



TALA

Impact Report 2024

About this report

At Tala, we remain steadfast in our commitment to unleash the economic power of the global majority: more than 4 billion people worldwide who remain largely underserved despite their incredible economic potential. This 2024 Global Impact Report documents the progress we have made over the past calendar year—our 10th anniversary year—and aims to provide a transparent, data-driven view of how Tala is advancing financial agency, responsibly and at scale.

For timely Tala updates, please check out our [online newsroom](#).

For questions, please contact us at press@tala.co.



** When we use the terms "Tala," "company," "we," "us," or "our" in this report, we mean the Inventure Capital Corporation and its subsidiaries unless we state, or the context implies, otherwise.*

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Letter from our CEO & Founder

As we mark our 10th anniversary, 2024 was a year that validated our mission with unprecedented momentum and measurable impact. We served more people than ever before, surpassing 10 million customers and \$6 billion in credit disbursed across three continents while being recognized as one of the world's top fintech companies by Forbes and CNBC. We also deepened our product innovation by launching our first self-custody crypto wallet to explore new utility for customers.

Beyond the numbers, our work was independently validated in a profound way. A landmark academic study conducted by researchers at Harvard, UC Berkeley, and other leading institutions confirmed that access to our digital credit has a significant, positive impact on customer financial well-being. The researchers found that Tala's credit led to improvements across income, employment, and financial activity for our customers, offering rigorous, data-backed evidence of the meaningful change our model delivers. While our technology has become exponentially more powerful, we have never lost sight of the problem we are solving. We've built one of the most sophisticated AI engines for credit in the world, not as an end in itself, but as a means to create a more just and equitable financial system.

In 2024, our teams in Mexico and the Philippines made significant strides in financial education, with programs like Talaneando and TALAkayan teaching thousands of entrepreneurs and community members practical skills for business growth and financial health.

We joined key strategic bodies like the UN Global Compact in Kenya, and partnered with global think tanks like the Atlantic Council to advocate for a deeper understanding of the global majority, because we know that to change the system, you must first change the conversation. These efforts are core to our belief that unlocking financial agency at scale requires not only great technology, but also strong, forward-thinking systems built in partnership with the public sector.

As I look to the future, I am filled with conviction. We have the vision, the technology, and the team to not only continue to increase access across our current markets, but to expand and serve millions more beyond. Our infrastructure is now at a place where we can scale at a pace that wasn't possible even a few years ago. We will continue to move boldly, leveraging every new wave of technology in service of our customers. Credit was just the beginning. Today, Tala is building the pathways that will connect a new generation to the global digital economy, enabling them to thrive, not just survive and become true agents of their financial lives.

Thank you to our entire team of Talazens, our partners, and most importantly, our customers, for being part of this journey. The last ten years have been extraordinary, and we are just getting started.



Shivani Siroya
Founder + CEO

About Tala



Our Mission

Our mission is to **unleash** the **economic power** of the **global majority**—the 52% of the world's population overlooked by traditional systems.

At Tala, we know today's financial infrastructure doesn't work for most people. We're applying advanced technology and human creativity to solve what legacy institutions can't or won't, in order to unleash the economic power of the global majority.



Our Story

Tala was born from a simple but urgent realization: billions of people were excluded from the formal financial system, not because they weren't creditworthy, but because legacy systems weren't built to see their potential. In 2014, we set out to change that by building new financial infrastructure from the ground up.

From the start, we pioneered the use of mobile technology and alternative data to create digital financial identities, unlocking instant credit for millions who had never had formal access before. Over the past decade, that bold idea has evolved into a vertically integrated financial platform powered by an expansive moat of proprietary data and one of the most comprehensive AI engines for credit in the world. We've delivered over \$6 billion in credit to more than 10 million customers across three continents, with a 90% repayment rate that proves our data-driven models can sustainably and successfully serve the global majority.

Today, our technology has scaled far beyond that initial credit app into a plug-and-play banking solution that combines the intelligence of a credit bureau, the seamless money movement of a payment platform, and the relationship focus of a bank. By building the financial backbone of the future, we are creating the pathways that connect a new generation of consumers to the digital economy. Credit was just the beginning; we are now pioneering new ways to expand financial access and unleash the power of a more connected, more inclusive world.

2024 Highlights

In 2024, Tala celebrated 10 years of unlocking financial access for the global majority, surpassing 10 million customers, and reaching \$6 billion in credit disbursed across East Africa, Latin America, and Southeast Asia. We deepened our product innovation with the launch of our first self-custody crypto wallet, expanded our partnerships with global institutions, and continued to grow a mission-aligned leadership team.

