

flixa™

The third enlarged edition of the Classic Flixa
Author: © Konstantin Vladimirov, 2010-2022

QUICKSTART



We recommend that you follow these instructions strictly according to the points, and you will be able to deal with the rules very quickly. Carefully read each item, and it will save you time!

1. Distribute «Player's Forms»:

Money				Assets			
1000							

2. You will need a pen or a pencil.

3. Choose the player who calculates best of all and give him the «Market Form»:

B1	B2	B3	B4	EU	Garages	Rooms	Apartments	Offices	Cottages	SC
50	50	50	50	200	200	350	500	1000	2000	4000

4. Choose your level of difficulty and number of cards for dealing. For the first game, we recommend choosing:

Basic mode – starting capital 2,000, annual charges 2,000. Playing time: 3-5 years. Three cards are dealt for each player.

5. Enter the asset value that corresponds to the level of difficulty in the Market Form.

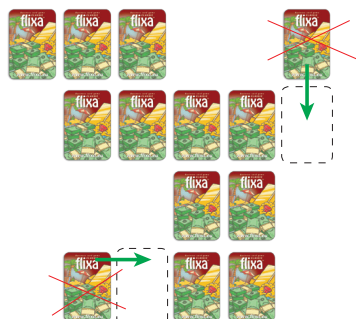
6. Enter the starting capital in the Player's Forms.

7. Select the first dealer.

8. Shuffle the cards well and lay them one by one face down into one grid in the center of the table so that they touch each other with long or short sides.

It is not permitted to lay the cards next but one or diagonally.

(See a detailed description of laying the cards in Item 1 of the Rules)



9. The player to the left of the dealer makes the first move, then the players move one by one clockwise. In the first turn, the player turns over any card in the sheet spread out on the table and leaves it on the same place. The direction of the game in this hand depends on the way he puts it down.

10. Card scenarios are only read from top to bottom and left to right. (See reading of cards in Item 2 of the Game Rules).

11. Pay attention to the box in the bottom left-hand corner (It is described in detail in items 3 and 10 of the Game Rules):

- Cards with a **green box** are **ORDINARY**. They show the number of transactions without commission that a player may make. In an ordinary card, a player can make ONE deal without a commission, if "1" is in the box, all additional actions cost 200. If "2", then two transactions without commission, etc. (For commissions see Item 9 of the Rules).

- Cards with a **yellow box** are a **BONUS**. They show a bonus in the middle of the card. If a player takes a bonus, other possibilities become unavailable. If the player carries out transactions with assets, the bonus becomes unavailable.

The player must choose. If the player chooses transactions, the card is treated as ORDINARY with one transaction without commission.

- The cards with a **red box** are **COSTS**. They show the action in the middle, which is **MANDATORY** for fulfillment! After performing the action in the middle, the card is treated as ordinary with one transaction without commission.
12. The player has up to five minutes to make the transaction indicated on their card. We recommend limiting the time for making decisions. **The player has the option to "pass" and not make any transactions.**
 13. The card scenarios are only in play for the player currently in turn. Other players are welcome to try to negotiate or trade with the current player. **Negotiations and trading are encouraged in this game.**
 14. The player can only deal with the assets indicated on the card in play. They are indicated on the right side and at the bottom of the card.
 15. If the player decides to make a deal, then he makes a corresponding change in the «Money» field of the amount of money on the account and enters the purchased facility in the field, as it is written on the card. (See Item 7 of the Game Rules «Assets» rules for filling in the form).
 16. There are no limits on stock and real estate purchases. The number of business facilities can not be more than indicated in the card.
 17. The second and all subsequent players can turn over only those cards that lie next to the one already open, on the long or short side. It is **not permitted** to open next but one or diagonally. (See Item 3 of the Game Rules for the procedure of opening cards).
 18. Cards are opened in accordance with the direction chosen by the first player.
 19. Once the second player makes a move the Market Form maintainer must make the value changes. They are visible on the joints of the cards in the top and bottom, on the left and on the right. (See Item 3 of the Game Rules for description of prices change).
 20. When all the cards on the table are opened, the game year ends. All players receive revenue from their assets and add annual accruals.
 21. Played cards are put aside as discard.
 22. The person who moved first will be the next dealer. Then the dealing is also transferred clockwise.
 23. Play an established number of years.
 24. At the end of the game, count the accumulated capital at current market prices and determine the winner.

25. PLAY AND WIN!

Visit www.Flixa.eu for more game details, downloadable game forms, media, and reviews from the other players. You can also check out other games from the Flixa series.

Author and developer: © Konstantin Vladimirov, 2010-2022 (Belarus).

Drawings: Ksenia Smirnova (Anapa, Russia).

Translation: Interlingua Ltd (Minsk, Belarus).

Proofreading: Rhonda Coons (Georgia, USA).



Flixa is designed for groups of 2-10 players. The duration of the game depends on the number of players, their communication with each other and the starting conditions determined at the beginning of the game. Game-play under standard conditions should last 1.5-2 hours if players spend a maximum of 5 minutes per turn.

