



Chambers and associations partnership (KVP)

The KVP programme is a proven tool used by German development cooperation to foster partnerships with German chambers of skilled crafts, business associations and employer organisations. Its objective: sustainable economic development.

Created by Germany's Federal Ministry for Economic Cooperation and Development (BMZ), it leverages German business-sector know-how and expertise for the benefit of development cooperation.

Since 1992, Sparkassenstiftung (Savings Banks

Foundation for International Cooperation) has rolled out projects in more than 80 developing countries and emerging economies thanks to the support of over 100 institutions that make up the Sparkassen-Finanzgruppe (Savings Banks Finance Group). During this period, more than 2,000 Sparkassen employees have provided valuable assistance as consultants.

In 2019, Sparkassenstiftung executed 30 projects in some 52 countries. Its total budget amounted to EUR 23.73 million.

Sparkassenstiftung für internationale Kooperation

Sparkassenstiftung's mission is to share the experience of Germany's Sparkassen-Finanzgruppe with developing countries and emerging economies. By establishing needs-oriented banking systems on site, our international cooperation activities foster economic growth and support social development in keeping with the Sustainable Development Goals (SDGs).

Today, Sparkassenstiftung is one of the largest private-sector institutions operating in the development arena. It has a global staff count of over 300, with 40 members based in Bonn.

Sparkassenstiftung's core topics



Sparkassenstiftung's KVP remit

1. Our specialist steering tasks include:

- Drafting concepts in cooperation with project partners
- Compiling project proposals
- Project monitoring – activity tracking and financial control
- HR backstopping
- Recruiting experts
- Organising project measures in Germany (e.g. training, exposure trips)
- Reporting to BMZ

2. As the direct grant recipient, we are tasked with:

- Distributing grants and settling accounts pursuant to the German law on public funding
- Maintaining communications with BMZ
- Advising on project planning and implementation
- Promoting exchanges of experience with other projects
- Arranging a project progress review at the end of a project phase

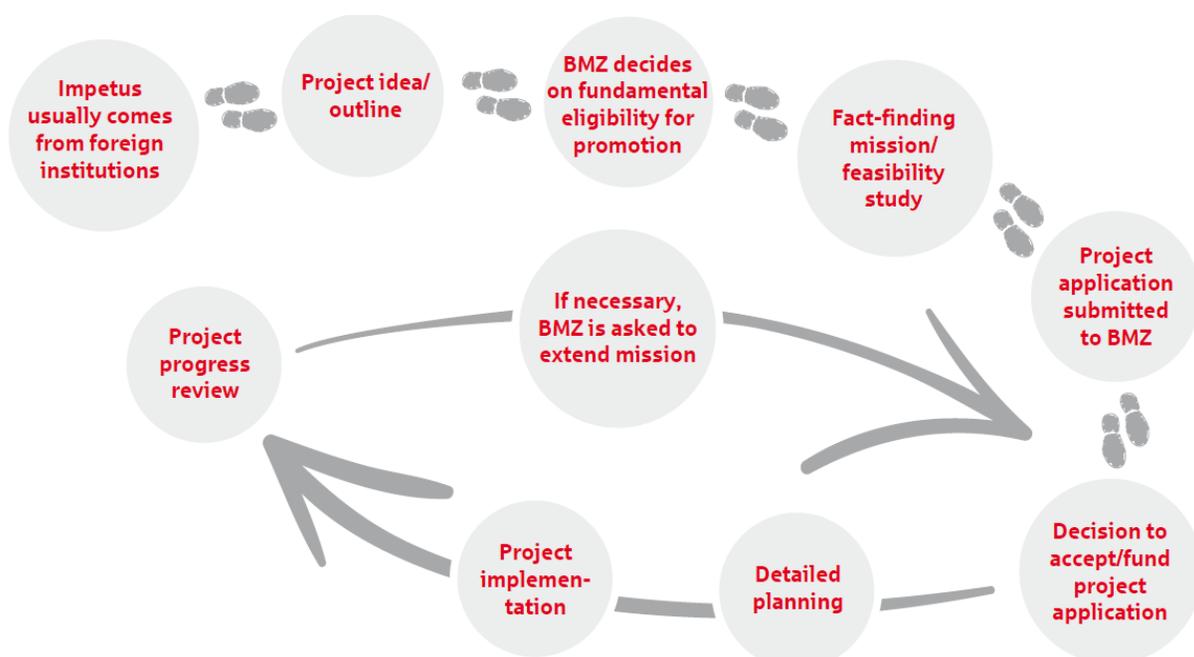
3. Representing interests vis-à-vis BMZ

KVP project cycle

KVP's key strength lies in the transfer and alignment of approaches that have proved their worth in practice in Germany.