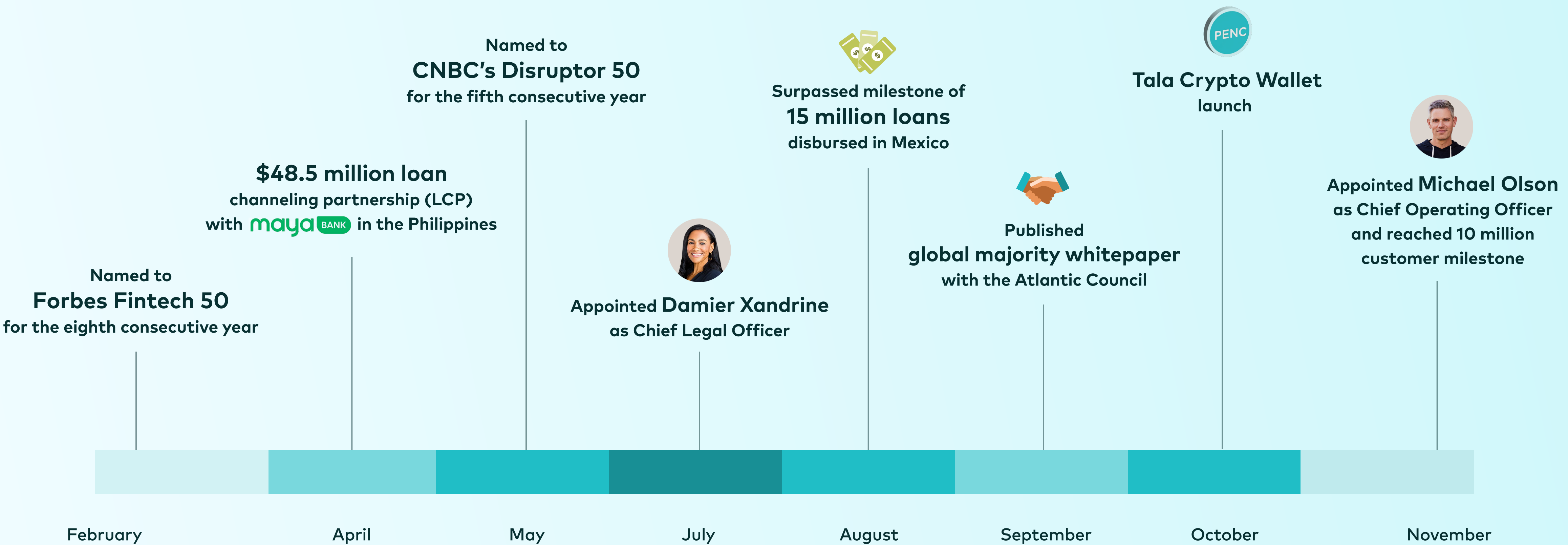
This year also marked major recognition for Tala’s industry leadership, with honors from Forbes and CNBC and the publication of a landmark academic study validating our impact on financial well-being. At the core of this momentum is our trusted, AI-powered platform built to deliver personalized, data-driven financial tools that meet our customers where they are and evolve with their needs. As we look ahead to 2025, we’re focused on scaling this infrastructure to unlock even greater agency and opportunity for the billions still underserved.

Awards

CNBC
Disruptor 50
** 5 years in a row*

CNBC
World's Top Fintech Companies
- Its inaugural award in 2024

Forbes
Fintech 50
** 8 years in a row*



Key Stats

Unleashing the power of a more connected,
more inclusive digital economy.

10 million+ customers served across
Southeast Asia, East Africa, and Latin America



