



**ORACLE®**

## **Make IT affordable with Oracle Financing**

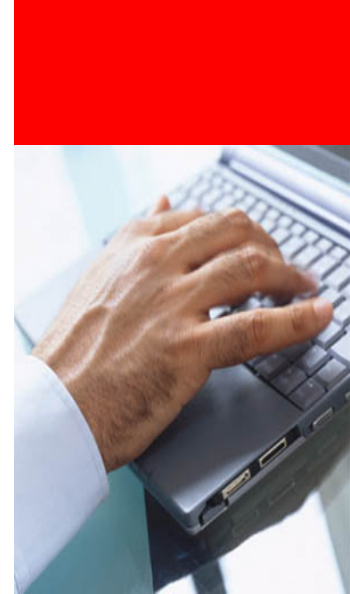
Fernando Gil

Oracle Financing - Director Latin America, Middle East and Africa



## Agenda

- Current business climate
- About Oracle Financing
- Financing Impact
- Where to find more about Oracle Financing





# Current Business Climate



# Current Business Climate

- Global Crisis
  - Credit Crunch
  - Financial crisis turned into economic crisis
  - Change in consumption / investment patterns
    - Companies
      - New themes
        - » do more with less: IT budget constraints
        - » cash is king: project justification, ROI
    - Consumers
      - Higher competition from providers
      - Higher expectations in terms of service / product quality vs. price.



# Current Business Situation

- Will pre- crisis consumption / investment patterns return?.... No!
- What does this mean?
  - IT new role in order to generate more efficiency
    - simplify, standardize, centralize and automate
    - provide accurate and timely data to support business decisions
  - CIOs and CFOs working together
  - Cash is king
    - project evaluation and competition - ROI
    - cash based analysis (IRR, opportunity cost in addition to P&L based analysis)
  - Do more with less
    - demand for new business models
      - SaS, On Demand
      - Revenue / Risk sharing
      - Cloud Computing
      - Vendor Financing



# Oracle Financing



# Oracle Financing Facts

deliver the  
**PROMISE**

[www.saoug.co.za](http://www.saoug.co.za)

Est. 1989: 22 years of experience

\$9+ billion in financing (\$ 2 b annually)

