

### Our training approach

The story that is told with the Business Games resembles a typical everyday situation all over the world. The core of the game is a board and with the help of trainers, cards and checklists, the participants follow the course of the game. After each round, they reflect together on decisions and consequences. In a practice session, they deepen their knowledge about the background of the events in the game.

With the help of this experience-based method, the participants learn to make financial decisions for themselves, their family or their company. They apply what they have learned right away in the next round of the game and also in future financial decisions of their everyday life. In this way, German Sparkassenstiftung is helping to deepen the financial literacy of people all over the world - in a playful way.

### Virtual classrooms

Originally developed as face-to-face training, the existing material and training methods of the Business Games have been adapted to overcome distance while maintaining interactivity. In virtual classrooms, participants can play the business games interactively in small groups.

### Sustainability

In the project countries, local multipliers are trained for the Business Games with the help of the Training of Trainers approach. Their knowledge of the socio-cultural situation in the region increases the participants' identification with the game. Thus, the knowledge remains in the region even after the end of the project, the multipliers can adapt know-how to the local conditions and train the participants in the local language with local expertise.

### That's what our participants have to say about our Business Games:

»An excellent training programme. It should be standard training for every banking professional.«

»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.«



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Simrockstraße 4 | D-53113 Bonn | Germany

Phone: +49 228 9703-0

Email: [Business.Games@sparkassenstiftung.de](mailto:Business.Games@sparkassenstiftung.de)

Website: [www.sparkassenstiftung.de](http://www.sparkassenstiftung.de)



**Business Games made by  
Deutsche Sparkassenstiftung:  
a success model goes global**



**Think globally, act locally,  
cooperate internationally**

The Deutsche Sparkassenstiftung für internationale Kooperation e.V. makes the expertise of the German Sparkassen accessible to developing countries and emerging economies. Advocating financial literacy on a global scale, the Business Games are an unalienable part of German Sparkassenstiftung's project work.

## Easy access to financial literacy and entrepreneurial know-how: German Sparkassenstiftung's Business Games

Learning with haptic and computer-based Business Games 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 of the Business Games made by German Sparkassenstiftung.

Since their beginnings in the 1990s, the Business Games have become an international brand for an innovative and interactive learning experience.

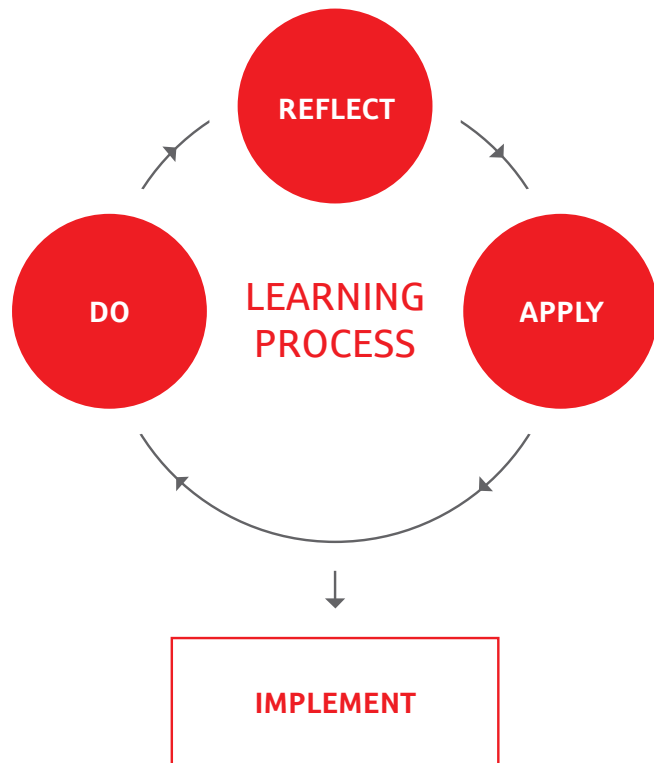
A constantly rising demand and ample experience in many countries around the world as well as highly satisfied participants are convincing proof of the success and the added value of the Business Games. Their suc-

cess formula: Offering a risk-free environment in which to try things out, true to the motto: practice makes perfect.

The Business Games' main targets are to identify problem causes and analyse the results, but also to develop alternative solutions in a team.

International and local trainers specially coached by German Sparkassenstiftung support the participants in evaluating the individual performance and impart knowledge which can be directly applied during the Business Games session.

### The learning process within the Business Games is divided into four phases:



### The success factors of the Business Games at a glance:



## An overview of German Sparkassenstiftung's Business Games:

### Farmers Business Game

**Target groups: Smallholders, emerging farmers and agricultural entrepreneurs**

The overall objective of the haptic Farmers Business Game is to promote financial literacy and raise awareness for the importance of financial planning, applying a hands-on approach. The participants are divided into small groups. Each group assumes the leadership of a farm, takes management decisions and gains insights in the factors, influencing the performance of their agricultural business.

### Micro Business Game

**Target groups: Microentrepreneurs and people, who want to learn how the success of a business can be improved**

The participants of the haptic Micro Business Game take on the role of a manager of a small fruit store. During the training, they form teams and encounter different incidents like growth potentials, challenges as employers, business threats and business opportunities. In a playful manner, the participants get a better understanding of business processes and learn how to manage their enterprise in a competent way.

### Savings Game

**Target groups: Private households, young people and small family businesses**

In teams, the participants of the haptic Savings Game take on the role of a family of five, jointly managing a household budget. Each family team tries to use its budget as far-seeing and efficiently as possible to achieve a predetermined family goal. The more successful and economical a family team is, the higher the score on the scale of living quality. Winner is who has achieved the family goal and has reached the highest quality-of-life score. Thus, the participants become more aware of the benefits of budget planning and grasp the opportunities inherent in savings.

### MFI Management Game

**Target groups: Senior and middle managers as well as high potentials of financial institutions**

The computer-based MFI Management Game teaches how to manage a microfinance institution effectively by making typical business decisions in a realistic environment. The participants learn the crucial principles of business administration: How to use information for decision-making, and how to handle risk and uncertainty.