



**Deutsche Sparkassenstiftung**  
FÜR INTERNATIONALE KOOPERATION

**MFI  
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 Deutsche Sparkassenstiftung für internationale Kooperation (German Sparkassenstiftung for International Cooperation, DSIK), it is our mission to pass on this experience to our partners in developing and emerging countries.

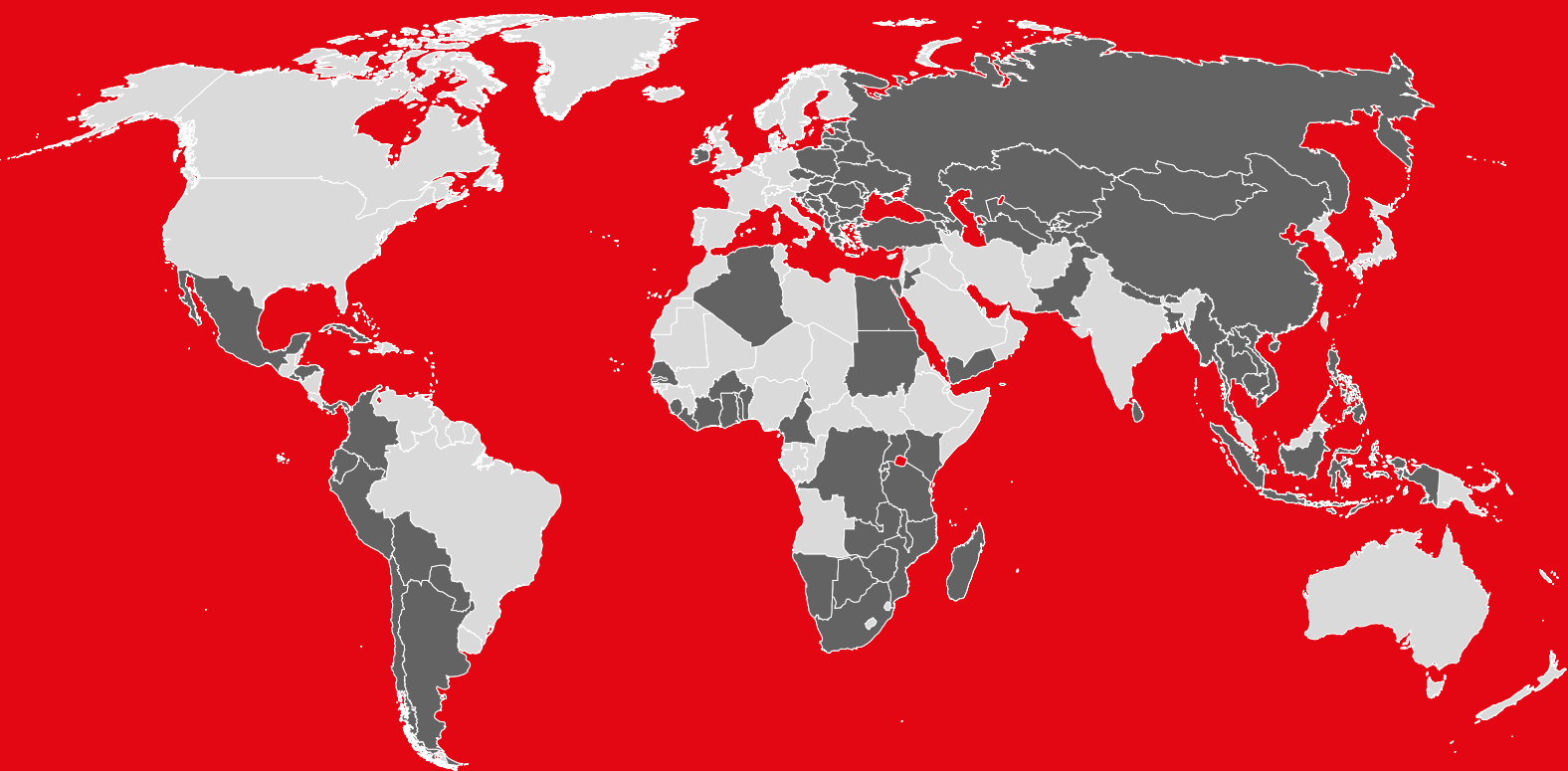
Whether in Latin America and the Caucasus, in Central Asia, Africa or in Southeast Asia – since its foundation in 1992, DSIK has been promoting financial institutions that enduringly foster economic and social development by enabling sustainable access to financial products and services at local, regional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

DSIK’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.

German Sparkassenstiftung conducts projects in all areas of banking

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

-  Capacity Development
-  Financial Literacy
-  MSME Finance
-  Institution Building
-  Rural Finance
-  Green Finance



The coloured areas mark regions in which German Sparkassenstiftung has been active since its foundation.

