

# Highlights



25 Years

# Strong track record: Sparkassenstiftung at a glance

## Mission:

Think globally,  
act locally,  
cooperate internationally

**25  
years**

dedicated to financial  
inclusion worldwide

**6**

thematic priority  
areas of financial  
inclusion

Know-how based on

**200  
years**

of experience from the  
Sparkassen-Finanzgruppe

**Founded**

**1992**

**Since then, actively  
engaged in more than**

**80**

**countries**

**More than**

**240**

**staff members on  
assignment around  
the globe**

**Currently projects in**

**43**

**countries**

**Project budget**

**19  
million  
euros**

# 25 years of commitment to development

Reasons to celebrate: For the past quarter century, Sparkassenstiftung's commitment to financial inclusion has tracked a path to success around the globe. And on 6 September 2017, Sparkassenstiftung's staff based in Germany and abroad came together with guests from member Sparkassen, donor organisations, politics and business to celebrate at the Königshof Hotel in Bonn. The motto: 'Sparkasse: A success model goes global'.



'Amongst the many different actors engaged in development cooperation, we have something unique to offer: Financial inclusion made in Germany by a market leader, adapted and implemented on site by practitioners.'

Chairman of the Board, Heinrich Haasis, sums up 25 years of Sparkassenstiftung history.

Regionalism, social engagement and mutual trust:  
Sparkassenstiftung has been disseminating the  
cornerstones of the success model of German  
Sparkassen around the world since 1992.



Long-term experts from over 40 countries of assignment came to Bonn to celebrate 25 years of successful project work and to discuss our good future prospects.

Since its launch, Sparkassenstiftung has successfully promoted financial inclusion in more than 80 countries across Africa, Asia and Latin America as well as in all Central and Eastern European states.

# Photographic impressions of our anniversary celebrations



'If Sparkassenstiftung hadn't already been around for the past 25 years, someone would surely have to invent it!'

Heinrich Haasis, Chairman of the Board





# A rare opportunity: Experts meet up to share their experience face to face



Around 240 staff members, including more than 40 long-term experts, are currently working for Sparkassenstiftung in more than 40 countries around the globe. Our 25th anniversary celebrations therefore offered everyone who came to Bonn a great opportunity to engage in a direct professional exchange with their colleagues.



# Why do you do it?

They live and work far from home. We asked some of our long-term experts, what motivated them to work for Sparkassenstiftung worldwide. This is what they had to say:



*Karin Klein, Mexico*

Right from the very first day I started working for Sparkassenstiftung in Mexico, I realised that my work changes people's lives. From the outset, I was involved in financial education courses for micro-entrepreneurs, housewives and primary school pupils, and I've been able to see how the know-how they acquire helps them manage their money better – an experience that always inspires and motivates me. I also find the international setting and the multicultural and multidisciplinary team enriching. Cultural differences can often give rise to challenges in everyday work, but they allow me to expand my horizon. This includes possibly only getting tasks done 'mañana' (i. e. tomorrow) and having to be a little more flexible in my attitude towards deadlines. On the other hand, there's a good sense of camaraderie amongst the people who work here; the boundaries between professional and private life are a little blurred and I feel very happy in the big 'Familia Sparkassenstiftung'. After a while, the Mexican joy of life and gregarious mentality start to rub off on us Europeans!



**Michael Kühl, Indonesia**

I started working for Sparkassenstiftung in the Indonesian province of Aceh in 2006. Just one year before, on 26 December 2004, a devastating tsunami had destroyed vast areas of the province, claiming around 150,000 lives. It was because of this that I really wanted to put the skills that I'd honed as a turnaround specialist for lending operations at the Landesbank Berlin to good use in a Sparkassenstiftung project – which meant being on site to assist Aceh's small-scale entrepreneurs to rebuild their economic livelihoods. Looking back, however, adapting this know-how to the needs of Indonesia's microfinance sector was probably one of the greatest challenges of my career up till that point. But contributing to financial sector development in the fourth most populous country in the world inspires me anew each day. Today, Sparkassenstiftung cooperates with over 15 regional development banks in Indonesia. Their mandate is akin to that of Germany's Sparkassen. It's great to be able to demonstrate outside Germany, too, that 'classic' banking and social progress are in no way mutually exclusive.



