

BASIC INFORMATION

Main focus area of the project	Welfare Technology and Ambient Assisted Living Technologies
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APPLICANT DATA**APPLICANT DATA**

Full legal name	SILVERGON s.r.o.
Legal form of the organization	Limited liability company
Legal form of your organization under the Donors' classification	Micro enterprise
Registration number	50834207
Tax identification number	2120511074
VAT identification number	not relevant
Date and year of establishment	12.5.2017
Number of employees	0

Official registered address

Street, descriptive and orientation number	Belopotockého 3058/1
Postal code	81105
City	Bratislava - mestská časť Staré Mesto
Country	Slovakia
Phone/Mobile contact	+421908945550
Website/FB page	www.silvergon.com

Contact address (if different from the official registered address)

Street, descriptive and orientation number	
Postal code	
City	
Country	Slovakia

Statutory representative

Statutory representative name and surname	Miroslav Kakaš
Statutory representative - position	Chief Executive Officer (CEO)
Age and gender of the statutory representative	• Not applicable

Contact person

Name and surname	Miroslav Kakaš
Job position	Chief Executive Officer (CEO)
E-mail	miroslav.kakas@silvergon.com
Phone number	+421915067046
Mobile number	+421908945550

DESCRIPTION OF THE APPLICANT

<p>SILVERGON is the family owned company and start-up focused of the development of software and products for social service and particularly for seniors and care givers. Two partners are also the executive managers of the company.</p> <p>Company has been established in 2017 by couple of founders (one of them was Richard Kakaš) under the name Cultify sr.r.o., with aim to realize the different project, which was finally rejected. So it was decided in 2019, that company will be taken over fully by current two owners - Richard Kakaš and Miroslav Kakaš.</p> <p>Demographic change is a globally recognised and well documented societal challenge. We consider the rising demand for health, social and informal care services as a great market opportunity. Our vision was to create a unique concept of how to join seniors, their families, care givers, and non-profit organization to one digital platform. From that moment we have performed a series of market researches, discussion with experts and interviews with target users – seniors, social care providers, and municipals, and based on this we are coming with solution called SILVERGON. It is introduced below in this document, and as well on our web site www.silvergon.com.</p> <p>This solution could not only improve communication, but also can improve and optimize formal and informal social care, and that is why SILVERGON solution can be also commercially successful project. We are just now at the beginning of this concept realization, so we did not have any revenue until now.</p>

Miroslav Kakaš is CEO and manages operation part of the business. He has more than 20 years long experience with direct management of the operation and service teams across whole Europe, including rich experiences with development and implementation of business focused software in the multinational company (CV is attached).

Richard Kakaš is CTO of the company, technical manager, and chief of software development. He has a rich experience with development and coding of various application, in the different program environment and languages (CV is attached). To optimize the cost structure of start-up, the rest of practical and day to day operation is covered by external services.

Source of information about the grant

Website: eeagrants.org

PARTNERSHIP**PARTNER/S DATA**

	Partner 1	Partner 2
Full legal name of the partner		
Name of the partner in English		
Organization registration number (IČO)		
Tax identification number (DIČ)		
VAT registration number (IČ DPH)		
Name of statutory representative		
Position of statutory representative		
Name of contact person		
Position of contact person		
E-mail		
Phone number		
Mobile phone		

Partner country

Country	Partner 1	Partner 2
	N/A	N/A

Partner registered address

	Partner 1	Partner 2
Street		
Descriptive number		
Postal code		
City		
Internet address		

Legal form and main sector of the Partner/s

	Legal form	Legal form - Donors classification	Sector
Partner 1	N/A	N/A	Green Industry Innovation
Partner 2	N/A	N/A	Green Industry Innovation

Specification of legal form of the Partner/s

FINANCING AND STATUS OF THE PARTNER/S

	Partner spends grant	Partner cofinances project	Form of payment	Actual status of partnership
Partner 1	Yes	Yes	Advanced payments	Partnership Agreement signed
Partner 2	Yes	Yes	Advanced payments	Partnership Agreement signed

DESCRIPTION OF THE PARTNER/S

Partner 1 - description
Partner 2 - description

ROLES OF THE PARTNER/S

Role of the Partner 1
Role of the Partner 2

BILATERAL PARTNERSHIP**What level of involvement do you foresee for your Donor project partner/s?**

Attend events in our project	Yes
Contribute with presentations and/or input to events	Yes
Provide capacity building in our project (training, etc.)	Yes

Work with us to find common solutions to shared challenges in the project	Yes
Other type of cooperation - specify	

How was the cooperation with the donor project partner/s established?

