient, just as financial management should be.



CARE SERVICE

Care services consist of a group of services designed to ensure active contact with Talenom's customers and a proactive and caring approach. Care services aim to help customers to succeed and make entrepreneurship easy.



SALES INVOICING

Invoice drafting 101: use Talenom Online and create invoices wherever you are, whenever you want to. We take care of sending invoices and monitoring receivables on your behalf. The service also enables you to sell your sales invoices, thereby minimising your risk of credit losses and accelerating the reception of receivables.



PAYROLL SERVICE

Payroll and salary payment are among a company's most essential and critical functions. Entrust them to Talenom, and they will be in the hands of experts. The Talenom Online service makes it easy to report changes in salary information, the number of hours, holidays and other information for payroll.



HR SERVICES

Because staff is your company's most important asset. We provide you with an HR system, tools and sparring help to develop your own company's HR processes. Our service creates a modern for your company and an efficient total solution for payroll and human resource management, as well as scales to different sizes needs of organizations.



PERSONNEL SERVICES

The service provides the necessary manpower and skills to manage the recurring administrative routines of the SME. The work to be resourced in personnel services can join either the client company's internal financial management routines or other customer business routines. The service is especially suitable for exceptional small and flexible labor needs, but where necessary also covers full-time job seekers the needs of organizations.



BOOKKEEPING



INVOICE PAYMENT



SALES INVOICING



PERFORMANCE MONITORING



CARE SERVICE



PAYROLL SERVICE



HR SERVICES



PERSONNEL SERVICES

ENJOY MORE SUCCESS AS A TALENOM CUSTOMER:

- Personal accountant
- Better information to support management
- Teams of expert specialists
- Efficient, automated processes
- Scheduled
- The easiest-to-use digital services

SOFTWARE AND DIGITAL SERVICES

Talenom offers a wide range of financial management services for companies, as well as comprehensive software solutions.



ACCOUNTING SOFTWARE



TALENOM ONLINE

Talenom Online is the most intuitive electronic financial management solution on the market. It is the customer's financial management hub – the place where the customer can read performance reports, approve and pay purchase invoices, process sales invoices, report payroll information and review bookkeeping material. Talenom Online is available to all Talenom customers, and it has more than 10,000 active users.



TALENOM APP

The Talenom App is a mobile app for smartphones enabling Talenom customers to create and send travel expense claims and deliver various types of material to Talenom. The Talenom App enables you to send information such as receipts for credit and debit card transactions, receipts for purchases made out of your own pocket, invoices sent to the company and other documents required for bookkeeping.



PARTNERSHIP SOLUTIONS

Talenom's partnership solutions offer comprehensive, industry-specific solutions where Talenom is responsible for financial management while a software partner provides an enterprise resource planning solution. Talenom's system is integrated with the partner's system, so they work efficiently together and the customer receives suitable solutions for both financial management and enterprise resource planning.



TALENOM LINK

Thanks to Talenom Link, there is no need for you to change the systems you use for sales invoicing, purchase invoices or time tracking. You can also import cash sales from external point-of-sale or online store systems into bookkeeping.

OTHER SOFTWARE



BUSINESS INTELLIGENCE

Business Intelligence is a solution for business information management and knowledge-based management. The data can be the customer's existing financial information held by Talenom, and it can be supplemented by data provided by the customer.



TALENOM ONLINE



TALENOM APP



PARTNERSHIP SOLUTIONS



TALENOM LINK



BUSINESS INTELLIGENCE

"My experience with Talenom's electronic reporting has been excellent."

Risto Kanerva
Turun Humaliston Apteekki

TALENOM ONLINE MAKES LIFE EASIER FOR ENTREPRENEURS

- Easy to use
- Available 24/7
- Works on any device
- Always up to date

ADVISORY SERVICES

Whether you have questions regarding taxation or a change of ownership, or you need some financial advice, contact Talenom's SME advisor.



SERVICE CONTENT



TAX

Our taxation experts specialise in handling the tax affairs of entrepreneurs and SMEs efficiently. We save our customers money with good planning and efficient implementation. Our taxation specialists handle tax planning assignments for hundreds of companies every year.



LAW

Our lawyers specialise in handling tasks related to company law and contract law for SMEs. We also plan and implement changes to corporate structures, ownership and generational control.



FINANCE

Managing a company's finances and monitoring profitability often involves addressing various development and analysis requirements. These may include improving internal accounting so that it better corresponds to business control or analysing the company's financial management processes and assessing their suitability. Sometimes an external financial manager may be required, either to manage a change or as an additional long-term resource to handle the company's financial affairs. Our financial experts are at your service for all of these needs.



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.



PERSONAL SERVICES FOR ENTREPRENEURS

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



TAX



LAW



FINANCE



MERGERS AND ACQUISITIONS



PERSONAL SERVICES FOR ENTREPRENEURS

"TALenom SPEAKS OUR LANGUAGE AND UNDERSTANDS WHAT WE NEED."