**Bernd Werthenbach,  
East Caribbean**

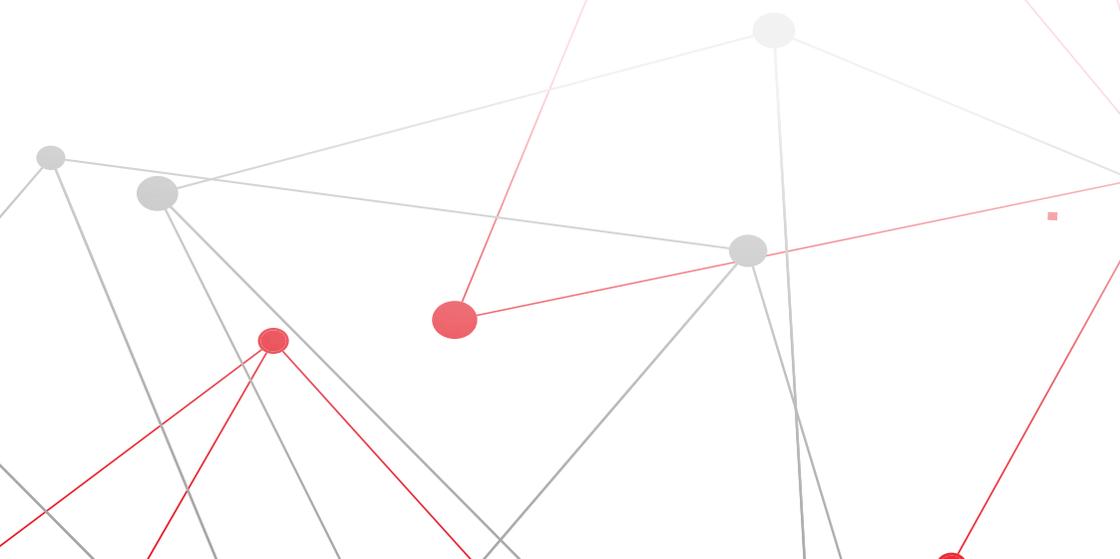
Even after nearly 25 years on assignment for Sparkassenstiftung around the globe, my fascination for foreign (work) cultures has not diminished. Project work constantly requires you to grow personally and professionally. I have relatively wide discretion in my job – and sometimes unconventional solutions are needed. There's that very apt quote: 'Banking is people and systems'. Sharing my own knowledge and practical experiences with staff on site gives me a satisfying feeling of having made a significant contribution to a greater good. And the appreciation that the project partners show for my work makes all the effort worthwhile and also motivates me to set new objectives. 'Being a foreigner' is a test of your own adaptability. The international flair is precisely what makes this work so attractive. You get to experience globalisation and see first hand just how important tolerance and mutual respect are for joint success. I'm often asked whether, from today's perspective, I would still choose to live and work abroad. My answer is a resounding YES – without any shadow of a doubt.



**Bernd Bähr, Bhutan**

Why do I do it? Let me ask you a question: When else do you get an opportunity to set up a 'Sparkasse' in a foreign country? With over 30 years of Sparkassen experience under my belt and the desire to contribute to the fight against poverty, I found myself here three years ago. After opening up in 1999, Bhutan has developed at a rapid pace – you can spot progress somewhere on a daily basis. Being a part of this development gives me the feeling I'm making a valuable contribution. My job is to train up my Bhutanese colleagues so that one day they can manage their local 'Sparkasse' here on their own. Even if I'm the only long-term expert assigned to Bhutan, I'm not out on a limb: All major decisions are

coordinated with Bonn Head Office. And we regularly get several weeks of on-site support from short-term experts from various Sparkassen. It is working with such a varied range of people that makes my job so interesting: From meetings with the central bank to discussions with my Bhutanese colleagues and our customers in the most remote mountain villages in the kingdom. And it is their success stories – the way they are able to realise their dream of owning a business with just the very smallest of loans – that motivate me most.

