



Development Bank of Saxony-Anhalt

Regional One Stop Shop for financial services

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Development Bank of Saxony-Anhalt

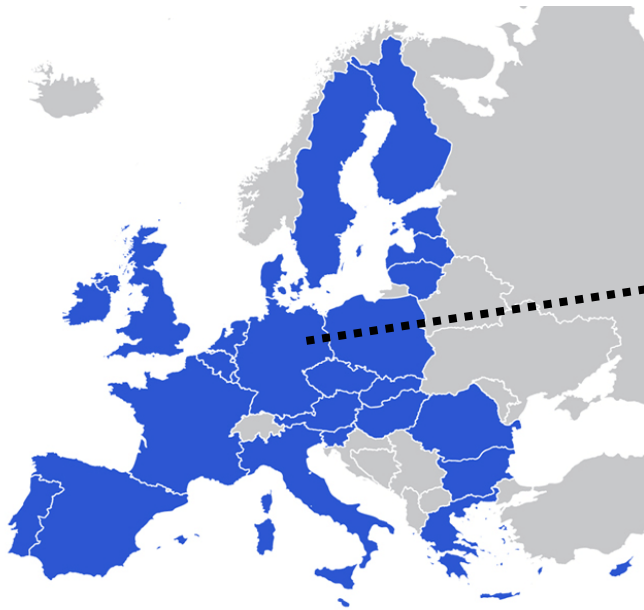
Agenda

- Saxony-Anhalt – our region
- Investitionsbank – an overview
- Customer-driven business model

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Saxony-Anhalt – our region



Investitionsbank of Saxony-Anhalt – Overview

	
Founded	January 1st 2004
Liabe equity capital 2017	EUR 174.4 million
Balance sheet total 2017	EUR 1.872,5 million
Current funding programs *	100
Funding programs in total* incl. services	215
Employees (annual average 2017)	391

* data as of December 31, 2017



Grants in total*

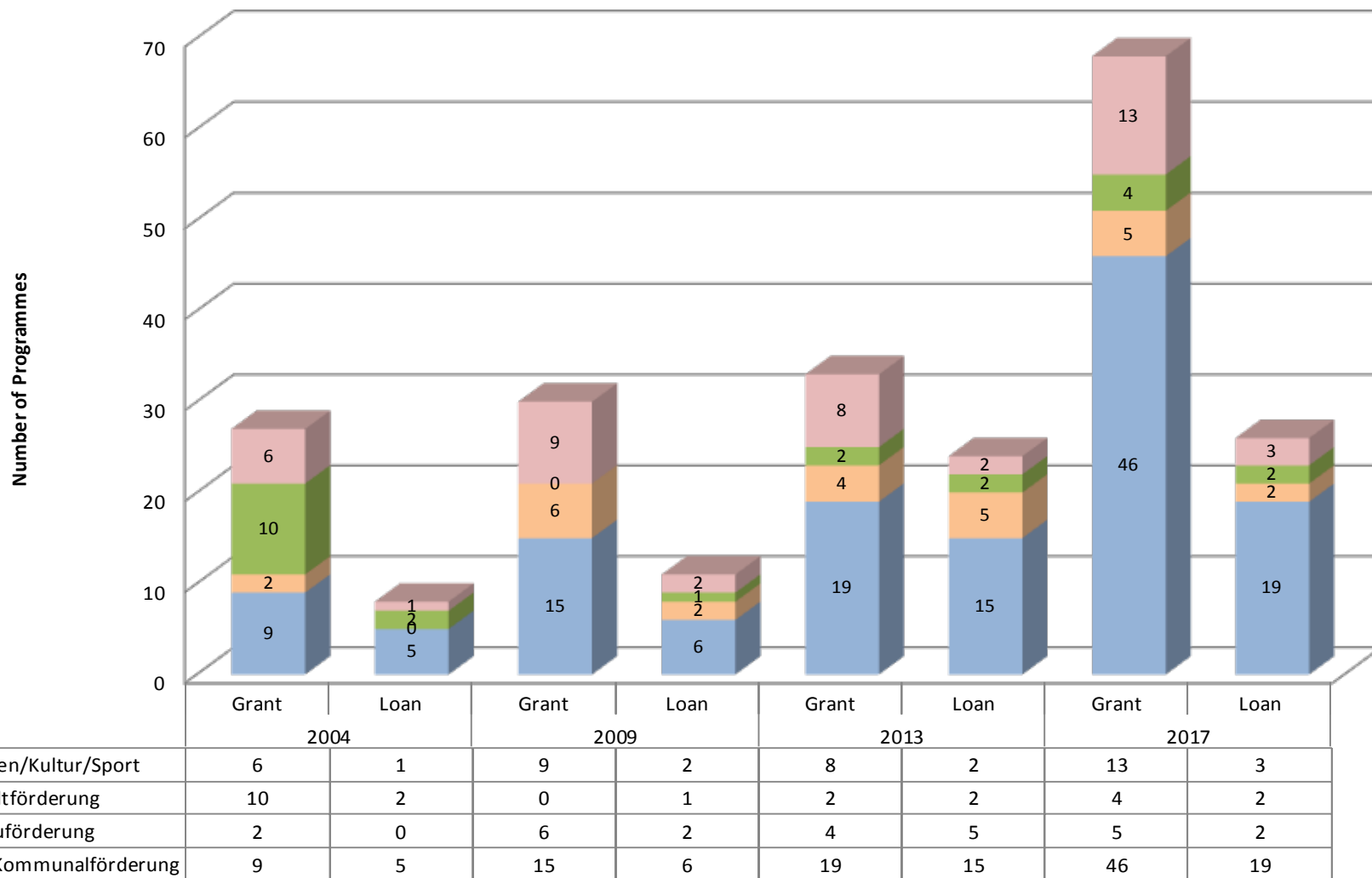
- 27,800 grant applications
- EUR 4,153 million