Previous cooperation	Yes
Match-making event under the Programme	Yes
Programme Operator	Yes
Direct assistance by the Donor Programme Partners or Donor contact point	Yes
Search in the partnership database (Innovation Norway database, Norwegian Helsinki Committee, other)	Yes
Embassy assistance	Yes
Independent search for the partner	Yes
Other way of establishing cooperation with the donor project partner	

PROJECT DESCRIPTION

PROJECT TITLE AND SUMMARY

Project title	SILVERGON - overcoming a digital isolation of the silver generation
Project summary	<p>Based on the actual statistical data from USA, 35% of adults ages 65+ say they have never used the internet, 50% do not have the internet access, and of these who do use the internet, almost 50% need an someone else's assistance. It is apparent, that we are leaving older adult out of the digital world. Mastering digital technology has become a key component of what it means to fully participate in society. If we do not provide technology access and support to older adults, we shut them out from society, worsening an already worrisome trend of isolation and loneliness among the elderly. Along with a better social interaction, overcoming of a deep gap in between modern IT technology and silver generation, is also a great opportunity to improve efficiency and quality of the social service. It could happen mainly through a better integration of the key participants, then through an involvement of IT technology in a process of social service providing, and as well by transparent management in the process of social service operations. Quality and cost efficiency are the key in the process of the social care system transformation and generally its sustainability. Based on the EUROSTAT data, the ratio of people in the EU that are aged 65 or above compared to the people aged 15-64 is expected to increase from 28% in 2015 to 50% in 2060.</p> <p>Aim of the project Ambition of the company SILVERGON is to overcome a digital isolation of an important part of our population aged 60+, and to increase a quantity of the older adults that use a modern technology connected to internet. Critical part of this project is to provide a toll for senior's support with using this technology from the side of family members and caregivers. On the top of above, our solution provides a robust software module for social service management. All above functions and modules create the unique platform, which will help older adults to live longer, independently in their own homes. There is a growing awareness that the social care systems cannot continue to run as before. There is a need to optimise resources without worsening the quality of the services delivered, or even improving those. Technology can help with this effort. Internet of Things, telecare technology is the future. However, this effort is strongly restricted by above mentioned huge digital gap which limits the elderly people, and as well by poor using a new technology even by caregivers. SILVERGON is the project that steps forward towards solutions which integrates seniors, their families, care givers, non-profit organization, and improve the quality of senior's life, support independent and healthy living, whilst reducing pressures on care systems.</p> <p>SILVERGON solutions We provide the product that integrates:</p> <ul style="list-style-type: none"> • Software developed by our company, and which is optimized for elderly users • Hardware device for seniors (tablet) with mobile internet connection • Wearables to monitor and record some parameters of health condition • Remote support & service management tolls <p>Together with technical solution, we create the platform for communication, information exchange, support, and management of care services for seniors. Platform is focused on:</p> <ul style="list-style-type: none"> • Seniors • Family members • Care providers • Non-profit organizations for seniors <p>The elements of the technology and platform are joined to the one unique solution, that overcomes a obvious scepticism of seniors towards the modern IT technology, and gives a strong tools to family members and institutions, how to support them.</p> <p>The main functionalities of the SILVERGON solution are:</p> <ul style="list-style-type: none"> • Communication <p>Main functions: audio/video call, messaging, picture sharing, conference call, automatically connected call. Advantage of this module is a user-friendly environment for senior. Senior will get a ready to use tablet, including mobile internet connection. Video call can be activated by one click on some default contact on a home screen. Ability to be in touch with close person by one click, creates a strong motivation for senior to use the SILVERGON system regularly. Device and SILVERGON solution will be used as a permanent communication channel with family, friends, and care giver.</p> <ul style="list-style-type: none"> • Health condition remote tracking <p>Main functions: blood pressure monitor, activity tracker, oximeter, glucometer, scale. Device's control is integrated directly to SILVERGON software, and therefore it is not needed to install any other program to tablet</p> <ul style="list-style-type: none"> • Access to internet and internet-based services <p>Main functions: calendar with reminders, drugs timetable, games to improve memory, health records, access to pre-defined internet sites, contacts. We believe that easy way how to be in touch with family, is going to be a strong motivator for seniors to start using a system. Going forward, we are convinced, people will naturally start using also other functionalities available in tablet and optimized for this group of users.</p> <ul style="list-style-type: none"> • Remote technical support <p>Main functions: new contact or reminder entered remotely to the tablet of senior, new picture or document uploaded remotely, administration of an account and defaulted web pages. This function is key for seniors that are not experienced with internet and device using. It helps overcome a beginning uncertainty. Family member or care giver can set up a variety of functions and defaulted settings remotely using PC web interface</p> <ul style="list-style-type: none"> • Information sharing <p>Main functions: online information boards directly in tablet of senior. Administrator of a particular board is a care giver and non- profit organizations. They can publish a different information, educatable videos, and news relevant for senior.</p>

