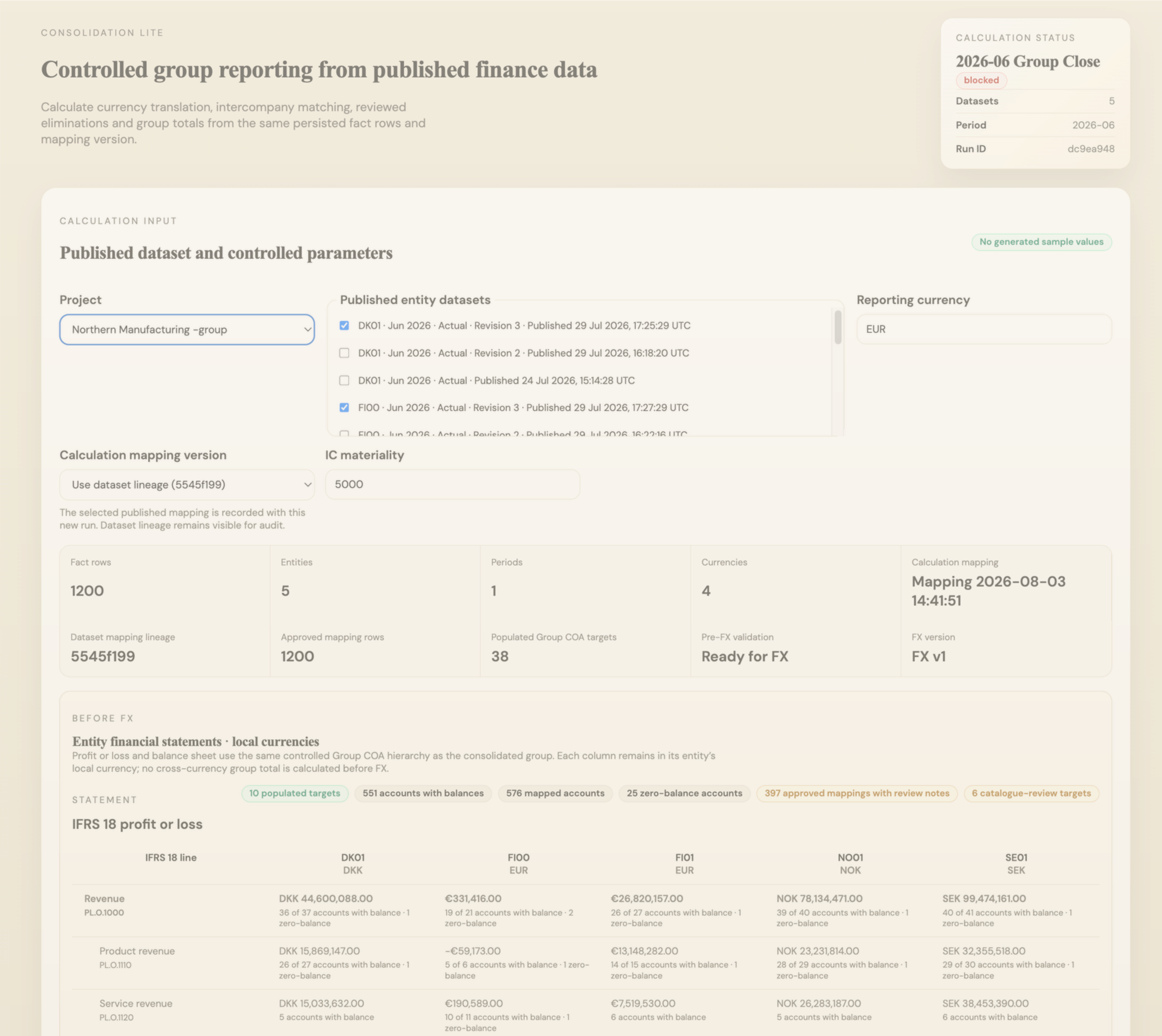
NorthernClarity
Systems

AI-assisted finance workspace for multi-entity companies

From fragmented finance data to controlled consolidation, analysis and management reporting.

