

# People Money Game

## Instructions for Facilitators

You are welcome to use, adapt or alter these instructions for your own purposes so long as you don't make money from them.

Even better, book John Rogers to run a workshop as he invented and developed the game and has experience of running it in UK, USA, Germany, Switzerland, Austria, Belgium and Netherlands.

[info@valueforpeople.co.uk](mailto:info@valueforpeople.co.uk)

### CONTENTS

1. Overview
2. Instructions for use
3. Templates for printing out

## 1. OVERVIEW

*"The economy is an experience not an abstract theory."*

Mike Hallam, Lancaster Ethical Small Traders Association

*"We must feel ourselves within the economic process."*

Rudolf Steiner, founder of Anthroposophy

This overview helps you the facilitator to know what the game is about. Share as much of this information as you feel appropriate with participants at the start of the workshop. Sometimes it is better to create a clear frame to show what the workshop is about right at the start. On the other hand, sometimes it may be better not to give too much information in order to preserve the surprise factor and see what happens. Whatever approach you take, keep your introduction short and get to the game as soon as you can because that's where the real learning happens!

### Why the game?

The game has several aims:

- 🕒 Act as a conversation starter for the theme of complementary, community, regional or local currencies
- 🕒 Participants connect resources with needs
- 🕒 Participants observe the dynamics of exchange in action
- 🕒 Participants experience the effects of different types of currency on the exchange dynamic.

These aims are achieved by:

- 🕒 Creating a game 'world' based on real needs and resources where people try to meet their needs and observe what happens in a local economy
- 🕒 Creating structures and processes for the learning to happen naturally: learning by doing and discovery rather than lecturing.



Licensed under a [Creative Commons Attribution-NonCommercial 3.0 Unported License](https://creativecommons.org/licenses/by-nc/3.0/).

Book a facilitator or buy a licence: [www.valueforpeople.co.uk](http://www.valueforpeople.co.uk)

Learning theory and psychology confirm that we learn faster and deeper when we use all our senses to learn and solve problems. Why 'game it'? When we game it, we 'get it'!



Licensed under a [Creative Commons Attribution-NonCommercial 3.0 Unported License](https://creativecommons.org/licenses/by-nc/3.0/).  
Book a facilitator or buy a licence: [www.valueforpeople.co.uk](http://www.valueforpeople.co.uk)

### **Assumptions behind the game**

The game assumes that exploring a 'map' of a typical local economy, with all its key 'players' will help participants to understand better the dynamics of their own local economy.

The game is structured around one central 'generating question' with the assumption that the right question will generate multiple answers ie there is no one 'right' answer.

When people frame their strategic explorations as questions rather than as concerns or problems, a conversation begins where everyone can learn something new together, rather than having the normal stale debates. In effect, people begin looking at the 'map of the territory' together. The questions encourage them to wonder "What is the map telling us?" rather than to push preconceived ideas of what they think it shows.

Strategic Questioning: Engaging Peoples' Best Thinking  
by Juanita Brown, David Isaacs, Eric Vogt and Nancy Margulies  
<http://www.theworldcafe.com/articles/strategicquestion.pdf>

The game helps people to explore the 'quadruple bottom line' of People, Planet, Profit and Purpose in the context of a local economy.

### **How does the game work?**

Facilitator briefly explains the framework, shares the learning goals for the game and introduces a 'generative question' for participants to explore during the game: eg Who creates local wealth? The game itself unfolds in 'rounds':

1. Participants write down personal needs and offers
2. Participants compare and find matches between their personal needs and offers and those of others
3. Facilitator introduces the game 'world': shows people around the local economy, its key players and functions; gives them a map; participants find matches
4. OPTIONAL Facilitator introduces an interest-bearing currency for exchange
5. Facilitator introduces an interest-free local currency for exchange
6. Facilitator introduces a mutual credit accounting system for exchange
7. Group reflection on the whole process.

