Yearbook 2019

Suomen Puukauppa Oy



TWO METHODS OF TIMBER TRADING

KUUTIO[®] is an open independent timber marketplace on the web for forest owners, forestry management associations, timber buyers and other operators in the forestry sector.

For a forest owner, Kuutio is the easiest way of tendering timber transactions with a professional or independently. The forest owner decides which method to use. With Kuutio, you can reach almost all timber buyers in Finland, the majority of forestry management associations, forestry service businesses and other service providers. Using Kuutio is fully free of charge for the forest owner. From the point of view of forestry professionals, Kuutio is an efficient tool for selling, brokering and buying timber and providing advisory and expert services relating to timber trading.

Sign up as a private forest owner or send an organisation sign-up request at:



With the assistance of a forestry management association or other professional

On Kuutio, forest owners can find the local forestry management association and other forestry service companies to take care of timber trading by proxy. You can also request assistance in other forest-related matters from a professional on Kuutio.



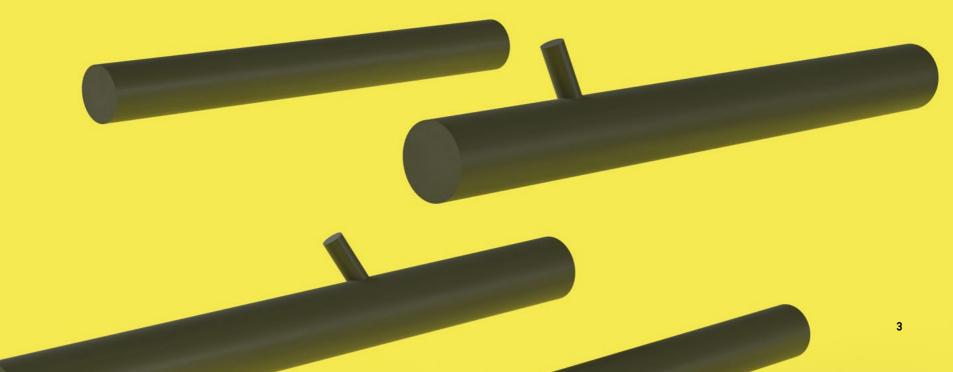
Independently through bidding

Forest owners can submit calls for offers on timber directly to timber buyers on Kuutio. A single call for offers reaches the local timber buyers on Kuutio.

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KUUTIO® FOR THE FOREST OWNER

Forest owner

1. Sign up with your online banking credentials or mobile certificate at: Kuutio.fi/rekisteroidy. Using Kuutio is free of charge for the forest owner.

KUUTIO

 Complete your contact details and create a user account for logging in to Kuutio later.
 It is up to you to decide on how you will use Kuutio.

Forest resource data

- Personal forest resource data in the Metsään.fi service is automatically available to the forest owner
- You can also import your own digital forest plan in Kuutio.



Timber sale by proxy

On Kuutio, you can find your local forestry management association or other forestry service company and get help for calling for offers when selling timber. You can contact forestry professionals in all forestry-related matters puzzling you.

The forestry management association or other local forestry professionals will respond to your contact request.

TIP: You can choose to authorise the forestry management association or other forestry service company to take are of the timber sale completely on your behalf by proxy or use them for other assistance. Agree on the details with the forestry professional.



Independent timber sale

Subject your timber sale to bidding and send calls for offers to timber buyers. You can reach all of the timber buyers in your area with a single call for offers.



The timber buyers in the area where you are selling timber will respond to your call for offer. Choose the buyer that suits you best. If you wish, you can make use of the expertise of the forestry management association.

TIP:

You can see more instructions after logging in. Using Kuutio is free of charge for the forest owner.

CUSTOMER SATISFACTION

TOP3 Kuutio's strengths mentioned by forest owners TOP3

1. Ease

2. Speed

3. Modern

?

Of those who made a timber sale or service order on Kuutio, as many as



reported that they will also use Kuutio in the future.

Alone

Success of Kuutio

(Scale of 1–5)	
Trustworthiness	4.4
Neutrality and independence	4.5
Modern	4.3
Ease of use of the service	4.1
Operation of the personnel and customer support	4.5

Source: Innolink, Kuutio customer satisfaction survey 2019.

Did you know that there are 620,000 private forest owners in Finland? The forest land in private forests is broken down by form of ownership:

Together with spouse **Partnership** Estate 48% 92% 10% 20% Value of forest assets^{*} Average age of forest owners billion, 62 years of which private forests approximately EUR 50 billion



Stumpage price income**

billion, of which private forests

approximately EUR 2.01 billion

Source: LUKE Natural Resources Institute Finland/statistics services. * Value of the stumpage price of timber on forest land 2018 (VMI12). ** 2019 forecast, 12 March 2020.

Long-expected marketplace

Absentee forest owner **Jaakko Temmes** from Helsinki has been monitoring the transition of timber sales towards electronic platforms since the early 2000s. He owns several forest lots, mainly in the Päijät-Häme region.

"Kuutio immediately sounded like a smart idea towards a genuine electronic timber marketplace. An easy way of subjecting timber sales to bidding had been waited for. Kuutio allows finding timber buyers more efficiently than via the grapevine or a telephone directory.

Since day one, Temmes has had a curious attitude towards Kuutio, and he has been wanting to try how different types of stands marked for harvesting can be created in Kuutio.

"It is the simplest when the forest asset data on Metsään.fi contains clear forest compartments and the growing stock data is correct," he says.

Temmes subjects the regenerative felling of such a simple stand market for harvesting to bidding independently on Kuutio.

However, if marking off the stand is more complicated or the felling area comprises several stands, he prefers to use the help of the forestry management association.

"I am hoping that the Metsään.fi data will become increasingly accurate going forward - this will make using Kuutio smoother for all parties."

Temmes has been involved in the operations of the Etämetsänomistajien liitto association of absentee forest owners. He believes that Kuutio is particularly important to new absentee forest owners and those who do not want or have the energy to get to know the sector in depth. If they wish, they can get direct help for timber sales and forest management via



If you want Kuutio to develop, ask your forestry management association to take the timber sale to Kuutio or do it yourself.

Kuutio without needing background knowledge of the operators.

Added value from peer reviews

Kuutio should have a feature for submitting reviews of timber buyers for other users to see, Temmes says.

"I would like to see others' reviews of the quality of felling, for example, before deciding on which offer to accept. Such a feature would certainly attract new users to Kuutio."

The experienced absentee forest owner believes that the more Kuutio is used, the more the service becomes more functional and beneficial to all parties.

In fact, Temmes has a message to all other forest owners.