Loans in total*

- 12,400 loan applications
- EUR 1,846 million



Structural change in „Funding Landscape“



Investitionsbank – bridge to customers

state funding

implementation of legal
state funding mandate

customers/ partners

German federal state
Saxony-Anhalt



external funding
source
----->

<-----
product
development

**Development
Bank of Saxony-
Anhalt**



funding products/
services
----->

<-----
needs/
requirements

private customers

corporate
customers

public sector
customers

network and
cooperation partners

Financing the future – customer driven

Be ready.
It all begins
with project
ideas.



Consultation.
Our consultants
explain how to put
ideas on a solid
financial foundation,
whether it needs
funding or financing.



Support.
We support our clients in
compiling their
components of funding
and financing, and accept
their proposals.

Unterzeichnen an: Von der Investitionsbank auszufüllen:

Investitionsbank Sachsen-Anhalt
Förderberatung
Unternehmenskunden
Complatz 12
39104 Magdeburg

Engangsdatum: KS-Nr.:

Ich/Wir beantrage(n) die Gewährung eines Darlehens aus dem Programm
Sachsen-Anhalt IMPULS/Sachsen-Anhalt MUT

Sachsen-Anhalt IMPULS

☐ @-Gründungsdarlehen

☐ @-Mazzanindarlehen für innovative Gründungen

☐ @-Nachfolgedarlehen für Gründer

Sachsen-Anhalt MUT

Betrag in Euro: Freigabe:

Betrag in Euro:

Betrag in Euro:



Start.
Our clients will receive our notice of funding or financing
as fast as possible so they can start their project.

consulting

awarding grants

awarding loans

Corporate customers

Business development

- founding / investing / pre-financing / researching & developing
- education & training
- living & renting
- reintegration & support
- cultivating / cooperating / being creative

