



STRATEGIC PARTNERSHIP PROPOSAL

Promotion of Small- Scale Entrepreneurship in Southern Africa





New Company Name & Logo

rebranding of

Savings Banks
Foundation for
International
Cooperation (SBFIC)

1. Company Name:

Deutsche Sparkassenstiftung für internationale
Kooperation e.V. (DSIK)

German Sparkassenstiftung for International
Cooperation (DSIK)



2. Regional Project:

Strengthening of small-scale Entrepreneurship in
Southern Africa



3. Registration in Zambia as:

Sparkassenstiftung Zambia Limited



German Sparkassenstiftung (DSIK) Background

- The **Sparkassen-Finanzgruppe** (Savings Banks Finance Group) is the largest financial group in Europe and the market leader in Germany.
- The **German Sparkassenstiftung for International Cooperation (DSIK)** formerly known as “Savings Banks Foundation for International Cooperation (SBFIC)”, is the development-policy arm of the Sparkassen-Finanzgruppe. Its task is to disseminate the successful Sparkasse model across regional borders and around the globe.
- Foundation: 8 January 1992: established to provide a best practice Sparkasse (savings) model across regional borders, developing countries and emerging economies.
- It enables people in developing countries and emerging economies to access financial services and aims to create opportunities that will help alleviate them from poverty.



DSIK (Sparkassenstiftung)

in Figures as per
31.12.2020

32.1
million euros

project volume 2020



340

staff worldwide



54

project countries



40

staff at Head Office
Bonn



About

200

experts seconded abroad



1 objective

sustainable development
through financial inclusion





History of the Savings Banks

Sparkassen = Savings Banks




- **in 1778:** First Savings Bank founded in Hamburg by merchants to develop solutions
 - for people with low income to save small sums of money and
 - to support business start-ups
- **in 1801:** the first Savings Bank with a municipal guarantor was founded in Göttingen to fight poverty

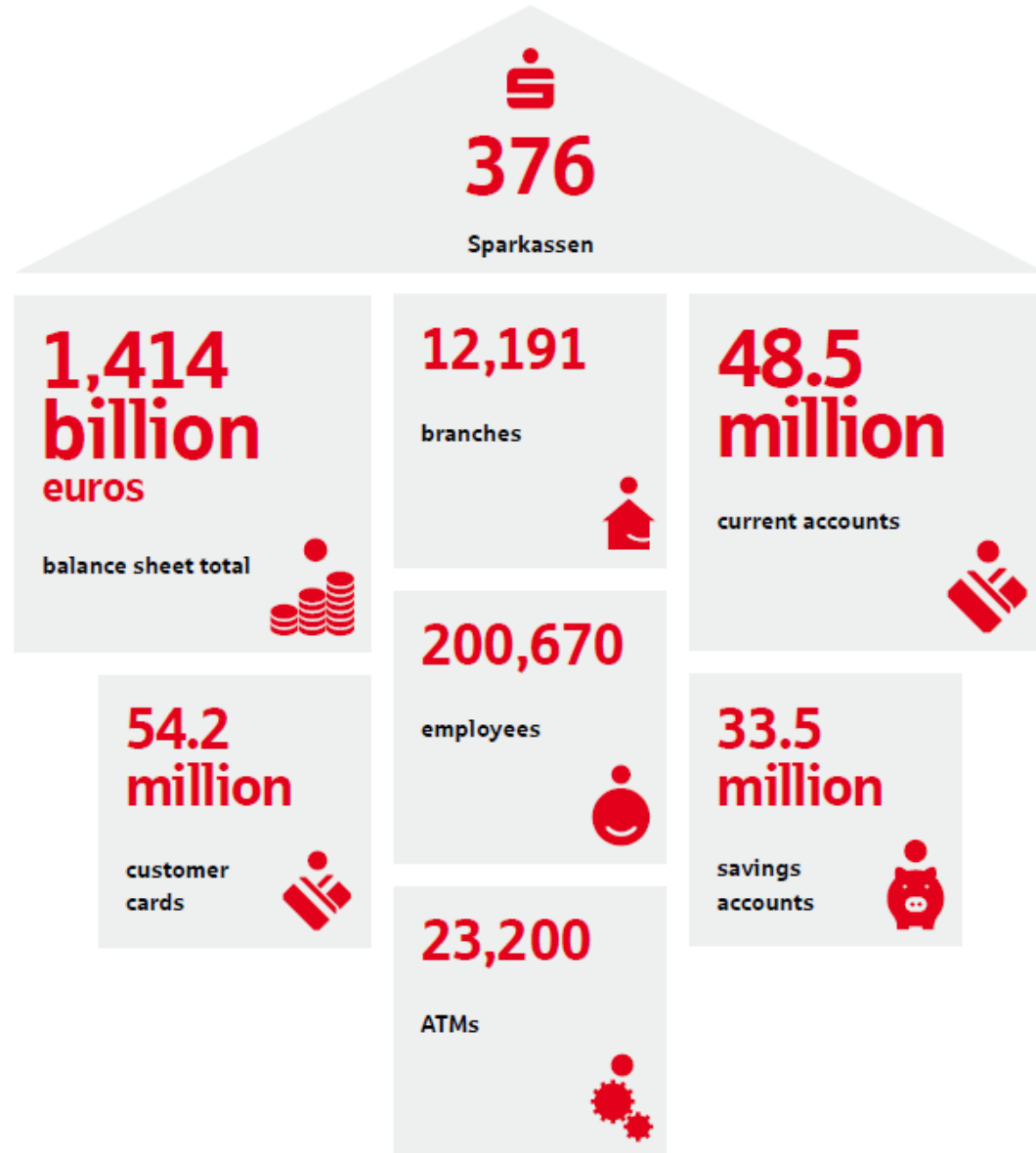
Structure:

- Each Savings Bank is **independent, locally managed** and concentrates its business activities on customers **in the region** in which it is situated.
- In general, Savings Banks are **not profit oriented**.
- Savings Banks work as **commercial banks** in a **decentralized structure**.
- **Shareholders** are usually single **cities** or numerous cities in an administrative **district** or guarantors are charitable **foundations**



Savings Banks Finance Group in Figures

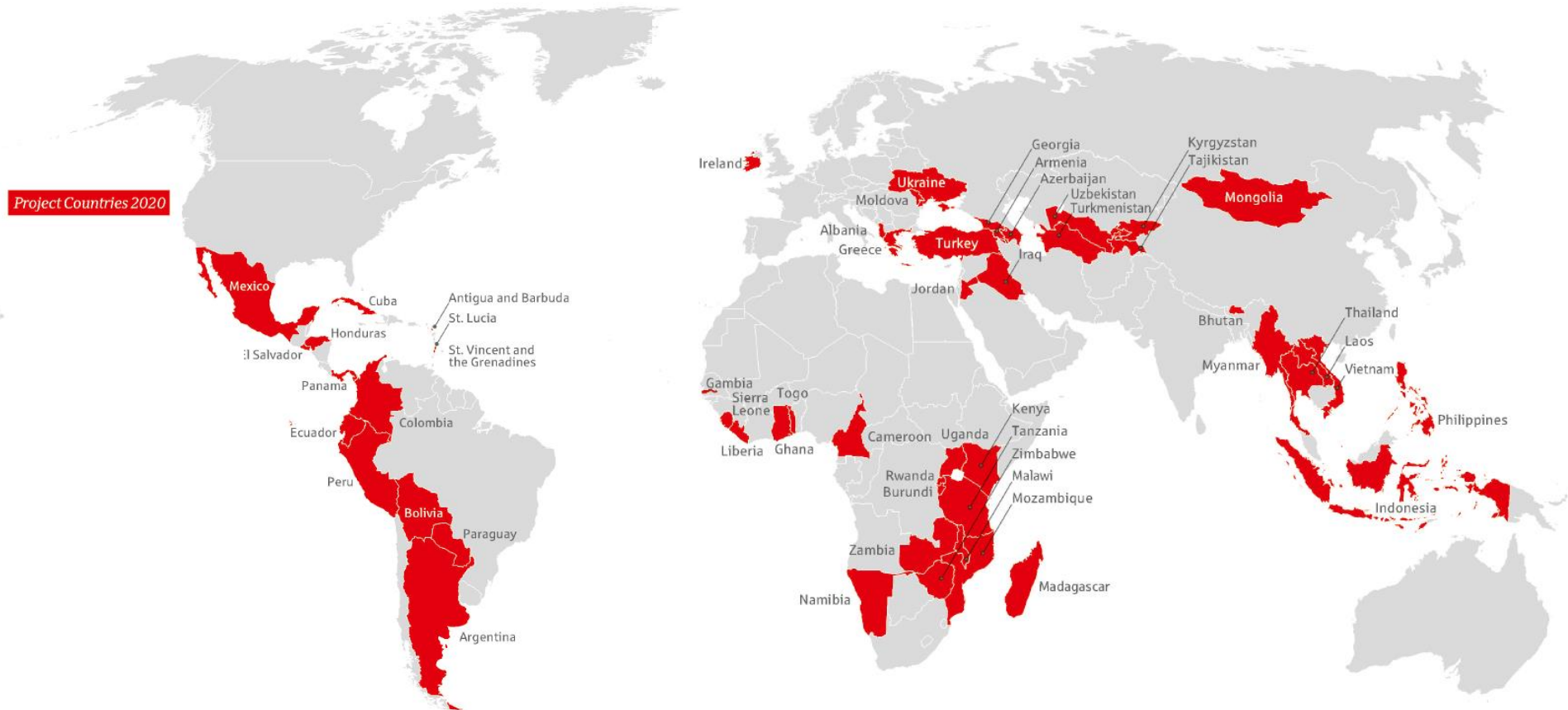
 Finance Group 2020





German Sparkassenstiftung (DSIK)

54 Projects Countries in 2020 worldwide





DSIK key objectives



Improve access to financial services



Ensure sustainability



Share know-how



Improve economic framework conditions



DSIK core competences & strengths



Capacity Development



MSME Finance



Institution Building



Financial Literacy



Green Finance



Rural Finance



Information about the previous Project:

Strengthening of Financial Education in Zambia

Cooperation between Bank of Zambia & DSIK with the strategic Objective to reduce poverty of excluded and disadvantaged parts of the Zambian population through improving access to financial services and enabling participation in economic activities.

SBFIC-Project Phases in Zambia:

- 1.5.2012 – 31.10.2012** Orientation phase: been positively evaluated by SBFIC
- 1.11.2014 – 31.10.2017** First project main phase
- 1.11.2017 – 31.12.2020** Second project main phase
- > since 1.1.2021** New Regional Project: Promotion of small-scale Entrepreneurship in Southern Africa

Our Partners

THANK YOU
dear Partners

for the very good
cooperation!



Bank Of Zambia



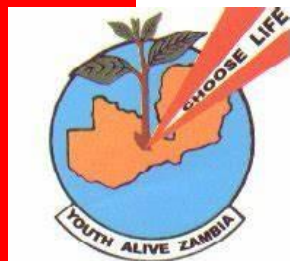
Conservation Farming Unit
CONSERVATION FARMING & CLIMATE SMART AGRICULTURE



Zambia Chamber of Small & Medium Business Associations
"To be the major intermediary business organisation that unlocks the power of the Micro, Small and Medium Enterprises (MSMEs)"



NATSAVE



Ministry of Youth Sport and Child Development
A Smart And Value-Centered Public Service



Activities

SBFIC support towards

- Project Management
- Surveys
- Development of Strategies and Policies

e.g. for:

Bank of Zambia

Natsave

ZAFWIB



Workshop to BoZ Non-Bank Financial Institutions Supervision Department:
GANTT-Excel Project Management Tool (8/2019)

- GANTT-Excel Project Management Tool
- Savings Survey (2017)
- SME Strategy for BoZ
- Consultants

Financial Literacy:

Radio Shows for Marketeers and Youth

Winners of the World Savings Day Radio Show for Youth about Savings invited by the Governor of BoZ and DSIK



Marketeers revising the radio show for marketeers to be produced in a new local language



Financial Literacy:

