

Chambers and Associations Partnership Programme (KVP)

The programme for the enhancement of partnerships with institutions of the German business community is a proven instrument of Germany's development cooperation to promote sustainable economic development.

The German Federal Ministry for Economic Cooperation and Development (BMZ) has launched the programme with the aim to boost development cooperation by making the expertise and experience of German institutions available to other countries. The Sparkassenstiftung für internationale Kooperation (Savings Banks Foundation

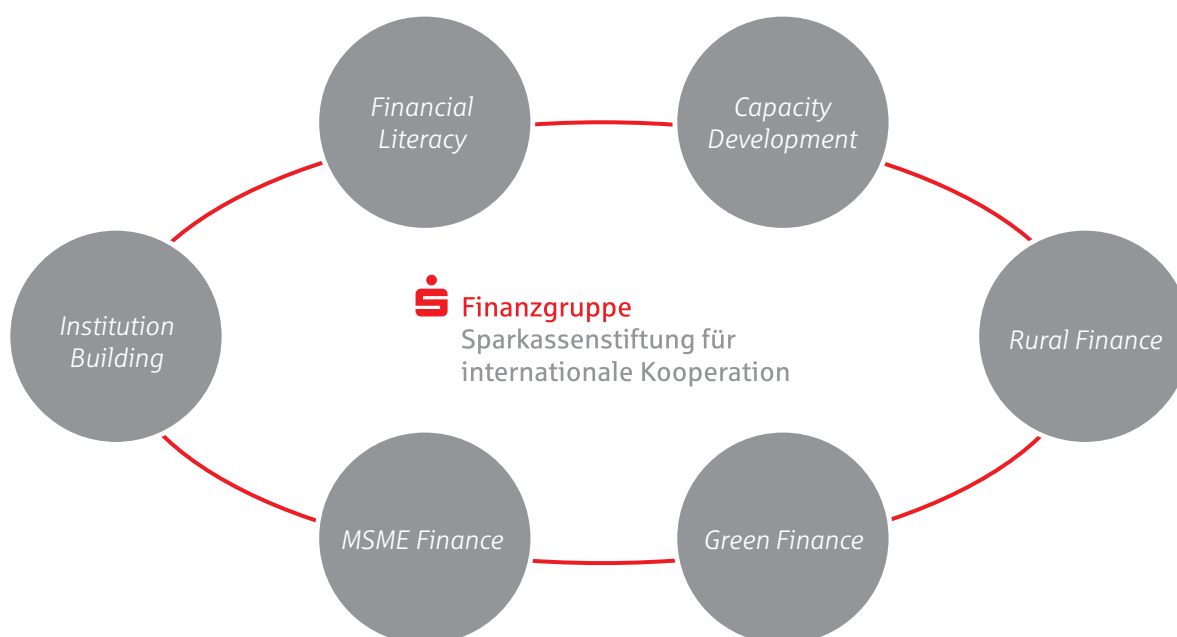
for International Cooperation – SBFIC) has been an implementing agent in this field since 1992. So far, projects in more than 80 developing countries and emerging economies have been implemented by Sparkassenstiftung with the support of 100 Sparkassen (savings banks) and other institutions of the German Sparkassen-Finanzgruppe (Savings Banks Finance Group). More than 2,000 Sparkassen employees have provided valuable project support as consultants or trainers. In 2018, Sparkassenstiftung conducts 21 projects in 37 countries with an overall expected project budget of EUR 17.06 million.

Sparkassenstiftung für internationale Kooperation

It is the mission of Sparkassenstiftung to make the experience of the German Sparkassen available to developing countries and to support economic and social development on site through needs-based banking business, thus contributing to fulfilling the Sustainable Development Goals (SDGs).

Today, Sparkassenstiftung is one of Germany's largest private institutions operating in the field of development cooperation. Some 200 employees are working for Sparkassenstiftung all across the globe, with a staff of around 30 at its Bonn-based head office.

Focus of KVP project activities



SBFIC's role and tasks within KVP projects

1. Project management

- Drafting concepts in cooperation with project partners and in consideration of SDGs
- Designing project proposals
- Monitoring project progress regarding contents and financial aspects
- Backstopping of project staff
- Recruiting of experts
- Organisation of project activities in Germany (e.g. training measures, study trips)
- Reporting to the BMZ

2. Tasks as direct beneficiary

- Documentation of utilisation and accounting of funds received in compliance with German funding legislation
- Communication with the BMZ
- Consulting on planning and implementation of project activities
- Promotion of exchange of experience with other projects and partners
- Initiation of a project progress control before the end of a project phase