It is important not to mention currency in Rounds 1 to 3, in order to increase the learning effect when a currency is introduced in Round 4. In these first rounds it is deliberately only about discovering needs, resources and new relationships.

It is really important to have a short discussion between each round so that the participants have time for reflection and the learning effects increase.

Round 4 – interest bearing currency – is optional, depending on the general level of knowledge of the group about how existing national currency works.

### **How long do we need?**

Experience shows that one and a half hours is the minimum to get the most learning from all aspects of the game.

### **What materials do we need? (see templates later)**

- 🕒 Paper & pens for participants
- 🕒 Flipchart & pens for facilitator



Licensed under a [Creative Commons Attribution-NonCommercial 3.0 Unported License](https://creativecommons.org/licenses/by-nc/3.0/).

Book a facilitator or buy a licence: [www.valueforpeople.co.uk](http://www.valueforpeople.co.uk)

- ⌚ Pre-prepared laminated cards with Needs and Offers for individuals
- ⌚ Pre-prepared A4 sheets with Needs and Offers for Businesses, Voluntary Groups and (optional) Local Government Agencies
- ⌚ Circulating currency notes if you explore different currencies

Preparation - ask yourself:

- ⌚ Do the group already know each other? Do they have a history together?
- ⌚ What is the best 'generating question' for this group?
- ⌚ Which open question (no 'yes' or 'no' closed questions) will generate creative, problem-solving energy rather than unproductive conflict?
- ⌚ What does each participant need to know to navigate his or her way through the game at each point?
- ⌚ How will they know what they need to know (eg written, spoken instructions)?
- ⌚ Optional: write the following goals of the game up on a flipchart:
  - Participants connect resources with needs
  - Participants observe the dynamics of exchange in action
  - Participants experience the effects of different types of currency on the exchange dynamic.

## **RUNNING ORDER**

### **ROUND ONE INSTRUCTIONS TO FACILITATOR**

Write down three of your personal needs and offers (skills and services) on a card as an example. Choose a mixture of professional and personal items as well as both services and goods eg.:

Needs: 1. Marketing advice  
2. Wood for a stove  
3. Health tips

Offers: 1. Italian classes  
2. Writing CVs  
3. Garden labour in a group

Share them with the group.

Ask everyone to write down on a card alone or in pairs 3 personal needs and 3 personal offers (see Page 6 for copying)

Ignore the lines PERSON OFFERING and PERSON REQUESTING until Round 2.

### **REFLECTION AND QUESTIONS TO GROUP:**

Was it easier for you to name your needs or your offers?

(Usually half the group find one or the other easier. Just let people note this without particular comment.) Ask people to give examples.

### **ROUND TWO:**

Go around the room and discover matches between your needs and the offers of others as well as between your offers and the needs of others. You may alter or add to your needs and offers at any time. Only gather information at this stage: the name of the person offering and the person requesting, do not do any exchanges yet. Once we start trading you will not be expected to return services directly to people who have given you service.



**REFLECTION AND QUESTIONS TO GROUP:**

Did you find any matches between your needs and other peoples' offers or your offers and other peoples' needs? Do you have time in real life for such exchanges?

So far we have established a simple community based on shared information about each other. We have discovered possibilities for exchange between individuals. But does a society only consist of individuals? What other elements apart from individual consumers and citizens are there in society? Ask for examples eg commerical enterprises (companies and businesses of all types) and voluntary enterprises (clubs, charities etc.)

**ROUND THREE:**

Print pages 7/8 on A4 paper five times each. Show each participant one side as a template and name one example of the needs and offers of a local business and a local voluntary organisation eg:

**BUSINESS:** Food shop

**NEEDS:** Labour; food supply chains; marketing

**OFFERS:** Potatoes; bread; milk

**VOLUNTARY ORGANISATION:** Football club

**NEEDS:** Trainer; sponsor; cleaning services

**OFFERS:** Lawnmower; rooms; training.

If all the participants come from the same area it is better to use real local examples. If not, use generalised examples.

