

Educational value.

**Committed to
financial literacy**



**FINANZ
BILDUNG
für alle.**

An offering from the Savings Banks Finance Group

Financial education for everyone

In the course of our lives, we are all faced with making financial decisions that have a significant impact on our current and future personal well-being. This makes it all the more important to be well informed and to actively manage our personal finances. Financial education that is relevant to everyday life and is aimed at all citizens helps to achieve this. As well as being beneficial at a personal level, self-confidence and autonomy in financial matters are key to a future-proof and sustainable society. They ensure economic and social participation, strengthen equal opportunities and represent a stabilising force in our democracy.

Promoting financial literacy is part of the DNA at the Savings Banks: it stems from the founding concept underpinning the first Savings Banks, and is firmly anchored in the public mandate, thus following a tradition that dates back more than 200 years. Therefore, the Savings Banks Finance Group offers a wide range of free and neutral education materials on all money and financial topics. These are available to all citizens – regardless of whether they bank with the Savings Banks or not.

Together with educational, scientific and political partners, we are committed to strengthening financial literacy in Germany and Europe – to secure a common future and a prosperous society.



Karolin Schriever

Executive Board Member

of the German Savings Banks Association

Education for a good life

Financial literacy is recognised as a life skill for the 21st century, enabling individuals to make informed decisions, manage their money wisely, plan for the future and fully participate in society. As financial markets evolve and digital finance expands, equipping people with financial knowledge and skills is more critical than ever.

The OECD, through its International Network on Financial Education (OECD/INFE), is at the forefront of global efforts to advance financial education, ensuring that individuals - regardless of age or background - can navigate financial opportunities and risks in safe and informed ways. For over a decade, the OECD/INFE has promoted and facilitated international co-operation between policy makers and other stakeholders on financial education issues worldwide, also supporting countries in designing and implementing evidence-based national financial literacy strategies.

This can improve people's financial resilience and well-being, ensuring that individuals and communities worldwide are better prepared for the financial decisions of today and tomorrow.



Miles Larbey

Head of Financial Consumer Protection,

Education and Inclusion, OECD

Financial education by the Savings Banks Finance Group at a glance

Knowing how to handle money makes people's lives smoother. This is why financial literacy is so important. It strengthens the economic participation of citizens and contributes significantly to the stability of the financial market.

With three institutions and two simulation games, the Savings Banks Finance Group is deeply committed to sustainable financial education – now and in the future. It supports financial education inside schools and in the wider community, and promotes knowledge sharing and skills transfer with other countries.





From p. 12

School education

Savings Banks School Service (Sparkassen-Schulservice)

- Free of charge materials for school lessons
- Digital and printed media for the financial education of children and teenagers
- Ad-free, independent and neutral
www.sparkassen-schulservice.de

Stock Market Learning (Planspiel Börse)

- Largest European competition to demonstrate how the stock exchange works
- Partner countries: Italy, Luxembourg, France, Austria
www.planspiel-boerse.de

The German Founder Award for Students (Deutscher Gründerpreis für Schüler:innen)

- Germany's largest business simulation game for start-ups
- Practical coaching in important start-up skills
www.dgp-schueler.de

From p. 20

Adult education

Consumer Consulting Service (Geld und Haushalt)

- Neutral and free education offers for all private households
- Promotes financial literacy and serves to prevent over-indebtedness
- Broad network with educational partnerships
www.geld-und-haushalt.de

From p. 28

International education activities

German Sparkassenstiftung for International Cooperation

- Promoting the idea of saving, basic financial education and financial inclusion
- Active worldwide
- Projects in all specialist areas of the banking business
www.sparkassenstiftung.de



Financial education has an impact



Financial education strengthens people's financial well-being while promoting social and economic participation and equal opportunities. The Savings Banks Finance Group assumes social responsibility by offering a wide range of educational programmes to strengthen financial literacy.

Self-determined, well-informed and responsible citizens – these are the guiding principles underpinning our liberal-democratic constitutional order and also the consumer model adopted by the public Savings Banks with their strong local community roots. For the Savings Banks, promoting financial literacy means strengthening the self-confidence and autonomy of consumers and thus reinforcing a fundamental tenet of our social system. Financial education is key to an intact, sustainable and prosperous society and a stable democracy.

Individual financial literacy for a self-sufficient life

Only citizens who have acquired the necessary skills can manage their own financial affairs with confidence. After all, important decisions sometimes have far-reaching consequences. Whether you're moving out of your parental home, changing jobs or retiring, investing in a pension fund, buying a house, starting a family or getting divorced, all major changes in life have a long-term impact on your budget. Planning these with foresight and actively managing them is crucial for a good financial future.

