

Press release

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SAP and PlaNNet Finance Join Forces to Create Sustainable Business Models Through Access to Microfinance and Technology

Global Software and Microfinance Leaders Will Target Shea Nut Value Chain in Ghana, Africa, as First Joint Initiative



PARIS — June 17, 2009 — SAP AG (NYSE: SAP) has made a commitment to provide financial, software and expert assistance to **PlaNNet Finance**, a leading international non-profit organization that offers support services to microfinance institutions (MFIs). SAP and PlaNNet Finance aim to improve the microfinance sector through a combination of microfinancing, the use of new technology and the creation of value-chain extensions that help entrepreneurs at the base of the economic pyramid create sustainable businesses. Three main areas will be targeted: technology development for field initiatives, development of software solutions for MFIs and deployment of SAP technology for PlaNNet Finance's corporate initiatives. In addition, SAP will use its associations with its

customers, partners and developers – known as the SAP ecosystem – to provide expert assistance. The announcement was made at a joint press conference held today in Paris.

Microfinancing is the provision of financial services, especially credit, savings and insurance, to the disadvantaged. By offering small loans to budding entrepreneurs and business collectives, the lending organizations have a positive impact on an individual level, providing people with an opportunity to break out of extreme poverty. This also helps to develop sustainable economic growth in emerging markets.

“Our mission is to further the development of microfinance through the creation of programs and tools that encourage best practices in the sector,” said Jacques Attali, president, PlaNet Finance. “More than eight million people in nearly 80 countries are currently beneficiaries of funds provided by PlaNet Finance’s network of MFIs. With new technologies, the network’s impact will be even greater. PlaNet Finance is actively involved in this field, which will enable hundreds of millions of low income entrepreneurs, mainly in rural areas, to gain access to financial services at an affordable cost. By leveraging new technology SAP and PlaNet Finance will improve the current microfinance offering through better access to education and skills training for more people in need worldwide.”

Local Entrepreneurs in Ghana, Africa, Targeted in First Joint Field Initiative

To start their first joint field initiative, SAP and PlaNet Finance have carefully studied the shea nut value chain in Northern Ghana to identify how microfinance, education and technology can help improve the incomes and living conditions of women who pick and process the nuts into shea butter. Although the production of shea butter, used in food and cosmetics, is one of the most accessible income-generating activities for rural women in Ghana, their incomes are unstable due to a lack of market information, inadequate business knowledge and low negotiating power.

The joint initiative will develop groups of shea nut harvesters and provide them training on how to effectively work together to help ensure maximum success. Women will also be trained in after-harvest nut treatments and improved techniques for shea butter production. Each group will be equipped with a mobile phone to manage orders and facilitate the microfinance institution’s follow-up on loans. Along with the technology solutions from SAP and PlaNet Finance, this regrouping will help increase yield, improve bargaining power, enhance product quality and offer better management of contractual relations with buyers.

“SAP and PlaNet Finance share a commitment to helping people find the best way to run their businesses,” said SAP CEO Léo Apotheker. “SAP believes that with the right partners the private sector can significantly contribute to the development of underserved markets worldwide. Our goal is to help organizations that face significant barriers to growth become profitable and sustainable businesses. SAP and PlaNet Finance will work to bridge the digital divide and bring the benefits of technology to those without access to it. With the assistance of the SAP ecosystem, we will also improve the technology supporting PlaNet Finance’s own operations and those of its network, so that they can better serve entrepreneurs in emerging markets.”

Developing the Microfinance Sector with New Software Technology

The collaboration will also focus on two other areas:

- **PlaNNet Finance's Microfinance Institution Network.** SAP will offer its expertise to improve MicroFit, a microfinance software solution geared toward medium- and large-sized microfinance institutions. MicroFit was created by PlaNNet Finance and helps manage loans at the lowest possible transaction cost. It is critical for MFIs to operate this way in order to be sustainable and maximize the number of clients they serve. The current solution is based on a client/server architecture and will be re-developed to run over the Web in order to increase access from remote areas and decrease the cost of deployment.
- **PlaNNet Finance Corporate.** SAP will provide PlaNNet Finance with the appropriate software solutions and implementation support, which will help enable the organization to optimize business operations and processes in the areas of financial management, human resources, project management, business intelligence and knowledge management.

The collaboration between SAP and PlaNNet Finance is part of SAP's long term commitment to sustainability, and more particularly to corporate social responsibility. For more information, visit the **Sustainability at SAP** section of sap.com.

About PlaNNet Finance

PlaNNet Finance is an international non-profit organization with the mission to alleviate poverty through the development of microfinance, therefore increasing the unbanked and underbanked's access to financial services. Based in Paris, PlaNNet Finance's international network holds activities in close to 80 countries around the world. www.planetfinancegroup.org

About SAP

SAP is the world's leading provider of business software(*), offering applications and services that enable companies of all sizes and in more than 25 industries to become best-run businesses. With more than 86,000 customers in over 120 countries, the company is listed on several exchanges, including the Frankfurt stock exchange and NYSE, under the symbol "SAP." www.sap.com

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