Game objective

To generate the most capital in assets and money over the duration of 5 game years. One dealing of cards is considered to be one game year. One conventional unit of game currency is accepted as money, call it as you like.

Assets – are stocks, garages, rooms, offices, cottages, apartments, shopping centers and businesses (see item «Assets» of the Game Rules).

Beginning of the game

Before the start of the game, all participants are issued a start-up capital in accordance with the chosen difficulty mode of the game. This is the money that players have accumulated over the previous year economizing their wages, as a financially literate person should do. Players invest their money in various assets to increase their capital. The player puts down the issued amount in the form field «Money». The same amount is subsequently issued to players before the beginning of each following game year.

Difficulty modes

- **Basic:** start-up capital 2,000, annual accruals 2,000. Playing time is 3-5 years. Three cards are dealt to each player.
- **Standard:** start-up capital 1,000, annual charges 1,000. Playing time is 5 years. Three cards are dealt to each player.
- **Difficult:** start-up capital 500, annual charges 500. Playing time is 5 years. Four cards are dealt to each player.
- **Profi:** start-up capital 10,000, no accruals. Playing time is 10 years. Five cards are dealt to each player.
- **Ultimate:** start-up capital of 1,000, there are no accruals. Time of the game is 10 years. Five cards are dealt to each player.
- **Advanced:** an addition for any standard difficulty mode, allowing you to take into account the changes in revenue from assets, depending on the difficulty. This game mode is recommended only for experienced players! See its description in the end of the Rules.

Recommended standard conditions

After trying the game at the basic level we recommend switching to standard gameplay. Deal three cards to each player with a starting capital of 1,000. For a challenge you can change the conditions: deal more cards, change the amount of starting capital or change the number of hands. After a dozen games, go to **Profi** and **Ultimate** modes, and you will discover many new and interesting things!

Assets

Assets in the game are everything that will bring you revenue or have a potential for increment of value. The game has real estate, stocks, bonds, various small businesses and banking instruments, which you can use to create capital.

Real estate in the game is divided into **cheap** and **expensive**.

Cheap real estate includes the following:

- **Garages:** rentable garages (for warehouse, to motorists, musicians). At the beginning of the game, each garage costs 200, annual revenue is 40.
- **Rooms:** free space in large communal apartments with a separate door for monthly rent to individuals. At the beginning of the game, each room costs 350, annual revenue is 70.
- **Apartments:** small flats for monthly renting to individuals. At the beginning of the game, each apartment costs 500, annual revenue is 100.
- **Expensive real estate** is represented by facilities more often interesting to legal entities and companies:
- **Offices:** rooms and halls in business centers for accommodation of companies. At the beginning of the game, each office costs 1,000, annual revenue is 200.
- **Cottages:** separate houses in the city, where you can place several small companies at the same time or one large company. At the beginning of the game each cottage costs 2,000, annual revenue is 400.
- **Shopping centers:** buildings with shopping pavilions and points of sale, where many individual entrepreneurs and companies work simultaneously. At the beginning of the game, each shopping center costs 4,000, with annual revenue of 800.

There are four types of stocks in the game – **B1, B2, B3, B4**.

These are unprofitable stocks of newly organized companies that have just entered the market, the so-called «Penny Stock». At the beginning of the game they are very cheap, 50 each and do not have dividends. However, over the course of the game some of them may grow considerably in value while others will go bankrupt. B1 stocks are the most risky and are prone to fluctuations in value. B4 stocks are the most stable. Trade and bet in stocks to increase your start-up capital.

EU bonds are 200 at the beginning of the game and bring in a annual income of 50. They are less risky than stocks and more stable. The stability of the bond determines the yield paid to its owner. Remember anything can happen in life. Be careful with your investments! They can go broke.

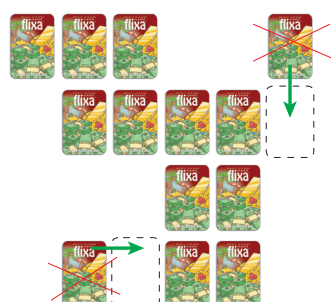
The revenue and market value, as well as the number of the branches of business which may be bought are indicated in the cards. The cost of the business at the end of the game is considered at its nominal value.

DETAILED GAME RULES

1. Dealing (game year)

The dealer shuffles the cards and lays them on the table face down three to each player in rows or columns touching each other with a long or a short side with no space between the cards. Cards must be equally distributed in the deal. It is not permitted to lay out next but one or diagonally.

Example: 4 players – 12 cards are laid.



2. Player's turn

The player to the left of the dealer is the first to make a turn. The turn is the opening of the card. The player turns the card face up. Other players move in turn clockwise. The next hand to be made by the player who made the first turn, and so on clockwise.

In his turn, the player can open (flip) one card to the left or right, bottom or top from the one already open, but not diagonally. The opened card will indicate how the market conditions have changed and what opportunities are available for the player's transactions.