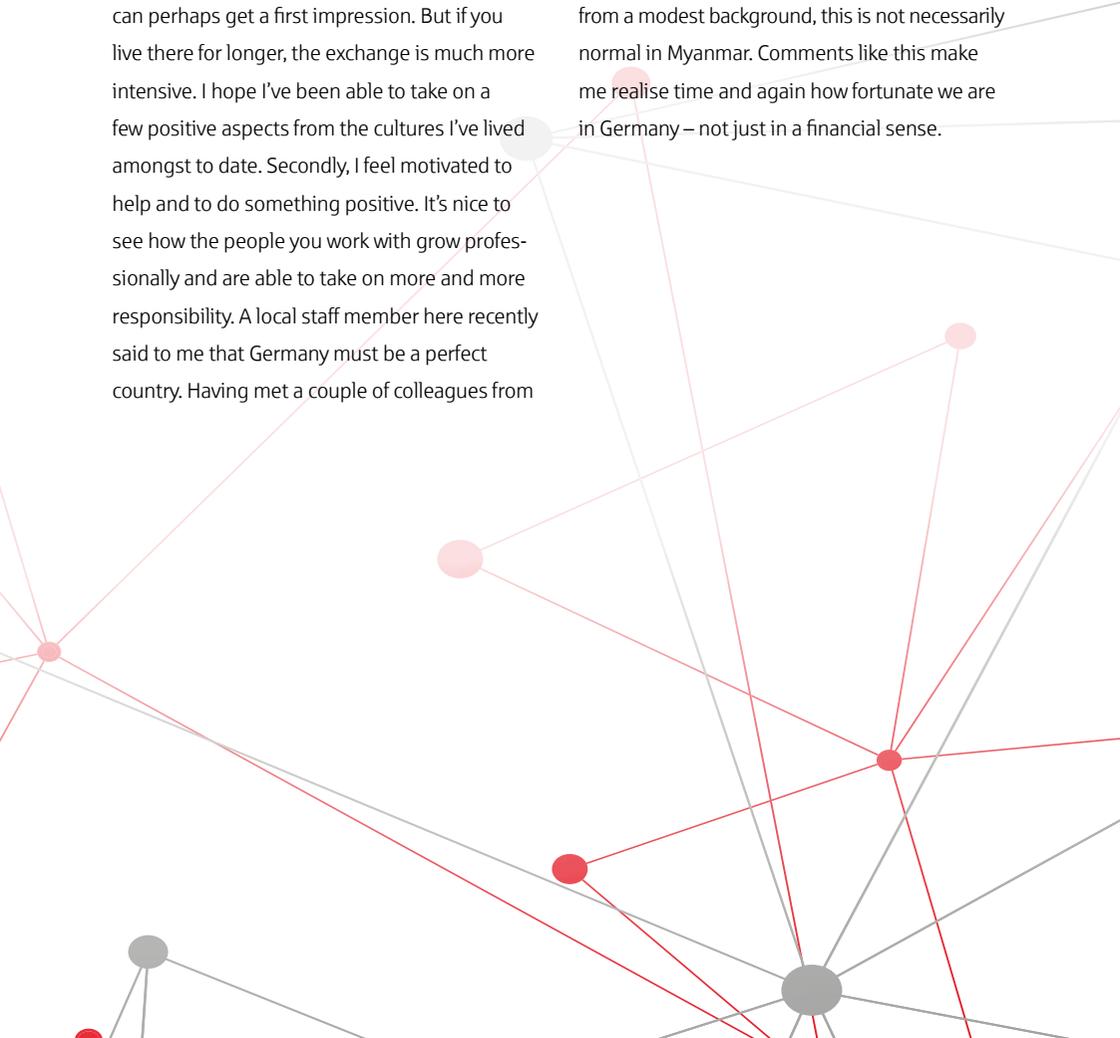




*Antje Kinder, Myanmar*

For a start, I love being part of a cultural exchange. If you go on holiday to a different country, you can perhaps get a first impression. But if you live there for longer, the exchange is much more intensive. I hope I've been able to take on a few positive aspects from the cultures I've lived amongst to date. Secondly, I feel motivated to help and to do something positive. It's nice to see how the people you work with grow professionally and are able to take on more and more responsibility. A local staff member here recently said to me that Germany must be a perfect country. Having met a couple of colleagues from

Bonn Head Office and from our partner savings bank Sparkasse Essen, he remarked that everyone treated him with respect. Since he comes from a modest background, this is not necessarily normal in Myanmar. Comments like this make me realise time and again how fortunate we are in Germany – not just in a financial sense.

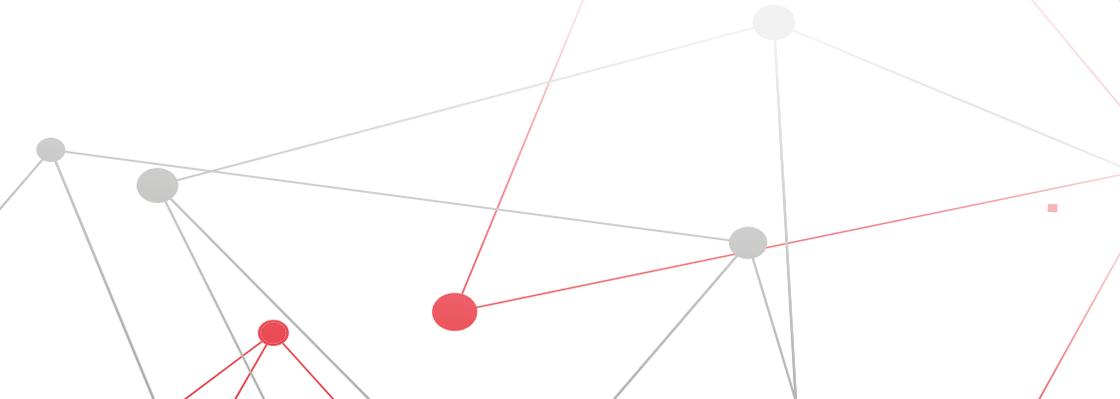




*Britta and Thomas Konitzer,  
East Africa*

We are convinced that we are helping improve a great many people's lives through our work. Our projects in Burundi, Rwanda and Tanzania are geared to the micro-finance sector. In cooperation with our local partners, we create professional solutions that are aligned with the situation on site in the given country. Once the locals are able to access formal financial services and make meaningful use of financial products, they increase their level of economic activity and generate new jobs. A well-functioning financial system is the engine

that drives this development. And time and again on our travels through East Africa, we see posters in villages emblazoned with the motto of our financial education campaigns. Whenever we stop and meet people who tell us they have learned to plan and save more effectively thanks to our programmes and have perhaps even taken out a loan and been able to expand their small business – and used the additional income to pay school or doctor's fees – it repeatedly validates our conviction that what we do is contributing to the region's positive development.





*Ulrich Kienitz, Central Asia*

Two people who have never met before take part in a training course based on Sparkassenstiftung's Micro Business Game. As they play, they get to know each other and share details of their professional situation. At the end, they decide to start up a business together. These two people are women from one of the poorest regions of Uzbekistan. Their new company is prospering – not least thanks to the combined strengths they each realised they had during training. Their business success now means that these women are not only able to feed their families but also enjoy a much improved social status. This is just one example out of hundreds of Sparkassenstiftung's success stories. And this is what it's all about. This is what makes all the effort of living in a foreign country with a different mentality, culture and economic standards worth its while.

Photos by:

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