



German Sparkassenstiftung

FOR INTERNATIONAL COOPERATION

Sparkassen and development cooperation: A success model goes global



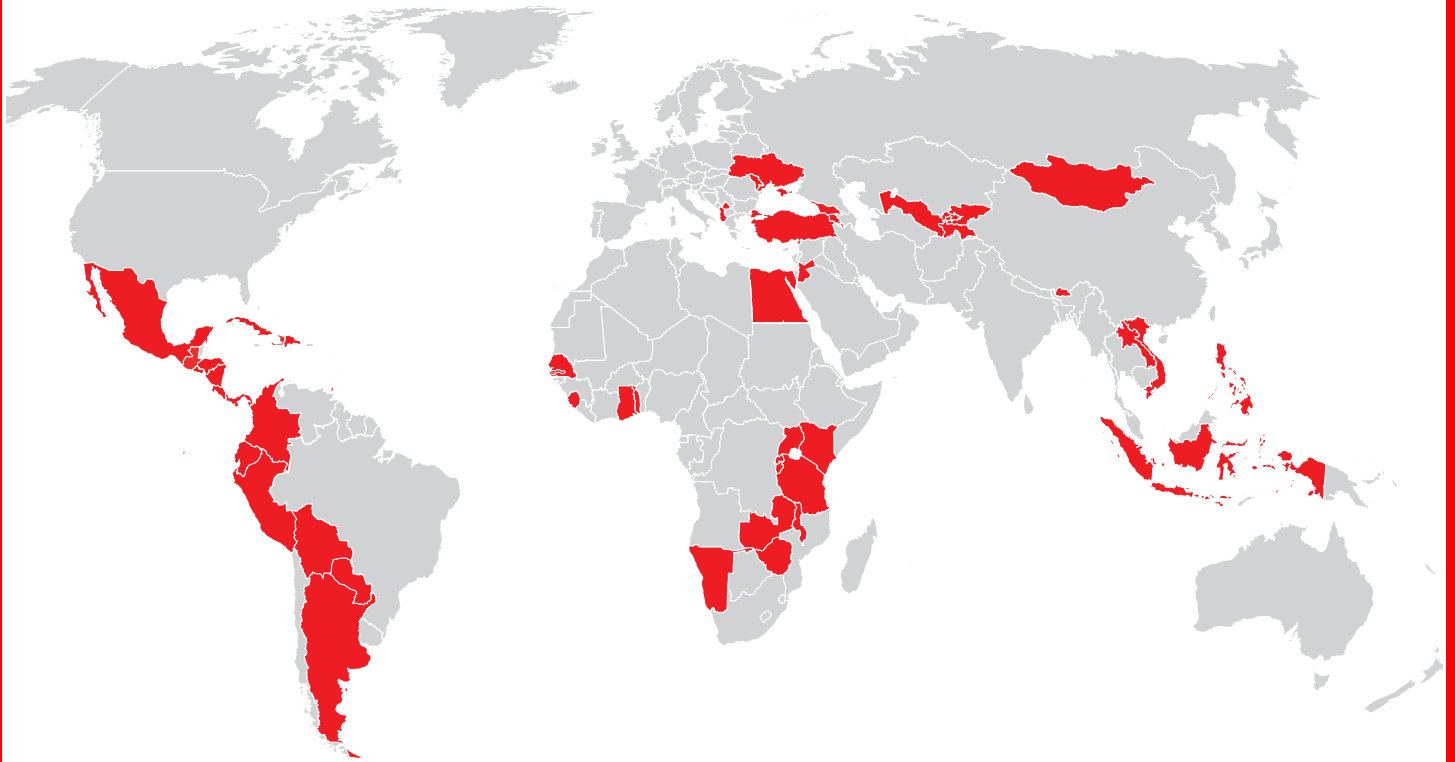
Think globally, act locally, cooperate internationally

Established in Germany over 200 years ago as microfinance institutions for low-income earners, Germany's Sparkassen (savings banks) have since grown into one of the world's largest financial groups. To this day, they successfully combine outstanding professional expertise with a strong social mandate.

The mission of the German Sparkassenstiftung for International Cooperation (DSIK) is to make financial experience available in countries of the Global South. The ultimate goal is to help create stable financial systems and improve people's prospects through financial inclusion.

Since 1992, German Sparkassenstiftung for International Cooperation has rolled out projects in more than 100 countries and emerging economies thanks to the support of over 100 institutions that make up the Sparkassen-Finanzgruppe. During this period, more than 2,000 Sparkassen employees have provided valuable assistance as consultants.

DSIK's work has an impact:



700,000

businesses have sharpened their competitive edge thanks to DSIC support

> 1 million

people have taken part in a training or further education measure,
72% of them women

1.7 million

people have improved access to financial services every year,
54% of them women

Origins and objectives of the German Sparkassenstiftung

The German Sparkassenstiftung (DSIK) enables local financial institutions to provide needs-oriented banking services that sustainably foster economic, social and environmental development at the local, regional or national level.

