



BANK MANAGEMENT GAME



SPARKASSEN AND DEVELOPMENT COOPERATION

A success model “Made in Germany” blazes a trail around the world

Sparkassen (Savings Banks) were first introduced in Germany some 200 years ago as microfinance institutions for low-income earners. Since then, they have evolved into one of the largest financial groups in the world, successfully combining a high level of professionalism with a strong social mandate.

As the Sparkassenstiftung für internationale Kooperation (Savings Banks Foundation for International Cooperation, SBFIC), it is our mission to pass on this experience to our partners in developing and emerging countries.

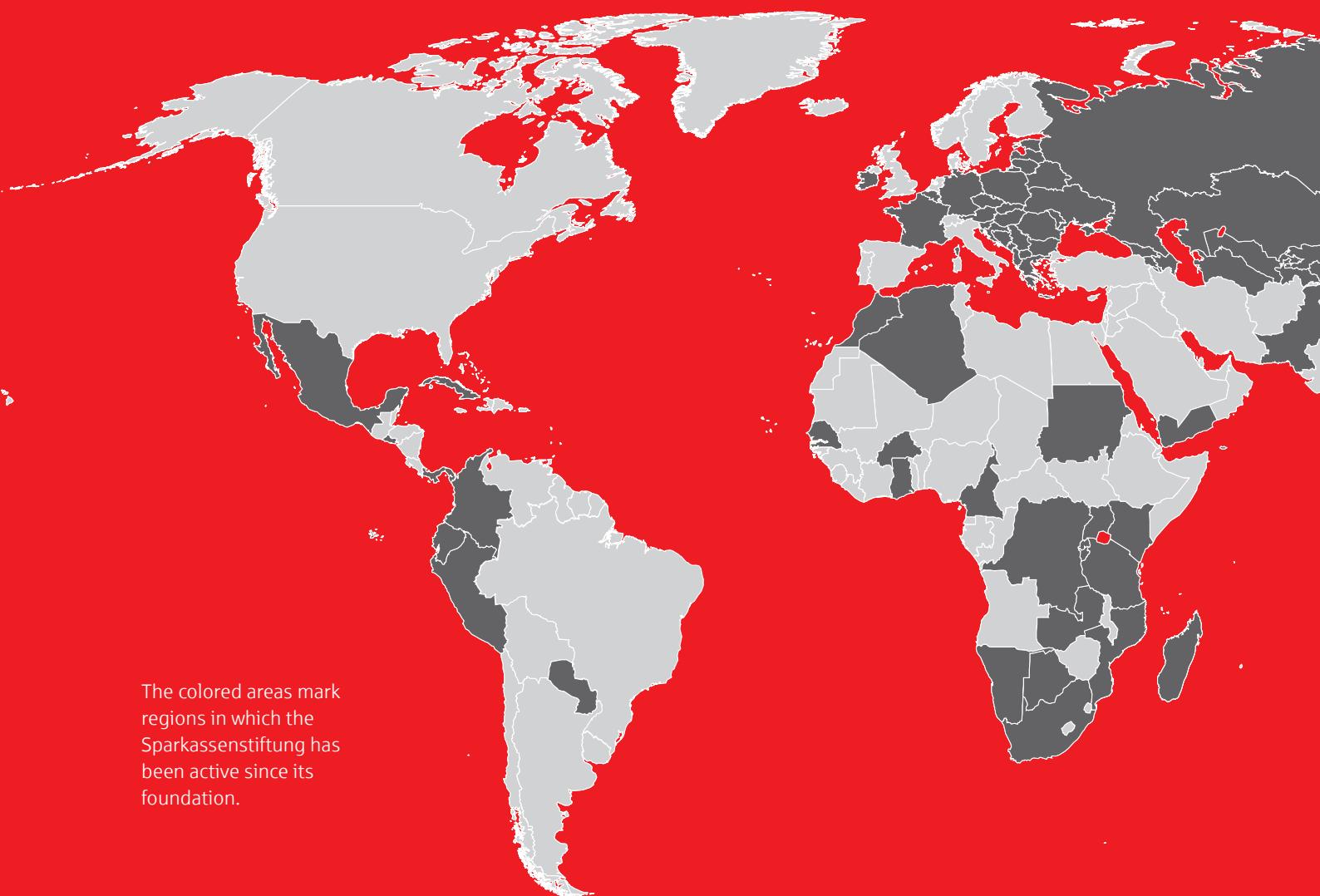
Whether in Latin America and the Caucasus, in Central Asia, Africa or in Southeast Asia – since its foundation in 1992, Sparkassenstiftung has been promoting financial institutions that enduringly foster economic and social development by enabling sustainable access to financial products and services at local, regional or national level.

