



Peruana de Artefactos  
para el Hogar  
Lima, Peru  
www.carsa.com.pe

#### Industry:

Retail

#### Annual Revenue:

US\$77 million

#### Employees:

1,000

#### Oracle Products & Services:

Oracle Database  
Oracle Fusion Middleware  
Oracle JDeveloper  
Oracle Financials

#### Oracle Partner:



ITConvergence  
www.itconvergence.com

**“Implementing an Oracle Database platform has helped us increase both our sales and the amount of credit we grant. With the versatility of the new system, our company has achieved optimal operational efficiency.”** – Marco Rojas Romero, Chief of Databases and Applications, Peruana de Artefactos para el Hogar

## Peruana de Artefactos para el Hogar Consolidates Information and Achieves Efficiency in Granting Credit

Founded 54 years ago, Peruana de Artefactos para el Hogar (Peruvian Home Devices) specializes in granting quick and easy credit for the purchase of household appliances and other products. It has wide experience in the retail industry and has 70 points of sale throughout the country.

### Challenges

- Implement a unified IT infrastructure to standardize business rules throughout the organization
- Create a robust, reliable, high-availability database to achieve operating efficiency in credit processing
- Develop customized “one-box” software for efficient control of credit granting and for daily followup on collections
- Make financial information available online for quick decision making about promotions and product rotation
- Optimize the company's competitiveness and profitability, improving client service

### Solution

- Worked with ITConvergence, an Oracle Partner, to implement a unified Oracle E-Business Suite application platform and standardize business rules throughout the organization
- Consolidated credit information in a robust, reliable, high-availability database with Oracle Database, improving communication among the company's 70 points of sale
- Deployed Oracle Financials to efficiently administer promotions, sales, and product rotation, improving profitability by 15% during times of high demand
- Accelerated efficient credit processing, raising the daily number of credit accounts granted from 10 to 150 (reaching 350 new accounts in times of high demand)
- Unified critical business functions in “one-box” customized software developed with Oracle JDeveloper, facilitating online collections followups
- Reduced monthly payment delinquencies from 12% to 6%
- Achieved immediate credit approval for 80% of products, increasing the number of clients from 30,000 in 2005 to 120,000 in 2007
- Improved productivity, increasing sales from US\$51 million in 2005 to US\$71 million in 2007