



Business Games Overview



Business Games



	Savings Game	Micro Business Game	Farmers Business Game
Main Goals	<ul style="list-style-type: none"> • Take over the roles of a typical family and face during the game with needs and desires they wish to fulfill. • Learn to prioritize, create a household budget and plan ahead. • Understand the importance of saving money to be able to achieve goals and increase quality of life. 	<ul style="list-style-type: none"> • Manage a small fruit store by taking decisions on growth opportunities, diverse challenges, threats and business opportunities. • Consider diverse internal and external factors that influence the business. 	<ul style="list-style-type: none"> • Take over the role of a farmer and manage the investments', operations and funding effectively to improve family's quality of life. • Gain an understanding of different cropping systems, sales and customer relationship management.
Difficulty level	Basic	Basic	Basic

	Savings Game	Micro Business Game	Farmers Business Game
Main focus	<ul style="list-style-type: none"> Income and fixed costs Savings and loan products Balance between current and future needs and wants The purpose of saving Inflation and monetary stability 	<ul style="list-style-type: none"> Sales forecast Supplier cost calculation Revenue calculation + cash flow Business improvement options Elaboration of financial statements 	<ul style="list-style-type: none"> Basic cash flow management Savings and loan products Risk management & Sustainability Sales and customer management Agricultural investments
Target Market	<ul style="list-style-type: none"> School children Teenagers Adults Anyone who wishes to learn about the importance of saving ... 	<ul style="list-style-type: none"> Micro business owners Micro entrepreneurs Loan officers of MFIs Anybody who wishes to learn the basics about running their own business ... 	<ul style="list-style-type: none"> Smallholder farmers Emergent farmers Agricultural entrepreneurs ...
Desired background of participants	None	None	None
Number of participants	Up to 25	Up to 25	Up to 25

	MFI Management Game	Market Development Game	Strategic Risk Management Game	Bank Management Game
Main Goals	<ul style="list-style-type: none"> Achieve financial sustainability, market growth and penetration. Reach an optimal operational performance in a competitive environment with changing economic conditions. 	<ul style="list-style-type: none"> Manage a branch network in order to maximize market penetration with a given budget. Achieve financial sustainability and optimal performance in a competitive environment with changing economic conditions. 	<ul style="list-style-type: none"> Increase market share, assets and capital (through retained earnings). Control the level of main risks: credit, liquidity, interest rate, price, currency, reputational and operational risks, in a competitive environment with changing economic conditions. 	<ul style="list-style-type: none"> Maximize the price of the bank shares through profit gains, market penetration and risk mitigation in a competitive environment with changing economic conditions.
Difficulty level	Basic-intermediate	Basic-intermediate	Advanced	Intermediate-Advanced

	MFI Management Game	Market Development Game	Strategic Risk Management Game	Bank Management Game
Main focus / decisions	<ul style="list-style-type: none"> • <u>Business</u>: market share, interest rates • <u>Operational</u>: advertising, donations, IT investment • <u>Human resources</u>: number of employees, training, salary scheme • <u>Risk</u>: liquidity (required funding), credit 	<ul style="list-style-type: none"> • <u>Strategic planning</u>: Branch network development and management, product characteristics, market penetration and target markets • <u>Human resources</u>: number of employees, training, salary 	<ul style="list-style-type: none"> • <u>Business</u>: market share, interest rates • <u>Operational</u>: advertising, IT investment • <u>Human resources</u>: number of front and back office employees, training, salary • <u>Finance</u>: investment and financing in local and foreign market • <u>Risk</u>: mitigation of risks with available tools 	<ul style="list-style-type: none"> • <u>Strategic planning</u>: • In-depth strategic plan development as a guideline for bank decisions • <u>Business</u>: market share, interest rates • <u>Operational</u>: advertising and marketing • <u>Human resources</u>: number of employees, training, salary • <u>Finance</u>: investment, external financing and capital resources • <u>Risk</u>: liquidity and general risk mitigation
Target Market	MFI's	MFI's / Small-Medium Financial Institutions / Niche Banks	Banks / Niche Banks / Large MFI's / Large Financial Institutions	Niche Banks / Banks

	MFI Management Game	Market Development Game	Strategic Risk Management Game	Bank Management Game
Target Audience	<ul style="list-style-type: none"> • Board of directors • Branch managers • Senior and Middle managers • Employees with high management potential 	<ul style="list-style-type: none"> • Board of directors • Branch managers • Senior and Middle managers • Marketing experts • Sales managers • Employees with high management potential 	<ul style="list-style-type: none"> • Managers • Risk managers and analysts • Auditors • Compliance officers • University students (finance, business management) 	<ul style="list-style-type: none"> • Bank managers • Senior and Middle managers • Risk managers • Banking supervisors • University students (finance, business management)
Desired background of participants	Any working area (front, middle, back office) / Any background. General knowledge of an MFI operation.	Front office, general knowledge of a financial institution operation	Good working knowledge of middle office. Good analytical and numerical skills. Knowledge of risk management general tools and its interpretation.	Any working area (front, middle, back office) / Any background. Good knowledge of a banking institution operation
Number of participants	Up to 25	Up to 25	Up to 25	Up to 25

Thank you.

 **Finanzgruppe**
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