At the beginning of the game year, any card may be opened. It shows the value of what assets have changed in this turn. It also shows which assets can change in price on the next turn. Real estate prices are shown horizontally, and stocks - vertically.

Cards are read STRICTLY from top to bottom and left to right. Example:



Suppose a player opens card number 36. It shows that in the near future the value of asset «Office» (right) and B2 stocks (below) will change. Also, falling quotes on the stock market (above) and rising prices in the real estate market (on the left) are expected. In this turn, a player may only perform one action without commission. This is indicated by Figure 1 in the green square in the bottom left-hand corner of the card. The player may:

- buy/sell offices at the price indicated in the «Market Form».
- buy/sell B2 stocks at the price indicated in the «Market Form».
- open an online store at the price indicated in the card.

He must pay 200 for each additional transaction.

3. Changes in prices on the market

When the next player opens another card that is adjacent to the first one horizontally or vertically (but not diagonally), the situation in the market changes. For example, the next player opens the card to the left of the first one:

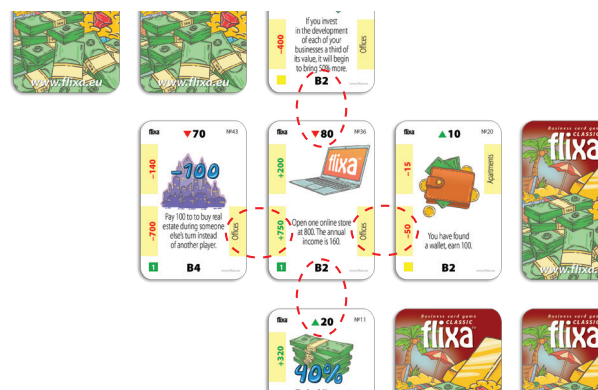


It is clear from the example that the value of asset «Apartment» has increased by 350, but in the future prices for cheap and expensive real estate are expected to fall. In this move it is more profitable to sell apartments than to buy. A slight increase in stock prices over card No 20 and a significant drop over card No 36 are also expected. If you buy B2 stocks in this move, this could be a rather risky deal. In this move, the second player can buy or sell as many «Apartments» as he wants or B2 stocks at the current price (at the starting price, if the prices have not yet changed).

Note the yellow square. It denotes bonus cards. The player can refuse transactions with assets and perform the action described in the middle of the card. If a player takes a bonus, he no longer has the right to make deals in this move. If a player makes a deal with stocks or real estate, he has no right to take the bonus.

Example: the player will receive 100 if he refuses the deals in this move.

If one card indicates two changes in the value of a property or a stock type, the total asset price is calculated as the sum of the left and right changes (upper and lower), for example:



The price of offices: $+750 - 50 = +700$. The cost of the «Offices» asset increased by 700, so if at the beginning of the game the offices were worth 1,000, now they cost 1,700. The price for B2 stocks: $-80 + 20 = -60$. The cost of B2 stocks fell by 60, so if at the beginning of the game such stocks were worth 50, then this company went into bankruptcy, and all players lose their stocks irrevocably. In the future stocks of the new company may be issued under this name, but they will have to be bought anew. In the event that the stock price fell exactly to zero, players can save stocks, but they may not be bought or sold for zero.

In the event that the value of real estate falls below zero, all players risk losing it if they do not pay the difference between the last price fixed in the market and the current price after the fall.

If the penalty for the drop has already been paid, you do not pay the second time for a further fall. However, if the price rose again above zero and then dropped once more it is necessary to compensate for the loss in price again.

For example, if the asset «Garages» was worth 200, and the price has dropped by -250, then the owners of such assets must pay the bank 50 for each asset, otherwise the players lose these assets. Assets are lost as a result of changes in legislation. This is how the price drop is explained in the game.

4. Bankruptcy

If a player needs to pay off the bank their assets are either sold for half the market value or a negotiated price determined by the players. If the player has run out of money and does not have any assets, when they have a financial responsibility they become bankrupt. In case of bankruptcy, the player may borrow money from other players on the negotiable terms to pay his debts, or wait for the end of the game year (not to move), and pay their debts after receiving his annual accruals. The participant must leave the game if their assets and accounts run out. There is no possibility to borrow, and annual accruals are not enough to cover expenses.

5. Credits, loans, deposits

Any player can freely lend their money to other players on negotiated terms. You MAY transfer money to other players absolutely freely in any turn. We recommend to limit the time for negotiations and keep records of debts.

You can take a loan or open a deposit in a bank only if you open a corresponding card. Money is borrowed or deposited only in multiples of 100.

Example: You receive a loan offer at the beginning of the game year at 40% per annum. You took 500 and successfully invested in stocks. After selling them at the end of the game year, you earned 1,200. You return $500 + 0.40 * 500 = 700$ to the bank. Your net profit for the year was 500.

You can repay a bank loan only after paying the entire amount plus all the interest for the year (even if it has not yet finished) at any moment of the game without losing the move.