AI assists. Rules calculate. Finance decides.



THE PROBLEM

Group finance still runs on fragmented workflows

Multi-entity finance teams combine data from multiple ERPs, currencies and entities — often using spreadsheets between every step.

Today’s workflow:

ERP & finance data → Excel transformations → Account mapping → Reconciliations → Consolidation → Variance analysis → PowerPoint reporting

The result:

- Too much manual work every month
- Finance knowledge trapped in spreadsheets and individuals
- Reconciliation and review consume time better spent on analysis
- Traditional consolidation and EPM systems can be too complex for mid-sized groups
- Generic AI tools lack the controls required for financial processes

Finance teams need automation without losing control.

WHY NOW

Finance is entering the AI-native workflow era

Three changes are happening at the same time:

AI has become capable enough

Large language models can understand account structures, financial context and reporting narratives.

Finance data is becoming more accessible

Cloud ERPs, APIs and standardized exports make structured financial data easier to connect.

Finance teams need productivity gains

Reporting requirements keep increasing while finance organizations are expected to operate with leaner teams.

But financial AI cannot be a black box.

The opportunity is not to replace financial controls with AI.

It is to combine **AI interpretation** + **deterministic finance logic** + **human review**.

THE SOLUTION

One AI-assisted workspace for the group finance workflow

NorthernClarity connects previously fragmented finance processes into one controlled workflow.

1

Prepare

Upload financial data → detect structure → normalize → validate

→

2

Understand

AI-assisted account mapping → reporting hierarchy → IFRS classification

→

3

Consolidate

FX translation → intercompany matching → eliminations → acquisitions

→

4

Analyze

Group P&L & Balance Sheet → variance analysis → trends → forecast

→

5

Communicate

AI-assisted management commentary → Presentation Studio → reporting pack

From source finance data to management reporting in one environment.

THE PRODUCT

Built around the real workflows of group finance teams

Account Mapping AI

Automatically interprets and maps source accounts while routing uncertain cases for finance review.

Consolidation Lite

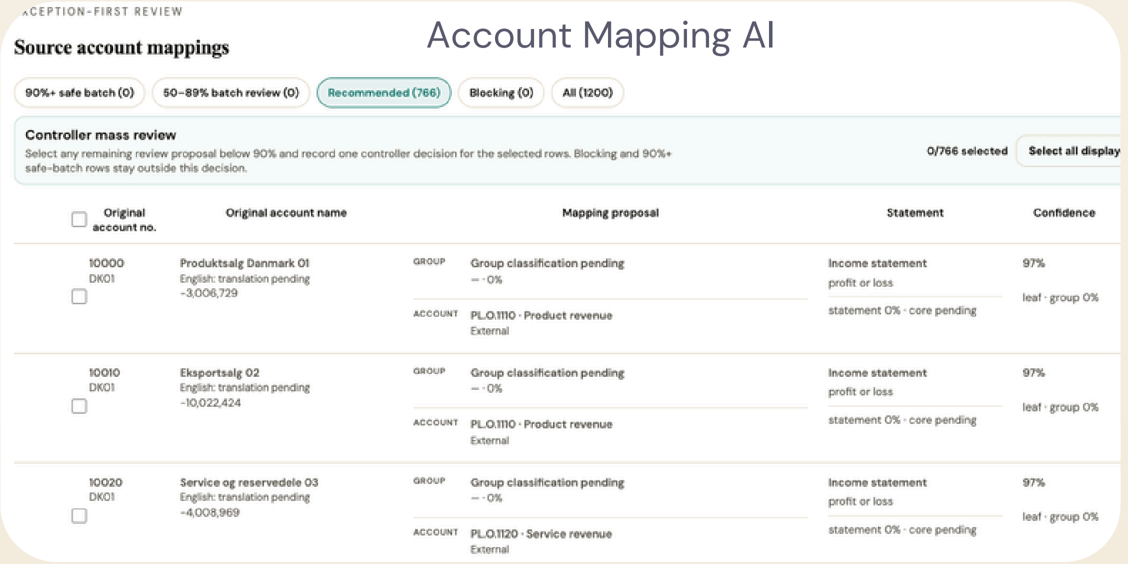
Handles entity data, currency translation, intercompany matching, eliminations and group reporting.