Financial education empowers people on an individual level, while strengthening the stability of the financial system and society as a whole.

It is therefore important to deal with individual money issues, build up knowledge, develop skills, and understand the opportunities and risks associated with the use of financial products. Financial education helps prevent excessive risk-taking and unsustainable debt, as well as fraud and cyber risks: it also promotes resilience in the face of financial uncertainties. Financial education fosters greater awareness of inequalities in society, particularly in relation to gender differences and socio-economic disadvantages. Accordingly, financial education strengthens individuals, the stability of the financial system and society as a whole.



Strengthening sustainability through financial education

Financial education also plays an important role in mitigating social upheaval and easing the transition to a more sustainable economy. The UNESCO Global Action Programme “Education for Sustainable Development: Towards achieving the Sustainable Development Goals (SDGs)” aims for a fairer and more sustainable world by 2030. High-quality education, considered a key factor under SDG goal 4, is being promoted in Germany with the National Action Plan “Education for Sustainable Development (ESD)”. The German Savings Banks Association is the only representative of the banking industry to be a member of the national platform and is actively involved in shaping this process. Financial education not only leads to better budget planning on an individual level, but also makes it possible to enable scope in the budget used for sustainable life planning and sustainable investments.

Bundling expertise in financial education nationally and throughout Europe





Studies show that Germany needs to catch up in terms of financial education if its potential for greater participation, growth and prosperity is to be exploited. The German government therefore launched a financial education initiative in 2023 to develop a national strategy for Germany together with the OECD. The German Savings Banks Association was able to contribute content for this initiative in various workshops led by the ministries. Financial education

is a lifelong endeavour, which must also be designed to cater for older people and vulnerable target groups. At the same time a focus on basic financial skills and the safe use of digital financial services are important cornerstones in designing and shaping a German financial education strategy.

The European Commission’s goal of developing an EU-wide financial education strategy is a decisive step towards strengthening citizens’ financial literacy and thus their economic participation. The “Savings and Investments Union (SIU)”, envisaged at an EU level and designed to offer citizens more options such as cross-border investment opportunities, also includes a policy for Member States to strengthen financial education.



Our values

-  Free of charge
-  Access for all
-  Ad-free
-  Neutral



As a long-standing player in financial education, with comprehensive offerings ranging from education in schools to adult projects, the German Savings Banks Association is contributing its expertise to this important process. Through our membership in national and international organisations and committees (such as OECD/INFE), we ensure that our educational offerings meet the highest standards and help attain common European goals. With our commitment to financial education, we are making a significant contribution to economic and social stability in Europe, as well as promoting empowered and responsible citizenship.