You may open a deposit with a corresponding card and in a multiple of 100, and you may only replenish the deposit in your move. The money from the deposit may be withdrawn at any time and the entire amount at once. Interest is paid at the end of the game year. The interest is not paid in case of early withdrawal of the deposit before the end of the year!

6. Cooperation in the game

When buying real estate or stocks in groups, assets are recorded in the player's (members) forms in accordance with the agreement and in proportion to the individually invested fund amounts.

7. Recording in the game (Player's form)

Maintenance of the game balance in Flixa is carried out in special forms or any paper. We recommend the following form:

Money				Assets
1000				1 garage
1200				2 offices
				33 B4 stocks

The record shows that the player has 1,200 in the account and a set of assets: 1 garage, 2 offices and 33 B4 stocks.

Suppose the following events occurred within the «game year» (one hand) for the player:

- 20 B4 stocks were sold for 20 each before they depreciated.
- 1 Garage was sold for 270.
- 12 B1 stocks were purchased at 10 each.
- 2 rooms were purchased for 300 each.
- 400 was received as income from the rent of two offices and 140 was received as income from the rent of two rooms.

Then the record will look like this:

Money				Assets
1000				1 garage
1200				2 offices
1600				33 B4 stocks
1870				13 B4 stocks
1750				12 B1 stocks
1150				2 rooms
1550				
1690				

The player sold 20 stocks of B4 at 20 for an amount of 400
The player sold 1 garage for 270
The player spent 120 to buy 12 B1 stocks at 10
The player spent 600 to buy 2 rooms 300 each
The player received 400 rent from 2 offices at the end of the year
The player received 140 rent from 2 rooms at the end of the year

Current account amount

8. Market form

It is recommended that one of the players (moderator) maintains a general account of price changes in the market. For example:

B1	B2	B3	B4	EU	Garages	Rooms	Apartments	Offices	Cottages	SC
50	50	50	50	200	200	350	500	1000	2000	4000
60	70		0	255	100	400	650	800	1700	4500
	35				25				1200	4700
	15				0				1050	3200
	20				40					3300
										3800
										4350

The designation of a market moderator helps everyone to monitor changes in the market.

9. Commission for transactions

Figure 2 in the green box at the bottom of card №11 shows that the player may make two of the three possible transactions indicated in the card, without commission (bank fee).

The card offers:

Fig. 1) Deals in the real estate market with the purchase or sale of Shopping centers (right).

Fig. 2) A deal in the stock market with the purchase or sale of B3 stocks (below).

Fig. 3) An offer to open a credit line at the bank (middle of the card).

If a player is in a real estate agency and makes a deal with real estate, he may not be in two more locations at the same time and has to hire virtual agents who help him with additional deals. The commission to such assistants costs 200.

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▲ 20

№11

+320



The **bank** likes your banking history.

You are offered a **loan** at 40% per annum up to 20,000.

+1050

2

B3

Shopping Centers

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In the example in the card, you can make TWO transactions without commission (for example: open a loan and buy Shopping Centers), and for the third deal with stocks, you will have to pay 200 over the amount spent on B3.

10. Symbols on cards

▲ 25 – Green triangle pointing upwards and the figure: rising quotes in the stock market.

▼ 40 – Red triangle pointing downwards: falling quotes on the stock market.

№4 – Card number. There are 55 cards in the basic set and 45 in add-ons.

+60 – Green plus and the number: rising prices in the real estate market.

-60 – Red minus and the number: falling prices in the real estate market.

B3 – is a symbol of stocks or bonds.

Shopping Centers – A type of real estate.

■ – A red square: you must perform the action in the middle of the card, then you can make other transactions.

■ – A yellow square: this is not an optional move. The player has the right to refuse transactions with assets and perform the action described in the middle of the card (take the bonus).

2 – A green square shows how many commission free transactions a player can make. Each additional transaction costs 200.

☹️ & 😊 — symbols of additional opportunities on the cards found in the add-ons «The Crisis Has Come!» and «Let's do business!».

11. Complications in and additions to the game, add-ons «The Crisis Has Come!» & «Let's do business!».

Experienced players are welcome to play the advanced version. Use the die to select the starting conditions. Select the conditions from the column numbered by the corresponding throw. When the price of assets changes, change the amount of rental payment according to the table below.