<2 second credit decisions,
delivering instant financial access

\$6 billion+
in total credit originations



>\$7 million in daily transactions,
empowering daily financial lives

>90% repayment rate,
demonstrating sustainable financial inclusion



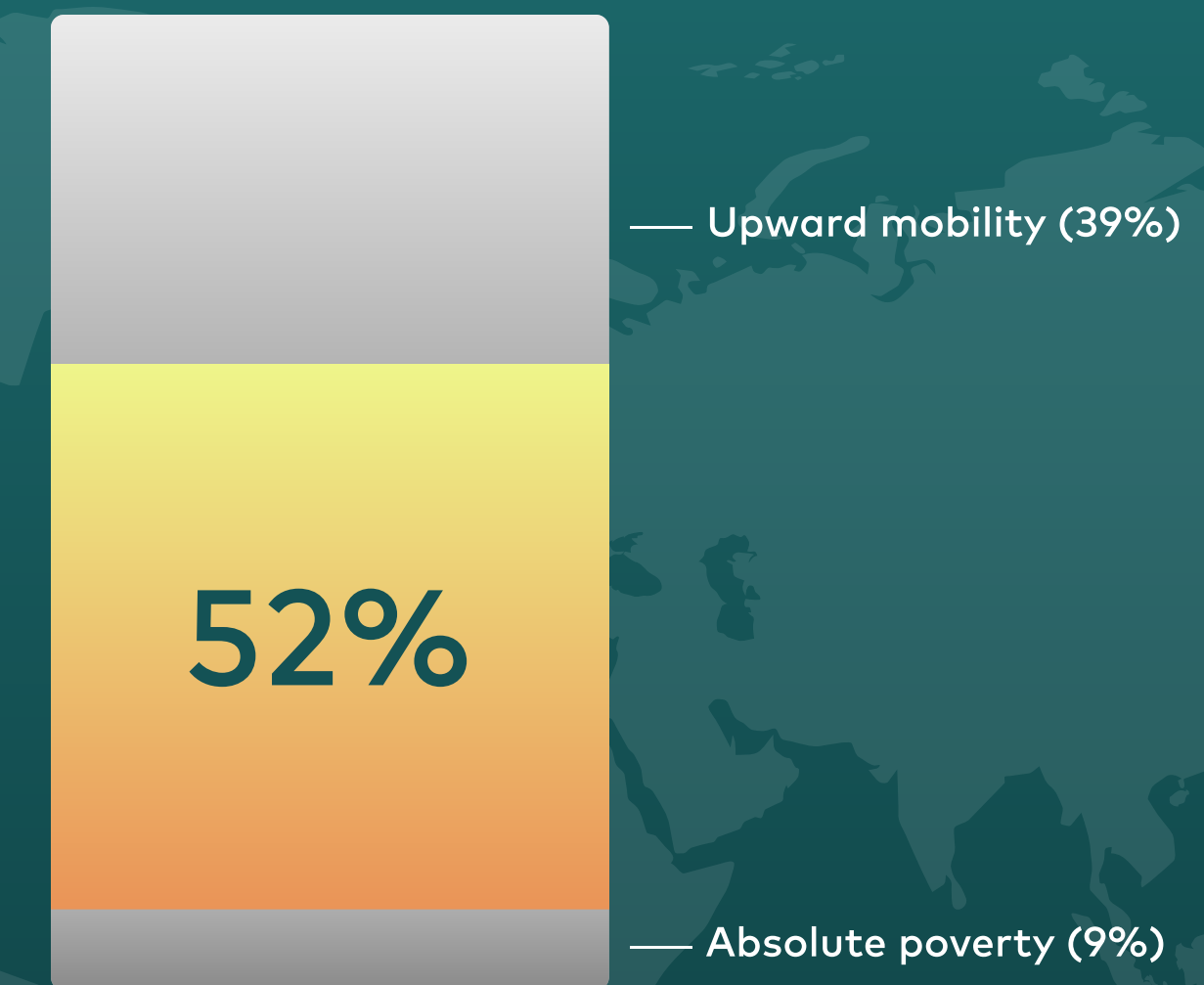
\$100 average loan size,
tailored to everyday needs

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Building for the Global Majority

Building for the **Global Majority**

We define the global majority as the 52% of the world's population whom legacy finance has historically excluded—despite their trillions in economic power. Located primarily in emerging markets, these small business owners, family breadwinners, and salaried workers have a daily impact on our economy, yet they often don't have access to savings, credit, bill payment tools, or the ability to affordably transfer money because both legacy institutions and neobanks lack the data and end-to-end infrastructure required to serve this population at scale.



The Global Majority is at least 52% of the world's population

Financial Technology that Works for Everyone

Seeing the vast unmet need for liquidity around the world, Tala built its own credit system from scratch, instantly underwriting and then disbursing loans to people who didn't have a documented credit history, all through a smartphone app. Credit served as the most effective way to test our founding hypothesis that traditional financial institutions were overlooking heaps of alternative data that could be used to bring billions of people into the digital economy. Today, our platform has evolved into a plug-and-play banking solution that has the potential to serve any person in any country by combining advanced AI and data capabilities with end-to-end money supply chain infrastructure.

The Science of Faster Learning

Delivering on that promise requires our platform to constantly evolve, a process driven by a foundation of machine learning engineering excellence that automates and safeguards our systems so our data scientists can focus on innovation. To deliver value to our customers more quickly, our data science team developed and implemented a cutting-edge statistical method known as the surrogate index. This technique of early-read modeling, grounded in causal inference, allows us to measure the long-term impact of new product features in a fraction of the time and with greater precision. By gaining reliable insights from shorter experiments, we can make smarter, faster decisions, accelerating our ability to roll out beneficial features and ensuring our platform continuously evolves to meet our customers' needs.

Advancing Financial Inclusion

Financial inclusion has always been at the heart of Tala’s mission. While we’ve made great strides in providing access to vital financial services that meet real-world needs, we know the work doesn’t stop there. In 2024, we continued to invest time and resources into measuring the financial health and well-being of our customers, while simultaneously supporting research that could be used to elevate a financial inclusion agenda for the global majority among the international development community.