Senior and family members can see the boards on the tablet and PC online, and react, if they want.

- Management of the care services

Comprehensive module for planning and management of the services for care providers, both home and institutional.

We mean under a service one time or regularly repeated sequence of the operations, like home visit, video call, initial client's screening, individual care plan setting etc.

The management of the full process, from the scheduling to the evaluation of the client's satisfaction, allows setting the appropriate level of quality, keeping this quality, cost effectivity of the operation, and as well to shorten the training of the new staff.

Key features of the SILVERGON solution are:

- User friendly interface for seniors.
- Remote technical support from family members or care giver.
- Easy integration in between senior, other seniors, family members, care givers and their field employees, and non- profit organizations.
- Vertical integration. For instance, if care giver has got a multiple level organization, can higher level access online a defined data and reports of the lower level organization.
- Variability of user solution. Service management module for care givers can be used without having an interface for seniors, and vice versa.
- Direct integration of the wearables and digital health condition tracking devices.
- Modularity of the technical solution, for instance if senior already owns a tablet, or wearables are not required, we can adjust the package for that senior and offer just interface.
- Optimization of the capacity inside a care giver organization or sharing a free capacity in between care givers.
- There is a great potential to implement the service management module in other areas of the social and health service.

Summary of the expected results of the SILVERGON project:

1. Software platform that includes following modules:

- Backend server service – sharing services for the functionalities for each below users' interface.
- Interface for admin of the system SILVERGON, web application accessible through all commonly used web browser.
- Interface for the seniors – mobile application optimized for tablets.
- Interface for the family members – mobile application optimized for smartphones.
- Interface for care givers including service management module – web application accessible through all commonly used web browser.
- Interface for care giver's filed staff - mobile application optimized for tablets and smartphones.
- Interface for non-profit organization web application accessible through all commonly used web browser.

2. Hardware solution and its integration to the software platform.

Devices from the selected supplier and integrated through SDK to the platform SILVERGON, to avoid the need to install any other drivers or set-up additional users accounts in the tablet of senior.

We plan to integrate following devices:

- Health condition trackers – blood pressure monitor, activity tracker, oximeter, glucometer, scale.
- Senior's tablet.
- Mobile internet connection using SIM card in tablet.

3. Promotion and solutions demonstration to motivate target users and buyers:

- Introduction of the product to the care givers and their owners (municipals, local government) in a way of a personal demonstration.
- Proactive visits to community centres and institutional care givers to promote the service to potential users.
- Marketing booklet, that can be used for that presentations. The aim is to deliver a marketing information to the potential buyers (family members), through potential users (seniors).
- Campaign directly on internet. Focused on the family members – buyers.
- Agreement with non-profit organization focused on the seniors and their life. The aim is to get these organizations to communicate directly with seniors.

4. Infrastructure for solution's sale and support:

- Legal documentation like for example orders form, agreement form, GDPR documentation, terms & conditions, to be in accordance with actual legal requirements.
- Web pages focused on the marketing presentation of the SILVERGON solution
- Web shop focused on selling of the tablets and health condition tracking devices
- Manuals and video-presentation of how to work with the system.
- Tools for selling administration

LOCATION OF THE PROJECT IMPLEMENTATION

Selfgoverning region	Bratislavský
District	Bratislava I
Description of the place of project implementation	Project will be implemented in the all regions of Slovakia, as the social service quality and gap between the new technology and seniors are not region specific. On the contrary, software is being developed in the way, which allow us later on to expand it to other countries of EU.