Starting prices for assets (roll the dice):											
	2	3	4	5	6	7	8	9	10	11	12
Garages	25	50	100	150	200	200	200	300	400	500	600
Rooms	50	100	200	300	350	350	350	500	650	800	950
Apartments	100	200	300	400	500	500	500	700	900	1100	1300
Offices	200	400	600	800	1000	1000	1000	1300	1600	1900	2200
Cottages	400	800	1200	1600	2000	2000	2000	2400	2800	3200	3600
SC	800	1600	2400	3200	4000	4000	4000	4500	5000	5500	6000
B1	5	10	15	20	25	30	35	40	45	50	55
B2	10	20	30	40	50	60	70	80	90	100	110
B3	15	30	45	60	75	90	105	120	135	150	165
B4	20	40	60	80	100	120	140	160	180	200	220
EU	100	150	200	250	300	350	400	450	500	550	600

Changes in prices and in dividends for assets:							
Price	from 0 to 99	from 100 to 249	from 250 to 499	from 500 to 999	from 1000 to 1999	from 2000 to 2999	from 3000+
<i>Real estate</i>							
Garages	5	5	10	25	50	100	200
Rooms	10	25	50	75	100	200	400
Apartments	25	50	75	100	150	200	250
Offices	50	75	100	150	200	250	300
Cottages	100	150	200	250	300	400	600
SC	200	300	350	400	500	600	800
<i>Stocks and bonds</i>							
B1	no dividends	no dividends	no dividends	no dividends	20	50	100
B2	no dividends	no dividends	no dividends	20	50	100	200
B3	no dividends	no dividends	20	50	100	200	300
B4	no dividends	20	50	100	150	300	450
EU	20	50	100	150	300	450	600

11. A. First official add-on «The Crisis Has Come!»

The game is designed for a group of 2 to 10 people. The duration of the game depends on the number of players, their communication with each other and the starting conditions defined at the beginning of the game. For 4-6 participants, under standard conditions, the game lasts 1.5-2 hours, if you spend no more than 5 minutes on a turn.


Add-on objective


To teach players not only to accumulate, but also to preserve capital, diversify their assets, and wisely work with investment risks. There are new additional rules of the game in the add-on «The Crisis Has Come!». There are various types of troubles and crises, capital preservation tools: reserve free convertible currency, gold bars and cryptocurrency.

Included:

1. Additional Game Rules.
2. 25 crisis cards (№56 — №80).
3. 2 dice.

New designations on cards

 — red square with a disgruntled smiley: **required to perform an action for all players this turn.** This is a symbol of the crisis! Once executed, the card works as a regular one with one action without fee for the player on this turn. Any additional transaction costs 200. Also, this symbol means that this card should come into play only after the third distribution of cards - in the fourth game year (when playing by standard rules).

 — green square with a happy smile: **an optional action for all players this turn.** On this turn, any player can take an action in the middle of the card with the capital conservation tool indicated on it. After performing an action in the middle, the card works as a regular one with one transaction without a fee for the player who moved. Any additional transaction costs 200. Also, this symbol means that this card should come into play only after the third distribution of cards - in the fourth game year (when playing by standard rules).

Additional Game Rules

Restrictions on the number of objects for each type of asset have been introduced in the game «The Crisis Has Come!». You cannot buy more than a certain amount during the game:

- B1, B2, B3, B4 stocks — not more than 1 000 000 pieces of each type;
- EU bonds — not more than 50 000 pieces per 1 investor;
- Garages — maximum 30 000 pieces;
- Rooms — maximum 15 000 pieces;
- Apartments — maximum 30 000 pieces;
- Offices — maximum 6 000 pieces;
- Cottages — maximum 3,000 pieces;
- Shopping Centers — maximum 300 pieces.

Beginning of the game

1. Learn the new rules and game additions. The rules are the same as the «**Flixa Classic (3rd edition)**» version with the exception of a few restrictions and the use of capital preservation tools.
2. To play, you will need the Flixa Classic Standard Kit (3rd Edition) and the add-on «**The Crisis Has Come!**» (cards №56 — №80). You may also add the «**Let's do business!**» (cards №81 — №100) add-on with it.
3. Take a standard kit, shuffle carefully. Start playing the first two hands with it. Then you can start adding cards from the add-on «**The Crisis Has Come!**».
4. Distribute crisis deck cards in proportion to the number of players, four for each. For example, if there are 2 people in the game, then add 8-10 add-on cards to the standard set. If there are 6 players in the game, add all the add-on cards to the standard set.
5. At the **Basic** and **Standard** difficulty levels of the game, it is recommended to add crisis deck cards in stages. The higher the numbers of crisis cards, the later they come into play:
 - cards from №56 to №62 — add from the third distribution of cards;
 - cards from №63 to №70 — add from the fourth distribution of cards;
 - cards from №71 to №80 — add from the fifth distribution of cards.
6. A capital preservation scenario is included in the add-on «**The Crisis Has Come!**», therefore, if you mix the cards and add without taking into account the recommendations, it will become more difficult to play.
7. The sooner you start adding Crisis Deck cards to your hands, the sooner crisis comes into play. If you do not follow the proposed addition scenario, you will find yourself in a crisis situation without a guaranteed opportunity to save capital.
8. You may play the additional cards in reverse order. In this scenario, you play the standard Flixa game after the crisis. It will be more difficult for you to accumulate and grow capital. This scenario is recommended for experienced players.

Terms

Crisis - a situation that halts the functioning of a particular framework within its previous model. In a business crisis, decisions must be made to swiftly change the negative process.

