

# SPARKASSENSTIFTUNG BUSINESS GAMES

## SPARKASSENSTIFTUNG FÜR INTERNATIONALE KOOPERATION E.V.

The Sparkassenstiftung für internationale Kooperation is the development-policy arm of the German Sparkassen Finance Group. Its task is to disseminate the successful Sparkassen model across regional borders and around the globe. By enabling people in developing countries and emerging economies to access financial services, it aims to create opportunities that will allow them to leave poverty behind.

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 conducts projects based on the following six thematic priority areas, designed to foster financial inclusion: **Capacity Development, Financial Literacy, MSME Finance, Institution Building, Rural Finance and Green Finance.**

## BUSINESS GAMES

Business Games made by Sparkassenstiftung have become an international brand for an innovative interactive learning experience. Interaction, practical exercise and the motivation to finish the game as the winner lead to a high learning success.

Vast demand and strong 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.

The simulations offer participants a risk-free environment in which to try things out, true to the motto: nothing ventured, nothing gained. The simulations' main targets are **to teach people to identify problem causes and to analyse correlations.** By interpreting the results and evaluating player performance, the teams shape and hone their own success strategy.



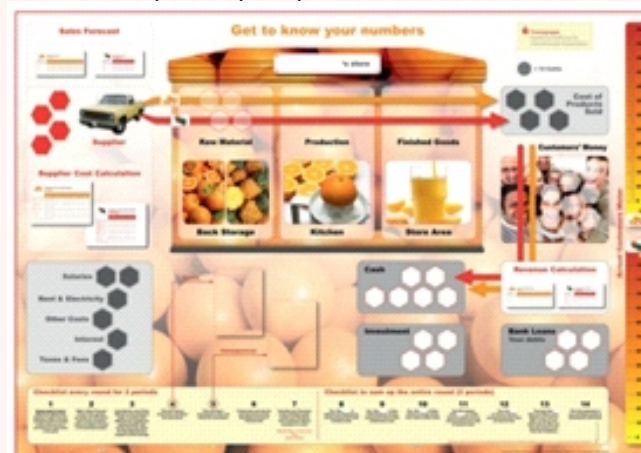
Demonstration of the Business Games

## MICRO BUSINESS GAME

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.

### Objective of Micro Business Games:

- Ø Gain basic business skills and an understanding of the factors that influence business success.
- Ø Understand basic accounting and controlling principles and apply simple financial tools.
- Ø Understand important concepts such as inflation, security and liquidity.



**Micro Business Game:** The goal of this simulation is to manage your start-up in a successful way.

### Setup of the micro business game:

In this haptic board game, the players are entrepreneurs who run a small fresh juice shop. In the course of training, they form teams that have to deal with various incidents and events. They encounter opportunities for business growth but also experience challenges in their role as employers. Furthermore, they have to handle business risks and seize development opportunities. The players literally take money into their hands and move it across the board over four rounds of the game. In the process, they have to deal with various topics such as financial education, business management and investment-driven market expansion and borrowing.

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 with outstanding results and participant satisfaction.

In Ghana 3 Business Games are used for trainings: **The Micro Business Game, the Savings Game and the Farmers Game.** Over 80 business trainings have been held in Ghana with more than 1,800 participants since 2018.

## SAVINGS GAME

Savings Game is a highly simulating and hands-on training tool for **private households, young people** and **small family businesses** that wish to learn the art of efficient family budget management and savings mobilisation.

### Objectives of Savings Game:

- Ø Get an understanding of the meaning of a household budget as well as important components like income and costs.
- Ø Obtain the ability to identify and manage current and future needs and wants as well as to plan and provide for potential current and future life risks.
- Ø Understand the purpose and benefits of managing personal and family budgets as well as savings.



**Savings Game:** The goal of this simulation is to reach the highest quality of life score and to achieve the family goal.

### Setup of the Savings Game:

The participants take part in a three-round learning experience. They form teams and manage a family's budget. The individual family group tries to outperform similar households in terms of financial literacy and savings – in order to reach the highest quality of life score. As family members, participants make up their daily choices while going through the various important stages of life: growing up and going to school, getting married, caring for a child and for the older family members. Whenever a family has interests, it is up to the family as a group to decide what is best in order to increase the quality of life of the entire family.

*The material is available in various languages and can be translated and produced in any local language.*

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## FARMERS BUSINESS GAME

Farmers Business Game is an innovative and interactive training for **smallholder farmers, emerging farmers** and **agricultural entrepreneurs** who want to improve their skills for a successful and sustainable farm management.

### Objectives of the Farmers Game:

- Ø Obtain knowledge of crop selection and different cropping systems.
- Ø Gain an understanding of sales and customer relationship management.
- Ø Define, manage and analyze financial statements to increase bankability and thereby secure future financing options.
- Ø Understand possibilities for risk mitigation through savings, loan products or insurances.



**Farmers Business Game:** The goal of this simulation is to manage your farm in a successful way

### Setup of the Farmers Game:

During the game, the participants manage a farm with the aim to improve their agricultural business. In the course of the training, they form teams and choose crops to cultivate their fields, taking into consideration the revenue compared to the costs. In the beginning only crops are available, after a while livestock can be added. Each team tries to reach a high quality of farm and a high quality of life. The simulation transmits a deeper understanding of peculiarities of farming such as seasonality and prepares for unexpected events.