Now invite the whole group to work together to name the needs and offers of four other businesses and four voluntary groups (the more realistic the better) and write them down on the eight sample pages.

Now invite all participants to think about further exchange opportunities between themselves and all ten businesses and voluntary groups and to note them down on their cards.

**REFLECTION AND QUESTIONS TO GROUP:**

Have you discovered any new opportunities for exchanges between you and the businesses or voluntary groups? Ask people to name examples.

**ROUND FOUR:**

We have created a wonderful happy local community together, which is based on shared information between individual citizens, businesses and voluntary groups. Using this information, we can just do favours for each other at any time or volunteer our time to help local businesses or voluntary groups. But what happens when that becomes more than just a few hours a week? Can I afford it? Do I need to be guaranteed something in return? What would a guarantee of return service look like?

We need a medium of exchange to help us trade. What would you accept from me as a medium of exchange? What do you trust?



Licensed under a [Creative Commons Attribution-NonCommercial 3.0 Unported License](https://creativecommons.org/licenses/by-nc/3.0/).

Book a facilitator or buy a licence: [www.valueforpeople.co.uk](http://www.valueforpeople.co.uk)

Hold up various objects. Would you accept this stone? A pig? This local currency note? A Euro? A British Pound with the queen's head on it? Why would you accept that as a medium of exchange? Why not? Ok, let's use pounds to exchange.

Give each participant 50 pounds (Template, page 9).

I am the bank. You have no choice. You have to accept a loan of 50 pounds from me and I want this amount back at the end of this round plus 2% interest ie 51 pounds. Please use this currency to make exchanges using the information about needs and offers you already have.

You can shorten this round to just one or two exchanges because everyone already knows how it will end ie not everyone will be able to pay back 51 pounds to the bank.

### **REFLECTION AND QUESTIONS TO GROUP:**

(Playacting and over-the-top as the 'bad banker')

Have you got 51 pounds for me? No? Ok, I'll take your house, car, guitar etc.

So what happens when we introduce an interest-bearing currency? Invite comments. No great reflection is necessary after this round although you could if you wish introduce facts about interest-bearing money system at this point if you think it appropriate. Probably better in terms of the dynamics not to dwell on it and move on quickly to the next round.

### **ROUND FIVE:**

Now we will introduce a new currency without interest. The currency is called Points and One Point = One Pound. They are a gift to you for this round.

Give each person 50 „Our Circle Points“(Template, page 10).

Now go and trade with others and use it to connect needs and offers between individuals, businesses and voluntary groups. You may negotiate prices.

Give everyone enough time for at least four exchanges.

### **REFLECTION AND QUESTIONS TO GROUP:**

Which needs and offers have you connected with the help of the new currency? What was it like dealing with money that was given to you? What was it like using vouchers?

### **ROUND SIX:**

In the next round we will not use a circulating currency but an accounting system where we record all exchanges. In this round each person first opens an account. One Point = One Pound.

Now show on a flipchart or blackboard how a mutual credit accounting system works. First set up an account with your name, then note three invented PLUS trades and three MINUS trades. Finally, calculate the resulting balance between trades (subtract MINUS trades from PLUS trades). Now invite the participants to open an account on the board.

ACCOUNT	PLUS	MINUS	BALANCE
John Rogers	+20 +15 +35 = +70	- 80 -45 -60 = -185	- 115



Happy Larry			
Jenny Joy			

Invite everyone to circulate and use this accounting system to record every trade (One Point = One Pound) matching your needs and offers. You can trade with individuals, businesses and voluntary groups. You may negotiate prices. After every exchange, note down PLUS and MINUS points on the board.

If there are enough participants, some of them may play representatives of the businesses and voluntary groups and negotiate over enquiries and prices.

After a few exchanges, invite participants to calculate their total balance and enter it in the last column on the board.

### **REFLECTION AND QUESTIONS TO GROUP:**

Which needs and offers have you matched with the help of the mutual credit system? What was it like using this accounting system? Is your account in PLUS or MINUS balance? How do you feel about that? Do you believe you should give service and earn credits before being allowed to buy anything or is it ok to go into debit and pay later?