Responsibility for a fairer world

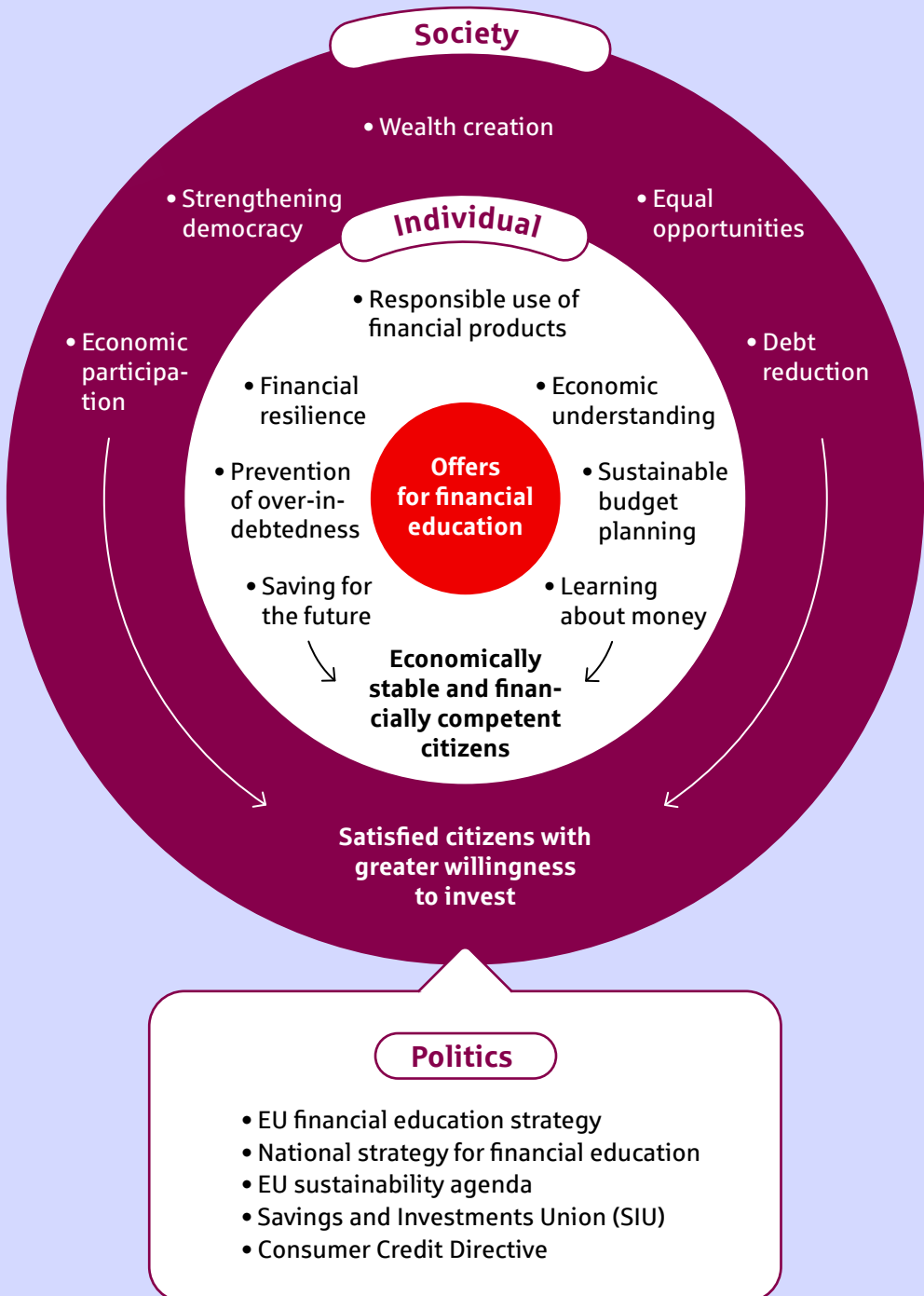
Yet the social responsibility of the German Savings Banks does not end at national borders. It also includes responsibility for building a fairer world, especially for the poorest people in developing and emerging countries. Financial education is particularly important to reduce poverty and give people the chance of a better life in their home countries. For this reason, the German Savings Banks have been working for more than 30 years to improve financial literacy through long-term development cooperation projects in the countries of the “Global South”.

People with a very low or irregular income have to manage their scarce resources very carefully. In many developing and emerging countries, there are no social security systems, which means that provision must

be made for emergencies on an individual level. This requires a basic understanding of how to handle money sensibly. As the poorest people in particular often have only limited access to school education, teaching the basics of financial education through other initiatives is particularly important for the development prospects of local people.

In addition, many social and societal problems, such as a lack of gender equality, remain unresolved in these countries. Since the majority of people living in poverty are women, it is particularly important to improve women’s financial education. The women in the Global South are often at a particular disadvantage because they often have a lower social status and less political and economic power than men. Climate change, displacement and migration are exacerbating these problems. Financial education that is adapted to this situation helps people and businesses to better prepare themselves for the resulting risks and develop strategies for the future.

Impact levels of financial education



Financial education for everyone – our educational offers





Savings Banks School Service (Sparkassen-Schulservice)

The Savings Banks
School Service
was founded in

1975: 

Commitment with a tradition that goes back to the founding idea of the Savings Banks.

The Savings Banks
School Service
reaches around

1.2 million 

pupils and around 50,000 teachers nationwide each year.

More than

300 

school lectures per year reinforce the financial literacy of young people in Germany.


More than

200 

printed and digital materials for approx. 30 lessons help teachers deliver financial education in schools.

8 

guidelines guarantee ad-free content, neutrality and transparency of all offers.

Selected materials have been awarded the Comenius EduMedia seal and honored in the “Material Compass for Consumer Education” of the Federation of German Consumer Organisations (vzbv). 



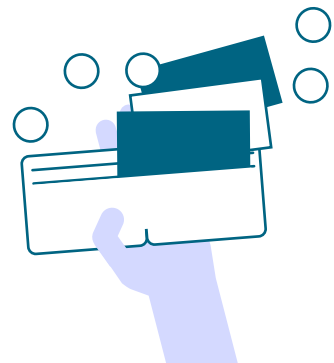


Good for school – good for life!

Pupils who are exposed to financial education learn for life. The wide range of media offered by the Savings Banks School Service has something for every age.