10,000+ customers

60+ countries



# Oracle Financing South Africa Facts

Est. 2009: 2 years of experience

\$80+ Million in financing

20+ customers

Software and Hardware Financing

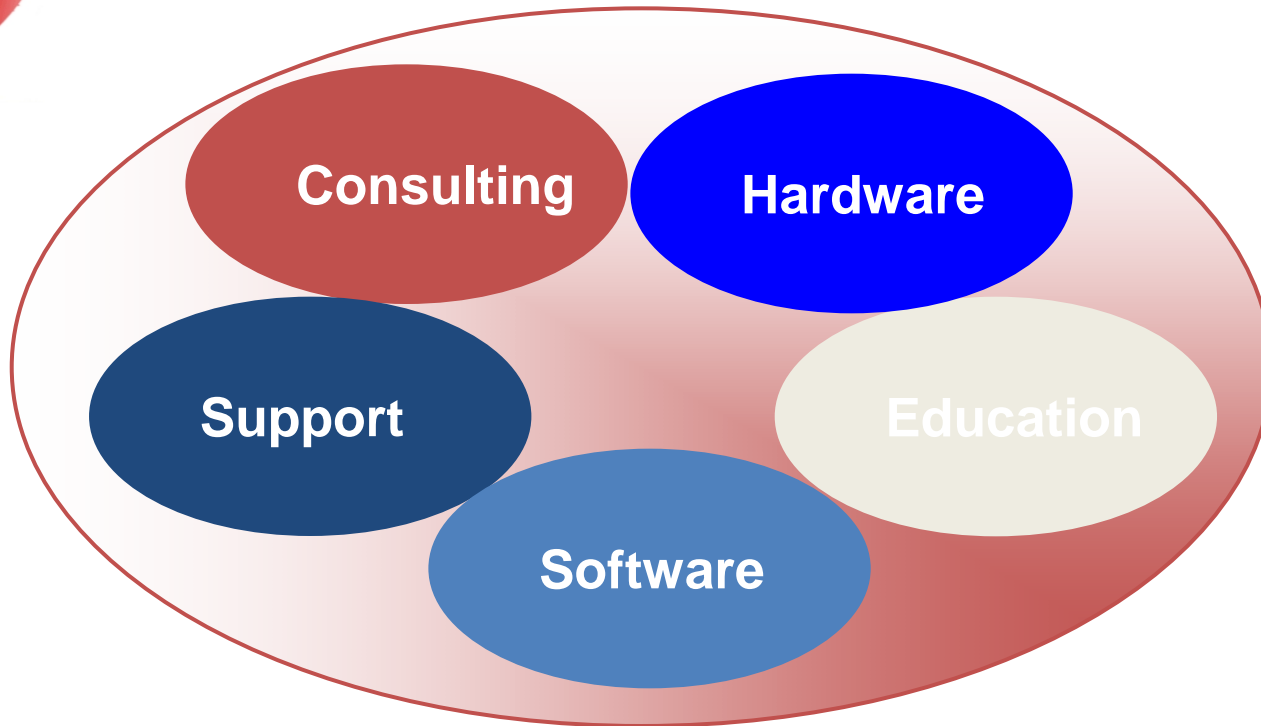


# Oracle Financing: Enabling Customer's Acquisition of Solutions Built on Oracle

- Most affordable way to acquire IT
- Match payments to benefits / deployment
- Budget / accounting flexibility
- Investment justification
- Ease of acquisition / approval



# Oracle Financing for All Oracle Products & Services





# Industry Leaders Use Oracle Financing

believe the **PROMISE**

www.saoug.co.za

## Who Uses Financing?

- 9 of 10 Top Commercial Banks
- 9 of 10 Top Telcos
- 7 of 7 Top Automotive cos.
- 5 of 5 Top Energy cos.
- 4 of 4 Top Health Care providers
- 4 of 5 Top Network & Com. Equip. cos.
- 7 of 9 Top Pharmaceuticals cos.
- 8 of 10 Top Publishing, Printing cos.
- 3 of 3 Top IT Services cos.
- 3 of 4 Top Gas & Electric Utilities
- 3 of 4 Top Securities cos.

### who uses payments?

Internal use only

## 9 of the 10

Top Commercial Banks  
Use Oracle Financing

"Oracle Financing was instrumental in taking our \$2M USD license deal off the table with Citizens Bank in Q4. Spreading payments over time helped match payments to their multi-phased deployment. This was crucial in avoiding a large upfront investment for licenses they had not originally budgeted for."

—Becky Mellow  
Application Sales Rep.

The Best Companies Acquire Oracle With Oracle Financing

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FINANCING

www.oracle.com/financing or call  
850-506-2020

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Source: Forrester 5/10/2010

### who uses payments?

Internal use only

## 4 of the 4

Top Healthcare Companies  
Use Oracle Financing

"Oracle Financing has helped me close numerous deals with Aetna Life Insurance. Without them, I'm not sure how we could have creatively packaged these deals to meet Aetna's needs."