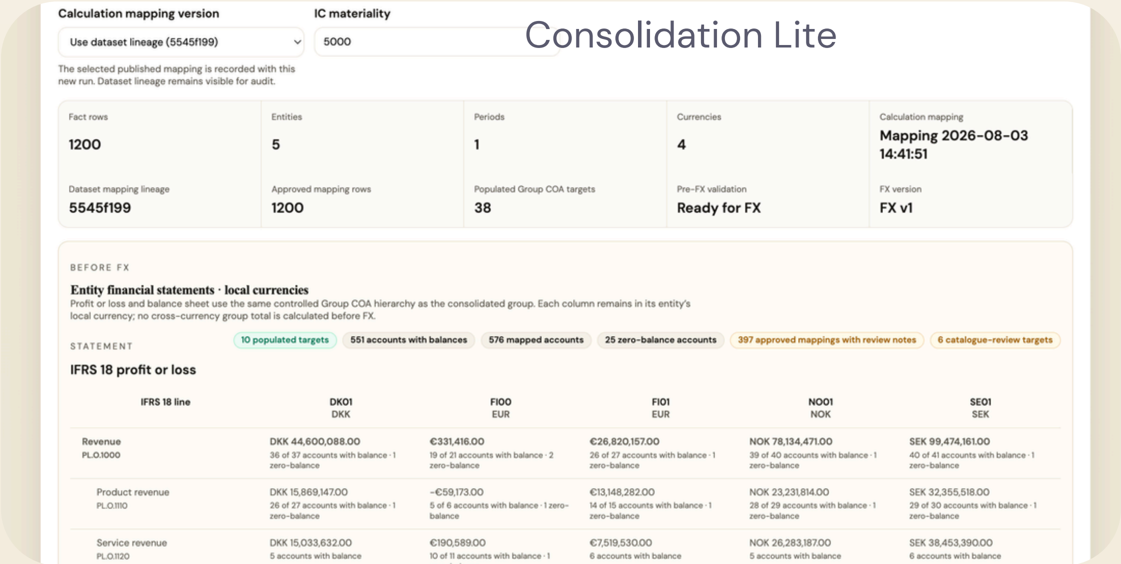
Financial Analysis

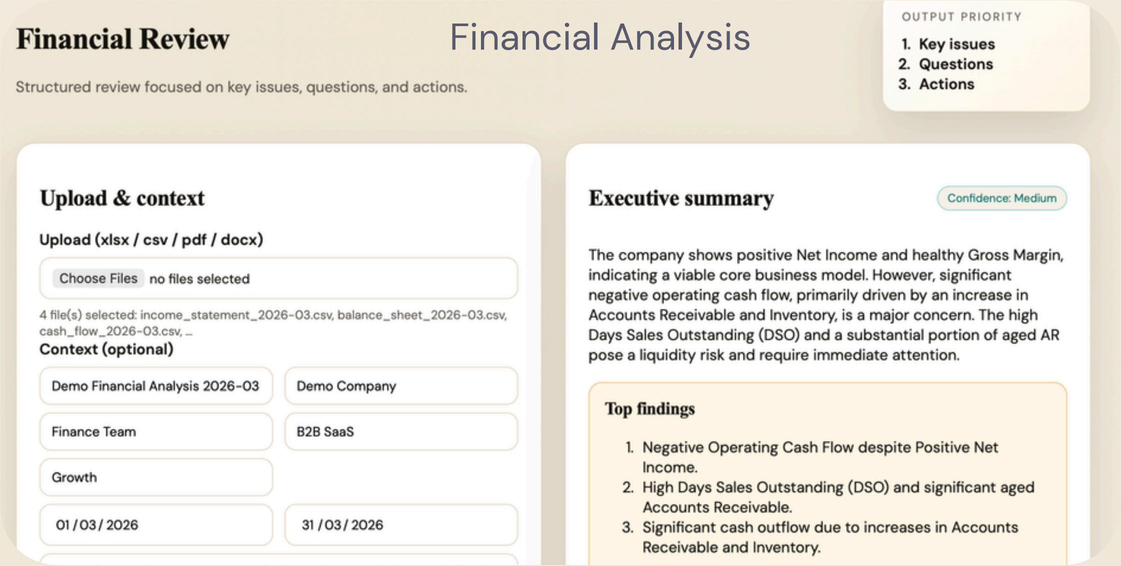
Explains variances and financial movements using structured finance context.