Tala x The Atlantic Council

In September of 2024, we partnered with the Atlantic Council, a globally recognized think tank, to support the publication of a white paper highlighting the critical importance of comprehensive financial services for economic resilience, participation, and growth—emphasizing that financial exclusion hinders sustainable development and global prosperity.

Written with the intent to mobilize policymakers, investors, and innovators, Tala’s support for this research underscores our commitment to a deeper, data-driven understanding of financial services gaps and the diverse needs of this critical demographic. We look forward to following the white paper up with a first-of-its-kind in-depth report slated for release in early 2026.

Making Financial Education Accessible

At Tala, we embed financial education into every step of the customer journey, offering clear, transparent products alongside market-specific learning resources. In 2024, we continued to expand our in-app content library, deliver community-driven education programs, and equip our customers with the knowledge to make confident, informed financial decisions that support long-term financial health. In total for the year, we had 9.6 million visits to Tala's education content.




Empowering Entrepreneurs

We hosted our first live session of Talaneando, a series of financial education workshops designed to empower women entrepreneurs. The program, which features ambassadors like Deborah Dana of Shark Tank México, focuses on practical skills for personal finance, budgeting, business growth, and marketing. Using plain language and simple, actionable tips, we provided micro-entrepreneurs with easy-to-implement tools to grow their businesses and improve their financial health immediately.



Community Learning

In the Philippines, we continued our in-person financial education series, "TALAkayan," led by financial expert Salve Ibanez (formerly Duplito). We held seven workshops in 2024, bringing our total to 13 since the program's inception. These sessions have reached over 1,200 attendees from diverse sectors, including labor groups, farmers, local government employees, overseas Filipino workers, and micro-entrepreneurs. The final workshop also featured a special fair for local entrepreneurs to showcase their businesses, directly connecting financial literacy with economic opportunity.

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Measuring our Impact

Measuring Financial Health Year-Round

Understanding our customers' financial realities is key to designing products that truly support their lives. That's why we invest in market-specific research throughout the year to track evolving financial behaviors, stressors, and opportunities. From Kenya's annual MoneyMarch report to México's biannual Stressometer, these insights go beyond traditional metrics to capture how people are navigating daily financial challenges.

MoneyMarch Report

Our annual MoneyMarch report explores how customers in Kenya are earning, spending, saving, borrowing, and investing. The 2024 report highlights the incredible resilience and strategic decision-making of consumers in a challenging economic environment. The findings reveal that Kenyans are proactively managing their finances by supplementing their income, maintaining a strong savings culture, and investing in their futures through business and education.

This proactive financial management is clear in the data. To get ahead, nearly two-thirds (64%) of Kenyans in full-time employment are also running a side business or engaged in other income-generating ventures. Despite economic pressures, consumers have maintained a consistent savings culture, with 77% saving regularly or occasionally, citing financial independence as their top motivation.

Consumers are also strategically using credit as a tool for investment. The top reasons for taking a loan are for business expenses (46%) and school fees (33%), demonstrating a clear focus on productive, forward-looking goals. This resilience is matched by a powerful sense of optimism, with an overwhelming majority of consumers (75%) confident that their financial situation will improve in the next six months.

Tala Stressmeter

The Tala Stressmeter is a biannual survey designed to measure financial stress levels among Tala's users in Mexico, focusing on challenging periods like the post-holiday "January slope" and the back-to-school season. The report provides critical insights into how financial stress affects consumer well-being and the strategies they use to cope.

Readings from 2024 painted a picture of a population actively seeking new ways to manage financial pressure. A post-holiday survey revealed that while financial stress remains prevalent, there was a significant improvement year-over-year, with the number of individuals reporting severe financial stress dropping from 67% to 48%. Despite the stress, an overwhelming 84% of respondents were optimistic and determined to improve their finances in 2024.

This determination is reflected in a strong trend toward digital solutions. To combat economic challenges, consumers showed a significant demand for digital financial education, with 51% preferring online courses to learn about topics like business finances (39%) and personal finances (38%). This indicates a clear shift in the financial mindset in Mexico, with consumers actively seeking accessible online tools and education to build greater stability and prosperity.

Independently Validated Impact

Academic Study Confirms Tala's Positive Impact on Financial Well-Being

In a landmark study published in *The Accounting Review*, researchers from Harvard, UC Berkeley, Northwestern University, and the University of British Columbia independently validated the positive impact of Tala's digital credit offering on customer financial well-being. This is the first peer-reviewed study to use mobile phone data to objectively measure financial health at scale, and its findings affirm what we've long believed: when you trust people and meet them where they are, you unlock transformative potential.

The research examined anonymized behavioral data from Tala customers in Kenya and found that access to digital credit led to significant improvements across income, employment, financial activity, and mobility. On average, customers experienced a 20.8% increase in self-reported income, a 23.5% higher likelihood of being employed or self-employed, and a 14.9% increase in mobile transaction size. They also traveled to 9.4% more cities — a sign of greater mobility and opportunity.