—Dan Lundy  
Oracle Applications Sales Manager

The Best Companies Acquire Oracle With Oracle Financing

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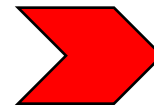
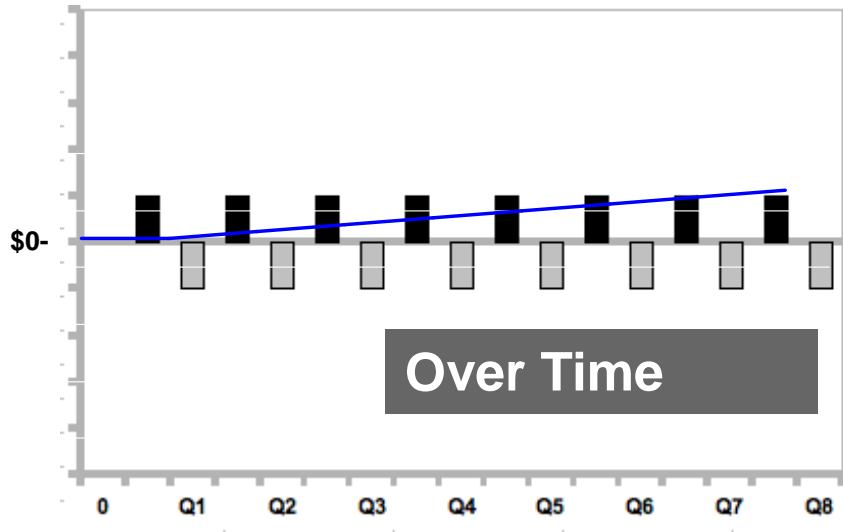
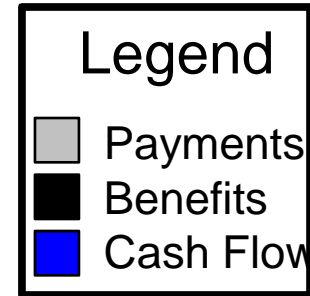
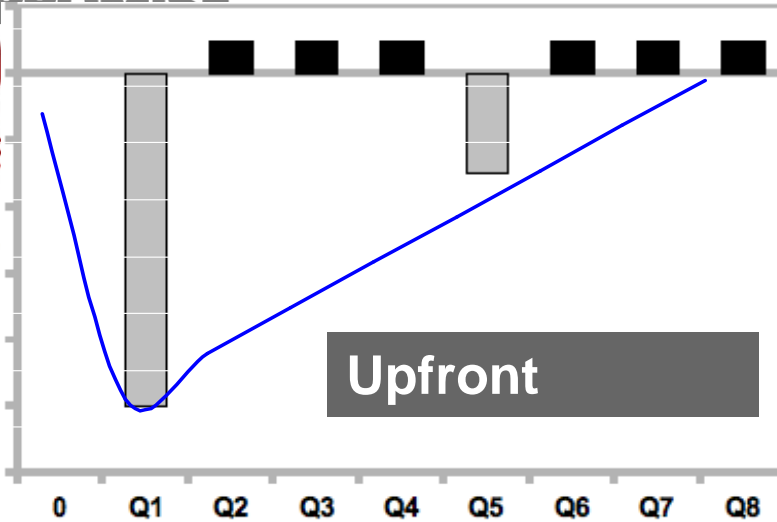
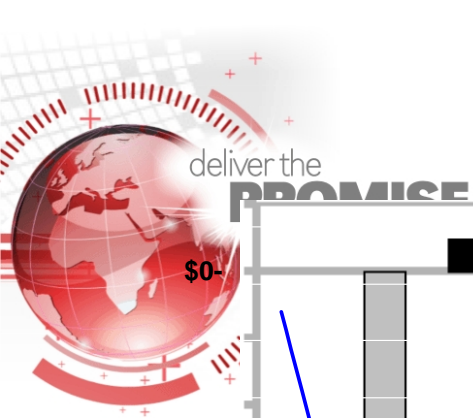
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Source: Forrester 10/21/2009



# Financing Impact

# Which would you prefer?

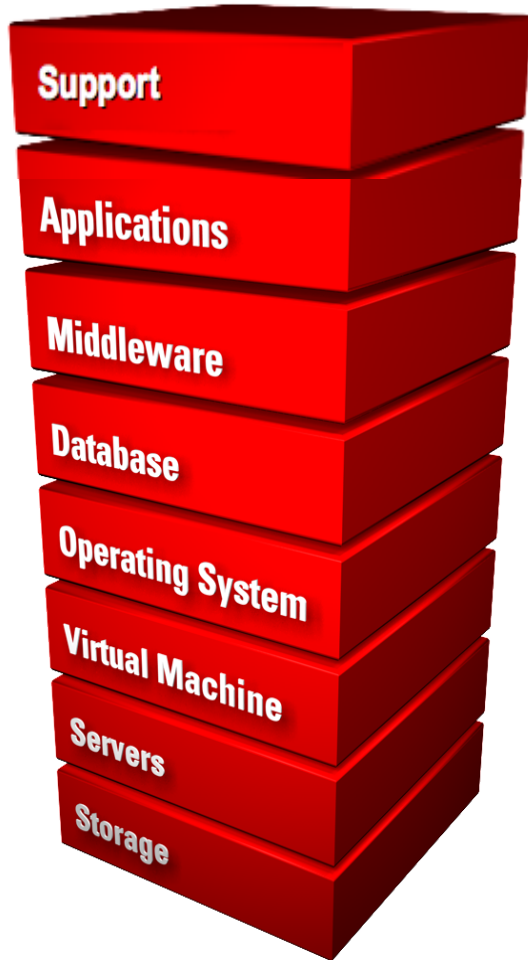


- Same project
- Same costs
- Same benefits
- Enhanced project payback!



