



# LOY LOY - THE SAVINGS GAME

Instructions

V3-2018

## INTRODUCTION FOR PLAYTESTING GROUPS



**If you have the game to use for playtesting you can read the following script first:**

**Thanks:** for joining us for this playtest of Loy Loy: the Savings game. We're excited to share this PROTOTYPE with you and to get some feedback

**Before we start:** let's have brief introductions: please give us your name, what you do and where, and your favorite board game growing up.

**Introduction to the game:** Loy Loy is a role-playing board game that teaches people conceptually how to save by showing how others save (in this case others being--how garment factory workers in Cambodia save).

**Prep before going through instructions:** There is some instruction before we begin play. Don't worry if you don't understand it all right away, we will be learning by doing, people always pick it up as soon as we start playing. We're going to ask for a volunteer to read through the instructions out loud. Who would like to volunteer?

## WHAT IS A SAVINGS GROUP?



- ❖ A rotating savings group (aka ROSCA) is a group of people (often women) that meet regularly to share savings in an attempt to grow their group wealth
- ❖ These are often used in developing countries to save money when less formal options are available
- ❖ They have been used for thousands of years and their success has been attributed to community trust, social pressure to contribute, and a desire for wives to keep money inaccessible to their husbands.
- ❖ A 'bidding' ROSCA is one of the many types of savings group. It involves 'bidding' which we will explain later.

## HOW THE GAME WORKS



- ❖ **You are a savings group that is working together to save money**
- ❖ **What is the goal?** The goal of the game is for the **group** to accumulate 5,000 Loys to buy a garment factory in 8 months
- ❖ **But who wins?** The winner is the **sisters** with most money – they get largest percentage of garment factory ownership
- ❖ **How do you lose?** If **anyone** goes bankrupt the game is over and **everyone loses**
- ❖ **How many players can play?** Ideally 8 players but 6 or 7 is possible.

# PREPARATION

Choose a **purple character card** and a **pink demographic card**.

Before starting the game imagine the life situation for yourself. You are a woman living in Cambodia and these cards will help you develop your character. The purple card will help you know:

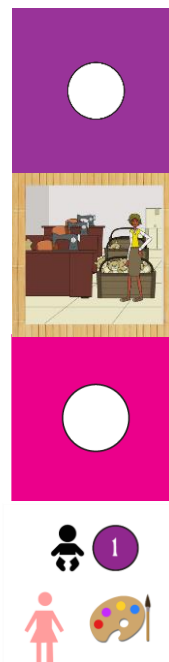
1. **Who your sister is** – (the characters wearing the **same color shirt** are sisters -note with 6 or 7 players there may be only children)
2. **What kind of work you do**
3. **Where you live** (city or rural)

The pink card will tell you the following. These will all impact your financial decisions later:

1. **Whether you are married**
2. **How many children you have**
3. **What you enjoy doing**

You then **say out loud your story** so other players understand your stage in life. With **no help from the cards** you decide the following. These choices will have positive and negative impacts in the game.

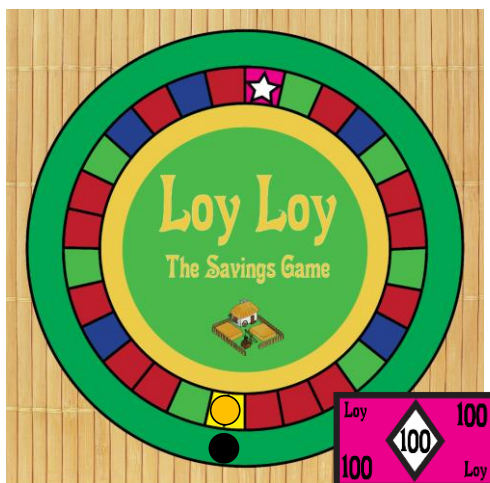
1. **Whether your parents are alive or dead**
2. **What your relationship is like with your sister in the game**