"If you want Kuutio to develop, ask your forestry management association to take the timber sale to Kuutio or do it yourself."

That is what Temmes is going to do himself.

Kuutio saves the forest owner's time

Juho Korvenoja runs a family farm with 150 hectares of forest in Salo. He has been a Kuutio user since its infancy.

"The user interface is good and I use it for managing forest assets. You can see the forest asset data and measures to take next clearly in it," he says.

Korvenoja has sold timber both independently and with the help of the forestry management association on Kuutio.

He himself has submitted calls for offer on several minor regenerative and maintenance fellings that have not been very big in euros. He has received a decent number of offers.

"Kuutio's power is emphasised in fellings that are a collection of small sites. You get a huge number of candidates for a large regenerative felling, but via Kuutio, you can find someone to do it and the right price for small sites as well," he says.

Using Kuutio saves Korvenoja's time to a significant extent - hours even for simple sites, and up to days for more complicated ones.

> "It is convenient to have the information well compiled in a single location and not having to look for it and then send it separately to everyone; you can find everything in one place and send identical calls for offer," Korvenoja says.

FOREST OWNER STORIES

Forestry management associations are needed with Kuutio as well

Korvenoja uses the forestry management association for assistance in more special felling areas, such as ones with conservation value. He is hoping that forestry management associations will become active Kuutio users.

"I am hoping that the forestry management association will take care of everything associated with my timber sales via Kuutio so that there will always be a record there of what was done and when," he says.

According to Korvenoja, Kuutio does not make forestry management associations unnecessary in any circumstances.

"The associations' expertise and service will continue to be necessary. The need for neutral advice will only increase when absentee forest owners become

more commonplace and forests are increasingly to have also other value than the value of the timber."

Via Kuutio, you can find someone to do even small tasks at the right price."

You can find new timber buyers from the service

Kaisa-Kreetta Tervaselkä became a forest owner 16 years ago when she and her husband bought the family farm from her parents. The farm came with forest. Currently, the couple owns over a hundred hectares of forest.

"We have already tried many ways of managing our forests. We have used the forestry management association for assistance, dealt directly with forest companies and taken care of affairs via a logger," Kaisa-Kreetta Tervaselkä says.

Tervaselkä found out about Kuutio a couple of years ago. She had regenerative felling done as a proxy trade with the help of the forestry management association, and the forestry adviser told her about submitting an offer via Kuutio. That is how Tervaselkä decided to sign up for the service.

"I am on the Board of Directors of the Satakunta forestry management association, and I had heard about Kuutio there, too. I thought that I might give it a try as well."

A year ago, she submitted a call for offer for intermediate felling in Kuutio for the first time.

"One of the biggest benefits of Kuutio is that I can find a smaller timber buyer that I might not have thought about when submitting calls for offers." After comparing the offers, the decisive factor was the big picture, not price alone, as Tervaselkä always considers natural values as well. The trace left from harvesting also matters.

> "My motto is that forests are on loan from future generations. That is why my goal is to keep them healthy going forward."

The improvement felling of the stand tendered via Kuutio met the expectations.

"I had cooperated with the party in question also before. Before the harvesting began, I went to the logger and said that I prefer leaving the forest a little dense, if necessary, and carry out a second improvement improvement felling before the regenerative felling."

Tervaselkä hopes that going forward, all of the parties in the sector will find their way to Kuutio.

"The idea of a marketplace for forest owners and timber buyers makes sense, as long as all of the parties actively use it."



I had heard about Kuutio. I thought that I might give it a try as well."

KUUTIO® AS A FOREST PROFESSIONAL'S TOOL

Forestry management association and timber trade broker

Receive requests for contact and serve forest owners in questions that are puzzling them.

Use Kuutio as a reliable tool for trading by proxy.

- You can send a proxy trade call for offer efficiently and reliably with the click of a button.
- Receive timber buyers' offers and compare them in your own forest management system.

TIP: Please actively reply to all requests for contact, as it increase forest owners' customer satisfaction.

Timber buyer

- Receive and review calls for offers and requests for contact sent to you.
- Make offers for timber trade.

TIP: Always reply to all calls for offer via Kuutio with an offer or informally as "no thank you"; this increases customer satisfaction and lowers the fees charged for Kuutio.

Interface with Kuutio increases efficiency

Kuutio is an equal, user-friendly and cost-efficient tool. Kuutio can be used in all forestry professional roles via the browser user interface or the company's own forest management system, provided that the forest management system has an interface with Kuutio. Integration facilitates a real-time connection of the forest management system with Kuutio without the user having to log in to Kuutio.

Sales organisation

- As a professional seller, you can submit timber trades to bidding with Kuutio.
- You can use the forest plan data of your own forest management system.
- Submit calls for offers to timber buyers and compare the offers you receive.
- Choose the timber buyer that best suits you.

How can I join Kuutio and offer services to forest owners?

1. Read Kuutio's terms of use and price list carefully.

2. Send an organisation sign-up request at: Kuutio.fi/rekisteroidy

3. Fill in your company's details and create a user account.

4. Confirm the registration request. A representative of Kuutio will get in touch with you as soon as possible.

For more instructions, please visit: Kuutio.fi/ohjeet

Kuutio's employees will help you as necessary.



I submit practically all stands for bidding

Marko Koskela, MHY Siikalakeus Kuutio is the professional's day-to-day tool

Forest specialist **Marko Koskela** supervises felling in the Piippola region, south of Oulu. The majority of the trades under his responsibility are made by proxy, and the forest owner does not usually get to watch how the logs are felled and cut. As a day-to-day tool, Koskela uses the digital marketplace of Kuutio.

"I submit practically all stands for bidding in Kuutio, unless the forest owner absolutely insists on something else. And that happens very rarely," Marko Koskela says.

Koskela's expertise is needed, as 80 per cent of his timber trades are made by proxy. Forest owners want sales to be subjected to honest and equal bidding. Kuutio is an excellent tool for that.

"Kuutio is easy to use, and from the point of view of reliability and information security, it is more secure than conventional e-mail. It treats everyone fairly, as the offers become visible at the same time, so no one can short change. Arduous e-mail would become a thing of the past if everyone began to use Kuutio," Koskela says.

It has not been possible to completely get rid of e-mail, as forestry management associations have not completed the interface connecting their own forest management system and Kuutio. The lack of

Marko Koskela, forest specialist, Siikalakeus forestry management association the interface causes unnecessary work, as it is necessary to enter information in duplicate systems in order to compare the offers.

"I do not really know why it has taken so long. Whether it is about the lack of money or understanding. The old system with its e-mail is clearly more arduous than Kuutio," Koskela says.

