



Finanzgruppe

Sparkassenstiftung für internationale Kooperation

MARKET DEVELOPMENT 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 Sparkassenstiftung für internationale Kooperation (Savings Banks Foundation for International Cooperation, SBFIC), 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, Sparkassenstiftung 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.

Sparkassenstiftung'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.

Sparkassenstiftung conducts projects in all areas of banking.

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

- 1 Capacity Development
- 2 Financial Literacy
- 3 MSME Finance
- 4 Institution Building
- 5 Rural Finance
- 6 Green Finance

The colored areas mark regions in which the 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 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, Sparkassenstiftung has developed and used Business Games to train professionals and managers in developing countries and emerging economies. International and local instructors, who were specially trained by Sparkassenstiftung, evaluate the results of each round and analyze them in depth with all participants.



Sparkassenstiftung offers **7 Business Games** for different target groups. Overall, some **3,000 trainings** with more than **65,000 participants** have been conducted in over **40 countries** since the nineties with outstanding results and participant satisfaction.

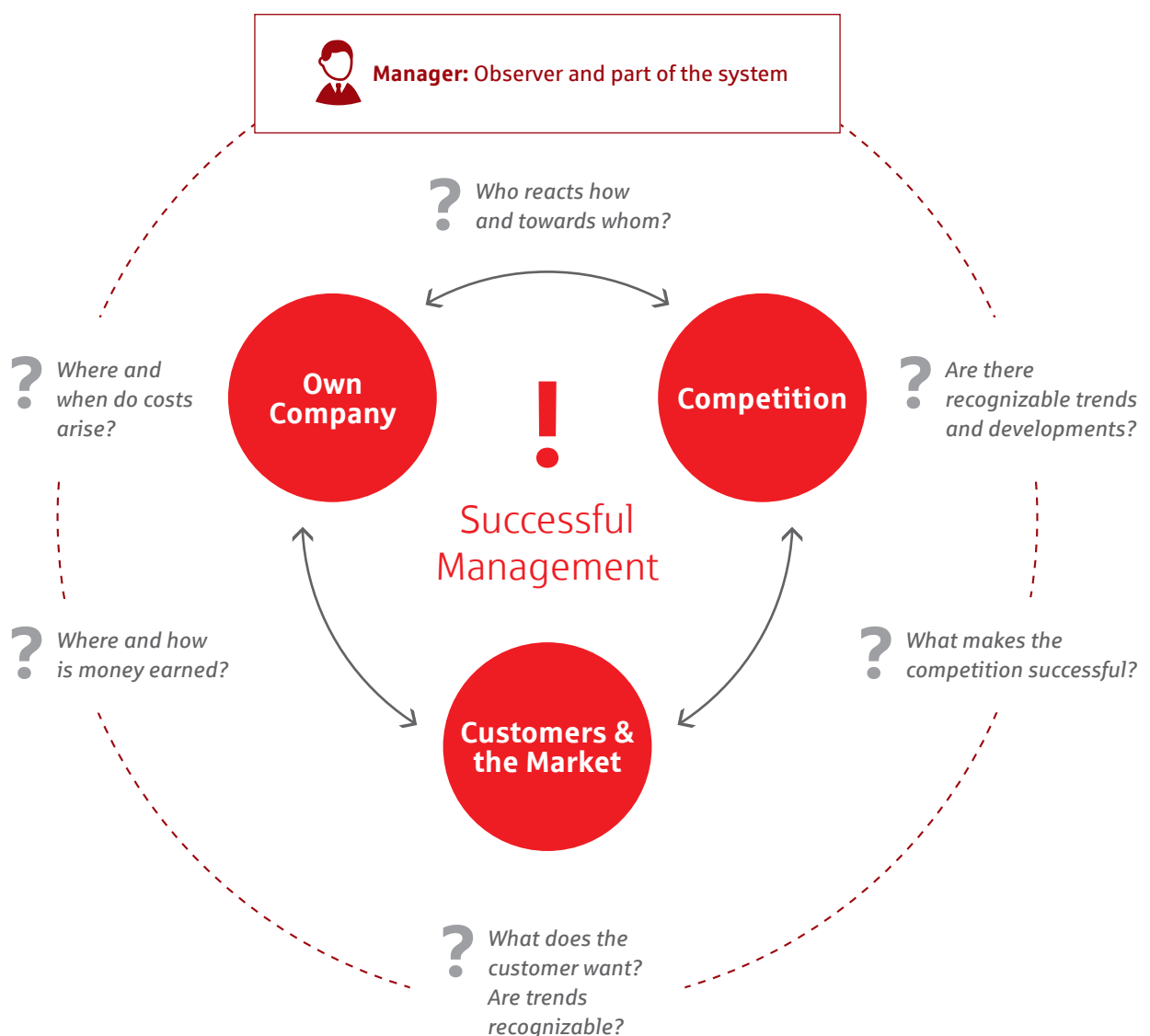
MARKET DEVELOPMENT GAME

Your bank: a complex and dynamic system

Market Development Game is a **highly interactive training tool for managers and high potentials** who want to enhance their understanding of how to manage the branch network of a bank and how to expand the network to markets with different customer profiles.

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 Business Games.