# HOW TO PLAY

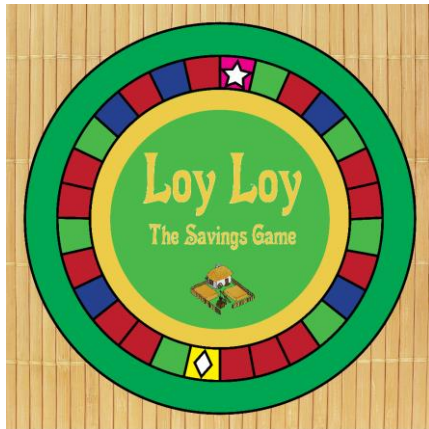


- The board represents the passage of time
- The orange token represents days passing
- The black token represents months passing



1. **Place the orange token on the yellow square.**  
The yellow square represents payday. The orange token moves clockwise around the board as each player rolls the die. Each time the orange token lands on or passes payday each player receives a monthly wage of 100 Loys. Players start with 100 Loys each.
2. **Place the black token on the green ring next to payday.**  
The black token represents the passage of months. Each time the orange token passes payday the black token moves forward 4 spaces (representing a month). When the black token returns to the pay day there is one last round then the game is over (ie 8 rounds/months are complete).
3. **The player with the most children rolls the die first and moves the orange piece**  
The player then picks a card based on the color they land on.

There are 3 different types of cards in the game



**Asset cards (player can buy)**

Top number = Asset cost  
Bottom number = Monthly return on each payday

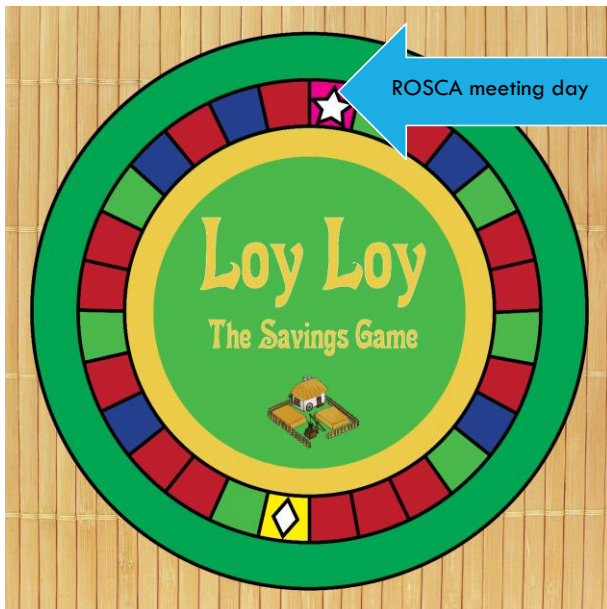
**Expense cards (player must pay)**

Orange diamond (non urgent) = pay next payday  
Red diamond (urgent) = pay now

**Event cards (can be good or bad)**

Events lead to more or less money (as % of your cash – rounded down)

- 1 person = just you
- 2 people = you and your sister
- 8 people = the whole group
- Baby = players with children
- Elderly = players with parents alive



