



# BLENDED INTENSIVE PROGRAM A.Y. 2022-2023

A banner for the 'SERIOUS GAME: THE BANKER' Blended Intensive Program. The background features a blue and purple digital network with icons of a target, a bar chart, a magnifying glass over a dollar sign, a person, a document, and a clock. A large white circle on the right contains the title 'SERIOUS GAME: THE BANKER' in red, with 'Blended Intensive Program' in blue below it. On the left, a white box states 'Co-funded by the Erasmus+ Programme of the European Union' next to the European Union flag. At the bottom, three logos are displayed: UMONS, Universidade do Minho, and Tor Vergata University of Rome.

Co-funded by the  
Erasmus+ Programme  
of the European Union

**SERIOUS GAME:  
THE BANKER**  
Blended Intensive Program

UMONS

UNIVERSIDADE DO MINHO

TOR VERGATA  
UNIVERSITY OF ROME

Event venue  
Université de Mons  
Warocqué School of Business and Economics

November - December 2022

# Blended Intensive Programmes (BIP)

## Serious Game: the Banker

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# 1. The project

## A. Partners involved

- University of Mons (UMONS) - *Warocqué School of Business and Economics*  
Laetitia POZNIAK – Associate Professor in Finance  
[laetitia.pozniak@umons.ac.be](mailto:laetitia.pozniak@umons.ac.be)
- University of Rome Tor Vergata - *School of Law and Economics*  
Gianluca MATTAROCCHI – Associate Professor in Finance  
[gianluca.mattarocci@uniroma2.it](mailto:gianluca.mattarocci@uniroma2.it)
- University of Minho – *School of Economics and Management*  
Gilberto Loureiro – Associate Professor of Finance  
[gilberto@c3g.uminho.pt](mailto:gilberto@c3g.uminho.pt)

## B. Students involved

- Max 25 students from UMONS
- Max 15 students from Tor Vergata
- Max 15 students from Minho

## C. Pedagogical project

In mixed teams of 5 or 6 students (students from each partner university), students will play the serious game called “The Banker”.



*“What precisely does a bank do? How do you make money with money? Is there a safe manner of banking? In our banking game ‘The Banker’ the participants experience this at first hand. Banks need a healthy liquid position. Apart from that, they have to make a profit. The bank that is in a position to meet all its payment obligations and, at the same time, make the most profit wins this Serious Game. The banks collect people’s savings to keep a positive balance sheet and make a profit. The higher the interest rate, the more money that comes in. They then invest this in assets, such as mortgages, bonds, projects, shares and real estate. But do they consider the duration of the bonds and interest risk? What happens if the savers want to withdraw their savings at the same time? Banks can also borrow money from one another, or even take over another bank. Apart from that, investing (together) in projects can be very lucrative. But what if a project goes bankrupt? The participants assess the risk before they close a deal. Do they play it safe for less money or take the risk and go for the big money?”*

<https://www.businessgames.be/en/serious-games/banking-game/>

## D. Online activities

Two weeks before the game, we will organize a webinar to present the game and a reminder of key elements needed to run a bank (risk assessment, regulation, financing solutions...). During the online activities you will have the opportunity to learn about differences among Belgian, Italian and Portuguese market by listening outstanding practitioners from banking sector.