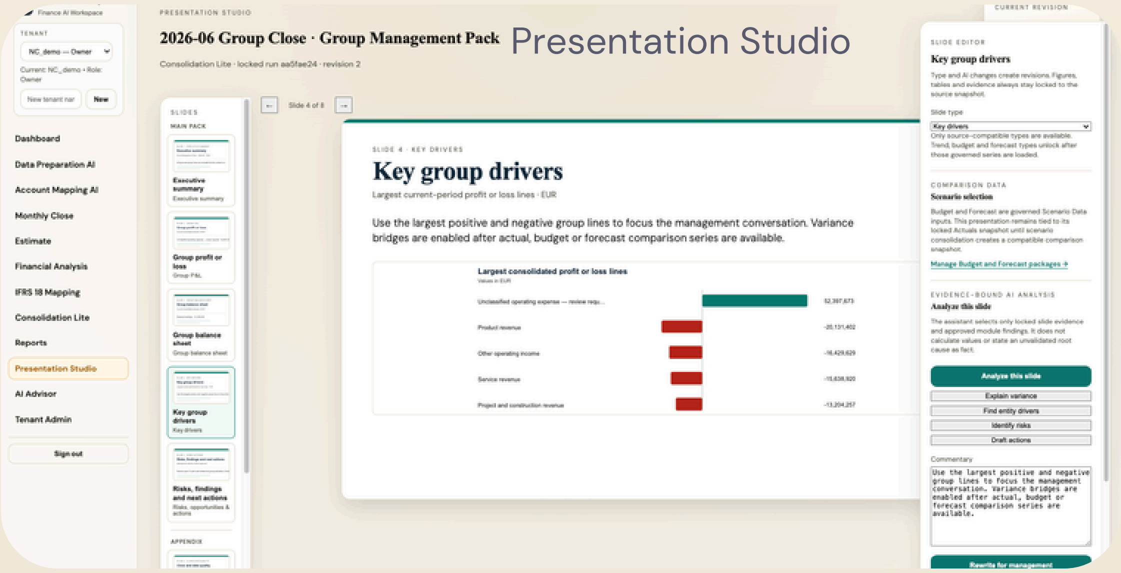
Presentation Studio

Turns consolidated financial data into management-ready reporting and commentary.









One shared financial model powers the entire workflow.

AI ARCHITECTURE & INNOVATION

AI where judgment helps. Rules where accuracy matters.

NorthernClarity separates financial calculation from AI interpretation.

AI assists

- Understands account descriptions and finance context
- Suggests mappings and classifications
- Investigates anomalies and variances
- Generates financial commentary
- Helps prepare management reporting

Rules calculate

- Currency translation
- Consolidation calculations
- Intercompany eliminations
- Acquisition eliminations
- Financial validations and controls

Finance decides

- Review queues
- Approval workflows
- Traceable decisions
- Human override
- Controlled publishing

AI assists. Rules calculate. Finance decides.

