

## Sparkassenstiftung für internationale Kooperation

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### New Business Simulations for Regional Banks and MFIs worldwide

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25.09.2009

## 2. Mission of Sparkassenstiftung

**“Think globally, act locally, cooperate  
internationally”**

In the course of more than 200 years, the German Sparkassen have developed into one of the largest financial groups worldwide, successfully combining a high level of professionalism with a strong commitment to its social mandate.

The Sparkassenstiftung's essential task is to convey this profound experience to savings banks or similar institutions, particularly in development and transformation countries, thus strengthening local and regional financial structures.

## 2. Objectives of Sparkassenstiftung

### **Increasing access to financial services:**

Improving the level of professionalism of partner institutions, thus enabling them to satisfy the special needs of their target groups

### **Ensuring sustainability:**

Accompanying the partner institutions in their process of institutional development

### **Imparting know-how:**

Adjusting and implementing the factors of success of the German Sparkassen with the help of practice-oriented consulting

### **Improving economic frame conditions:**

Supporting the creation of jobs & improving development options for broad segments of the population and SME

## 3. Project experience of Sparkassenstiftung

### **Five core project categories**

- Human Resource Development and Training
- Transforming unregulated Microfinance Institutions into Formal (Microfinance) Banks
- Development of Retail Banks
- Credit Lines for SMEs ("Down-scaling")
- Financial-sector Development

## 4. Experience with Business Simulations

- **EXPERIENCE:**  
Hundreds of training measures;  
a particular favourite: a business decision-making game
- **PROBLEM:**  
Banking game was inappropriate for some target groups, especially MFIs
- **AIM:**
  - Modernise, systemise and intensify Sparkassenstiftung's training inputs
  - Enhance the professional qualifications of partner institution employees worldwide

## 5. Developing new Business Simulations

- Overhaul of the “classic” bank management game used hitherto in regional retail banks
- Two management games with different focuses:
  1. A decision-making game that allows players to experience the way in which an MFI needs to operate while considering the decisions and structures of importance to MFIs
  2. A management game that illustrates the way in which professional risk management should operate in regional banks

## 5. Developing new MFI Simulation

- For five years, every six months decisions have to be taken
- Illustration of growth phase of a typical MFI
- Country of imagination; but problems from reality



- Every round: different goals
- A winning team in every round depending mainly on the topic of the round
- Overall winner: team with best results in all categories
- "Hall of Fame" of the best teams

Raising awareness what to consider when expanding an MFI