Another thing that still needs improvement is timber buyers' role as Kuutio users. Even though almost all of the biggest buyers use Kuutio for receiving calls for offers and submitting offers, more users are welcome.

"Some buyers still send offers by e-mail. This causes duplicate work. Things would be easier and faster if all buyers could be included."

Koskela is also hoping for it to be possible to add other documents, such as ditch maps, to a call for offer in Kuutio.

"There are improvement ditches in many stands marked for harvesting. Now, only text saying that the ditch lines will be cut at the same time is added to the call for offer. This is not enough for the buyer; you have to call them and send maps. Even if Kuutio remained as it is, I will certainly continue to use it. I believe that there will be a lot of new users once the interfaces are in order and all buyers come along," Marko Koskela says.



All parties to timber trade will benefit from Kuutio and, therefore, I am hoping that all forestry sector parties adopt it.

procurement supervisor, Koskitukki Oy

Anna Koukonen, Koskitukki Interface increased efficiency

Koskitukki Oy annually purchases approximately two million cubic metres of timber for the needs of the sawmill and plywood industries, among others. All timber buyers of Koskitukki use Kuutio in their work.

The interface between Kuutio and Koskitukki's own timber trading system was recently completed. This has made the work of timber buyers significantly easier.

"Kuutio is clever and easy to use by itself, but the interface has provided additional efficiency benefits. Stands are conveniently forwarded directly from Kuutio to our own system and are, therefore, continuously visible alongside other day-to-day work. The interface also makes it easy to price the stand and submit an offer," says **Anna Koukonen**, procurement supervisor at Koskitukki Oy.

The new interface offers the biggest time savings in proxy stands. "I hope that forestry management associations, as brokers of proxy stands marked for harvesting, will deploy Kuutio more eagerly because it is an excellent tool for timber buyers."

Kuutio should still be actively marketed to forest owners as well, Koukonen says.

"From the forest owner's point of view, openness is the best thing about Kuutio. You can reach all timber buyers effortlessly at the same time via Kuutio and avoid having to call all of them separately. Not everyone can necessarily be reached by telephone when the time is right for you, but Kuutio is independent of time."

Koukonen is happy that Kuutio has been developed according to users' wishes.

"Printing and map features have improved a lot. All parties to timber trading benefit from Kuutio and, therefore, I am hoping that all parties in the forest sector adopt it."

Jari Grekula, L&T Biowatti Kuutio makes the work of a timber buyer easier

The bioenergy industry service company L&T Biowatti Oy supplies energy wood to energy plants and commercial timber to the forest industry.

Biowatti's forest service specialist **Jari Grekula** has been a Kuutio user since its infancy. He was already among the pilot users of Kuutio.

"My own work as a timber buyer becomes more efficient when I can see calls for offers extensively via Kuutio. I can find interesting stands with ease and focus my working hours on them. I can also submit an offer trusting that it will not be looked at before the offer period is over," Grekula says.

Working in Raahe, Grekula is happy that the Siikalakeus forestry management association submits all proxy trade calls for offers via Kuutio.

"Currently, I make approximately one in two timber sales via Kuutio. I'd like the share to be even higher."

He has also noticed that forest owners increasingly submit direct calls for offer in Kuutio.

"New forest owners have become sellers via Kuutio, which is pleasing. Electronic channels are nothing special to an increasing number of forest owners."

Biowatti's own forest system does not yet have an interface with Kuutio. Grekula is waiting for the interface. This would make submitting offers faster.

"My own work would also become easier if the forest asset data also displayed energy wood and Kuutio had an opportunity for offer submitters to mark access routes to stands," Grekula says. New forest owners have become sellers via Kuutio, which is pleasing. Electronic channels are nothing special to an increasing number of forest owners."



Kari Salo, MHY Siikalakeus Active use is of common benefit

Kari Salo, director of the Siikalakeus forestry management association, hopes for the association field to be consistent and everyone to use Kuutio. Currently, some associations are not using Kuutio because they have not completed the bidirectional interface between systems. MHY Siikalakeus has been in Kuutio since day one.

"We use Kuutio all the time. Last year, we submitted a total of 300,000 cubic metres of stands marked for harvesting to bidding. Practically all proxy trading takes place via Kuutio because it makes the work easier. Calls for offers are submitted with the click of a button," **Kari Salo** says.

Kuutio has improved the transparency of timber trading and the market.

"Stands are placed on the marked quickly via Kuutio and offers are fairly processed. The buyers are equally positioned when the offers cannot be seen in advance. It is a slight shortcoming that not all buyers use Kuutio to the full extent yet; therefore, we still receive offers by e-mail, which causes additional work," Salo says.

He is hoping that not only forestry management associations but also buyers will understand the benefits of Kuutio and that the interface for forestry management associations will be quickly fixed.

"That would help a lot," Salo believes.

Modern technology saves time and effort when used properly. Forestry management associations spend a lot of time processing calls for offers and quotations.

Salo's biggest wish is that all of the parties would adopt Kuutio, as this would increase the efficiency of timber trading and the market. "It is in the common interest of all forestry



Kari Salo, director, Siikalakeus forestry management association

We use Kuutio all the time. Last year, we submitted a total of 300,000 cubic metres of stands marked for harvesting to bidding."

management associations for Kuutio to succeed. It already works cost-efficiently and will work even better once the interface is in order. It is in the interests of forest owners as well that proxy trades are carried out with Kuutio and a professional who knows how to compare the offers and, in particular, pay attention to the method of log cutting."

"We will continue in the same way as before. Kuutio is clearly the best way to submit timber sales to bidding." ■

KUUTIO[®] IN THE SUOMALAINEN METSÄNOMISTAJA 2020 STUDY



40 per cent of forest owners say that they are familiar with Kuutio. Those living in the countryside, forestry and agricultural entrepreneurs and those who have owned their estate for less than five years were more knowledgeable about Kuutio than others. Those who had used Kuutio were satisfied with the service.



It pays to increase awareness of the service, as more than 70 per cent of all forest owners are ready to consider using Kuutio during the next five years. Those familiar with Kuutio intend to use electronic services for timber trading clearly more frequently than other forest owners.



Finnish forest owners in general. Forest owners own 48 hectares of forest on average, while Kuutio users have more than 65 hectares.



Kuutio users are slightly younger than forest owners on average. The average age of Kuutio users is 56 years, while the average for all forest owners is 62 years.