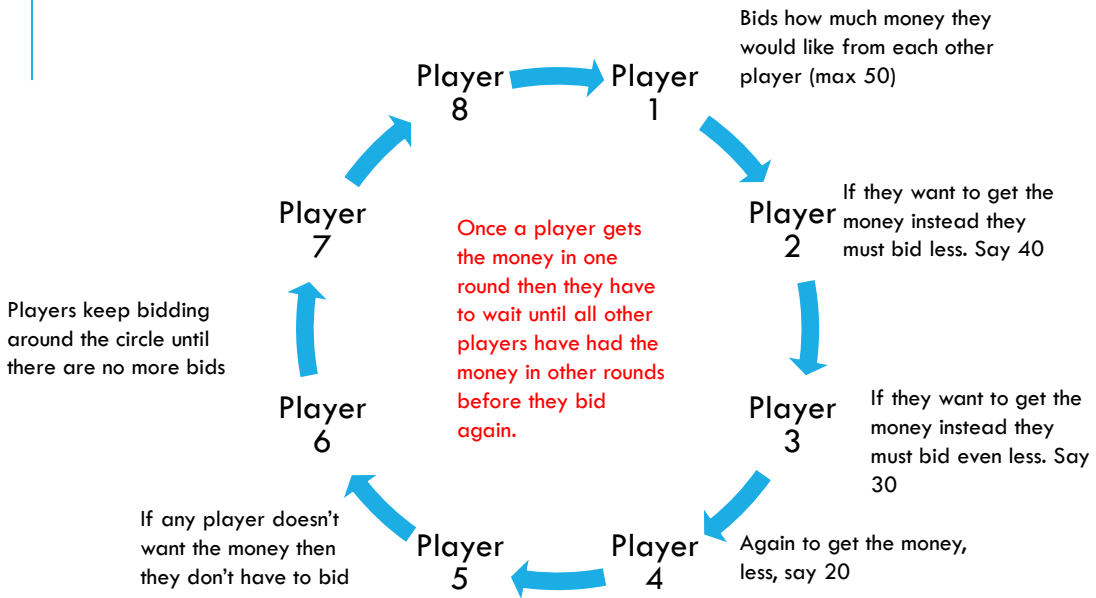
ROSCA meeting day

When a player passes or lands on meeting day it is time for the monthly savings group meeting.

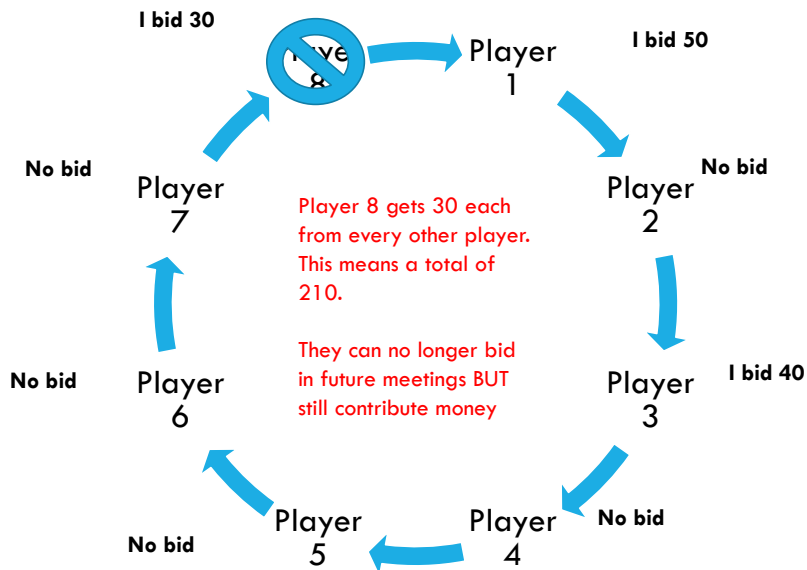
Player 1 in the following slides is the player who passed or landed on the meeting day square.