TIME AND PERSONAL MANAGEMENT OF THE PROJECT

Expected timeline of the project implementation (following the project contract signing)	1.1.2021 - 30.6.2022
Description and structure of the project management	<p>The main duties of this project are divided in the following way:</p> <p>Miroslav Kakaš is in charge with general project management, including financial management, controlling, and reports for donor preparation & publishing. This includes the day-to-day operations management of company.</p> <p>One of key task will be to create together with lawyer a set of correct legal documents, i.a. GDPR documentation. Accounting and legal counselling will be ensured by external services, but he is responsible for correct processing.</p> <p>As regards business concept implementation, he is responsible for</p> <ul style="list-style-type: none"> • Testing the solution (minimal viable product) □ Create a product solution presentation (minimal viable product) □ See what customer think by asking them • Define & Update final business model • Make a customer validation • Create a selling model, price list and procedures • Process with marketing presentations, demonstrations and selling process <p>Once we start with selling of the minimum viable product, he will build up the back-office functions i.e. technical support and helpdesk.</p> <p>Richard Kakaš Is in charge with architecture of solution creation and coding it. On later stage he will hire 2 freelancers to speed up the process of coding, testing and update if needed.</p> <p>He will be responsible for web side including client zone and web shop. The critical part of this duty are also the tools for invoicing, list of contract maintenance, payments, data protection.</p> <p>Important part of his duties is also the hardware integration and server & cloud architecture, and as well its maintenance.</p>

Some of above duties will be later delegated on the new employees and/or external services. The main approach is the cost efficiency of the project, and generally company's operations.

PROJECT ACTIVITIES

Activity number	Type of activity	Activity title	Activity description	Personnel related to the activity	Indicator related to the activity
Activity 1	Main	Software development - phase I	Minimum viable product development and its testing in the real care giver's condition.	Richard Kakaš	Estimated annual growth in turnover
Activity 2	Main	Hardware integration	Selection, testing and integration the selected hardware devices (tablet, wearables, mobile data connection) with the software solution.	Miroslav Kakaš, Richard Kakaš	Estimated annual growth in turnover
Activity 3	Main	Software development – phase II – full scale software solution	Coding of all projected features, complete the software platform and testing it in the field.	Richard Kakaš	Estimated annual growth in turnover
Activity 4	Main	Creation of the web page / web shop / client's zone.	Development of the company's web page, which will be the entry point to the client's zone/web shop.	Richard Kakaš	Estimated annual growth in turnover
Activity 5	Supporting	Legal documentation	To standardize the company's basic legal document to meet the company's selling strategy and data protection legislation.	Miroslav Kakaš	Estimated annual growth in net operational profit
Activity 6	Supporting	Set up the back-office support activity	To develop product's manuals, technical (help desk) and logistic (supply chain) support.	Miroslav Kakaš	Estimated annual growth in net operational profit
Activity 7	Main	Marketing, publishing, demonstration, selling.	Activities related to the personal demonstration, ads on the internet, and information campaign.	Miroslav Kakaš	Estimated annual growth in turnover
Project management	Supporting	General project and entire activity management	Planning, coordination and controlling all aspects of the project, and as well reporting regarding project's progress.	Miroslav Kakaš	N/A

MILESTONES

Milestone	Relation to activity	General classification	Importance	Start	End
Market analyses	Activity 1	Other	Relevant	1-2021	2-2021
Design of the concept and solution	Activity 1	Other	Relevant	2-2021	3-2021
Final project's plan	Activity 1	Other	Fundamental	3-2021	4-2021
Software development – phase I - coding	Activity 1	Other	Fundamental	5-2021	7-2021
1 additional software developer (freelancer)	Activity 1	Service related	Fundamental	6-2021	11-2021
Test of the phase I in the real condition of the social care provider & to fix errors	Activity 1	Other	Fundamental	8-2021	11-2021
Integration of the wearables/health condition tracking devices	Activity 2	Service related	Fundamental	8-2021	9-2021
Legal and business documentation	Activity 5	Procurement-related	Relevant	7-2021	8-2021
New version of the web pages including client's zone	Activity 4	Service related	Relevant	8-2021	9-2021
Start of the product's selling (phase I solution)	Activity 1	Service related	Fundamental	11-2021	11-2021
1 additional software developer (freelancer)	Activity 3	Other	Fundamental	8-2021	5-2022
Office set up	Activity 6	Capacity building related	Relevant	8-2021	8-2021
Start of the live technical support & helpdesk	Activity 6	Procurement-related	Relevant	9-2021	10-2021
Software development – phase II - completion	Activity 3	Other	Fundamental	8-2021	2-2022
Test of the full software solution	Activity 3	Other	Fundamental	2-2022	4-2022
To fix the bugs in the software & clients requirements incorporation	Activity 3	Other	Fundamental	2-2022	5-2022
Start to sell the full solution	Activity 7	Service related	Fundamental	6-2022	6-2022
Marketing campaign on internet	Activity 7	Publicity related	Relevant	11-2021	5-2022
Demonstrations in care giver's facilities	Activity 7	Publicity related	Relevant	11-2021	6-2022