The Savings Banks Finance Group supports teachers and pupils by offering a diverse and award-winning range of media through the Savings Banks School Service as part of its public mandate. We are thereby making an important contribution to basic financial education in schools.

The cooperation between schools and Savings Banks has a long history. In many places, it even goes back to the founding days of the Savings Banks, where savings education was firmly anchored. The idea of saving should begin in childhood and be nurtured and cultivated as the child grows. School savings, where every child received a money box or a reward from the local Savings Bank was the best-known initiative. In 1975, this idea gave rise to the Savings Banks School Service.



“Financial education is part of our public mission. We support schools in our region in raising pupils’ awareness of how to handle money. The personal contact with schools and the teaching materials from the Savings Banks School Service help us to promote financial literacy among children and young people.”

Steffen Kapperer, Head of Communications Management
Sparkasse Langen-Seligenstadt

Digital media and printed teaching materials

The Savings Banks School Service offers teachers more than 200 instructional media and materials for around 30 lessons. All Savings Banks School Service offers are neutral and ad-free. Designed to supplement the regular textbooks, they are intended to provide direction for teachers and pupils in the classroom and beyond, and to teach real life skills. The material not only conveys factual knowledge, but also allows young people to apply what they have learnt in different situations.

The topics range from the first playful handling of money to the stock market, from consumer issues to economic and financial policy. Children and young people are motivated by the right materials, whether these are teaching units, explanatory videos, printed exercise books or play money.

Multiple awards

The Gesellschaft für Pädagogik, Information und Medien e.V. has awarded the “mission: decision” game the Comenius EduMedia seal. The Federation of German Consumer Organisations (vzbv) rated selected materials positively in its “Material Compass for Consumer Education”.



Educational game

“mission: decision”



Pupils can go on a shopping spree with the digital game “mission: decision”. In the process, they are repeatedly confronted with inconsistencies in their decision-making behaviour. They learn how the human psyche works, and which gimmicks sales strategists use to persuade us to buy things.

The teenagers have to keep an eye on their expenses and make financial decisions within a given budget. Teachers can use the corresponding teaching module to directly implement their lessons. The material was rated “Good” in the Material Compass of the the Federation of German Consumer Organisations (vzbv).

“The Savings Banks School Service lecture inspired the young people with practical examples, interactive elements and real-life relevance.”

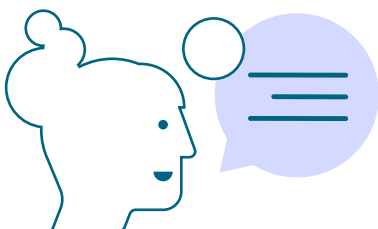
Oskar-Maria-Graf-Gymnasium Neufahrn

Lectures for teenagers

“Financially ready for the future”



Knowing about insurance, savings schemes, pensions, loans and debts will help you to stand on your own two feet financially. The school lecture “Financially ready for the future” is aimed at the final year of secondary school. It provides information on the financial matters that are important after school and training.



School lectures for greater financial literacy

The Savings Banks School Service supports teachers and eases their workload with four lectures focusing on all aspects of young people's financial realities – exclusively designed for secondary levels I and II. The lectures are based on the students' everyday lives and offer a core understanding of current and upcoming financial issues. Schools can book up to four digital or in-person lectures per calendar year free of charge.

Commitment of local Savings Banks

Many Savings Banks value the personal contact with schools. As part of the Savings Banks School Service, Savings Bank employees in many regions are available to participate in educational events on all money-related matters. In many places, it is also possible to visit the local Savings Bank. Together with their teachers, pupils gain an insight into a largely unknown working world that is very different from the customer perspective at the counter.



Guiding Principles of the Savings Banks School Service

1. We are committed to our public mission of promoting the financial literacy of young people.
2. Our aim is to provide young people with basic knowledge and skills in dealing with money, finance and business.
3. Our materials present economic policy topics from multiple perspectives.
4. All media are neutral in content and ad-free. They serve neither to market nor to sell products of the Savings Banks.
5. We observe the transparency code for teaching materials of the German Association for Civic Education (DVPB).
6. The materials supplement the regular textbooks, but do not replace them.
7. If Savings Bank employees are involved in lessons in their capacity as “experts”, the content is treated neutrally and ad-free.
8. We observe the currently applicable data protection regulations.