Projects that promote partnerships with German

business for key development purposes are not bound by any bilateral agreements that may exist. Sparkassenstiftung not only spearheads specialist steering on BMZ's behalf but also oversees quality assurance.



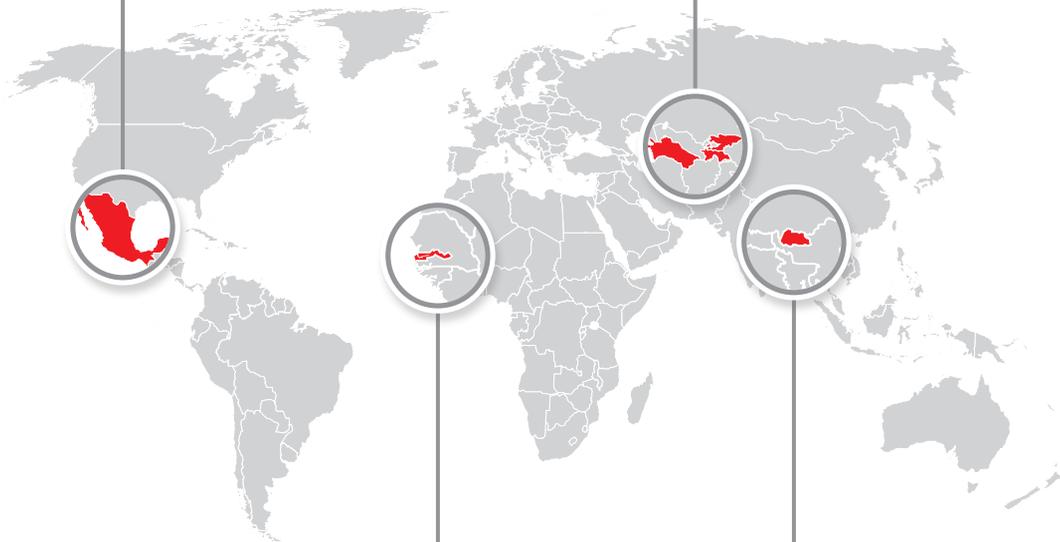
KVP in practice: Examples of projects

Digitalising financial services to strengthen regional financial institutions and foster financial inclusion in Mexico.

Digital financial technologies are considered a key driver of financial inclusion for disadvantaged population groups. This project is all about assisting regional financial institutes to realise a digitalisation strategy. The objective is to roll out appropriate digital technologies that will give existing customers, but also the previously unbanked, easier access to financial services – thus expanding and raising their economic and social range of action.

Bringing dual vocational training to the financial sector and building young people's financial literacy in Central Asia

This project aims to boost financial systems by professionalising bank-sector training and bringing it into line with international standards. It also aims to raise the level of basic financial literacy amongst the population at large but particularly amongst school students. Financial education for young people leverages practice-oriented, interactive training/teaching methods on a nationwide basis in each of the countries concerned. With teachers as multipliers, the project reaches thousands of young people.



Promoting startups to curb migration from Gambia

Project activities are geared to improving the conditions required for a successful start-up, especially enterprises led by young adults and women. The objective is to boost their participation in economic life and thus help create jobs and curb migration. Through entrepreneurship training and financial literacy, the project is helping the target group prepare for self-employment.

Rural development in Bhutan

Most people in Bhutan earn a living from agriculture. Using appropriate financial services configured to accommodate new technologies, the project aims to strengthen the agricultural sector and promote rural development in Bhutan, with a view to securing a more stable income for its financially challenged rural population and agribusinesses. The project explicitly aims to forge an ecologically sustainable approach to agriculture in Bhutan.