Lusaka National Museum
Financial Literacy Program

06/2019



The Winners of the Competition



Know-how Competition about Savings

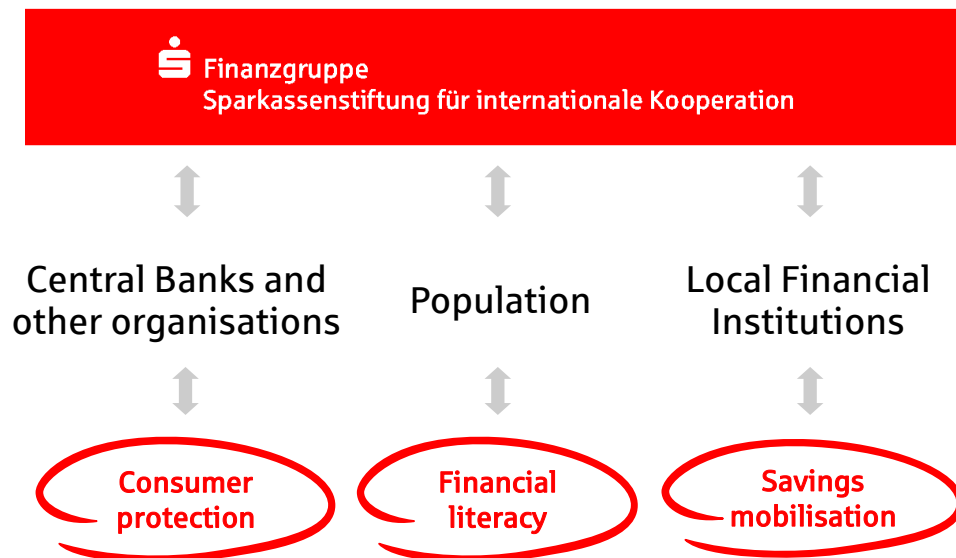


...happy students with their piggy banks

Financial Literacy: Core Competence of DSIK and German Savings Banks



- **Teaching how to save is a public mandate** anchored in the German Sparkassen act
- Sparkassenstiftung makes the German Sparkassen experience accessible in developing and transition countries
- **Introduction of the “World Savings Day”**



Capacity Building:

Training of Trainers

Certification Trainings

Workshops with Partners & Trainers