FORESTRY INFLUENCER STORIES

Juha Hakkarainen, Central Union of Agricultural Producers and Forest Owners (MTK) Transparency and financial benefit

"Kuutio has made the Finnish raw timber market more transparent. An electronic marketplace increases competition and thereby provides the forest owners with more benefit from competitive bidding, regardless of whether they use their own forestry management association's proxy trading services or subject their sales to bidding themselves. In Kuutio, all potential timber buyers can be easily and cost-efficiently reached by the forest owner.

Electronic timber trade and increasing volumes in Kuutio will also decrease the costs associated with timber trading. This will translate into financial benefits for forestry management associations and forest owners alike.

Going forward, Kuutio will benefit Finnish forest owners and their forestry management associations even more; with the development of forestry management associations' information systems, Kuutio can offer even more operational benefits."

Juha Hakkarainen, Forest Director, Central Union of Agricultural Producers and Forest Owners (MTK) "

Going forward, Kuutio will increasingly benefit Finnish forest owners and their forestry management associations.

FORESTRY INFLUENCER STORIES



Karoliina Niemi, Finnish Forest Industries Federation Kuutio increases transparency and openness in timber trading

Karoliina Niemi, Forest Director at the Finnish Forest Industries Federation, has monitored the development of Kuutio with interest. According to her, an electronic timber trading platform open to everyone is a good example of how the Finnish forest sector can together promote something big.

"Kuutio has been a major effort, and it provides an opportunity for significantly increasing the efficiency of timber trading. The forest sector must live with the times and the development of the rest of the society when it comes to digital services," Niemi says.

From the point of view of timber trading, Niemi considers it a good thing that there is a common platform open to everyone. It increases the equality and transparency of timber trading.

"The big challenge is to get all interfaces in order so that buyers and brokers can be included as comprehensively as possible. Once Kuutio is integrated into professional users' systems, timber trade be-

> Karoliina Niemi, Forest Director, Finnish Forest Industries Federation

"

The forest industry is committed to Kuutio and its development. Now, it is important that all parties together take Kuutio forward. It has been delightful to see that Kuutio has attracted new forest owners to timber trading.

comes considerably more efficient," Karoliina Niemi remarks.

The Kuutio user interface is functional and easy to use. It makes it possible to independently subject timber sales to bidding or carry them out by proxy, regardless of time and place. This way, all timber sellers and buyers are in an equal position.

"Errors and the amount of work will decrease with the new technology. Calls for offers and quotations are sent easier," Niemi compares the modern times with the past.

"The forest industry is committed to Kuutio and its development. Now, it is important that all parties together take Kuutio forward. It has been delightful to see that Kuutio has attracted new forest owners to timber trading. It is also clear that the future forest owner generation will prefer to use digital services to which they are accustomed in all the other day-to-day tasks." The sawmill industry would prefer the supply of timber in Kuutio to increase from its current level.

Kai Merivuori, Finnish Sawmills Association Getting interfaces in order at sawmills

"Kuutio is a modern an independent service that complements the timber market and timber trade. The possibilities of making use of it at sawmills will improve substantially in spring 2020 when the interface between Kuutio and the sawmills' own information systems is gotten in order at several sawmills.

The sawmill industry would prefer the supply of timber in Kuutio to increase from its current level. Without an increase in proxy trade carried out by forestry management associations, the trading volumes will not increase."

> Kai Merivuori, Managing Director, Finnish Sawmills Association



Timo Ripatti, Sahayrittäjät Local timber from Kuutio

Suomen Sahayrittäjät ry is an interest organisation of small sawmills and planing mills with over 200 active entrepreneur members. The majority of them are small local operators, and many have already adopted Kuutio.

"For our member companies, Kuutio offers an excellent opportunity to easily and efficiently find and buy special timber," says **Timo Ripatti**, chairman of the Board of Directors of Suomen Sahayrittäjät ry.

For many sawmill entrepreneurs, it is important that the timber they use is sourced from the owners of local forests. Suomen Sahayrittäjät has launched its own Lähipuu® trademark for local timber, guaranteeing locally produced, responsible and environmentally friendly timber products.

"Especially with the increasing number of absentee forest owners, Kuutio is an excellent tool for finding and sourcing special timber from local forests. This way, we also mitigate climate change with lower transport-related emissions," Ripatti says.

He is hoping that a sawmill entrepreneur could also be present as a service provider in Kuutio instead of only as a timber buyer in the future.

"Many forest owners may want to have trees felled from their own forest for materials for building a second home, for example. It would be convenient if they could purchase the full package from felling the trees to a finished sawmill product via Kuutio," Ripatti says.

FORESTRY INFLUENCER STORIES

With the increasing number of absentee forest owners, Kuutio is an excellent tool for finding and sourcing special timber from local forests. This way, we also mitigate climate change.



Marja Kokkonen, Director General, Ministry of Agriculture and Forestry of Finland, Natural Resources Department Ease of use, reliability and equality are Kuutio's strengths now and in the future.

Marja Kokkonen, Ministry of Agriculture and Forestry Digitisation improves the competitiveness of the forest industry

"More efficient utilisation of forest data and digitisation are among the most effective ways of improving the competitiveness of the forest industry. Kuutio is at the forefront of this development, and from the point of view of the Ministry of Agriculture and Forestry,

it has succeeded in promoting the Finnish forest economy and timber trade.

It is a great thing that Finland has been the first country in the world to create a universally open digital timber marketplace whose development has involved all of the parties to timber trading: forestry management associations, forest owners, timber buyers and service providers. Ease of use, reliability and equality are Kuutio's strengths now and in the future.

The beginning of Kuutio has been a promising one. Even though almost all timber buyers are already using Kuutio, I hope that all of the parties to the industry will deploy the service in full. Not all of the potential of Kuutio has been used yet."

Timo Ripatti, Chairman of the Board of Director Suomen Sahayrittäjät ry

Ari Eini, Forest Centre Forest asset data serves better than before

"Kuutio is an innovation that motivates and encourages the Forest Centre in developing forest and nature data. Going forward, forest asset data will be increasingly up to date and accurate and even better suited for use in Kuutio. The developing analysis of forest asset data will also open up new ways of taking biodiversity into account as part of forestry.

The cooperation between Kuutio and the Forest Centre, especially with the Metsään.fi service, is an excellent example of successful collaboration between the public and private sectors, and it has benefitted the entire forest sector."

Ari Eini, Director, Finnish Forest Centre An excellent example of successful collaboration between the public and private sectors.

Stefan Borgman, METO Digitisation transforms the work of the forest professional

Digitisation has significantly transformed the work of forest professionals in recent years. Obtaining information has become easier, and professionals keep in touch with forest owners more than ever before electronically.

