



Deutsche Sparkassenstiftung
FÜR INTERNATIONALE KOOPERATION

MICRO BUSINESS 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.

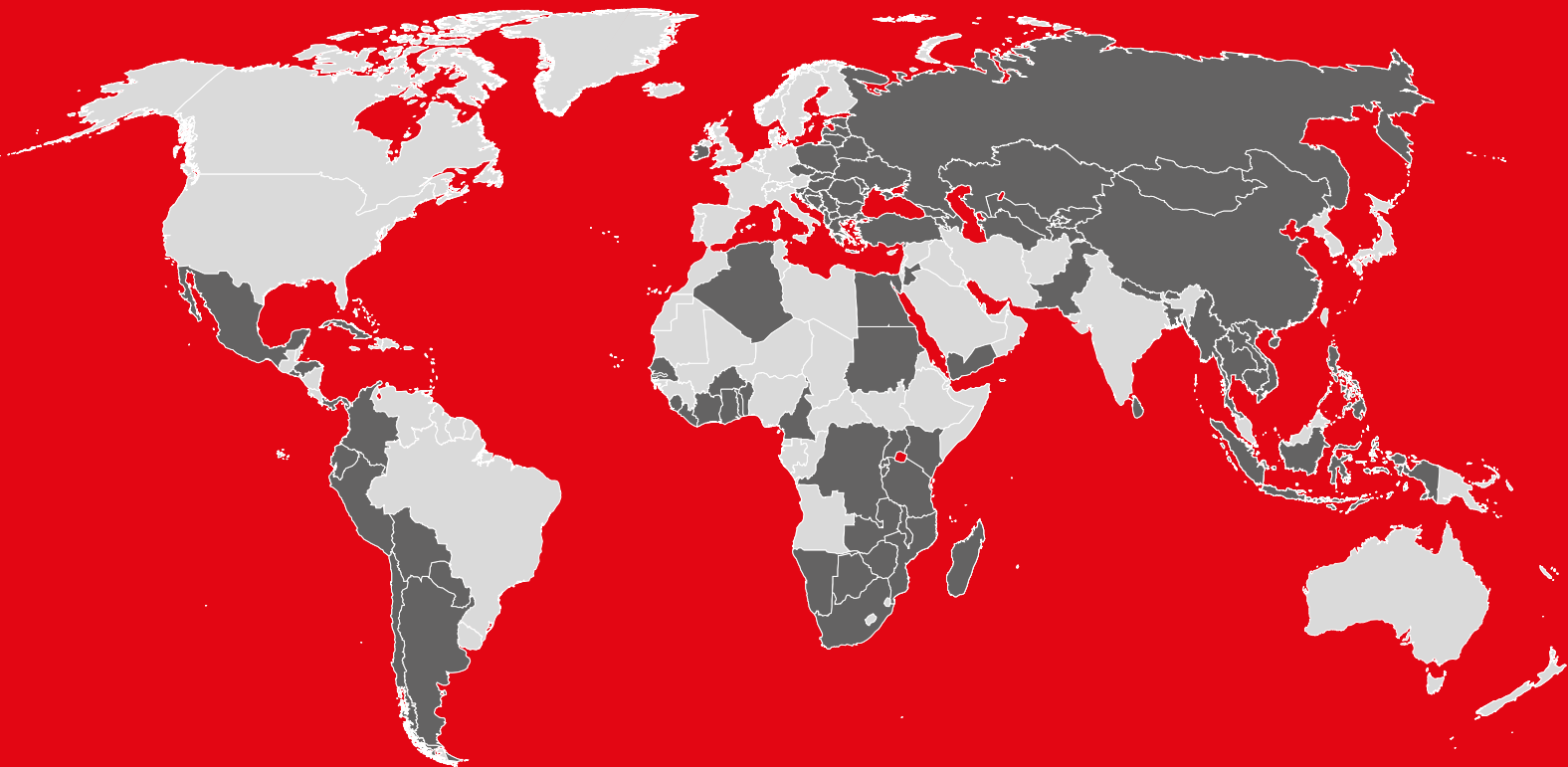
Whether in Latin America and the Caucasus, in Central Asia, Africa or in Southeast Asia – since its foundation in 1992, DSIK has been promoting financial institutions that enduringly foster economic and social development by enabling sustainable access to financial products and services at local, regional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



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.