LIST OF CONSULTANTS

Number	Name and surname	Position	Organization
1	Richard Kakaš	CTO	SILVERGON s.r.o.
2	Miroslav Kakaš	CEO	SILVERGON s.r.o.

PROJECT INDICATORS**MANDATORY INDICATORS**

	Baseline value	Target value	Source of verification
Estimated annual growth in turnover	0	215000	P&L statement for the year 2023
Estimated annual growth in net operational profit	0	11000	P&L statement for the year 2023

OPTIONAL INDICATORS

Optional indicators	Baseline value	Target value	Source of verification
Number of intellectual property rights (Copyright, Trademark, Patents) application submitted			
Estimated annual CO2 emission reductions (in tons)			
Share of enterprises' staff who declares better skills/competencies on their field			
Estimated re-use of waste for other production processes (in tons)			
Estimated annual decrease of energy consumption (in MWh)			
Estimated annual collection of waste from production and operational processes for re-use or			

recycling (in tons)			
Number of innovative technologies/processes/solutions applied (new to the enterprise)			
Number of innovative technologies/processes/solutions developed	0	2	SILVERGON web shop, contracts with clients
Number of products or services commercialized (new to the market)	0	2	SILVERGON web shop, contracts with clients

Optional indicator: Number of jobs created (women)

Baseline value	Target value	Source of verification	Age group
			18-29

Optional indicator: Number of jobs created (men)

Baseline value	Target value	Source of verification	Age group
			18-29

RISK MANAGEMENT

RISK MANAGEMENT TABLE

Risk description	Risk type	Occurrence	Consequence	Risk score	Response to risk	Description of response
Private data protection	Operational	Likely	Moderate	2,45	Mitigate	We will create together with lawyer the necessary legal and business documents, and as well rules. This relates also to the rules which data and on what conditions might be collected, and for how long. In the process of coding, the data safety is the main criteria for software development.
Spending power of the target customers	Operational	Likely	Moderate	2,45	Mitigate	Economic power of the target users, which are the seniors and social care providers is limited. In case of seniors, the main way how to eliminate this risk is to redirect a selling focus on family members instead of seniors. In fact, we expect that family members will be the buyers, and seniors the users of the system. In the case of care provider, we are quite positive that better planning, organization and control of the process, will easily refund the price of SILVERGON system.

LEGAL ISSUES

Project compliance with the relevant legislation and strategic documents	not relevant
Proprietary relations to real estate and property that is the object of the project	not relevant
Permits necessary for project implementation	not relevant

COMMUNICATION PLAN

Communication plan description	<p>Our communication strategy is very closely overlapped with marketing and selling strategy. We plan to be focused on 3 different groups of users & buyers:</p> <ul style="list-style-type: none"> • Care givers • Seniors • Family members <p>As regards the care givers (and municipals responsible for care givers facilities), we offer for them not only communication tool, but also the powerful tool for management of their day-to-day activities. That is why we prefer face-to-face meetings with management, and also personal seminars for their staff explaining benefits of SILVERGON solution for their work.</p> <p>As the most of seniors are not active on the social media or internet, we plan to have a multiple trips & visits & demonstrations in care givers facility, where we will keep a live demonstration of tablets & interface & functionalities relevant for seniors. The aim is to get an attention of seniors and leave them a marketing brochure for their family members, which will be the real buyers of solution.</p> <p>Family members are most probably active on social media and internet. We plan to organize the marketing campaign focused on this younger generation, which is taking care about their elderly closed ones.</p> <p>We also plan to actively cooperate with the non – profit organizations focused on seniors and their active and independent life. We are already in touch with some of them (like for example SOCIA). So we believe that their communication channels might be linked to ours.</p> <p>We will attend SENIOR FRIENDLY annual event & contest, which is focused on the products and services for elderly people, and has got a wide presentation and publicity including national TV.</p>
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Communication indicators - mandatory

	Target value	Source of verification	Indicator description
Number of main information events	25	Attendance list & images taken on events	Company SILVERGON will organize 25 seminars for care givers, and seniors resident in the care giver's facility, where the personal demonstration of the products & solutions will be performed.
Number of project websites	1	Web site	Company SILVERGON will create and keep updated the web page dedicated to this project with information about granted resources form Norway Grants.