CONSOLIDATION LITE

Modern consolidation without enterprise EPM complexity

NorthernClarity Consolidation Lite is designed for groups that have outgrown spreadsheet consolidation but do not need a large enterprise implementation.

Data Upload → Account Mapping → FX Translation → IC Matching → Suggested Eliminations → Acquisitions → Group Reporting

Current demo environment

5+ Entities

4+ Countries

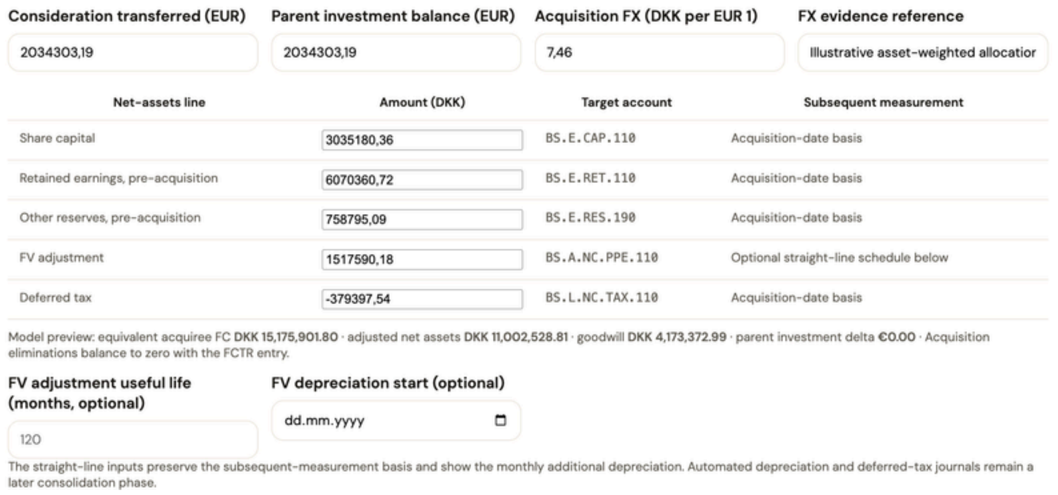
4 Currencies

3+ ERP sources

~1,200 Source account rows

Recently added

Acquisition setup and automated subsidiary investment elimination



Consideration transferred (EUR)	Parent investment balance (EUR)	Acquisition FX (DKK per EUR 1)	FX evidence reference
2034303,19	2034303,19	7,46	Illustrative asset-weighted allocatior

Net-assets line	Amount (DKK)	Target account	Subsequent measurement
Share capital	3035180,36	BS.E.CAP.110	Acquisition-date basis
Retained earnings, pre-acquisition	6070360,72	BS.E.RET.110	Acquisition-date basis
Other reserves, pre-acquisition	758795,09	BS.E.RES.190	Acquisition-date basis
FV adjustment	1517590,18	BS.A.NC.PPE.110	Optional straight-line schedule below
Deferred tax	-379397,54	BS.L.NC.TAX.110	Acquisition-date basis

Model preview: equivalent acquiree FC **DKK 15,175,901.80** · adjusted net assets **DKK 11,002,528.81** · goodwill **DKK 4,173,372.99** · parent investment delta **€0.00** · Acquisition eliminations balance to zero with the FCTR entry.

FV adjustment useful life (months, optional)

120

FV depreciation start (optional)

dd.mm.yyyy

The straight-line inputs preserve the subsequent-measurement basis and show the monthly additional depreciation. Automated depreciation and deferred-tax journals remain a later consolidation phase.

Controlled group close designed for the mid-market.

