

Success Story  
Financial Suite

## Mutualité de la Réunion Group

With Talentia, the Mutualité de la Réunion Group has been able to securely digitalize its annual closing process.



# About the Group ■

The Mutualité de la Réunion Group is made up of around ten separate entities federated by **two mutuels**. The group's main activity, Mutual Insurance, carries out **15 different business activities**. **A major player in the Social and Solidarity-based Economy** in Saint Denis, Réunion Island.

They provide their members with supportive response to their health needs at every stage of their lives.

**The group's mission is to protect all its members while investing in health prevention.**

Mutualité de la Réunion Group has made it a priority to put its members at the heart of its concern. With any economic surplus generated, it enables the Group to re-invest into social activities.

## Key figures

- **1 main activity** of life insurance
- **15 different** business activities
- **100 000 members** around a single business model



# Background ■

Financial close often is a vector of complexity for the accounting and financial departments.

The accounting year lasts 12 months with the statutory auditors intervening a few months later in order to certify the accounts of the past year. This is not an easy situation when there is a large amount of data to justify.

The revision of the accounts takes place between the end of the 12 months that have elapsed and the certification of the accounts by the chartered accountants. It is a question of verifying all the accounting operations carried out from month 1 to month 12. At the same time, the new year begins, which is a great difficulty for the persons in charge of accounting.

Without an appropriate accounting solution to close the accounts, the accountants and financial departments are forced to use a multitude of Excel spreadsheets and paper data.

This very manual process is both insecure, unreliable and unsustainable. As for the search for information, it can be tedious. Not to mention unreliable telephone and e-mail communication between accounting teams.

## Case of the Mutualité de La Réunion Group

Ten years ago, the Mutualité de la Réunion Group closed its accounts on 100 days after year end. These deadlines were far too long and made it difficult for management to manage and monitor the business. It was impossible to anticipate possible deviations in performance and monitor indicators.

All of these difficulties forced the Groupe Mutualité de La Réunion to review its closing processes and seek an appropriate accounting closing solution.

Mutualité de la Réunion Group was able to secure and dematerialise its annual closing process thanks to Talentia.

## 5 tricks that made this possible

### Formalize the process in 4 steps

- Transmission of data by the accounting support departments
- Data processing and auditing by the accounting department
- Account Supervision
- Validation of accounts by Management

### The right skills in the right place

- Importance of knowing each person's expertise
- Assign the right person to the right functional node
  - Cycle account
  - Control
  - Adequate level of security
- Defining the right level of responsibility for each person

### Smooth and continuous closing

- Make monthly closings
- Define the granularity of the controls and their frequency
- Define the frequency of auditing
- Justify and document the revision as it occurs
- To compile the annual closing file throughout the year

## Dématerialize the process

- Digitalize :
  - Supporting documents
  - Controls
  - Review files
  - Communications with publishers
- For direct benefits:
  - Saves time for the process and in hindsight
  - Gaining visibility on progress
  - Access security
  - Reliability of documents

### Setting up a solution

- Digitalize process
- Automate checks and sheets working
- Accelerating the work
- Follow the work in real time
- Verify justifications remotely
- Facilitate collaboration and conversations

### Key figures

- Implementation of Talentia's Closing Solution in **3 months**
- **12 legal entities** concerned
- **12 different charts** of accounts
- **100 times more** reliable controls

# Benefits ■



Time saving



Secure processes



Automation of controls



Monitoring the progress of work on all companies



Better formalisation of the checks carried out and the work program guidelines



Continuous year-end closing



Easy to use software



Remote use



Trade work programs provided



# Testimonials

*« To move towards zero paper, to improve the quality of controls and to increase the productivity of an accounting department, the Talentia solution is the solution I was looking for.*

*The Talentia solution allowed us to improve the quality of our review files. They are now completely digitalized. Talentia is the end of the ready-to-open review binders in which the account receipts were crammed. Everything is dematerialised and centralised in a single file that can be communicated directly to the auditors. After a week of training and familiarisation, I found that my team had mastered the solution perfectly, which is very collaborative, complete and easy to use. The solution has enabled us to review our methodology for closing the accounts. It is now faster and of better quality.*

*The solution has enabled us to save precious time, limit the risk of error and be able to focus on high value-added tasks. It is not conceivable for us today to return to the old manual method. After 4 months of revision, the team is delighted to be using the tool. »*

**Loïc Gardel,**  
CFO  
Mutualité de La Réunion Group

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*« It took us 3 months to put the tool Talentia proposed into production. The accounting team of the Groupe Mutualité de La Réunion is now auditing 13 different entities on this software. We are now at our 4th closing with this solution.*

*It's a tool that offers us several repositories (Insurance, PCG and Associations) that fully correspond to the needs of the different activities of our Group. It evolves rapidly according to our requests for improvement and development to meet our «organizational» and «business» constraints. We are very satisfied with it. »*

**Marie-Rose Eclapier,**  
Head of Accounting and Finance  
Mutualité de La Réunion Group

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*« The Talentia Solution has enabled us to gain efficiency in closing accounts and to secure and dematerialize the process. It has enabled us to make the controls more reliable and today our closing is of better quality. The teams can now focus on analysis.*

*Finally, afterwards, we were able to use the turnkey and adaptable work programmes on our different activities: insurance, association and general account plan. »*

**Jonathan Costey,**  
Deputy Chief Accountant  
Mutualité de La Réunion Group



# Talentia

FINANCE & HR SOLUTIONS

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