Therefore, it is also welcome that timber trading is possible on a digital marketplace, says **Stefan Borgman**, Chairman of the Board of Directors of METO – Metsäalan Asiantuntijat ry.

"Today, trading takes place on the web in almost all sectors – timber trade also needs to be part of this development. New forest owners who rarely visit their lands and are accustomed to taking care of everything digitally have adopted Kuutio particularly well," Borgman says.

The biggest benefit from Kuutio is obtained once the interfaces between forest professionals' own systems and Kuutio function seamlessly. This way, the amount of manual work needed for entering data is kept to a minimum.

"Everything that saves the forest professional's time also contributes to their coping at work. I believe that the use of Kuutio will begin to take major

Digital systems will not remove the need for forest professionals' expertise.

> Stefan Borgman, Chairman, METO – Metsäalan Asiantuntijat ry

leaps forward when organisations get the interfaces in order," Borgman says.

Borgman is aware that there are still those among forest professionals who prefer to take care of things in the traditional way without digital tools.

"Digital systems will not remove the need for forest professionals' expertise; timber will not move from the forest to the mill with the click of a button in the future, either. Local expertise in particular will play a significant role."

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KUUTIO® IN FIGURES 2019

Of the forest owners registered in Kuutio in 2019, 45%



are new and inexperienced forest owners, selling timber or ordering forestry services for the first time.

Timber trades bid in Kuutio cumulatively in 2019, m³ 16,000,000 15,000,000 14,000,000 13,000,000

March

June

Kuutio utilisation rate¹ 2019 Q1–Q4





of which **83**% sales by private forest owners. Of these - <mark>68</mark>% by proxy - <mark>32</mark>% submitted directly by the forest owner.



September

December

BACKGROUND AND DEVELOPMENT OF KUUTIO

The development of Kuutio commenced in 2014. Metsäteho was responsible for the preparation of Kuutio until 2015. The aim was to engage the parties to the forest sector in developing an electronic market place open to all parties involved, benefitting private forest owners, forestry management associations, the sawmill and forest industries and forest energy operators.

Almost all of the significant players of the forest sector jointly established the company Suomen Puukauppa Oy in late 2015 with the aim of developing electronic timber trading and taking the development forward along the path started by the Metsään.fi and Puumarkkinat.fi services. The ownership of the company was divided equally among parties representing forest owners and timber buyers.

The year 2016 was spent on the design and development of the world's first digital timber marketplace. The aim of the project was to develop a shared neutral marketplace for all forest-sector parties, making timber trading and all parties' operations more efficient.

The development involved an extensive group of the best expertise from all shareholder groups: forest owners, brokers and timber buyers.

As a result of brand work, the service was named Kuutio, and it was launched to users in May 2017. The service is free of charge for private forest owners. It is up to the forest owner to decide whether they will use help from an expert, such as a forestry management association, or independently do the trading.

The volume of timber sales submitted to bidding and made via Kuutio rose to millions of cubic metres within a few months. The technical development team of Kuutio continued to work, and new features have been added regularly. Customer feedback is taken into consideration in the day-to-day development work.

By the end of 2019, timber trade calls for offers on 16 million cubic metres had been submitted via Kuutio. More than 25,000 timber sales had been submitted to bidding, and their financial value exceeded EUR 700 million.

More than 90 per cent of the Finnish timber trading volume can be reached via Kuutio. According to the strategy of Suomen Puukauppa Oy, the focus is now on activating proxy trade and forestry management associations as well as buyers so that Kuutio will be adopted increasingly as an integral tool in professional forest management systems, guaranteeing the productivity benefits of the service for everyone the best.

Technical development team of Kuutio

Several parties have taken part in the development work. A technical development team comprised of the shareholders of Suomen Puukauppa Oy has played a key role.

Risto Juntunen, Suomen Puukauppa Oy Markku Ekdahl, Central Union of Agricultural Producers and Forest Owners (MTK), forestry management associations Sauli Hartikainen, Metsä Group Juha Immonen, Tornator Timo Järvinen, Versowood Jarmo Kontio, Stora Enso Timo Leppälä, UPM Anu Luukkonen, Stora Enso Jussi Parviainen, Lakeus forestry management association



BACKGROUND AND DEVELOPMENT OF KUUTIO



PROXY TRADES INCREASINGLY PRESENT IN KUUTIO'S STRATEGY

The year 2019 was important from the point of view of the further development of Kuutio. Suomen Puukauppa Oy prepared the new 2022 strategy in which the focus of the development of Kuutio services was shifted to the needs of timber trade professionals and trading by proxy. The objective of the revised strategy is to strengthen Kuutio's role as an equal and neutral tool and marketplace. Both timber buyers and forestry management associations were strongly involved in revising the strategy.

During the year, we did not reach our objective regarding the utilisation rate of Kuutio. It was impacted by problems of forestry management associations regarding trading by proxy and, towards the end of the year, also the clear decrease in timber trading volumes. In particular, the utilisation rate of forestry management associations fell short of the company's growth objectives. In accordance with our new strategy, our aim is to have forestry management associations and all timber buyers increasingly become Kuutio users, and the system has been made more balanced and to better serve all parties in this respect.

With regard to the development of the forest sector as a whole, it is very significant that the rationalisation benefits provided by Kuutio are utilised in full. This is done the most efficiently when all parties integrate Kuutio into their own systems. Only this way will productivity improve in the optimum way throughout the timber procurement chain. This also challenges the operators to develop the interfaces of their own systems.

The operations of the company have been efficient. Operational costs have decreased and

the company has reached its financial objectives. Kuutio's finances are on a balanced and stable foundation, which has facilitated pricing campaigns aimed at customers and the consistent lowering of service fees. Lower timber trading costs benefit all of the parties to timber trading.

The use of Kuutio has been found to serve the entire forest economy of Finland. Without public subsidies, the implementation of Kuutio would have been difficult. The Board of Directors of Suomen Puukauppa Oy is still indebted to the Ministry of Agriculture and Forestry, which took part in facilitating the launch of the world's first digital timber trading marketplace and supporting the equal engagement of the different parties in the project.



Board of Directors of Suomen Puukauppa Oy From left to right: Ville Parkkinen (Koskitukki), Juha Ojala, Chairman (independent of the shareholders), Sixten Sunabacka, Markku Vaario (South Karelia forestry management association), Juha Hakkarainen (Central Union of Agricultural Producers and Forest Owners (MTK)), Janne Partanen (Stora Enso), Yrjö Perälä (Metsä Group) and Aku Mäkelä, Managing Director

KUUTIO® FOCUSES ON TIMBER TRADE

Suomen Puukauppa Oy, the company behind Kuutio, has prepared a new 2022 strategy. The key aim of the strategy is that Kuutio will provide all of the parties to timber trade with a user-friendly, cost-efficient solution for submitting and replying to calls for offers. One of the focus areas of the revised strategy is to improve the equal position of trading by proxy in the system. Efficient digitisation of trading by proxy improves the efficiency of all parties.

