

# Capgemini MicroWorld

Alleviating poverty by supporting micro-entrepreneurs



For Capgemini, the principles of Corporate Responsibility & Sustainability (CR&S) extend well beyond philanthropy and strict compliance with the law. We acknowledge the important role that we can play in the positive development of countries around the world. For this reason, we have partnered with PlaNet finance, a leading microfinance non-governmental organization (NGO), to help alleviate poverty through increasing access to seed funding for small business owners in developing countries.

On September 27, 2015, the UN member states signed the Sustainable Development Goals, a new set of goals and targets to eradicate poverty by 2030. At Capgemini we are eager to use our skills, expertise and resources to play our part in achieving the ambitious sustainable development goals.

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## MicroWorld

Capgemini were one of the first companies to sign-up to MicroWorld, a pioneering digital platform which connects micro-finance lenders with micro-entrepreneurs. The platform enables small businesses in developing nations to access seed funding for their business, empowering them to work their way out of poverty.

Microcredit is the term used to describe small loans granted to low income individuals who are excluded from the traditional banking system. Already across the world 190million people hold a microloan, and 80% of those are women. Using our skills and expertise in digital and information technologies, we have developed an online community that links Capgemini lenders to microfinance institutions (MFIs) and, ultimately, to more entrepreneurs who need capital for their business.

Through this platform over **1,400** Capgemini employees have invested **€146,550** in microloans. This money has gone towards supporting **1,798** micro-entrepreneurs in developing countries.

To improve functionality and increase the impact of the MicroWorld platform, we are:

- Adding a donation function to enable direct aid after natural disasters and humanitarian crisis
- Piloting a portal to match employee skills with NGO's to encourage pro-bono work.

To find out more about MicroWorld, or to sign up to become a micro-lender please visit:

[www.capgemini.microworld.org](http://www.capgemini.microworld.org)

*“Development progress at the required global scale will only be possible with the full and active involvement of the private sector.”*

*UN Development Programme, 2015.*

## 5 reasons for lending through MicroWorld

- Microfinance empowers people who have the desire to work their way out of poverty
- 100% of the money lent goes directly to the micro-entrepreneur
- At maturity, the loan is repaid. You can take your money back or choose to reinvest it
- It allows you to lend as opposed to donate making your money go further
- You can follow individuals' progress online to see what impact your loan is making



The micro-entrepreneurs we support are individuals just like Marharbo from Tajikistan:

**Name:** Marhabo

**Location:** Dushanbe city, Tajikistan

**Profession:** embroidering and sewing



*Marhabo received her first loan of \$1,000 in 2014. With the help of MicroWorld and its lenders, she was able to purchase fabrics and accessories for her work and significantly expand her business.*

*In 2015, Marhabo applied for a second loan. Thanks to her good credit history, she obtained a loan of \$3,000. With this money she intends to train others in her craft and develop her client base, in order to increase profits.*



**“** What matters is not what we expect from this website but what it can bring to others. It offers our employees the opportunity to engage directly with micro entrepreneurs to promote their economic development. We offer them the opportunity in particular to fight effectively against poverty by contributing to the development of micro-entrepreneurship.**”**

**Paul Hermelin**  
**Capgemini Chairman & CEO**



## About Capgemini

Now with 180,000 people in over 40 countries, Capgemini is one of the world's foremost providers of consulting, technology and outsourcing services. The Group reported 2014 global revenues of EUR 10.573 billion. Together with its clients, Capgemini creates and delivers business, technology and digital solutions that fit their needs, enabling them to achieve innovation and competitiveness. A deeply multicultural organization, Capgemini has developed its own way of working, the Collaborative Business Experience™, and draws on Rightshore®, its worldwide delivery model.

Learn more about us at

[www.capgemini.com](http://www.capgemini.com)