Tiina Klemelä
Popino restaurant

EXPERTS WITH YEARS OF EXPERIENCE

- Clear and well-defined services
- Designed for SMEs
- Every expert under one roof

FINANCING SERVICES

Financing services are Talenom's way of realising the joy of entrepreneurship. You can address your financing needs as part of your ordinary financial management routines on Talenom Online quickly, easily and cheaply.



SERVICE CONTENT



INVOICE FINANCING SERVICE

Invoice financing is an integral part of sales invoicing. Talenom's customers have access to the cheapest and easiest service on the market, enabling you to keep your cash flow in balance by financing some or all of your sales invoices. The risk of credit losses is also transferred to the financier.



INSTALMENT FINANCING SERVICE

The Instalment Financing service is an easy way to balance out the cash flow in the event of seasonal fluctuations, unforeseen acquisitions or business changes. For each invoice, you can select the means of paying the invoice from the company's account immediately or in suitable instalments at a later date.



CORPORATE LOAN SERVICE

You can apply for a corporate loan on Talenom Online and accelerate your business without all the old-fashioned bureaucracy. Fill in the simple application and you will receive a rapid non-binding loan decision, and the money can be in your company's account the same day.



INVOICE FINANCING SERVICE



INSTALMENT FINANCING SERVICE



CORPORATE LOAN SERVICE

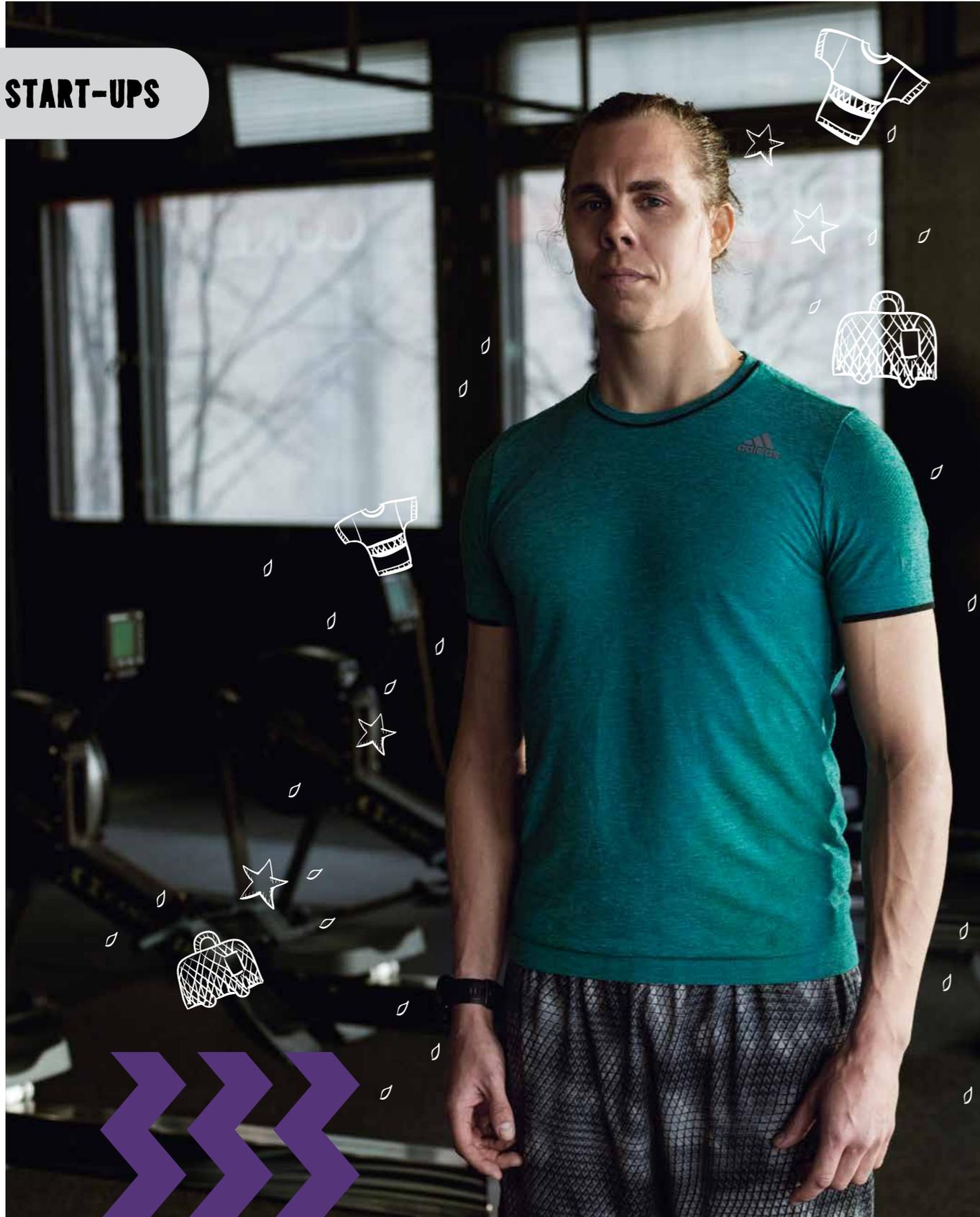
"I have a RELIABLE CONTACT PERSON, AND SHE ADVISES ME HOW TO PROCEED IN ANY GIVEN SITUATION. THIS IS ABSOLUTELY ESSENTIAL WHEN YOU ARE RUNNING AN SME."