These findings offer rigorous, data-backed evidence of what our customers have shared anecdotally for years: Tala's model delivers meaningful, measurable improvements in financial well-being, especially for those historically excluded from traditional financial systems.

[Read more on our blog here →](#)

Championing Customers



Ailyn's Path to Financial Independence

Facing a critical juncture when her husband fell seriously ill and her income ceased, Ailyn considered leaving her family to seek work abroad. Instead, she discovered Tala and secured her first loan of just 1,500 pesos (approximately \$26 USD). This initial capital allowed her to start a home-based cooking business. Through hard work and timely loan repayments, her credit with Tala grew, enabling her to expand her business, diversify her menu, and eventually open her own sari-sari store—a type of convenience store popular in the Philippines.

Ailyn's journey exemplifies how accessible technology, delivered with trust and respect, can rewrite a financial narrative, fostering independence and entrepreneurial success. Her experience reflects broader trends among Tala's women borrowers, with 80% reporting increased self-confidence and 58% noting an increase in their influence on household decision-making*.

*Tala Impact Study 2022

What our customers say

On the Google Play Store, our customers' voices are clear: across more than 1.9 million reviews, they have given Tala an average rating of 4.6 out of 5 stars. Each rating represents a personal story and a real-world financial journey. Together, they form a powerful testament to the trust and value we provide to millions every day.

"From the moment you open the app, the intelligent interface makes it clear that this is a well-made application. The loan deadlines are very reasonable, the customer service is unbeatable, and as if that weren't enough, they provide the best advice and guidance for understanding your finances. I'm giving it 5 stars because the app's quality is evident in everything from the design and text to the neat, orderly layout, which provides a strong sense of security."

 José, Google Play Store, Mexico

"I am so grateful to Tala. You helped me educate my children all the way through university, and now you continue to support me by making it possible to purchase my essential colostomy bags every two months. Because of you, a single mother is back on her feet."

 Rebecca, Google Play Store, Kenya

Celebrating Tala@10

In 2024, we celebrated a major milestone marking ten years of impact in our first and founding market: Kenya. To honor the occasion we launched the Tala@10 campaign spotlighting the team behind the mission, including a special video featuring Tala Kenya employees. Our team also gave back to the local community, volunteering 180 hours with partner organizations. For our loyal customers, we rolled out a series of anniversary offers and rewards as a thank-you to the millions who have trusted Tala to support their financial journeys.



[Watch the full video here →](#)

Policy, Partnership & Progress

At Tala, we're in constant collaboration with governments, regulators, and mission-aligned organizations to help shape a more inclusive financial ecosystem. In 2024, we advanced key public-private partnerships, contributed to industry-shaping policy conversations, and brought diverse stakeholders together to promote innovation and safeguard consumer trust. These efforts are core to Tala's belief that unlocking financial agency at scale requires not only great technology, but also strong, forward-thinking systems built in partnership with the public sector.



Advancing a Data-Driven Dialogue

At the Singapore Fintech Festival, Tala joined our partners at Fintech Alliance PH to present the 2024 Philippine Digital Lending Industry Report to Hon. Jose L. Querubin of Bangko Sentral ng Pilipinas. Mr. Querubin is a member of the Monetary Board, the highest policy-making body of the country's central bank. The report underscores how trusted digital lenders like Tala are expanding access to safe and transparent credit for Filipinos across the country, providing key data to inform the future of financial regulation.



Championing a Responsible Ecosystem

Tala Kenya deepened its commitment to shape a sustainable and inclusive financial ecosystem by joining two key strategic bodies. We became a member of the Kenya Private Sector Alliance (KEPSA), the country's leading private sector voice, allowing us to actively contribute to Kenya's national development and economic growth agenda through direct collaboration with government and industry stakeholders. Furthering our dedication to responsible business, we also joined the United Nations Global Compact (UNGC) Kenya Network, the world's largest corporate sustainability initiative. This membership aligns our operations with universal principles on human rights, labor, the environment, and anti-corruption.



Convening Leaders for Financial Inclusion

The Tala México team co-hosted its inaugural Financial Inclusion Forum, a landmark event focused on unleashing the economic potential of women in México, held in partnership with Instituto de Investigaciones Jurídicas, UNAM, and the Asociación Mexicana de Entidades Financieras Especializadas (AMFE). Together we convened key regulators, fintech leaders, and academic experts to explore strategies for closing the economic gender gap and the crucial roles that technology and financial education play in building a more inclusive financial industry.