# BUSINESS GAMES

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

Business Games made by German 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, DSIK 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 DSIK, evaluate the results of each round and analyze them in depth with all participants.



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German Sparkassenstiftung offers **4 Business Games** for different target groups. Overall, some **5,000 trainings** have been conducted since the nineties. More than **100,000 participants** in over **50 countries** took part with outstanding results and participant satisfaction.

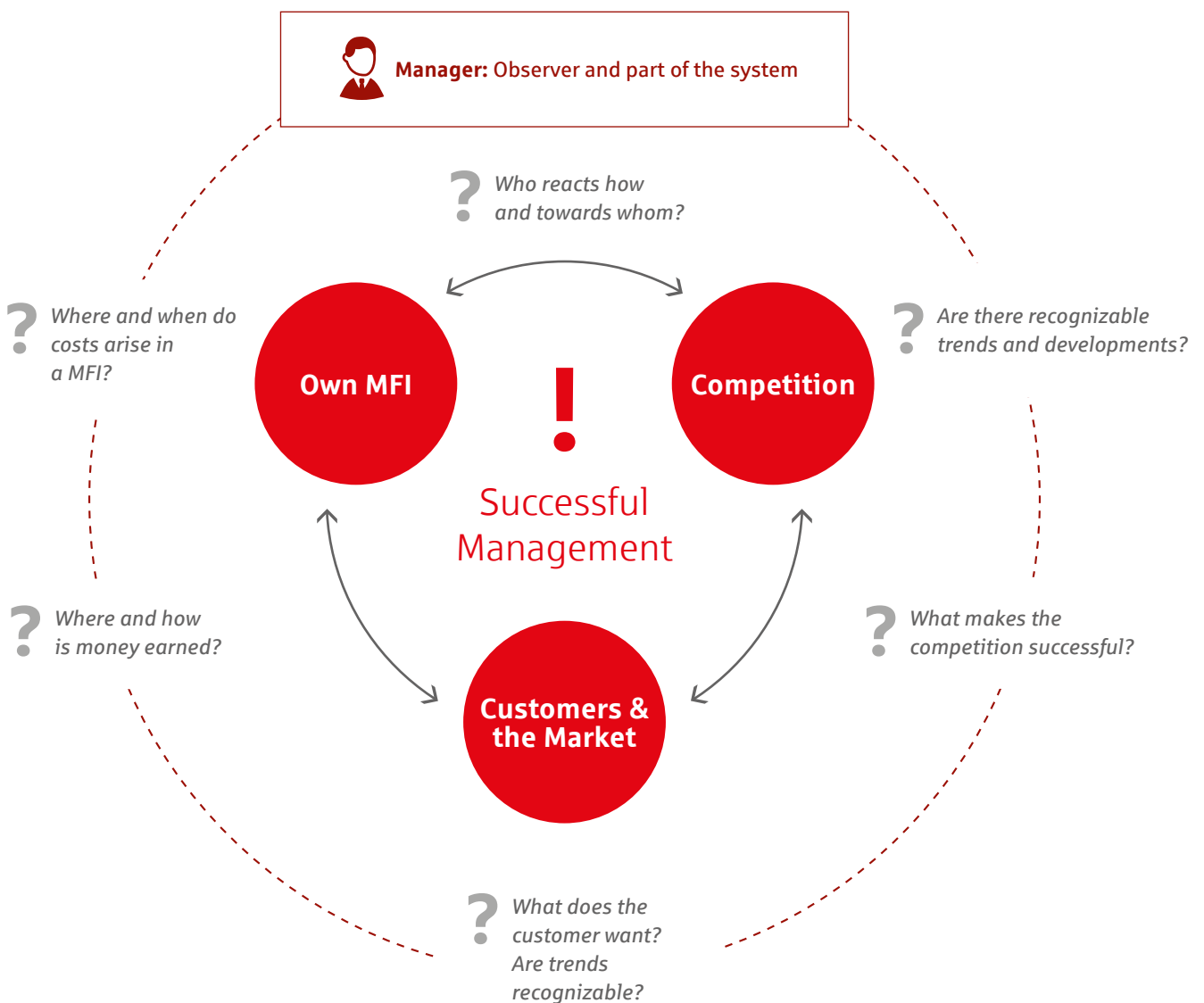
# MFI MANAGEMENT GAME

Your MFI: a complex and dynamic system

MFI Management Game is a **highly interactive training for senior and middle managers** as well as for high potentials who want to understand how the performance of a Microfinance Institution (MFI) can be improved by best management practices.

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 MFI Management Game.



# OBJECTIVES

The interactive training approach for MFI employees



The overall objective of the MFI Management Game is to experience how to **manage a MFI effectively** by making typical business decisions in a realistic environment.

