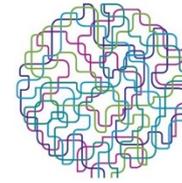


International Brokerage Event  
Istanbul 30/11/2016



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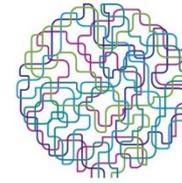
**Finance Plus**

**Budimir Raickovic**

**office@financeplus.me**

**This presentation is for Workshop  
1 Big Data**

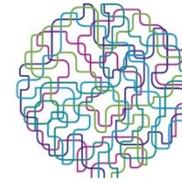
# Description of the Organization



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- Finance Plus is **SME providing ICT business support services, accounting, financial advisory and auditing**. We strive to be a leader in creating innovative solutions for online business support for European SMEs.
- For over 20 years key people had innovative approach. Finance plus was **the first company to introduce usage of computers and document management software DMS** in the SME business in Montenegro.
- Development of innovative services for business support with 25 employees and an extensive network of associates, lead us **to numerous awards and position of a leading provider** in business support.
- Finance Plus received **awards for the best innovation as well as the best SME in Montenegro**. From 2008 we started expanding in the regional and EU markets.
- F+ development is supported by EBRD. We demonstrated **excellence in automatization processes for online accounting, invoicing, e-banking etc. developed for RESPA** the international organisation which has been entrusted with the mission of boosting regional cooperation in the field of public administration in the Western Balkans (EU funded project)

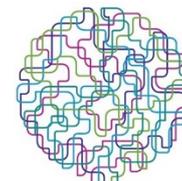
# Description of the Organization



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- **Company references include recommendations** from: Ericsson, Siemens, Colliers International, Porr Bau GMBH, Bauer Spezialtiefbau, Wireless Montenegro, Mark William Harrison, Aqualia Infrastructuras Montenegro, Diners Club Montenegro, Energy Net MNE, Zagrebtrans, Avon Montenegro, Skladgradnja d.o.o, Krka d.o.o, Affinity Balkans, Dogus Montenegro Investments, Karanovic I Nikolic, NLB, Association of Montenegrin Managers, Ernst&Young, Delloitte etc.
- In addition to representative clients Network we also have central positions in the **Association of Managers of South Eastern Europe (president position)**, Association of Montenegrin Managers and Montenegrin Employers Federation.
- F+ organised **The First Congress of European Managers, 2016 in Budva, Montenegro gathering over 300 delegates from all over Europe**. Congress was financed by the Government of Montenegro.

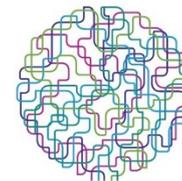
# Description of the your research interest



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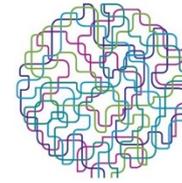
- In 2014 F+ started **developing Smart SME**, umbrella project for synergising existing and innovative F+ services. We invested substantial resources to create **online business support platform**, that makes cutting edge technologies and business support available to European SMEs, and **automatize SME business management and administration throughout the value chain**. EBRD supported development of our innovative services as well as one of the leading EU associations and a major telecom company.
- Smart SME is tackling several acute challenges for the EU, above all to make the Single Market a reality for European SMEs and unleashes all the benefits.
- **Main challenges** – making big-data and supercomputing capabilities available and beneficial for Smart SME users; integration of AI for Smart SME management cockpits; Integration across sectors with e-governments, banks and telecoms. We have a team of 10 people engaged into applied research to find solutions (combining business support and ICT skills)

## ICT-14-2016-2017: Big Data PPP: cross-sectorial and cross-lingual data integration and experimentation



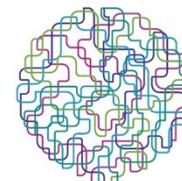
- F+ could contribute to achieve (requested impact ) *substantial increase in the number of competitive services provided for integrating data across sectors*. Smart SME platform is aiming to achieve exact same impact. Our team would tackle the challenge of Smart SME platform integration with supercomputing providers, E-Governance and Telecoms. Most likely in WPs covering Applied Research, testing, piloting, validation and replication.
- F+ may also contribute for the incubator to become self-sustaining by the end of the funded duration of action; offering commercialisation of services to a large number of SMEs through the Smart SME platform. We assume that would fit under WP Dissemination or sim.
- We need to discuss and refine other possible roles in the emerging consortiums. Due to excellent cooperation with Government institutions, Telecoms and extensive reach to European SMEs.

## ICT-15-2016-2017: Big Data PPP: Large Scale Pilot actions in sectors best benefitting from data-driven innovation

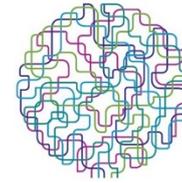


- F+ can contribute to “demonstrate replicable solutions by using existing technologies or very near-to-market technologies that could be integrated in an innovative way and show evidence of data value.” Smart SME platform aims to achieve that for SME users in terms of market analysis, and AI management cockpits with business advisory options. Under WPs for design, piloting, testing, validation and replication most likely.
- F+ can contribute to demonstrate how industrial sectors will be transformed by putting data harvesting and analytics at their core. For the cloud based business advisory services (the level of industrial sectors) F+ has a solid number of Smart SME users that may be included for testing and validation. We are projecting booming growth of Smart SME usage.
- Again, we are open to discuss and refine other possible roles in the emerging consortiums. Due to excellent cooperation with Government institutions, Telecoms and extensive reach to European SMEs.

# Partners profiles



- Primarily we are searching for established and emerging consortiums interested to expand their capacity and reach and ensure impact
- We are searching for R&D providers interested to commercialise new technologies and complement development of Smart SME platform;
- Cutting-edge technology providers (big data processing, and supercomputing capabilities, content recognition, artificial intelligence) interested to expand their portfolio of services for SMEs;
- large Telecom companies to join forces in promotion and client acquisition;
- Governmental organisations to assist with e-government and business support development.



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