## 2. Program of the short-term physical mobility

Monday 5/12	Location	Description
Flight		Flight Braga/ Rome – Charleroi / Brussel Airport
Bus		Bus from Charleroi Airport / Brussel Airport to Charleroi Sud train station
Train		Train from Charleroi Sud / Brussel Airport to Mons
		Walking from Mons station to the Youth hostel
Tuesday 6/12	Location	Description
9:00	Business Building 17, place Warocqué	<i>Welcome (coffee, croissants...)</i>
9:40		<i>Welcome speech by Laetitia Pozniak</i>
9:45		University of Mons presentation by <i>Eleonora Fusella</i>
10:00		University of Tor Vergata presentation by <i>Gianluca Mattarocci</i>
10:15		University of Minho presentation by <i>Gilberto Loureiro</i>
10:30		<i>Coffee break</i>
10:45		Team meeting & Icebreaking games
12:00	Mons center	<i>Lunch break: restaurant in Mons center</i>
13:30		City tour
15:00		Drink on the Grand Place
Wednesday 7/12	Location	Description
am		Free time
12:00	Business Building	<i>Lunch break: sandwiches</i>
12:30		The Banker Game
15:30		End of the serious game
Thursday 8/12	Location	Description
9:00	Business Building	<i>Welcome (coffee, croissants...)</i>
9:30		Assessment time (by professors and by students)
10:00		Preparation of presentation by teams
11:00		Short presentations by each team (feedback on their experience)
12:00	Mons center	<i>Lunch break</i>
14:00		Free time
Friday 9/12	Location	Description
Train		Train from Mons to Charleroi Sud / Brussel Airport
Bus		Bus from Charleroi Sud / Brussel Airport to Charleroi Airport
Flight		Flight Charleroi / Brussel Airport – Braga / Rome

### 3. Virtual Component

Before the physical event, it's crucial to have online activities to give the opportunity to team members to start knowing each other.

Online activities			
Date	Tool	Name	Description
21 <sup>st</sup> November Synchronus activity 17:00 (in Portugal) – 19:00 18:00 (in Belgium and Italy)	Zoom	Kick-off party	Online meeting, round table, presentation of the team composition (composed by Professors).
21 <sup>th</sup> - 23 <sup>th</sup> November Asynchronous activity	Padlet	Introduce yourself	Every student (and professors) has to post a picture introducing themselves and a short presentation.
22 <sup>nd</sup> November Asynchronous activity	Teams	How to run a Bank?	Video prepared by Umons students.
23 <sup>rd</sup> November Asynchronous activity	Teams	How to finance a Bank?	Video prepared by Umons students.
23 <sup>th</sup> - 25 <sup>th</sup> November Asynchronous activity	Padlet	Let's Mingle	Post the picture of a place or a building that has a special meaning for you, that you have visited or that you wish to visit.
24 <sup>th</sup> November Asynchronous activity	Teams	Which regulation context is facing a Bank?	Video prepared by Umons students.
25 <sup>th</sup> November Asynchronous activity	Teams	How to handle the risks?	Video prepared by Umons students.
28 <sup>th</sup> November Synchronus activity 17:00 (in Portugal) – 19:00 18:00 (in Belgium and Italy)	Zoom	Conference	<b>Speaker</b> Cláudio Domingues Debt Capital Markets Finance & Securitisation Millennium bcp
29 <sup>th</sup> November Synchronus activity 17:00 (in Portugal) – 19:00 18:00 (in Belgium and Italy)	Zoom	Conference	<b>Speaker</b> Vincenzo D'Apice Economist Italian Banking Association
2 <sup>nd</sup> December Synchronus activity 17:00 (in Portugal) – 19:00 18:00 (in Belgium and Italy)	Zoom	Conference	<b>Speaker</b> Geert Gielens Director Felbefin

	Synchronus activity on Zoom
	Asynchronous activity on Teams or Padlet

## 4. Assessment criteria

### A. Assessment for all participants

- Professors' evaluation: /10
- Self evaluation: /5
- Team members' evaluation : /5

			Student 1	Student 2	Student 3
Evaluators	Assessment criteria	Max			
Professor		10			
	Respect of assignments online	3			
	Commitment to the game	3			
	Results / ranking of their bank	2			
	Feedback/suggestions at the final presentation	2			
Student themselves		5			
Team Member		5			
Total		20	0	0	0

### B. Associated ECTS

Each participant will receive an attendance certificate.

The course workload is 3 ECTS and it can be validated through a Learning Agreement. Ask to the Erasmus coordinator of your master degree for further information.