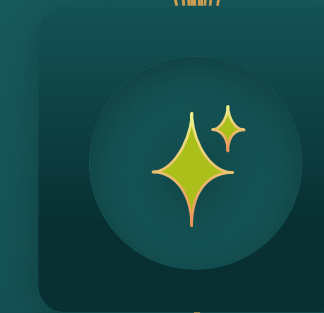
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Tech & Innovation

AI powered Underwriting & Our Unmatched Data Advantage

Tala has built the most comprehensive AI engine for credit in the world to serve customers who have never interacted with the legacy banking system. Our machine learning models are trained on billions of data points from 10 years of customer relationships across multiple geographies, providing deep and proprietary insights on a population that is largely underrepresented on the internet and in other LLMs.

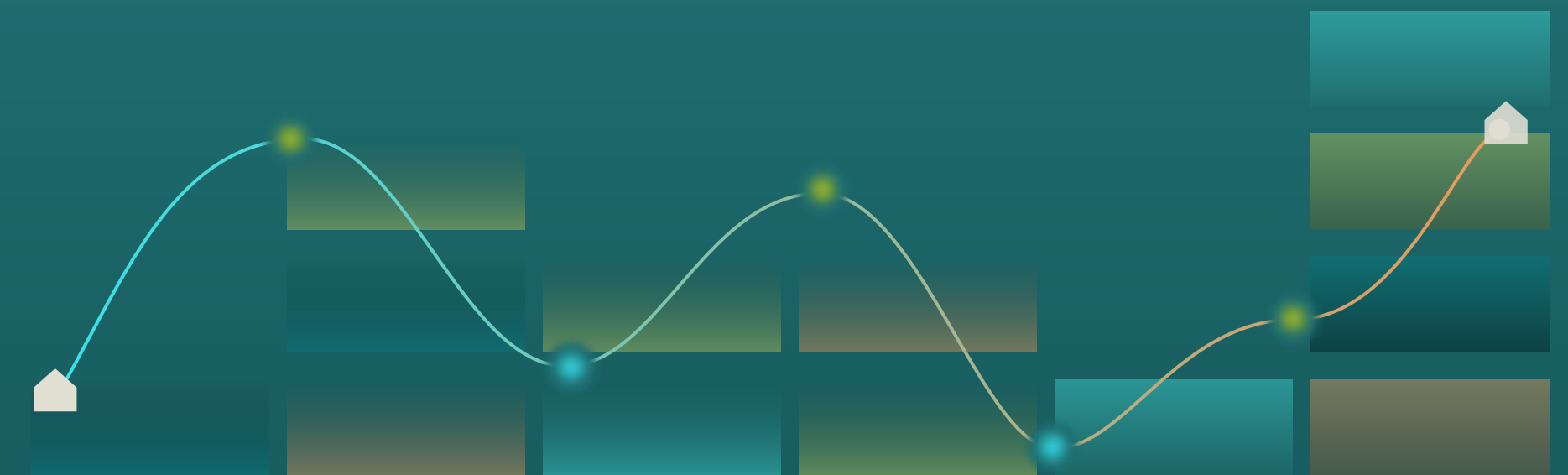
The continuous learning and improvement of our models creates an ever-growing dataset that enhances the accuracy and reliability of Tala's AI over time, making it harder for competitors to replicate our results. Our real-time event streaming architecture gathers best-in-class proprietary data, allowing us to personalize credit terms and customer experience to a degree that has not been done in financial services.



Crypto & Blockchain

How Stablecoins Are Unlocking Everyday Utility & Empowering the Global Majority

Our innovation extends beyond our core credit engine as we explore new technologies that can unlock practical, everyday utility for our customers. While crypto is often associated with speculative investment and the global elite, Tala is focused on unlocking its greatest promise: practical, everyday utility for the global majority. In 2024, we launched our non-custodial Crypto Wallet built on Stellar's blockchain to examine the real-world value of stablecoins in underserved markets. Stablecoins, with their price stability and low transaction costs, proved to be an ideal entry point into digital assets for our customers, most of whom operate on razor-thin margins and cannot afford the volatility or delays of traditional financial systems. Our wallet was purposefully designed to support self-custody, lower cross-border remittance costs, and offer interoperability.



The results of the pilot have been promising: customers are using stablecoins not only to borrow and send money, but also to support their small businesses and store funds more securely than cash. In Latin America, where nearly 67 million adults still lack access to formal credit, Tala's blockchain-based solution is already offering a lifeline. Micro-entrepreneurs are leveraging the wallet to manage and operate their small businesses in a way that's fast, affordable, and borderless. With stablecoin-backed credit and a user-friendly digital wallet, we're building infrastructure that brings long-excluded individuals into the financial system one transaction at a time.

Looking Ahead

Tala has built the most comprehensive AI engine for credit in the world to profitably serve customers who have never interacted with the banking system before. Credit is just the beginning. Tala's near-term product roadmap is focused on leveraging our data models and software to create new value beyond credit and increase the speed with which we can expand and scale in new countries.