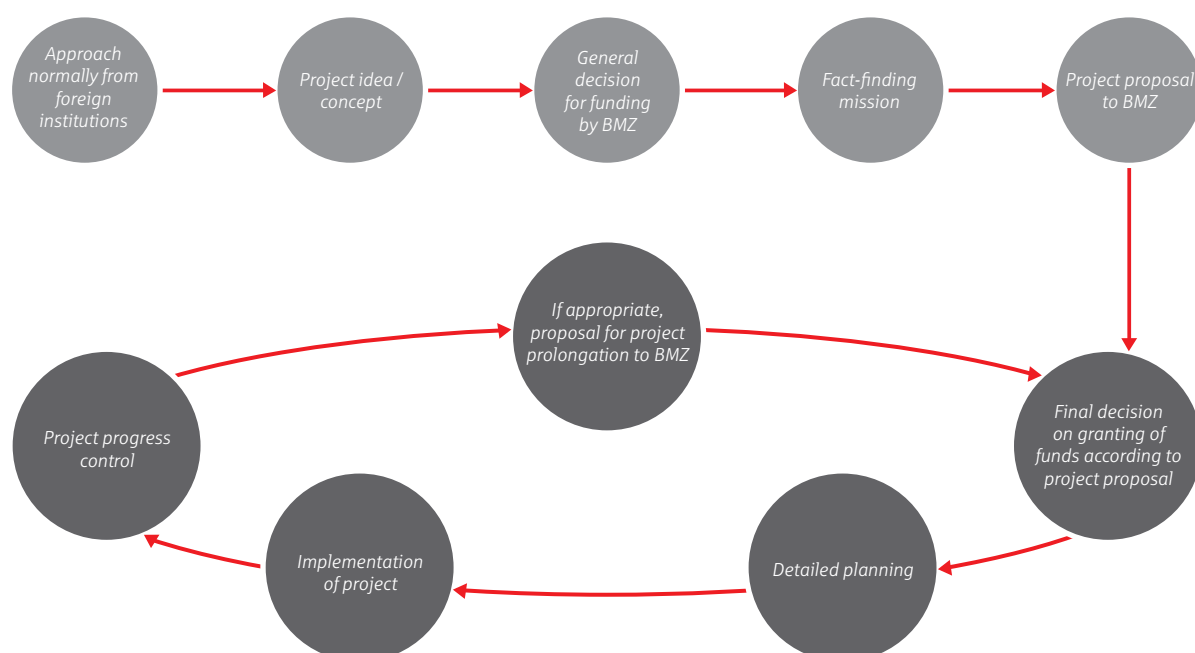
3. Representation of project partners' interests vis-à-vis the BMZ

Cycle of a KVP project

A specific strength of the programme is the transfer and adjustment of approaches that have proven to be successful in the German context.

Projects for the enhancement of development-relevant partnerships of institutions of the

German economy are carried out independently of potential bilateral agreements. Sparkassenstiftung is not only responsible for the project management, but also for quality assurance as well as content-related and financial monitoring towards the BMZ.



KVP in practice: Project examples



El Salvador: **Dual vocational training**

Sparkassenstiftung is conducting a regional project in ten countries of Latin America to foster education and association structures. One of the four project goals is to introduce dual vocational training for (micro-)finance professionals and thus to provide competent and responsible customer services.

In El Salvador, the two-year dual vocational training scheme for financial professionals has been successfully introduced in cooperation with the association FEDECRÉDITO and its member institutions (cooperative savings banks). The 23 trainees of the pilot course completed their vocational training in March 2016 and have meanwhile evolved into highly respected customer advisers in their institutions. Currently, the second group of trainees is undergoing this special training.

In future, dual vocational training will also be introduced in further countries of the region (Mexico, Ecuador, Peru).

Caucasus: **Responsible Finance**

The project aims to improve the economic situation of the population at large, especially in rural areas. Activities performed within the scope of the regional project for the Caucasus create the basis for a responsible financial service offer that is utilised sustainably. Supported by local partners, financial knowledge and skills are imparted to the population, thus ensuring that financial services are used in a needs-oriented way.

At the same time, financial service providers are given qualified support, for example, in offering customised savings products to low-income earners. Following the example of the German Sparkassen (savings banks), the institutions are thus empowered to combine economic efficiency as well as sound and sustainable income with social responsibility.

Philippines: **Establishment of CARD SME Bank**

Sparkassenstiftung and CARD share a long history of co-operation and have stayed in touch following their successful partnership at the end of the 90s. Back then, Sparkassenstiftung assisted CARD NGO to set up CARD Rural Bank and expand its micro-finance operations. In 2005, SBF-IC started a cooperation project in former Indochina with CARD being actively involved as adviser to the project, passing on its own experience.

Together with the German partner savings bank Sparkasse Ansbach, Sparkassenstiftung has been supporting CARD in its efforts to set up a bank for small and medium-sized enterprises since October 2009. Besides introducing processes for SME financing, CARD SME Bank is assisted in all relevant fields of bank management.

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