The operational activities of Kuutio need to be profitable so that the development investments required by the strategy can be made as planned. The company's value is also increased in the long term. To facilitate profitability, the company's cost structure will be kept light while unit and operating costs are decreased with determination.

The company's operational objective is 25% growth in 2020-2022. The growth will be measured both in euros and cubic metres. Along with growth, the aim is to achieve a significant share of the Finnish timber trade in the long term.

Kuutio will activate new and inexperienced forest owners to timber trading, which will provide forestry management associations and other forestry professionals with new customer contacts for offering services. The aim is to get all of the significant parties to timber trading in Finland to use Kuutio extensively as a tool to make trading timber easier. This can also happen if using the system provides its users with clear benefits.

The customer feedback received by the company has been taken into account in the revised pricing model. Significant cost savings are pursued in fixed and variable operating expenses.

Goa

25% growth in the digital timber marketplace in 2020–2022.

2022 strategy

Proxy trading increasingly present in Kuutio's strategy. Activate new and inexperienced forest owners to timber trading, which will provide forestry management associations and other forestry professionals with new customer contacts for offering services.





Aku Mäkelä, CEO, Suomen Puukauppa Oy

When writing a CEO's review the last time, timber trade had a record year behind. After the peak year, 2019 looks more mundane. Timber trade volumes dropped clearly, and last year cannot be characterised as too easy in other respects, either. Early in the year, some forestry management associations decreased their use of Kuutio, which could be seen in the full-year trading volumes. We are continuously working to increase the use of Kuutio as a tool for timber trading, and use was more active towards the end of the year. We want forest owners and industry professionals, such as buyers and forestry management associations, to be able to extensively make use of the benefits offered by Kuutio.

KUUTIO[®] – CLEAR GUIDELINES

In Kuutio, it is up to the forest owner to decide whether they will use the help of a professional, such as a forestry management association, or subject sales to bidding themselves. Kuutio offers and open and equal tool for everyone.

The revised strategy of Suomen Puukauppa Oy provides Kuutio with a solid foundation for the work aiming to attract forestry management associations to seriously become Kuutio users. In the strategy, we will focus on increasing timber trading by activating professionals until 2022.

Proxy trading plays a very significant role in timber trading. I strongly believe that when all buyers and forestry management associations efficiently and appropriately use Kuutio, the number of trades by proxy will increase and the associations' opportunities for serving forest owners will improve.

Kuutio shareholders have actively taken part in the strategy and development work. I would like to thank everyone who has taken part in the work for the support I have been given. The good mutual understanding has helped to provide better service with clearly lower operational costs. The finances of Suomen Puukauppa Oy are good. The fees charged to professionals for using Kuutio have been successfully halved compared with 2017.

Even though the volumes decreased last year, many professionals used Kuutio as a tool for timber trading. Calls for offers were responded to swiftly and clearly, which is a prerequisite for success in trading by proxy and deals concluded directly via Kuutio. The biggest benefits from Kuutio will be obtained when it is integrated into forestry professionals' own forest management systems. Forest owners' satisfaction with Kuutio has improved as professional users' activity has increased. Of the forest owners who have used Kuutio, 99 per cent aim to make use of Kuutio also going forward, regardless of whether they conclude the sale themselves or with the assistance of a professional. The users are particularly satisfied with the functioning of the user interface, information security and the ease of trading. There have been no outages.

The most satisfied professionals are those who have adopted Kuutio and integrated it into their own systems. Kuutio has standard interfaces for all user roles, which makes integration easy. It was delightful that an increasing number of users implemented an integration to their own system during the past year.

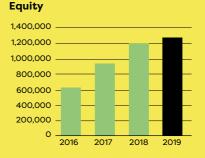
Work must still be done to increase awareness of Kuutio. We have a lot to win in that respect, as new forest owners in particular are eager to start using digital services. This provides forestry management associations with new customers, as trading by proxy grows.

The focus of our strategy is on professionals so that forest owners will get even better service going forward. According to Natural Resources Institute Finland's Metsänomistaja 2020 study, more than 70 per cent of all forest owners are ready to consider using Kuutio during the next five years.

The biggest impediment to the growth of Kuutio's utilisation rate seems to be slowly changing operating methods that are often inherited from one generation to another. Once the benefits of technology are perceived in practice, attitudes and thoughts often change.

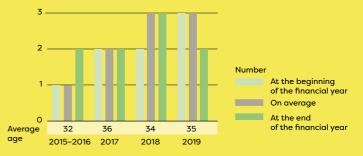
Suomen Puukauppa Oy FINANCES AND FINANCIAL STATEMENTS

INDICATOR	2019	2018	2017	2015-2016
EBITDA margin	35%	35%	34%	-157%
EBITA margin	10%	20%	14%	-220%
Net profit margin	8%	19%	14%	-220%
Equity ratio	83%	78%	68%	74%
Quick ratio	3.8	3.2	2.9	1.3
Current ratio	2.8	2.6	2.2	1.3
Return on investment	7%	20%	11%	-63%
Gearing	15%	14%	35%	0%
Net gearing	-36%	-18%	-29%	-38%



INCOME STATEMENT	2019	2018	2017	2015-2016
EUR				
NET SALES	909,078	1,323,227	724,598	178,640
Other operating income and expenses,	11,411	59,990	225,891	4,184
total				
Personnel expenses, total	-159,576	-152,973	-141,998	-93,052
Depreciation and impairment, total	-228,658	-207,289	-142,300	-112,000
Other operating expenses, total	-441,192	-764,564	-563,295	-370,384
EBITA	91,063	258,391	102,895	-393,100
Financial income and expenses	-3,837	-7,274	-2,181	-48
PROFIT BEFORE TAXES	87,226	251,117	100,714	-393,147
Taxes, total	-10,176	0	0	0
PROFIT FOR THE PERIOD	77,051	251,117	100,714	-393,147
EBITDA	319,721	465,679	245,196	281,100