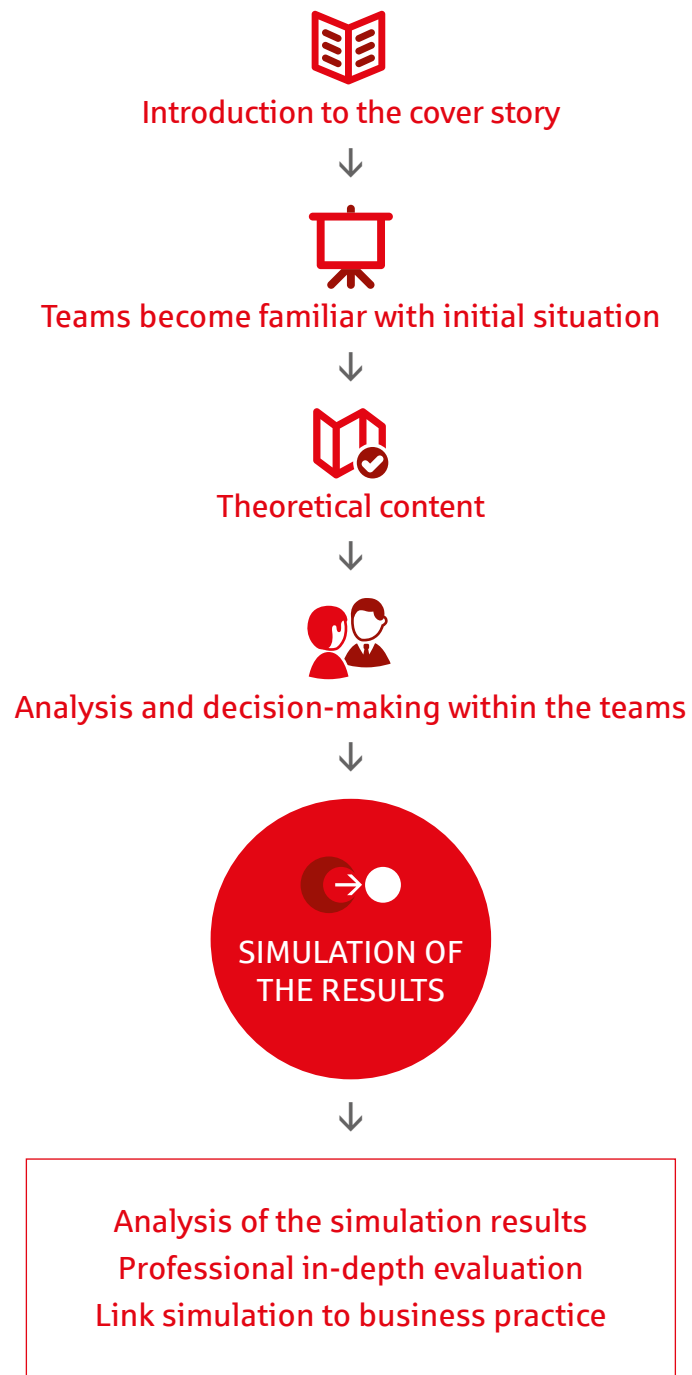
Participants of the training learn the crucial principles of business administration: How to use information in decision-making and to handle risk and uncertainty.

- Learn how to balance social responsibility and sustainability of the MFI.
- Observe the market to learn more about customer behavior and the competitor's performance.
- Assess the way economic environment influences daily business operations.
- Build up experience in the field of risk management and quality enhancement.
- Analyze and interpret business reports.
- Develop and implement a logically coherent business strategy.
- Become fully skilled in the use of business and microfinance-specific measures.
- Engage in target-oriented teamwork.

# SET UP

The learning process is characterized by five phases

- 1** Participants are divided into small groups. Each group is responsible for managing a microfinance institution. The different teams are informed about the MFI's history, its current situation, the macroeconomic context and conditions in the MFI sector.
- 2** Participants analyze their MFI's financial and performance reports and decide on an overall risk strategy.
- 3** A business plan is set up and managerial decisions are made in groups between six and eight periods and entered into the simulation software.
- 4** The simulation calculates the results for the entire market, based on the management decisions made by each individual group.
- 5** The simulation results in form of financial and non-financial reports are distributed and analyzed in groups.
- 6** Together with experienced trainers the results are evaluated in transfer sessions by setting them into the context of real MFI business practice.





# IMPORTANT LESSONS LEARNED

## Learning effects of the MFI Management Game



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

- Participants sharpen their analytical skills by examining the viability of their business goals 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.
- Complex situations are broken down, team work is actively performed and training results are transferred to actual MFI business practices.



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

## PARTICIPANT COMMENTS

Positive feedback underlines the success model of the MFI 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 MFI management.

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

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





# **Deutsche Sparkassenstiftung** FÜR INTERNATIONALE KOOPERATION

Interested?

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

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