



"We had two objectives behind participating in the BGF - Business Game training program. Firstly we wanted to learn to work and function as a team and secondly we wanted to develop an overall picture of business in general. In all fairness, the BGF program has met with our expectations, especially in BSC thinking, which is imbedded in the training model.

In my opinion this program offers most of its value to middle management levels or specialists as a separate training in support of management programs already employed. In addition, all participants should have a working relationship, but it's not necessarily needed."

Lauri Kivistö
Director, E-Business
Tapiola Insurance



"The idea was to develop our employees' managerial skills. The team members improved their ability to see cause-and-effect relationships between different business functions and in business in general, they also learnt to see with clarity things from a top-management perspective. Another plus: to work effectively as a team was one of the key elements for getting results. After the training people have a more analytical approach to their work. I believe that BGF business training can be a valuable element of any organization's management training plan!"

Timo Laitinen
Senior Vice President
Henki-Sampo
(Sampo Life)



"Participating in the business game training helped team members coming from different units learn to see how different aspects of business influence a company's operations and profitability, in a manner that was both very clear and effective. It became apparent that it is not enough to concentrate on just some areas or processes. An impressive profit is the result of seeing the big picture of business and making decisions as a group, taking advantage of all the different angles different individuals can offer. Playing the game was a positive and enjoyable experience, and good for our team spirit."

Hannu Oksanen
Director
Handelsbanken
Finance Plc.



"Participation in BGF Championship has increased teamwork between different units and departments as well as improved our internal networking. We are very satisfied with the cooperation with BGF and the enthusiasm among SEB employees for participating in these business training events has increased year on year."

Anders Halvor
SEB Group

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“BGF Business Game Program is a rather unique business game designed to help middle managers formulate their skills in all aspects of company management, get to know each other better and learn a few different ways of looking at business development. We at CSAM Luxembourg put in a team after being invited to compete by Nordea Luxembourg and it was extremely interesting, the main thing being to compete against other financial firms and create contact into their organisations - I can recommend it.”

James Beddall
Credit Suisse Asset
Management
Director, Head of
Benelux and Nordic
Sales

 **HBOS**plc

“HBOS Financial Services first took part in the BGF simulation in 2003, regarding it as an exciting and “different” development opportunity for our Managers, particularly as we were able to bring a team together from 5 different geographical locations in our Organization. BGF did a very good job in providing materials and making sure that queries were responded to promptly. This has resulted in HBOS FS and BGF building a very good relationship and we will once again be entering a team in the 2004 competition.

The team found the competition to be enjoyable, challenging and in particular it gave them the opportunity to learn in an innovative and interactive way. They learned a great deal from each other, as it provided an opportunity to bring individual talents to the fore and they all remarked on how much they had benefited from working effectively as a team. It obviously worked - we were delighted when our team made it to the semi-finals of the competition! One of our team members summed up the learning he derived from participating as the following:

Stretch, deeper understanding of how decisions are made, sticking to strategy, buzz of competition, understanding accounts, juggling the plates, working in a team, getting sales targets right - science or magic, generating profit, keeping morale good but cut costs, go for it but don't go bust, winning is everything, stick to your guns. I give it 5 stars for personal development!”

Paula Collins
Management
Education &
Development
Consultant
Organisation & People
Development
HBOS Financial
Services

 **Fennia**

I recommend the BGF business game to those whose work or studies are genuinely supported by the learning benefits. However, it is important to note that for the benefits to fully materialize, 100% commitment to the task is required. Success in the game may require a considerable investment of one's time, so, in my opinion, the desire to succeed and the determination to stay committed throughout the process are absolutely necessary. If these elements are there, the game gives much more and the work of the team is much closer to a real-world situation.

The game was an enjoyable experience, and afterwards cooperation among the people who were in the team is even more functional than before.”

Pekka Mäkinen
Risk Manager
Company Insurances /
Risk Management
Fennia



Danske Bank

"The Championship in Business Management took us to the other side, into the customer's shoes. Our team members all work in the corporate area, and we took part in order to get a better sense of what kind of decisions and problems our customers face when managing their businesses. The game helped us to see how various decisions made in finance, marketing, personnel, production and other areas affect each other, and most important, how they affect the bottom line. It demonstrates how difficult it is to manage a company in a constantly changing market, and this practical knowledge is very useful to us in our daily work. The game also shows how important it is to form and then follow your company's chosen long-term strategy rather than suddenly making big changes, although big changes are sometimes necessary for survival. It was a worthwhile for banking professionals to sit on the other side of the table for a change, and we certainly benefited from the experience."

Erik Duer
Corporate Account
Manager
Central Jutland
Finance Centre
Danske Bank



Nordea

"We participated in the BGF Championship with a team of managers mainly from our Corporate Department. The training proved to be effective at enhancing teamwork skills and boosting team spirit. In addition to being fun as a competition, this is a good tool for seeing with clarity the basics of business in action and learning how different aspects of business interact. You just need to put in the effort and concentrate on the task at hand. Being a team of banking professionals, our point of view was very much one of understanding the thinking of our customers. This is also why our team consisted of people who are in contact with customers on a daily basis. In my opinion this is the kind of people that can probably benefit the most if you put together a team from the banking sector. We liked the game very much."

Valter Jonzon
Vice President
Nordea Norway



"We have taken part twice and have used the business game to encourage team building across our organisation. The game is complex and requires thoughtful decision making plus an assessment of the business risks involved. The other significant element is the competition - the desire to beat other teams becomes strong as the game unfolds!"

David Rorrison
Senior Manager
MGM Assurance UK



"The concept is effective, a lot of learning taking place in a small amount of time. Our people were able to see the impact of their business decisions immediately after each game round. They learned to translate strategies into concrete action steps. They got a feel for how different areas of business dance together, more or less in harmony, depending on the decisions made. In real life it would have taken years to experience these things on such a concrete level.

Now our team is more coherent and better prepared for challenging business situations. We have grown as individuals, and we can serve our organization better than before. Good training! We will participate in the future again. To be recommended in our organization and others, especially for people eager to improve their business skills and strategic thinking."

Rafael Picazo & Oscar Serrano
Director & Control Director
Aon Re International / Latinoamerican HUB



"I am going to participate with my team in the Polish Business Forum 2004, due to our positive experiences in the past. We have used this tool for training our managers in business understanding, strategic understanding and teamwork skills with great success. I warmly recommend this to our Nordic colleagues here in Poland. May the best team win!"

Raimo Valo
President of the Board
Bank Svenska Handelsbanken (Polska) S.A.



"We were four persons that participated as a team in the business game, with the intention of participating in a practical exercise focusing on management training as well as teamwork. Through participating we felt that we got an increased understanding of the holistic perspective of running a business and the importance of understanding how different parts of an organization must interact in order to create superior results. We also improved our teamwork skills within the team. To be recommended!"

Jan-Olof Bergström
Head of Cash Management, Organizational- and Institutional Clients
Förenings Sparbanken



"The BGF game brings the individual potential and experience on board, and will eventually give the participants a lift in their knowledge and competence. It brings you the understanding of the role of senior or top management as the decision makers give the participants an insight into the complications of making the right decisions. Teamwork creates understanding of others, and the game has most certainly improved relations!"

Gert Hallander
Senior Vice President
Corporate
Underwriting
Tryg Denmark



The five Team members,..., can really be proud of their achievement. They have shown that determination and teamwork can get you very far, and that mutual respect is of critical importance in order to reach good results...

Kurt Thyregod
Managing Director
SEB Kort Denmark