Number of personnel and average age of employees by financial year



Calculation formula		
EBITDA	x	
Net sales	100	
EBITA	x	
Net sales	100	
Net profit	x	
Net sales	100	
Equity - advances received		
Balance sheet total		
Current receivables + cash and		
cash equivalents + financial securities	;	
Current liabilities - current advances		
received		
Inventories + current receivables +		
cash and cash equivalents + financial secu	rities	
Current liabilities		
Net profit + financial expenses + taxes (12 m	ionths)	
Investments on average		
Balance sheet liabilities		
Net sales (12 months)		
Interest-bearing liabilities - liquid assets		
	EBITDA Net sales EBITA Net sales Net profit Net sales Equity - advances received Balance sheet total Current receivables + cash and cash equivalents + financial securities Current liabilities - current advances received Inventories + current receivables + cash and cash equivalents + financial secur Current liabilities Net profit + financial expenses + taxes (12 m Investments on average Balance sheet liabilities Net sales (12 months)	

Own funds



 \mathbf{m}

Financial statements for the financial year

1 January 2019–31 December 2019

	1	1	ТС
INCOME STATEMENT	1 January 2019–	1 January 2018–	Тс
	31 December 2019	31 December 2018	
NET SALES	909,078.43	1,323,226.93	No
Other operating income	11,411.29	59,990.00	cı
Personnel expenses			Re
Wages and salaries	-136,850.00	-127,643.66	
Social security expenses	-22,726.33	-25,329.46	
Pension expenses	-22,148.75	-22,175.50	Re
Other social security expenses	-577.58	-3,153.96	
Personnel expenses, total	-159,576.33	-152,973.12	Co
Depreciation and impairment			Cı
Depreciation according to plan	-228,657.75	-207,288.97	
Depreciation and impairment, total	-228,657.75	-207,288.97	AS
Depreciation and impairment, total	-220,037.75	-207,200.97	
Other operating expenses	-441,192.26	-764,564.32	ΕÇ
			ΕÇ
EBITA	91,063.38	258,390.52	S
Financial income and expenses			li li
Other interest and financial income	68.20	160.86	R
Other interest and financial expenses	-3,905.03	-7,434.37	P
Financial income and expenses, total	-3,836.83	-7,273.51	То
PROFIT (LOSS) BEFORE			LI
APPROPRIATIONS AND TAXES	87,226.55	251,117.01	N
Income taxes	-10,175.71	0.00	C
PROFIT (LOSS) FOR THE PERIOD	77,050.84	251,117.01	Lie
	77,000.04	251,17.01	FC

BALANCE SHEET	31 December 2019	31 December 2018
ASSETS NON-CURRENT ASSETS		
Intangible assets Goodwill	80,000.00	176,000.00
Other long-term expenditure Intangible assets, total	762,450.90 842,450.90	707,928.60 883,928.60
Tangible assets	11 701 00	10 000 1 1
Machinery and equipment Tangible assets, total	14,761.66 14,761.66	19,682.14 19,682.14
Non-current assets, total	857,212.56	903,610.74
CURRENT ASSETS		
Receivables		
Non-current receivables, total Current receivables, total	11,501.00 143,281.55	11,501.00 253,232.00
Receivables, total	154,782.55	264,733.00
Cash and cash equivalents	584,991.68	407,702.59
Current assets, total	739,774.23	672,435.59
ASSETS, TOTAL	1,596,986.79	1,576,046.33
EQUITY AND LIABILITIES		
EQUITY		
Share capital	5,000.00	5,000.00
Invested unrestricted equity fund Retained earnings (losses)	1,218,800.00 -41,316.02	1,218,800.00 -292,433.03
Profit (loss) for the period	77,050.84	251,117.01
Total equity	1,259,534.82	1,182,483.98
LIABILITIES	77 500 70	120 250 00
Non-current liabilities, total Current liabilities, total	73,529.32 263,922.65	132,352.88 261,209.47
Liabilities, total	337,451.97	393,562.35
EQUITY AND LIABILITIES, TOTAL	1,596,986.79	1,576,046.33

NOTES CONCERNING THE PREPARATION OF THE FINANCIAL STATEMENTS

Accounting principles

The company is a small undertaking as referred to in the Accounting Act, and the financial statements were prepared in accordance with the regulations for small undertakings laid down in chapters 2-3 of the Government Decree on the information presented in the financial statements of a small undertaking and micro-undertaking.

Allocation principles and methods

Depreciation according to plan is calculated on the basis of economic useful lives as follows:

Intangible assets Tangible assets	5 years, straight-line depreciation 25% declining balance depreciation			
Changes in equity		2019	2018	
Share capital at the beginning and end of the financial year		5,000.00	5,000.00	
Restricted equity, total Invested unrestricted equity fund at the beginni	ng	5,000.00	5,000.00	
and end of the financial ye	ear	1,218,800.00	1,218,800.00	
Retained earnings (losses) at the beginning a of the financial year	nd end	-41,316.02	-292,433.03	
Profit (loss) for the period		77,050.84	251,117.01	
Unrestricted equity, total		1,254,534.82	1,177,483.98	
TOTAL EQUITY		1,259,534.82	1,182,483.98	

COMMITMENTS AND CONTINGENT LIABILITIES

Liabilities for which commitments have been pledged as collateral:

The company has a bank loan amounting to EUR 132,352.88 that includes an equity covenant according to which the company's equity ratio must not fall below 40%. In addition, under the Negative Pledge clause, the company may not pledge its business mortgages or intellectual property rights to a third party.

Lease liabilities for premises:

Maturing during the financial year 1 January 2020-31 December 2020 EUR 10,006.40

Notes concerning personnel and members of organs

Average number during the financial year2019201833

ANNUAL REPORT INFORMATION REFERRED TO IN THE LIMITED LIABILITY COMPANIES ACT

Board of Directors' proposal for measures concerning the company's profit:

The distributable assets in the financial statements amount to EUR 1,254,534.82, of which the profit for the financial year accounted for EUR 77,050.84. The Board of Directors proposes to the general meeting of shareholders that the profit of EUR 77,050.84 generated during the financial year be carried over in full in the company's unrestricted equity and that no dividend be distributed.

Helsinki, 10 February 2020

Juha Ojala, Chairman of the Board of Directors

Juha Hakkarainen, member of the Board of Directors

Ville Parkkanen, member of the Board of Directors

Janne Partanen, member of the Board of Directors **Sixten Sunbacka**, member of the Board of Directors

Yrjö Perälä, member of the Board of Directors

Markku Vaario, member of the oard of Directors

Aku Mäkelä, CEO

AUDITOR'S NOTE

A report on the audit performed has been given in Helsinki on 10 February 2020.

KPMG Oy Ab Authorised Public Accountants **Esa Kailiala** Authorised Public Accountant

AUDITOR'S REPORT

To the annual general meeting of Suomen Puukauppa Oy

Audit of the financial statements

Opinion

We have audited the financial statements of Suomen Puukauppa Oy (Business ID 2725071-2) for the financial year 1 January-31 December 2019. The financial statements include the balance sheet, income statement and notes.

