

# Ethica - The Ethical Finance Game



# Why teach about ethical finance?

To challenge the thinking about financial and banking systems and cultures

To introduce an ethical dimension

*To think is easy. To act is difficult. To act as one thinks is the most difficult of all.*

Goethe

Ethics lies at the heart  
of all human action



# Timely

Continuing financial banking crisis

Increasing difficulty that students have in managing their personal finances and debts

Growing range of financial products and services on offer to young people

Growing student interest in ethical consumption – fair trade, organic food

Growing sustainability policies and practice in higher education institutions


## **Negative**

- Extraction of fossil fuels
- Unfair labour rights
- Unfair trade
- Rainforest destruction
- Indiscriminate weapons
- Animal testing
- High carbon emissions

## **Positive**


- Renewable technologies
- Cooperatives
- Fair trade
- Sustainable forestry and farming

The COOPERATIVE BANK  
Customer led, ethically guided




introducing our  
**ethical  
policy**

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**genetic  
modification**

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**ecological  
impact**

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**animal  
welfare**

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**the  
arms trade**

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**human  
rights**

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**global  
trade**

The **co-operative**  
good with money

# Toxic Fuels exposed – 'Dirty Oil' film premiere



**Customers  
Who Care  
Campaigns**

**February 2010**

bank | insurance | investments

# Indicators of this

Student campaigns about “unethical” university investments eg. LSE, Cambridge Univ.



## CAMBRIDGE UNIVERSITY: PUT OUR MONEY WHERE YOUR MOUTH IS



Info and petition:  
[green.cusu.cam.ac.uk/campaigns/ethicalinvestment](http://green.cusu.cam.ac.uk/campaigns/ethicalinvestment)

Facebook:  
'Ethical Investment for Cambridge University'

Email Bryony:  
[ethicalinvestment@cusu.cam.ac.uk](mailto:ethicalinvestment@cusu.cam.ac.uk)



# Indicators of this

All-Party Parliamentary Group of Financial Education and the Curriculum

*Need for more responsible consumers of financial services*



# Ethica -The Ethical Finance Game

Educational board game

Exploring the social and environmental impacts of personal banking, investments and businesses

Including the roles of families, bankers and entrepreneurs

# EU Leonardo Transfer of Innovation Project

A European project based on the original idea of Réseau Financement Alternatif.

Further developed and tested by each of the country partners in Belgium, UK, France, Switzerland, Poland and Spain.

Distributed in English, Spanish, Catalan, French and Polish language versions.

Ethica UK Network site <http://ethica.grouply.com>

Ethica project site [www.ethica.co](http://www.ethica.co)

# Partners

Belgium



UK



Switzerland



France



Spain



Poland



Ethica was awarded the Quality Mark of The Personal Finance Education Group in June 2011.

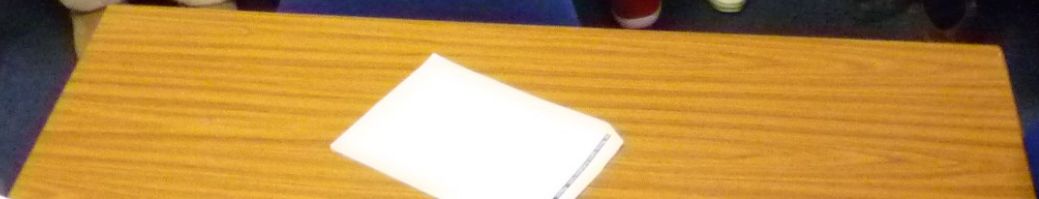




**SAPHE**

Student Awareness of Personal Finance in Higher Education





# How is the game played?

Uses threefold Ps

People    Planet    Profit

» to question Prosperity

Society    Ecology    Economy

Players take the role of families or bankers. They each have money to invest.

Families visit the banks and choose a share investment, cooperative investment or savings account.

Each of these investments and savings can give a financial (Profit), social (People) and environmental (Planet) positive or negative score, by the throw of the die, the Investment news cards or the Global news cards.

The game is played with 6 or more players in two or three rounds or years.

The aim of the game is to be the most ethical family investor and bank investor. This is the family and bank with the highest low score (either the Profit, People or Planet score).



# Game Components

27 counters (3 x 9 colours)  
30 yellow coins  
3 die

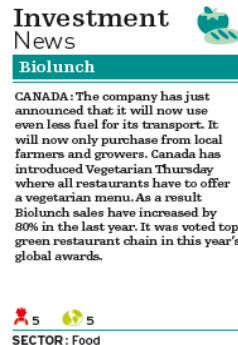
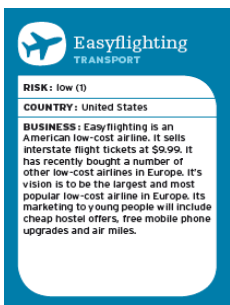


Board with 3 tracks  
World map



9 Share Investment cards (Blue)  
9 Cooperative Investment cards (Red)  
3 Savings Account cards (Green)    6 Family Help cards  
27 Investments News cards    3 Banker Help cards

12 Global News cards



# Game stages

- 1 Visiting the banks
- 2 Making decisions
- 3 Judging the year
- 4 Calculating the value of the share investments
- 5 Calculating the interest from the savings account
- 6 Reading the investment and global news
- 7 Settling the accounts
- 8 Reviewing the year

# Support, networking and follow-up

Join the online social network

(<http://ethica.grouply.com>)

to find and contribute feedback and teaching ideas,  
further case studies, video links, teaching plans and  
follow-up.



# Ethica - The Ethical Finance Game

Messages | Members | Groups

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- Comments on Game
- Training Events
- Photos
- Download Game
- Susted Blog

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## Introducing

**Ethica - The Ethical Finance Game** is an educational board game

- Including the roles of families, bankers and entrepreneurs
- Exploring the social and environmental impacts of personal banking, investments and businesses



Welcome to Ethica - The Ethical Finance Game!

[Join the Group!](#)

## About This Site



Adam Cade is managing this site on Grouply.

[Create your own group](#)

## Order Game

The game costs £22 + p and p.  
It can be ordered from Susted  
Email: [ethica@susted.org.uk](mailto:ethica@susted.org.uk)

## PFEG Quality Mark

Ethica was awarded the Quality Mark of The Personal Finance Education Group in June 2011.

- A European project based on the original idea of Reseau Financement Alternatif.
- 2 year project is funded by EU Leonardo Transfer of Innovation.
- Further developed and tested by each of the country partners in Belgium, UK, France, Switzerland, Poland and Spain.
- Distributed in English, Spanish, Catalan, French and Polish language versions.

Ethica project site [www.ethica.co](http://www.ethica.co)

## Ethical Investment Video

AdChoices

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[Google.co.uk](http://Google.co.uk)

Business Finance