PRESENTATION STUDIO

The value does not end when consolidation is complete

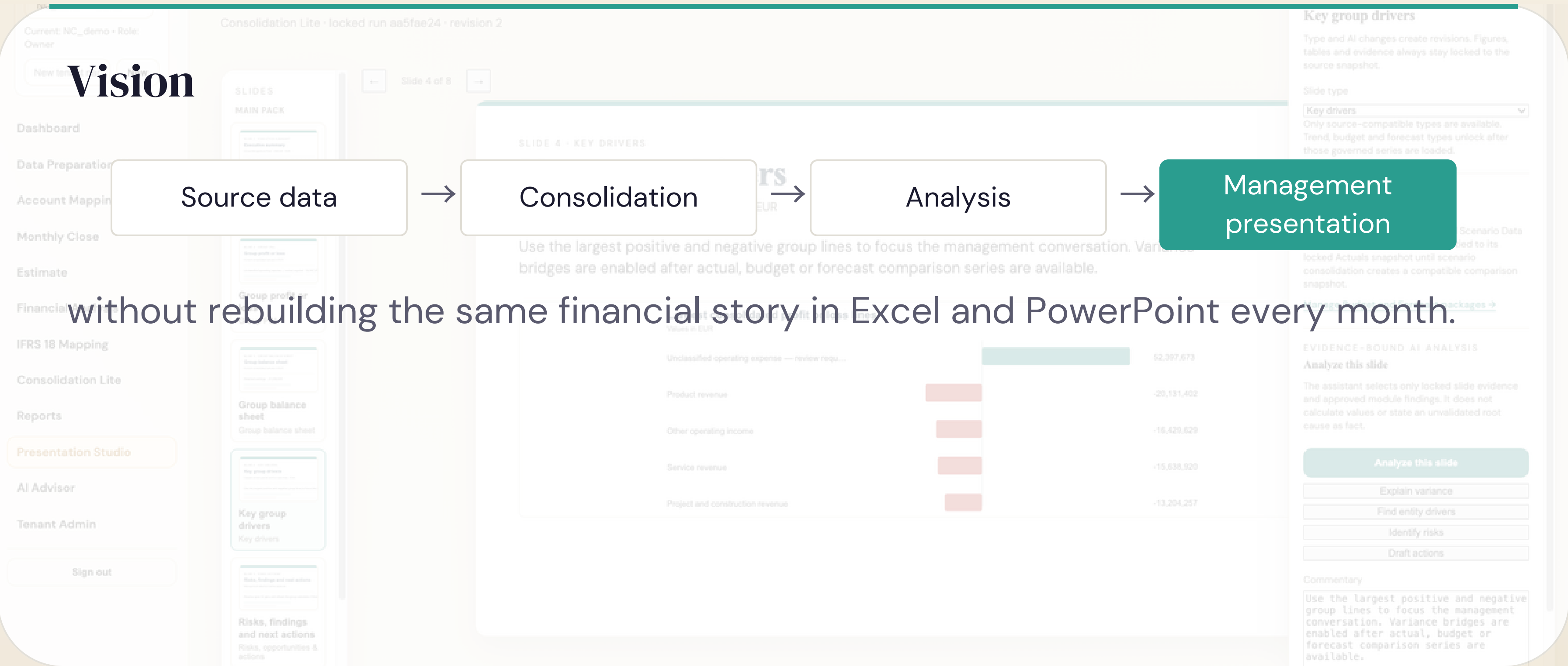
Most finance systems produce numbers.
Finance teams still need to turn those numbers into a story for management.

NorthernClarity Presentation Studio connects reporting directly to the consolidated financial model.

Management reporting can include

→ Group P&L and Balance Sheet
→ Key KPIs
→ Monthly and YTD trends
→ Actual vs budget / forecast
→ Entity and segment analysis
→ AI-generated financial commentary
→ Management highlights and risks

Vision



Source data → Consolidation → Analysis → Management presentation

without rebuilding the same financial story in Excel and PowerPoint every month.