Now you can introduce the basic theory of mutual credit ie theoretically the sum of all negative and positive accounts should balance to zero at all times. In reality people leave the system with both plus and minus balances. The administration must then decide what to do.

### **GENERAL REFLECTIONS:**

It is very important to leave enough time at the end of the workshop for general reflections and feedback on the whole experience. You may want to remind the participants of what happened in each of the six rounds in a quick summary of the experience:

We have completed six rounds. First we began by listing our personal needs and offers. Then we found matches between them. Then we introduced businesses and voluntary groups into the circle and discovered their needs and offers. In the fourth round we introduced an interest-bearing currency and discovered the challenging nature of a game with winners and losers. The fifth round introduced a circulating currency given as a gift. Finally we had a brief experience of a mutual credit accounting system.

What have you experienced during this workshop?

What have you learned?

What happens to the dynamic of exchange when different currencies come into play?

What was it like for you negotiating prices?

What is everyone's time worth?

How can we improve the Game of Exchange, both in this workshop and in real life?

It would be useful then to work through the issues that have arisen about new currencies during the workshop later the same day or in future meetings.



NEEDS	OFFERS
1. NEED	1. OFFER
PERSON OFFERING	PERSON REQUESTING
2. NEED	2. OFFER
PERSON OFFERING	PERSON REQUESTING
3. NEED	3. OFFER
PERSON OFFERING	PERSON REQUESTING
<a href="http://valueforpeople.co.uk/exchangegame">http://valueforpeople.co.uk/exchangegame</a>	<a href="http://valueforpeople.co.uk/exchangegame">http://valueforpeople.co.uk/exchangegame</a>





# BUSINESS:



Licensed under a [Creative Commons Attribution-NonCommercial 3.0 Unported License](https://creativecommons.org/licenses/by-nc/3.0/).  
Book a facilitator or buy a licence: [www.valueforpeople.co.uk](http://www.valueforpeople.co.uk)

<b>BUSINESS OFFERS</b>	<b>BUSINESS NEEDS</b>
1. OFFER	1. NEED
PERSON RECEIVING	PERSON OFFERING
2. OFFER	2. NEED
PERSON RECEIVING	PERSON OFFERING
3. OFFER	3. NEED
PERSON RECEIVING	PERSON OFFERING



# VOLUNTARY GROUP:

<b>VOL. GP. OFFERS</b>	<b>VOL. GP. NEEDS</b>
<b>1. OFFER</b>	<b>1. NEED</b>
<b>PERSON RECEIVING</b>	<b>PERSON OFFERING</b>
<b>2. OFFER</b>	<b>2. NEED</b>
<b>PERSON RECEIVING</b>	<b>PERSON OFFERING</b>
<b>3. OFFER</b>	<b>3. NEED</b>
<b>PERSON RECEIVING</b>	<b>PERSON OFFERING</b>



**1 POUND  
LOAN**  
(2% INTEREST)

**5 POUND  
LOAN**  
(2% INTEREST)

**10 POUND  
LOAN**  
(2% INTEREST)

**20 POUND  
LOAN**  
(2% INTEREST)



OUR CIRCLE

**1 POINT**

(ONE POINT = ONE POUND,  
INTEREST-FREE)

OUR CIRCLE

**5 POINTS**

(ONE POINT = ONE POUND,  
INTEREST-FREE)

OUR CIRCLE

**10 POINTS**

(ONE POINT = ONE POUND,  
INTEREST-FREE)

OUR CIRCLE

**20 POINTS**

(ONE POINT = ONE POUND,  
INTEREST-FREE)





Licensed under a [Creative Commons Attribution-NonCommercial 3.0 Unported License](https://creativecommons.org/licenses/by-nc/3.0/).  
Book a facilitator or buy a licence: [www.valueforpeople.co.uk](http://www.valueforpeople.co.uk)