



## About us

At the *German Sparkassenstiftung* for International Cooperation, we know that access to quality financial services is key to giving people a better perspective of the social and economic aspects of life.

We are a non-profit association founded in **1992** that generates strategic alliances with stakeholders in the (micro)financial sector in developing and emerging countries, with the aim of promoting a fair and equitable financial inclusion of disadvantaged populations, thus contributing to sustainable development.





## What do we do?

We build capacity and strengthen various actors in the financial sector. In particular, we support local financial institutions in their commitment to boost their clients' finances and promote the development of the communities and regions where they operate. Above all, our work strives for the professionalization and efficiency of both these institutions and their associations or federations, because the more solid they are and the more stable the (micro)finance sector is, the more fruitful and permanent will be the access to financial services.

Therefore, we implement several projects on key issues of banking and non-banking financial systems.

## How do we do it?

Based on the key success factors of the Sparkassen (German savings banks) model, we work to find practical solutions together with our partner institutions. With this objective in mind and a strong social focus, we adapt the proven know-how of Sparkassen to the context and needs of each country, region, and locality, so that this translates into better living conditions and continues even after the projects have been completed.

We follow the principles of cooperation and mutual support with our partners on six core topics:



Green finance



Institution building



Financial literacy



MSME finance



Capacity development



Rural finance



# Our work in Latin America and the Caribbean

- Since its creation in 1992, the *German Sparkassenstiftung* has been active in Latin America and the Caribbean and has implemented more than 15 projects there. Nowadays, we are present in **17 countries in the region: Antigua and Barbuda, Argentina, Bolivia, Colombia, Costa Rica, Cuba, Ecuador, El Salvador, Guatemala, Haiti, Honduras, Mexico, Panama, Paraguay, Peru, St. Lucia, and St. Vincent and the Grenadines.**
- Our donors in the region include the German Federal Ministry for Economic Cooperation and Development (BMZ), the World Bank, the Inter-American Development Bank (IDB), and the International Fund for Agricultural Development (IFAD). We are constantly on the lookout for other funders and opportunities to participate in new projects.
- Special mention should be made of our subsidiary, **Fundación Alemana Servicios (FAS)**, founded in 2006 with the objective of carrying out specific training and consulting activities for financial institutions in Mexico and Latin America, especially those in the social banking sector operating in rural or marginalized areas.



- 1 Regional Project in Central America
- 2 Regional Project in South America
- 3 Agro-Fintech Project
- 4 Innovation and Digital Transformation Project
- 5 Green Finance Project
- 6 Financial inclusion of MSMEs in the Eastern Caribbean Monetary Union
- 7 MSMEs Project
- 8 Economic Integration of Migrants
- 9 INNOVATECH Project (with IFAD)
- 10 Fundación Alemana Servicios

Main donors in the region:



Federal Ministry  
for Economic Cooperation  
and Development





# Cutting-edge topics in the region

Within the core topics that German Sparkassenstiftung has been incorporating in its projects for 30 years, in Latin America and the Caribbean we are introducing innovative and strategic solutions to help our partners meet today's challenges.

- ▶ We develop cross-cutting strategies for the **digitalization and digital transformation of financial institutions**, in order to strengthen them, improve their competitiveness, and expand their financial services offering – thus benefiting clients and satisfying their needs. Based on the Sparkassen Finance Group's experience, we assist our partners so that their efforts in this area are successful and aligned with their objectives. We also foster alliances with technology developers and other key players to create digital ecosystems. In 2021, we started a project in six Latin American countries, which is financed by the International Fund for Agricultural Development (IFAD) and focuses on linking technology companies with farmers to facilitate access to financial services.
- ▶ Furthermore, we implement “green finance” initiatives, i.e., **the development of financial products that promote investments in renewable energies and green technologies**. By doing so, we reaffirm our commitment to the environment and to climate change adaptation, also endorsed by Sparkassen, Germany's leaders in financing green projects.
- ▶ Since 2020, we have carried out different projects in Colombia and Peru aimed at the **economic integration of migrants** from Venezuela, so that they can fully participate in the host countries' economic system. German Sparkassenstiftung developed a global migrant integration strategy that can be adapted to local contexts.
- ▶ It is worth mentioning that we **always drive innovation** in our projects, for example, by digitalizing our professional training and financial education courses, cocreating disruptive solutions, introducing the dual training model and the comprehensive customer advice, etc.