An economic crisis - an imbalance between supply and demand for goods and services. In a market economy, through the crisis, there is a natural selection of effective owners. An economic crisis is characterized by a sharp significant drop in production. The consequence of the economic crisis is a decrease in the real gross national product, massive bankruptcies and unemployment, and a decrease in the living standards of the population.

A financial crisis - a sharp change in the value of any financial instrument. Over the past few centuries, most financial crises have been associated with banking crises and the resulting panic. The most famous financial crises are the Great Depression (1929-1933) and the World Financial Crisis (2007-2008). The term is also often used in relation to the situation in the stock markets, when the so-called «economic bubbles» burst - a situation when the growth of fictitious capital invested in a certain «fashionable» instrument significantly outstrips the growth of real capital («Tulip Boom», «Dotcom Boom», «Mortgage Boom», etc.), which often leads to a liquidity crisis.

Liquidity crisis - the inability to quickly sell assets (enterprise, firm, bank) at or near market value, as well as the inability to continuously pay on time their obligations and the legal monetary claims against them. With a decrease in the liquidity of assets, the owners are forced to reduce prices, which leads to losses.

Diversification - expanding the range of products and reorienting sales markets, mastering new types of production in order to increase production efficiency, obtain economic benefits, and prevent bankruptcy. There is also a diversification of risks - the distribution of investments among different financial instruments in order to increase the reliability and safety of capital.

Default - failure to fulfill obligations, loan agreement, that is, failure to timely pay interest or principal on debt obligations or under the terms of an agreement on the issue of a bonded loan. A default can be declared both by companies, individuals, and by states («sovereign default») that are unable to service all or part of their obligations.

State default - the bankruptcy of the state, reflecting the decline of most sectors of the economy and leading to insolvency on external and domestic debt obligations, often accompanied by a fall in the national currency, its devaluation and rising inflation, and the collapse of the banking system.

Devaluation - an official depreciation of the national currency against hard currencies dictated by economic policy. Devaluation is seen as a tool for central banks to manage the national currency. Devaluation characterizes the decrease in the purchasing power of the national currency in relation to foreign currencies.

Inflation - a decrease in the purchasing power of the national currency in the local commodity market in relation to products and services.

Volatility - a statistical financial indicator that characterizes price variability. It is the most important financial indicator and concept in investment risk management, where it is a measure of the risk of using a financial instrument for a given period of time.

Capital preservation instruments

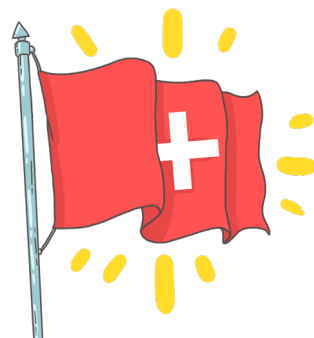
This game includes three assets for diversifying and preserving capital.

They are:

- **CHF, Swiss franc.** The freely convertible currency and legal tender of Switzerland and Liechtenstein is one of the world's leading currencies and is widely used in interbank settlements. The popularity of this currency increases significantly during financial crises, it is least of all subject to sharp fluctuations in the exchange rate, which makes the franc quite attractive as a reserve currency. To preserve capital, many investors transfer part of their savings from national currencies to Swiss francs.

Swiss francs can be bought and sold in lots of 100 notes only on a card with CHF symbols and a flag in the add-on «**The Crisis Has Come!**». When buying, the player pays an amount that is a multiple of 100 multiplied by the current rate.

For example:



Exchange rates

1 CHF = 1.15

To buy 100 CHF, you have to pay 115. However, if you sell back, you will have to pay a 10% bank fee. If the rate remains the same, the player selling 100 Swiss francs will receive $115 - 10\% = 103.5$.

The Swiss franc hovers between 0.7 and 2 in the game, roughly reflecting the fluctuations in the CHF against the US dollar over the past few decades in real life. If the player does not sell Swiss francs until the end of the game, then when calculating assets, their total value is taken into account at the market price, which in the last open card with the symbol CHF.

For example, if a player has 30,000 on his account in the third year of play. To preserve his capital he bought 15,000 CHF at 1.45 for 21,750. His account had 8,250 left. Over the next year, he earned 2,000 more. And in the fifth year of the game, there was a state default and the na-

tional currency fell twice. During this time, the CHF rate also dropped to 1.15 per 1 CHF. The player had 10,250 on his account, which, due to the default, turned into 5,125, and he had 15,000 CHF at 1.15 in the currency basket. The sum of his assets at the end of the game were $5,125 + 15,000 \text{ CHF} \times 1.15 = 22,375$. If the player kept all the money in the national currency, then at the end of the game he would have $32,000 / 2 = 16,000$ on his account. Thus, with the help of the foreign currency CHF, the player managed to save part of his capital from devaluation and have 6 375 more on his account at the end of the game.

