

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.

CONSOLIDATION LITE

Controlled group reporting from published finance data

Calculate currency translation, intercompany matching, reviewed eliminations and group totals from the same persisted fact rows and mapping version.

CALCULATION STATUS

2026-06 Group Close

blocked

Datasets5

Period2026-06

Run IDdc9ea948

CALCULATION INPUT

Published dataset and controlled parameters

No generated sample values

Project

Northern Manufacturing –group

Published entity datasets

☒ DK01 · Jun 2026 · Actual · Revision 3 · Published 29 Jul 2026, 17:25:29 UTC

☐ DK01 · Jun 2026 · Actual · Revision 2 · Published 29 Jul 2026, 16:18:20 UTC

☐ DK01 · Jun 2026 · Actual · Published 24 Jul 2026, 15:14:28 UTC

☒ F100 · Jun 2026 · Actual · Revision 3 · Published 29 Jul 2026, 17:27:29 UTC

☐ F100 · Jun 2026 · Actual · Revision 2 · Published 29 Jul 2026, 16:22:16 UTC

Reporting currency

EUR

Calculation mapping version

Use dataset lineage (5545f199)

IC materiality

5000

The selected published mapping is recorded with this new run. Dataset lineage remains visible for audit.

Fact rows	Entities	Periods	Currencies	Calculation mapping
1200	5	1	4	Mapping 2026-08-03 14:41:51
Dataset mapping lineage	Approved mapping rows	Populated Group COA targets	Pre-FX validation	FX version
5545f199	1200	38	Ready for FX	FX v1

BEFORE FX

Entity financial statements · local currencies

Profit or loss and balance sheet use the same controlled Group COA hierarchy as the consolidated group. Each column remains in its entity's local currency; no cross-currency group total is calculated before FX.

STATEMENT

10 populated targets

551 accounts with balances

576 mapped accounts

25 zero-balance accounts

397 approved mappings with review notes

6 catalogue-review targets

IFRS 18 profit or loss

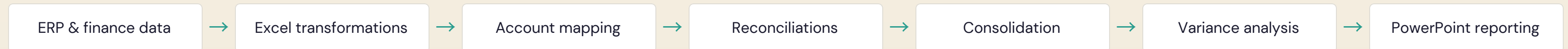
IFRS 18 line	DK01 DKK	F100 EUR	F101 EUR	N001 NOK	SE01 SEK
Revenue P.L.O.1000	DKK 44,600,088.00 36 of 37 accounts with balance · 1 zero-balance	€331,416.00 19 of 21 accounts with balance · 2 zero-balance	€26,820,157.00 26 of 27 accounts with balance · 1 zero-balance	NOK 78,134,471.00 39 of 40 accounts with balance · 1 zero-balance	SEK 99,474,161.00 40 of 41 accounts with balance · 1 zero-balance
Product revenue P.L.O.1110	DKK 15,869,147.00 26 of 27 accounts with balance · 1 zero-balance	–€59,173.00 5 of 6 accounts with balance · 1 zero-balance	€13,148,282.00 14 of 15 accounts with balance · 1 zero-balance	NOK 23,231,814.00 28 of 29 accounts with balance · 1 zero-balance	SEK 32,355,518.00 29 of 30 accounts with balance · 1 zero-balance
Service revenue P.L.O.1120	DKK 15,033,632.00 5 accounts with balance	€190,589.00 10 of 11 accounts with balance · 1 zero-balance	€7,519,530.00 6 accounts with balance	NOK 26,283,187.00 5 accounts with balance	SEK 38,453,390.00 6 accounts with balance

THE PROBLEM

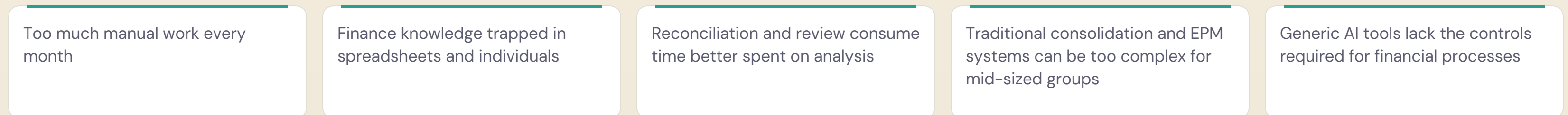
Group finance still runs on fragmented workflows

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

Today's workflow:



The result:



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.

