

Business Bank Balance Game

Core Curriculum references

N1/L2.1

Read, write, order and compare positive and negative numbers of any size in a practical context.

N1/L2.2

Carry out calculations with numbers of any size using efficient written and mental methods.

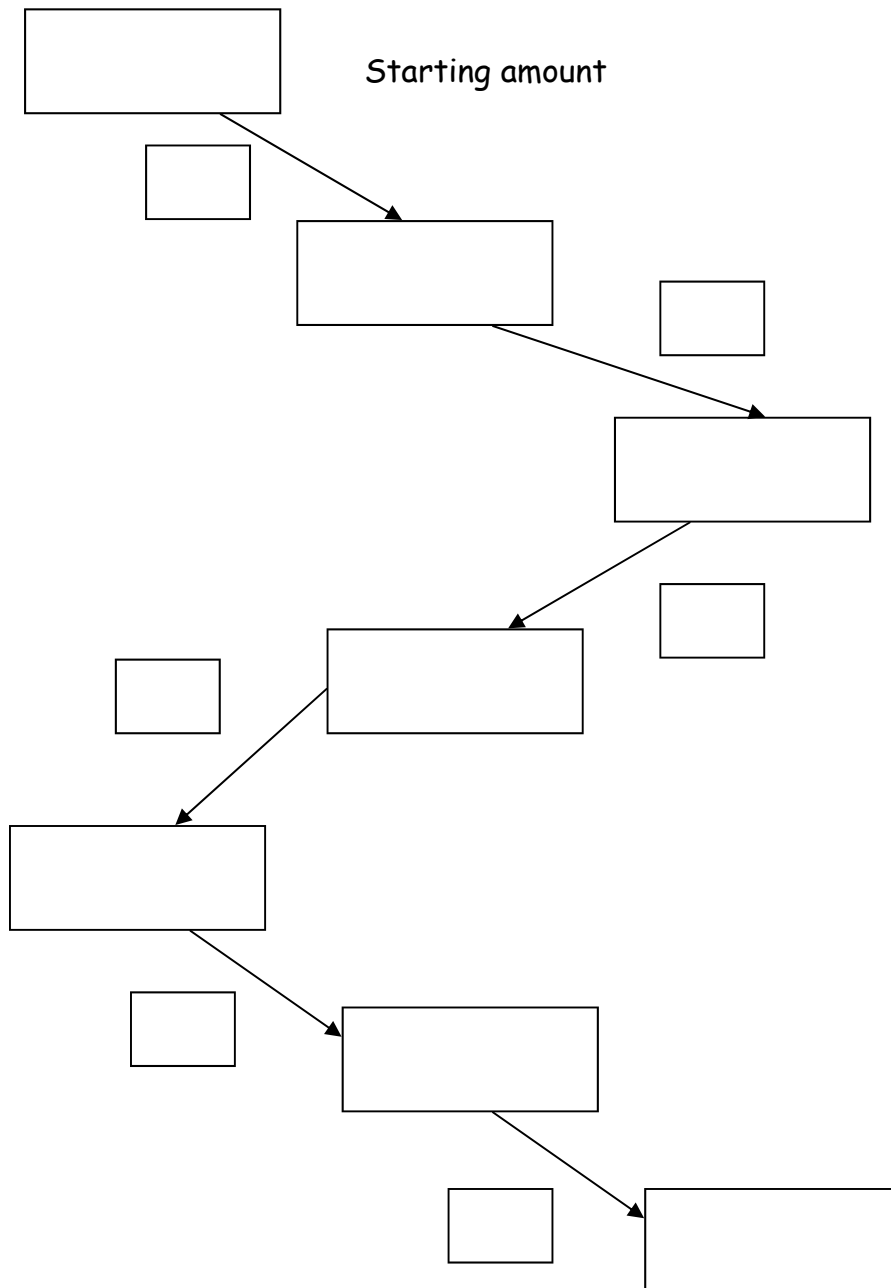
This fun game is based on the idea of keeping a running bank balance - modified by income and expenditure.

How to play

- As a lead in discuss financial matters as a group. How do businesses manage their money? What sort of income and expenditure do they have? What penalties are there for debt? etc. Manage the discussion in general terms using it as an opportunity to raise awareness about bank accounts, credit cards, cash flow, budgets, business plans, etc.
- All parts of the game can be printed off and laminated for repeated use.
- Hand out Bank Balance Record sheets (page 2) - one for each player. If you laminate these you can then use dry wipe pens which can be rubbed off easily. Alternatively print off on paper and then learners can keep them.
- Shuffle the Income / Expenditure cards and place face down on the table. Players take it in turns to take a card and complete their Bank Balance Record accordingly. It is very easy to make additional cards and vary the amounts of income/expenditure on them to suit individual needs or context of the learners. The cards here were devised for an adult Level 2 numeracy group.
- The tutor could act as Bank Manager and throw in 'wild cards' from time to time or call learners in for an 'interview' to discuss their business finances.
- Valuable and interesting discussion will take place during the playing of the game with advice or speculation being given about joys and pitfalls of running a small business!

Balance record

- Your starting amount is £5,000. Write this in the first box.
- Put the amount on your card in the little box by the arrow — remember to use a + sign or a - sign.
- Calculate your new balance and write it in the next big box.



Business rates
£950

Accountant's
fee
£1000

Web designer's
bill
£750



Pay supplier
£2500

Staff wages
£825

Shop refit
£5000

Rent
£2000

Gas bill
£350

Electricity
bill
£400



Water rates
£450

Bad debt
£1025

VAT payment
£750

Advertising
£750

Pay supplier
£1250

VAT refund
£250



Income
from
sales
£150

Staff overtime
£125

Supplier reduces
prices
£100 credit

Payment from
customer
£150

Internet orders
£275

Staff wages
£550

Staff wages
£725

Income from
sales
£325



Income
from
sales
£375

Customer pays
£25

Income from
sales
£135

Internet order
£95

Customer
order
£85



Bill for
staff
uniform
£650

Income from
sales
£200

Income from
sales
£150

Income from
sales
£90