MICRO BUSINESS GAME

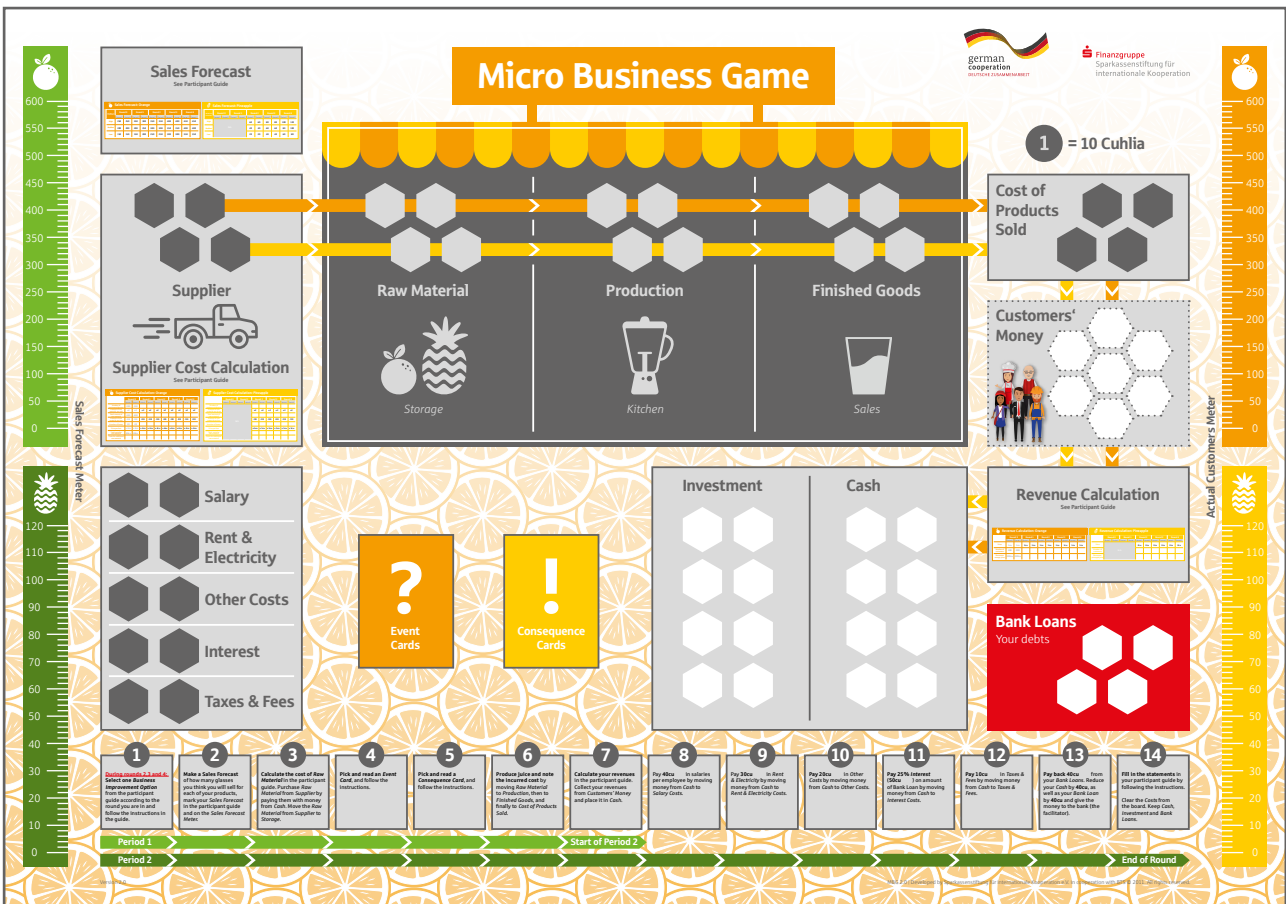
Manage successfully a small fruit store

Micro Business Game is a **highly interactive training for microentrepreneurs** and for all people who want to learn in practice how the success and sustainability of start-ups and small businesses can be improved.

In the haptic board simulation Micro Business Game, entrepreneurs manage a small fruit store. In the course of the training, they form teams and encounter growth opportunities, challenges of employers, threats as well as business opportunities. The participants literally

pick up and move “money” in four rounds, addressing different topics like how to increase financial knowledge, efficiently manage the business or expand on the market by making necessary investments or taking out a loan.

The material is available in various languages and can be translated and produced in any local language. The material is tried and tested in many courses and cultural contexts all around the world.



Micro Business Game: The goal of the simulation is to manage your store in a successful way.

OBJECTIVES

The interactive training approach for microentrepreneurs



The overall objective of the Micro Business Game is to experience **how to manage a Micro Business effectively**, using an experience-based approach.