Communication indicators - optional

	Target value	Source of verification	Indicator description
Number of the project presentations in other events			
Number of participants at main information events	500	Participants list & images taken on events	The personal presentation for care giver's staff, and for seniors which live in the care giver's facility, will be a critical channel not only for publishing, but for selling of solution as well.
Number of participants at other information events			

Number of announcements, studies, news published on project website			
Number of website visits	5000	Software visitor's counter incorporated into the web page.	We plan to focus our internet campaign on the family member of seniors, which are already active on internet, that is why we expect quite a lot of visitors.
Number of promotional materials related to project	1	Marketing brochure	It is a written presentation we want to distribute during the personal demonstration, and which is focused on the family members of seniors.
Number of media outputs (reportages, articles in national or local media, audio-visual works, etc.)	1	SENIOR FRIENDLY organization	SENIOR FRIENDLY annual event & contest, that has got a wide presentation and publicity including national TV

PROJECT STATISTICAL DATA

PROJECT STATISTICAL DATA

Sector according to the OECD classification

Main sector	Specification
Social Infrastructure and Services	Social/ welfare services

Main measures of the project

Information and awareness raising	Secondary measure
Advocacy	Not relevant
Research	Not relevant
Infrastructure development and provision of equipment	Secondary measure
Capacity-building	Main measure
Education and training	Secondary measure
Provision of services	Main measure

Type and field of the research

Research type	Academic field	Discipline
Not relevant	Not relevant	Not relevant

PROJECT TARGET GROUPS

	Category	Intermediary	End beneficiary
Age related	Elderly (65+)	---	X

	Category	Intermediary	End beneficiary
Business related	SMEs (Small and Medium Sized Enterprises with 10-249 staff)	X	X

	Category	Intermediary	End beneficiary
Health related	People with disabilities (excluding people with mental health problems)	---	X

	Category	Intermediary	End beneficiary
Education/Research related	NEETs (not in education, employment or training)	---	X

	Category	Intermediary	End beneficiary
Work related	Not relevant	Not relevant	Not relevant

	Category	Intermediary	End beneficiary
General	People at risk of poverty/in poverty	---	X

	Category	Intermediary	End beneficiary
Policy related	Not relevant	Not relevant	Not relevant

	Category	Intermediary	End beneficiary
Culture related	Not relevant	Not relevant	Not relevant

	Category	Intermediary	End beneficiary
Justice/Home affairs related	Not relevant	Not relevant	Not relevant

	Category	Intermediary	End beneficiary
Migration related	Not relevant	Not relevant	Not relevant

	Category	Intermediary	End beneficiary
Minority related	Not relevant	Not relevant	Not relevant

Target groups description

Seniors are the main target group. The aim is to motivate them to use IT, and to make a usage of IT technology much easier. This could support the independent life in their natural environment. The way how to achieve is to connect them with the 3 key supporting pillars – families, care givers, and non-profit organizations. This will create the platform for effective support and appropriate quality of the social service.

The second target group is the families of seniors. SILVERGON solution brings a "peace of mind" for them. It is achieved by having a permanent communication channel with their loved one, having immediate data about the health condition, and by having ability to support them remotely. The family members can also have online information about the scheduled / performed social services by care giver, and together with senior have a real opportunity to influence the quality of that service.

Even if it is strongly preferred to keep the seniors in their natural environment, social service will stay the critical for their independent a good quality life. Transformation of the social services and increasing of the number of elderly people get care providers under big pressure to be more effective in terms of quality and quantity as well. SILVERGON service management module is for the care givers the way how to be more transparent, how to include seniors and their families more deeply into the process, and how to be more cost effective.

For non-profit organization is the SILVERGON solution a great way how to directly communicate with seniors and their families. It is also an option how to collect their feedbacks, how to educate, and how to be a controlling tool in case that families and care givers do not perform their duties correctly.

