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## The Innovative Finance Inclusion (“IFI”) Game (3-5 players)

The IFI Simulation board game provides a unique opportunity for players to explore the idea of sustainability and economics in a fun and engaging way. With the ability to buy and develop properties with different financial and well-being results, players can learn about the importance of balancing personal wealth with the well-being of their community. This game encourages players to consider the impact of their choices and inspires them to make decisions that benefit both themselves and those around them.

### Components

1 board	40 Events cards	2 dice	Money
1 pawn for each player	12 stackers for each player	24 general stackers	80 Wellbeing coins
<b>WARNING! CHOKING HAZARD. SMALL PARTS. NOT FOR CHILDREN UNDER 3 YRS.</b>			

### Game Preparation

Place the board on a table, the Events cards face down on their assigned space on the board, and 20 Wellbeing coins on the Community Wellbeing space on the board. At the beginning of the game, give each player a pawn, 12 stackers to mark his/her properties and €2,000.

Keep the rest of the money and Wellbeing coins, as well as the white stackers in the bank. Assign a player as a banker. If this person also plays, then s/he must keep his/her personal funds separately from those of the bank. The Bank can't go broke, if the Bank runs out of money, the Banker may issue as much as needed by writing on any ordinary paper.

Each player rolls both dice to determine the order of play in descending order. All players start from 'Go'.

### Game Objective

To balance between the well-being of the community and the wealth of individuals.

### The Board

The board is divided into 8 industries, each includes different properties that you can buy and develop to make money and impact the well-being of the community.

To purchase a property, you need to pay the bank the cost listed on the board, add or remove Wellbeing coins to/from the community, and then place one stacker of your color to indicate





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ownership. Certain properties require purchase in partnership with one other player at the table. In such case, both partners will stack their colored stacker on that property. Owners can improve their properties – starting the second time they land on one, by purchasing “Development Units”, then stack white stackers on their colored stacker(s) for every development unit they add. In a partnership property, both players must participate in the development costs of that property. The colored stackers of both partners in a certain property are counted as one development unit. **No player can be the single owner of an entire industry!**

When you land on a property that is owned by another player, you will pay a usage fee to the owner(s) and add or remove Wellbeing coins to/from the community, in accordance with the details listed on the board.

When you land on an event, you will play an event card. If you cannot perform the event, you will have to wait two turns before continuing to play. Return the event card to the bottom of the pile.

In any case where you do not have enough money to pay the required usage fees or the price of the events, you can request a loan from another player and agree on the terms or sell a property you own to the bank for half its value, or to the highest bidder.

When you land on:

Go	Collect €200 when you pass, and €300 when you stop.
Go Anywhere You Want	Jump to any space on the board and play accordingly.
Get Money	Get €300 from the bank.
Add Wellbeing Coins	Add 3 Wellbeing coins to the community.
Volunteering	Add 4 Wellbeing coins to the community and play another turn.
Greenwashing	Remove 4 Wellbeing coins from the community and wait a turn.
Extreme Weather	Each player pays €50 fine, and 5 Wellbeing coins are removed from the community.

If the community is in Wellbeing debt, the players can pay a one-time Wellbeing Emergency Tax of €600 each and add 6 Wellbeing coins to the community.

## End of the Game

The game ends after a pre-determined time or if the community is in Wellbeing deficit.

To determine who won the game, each table must first make sure their community has more than 30 Wellbeing coins. If they have less than the minimum required, the group has failed the game.

The winner of the game in each table is the richest player – the player with the highest total capital in their possession (money and properties).

In a multi-table game, the winning group is the group with the most community Wellbeing coins.