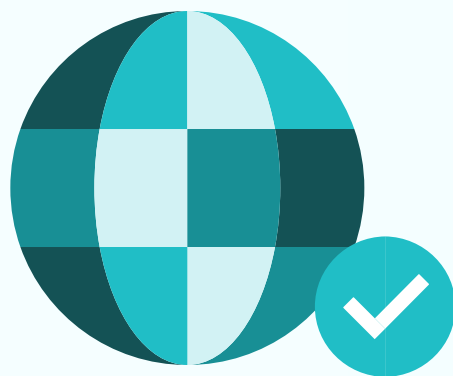
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Data Security, Privacy, and Protection



Data Security, Privacy, and Protection

Safeguarding customer trust means protecting their data every step of the way. In 2024, we continued to uphold global security benchmarks and deepen our collaboration with regulators to build a safer financial ecosystem for our customers. We successfully maintained our ISO 27001 certification for the protection of personal data and updated it to the latest 2022 standard, reaffirming our unwavering commitment to secure data processing. As we expand our platform with AI and blockchain, our commitment to responsible data stewardship only deepens, ensuring that innovation never comes at the expense of customer privacy or protection.



Regulatory Leadership in Every Market We Serve

Market-specific regulations are closely adhered to: in Kenya, we are a licensed digital credit provider by the Central Bank of Kenya; in Mexico, we are regulated by the Comisión Nacional Bancaria y de Valores regarding AML/CFT matters and are registered as a financial entity before CONDUSEF (National Commission for the Protection and Defense of Financial Services Users); and in the Philippines, we are regulated by the Securities and Exchange Commission (SEC). We work closely with many of these organizations and lead the charge in building a safer industry and environment for our customers.

In 2024, this leadership was recognized in the Philippines, where we were elected to the National Privacy Commission's (NPC) Data Protection Council and our Data Protection Officer was a featured expert at several NPC events. In Kenya, our robust compliance framework was validated by the successful completion of a comprehensive audit by the Office of the Data Protection Commissioner (ODPC), which closed its review with no outstanding findings. Underscoring our ongoing commitment to the highest standards, we successfully renewed our data controller and personal information controller registrations with the ODPC in Kenya and the NPC in the Philippines, respectively.

Life at Tala



Revolutionizing financial systems demands a best-in-class global team that reflects the diversity of our customers and the communities in which we work. We take pride in cultivating an inclusive and dynamic environment where diverse talents converge, fueling creativity and empowering our teams to thrive, live life on their terms, and meaningfully contribute as we build a more just and equitable future.