Sparkassenstiftung's partner institutions essentially target micro, small and medium-sized enterprises (MSME), low and middle income earners and also socially marginalized groups in a bid to generate jobs or provide financial services to the broad population.

Sparkassenstiftung conducts projects in all areas of banking.

Essentially, it focuses on the following six thematic priority areas, designed to foster financial inclusion:

- 1 Capacity Development
- 2 Financial Literacy
- 3 MSME Finance
- 4 Institution Building
- 5 Rural Finance
- 6 Green Finance



BUSINESS GAMES

A core module of knowledge transfer in leading financial institutions and universities

Business Games made by Sparkassenstiftung have become an international brand for an innovative interactive learning experience. Learning with simulations is knowledge far away from dry theory. Interaction, practical exercise and the motivation to finish the game as the winner lead to a high learning success.

The participants always interact in groups, taking the role of managers and simulating the transactions and decisions of a bank, a microfinance institution, a small business or even a private household. In doing so, the

existing own knowledge is applied directly and expanded by sharing experience with the other players.

Discussions within the groups and the competition between them are essential parts of the didactic concept. Simulations allow a risk-free trial and error approach. In contrast to the real practice, erroneous decisions made here only inflict damage on virtual capital. Each decision has an impact on the course of the next simulation round. The identification of the reasons and the analysis of contexts are the main learning objectives of the simulations.

Based on the interpretation of results and the evaluation of competitor performance, teams are pursuing their goal to be successful.

Since the 1990s, Sparkassenstiftung has developed and used Business Games to train professionals and managers in developing countries and emerging countries. International and local instructors, who were specially trained by Sparkassenstiftung, evaluate the results of each round and analyze them in depth with all participants.



Sparkassenstiftung offers **7 Business Games** for different target groups. Overall, some **3,000 trainings** with more than **65,000 participants** have been conducted in over **40 countries** since the nineties with outstanding results and participant satisfaction.

BANK MANAGEMENT GAME

Your bank: a complex and dynamic system

Bank Management Game is a **highly interactive seminar for Senior and Middle Managers** as well as for decision makers who want to learn how bank management can improve performance and stability in practice.

Vast demand and strong experience in many countries around the world as well as the positive feedback of highly

satisfied participants are convincing proof of the success and the added value of the Bank Management Game.



OBJECTIVES

The interactive training approach for bank managers



The overall objective of the Bank Management Game is to experience **managing a financial institution effectively** by making typical business decisions in a realistic environment.

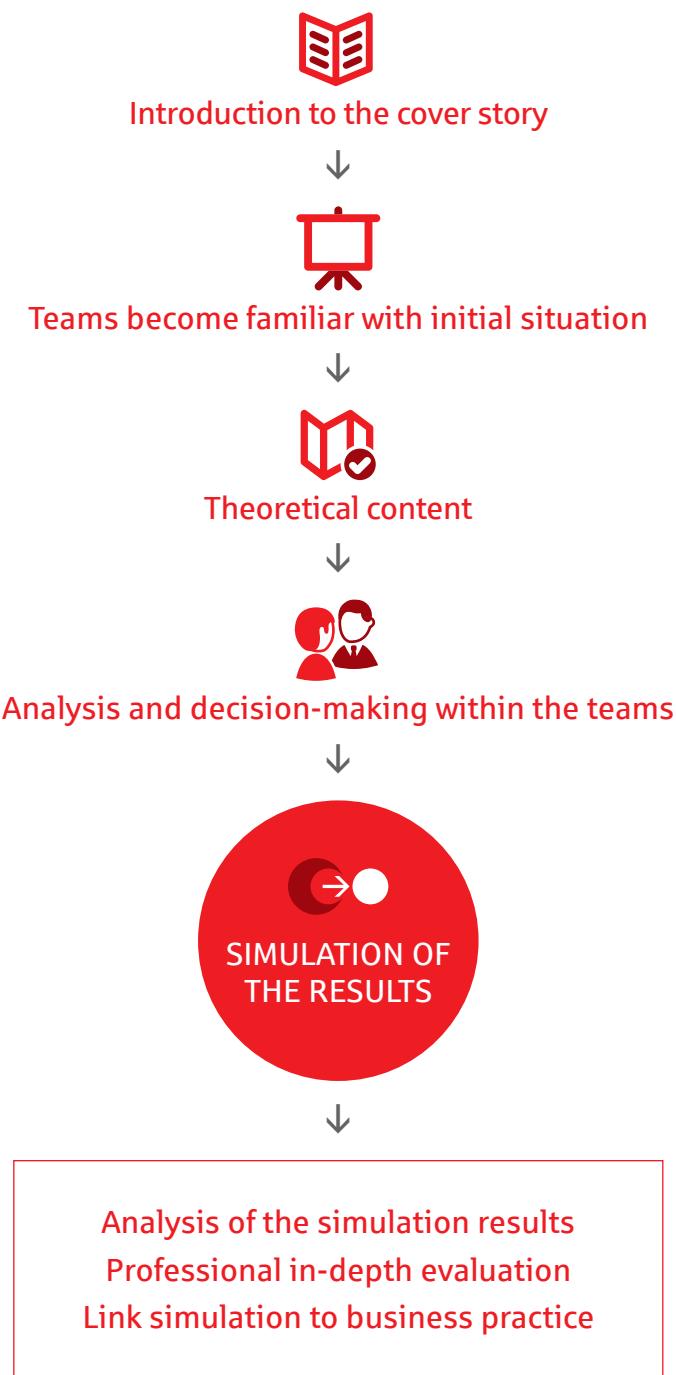
Participants of the training learn the crucial principles of business administration: How to use information in decision-making, and how to handle risk and uncertainty.