Financial education for young people – true to life with our business games

Stock Market Learning

The Stock Market Learning, Europe’s largest stock market learning game, offers pupils and students insight into the stock market. The online competition gives young people the opportunity to trade on the stock exchange with virtual capital, with values based on real stock exchange prices. In addition to gaming groups from all over Germany, numerous teams throughout Europe take part in the stock market simulation game. This idea, of European cooperation in the field of financial education, is promoted under the patronage of the European Savings and Retail Banking Group (ESBG).

The simulation game teaches the functional mechanisms of the stock exchange and the capital market, in addition to economic and sociopolitical contexts. Participants learn how to obtain information and how to apply it purposefully in their decisions, using clever and intelligent investment strategies. This enables them to acquire skills that are becoming increasingly important in all areas of business and society.

Another focus is sustainability. Interesting learning content and a sustainability assessment in the portfolio encourages young people to act responsibly and with a view to the future. Long-term strategies are meant to take precedence over short-term measures, without participants losing sight of economic factors.

Every year, more than



110,000

young people in more than 40,000 teams take part in the stock market simulation game.

**PLANSPIEL
BÖRSE**





**DEUTSCHER
GRÜNDER
PREIS**

ZDF Sparkasse

PORSCHE

Frankfurter Allgemeine



Around

5,000

school students set up a fictitious company every year in the German Business Founder Award for Students.

The German Founder Award for Students (Deutscher Gründerpreis für Schüler:innen)

Courageous and inventive, team players and focused – these are the participants in the “The German Founder Award for Students (DGPS)”, Germany’s largest business start-up simulation game for young people. In this digital start-up competition, teams from year 9 (age 15) onwards who attend general and vocational schools transform their ideas into fictitious company schemes. To this end, they devise a business concept and marketing strategy. Not the most creative product, but the most convincing scheme ultimately receives the nationwide award. Participants learn many skills they can apply later in their working lives: teamwork, creativity, organisational talent and strategic planning.

The business game for pupils complements the Start-Up, Rising Star and Lifetime Achievement categories of the German Entrepreneur Award. Organised by Savings Banks, ZDF, Porsche and Frankfurter Allgemeine Zeitung, this prize has been awarded to outstanding entrepreneurs in Germany since 1997. The aim of the German Founder Award for Students is to anchor the topic of “entrepreneurial education” in schools, to promote the domestic start-up climate, and to give potential entrepreneurs the courage to become self-employed. The German Founder Award for Students starts with this goal at the grassroots level: with the entrepreneurs of tomorrow.

The Consumer Consulting Service (Geld und Haushalt)

More than

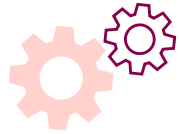
1 million



people use the services of the Consumer Consulting Service every year.

More than

1,250



organisations use the services of the Consumer Consulting Service for their own advisory work every year.

With more than

1,200



lectures per year, the Consumer Consulting Service reaches around 30,000 participants.

The Consumer Consulting Service was founded in

1958



as the Centre for Rational Household Budgeting (“Zentralstelle für rationelles Haushalten”).

Approximately

60



speakers offer free lectures on all aspects of finance throughout Germany.

The Consumer Consulting Service’s simple budget planner is available in



6 languages.



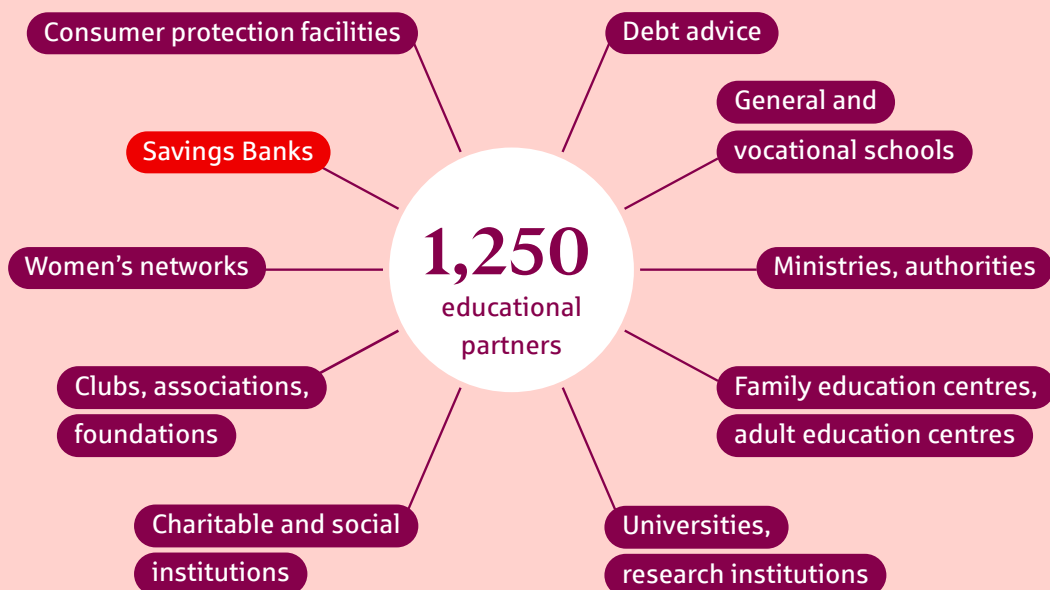
Financially savvy with the Consumer Consulting Service