- **Gold bars** — one of the most popular investment instruments to preserve capital. Investors account for 30-40% of the total volume of gold purchases in the world. In times of crisis, investors, hedging risks (diversifying capital), increase their investments in gold with the expectation that in times of stability the demand for jewelry is growing. Their investment encourages jewelers to increase their output. The combination of these factors makes the demand for gold stable and resilient, enhancing the precious metal's role as a capital preservation tool. Buying gold bars is the most traditional way of investing in gold to save money. Nearly one thousand tons of gold bars are purchased annually in the world, which is 60% of the total investment in gold. However, gold also has periods of price fluctuations. During 2000-2011, gold grew rapidly and rose in price three times. One should also bear in mind that when trading gold bars, the investor incurs additional costs: commissions to banks and brokers, tax payments.



Gold can be bought and sold only in whole bars and only on the card with the image of gold bars at the price indicated on the card in the add-on «**The Crisis Has Come!**». This is the price per troy ounce - the minimum bar weight.

At example:

Gold price = 90

To buy 10 gold bars, you have to pay 900. However, if you sell them back, you will have to pay a 10% bank fee. If the price remains the same, the player selling 10 gold bars will receive $90 - 10\% = 81$.

In the game, the price of gold bars fluctuates between 70 and 190, roughly reflecting the fluctuations in the price of a troy ounce of gold against the US dollar over the past few decades in the real life. If the player does not sell gold bars by the end of the game, then when calculating assets, their total value is taken into account at the market price indicated in the last open card with the corresponding gold symbol.

Let's say Player A and Player B each bought 10 gold bars at 70 each in Year 2 of a game. In Year 4, the price of gold bar increased to 130. Player A decided to cash the gold in order to have liquid capital to invest, and Player B decided to postpone. At the same time, both of them had 10,000 each. Player A sold 10 gold bars at 130 each and earned $10 \times 130 - 10\% = 1,170$. By the fifth year, the player's situation has not changed, and Player A has 11,170, and Player B has 10,000 and 10 gold bars, which are valued at 1,300, having not been sold through the bank. Player B wins because the total of his assets is 11,300 and it is 130 more than that of Player A. This is due to the fact that the gold bar can be sold to a private client on the off-bank market without commission or even get higher price in the future.

- **Peer-2-Peer electronic currency, cryptocurrency.**

A kind of digital currency, the creation and control of which are based on cryptographic methods of information protection. Cryptography provides confidentiality (the inability to read information by outsiders) and data integrity (the inability to



invisibly change information) about user contributions. Accounting for cryptocurrencies is decentralized, which makes it difficult for the state to track their turnover and causes a lot of disputes about the legal regulation of the market. Banks, tax, judicial and other public or private authorities cannot influence the transactions of any participants in the cryptocurrency payment system. The downside of cryptocurrency technology is that there is no trusted node in the network that could guarantee and confirm the correctness of operations, there is no way to challenge transactions in the judicial system. For regulation, blockchain technology is used: to store data, transactions are combined into blocks, from which a continuous chain is formed with the inclusion of a certain code of the previous block in the current block. Thus, it is not possible to change a block without changing such code in all subsequent blocks. Only the longest chain of blocks is considered true, all codes in which meet certain requirements, which are difficult or expensive to replace. In fact, the users themselves act as the regulator of the cryptocurrency.

Peer 2 peer electronic currency FlixaCoin is presented as a cryptocurrency, which can only be bought and sold with a card from «**The Crisis Has Come!**». This card features and picture of a coin and an FLC symbol. Dice are used for this asset in this version («**The Crisis Has Come!**»).

FlixaCoin is the most volatile and risky capital preservation tool. In the game, the price of FLC coins fluctuates between 100 and 24,000, roughly reflecting the historical rise in prices for the most famous cryptocurrency coin in the world, Bitcoin, relative to the US dollar in recent years.

At the same time, the **FlixaCoin** cryptocurrency, unlike other capital preservation instruments, does not have a fixed price and can be bought in equity, like other assets. The main thing is that the players have enough money for the FLC coin. To find out the current price of an FLC coin, you need to roll two dice, which will show the current price.

At example:

Exchange rates 1 FLC = 800 X

The player who opens the card rolls the dice. The roll is nine (as shown). This means that today one FLC coin costs 7,200. Suppose that Player A has 3,600 in his account, Player B has 3,000 in his account, and Player C has 900 in his account. But all three have heard about the rapid growth of cryptocurrencies and want to invest. Therefore, they decide to invest proportionately. Player A spends all the money and buys 0.5 FLC, Player B spends 2,700 and buys 3/8 FLC, and Player C buys the remaining 1/8 FLC for his 900. As a result, everyone has a share in the FLC coin, but only Player B has money left in his account.

If FLC sells back, you will also have to pay a 10% bank fee. If the player does not sell the FLC before the end of the game, then when calculating assets, their total value is taken into account at the market price indicated on the last opened card with the corresponding FLC symbol.

