

BrightBank: what your facilitator actually receives

Every engagement delivers a complete pack: Facilitator Manual, Participant Guide, decision and event cards, print-ready boards, and a Training Kit. This sample shows three short extracts from the BrightBank pack, following the same decision as the worked example on our Showcase page: one decision card, the facilitator instructions for the rule it relies on, and the debrief guidance that turns play into workplace learning.

About BrightBank. BrightBank is a demonstration simulation, built from an illustrative brief to show the framework at work. It is not a client engagement.

EXTRACT 1 OF 3

Decision card SD-01: Mortgage Expansion

Strategic Decision Cards, Year 1 set. Printed at card size, alongside the rest of the decision and event card sets.

SD-01 · AVAILABLE YEARS 1, 2, 3

Mortgage Expansion

COST OPTIONS

- 2 tokens = £500m lending
- 4 tokens = £1bn lending
- 6 tokens = £1.5bn lending

IMMEDIATE EFFECTS

- NIM: +0.09% per £500m
- Market share: +1% per £500m
- Capital ratio: -0.5% per £500m

RULES

- Prerequisites: none
- Usage: once per year (choose 2, 4 or 6 tokens each year)
- Maximum investment: £1.5bn per year

Taken at full size, this card uses 6 of a team's 30 capital tokens in a single move.

EXTRACT 2 OF 3

Facilitator Manual §8: Core game mechanics

Written so a first-time facilitator can rule on the spot without calling us.

8.1 Capital tokens vs capital ratio

These are two separate things that teams must track.

Capital tokens (physical)

- Physical green tokens (start with 30)
- Spent to make lending decisions (SD-01, SD-02, SD-03)
- Can be gained or lost through events and bonuses
- Represent lending capacity and strategic flexibility

Capital ratio % (tracked number)

- Tracked on the team dashboard (starts at 14.2%)
- Changed only by card effects that explicitly state "Capital ratio: $\pm X\%$ "
- Regulatory requirement: must stay above 13.0%
- Not calculated from the token count

Key rule: when a team spends tokens, its capital ratio does not change automatically. Only change the ratio when a card explicitly shows "Capital ratio: $-X\%$ " or " $+X\%$ ".

Example. A team with 30 tokens and a 14.2% ratio spends 4 tokens on SD-01. Tokens: $30 - 4 = 26$ (physical tokens removed). Capital ratio: $14.2\% - 1.0\% = 13.2\%$ (from the card's " -0.5% per £500m" effect). The two changed for different reasons.

8.5 Insufficient tokens

A team cannot spend more tokens than it currently has.

- **Strategic decisions:** teams can only select decisions they can afford. If a team cannot afford any, it passes. With 3 tokens, a team cannot take SD-01 at 4 tokens.
- **Events are mandatory:** teams must choose one of the three options. An option they cannot afford is unavailable; they must pick one they can.
- **If every option is unaffordable** (rare): choose the lowest-cost option and go into negative tokens for that amount only. Each token below zero costs 5 points at final scoring.

Example. A team has 2 tokens. The event's options cost A: 3 tokens, B: 1 token, C: none. The team must choose B or C; A would take it to -1 .

EXTRACT 3 OF 3

Facilitator Manual §15: Debrief guidance

The debrief is where play becomes workplace learning. The manual scripts it, phase by phase.

15.1 Structured debrief (30 minutes)

Phase 1: Immediate reactions (10 minutes). Team presentations, 2 minutes each:

- What was your strategy?
- What key decisions did you make?
- What surprised you?
- What would you do differently?

Facilitate: capture themes on the board and note patterns.

Phase 2: Learning extraction (10 minutes). Banking concepts discussion:

- "How did capital constraints affect your lending decisions?"
- "What drove your channel strategy choices?"
- "How did you balance stakeholder interests?"
- "When did regulatory limits bite?"

Connect to the learning objectives: profit mechanics understood? Regulatory constraints felt? Digital and traditional tension experienced?

Phase 3: Real-world application (10 minutes). Industry connections: current UK banking challenges, recent bank strategies, the impact of regulatory change, the reality of digital transformation. Key takeaways: no perfect strategies in banking; every decision has trade-offs; constraints shape possibilities; balance determines sustainability.

15.2 Debrief success indicators

- Teams reference specific metrics and numbers
- Participants connect to real bank examples
- Discussion includes failed strategies
- Learning objectives are explicitly addressed

The full pack runs to a complete Facilitator Manual, Participant Guide, decision and event card sets, print-ready boards and a Training Kit with narrated preparation. Every engagement includes a handover call and email support.

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