71%

of leadership roles are held by women

50%

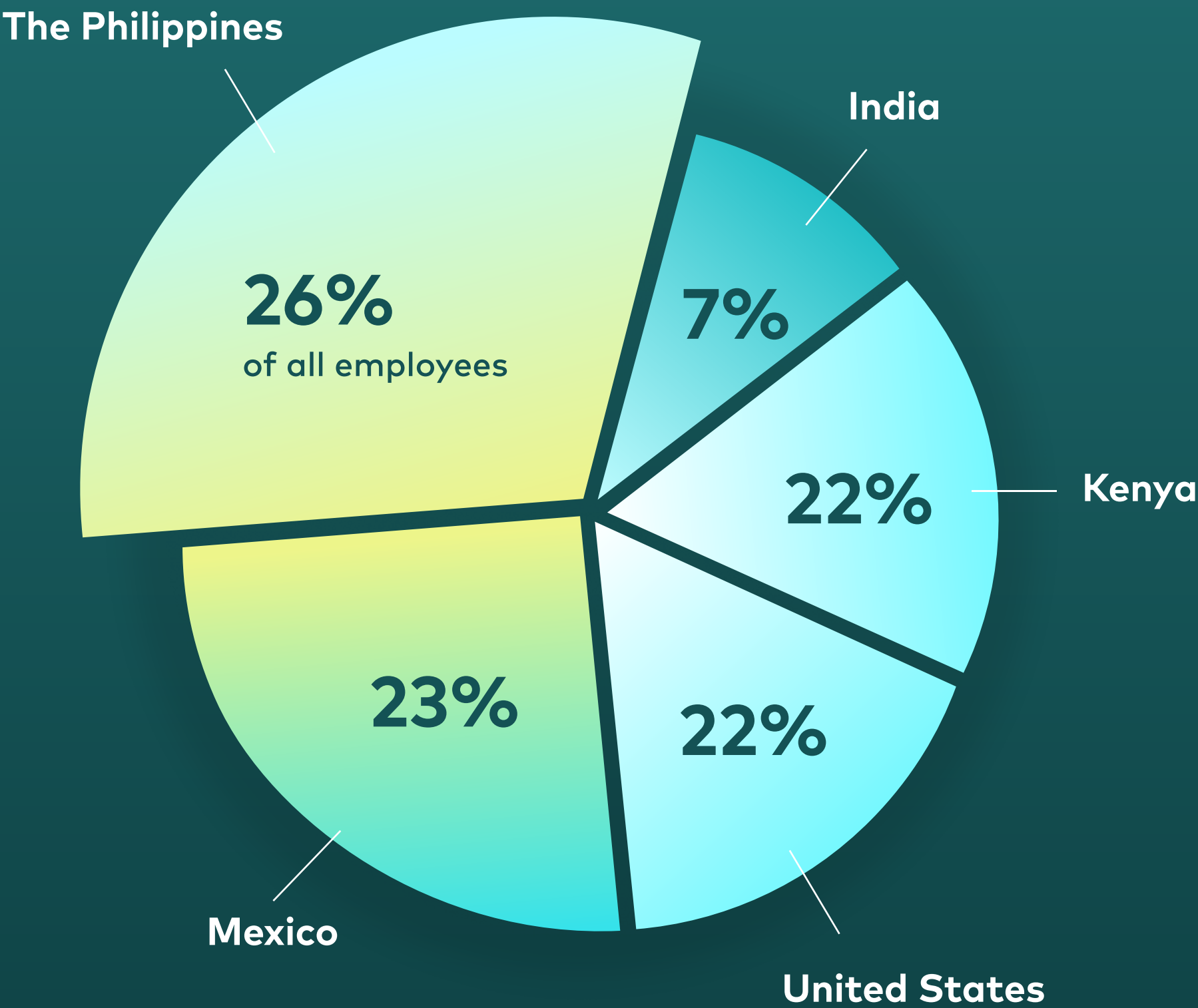
of board members are women

558

Talazens employed worldwide

5

different office hubs globally



Expanding Our Leadership Team

This year we strategically expanded our leadership team, welcoming Damier Xandrine, a former Wells Fargo leader, as Chief Legal Officer, and Michael Olson, from Linktree, as Chief Operating Officer. Their extensive experience and passion for our mission has already proven to be invaluable as we continue to scale and innovate.



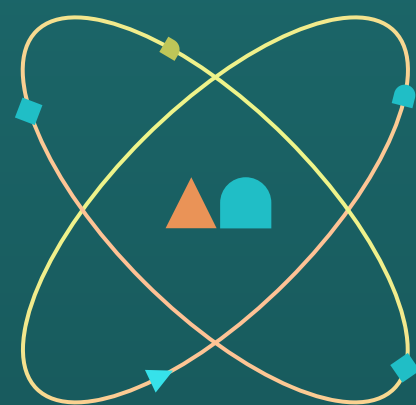
Meet Damier Xandrine, Chief Legal Officer

As Tala's Chief Legal Officer, Damier brings 20 years of experience advising technology and financial services companies. With a personal passion for providing access to education and financial literacy, Damier was drawn to Tala's mission of using the latest technology to build new products specifically for the global majority. Before joining Tala, she spent 14 years at Wells Fargo, where she led the legal team for digital channels and electronic financial services. Damier's top priority in her new role has been to support the team in unlocking exponential growth by leveraging legal analysis to proactively position Tala for future regulations and compliance in a fast-growing industry.

Meet Michael Olson, Chief Operating Officer

As Tala's Chief Operating Officer, Michael oversees and leads our global operations across all aspects of our business. A seasoned tech executive, Michael joins us with over two decades of experience in incubating, scaling, and steering global companies through dynamic growth phases. For Michael, operational efficiency extends beyond speed and cost savings; it's about building systems that empower teams, foster innovation, and enable sustainable growth. He believes that company values are not just words but actions that guide daily operations and strategic choices, ensuring every decision reflects our commitment to what matters most.

Employee Benefits



Our Culture of Growth and Development

At Tala, we believe in prioritizing individual growth and providing the tools for our team, whom we call "Talazens," to thrive. As part of our commitment to fostering a culture of continuous learning, we further developed our 360 review cycle performance management systems in 2024. Clear paths for advancement are a priority, and this year, over 80 positions were filled by internal promotions.

To support this growth, we offer comprehensive training for all employees on our operating behaviors, DiSC, career development, management, and more. This year, we facilitated over 95 hours of training and workshops, empowering our team with the skills they need to succeed.



Prioritizing Well-Being and Flexibility

We know that a healthy work-life balance is essential for creativity and productivity. That's why we've built a culture that supports Talazens to live and work on their own terms., While working across time zones around the world, we encourage our team to take the time they need. It's common to see calendar blocks for dog walks and school drop-offs / pick-ups, and sabbaticals are a norm. Our bi-monthly, company-wide "Global Sloth Days" are dedicated days off designed to support this balance.

In 2024, we continued offering our "5 for 5" benefit—a consecutive five-week paid sabbatical program for US-based Talazens with five years of tenure. We're pleased to share that 75% of qualified employees utilized this benefit, returning to work refreshed and re-energized.



TALA