Markku Nenonen
Perustava Oy

FINANCING PARTNERS SHOULD ALSO OFFER SPEED, SIMPLICITY AND VALUE

- Bring in your receivables quickly and cheaply
- Keep your cash flow in balance
- Apply for flexible financing that adapts to the company's circumstances

START-UPS



CHANGING ACCOUNTANT

Let us come and tell you what the most caring accountant can offer your company.

Not all accounting companies are the same. That is why it is occasionally a good idea to stop and think about what you really want from your partner. We can ease your workload and provide cost-efficiency. As our customer, you will always know how things are really going for your company – this is not to be overlooked when you are making decisions. Get in touch and challenge us to surprise you – we pledge to exceed your expectations.

SETTING UP A BUSINESS

It is a good idea to consult professionals when you are starting a business. This will help you to avoid the pitfalls and save money further down the line.

At Talenom, we will help you to get your business off the ground. We provide advice on how to choose the best company type and manage the entire process of starting a business. In addition, we offer a professional and easy-to-use accounting solution even for smaller companies, at a low cost. With our help, you can start building your business on a strong foundation from the outset.

TALENOM DEPLOYMENT SERVICE



**CONFIRMING THE
CONTENT OF SERVICES**



**USER TRAINING
FOR THE SOFTWARE**



**ESTABLISHING THE CUSTOMER
RELATIONSHIP & ORDERING
THE SERVICES**



**TRANSFERRING MATERIAL
& COMMENCING BOOKKEEPING
AT TALENOM**

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.

Sales +358 207 525 500
Tel. +356 207 525 000
info@talenom.fi
www.talenom.fi

Alajärvi

Kiertotie 7
62900 Alajärvi

Espoo

Bertel Jungin aukio 5
02600 Espoo

Espoonlahti

Ulappakatu 1
02320 Espoo

Helsinki

Töölönlahdenkatu 2
8.krs, 00100 Helsinki

Helsinki Kalasatama

Työpajankatu 9 D
00580 Helsinki

Hyvinkää

Hämeenkatu 21–23
05800 Hyvinkää

Hämeenlinna

Talaskuja 3 C
13200 Hämeenlinna

Joensuu

Kauppakatu 35 (2.krs)
80100 Joensuu

Jyväskylä

Piippukatu 11
40100 Jyväskylä

Järvenpää

Emalitehtaankatu 5 C
04410 Järvenpää

Kajaani

Timperintie 13 A
87400 Kajaani

Kalajoki

Kasarmintie 3
85100 Kalajoki

Kauniainen

Karaportti 5
02610 Espoo

Kempele

Vihikari 10
90440 Kempele

Kerava

Kumitehtaankatu 5
04260 Kerava

Kirkkonummi

Asentajantie 7, tila 1
02400 Kirkkonummi

Kouvola

Tommolankatu 9
45130 Kouvola

Kuopio

Satamakatu 13 A
70100 Kuopio

Kuusamo

Kitkantie 7
93600 Kuusamo

Lahti

Vapaudenkatu 15 B 86
15140 Lahti

Lappajärvi

Maneesintie 13 A 2
62600 Lappajärvi

Lappeenranta

Vapaudenkatu 2
53100 Lappeenranta

Laukaa

Laukaantie 22–24
41340 Laukaa

Maalahti

Teollisuustie 1
66100 Maalahti

Mikkeli

Maaherrankatu 14
50100 Mikkeli

Muurame

Punasillantie 5
40950 Muurame

Nurmijärvi

Kuonomäentie 2
01800 Klaukkala

Oulu

Yrttipellontie 2
90230 Oulu

Pori

Yrjönkatu 14, 2. krs
28100 Pori

Pori Crazy Town

Rautatienpuistokatu 7
28130 Pori

Porvoo

Rauhankatu 26
06100 Porvoo

Rauma

Sinkokatu 11
26100 Rauma

Rovaniemi

Rovakatu 30, 3. krs
96200 Rovaniemi

Rovaniemi Napapiiri

Teknotie 14
96930 Napapiiri

Seinäjoki

Tiedekatu 2
60320 Seinäjoki

Suomussalmi

Keskuskatu 16
89600 Suomussalmi

Tampere

Finlaysoninkuja 21
33210 Tampere

Tampere Lielaihti

Harjuntausta 1
33400 Tampere

Stockholm

Västmannagatan 4
111 24 Stockholm

Stockholm

Markörgatan 10
136 44 Handen, Sweden

Turku

Kauppiaskatu 11
20100 Turku

Vaasa

Kauppuuistikko 12 B
65100 Vaasa

Vantaa

Äyritie 16
01510 Vantaa

Vimpeli

Ylivainiontie 1
62800 Vimpeli

Ylivieska

Vierimaantie 5
84100 Ylivieska