Private customers

Housing development

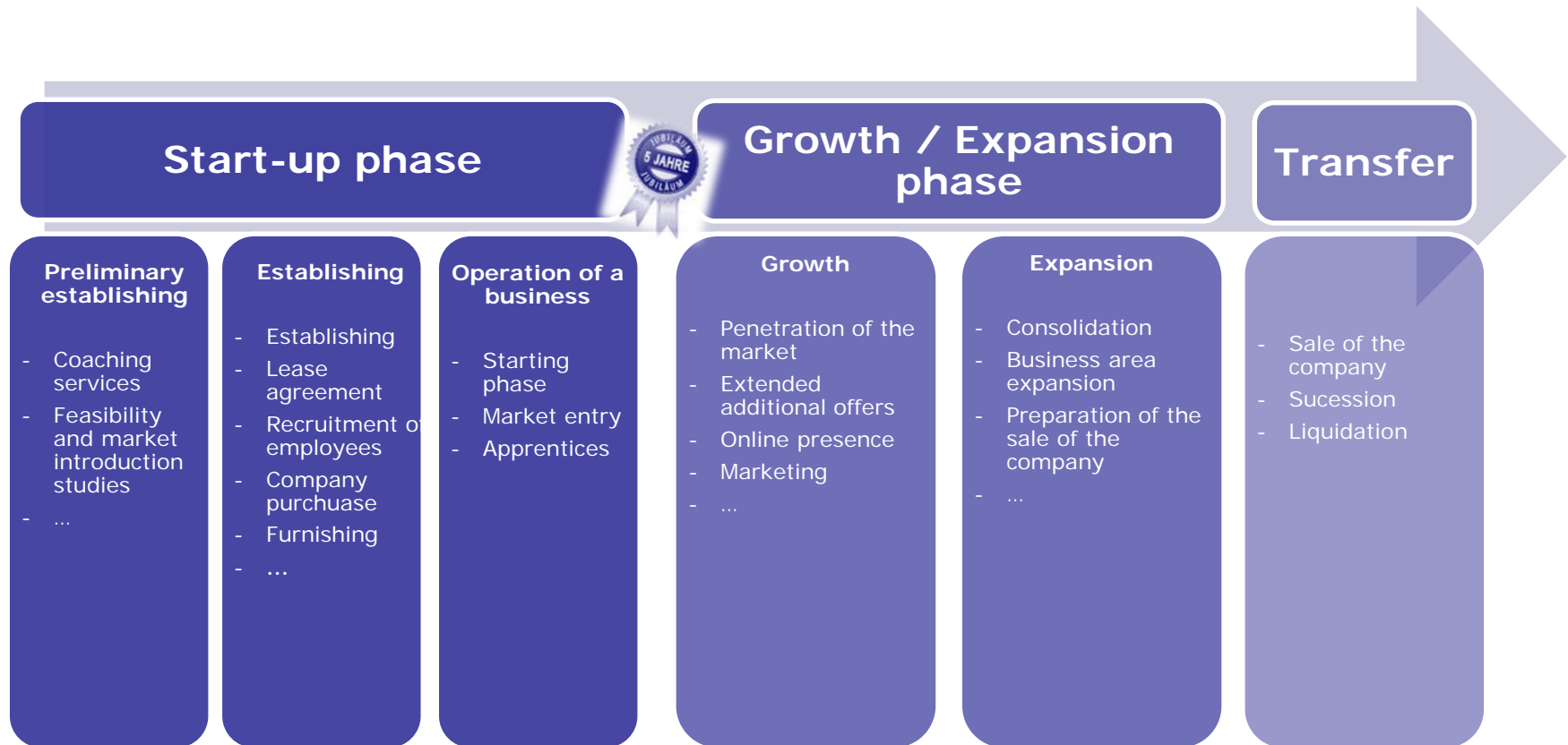
- building / acquiring
- modernizing / converting
- living & renting
- training
- investing

Public-sector
customers

Education/Culture/Media/Sports

- investing & balancing
- exercising
- living together
- reintegration & support
- qualification
- cooperation





- **Definition**

- The method "customer journey" is used within the marketing.
- It is a method in which the purchase of a product is viewed from the customer's point of view, in order to be able to empathize with his experiences. Different touchpoints of the customer with a product, a brand or a service are shown and evaluated.
- This includes direct interaction points such as an advertisement, a commercial or a website as well as indirect contact points such as rating portals, user forums or blogs.
- In addition, a customer journey identifies the pain points felt by the customer.
- The aim of a customer journey is to increase customer satisfaction and so increase sales.
- For the IB in particular, this means that the funding products are better perceived and regularly used by the target groups in Saxony-Anhalt.

- **Customer Journeys within IB**

- The IB hosted two customer journey workshops in which stakeholders and real customers put on the customer glasses to see what "simple", "transparent" and "automated" means to the customer.
- The first workshop was held for the consulting assistance program for enterprises and the second one for the Saxony-Anhalt training program for enterprises.
- The participants identified a large number of pain points and worked out improvement potentials.
- Reviewing the internal processes as a whole showed other potentialities



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