## 5. Speakers

Speakers of the event will include Academician and practitioners coming from the banking industry in Belgium, Italy, and Portugal

	Affiliation	Speaker
		Vincenzo D'Apice Senior Economist Italian Banking Association
		Cláudio Domingues Debt Capital Markets & Structured Finance Millennium BCP
		Eleonora Fusella International Coordinator University of Mons
		Geert Gielens Director Belgian Financial Sector Federation
		Gilberto Loureiro Associate Professor Department of Management University of Minho
		Gianluca Mattarocci Associate Professor Department of Management and Law University of Rome Tor Vergata
		Laetitia Pozniak Associate Professor Department of Finance University of Mons



## 6. Funding and scholarships

The project is founded by ERASMUS+ and students from the University of Rome Tor Vergata will have a scholarship to cover the costs related to the short-term physical mobility. All the students enrolled in a master of science or a PhD for the academic year 2022-2023 are eligible for the scholarship.

Scholarships will cover the travel tickets and students will have a fixed amount of payment for each of the 5 days of stay in Mons for covering the accommodation cost. For further information about the financial aid you can refer to the university website:

<https://web.uniroma2.it/it/percorso/campus/sezione/blended-intensive-programme-bip?%3E>

The call for the scholarships will be published on November 7<sup>th</sup> and **students have to apply not later than November 20<sup>th</sup>, 2022**. Results of the call will be published on November 21<sup>st</sup>, 2022 on the website.

## 7. How to reach and what to do in Mons

Mons (also known as Bergen in Flemish) stands on a ridge between the two rivers of Haine and Trouille and is an important junction town between Brussels and Paris. Its origins date back to the seventh century, when a castle was built here, and a monastery dedicated to St. Waltrude was founded here a little later. Mons' heyday was during the 13<sup>th</sup> and 15<sup>th</sup> centuries, when it became the capital of the county of Hennegau, but the town suffered considerably during the wars of the 17<sup>th</sup> and 18<sup>th</sup> centuries and lost its prominence.

For reaching Mons, you may flight to one of the following airports:

[Brussels South Charleroi Airport](#)

[Brussels Airport](#)

From Brussel airport and from the Charleroi-Sud (not directly from the airport) you will have a direct train that will stop in Mons.

Train times can be found by checking the national rail timetables at [www.belgianrail.be](http://www.belgianrail.be). The centre of Mons is only a short walk from the railway station and the walk should take about 15 minutes. The address of the Mons Station is Boulevard Charles-Quint, 33 - 7000 Mons.

The best places to visit in Mons (Bergen) are:

**Mons' City Hall** (also called the Hôtel de Ville) presides impressively over the town's Grand Place in the central city, flanked by the ornately-decorated Toison d'Or House (1615) and the Chapel of St. George (1604).

**Mons Bell Tower**, also known as El Catiau, stands on the former castle hill above the town and is a UNESCO World Heritage site. The 87-meter-high tower was built between 1661 and 1672, designed by Anthony Vincent and Louis Ledoux. It is the only purely Baroque belfry in Belgium, with a carillon of 47 bells.

**Church of Sainte-Waudru.** Just below Mons' castle hill with the scant remains of the old feudal castle is the Collegiate Church of Sainte-Waudru. Building began in 1450 to plans by