Knowing where your money is going is the first step on the road to good financial planning. The Consumer Consulting Service supports private households with all their queries relating to private budget planning.

The Consumer Consulting Service has been known for its lasting commitment to greater financial literacy and long-term prevention of excess debt since it was founded in 1958. This comprehensive educational philosophy for all German consumers, based on the motto “Financial education for everyone”, covers all stages of life from childhood through adulthood and into old age.



Our broad network in the field of education



To this end, the Consumer Consulting Service works with strong partners from the scientific community and society, such as the German Youth Institute (DJI), the “Deutschland sicher im Netz (Keeping Germany safe online – DSiN)” initiative and the German Institute for Adult Education (DIE). Cooperation in networks such as the

“International Network for Financial Education” of the OECD (OECD/INFE), the “National Platform for Education for Sustainable Development (ESD)” of the Federal Ministry of Education and Research and the Financial Literacy Prevention Network ensures constant professional dialogue and progressive development of existing services.



The services offered by the Consumer Consulting Service are designed to enable people to put their finances on a solid footing independently. We achieve this by communicating financial knowledge in an easily understandable way and focusing on strengthening financial literacy. This gives consumers greater scope to use their money more strategically. They receive

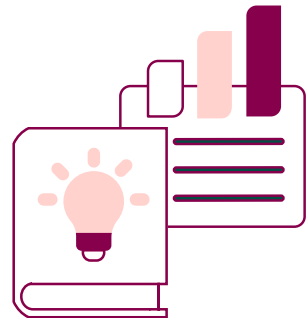
concrete support in the form of guidebooks, presentations and online planners – all free of charge and ad-free. These services are also used by around 1,250 organisations and charitable institutions for advisory work every year.

“I think the guidebooks are great. You really have an overview – especially on a small budget.”

Sabine B.

Online planners

The Consumer Consulting Service helps consumers to clarify queries about budgeting and finances with a comprehensive series of publications. These include free household budget books, pocket money planners for children and guidebooks on individual topics and phases of life, e.g. for families or for young adults leaving home. The guidebooks help users make informed financial decisions and become financially independent.



The simple household budget planner

“The simple budget planner” helps people with limited writing or reading skills or with little knowledge of German to organise their income and expenditure. It uses symbols and colours to make it easier to follow. **“The simple household budget planner”** is available in six languages: German, English, French, Arabic, Ukrainian and Russian. This means that the Consumer Consulting Service also fulfils its mission of preventing excess debt in vulnerable groups.

Lectures

The Consumer Consulting Service offers lectures nationwide on topics relating to private financial and budget planning as well as consumer and legal issues. Around 60 speakers share their financial expertise to help consumers navigate everyday financial challenges. The

lectures are suitable for every age group and every level of knowledge, and are delivered either in person or online. More than 700 non-profit organisations, public institutions and other non-commercial providers book these educational events every year.

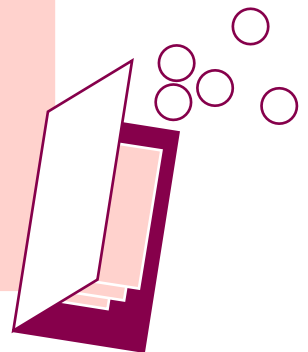
Financial power for women



In the lecture “**Financial power for women – being financially independent**”, women receive important information about their individual pension arrangements, partnership arrangements for employment and care work, and partnership and marriage contracts. The lecture, which is offered both online and in person nationwide, empowers women to forge their own financial paths.

“After the lecture, each participant had a concrete idea of how she could continue to work on implementing the topic for herself. At the same time, social contexts were brought to light.”