# German Sparkassenstiftung at a glance



We are part of the **Sparkassen Finance Group** (Sparkassen-Finanzgruppe), Germany's market leader in private and corporate banking and one of the largest finance groups in Europe.

We are backed by more than **240 years of experience of Sparkassen** (German savings banks), whose model of regional financial institutions combines profitability and a social mandate and has proven that sustainable financial inclusion is based on professionalism and efficiency.

We work to strengthen **microfinance institutions** to support the development of financial products and services tailored to the local population's needs.

*German Sparkassenstiftung* has implemented more than **200 projects** in around **100 countries** worldwide. Nowadays, it is one of the largest private development organizations in Germany, with projects in 54 countries.

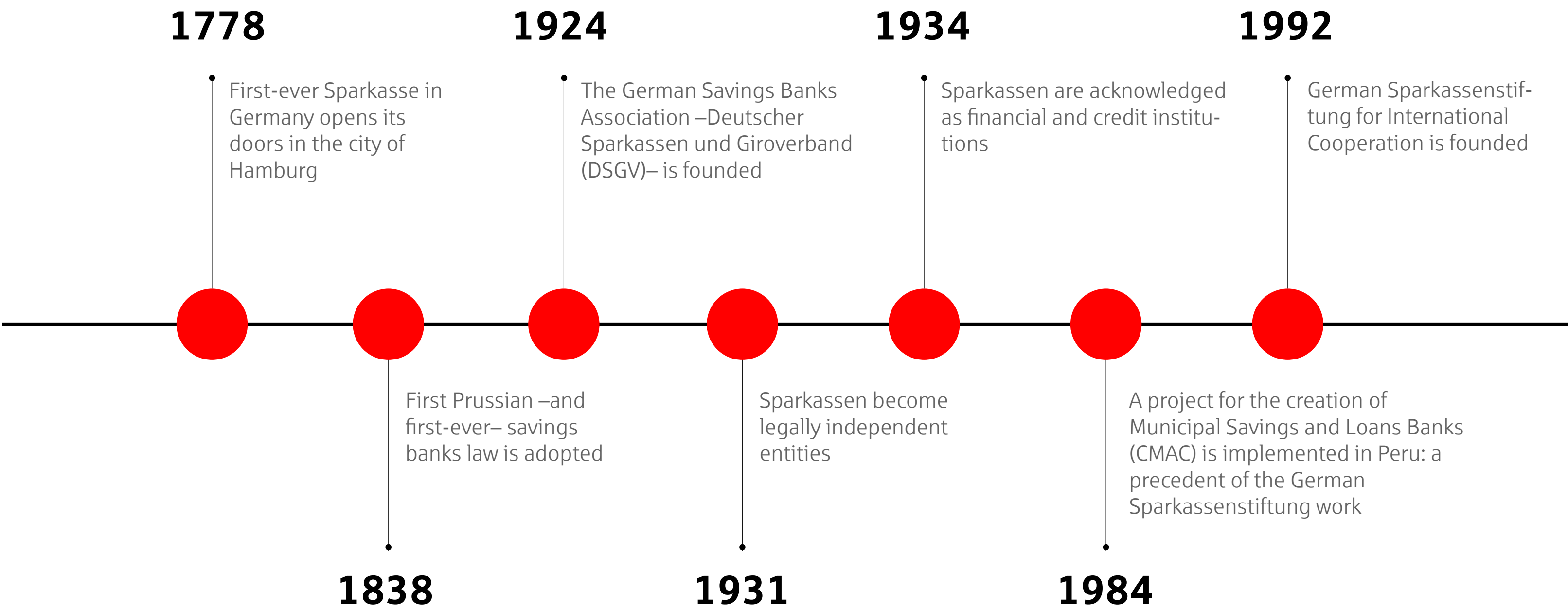
# Who supports the German Sparkassenstiftung?

The Sparkassen Finance Group comprises 371 Sparkassen (German savings banks), which for more than 200 years have been boosting the economy of their regions by combining profitability with social responsibility.

Today, Sparkassen serve 50 million clients throughout Germany, through more than 12,000 branches and a tight network of specialized suppliers that operate in a decentralized way.



Our more than 200-year history







**Think globally, act locally, cooperate internationally**

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

[www.sparkassenstiftung-latinoamerica.org](http://www.sparkassenstiftung-latinoamerica.org)



@SparkassenstiftungLAC



@DSIK\_LAC



Sparkassenstiftung Alemana  
Latinoamérica y el Caribe