ACCEPTION-FIRST REVIEW

Account Mapping AI

Source account mappings

90%+ safe batch (0)50-89% batch review (0)Recommended (766)Blocking (0)All (1200)

Controller mass review

Select any remaining review proposal below 90% and record one controller decision for the selected rows. Blocking and 90%+ safe-batch rows stay outside this decision.

0/766 selectedSelect all display

☐	Original account no.	Original account name		Mapping proposal	Statement	Confidence
☐	10000 DKO1	Produktsalg Danmark 01 English: translation pending -3,006,729	GROUP	Group classification pending -- : 0%	Income statement profit or loss	97%
			ACCOUNT	PL.O.1110 - Product revenue External	statement 0% - core pending	leaf : group 0%
☐	10010 DKO1	Eksportsalg 02 English: translation pending -10,022,424	GROUP	Group classification pending -- : 0%	Income statement profit or loss	97%
			ACCOUNT	PL.O.1110 - Product revenue External	statement 0% - core pending	leaf : group 0%
☐	10020 DKO1	Service og reservedele 03 English: translation pending -4,008,969	GROUP	Group classification pending -- : 0%	Income statement profit or loss	97%
			ACCOUNT	PL.O.1120 - Service revenue External	statement 0% - core pending	leaf : group 0%

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Financial Review

Structured review focused on key issues, questions, and actions.

Financial Analysis

OUTPUT PRIORITY

1. Key issues
2. Questions
3. Actions

Upload & context

Upload (xlsx / csv / pdf / docx)

Choose Filesno files selected

4 file(s) selected: income_statement_2026-03.csv, balance_sheet_2026-03.csv, cash_flow_2026-03.csv, ...

Context (optional)

Demo Financial Analysis 2026-03Demo Company

Finance TeamB2B SaaS

Growth

01 / 03 / 202631 / 03 / 2026

Executive summary

Confidence: Medium

The company shows positive Net Income and healthy Gross Margin, indicating a viable core business model. However, significant negative operating cash flow, primarily driven by an increase in Accounts Receivable and Inventory, is a major concern. The high Days Sales Outstanding (DSO) and a substantial portion of aged AR pose a liquidity risk and require immediate attention.

Top findings

1. Negative Operating Cash Flow despite Positive Net Income.
2. High Days Sales Outstanding (DSO) and significant aged Accounts Receivable.
3. Significant cash outflow due to increases in Accounts Receivable and Inventory.

Finance AI Workspace

PRESENTATION STUDIO

2026-06 Group Close - Group Management Pack

Presentation Studio

Consolidation Lite - locked run ae1fae24 - revision 2

SLIDE 4 - KEY DRIVERS

Key group drivers

Largest current-period profit or loss lines - EUR

Use the largest positive and negative group lines to focus the management conversation. Variance bridges are enabled after actual, budget or forecast comparison series are available.

Largest consolidated profit or loss lines	
Unallocated operating expense - review req...	52,897,873
Product revenue	-85,131,462
Other operating income	-16,428,628
Service revenue	-16,638,828
Project and contribution revenue	-13,294,287

SLIDE EDITOR

Key group drivers

Type and AI changes create revisions. Figures, tables and evidence slides may locked to the source snapshot.

Slide type

Key drivers

Only source-compatible types are available. View, Budget and Forecast types unlock after these governed series are loaded.

COMPARISON DATA

Scenario selection

Budget and Forecast are governed Scenario Data inputs. This presentation remains tied to its locked Actuals snapshot until scenario consolidation creates a comparable comparison snapshot.

Manage Budget and Forecast packages

EVIDENCE - FOUND AT ANALYSIS

Analyse this slide

Explain variance

Find entity drivers

Identify risks

Draft actions

Commentary

Use the largest positive and negative group lines to focus the management conversation. Variance bridges are enabled after actual, budget or forecast comparison series are available.