**Gustav-Stresemann-Institut in Niedersachsen e.V.,
Bad Bevensen**



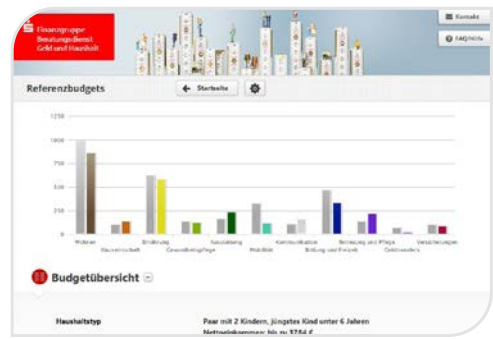
Online planners

The free online planners provide a quick overview of income and expenditure and help users gain a better understanding of their own finances thanks to a wide range of analysis options.

“The reference budgets help you to better assess and question your own spending behaviour. They can be a good guide for clients when providing an advisory service.”

Nicolas Mantseris,
Debt advisor

Reference budgets

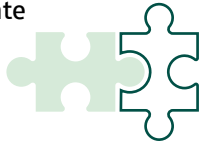


Anyone wanting to compare themselves in more detail with other households will find comprehensive figures in the **reference budgets**. These are comparative values from various households based on data from the German Federal Statistical Office. A comparison with this data helps to critically evaluate personal expenditure and put it into perspective.

This makes it easier to identify potential savings and calculate future expenses – especially in times of transition. This online tool is unique in Germany.

German Sparkassenstiftung for International Cooperation (DSIK)

Our mission:
think globally, act
locally, cooperate
internationally



Since 1992, the German
Sparkassenstiftung
has implemented
approximately



250

long-term projects worldwide.

400,000

people worldwide have now taken
part in the four Business Games
that were “made by the German
Sparkassenstiftung”.

To date, DSIK has been
involved in more than



100

countries – and counting!

For over

30

years, the German Savings Banks
have been involved in development
cooperation through the German
Sparkassenstiftung.



Around

300

DSIK employees are working for
financial inclusion worldwide.





Financial education as a global mission

Life decisions are often also financial decisions. To this end, knowledge of basic financial relationships is essential. The German Sparkassenstiftung for International Cooperation e.V. (DSIK) carries the successful model of the Savings Banks Finance Group out into the world by tailoring financial education concepts

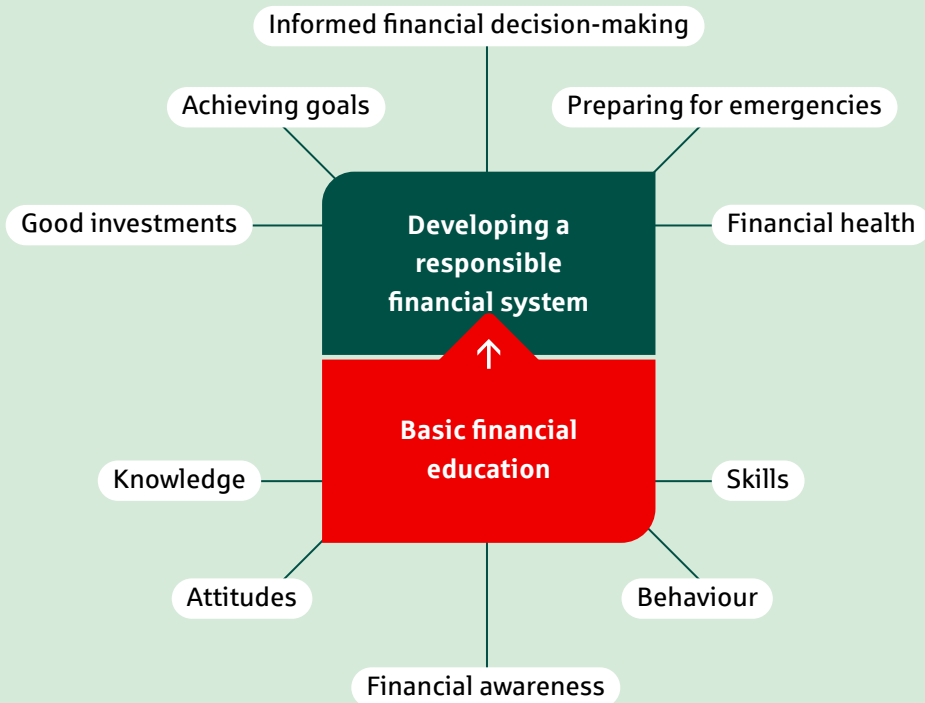
to local contexts in developing and emerging countries.

A great deal of knowledge from the world of the Savings Banks flows into the project work on site:

- Offerings from the “Savings Banks School Service” and the “Consumer Consulting Service” units are being further developed for local contexts.