- Experience decision-making in a team while managing time constraints and tough competition.
- Analyze financial performance data and interpret information correctly when making decisions.
- Consider facts and interrelations between the bank's strategy, macroeconomic trends and your competitors.
- Be aware of customer preferences, address their needs and increase market share and profitability.
- Understand principles of liquidity management as well as overall risk management and learn to balance risks and opportunities.
- Consider the importance of staff motivation and training for the success of your institution.
- Obtain transferable knowledge and skills which can be utilized in your daily work.

SET UP

The learning process is characterized by five phases

- 1 Participants are divided into small groups, each group assumes the leadership of a bank. The teams are introduced to the cover story and familiarized with the initial situation, macroeconomic and banking sector environment.
- 2 Participants analyze the financial and non-financial data of their banks and decide on the overall strategy of their institution. A business plan is set up and managerial decisions are made for up to six periods and entered into the simulation software.
- 3 Results are simulated based on the decisions made, discussing relevant practical knowledge with the experienced trainer and with other participants.
- 4 The simulation results in form of financial and non-financial reports are distributed and analyzed.
- 5 In transfer sessions results are evaluated by setting them into the context of actual banking business practice.



IMPORTANT LESSONS LEARNED

Learning effects of the Bank Management Game



The learning effects of the Bank Management Game are very tangible.

- From an unstructured and undifferentiated approach participants sharpen their analytical skills by comparing planned targets with reality and analyzing market values and trends.
- Uncoordinated actions and the use of the principle of hope give way to reflection and analysis.
- Competitors and customer groups are taken into account, goals and strategies are redefined and potential decisions are stress-tested.
- Participants improve their capability to handle and master complex situations, they actively work together in teams and are able to utilize their gained skills in their daily banking practice.



Be happy with **good results –**
in the game and in real life.

BUSINESS SIMULATION GAMES

Sincere thanks to solid partners

Partners of trainings (some examples)



Bundesministerium für
wirtschaftliche Zusammenarbeit
und Entwicklung



Finanzgruppe
Hochschule



THE WORLD BANK
IBRD • IDA



中國銀行
BANK OF CHINA



NATIONAL BANK OF SERBIA



FACTS AND FIGURES

Sparkassenstiftung – A leading global provider

105 trainings for
20 commercial banks

68 trainings for
10 universities/academies

624 trainings in cooperation with
10 associations

124 trainings in cooperation with
5 central/national banks

1,100 trainings in
schools provided by partner institutions

Countries of implementation of the Bank Management Game (130 seminars)

- Austria
- Georgia
- Morocco
- Thailand
- Azerbaijan
- Germany
- Panama
- Turkmenistan
- Belarus
- Kyrgyzstan
- Peru
- Uganda
- Belgium
- Madagascar
- Russia
- Vietnam
- China
- Macedonia
- Senegal
- Serbia
- Croatia
- Mexico
- Montenegro
- South Africa
- Czech Republic

PARTICIPANT COMMENTS

Positive feedback underlines the success model of the Bank Management Game

“ I liked that we were actively involved in the seminar and not only listened to the trainers.

“ The content was fully corresponding to a full-scale widening of professional competences.

“ High quality of lecturing, adjusted to the participants' level of knowledge.



“ It completes and explains the ‘puzzling mosaic’ of bank management.

“ Excellent training program. Should be standard training for every banking professional.

“ Our teachers were fully dedicated to us and all our questions.

“ Excellent professors with a strong background share the knowledge in the best way.



 **Finanzgruppe**
Sparkassenstiftung für
internationale Kooperation

Interested?

**Sparkassenstiftung für
internationale Kooperation e.V.**

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