Celtic-Plus Proposers Day
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FINTECH with mobile technology: from XXI DuPont formula to complete financial projections

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In the 80’s
FINTECH applications [with textual technology] accounted for
70% sales of APPLE II

Now, in the XXI century
FINTECH applications with mobile technology are going to account for
a big share of the FINTECH market
BREDEG is a collaborative organization with

University professors:
- Manuel Moreno, Universitat Politecnica de Catalunya
- Joan Josep Sunyol, Fabiola Vilaseca, University of Girona
- Timo Tiihonen, University of Jyvaskyla

as well as different private companies

coordinated by
- Josep Tarrés
**Vision**
A new way to deal with financial projections

**The DuPont Formula**

<table>
<thead>
<tr>
<th>Textual, in the 80’s</th>
<th>Mobile, XXI century</th>
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<tbody>
<tr>
<td>Unidirectional</td>
<td>Reversibility</td>
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<tr>
<td>Logic math based</td>
<td>Visual spatial based</td>
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<tr>
<td>Static</td>
<td>Dynamic</td>
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<tr>
<td>Limited what-if</td>
<td>Powerful what-if</td>
</tr>
<tr>
<td>Aimed to: financial managers</td>
<td>Aimed to business managers</td>
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Josep Tarres, jtarrest@gmail.com
Fast time-to-market because
Completed R+D
High experience:
so favourable learning curve

Expected outcome and impacts
High scalability

Schedule
2017. Pilots
2017-2018. Market approach
2018 on. Market
Partners

Existing consortium with different organizations. For instance: cooperation agreement with University of Girona. **Involved countries:** Catalonia (Spain), Germany, Finland…

**We are looking for industrial partner**
For more information and for interest to participate please contact:

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