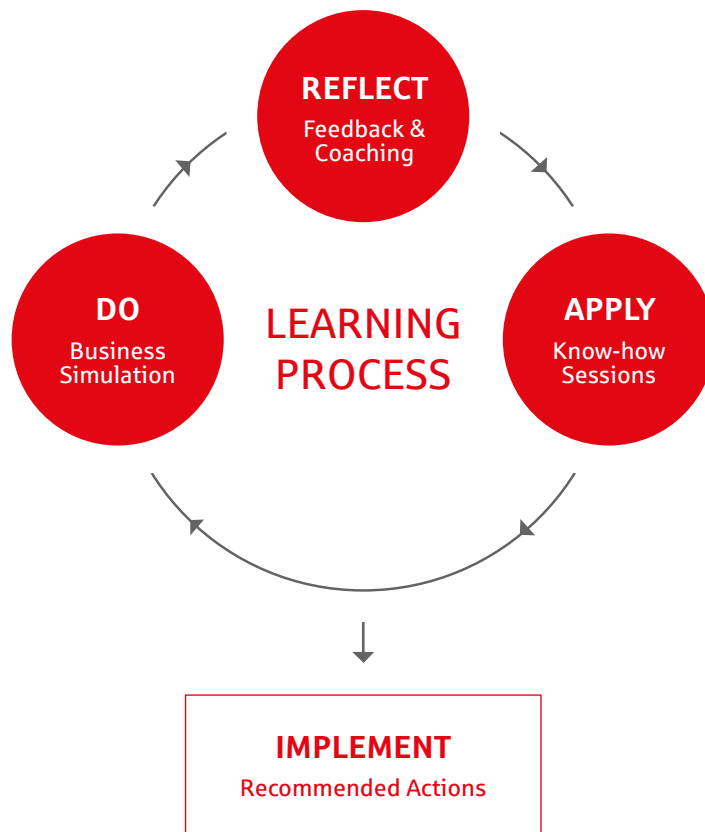
Participants of the training learn the crucial principles of managing a store and how to deal with upcoming challenges and opportunities.

- Gain basic economic knowledge of all influencing factors.
- Understand the meaning of entrepreneurial thinking and acting.
- Learn how to further develop micro and small enterprises and discover challenges and opportunities on the way forward.
- Understand basic accounting and controlling principles and apply simple financial tools.
- Develop a deeper customer understanding and basic marketing knowledge.
- Realise market dynamics and competition.
- Understand the interface between microfinance institutions and clients and realise implications.

SET UP

The learning process is characterised by four phases

- 1** The participants are divided into small groups, each group assumes the leadership of a business, takes management decisions and gains an insight into internal and external factors that influence the performance of their business (**Do**).
- 2** The participants receive a feedback and reflect their progress within the simulation as well as their own actions (**Reflect**).
- 3** The participants apply their newly acquired knowledge during the training (**Apply**).
- 4** In transfer sessions, the simulation encourages the participants to implement their newly acquired skills in their business practice (**Implement**).



TRAINING OF TRAINERS

The general approach to rolling out this training

A training for local multipliers (“training of trainers”) is performed by experienced international trainers.

The ToT is followed by an application of the training material in practice where trainers form

teams of two multipliers to lead the first courses for start-ups and small entrepreneurs.

The local multipliers attend a workshop for advanced trainers to exchange their experiences as trainers and a follow-up

training session, at the end of which a special trainer certificate is handed over to each trainer.

Becoming a **qualified and experienced trainer** for the Micro Business Game.

IMPORTANT LESSONS LEARNED

Learning effects of the Micro Business Game



The learning effects of the Micro Business Game are very tangible.

- Increase financial and entrepreneurial knowledge about starting a small business and getting it run by understanding basic accounting principles and applying simple financial tools like sales forecasts, cash-flows, balance sheets and profit and loss statements.
- Understand the role of different business stakeholders like suppliers and customers, lenders and regulators, defining goals and strategies for dealing with each stakeholder.
- Learn to identify new business opportunities by entering new markets or introducing additional products.
- Manage unexpected events and risks, plan investments and work with financial institutions and their products.
- Together with experienced trainers complex situations are broken down, decision options and best solutions are actively discussed in groups and set against real business practice.



Proven **success** – for more than 30,000 participants all around the world.

PARTICIPANT COMMENTS

Positive feedback underlines the success model of the Micro Business Game

” It completes and explains the ‘puzzling mosaic’ of entrepreneurship.

” This seminar was the best among the other ones that I attended. I highly appreciate the experience of the trainers and their ability to explain complicate things in a simple way.



” The game is very addicitive and exciting.

” Especially I liked the unexpected events, which taught us to be very careful by decisionmaking and actions.

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

” I really liked the activity. We learned so much about making decisions on business and how to solve problems. Thank you so much!

” Excellent training program. Should be standard training for every entrepreneur.



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Interested?

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