CROSS-CUTTING ISSUES

Good governance	Relevant
Good business practice	Relevant
Sustainable development	Non-applicable
Gender equality	Non-applicable
Zero tolerance for corruption	Non-applicable
Social care giving is one of the key duties for government at the central and at the local levels, as well for municipalities. It is obvious that increasing number of elderly populations brings a strong pressure in between needs and financial sources. We believe that having a clever software communication platform, option to track remotely a health condition, support remotely the seniors, and effective social service management, is a great example of a good governance, and at the same time the opportunity for good practice on social care market.	

BUDGET

GRANT RATE	90%
OWN RESOURCES - Cofinancing	10%

	Required grant amount	Own resources - cofinancing	Total costs
Direct eligible costs	179 955,00 €	19 995,00 €	199 950,00 €

Serial number	Expenditure item	Unit	Unit price	Quantity	Total item costs	Required grant amount	Own resources - cofinancing	Activity	Expenditure category	Expenditure group	Incurred by	Form of cofinancing	Comments
1	Chief programmer / solution architect	Man-hour	20,00 €	2600	52 000,00 €	46 800,00 €	5 200,00 €	Activity 1	Costs of staff assigned to the project	Current expenses - staff	Applicant	Cash	Cost of main program development and solution architect (Richard Kakaš)
2	Coding - phase I	Man-hour	20,00 €	320	6 400,00 €	5 760,00 €	640,00 €	Activity 1	Costs arising from project contract	Current expenses - other	Applicant	Cash	Support the additional program (freelance for the phase I)
3	Coding - hardware integration	Man-hour	20,00 €	320	6 400,00 €	5 760,00 €	640,00 €	Activity 2	Costs arising from project contract	Current expenses - other	Applicant	Cash	Support the additional program (freelance for the hardware integration phase I)
4	Coding - phase II	Man-hour	20,00 €	1800	36 000,00 €	32 400,00 €	3 600,00 €	Activity 3	Costs arising from project contract	Current expenses - other	Applicant	Cash	Support the additional program (freelance for the phase II)
5	Web pages/web shop/client's zone	Man-hour	20,00 €	320	6 400,00 €	5 760,00 €	640,00 €	Activity 4	Costs arising from project contract	Current expenses - other	Applicant	Cash	Support the additional program (freelance)
6	Technical support & helpdesk	Man-hour	10,00 €	1800	18 000,00 €	16 200,00 €	1 800,00 €	Activity 6	Costs of staff assigned to the project	Current expenses - staff	Applicant	Cash	Live technical support helps the office
7	Office set up	Month	600,00 €	12	7 200,00 €	6 480,00 €	720,00 €	Activity 6	Costs arising from project contract	Current expenses - operation costs	Applicant	Cash	Rent of office for program and live technical support helps the office
8	Office	Set/Ensemble/Pack	5 000,00 €	1	5 000,00 €	4 500,00 €	500,00 €	Activity 6	Costs of	Current	Applicant	Cash	Office

	equipment								equipment (during the project with PP)	expenses - office equipment			equipment furnitur printer
9	Legal and business documentation	Man-hour	40,00 €	120	4 800,00 €	4 320,00 €	480,00 €	Activity 5	Costs arising from project contract	Current expenses - other	Applicant	Cash	Lawyer costs - 1 of order contract terms & conditic GDPR
10	Marketing campaign	Project	10 000,00 €	1	10 000,00 €	9 000,00 €	1 000,00 €	Activity 7	Costs arising from project contract	Current expenses - operation costs	Applicant	Cash	Marketi campai focused mainly (the fam member the seni and on givers
11	Personal demonstration & free trial	Project	500,00 €	25	12 500,00 €	11 250,00 €	1 250,00 €	Activity 7	Costs arising from project contract	Current expenses - operation costs	Applicant	Cash	Person present and free trials fo care giv and for seniors under ti care
12	Set of hardware for presentation and free trials	Set/Ensemble/Pack	350,00 €	15	5 250,00 €	4 725,00 €	525,00 €	Activity 7	Costs arising from project contract	Current expenses - operation costs	Applicant	Cash	Cost of devices tablets, wearabl mobile i connect for pers demo a free tria
13	Project management	Man-hour	20,00 €	1500	30 000,00 €	27 000,00 €	3 000,00 €	Project management	Costs of staff assigned to the project	Current expenses - staff	Applicant	Cash	Project manage (Miroslava Kakaš)