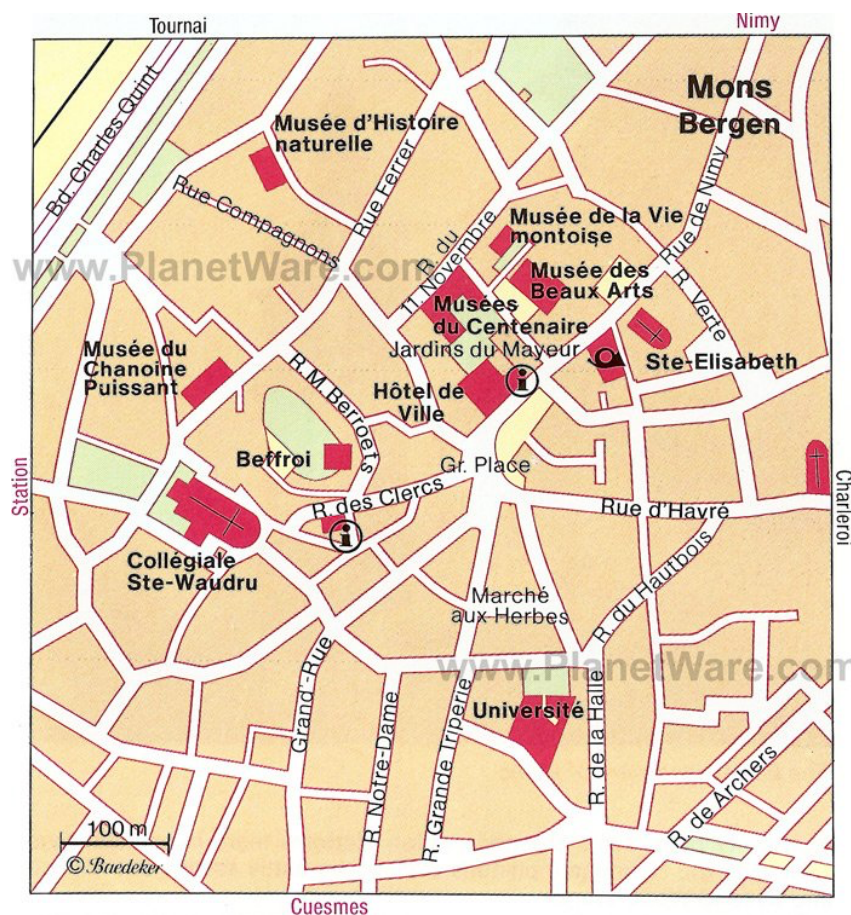
Mattheus de Layens, and despite construction being interrupted several times, the church reveals a remarkable unity of style in Brabant Gothic.

**Local History at Mons Memorial Museum** (formerly the War Museum) is dedicated to exploring Mons' place in history due to its strategic importance. For anyone interested in Belgian heritage, this museum is one of the top things to do while in town.

**Museum Francois Duesberg** is dedicated to decorative arts and is home to a collection of items that were popular among French aristocracy during the late 1700s and early 1800s.

Tournai Map - Attractions (Historical)

Every year, during Advent (the period of the four Sundays before Christmas) colorful **Christmas market is held in Grand' Place in Mons**. Thousands of visitors attend the market and enjoy the holiday atmosphere of the place. A giant Christmas tree with colorful lights, Christmas songs that are played all over and booths that sell presents, holiday decorations, sweets, holiday delicacies create a magic holiday experience.



For Mons, you can also organize one day trips to Château de Beloeil, Collégiale Saint-Vincent, Beloeil Park, Grand Hornu, Old Town District of Charleroi, Medieval Ramparts of Binche, Parc de Mariemont, La Louvière for Industrial Canal History

## 8. Application requirement and evaluation requirements

BIP Application requirements for Tor Vergata students:

- The academic career will be evaluated at: August 1<sup>st</sup>, 2022
- Application deadline is scheduled for: November 20<sup>th</sup>, 2022
- Applicants have to be enrolled to: a Master of Science (in Italian or in English) offered by the University of Rome Tor Vergata or a PhD.
- English language requirements: English B2

## 9. Contact information

For any information or doubt related to the program of the BIP, you can refer to the Erasmus+ Academic Coordinator at the School of Economics.

Gianluca Mattarocci

e-mail: [gianluca.mattarocci@uniroma2.it](mailto:gianluca.mattarocci@uniroma2.it)

For any issue related to the application BIP please refer to:

Alma Orazi

e-mail: [alma.orazi@uniroma2.it](mailto:alma.orazi@uniroma2.it)