Starting with an underserved part of the finance software market

Initial customer profile

Multi-entity groups with approximately

3–50 legal entities

Typical buyers

→ CFO
→ Group Controller
→ Head of Finance
→ Group Accounting / Reporting teams

Initial geographic focus

Nordics → Europe → International markets

Business model

B2B SaaS subscription

Pricing primarily based on

→ Number of entities
→ Modules / capabilities
→ Usage tier

Additional revenue from

→ Implementation
→ Onboarding
→ Finance advisory
→ Partner-delivered services

Longer-term goal

High-margin recurring software revenue supported by implementation partners.

COMPETITION & POSITIONING

Between spreadsheets and enterprise EPM

Spreadsheets

- ✓ Flexible
- ✓ Familiar
- ✗ Manual
- ✗ Difficult to control
- ✗ Difficult to scale

Enterprise EPM

- ✓ Powerful
- ✓ Mature controls
- ✗ Complex implementations
- ✗ High total cost
- ✗ Often excessive for smaller groups

NorthernClarity

- ✓ AI-native
- ✓ Finance-specific
- ✓ Faster to deploy
- ✓ Controlled calculations
- ✓ Consolidation + analysis + reporting
- ✓ Designed for mid-sized multi-entity groups

Competitive landscape: OneStream · Oracle FCCS · CCH Tagetik · Workday · Spreadsheet-based workflows

Enterprise-grade finance logic without enterprise-scale complexity.

TRACTION & ROADMAP

From concept to working finance platform in 2026

Built

- ✓ Early-access cloud platform live
- ✓ AI-assisted financial analysis
- ✓ Account Mapping AI
- ✓ Multi-entity data model
- ✓ Currency translation
- ✓ Intercompany matching and controls
- ✓ Group P&L and Balance Sheet
- ✓ Acquisition setup and subsidiary investment elimination
- ✓ Management reporting development

Validated

- ✓ End-to-end consolidation workflow demonstrated
- ✓ ~1,200 source accounts processed in demo environment
- ✓ Multi-ERP / multi-currency use case
- ✓ Product demonstrations with finance professionals
- ✓ International partnership and customer discovery discussions underway

Next

2026

- → Production hardening
- → Presentation Studio
- → Customer pilots
- → ERP integrations

2027

- → Advanced consolidation
- → Forecasting
- → Partner ecosystem
- → International scaling

The technical foundation exists. The next milestone is repeatable commercial adoption.

FOUNDER & FUNDING ASK

Built by finance expertise, not around it

Teemu Rantsi

Founder, NorthernClarity Systems

15+ years across:

- Group financial reporting
- Consolidation
- IFRS
- Financial systems
- Controlling and reporting processes
- Enterprise finance platforms

Experience includes working with:

HFM · FCCS · AARO · Dynamics 365 · NetSuite

Now combining domain experience with hands-on software development, cloud infrastructure and generative AI.

Raising

$300k Pre-Seed

To accelerate:

Product
Production-ready platform and integrations

Commercialization
First repeatable customer deployments

Team
Selective engineering and commercial capability

Market expansion
Nordics and selected international markets

NorthernClarity is building the AI-native operating layer for group finance — connecting financial data, consolidation, analysis and management reporting in one controlled workflow.

THE OPPORTUNITY

Building the AI-native workspace for group finance

Deep finance domain expertise

15+ years in consolidation, group reporting, IFRS and enterprise finance systems

A working product

AI-assisted mapping, consolidation, financial analysis and management reporting

A clear market gap

Between spreadsheet-driven finance processes and complex enterprise EPM platforms

A scalable vision

One financial model connecting source data, consolidation, analysis and management reporting

From fragmented finance data to controlled financial intelligence.

AI assists. Rules calculate. Finance decides.

Finance teams do not need another generic AI assistant. They need an AI-native finance workspace built around how group finance actually works.

NorthernClarity Systems

northernclarity.io · Founder: Teemu Rantsi