	Required grant amount	Own resources - cofinancing	Total costs
Indirect eligible costs	18 000,00 €	2 000,00 €	20 000,00 €

Serial number	Expenditure item	Unit	Unit costs	Quantity	Total item costs	Requested grant amount	Own resources - cofinancing	Activity	Expenditure category	Expenditure group	Incurred by	Form of cofinancing	Comment
14	Reserve	Piece	10 000,00 €	1	10 000,00 €	9 000,00 €	1 000,00 €	Unspecified	Reserve	Reserve	Applicant	Cash	Reserve
15	Indirect eligible costs	Piece	10 000,00 €	1	10 000,00 €	9 000,00 €	1 000,00 €	Unspecified	Indirect expenses - 15% of eligible direct personal expenses	Indirect expenses	Applicant	Cash	Indirect eligible costs

	Required grant amount	Own resources - cofinancing	Total costs
In total	197 955,00 €	21 995,00 €	219 950,00 €

BUDGET OVERVIEW

Total project costs	Required grant amount	Own resources - cofinancing	NFM contribution	State budget contribution
219 950,00 €	197 955,00 €	21 995,00 €	168 261,75 €	29 693,25 €

FIRST REQUIRED ADVANCE PAYMENT

Advance - Applicant	Advance - Partner 1	Advance - Partner 2	Total advance payment
40 000,00 €			40 000,00 €

PROJECT REVENUES AND SUSTAINABILITY

Project sustainability period	3/5 years
Real estate investments are part of the project eligible costs	No

ESTIMATED COSTS

Description	Year N	Year N+1	Year N+2	Year N+3	Year N+4	Total
Cost of staff	67 500,00 €	77 600,00 €	85 400,00 €			230 500,00 €
Cost of sold/rented equipment	13 000,00 €	24 950,00 €	56 500,00 €			94 450,00 €
Cost of service	81 000,00 €	93 150,00 €	102 500,00 €			276 650,00 €
Cost of consumables & supply	7 200,00 €	8 300,00 €	9 100,00 €			24 600,00 €





ESTIMATED REVENUES

Description	Year N	Year N+1	Year N+2	Year N+3	Year N+4	Total
Revenue -service - individual end users	87 000,00 €	126 000,00 €	185 000,00 €			398 000,00 €
Revenue - service - care givers	39 000,00 €	75 000,00 €	110 000,00 €			224 000,00 €

Revenue - sold equipment	9 600,00 €	14 000,00 €	26 800,00 €			50 400,00 €
Sources of financing and sustainability description	<p>Project SILVERGON is a real business project, profit oriented, with expected break even in the fiscal (calendar year) 2023. We believe in commercial success and sustainability of this project because:</p> <ul style="list-style-type: none"> • Based on the experience from USA and Western Europe, and based on our market research and interviews with experts in this area, there is a strong focus on new technology in the process of the social service's transformation. • There is an increasing number of seniors, but very limited financial sources of central and local government to cover the social services for them. That is why a new technology and better service management will play a key role in a near future in that area. • Both partners have enough experience with software & applications development, and with its implementation. • There are multiple target buyers for our solution - seniors, their families, private care givers, public care givers, municipals. Even if this market of the social service is difficult, there is still a huge market opportunity and potential. <p>What we need is to overcome the first investment in the software developers. After this beginning period, SILVERGON solution will be shortly profitable and sustainable, with a great potential to grow in Slovakia, and other EU countries as well.</p>					

ATTACHMENTS

Mandatory attachments

	Title	Financial statement FY2019 part 1.pdf
	Description	Financial statement FY2019 part1
	Title	Financial statement FY2019 part 2.pdf
	Description	Financial statement FY2019 part2
	Title	Declaration of the Applicant.pdf
	Description	Declaration of the Applicant
	Title	De minimis Aid Scheme - declaration.pdf
	Description	De minimis Aid Scheme - declaration

Optional attachments

	Title	CV - Miroslav Kakas.pdf
	Description	CV Miroslav Kakas
	Title	CV - Richard Kakas.pdf
	Description	CV Richard Kakas

Attachments relating to sustainability of the project

Notes	
Name and surname of person submitting the application	Miroslav Kakaš
Date of submission of the application	23.10.2020
Name and surname of person completing the form	Miroslav Kakaš
✓ I confirm that information provided in this application is true and correct.	