FBS Certification Course 09/2019



Trainer Workshop 05/2019



Farmer Business
Simulation (FBS)
Refresher Training for CFU

Board Simulation Game Trainings:

Micro Business Simulation
Farmer Business Simulation
Savings Game



The new Project:

**Promotion of
small-scale
Entrepreneurship
in Southern Africa**

1.1.2021 – 31.7.2023

Project “Promotion of small-scale Entrepreneurship in Southern Africa”

1.1.2021-31.7.2023

Overall Objective

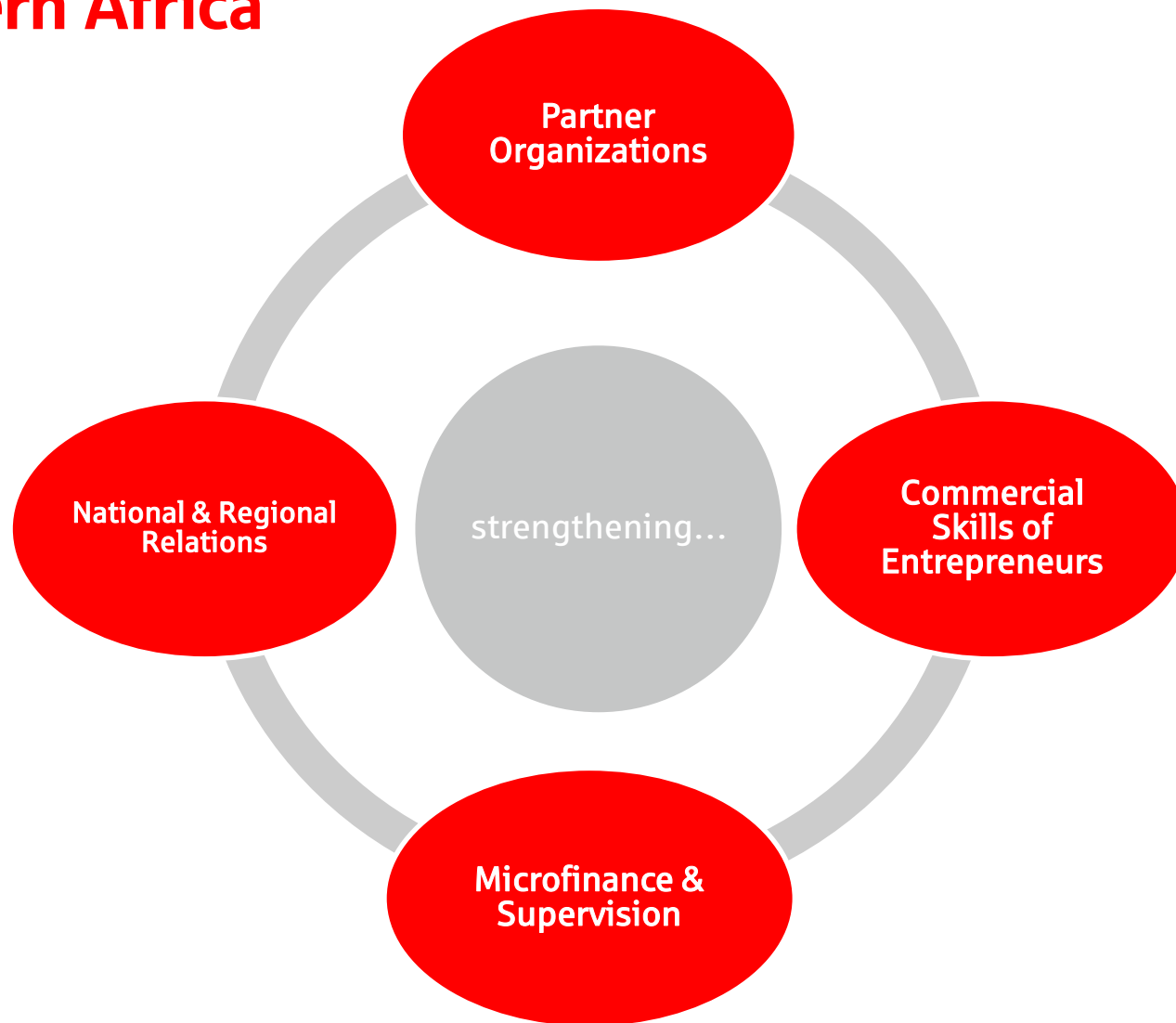
... of the project is to strengthen the contributions of small enterprises (including farmers) towards economic development and employment.