Together with its partner institutions, DSIK develops and implements new business strategies for micro, small and medium-sized enterprises and supports low and medium income-earners. DSIK enables marginalised groups to access financial services and ensures partner institutions benefit from a sustainable business model.

Through its work, DSIK creates development prospects for many different population groups and local businesses which ultimately helps generate jobs and income. This ties in with the mission and objectives of Germany's Sparkassen and has a stabilising effect on the financial sector and consequently on economic growth of the countries.

The projects of DSIK contribute to fulfilling the Sustainable Development Goals (SDGs) of the United Nations. The SDGs provide a basis for achieving global economic progress while maintaining social justice and respecting the earth's ecological limitations.

Global topics in our project work

DSIK projects are conducted across all areas of banking. At the same time, the financial inclusion projects of DSIK are working to foster equal opportunities. The following globally relevant topics are found in all project activities.



Adaptation to Climate Change

Climate change and its impacts pose serious risks for people, businesses and financial institutions alike. Together with central banks and other partners, DSIK is working to install sustainable technologies and craft innovative services for customers. DSIK also assists financial institutions to identify portfolio vulnerability to climate-related risks and to develop suitable risk management systems.



Women in Business

Most economic systems offer women fewer opportunities for employment: women are underrepresented in the labour market and generally tend to have informal low-value jobs. Women are also less likely to set up their own business and often only have limited access to financial services. DSIK is proactively working to eliminate gender-specific differences by empowering women.



Forced Displacement and Migration

For many years now, forced displacement and migration have been on the rise around the globe – with no let-up in sight. It is important to help people establish new livelihoods in their countries of transit or destination. In many parts of the world, DSIK is engaged in economic integration projects that target refugees and their host communities.



Digital Transformation

In an ever faster-paced world, an increasing number of services are going digital. This trend is mirrored in the strong demand for online banking products and services. DSIK is, therefore, supporting its partner institutions with their digital transformation. This involves automating internal processes and rolling out new technologies such as mobile apps or online banking. Digital training formats for bank employees and their customers make for better access to digital financial services, especially in rural or remote areas.

Business Games of German Sparkassenstiftung

First introduced in the 1990s, the Business Games of German Sparkassenstiftung have since developed into a global brand. DSIK uses its innovative and interactive game-based training format to share financial expertise with local communities.

Managing Climate Resilience

This Business Game is a highly interactive training for smallholder farmers, emerging farmers and agricultural entrepreneurs who are experiencing climate change and want to increase the resilience of their businesses.

Micro Business Game

For microentrepreneurs and all other practitioners who want to learn how they can make their start-up or small business more successful and sustainable.

Farmers Business Game

This Business Game supports smallholders, emerging farmers and agri-businesses to manage their farming enterprises more financially effectively and sustainably.

Savings Game

An interactive training tool that empowers private households, young people and small family businesses to master the art of efficient family budget management and savings mobilisation.

Adapted tools for financial institutions

Besides local community training, DSIK also provides continuing training and learning tools to help local financial institutions increase their professionalism:

Sustainable Finance Compass

Used for systematic needs assessments, project planning and progress reviews, the Sustainable Finance Compass is an adaptable tool for banking institutions engaged in sustainable finance that has been tried and tested extensively throughout the German Sparkassen Finance Group.

ESG Risk Radar

The ESG (Environmental, Social, Governance) Risk Radar helps financial institutions to identify sector-specific or sectoral climate risks to future-proof their risk management strategies.

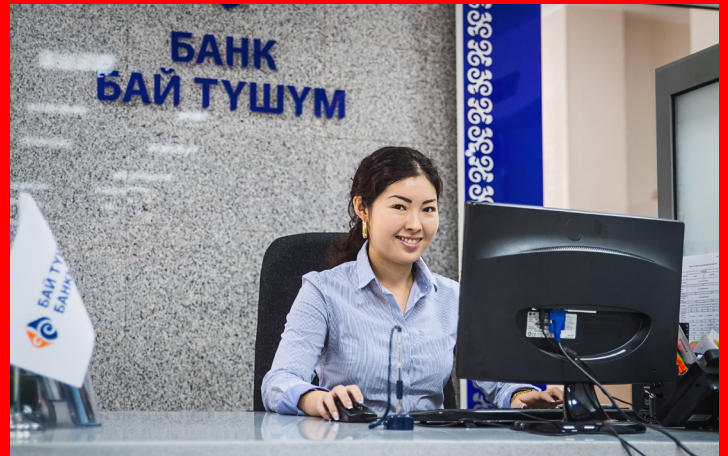
MFI Management Game

The Microfinance Institution (MFI) Management Game addresses senior, mid-level and also high-potential managers seeking an insight into management methods (best practices) that can boost MFI success.

Our commitment: Sustainable Development Goals

The work of German Sparkassenstiftung for International Cooperation is in line with the 2030 Agenda for Sustainable Development of the United Nations. The Agenda's 17 goals provide a basis for achieving global economic progress while maintaining social justice and respecting the earth's ecological limitations. With our projects we contribute to fulfilling the following twelve Sustainable Development Goals:





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