**Note that bids are only in 5 Loy increments!**

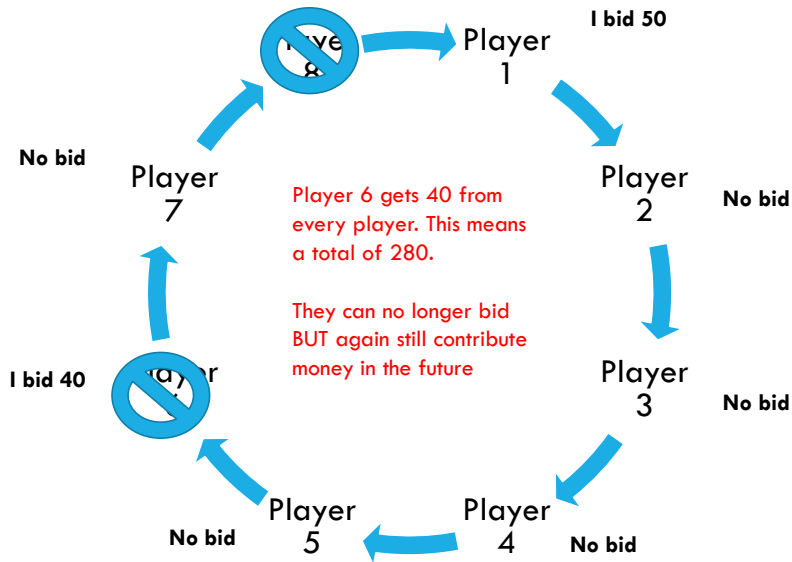
❖ The savings group works like this:



❖ Let's try an example for the first meeting:



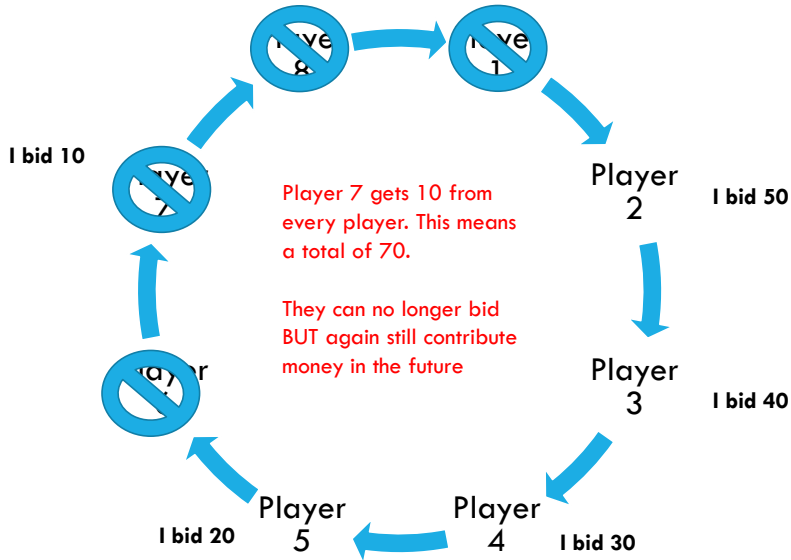
❖ Time for the second meeting:



❖ Time for the third meeting:

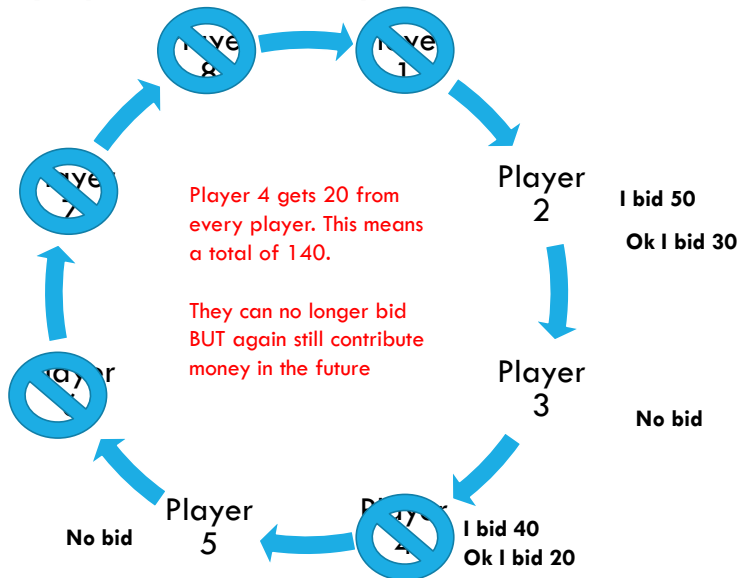


❖ Time for the fourth meeting:

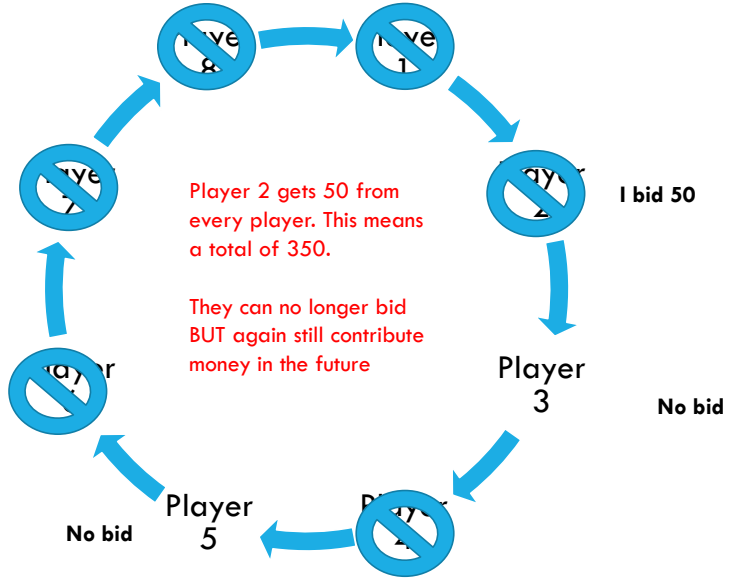


❖ Ok fifth meeting

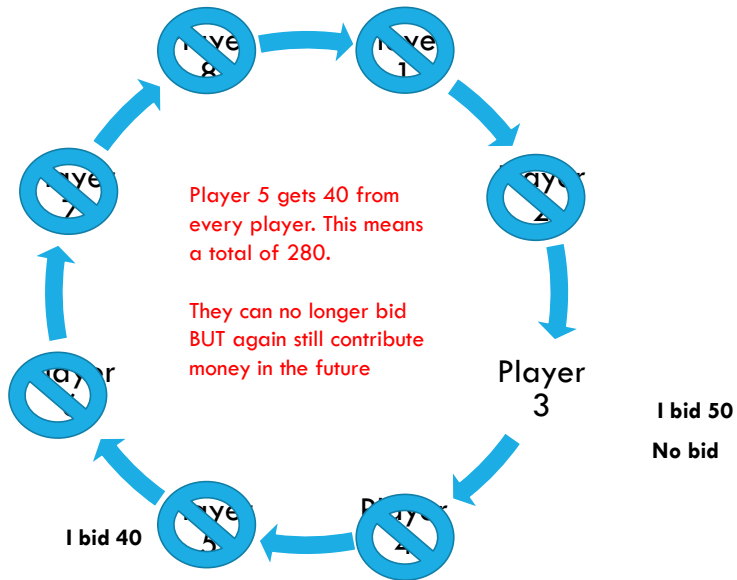
❖ Also note players can bid multiple times in each round:



❖ 6<sup>th</sup> meeting:

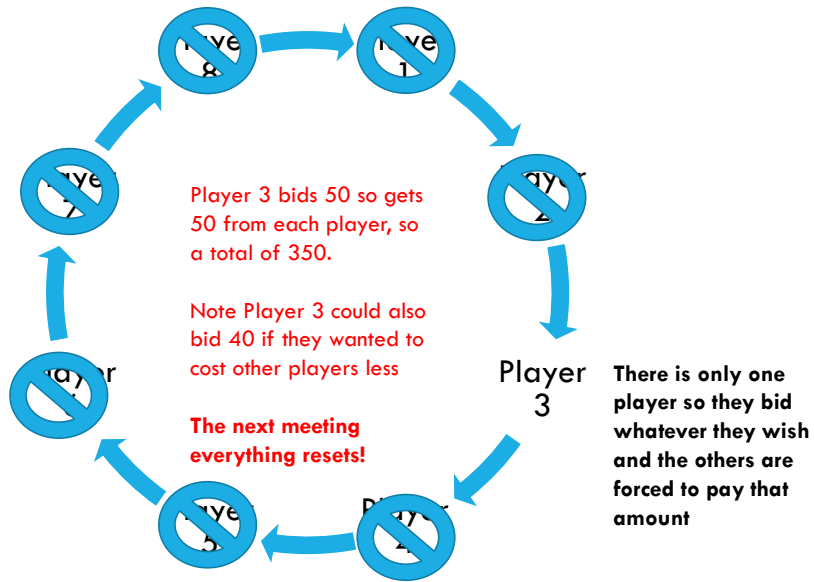


❖ 7<sup>th</sup> meeting:





❖ 8<sup>th</sup> meeting:



❖ **Plot-twist!**

- ❖ One player can take money but refuse to contribute in future rounds.
- ❖ The thief and their sister still play the game but both no longer participate in the savings meetings
- ❖ They can only win by buying the factory individually (ie accumulating 5,000 Loys)

## ❖ FAQs

### 1. What happens to red or blue cards after they are chosen?

These cards are moved to two separate piles off the board. Once all relevant cards are used for a color the separated pile is shuffled and then placed back on the board.

### 2. Can people give/lend money between each other?

Sure, one on one lending, giving or creation of financial relationships are fine. The game is your financial sandbox! Gifts can also be refused.

### 3. Can I give, lend or receive money, or buy/sell assets after I roll the die?

No! This is the main restriction of money flows. You cannot make any other transactions between when the die is rolled and after you have dealt with payments relating to the space you landed upon. Eg. you cannot pick an expense card then borrow money to pay it.

### 4. What if I can't afford to pay an expense?

You're bankrupt. Everyone loses. If you have exactly 0 Loys and nothing owing you are not yet bankrupt.

## ❖ FAQs

### 5. When a player passes the payday/ROSCA space what happens regarding the card drawing and payments?

Cards are drawn and the payments are dealt with and finalized before the ROSCA meeting or payday takes place

### 6. Do the blue event card percentages include selling my assets?

No, only the percentage of cash that you are currently holding

### 7. What happens if I choose not to buy an asset?

It is then available to others to buy on their turn. It stays on the side of the board until it is purchased. Assets can only be bought on a players turn.

### 8. Can I sell assets to other players?

Yes, you can sell assets to other players (it doesn't need to be your turn)

### 9. Can I sell assets to the bank?

Yes, you can sell assets to the bank when you want and receive half their initial price

## ❖ FAQs

### **10. What happens to assets at the end of the game?**

You can sell all your assets to the bank at half the price to get cash to contribute to the 5000 goal

### **11. What happens if you are thief sisters who steal the pot and later you go bankrupt?**

You are out of the game! Everyone else continues. Similarly if you are thief sisters and everyone else goes bankrupt you can continue playing.

### **12. Can multiple people become thieves?**

Yes, multiple people can become thieves (but always along with their sisters). Thief sisters can transact but cannot build ROSCAs with anyone.

### **11. Can two players have the same bid?**

No, you can only outbid (in increments of 5 Loys or more) or not bid. You can't bid the same amount.

### **12. Is there a banker?**

Yes, but players need to ask for their wage. It is not automatic.

## ❖ FAQs

### **13. How much time does the game usually take?**

Approximately 1 hour. If you wish to speed up or slow down the game you can simply change the speed of the black token (ie move 3 spaces instead of 4 spaces after each month to slow the game or 5 spaces)

### **14. If there are 6 or 7 players what happens with the extra meetings?**

The savings group is reset and starts afresh after all players have had their turn at the pot once. Ie. in a 6 player game everyone would have a chance again to bid at the 7<sup>th</sup> meeting.

THAT'S IT!



❖ **Good luck and please contact us via the website if you have any questions!**