Project Objective:

... is to develop the skills and entrepreneurial abilities of entrepreneurs and improve their access to financial services.

We make it easy for people to improve the way they manage their lives.

Promotion of Small-Scale Entrepreneurship in Southern Africa





Project Focus

**Capacity
building of
our partners**

We want to strengthen
the institutional and
educational capacity
of our partner organizations



**Strong partners are the foundation
of our successful work**

**Official Projekt
Partners**

German Sparkassenstiftung

Bank of Zambia

LUANAR

**Lilongwe University of
Agriculture and Natural Resources**

**Implemen-
tation**

Strategic Partners

to independently organize
and conduct the Business
Games (FBG & MBG) Trainings
and a Mentorship Programme

Operational Partners

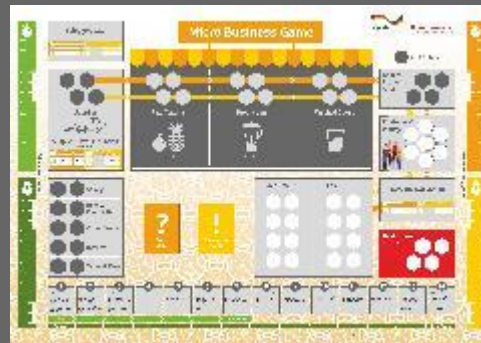
to implement the
Business Game Trainings



Our Strategic Partners are key to approach small-scale entrepreneurs

DSIK's Strategic Partners:

- Offer trainings to the target groups
- Employ DSIK qualified trainer
- Assist in mentoring for the target group



Mentorship

- Help
- Support
- Advice
- Guidance

Small-Scale Entrepreneurs (incl. Farmers)





Partner Organizations are sustainably established as training providers



Requirements for Strategic Partners

- Experience as training provider
- Reliable stakeholder base among target group
- Resilient track record
- Structured organizational setup and cooperating business drive
- Due Diligence

Project Support

- Capacity building
- Knowledge transfer and exchange
- Consultancy
- Institutional support
- Fundraising assistance
- Boost business opportunities and innovations

Strategic Partner Organizations

- meet commercial requirements
- have developed a range of services tailored to the needs of the target group and based on their knowledge of the market
- are able to offer them in good quality
- improve sustainable perspective
- **are beneficiary to their target groups**



DSIK requirements for a strategic partnership



Requirements for Strategic Partners

- Experience as training provider
- Reliable stakeholder base among target group
- Resilient track record
- Structured organizational setup and cooperating business drive
- meet commercial requirements
- have a range of services tailored to the needs of the target group
- able to offer services & trainings in good quality
- Due Diligence



DSIK requirements for a strategic partnership



Preferred partner profile

- Currently works with Farmers and/or MSMEs
- Preferably conducts trainings
- Has been in existence for at least 3 years
- Is registered with PACRA, ZRA and all relevant regulation/professional bodies
- Has identified the need to provide support to entrepreneurs
- **DSIK M&E system to be integrated by the partner**