Results for management

One shared financial model powers the entire workflow.

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

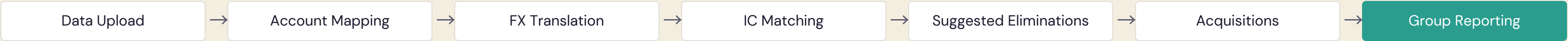
Finance decides

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

AI assists. Rules calculate. Finance decides.

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.



Current demo environment

5+
Entities

3+
ERP sources

4+
Countries

~1,200
Source account rows

4
Currencies

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 allocation

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)	FV depreciation start (optional)
120	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.

The value does not end when consolidation is complete

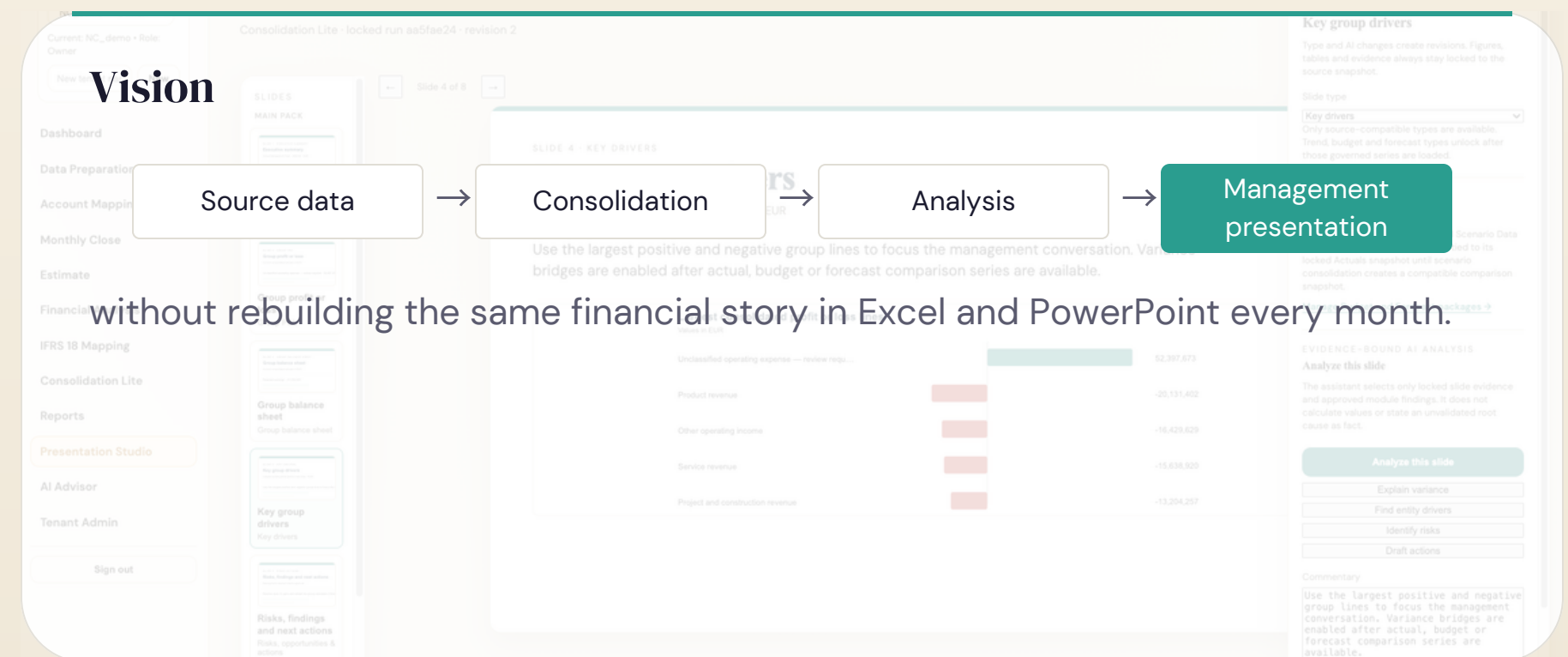
Most finance systems produce numbers.

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



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.

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.

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.

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.io · Founder: Teemu Rantsi