

Not only large corporations, but also medium-sized companies (SME) are faced with two issues, which - with the help of SAP - they have managed to get under control:

- The subprime crisis as the cause of the global financial crisis
- The ecological crisis concerning energy and raw material consumption.

Visions of SAP: SAP is an optimal tool for handling such crises.

By gradually networking and integrating ERP systems and NetWeaver (BI) in the Internet, SAP allows for more transparency when it comes to risk management in the financial, energy and raw material markets.

1. By implementing an ERP system, SAP can provide medium-sized companies with a basic package - from finance through the controlling phases in production, storage and sales.

As a result, a network is created between the subsidiaries at a global level:

- Internally using SAP software with functions such as email, and the possibility of having access to databases and online servers
- Externally for suppliers and customers using supply chain management (SCM) and/or customer relationship management (CRM) as a possible add-on module for more effectively controlling the supply chain and material flow.



One of the major advantages: data transfers are drastically improved and collaboration is intensified and fostered globally.

In addition to this basic package including the extension for the suppliers and customers, there is an additional ERP system add-on to which allows you to analyze and evaluate data for various processes concerning both management and employees.

This add-on makes it possible to develop an early warning system in the form of controlling, which is an extremely useful tool for medium-sized companies. Precise budget and marketing plans are key factors for ensuring success in the markets today, even during such crises.

2. With NetWeaver (BI), the basic package is transformed into a platform like a portal. The 'Business by Design' for medium-sized business uses this suite. These can be connected with company-specific and third-party software. This is truly a revolutionary product!

The service-oriented architecture (SOA) bridges hardware with software. This vital process is possible with SAP services using virtual operating stations and servers.



The service-oriented architecture (SOA) by Evolution and SOA by Design from SAP are new on the market and are tailor-made to meet the needs of every progressive medium-sized company.

3. The financial crisis has had a devastating impact on medium-sized companies with respect to:

- New financial products for investment banking in the form of structured financing and
- Private Equity businesses with respect to outsourcing balance sheet values.

In both points, medium-sized companies were and are still provided with consulting services by rating agencies. As we have seen, such risk assessment has not always been sufficient... Here there were also conflicts between the parties with respect to the agents' providing of information and services to the medium-sized companies.

Optimal risk management with corresponding software support at both the agency and customer level is recommended and extremely useful for medium-sized companies in order to get out of the financial crisis safely and soundly.

SAP offers the corresponding instruments and many more possibilities...



Rating agencies should give up their role as a punctual opinion leader on investment risks. Instead, they should focus much more on customer relationships - ensuring an effective and long-lasting collaboration in order to target not only short-term but also middle and long-term successes.

Here it is important to keep in mind that the analyses must be all - encompassing – which brings us one step further with our vision for coming out of the crisis.

This means that product risks as well as market risks must be considered when analyzing situations and simulated scenarios.

In this respect, software support is becoming more and more important for both partners...

Long-lasting, results-oriented goals act as a value investment and take into account added value, cash flow and assessment.

Moreover, they can incorporate energy and raw material consumption and prove to be an effective tool for combating the ecological crisis...

In this way, the general software revolution - and gradually developing this revolution further - is increasingly gaining importance: they shape the global economy with long-term effects...