Benefits form partnering with DSİK

Strategic Partners are sustainably established as training providers

- **Tool-Kit**
 - Business Games rights (copyright remains with DSİK)
 - Training of Trainers
 - Training Material
 - M&E System
- **Trainings**
 - Promoted and undertaken by the Partner
- **Revenue**
 - Income generation for Partner
- **Capacity Building**
 - DSİK support
 - Technical Know-how

→ **We want to support partners in their individual institutional setting**



The project objective is to develop the skills and entrepreneurial abilities of entrepreneurs and improve their access to financial services.

Direct Impact

1: Small entrepreneurs work on a more commercial basis (skills).

2: Small businesses are more resilient to shocks. (drought, corona)

3: Small businesses take a more active and proactive approach to business issues or opportunities. (personality)

4: The small enterprises reached are submitting more financing applications to formal financial institutions.

5: SME-related skills (microfinance, SME finance) at MFIs and their supervision are improved.

6: Central Banks are strengthened in their function as microfinance supervisors and actors in basic financial education.

Result 1:

The institutional and educational capacity of partner organizations is strengthened

Indicator 1.1: The partner organizations

- meet commercial requirements,
- have developed a range of services tailored to the needs of the target group and based on their knowledge of the market
- can offer them in good quality.

Indicator 1.2: The project partners have a

- good sustainability perspective,
- taking into account expected long-term funding opportunities.

Result 2:

Commercial and entrepreneurial skills in existing small businesses are improved and small businesses have thus become less vulnerable to crises (training and activation)

Indicator 2.1: Existing small businesses are reached with activating and specialized training measures.

Indicator 2.2: The approaches of Farmers Business Games (FBG) and Micro Business Games (MBG) are extended by target group specific mechanisms.

Repetition and consolidation strengthen the learning success.

Result 3:

Regional and national relations are established and promote the development of small businesses and their access to financial services (exchange, coaching)

Indicator 3.1: National relationships between the partners/stakeholders are strengthened and are considered beneficial

Indicator 3.2: The project partners contribute their specific strengths to the development of educational content and methods.

Indicator 3.3: Selected mentoring and peer group consultations in the region have been implemented (e.g. training providers, actors with an agricultural background).

Partnering with DSIK – the Business Games

Name	Description	Target	Duration
Micro Business Game (MBG)	The MBG 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.	Microentrepreneurs and people who want to learn how the success of a business can be improved.	3 Day Training
Farmers Business Game (FBG)	The FBG is a highly interactive training with the aim to promote financial literacy and raise awareness for the importance of financial planning, applying a hands-on-approach	smallholder farmers, emerging farmers and agricultural entrepreneurs who want to improve their skills for a successful and sustainable farm management.	3 Day Training
Savings Game (SG)	The SG is a highly interactive training tool for private households, young people and small family businesses that wish to learn the art of efficient family budget management and savings	Private Individuals, households, young people and small family businesses.	2 Day Training

Impact of DSIK Business Game Trainings in Zambia

Evaluation is key to achieve our Goals Evidence* of the Impact of Financial Literacy Activities



35 years is the mean age of MBS participants



20% of former MBS participants increased their profits.



94% of MBS participants are very happy with the post-training follow-up.



17% more participants owned a bank account after the MBS



424% was the increase of farmers keeping records of their budget after the FBG



11% of former MBS participants and

10 % of former FBS participants...