# Standard Payment Terms

deliver the **PROMISE**

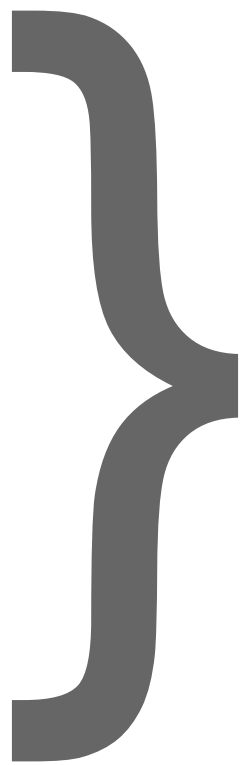


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# Make IT Affordable

## *Low Monthly Payments*



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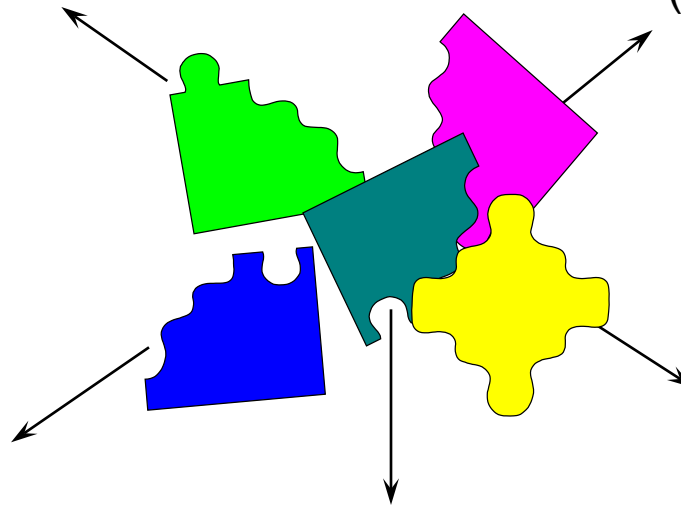
- **Get started today**
- **Enhanced ROI**
- **Flexibility to grow**
- **Easy to budget**



# Customers Requirements

Budget Constraints

Future Benefits  
(Implementation Plan.)



Multiple Purchase  
Decisions

Management  
and Financial  
Objectives

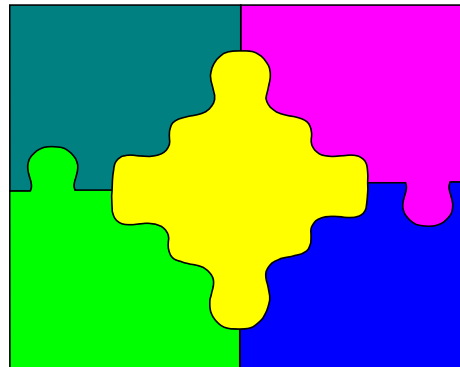
Accounting Issues



# OFD Solutions

Access to Future Budgets

Total Financial and  
Technical Solution



Payment Plan  
According to Deployment and  
Customer Benefits

# More Information

deliver the

Financing Services | Financing and Leasing | Oracle - Windows Internet Explorer

http://www.oracle.com/us/products/financing/index.html

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Financing Policies

## Make IT Affordable

Oracle Financing's Limited Time Promotions

[See if you qualify >>](#)

Oracle 1-800-633-0806

Global contacts

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Offers

- Delay Payments, Not Business Results
- Maximize Your Options

Close

News

Customers

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### Oracle Financing

#### WHY ORACLE FINANCING?

Oracle Financing helps customers acquire IT products from Oracle and Oracle partners, whether it's a point solution from Oracle or a complex multi-vendor system with software.

#### ORACLE FINANCING BENEFITS

- Flexible payment structures to meet your specific needs
- Simple and easy application and

<http://oracle.com/financing>



# Questions