In our opinion, the financial statements give a true and fair view of the company's financial performance and financial position in accordance with the laws and regulations governing the preparation of the financial statements in Finland and comply with the statutory requirements.

Basis for opinion

We conducted our audit in accordance with the good auditing practice followed in Finland. Our responsibilities under good auditing practice are further described in the Auditor's responsibilities for the audit of the financial statements section. We are independent of the company in accordance with the ethical requirements that are applicable in Finland and are relevant to our audit, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of the Board of Directors and the CEO for the financial statements

The Board of Directors and the CEO are responsible for the preparation of financial statements that give a true and fair view in accordance with the laws and regulations governing the preparation of financial statements in Finland and comply with statutory requirements. The Board of Directors and the CEO are also responsible for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Board of Directors and the CEO are responsible for assessing the company's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting. The financial statements are prepared using the going concern basis of accounting unless there is an intention to liquidate the company or to cease operations, or there is no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with good auditing practice will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial statements.

As part of an audit in accordance with good auditing practice, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of the Board of Directors' and the CEO's use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or. if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events so that the financial statements give a true and fair view.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Other reporting obligations

Other information

The Board of Directors and the CEO are responsible for the other information. The other information comprises the report of the Board of Directors. Our opinion on the financial statements does not cover the other information.

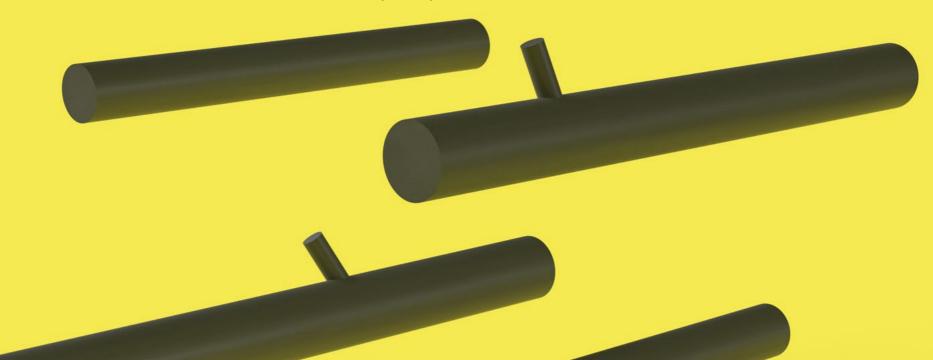
In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. Our responsibility also includes considering whether the report of the Board of Directors has been prepared in accordance with the applicable laws and regulations.

In our opinion, the information in the report of the Board of Directors is consistent with the information in the financial statements and the report of the Board of Directors has been prepared in accordance with the applicable laws and regulations.

If, based on the work we have performed, we conclude that there is a material misstatement of the other information, we are required to report that fact. We have nothing to report in this regard.

Helsinki, 10 February 2020

KPMG OY AB Esa Kailiala Authorised Public Accountant

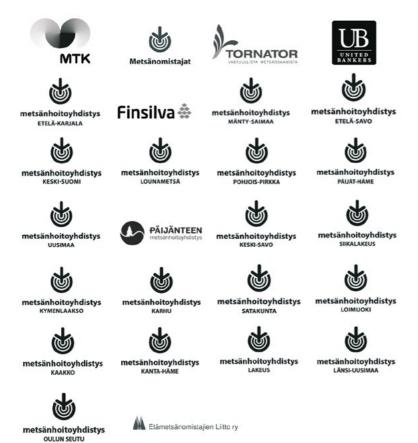


SHAREHOLDERS OF SUOMEN PUUKAUPPA OY

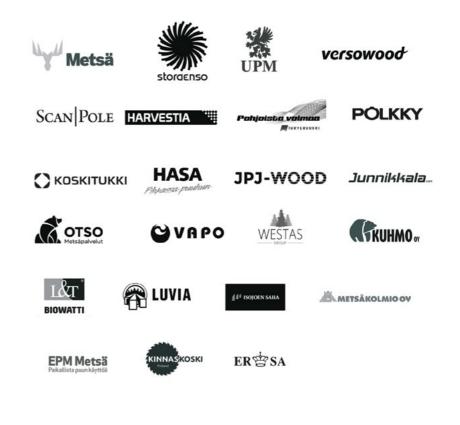
Kuutio is open to everyone. In addition to the shareholders of Suomen Puukauppa Oy, Kuutio is used by dozens of other forest-sector organisations.

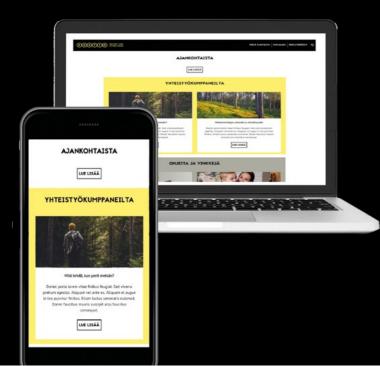
Kuutio is owned by Suomen Puukauppa Oy. The holding of its series A shares conferring the right to vote is divided equally between parties that sell and buy timber.

Sellers that are shareholders of Suomen Puukauppa Oy



Buyers that are shareholders of Suomen Puukauppa Oy





ADVERTISE IN THE KUUTIO® SERVICE

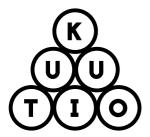
Did you know that you can buy advertisement spots at Kuutio.fi for a low price?

Kuutio is a good platform for advertisers that want to reach and address forest owners efficiently and build an image among forest owners. Various advertisements options from digital banners to native advertising and newsletter presence are available. The packages can be flexibly modified!

For further information, please contact: Kuutio.fi/mainostajalle

Aku Mäkelä, +358 40 660 5160 aku.makela@kuutio.fi

Kuutio betjänar också på svenska. Läs mer: www.kuutio.fi/sv



CONTACT INFORMATION

Suomen Puukauppa Oy Business ID 2725071-2

Mail and street address Itämerenkatu 9 FI-00180 Helsinki, Finland

KUUTIO[®] is a registered trademark of Suomen Puukauppa Oy.

KUUTIO[®] puukauppapaikka is a registered auxiliary business name of Suomen Puukauppa Oy.



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E-mail support tuki@kuutio.fi

Telephone support tel. +358 9 8560 6863 Mon-Fri 08:00-20:00 Sat-Sun 10:00-20:00

Support for professional users tuki@kuutio.fi risto.juntunen@kuutio.fi



in Kuutiofi