Financial education as a solid foundation



- Tools such as the household budget book and the financial checker app are adapted to local conditions and used in numerous countries.
- DSIK has introduced World Savings Day as a Savings Bank tradition in over 20 countries, including Armenia, Georgia, Rwanda, Mexico and Uzbekistan.

DSIK is also involved in the development and implementation of national financial education strategies in more than ten countries. The integration of financial education as a course in schools and universities – for instance in Georgia – is also part of its activities.





Fulfilling the Sparkasse’s social mission in Germany and abroad

The social mission of the German Savings Banks extends beyond regional and national borders. DSIK is supported by the institutions of the Savings Banks Finance Group, both financially and professionally. Promoting financial inclusion through financial education has been one of DSIK’s most important goals since it was founded in 1992. The aim is to provide people around the world with access to financial services and the knowledge they need to improve their prospects.

Business Games: learning through play

In addition to the proven “Sparkassen concepts”, DSIK has developed its own innovative training programmes, such as the Business Games, to teach financial education in a practical way. These innovative

simulations enable participants to make decisions and experience their effects in a game situation. Basic financial principles such as financial knowledge, financial behaviour and financial attitudes are taught in a fun way. The training courses are aimed at different target groups, from private households to (small) businesses:

-  **Financial Literacy Game:** The basics of budget management and saving for families and small businesses
-  **Micro Business Game:** Micro-enterprises and start-ups acquire basic commercial and entrepreneurial knowledge
-  **Farmers Business Game:** Teaching farmers financial and entrepreneurial skills
-  **Managing Climate Resilience Business Game:** Financial strategies for climate-resilient agriculture

In 2023 alone, over 100,000 people took part in DSIK training courses. With the Business Games, DSIK creates a lively learning environment that teaches financial education in a practical way.

Project examples from around the world

Georgia

Financial education as a school subject

In Georgia, the German Sparkassenstiftung has worked with local partners and together they have integrated financial education into the regular school curriculum.

- Training seminars for teachers were held in cooperation with the Ministry of Education and the Central Bank.
- Innovative teaching methods are used to sustainably integrate financial education into the Georgian education system.

This model sets an example for other countries to follow and shows how financial education can be anchored in the school system over the long term.

Jordan

Financial education for more resilience

In Jordan, the DSIK aims to to strengthen micro-enterprises and small businesses, especially those that are run by women.





- The Jordanian economy is dominated by micro-enterprises, which are often not resilient enough to cope with crises.
- Overall, 57 percent of the population have no access to financial services, and the gender gap remains one of the highest in the world.

DSIK uses the “Micro Business Game” to promote the financial and entrepreneurial skills of the target groups. This practical training course teaches how small businesses can be managed sustainably.



The success is evident:

- Since 2021, over 350 training courses have taken place with over 6,230 participants.
- Numerous micro- and small businesses benefit from customised training courses based on this game.
- The measures contribute to better use of financial services and greater financial resilience.

Zambia

Education and mentoring for small businesses

In Zambia, DSIK strengthens micro, small and medium-sized enterprises (MSMEs) through a combination of suitable training measures and a mentoring programme for financing, business planning and risk management.

MSMEs form the backbone of the Zambian economy and provide 88 percent of jobs. However, many businesses suffer from a lack of commercial knowledge and limited access to financial services.



Mentoring helps entrepreneurs to not only expand their businesses, but also to strengthen their personal well-being and self-confidence. DSIK trains them via its Business Games, in particular the “Managing Climate Resilience Business Game” and the “Micro Business Game”.

- The **Micro Business Game** helps to strengthen financial and entrepreneurial skills.
- The **Managing Climate Resilience Business Game** helps businesses make their operations more resilient to the effects of climate change.
- In a **Mentoring Programme**, experienced mentors advise and support MSMEs in their business activities over a period of several months.



“Together with the German Sparkassenstiftung, we are successfully working on the social and ecological transformation of the financial sector in Zambia. The educational programmes to impart basic financial and entrepreneurial knowledge are an important part of this collaboration.”

Freda Tamba, Director of the Supervision of Financial Institutions of the Central Bank of Zambia

The programme has already achieved remarkable success. Since 2019, 551 training sessions have been held with nearly 12,000 entrepreneurs. They were able to develop resilient business models that are helping them achieve long-term success on the market. Women and young people in particular benefit from the training and mentoring programmes, which provide them with valuable knowledge and support for their professional development.



Contact

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The German Founder Award for Students (Deutscher Gründerpreis für Schüler:innen)

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