11. B. Second official add-on «Let's do business!»

The game is designed for a group of 2 to 10 people. The duration of the game depends on the number of players, their communication with each other and the starting conditions defined at the beginning of the game. For 4-6 participants, under standard conditions, the game with this add-on lasts 2-3 hours, if you spend no more than 2 minutes on a turn. We recommend to use 6-7 dealings of cards for the add-on game as opposed to the standard game (5 hands).

Add-on objective

To teach players not only to accumulate, but also to increase capital through investments in business development and charity. There are standard game rules (as in the basic version) in the game «**Let's do business!**». But at the same time, some new large businesses have been added and also have been added the ability to scale abroad all successful enterprises of the basic version of the game.

Included:

1. Additional Game Rules.
2. 20 new cards (№81 — №100).

Additional Game Rules

Restrictions on the number of objects for each type of asset have been introduced in the game «**Let's do business!**». You cannot buy more than a certain amount during the game:

- B1, B2, B3, B4 stocks — not more than 1 000 000 pieces of each type;
- EU bonds — not more than 50 000 pieces per 1 investor;
- Garages — maximum 30 000 pieces;
- Rooms — maximum 15 000 pieces;
- Apartments — maximum 30 000 pieces;
- Offices — maximum 6 000 pieces;
- Cottages — maximum 3,000 pieces;
- Shopping Centers — maximum 300 pieces.

Author and developer: © Konstantin Vladimirov, 2010-2022

Drawings: Ksenia Smirnova

Translation: Interlingua Ltd



IGRIKA

Proofreading: Rhonda Coons

2012...



2015 2016



2017



2018



2019



2021



2022



The history of the Flixa game goes back over a decade. Somewhere in 2010, the idea came up to make an economic TV show in the style of «Jeopardy!» (in Russia — «Your Game»). Asset prices (stocks, real estate, bonds) had to change on the opening screens. The players had a minimum initial capital and had to increase it during the TV show.

According to the plot of the game, the players opened screens and saw profitable offers - to buy stocks, businesses, real estate. They have to play in triplets, and the richest reached the final at the end of the round. The TV producer did a lot for the future game. Each time she «killed» the scenario plan and asked to make the game easier and more accessible. As a result, the game never made it onto television, but an idea came up of how to put the TV script on paper cards.

After the refusal of the TV producers, the game was reworked and tested for two years. The first paper version of the game, tentatively titled «**Igrika**», appeared at the end of 2011.

After many tests, the first print version was created.

The game also needed a new sonorous name. During the naming process, more than 100 original names were created; only ten made it to the final of the open vote. The people chose **Flixa** over options like: Cardchan, Flixcard, Caraga, Cardix, Zikar, Chaka, Xcard and etc.

Flixa is a shorthand for two words: **flip** and **exchange** which describes the gameplay.

Since the first Flixa game hit the market there have been several editions translated into six languages (Russian, Belarusian, Lithuanian, Latvian, English, German), two official add-ons and a dozen branded versions have been released for various companies and corporations.

You are holding the freshest, revised, improved and expanded third official edition of the Flixa game in your hands!

Beginning of the game

1. Learn the game terms and rule additions.
2. There are the same rules as in «Flixa Classic» (3rd edition) in the game «**Let's do business!**» except for a few restrictions and work with business development cards.
3. To play, you will need the Flixa Classic Standard Kit (3rd Edition) and the add-on «**Let's do business!**» (cards №81 — №100). Also you can use the «**The Crisis Has Come!**» (cards №56 — №80) add-on with it.
4. Take a standard kit, shuffle carefully. Start playing the first three-four hands with it. Than you can start adding cards from the add-on «**Let's do business!**».
5. Add new cards to deck in proportion to the number of players, four for each player. For example, if there are 2 people in the game, then add 8-10 add-on cards to the standard set. If there are 6 players in the game, add all the add-on cards to the standard set.
6. At the **Basic** and **Standard** difficulty levels of the game, it is recommended to add «**Let's do business!**» deck cards in stages. The higher the numbers of add-ons cards, the later they come into play:
 - cards from №81 to №90 — add from the fourth distribution of cards;
 - cards from №91 to №100 — add from the fifth distribution of cards.
7. The scenario of capital exaggeration due to business development is laid down in the add-on «**Let's do business!**», therefore, if you mix the cards with no regard for the recommendations the game will become more challenging. There are many opportunities to promote an existing business (e.g. an ad campaign). These options are expensive and are not available until the gameplay progresses substantially.

What is the use of the Flixa game?

- You can spend your time with benefit and pleasure.
- The game will show you the principles of the functioning of the rental, real estate, and stock market.
- To show you the principles of a how a business functions and earns income.
- You will develop your negotiation skills by trading with your gaming partners.
- It helps you understand loan, deposit, and insurance principles.
- Promotes the development of economic horizons.
- The game will make you remember mental arithmetic.

Our game will show you how to properly manage your finances. It will prepare you to save, invest, and secure your capital in a crisis situation. This game will also help you understand the power and necessity of savings, capital preservation tools.