OBJECTIVES

The interactive training approach for managers and high potentials



The overall objective of the Market Development Game is to experience how to **manage a branch network effectively** with the goal to ‘conquer’ a greater share of the local market. The virtual market is divided into three regions, each of which has its own specific potential.

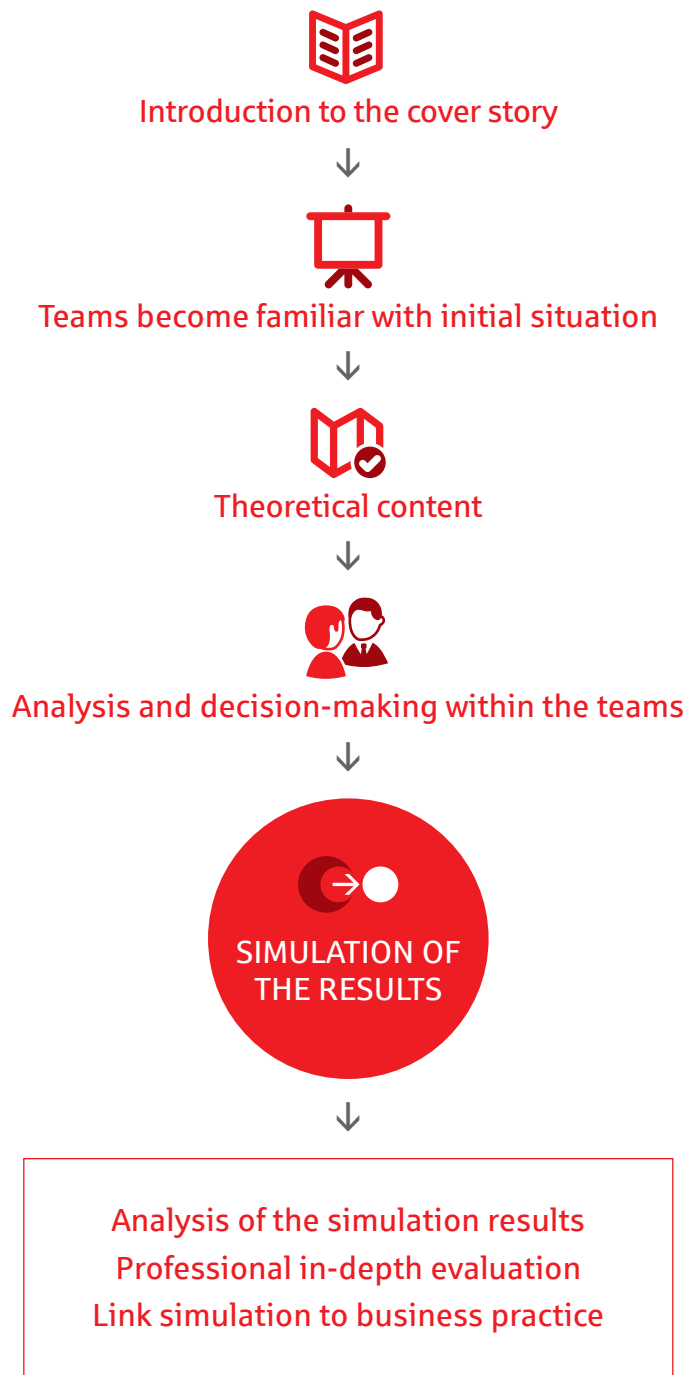
Participants of the training learn the crucial principles of business administration: How to use information in decision-making and to handle budget constraints and uncertainty.

- Develop and manage an efficient branch network with various types of branch offices and staff profiles.
- Apply customer-oriented and target-group-specific measures designed to achieve the highest possible volume of sales.
- Manage an extensive mix of marketing instruments in a bid to harness a larger share of the local market.
- Observe management board rules and budget conditions.
- Analyze market reports and internal processes.
- Raise staff performance levels through training, specialization and flexible pay.
- Create a wide range of sales structures.

SET UP

The learning process is characterized by six phases

- 1** Participants are divided into small groups. Each group is responsible for managing a regional bank network. The teams are introduced to the cover story and familiarized with the initial situation, the macroeconomic context and the market environment.
- 2** Participants analyze financial and performance reports and decide on an overall market strategy for their region.
- 3** A business plan is set up and managerial decisions are made in groups for up to six periods and entered into the simulation software.
- 4** Results are simulated for the entire market based on the business decisions previously taken by the various groups.
- 5** The simulation results are distributed to the individual teams for analysis in form of financial and performance reports.
- 6** Together with experienced trainers the results are evaluated in transfer sessions by setting them into the context of real banking business practice.



IMPORTANT LESSONS LEARNED

Learning effects of the Market Development Game



The learning effects of the Market Development Game are very tangible.

- Participants sharpen their analytical skills by examining the viability of their corporate 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.
- Participants learn to identify the best mix of HR, marketing, sales and organizational measures in order to achieve the highest volume of sales, while keeping expenditures within a predefined budget limit.
- Complex situations are broken down, team work is actively performed and training results are transferred to real banking business practice.



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

IMPRESSIONS

Successfull participants around the world





PARTICIPANT COMMENTS

Positive feedback underlines the success model of the Market Development 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 bank management.

” Excellent training program. Should be standard training for every banking professional.

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

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



Interested?

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