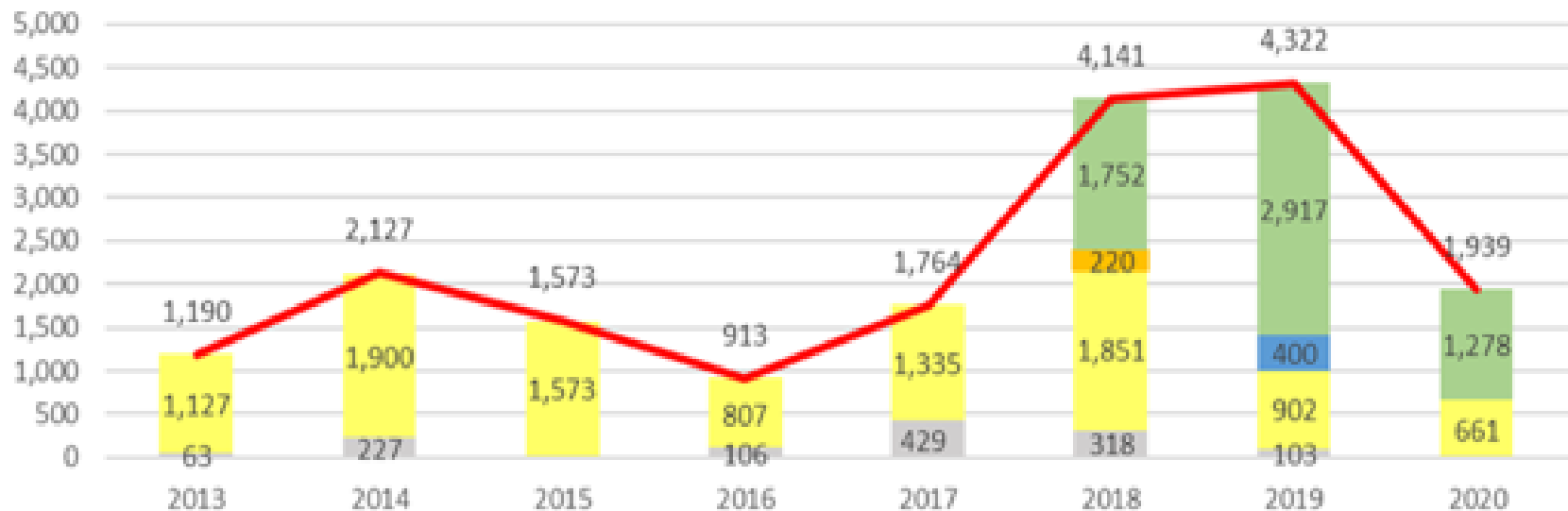
...increased the number of employees with a regular salary

*Data from DSIK Evaluation Survey 4/2020 (sample size 420 former participants of Business Simulation Game Trainings)

Impact of DSIK Business Game Trainings in Zambia

18,071 people trained in 814 Trainings

We train people everywhere – in all 10 Provinces in Zambia



Participants of Savings Game Simulation (SGS)

Participants of Micro Business Simulation (MBS)

Participants of Farmers Business Simulation (FBS)

Female Marketeters participated in MBS

Total of participants per year



Our contribution to the Global Development Agenda



We contribute to:

- The achievement of **10 (out of 17) SDGs**
- The **building of a global partnership** together with our German, local and international partners and donors



Next Steps

- Complete the online Due Diligence Form



Link to Form:

<https://forms.office.com/r/c9XmF4Db0N>

- Send through all required documents on demand by 20th September 2021

- Visit us on our **websites:**

<http://sparkassenstiftung-southernafrica.org/>

or

<https://www.sparkassenstiftung.de/en>

- Visit us on **Facebook:**

<https://www.facebook.com/German-Sparkassenstiftung-Southern-Africa-100804055511439>



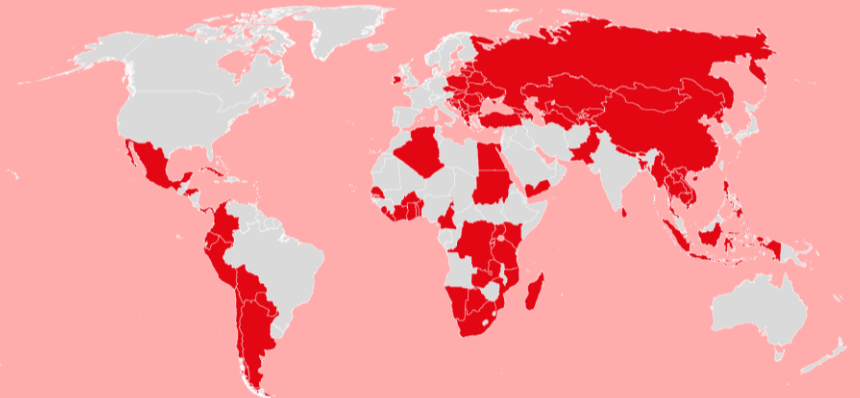
THANK YOU
for your attention



A strong brand in Germany...



**...and a strong Partner in
Zambia, Southern Africa and
all around the World**



Your Sparkassen- stiftung Team in Zambia

...get in touch!

The Team from left:

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