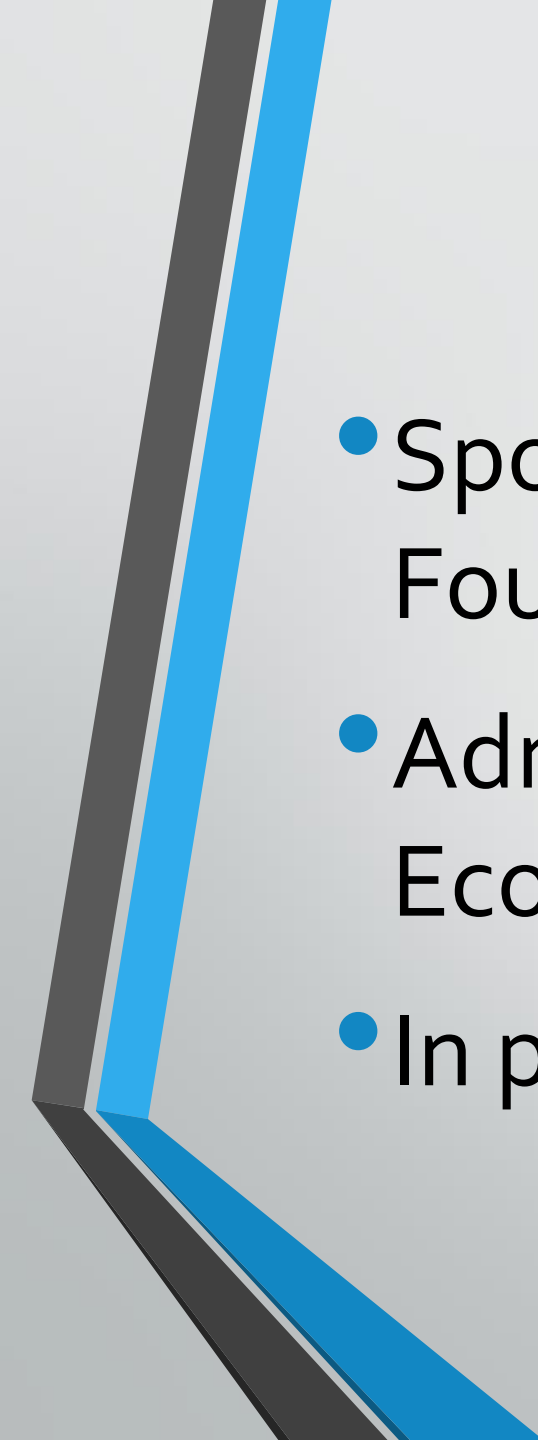


Montana High School Business Challenge



- 
- Sponsored by the Montana Chamber Foundation
 - Administered by the Montana Council on Economic Education
 - In partnership with Reach Higher Montana

What is HSBC?

- Leading business program in Montana for teaching business concepts.
- Implemented in 2000, over 20,000 students and 120 schools have participated.
- Up to \$20,000 in scholarships are awarded annually.

Who is Eligible?

- Home Schools
- Middle Schools
- High Schools
- Post-Secondary Education Institutions

How HSBC Works

- Students form management teams of two – five individuals.
- Simulation lasts for eight weeks with each week representing one business quarter.
 - Fall Semester is October through December.
 - Spring Semester is February through April.
- Weekly inputs are submitted by each team and matched against other teams.

HSBC Scenario

- Management team recently purchased a high-tech company that manufactures Digital Music Players.
- Company sells to wholesalers, distributors and major electronic stores.
- Companies begin with a stock value of \$25/share.

HSBC Goals

- Maximize revenue, minimize expenses, and increase profits.
- Obtain the highest stock price value.
 - Based on: total profits, profit trends, return on sales, stock price and dividends, and good corporate citizen decisions.
- Learn teamwork, decision-making skills, basic financial statements and business principles.

MCF HSBC Goals

- Educate future generations on owning/operating a business.
- Generate interest in entrepreneurship.
- Expand program to all schools across Montana.
- Promote business principles to teachers.

Why HSBC?

- Teams make decisions each week on:
 - Research and Development;
 - Marketing and Advertising;
 - Production and Inventory;
 - Pricing;
 - Mini-Case Decisions on Management;
 - Cash Flow Analysis;
 - Hiring and Firing; and
 - Financing and Debt Management.

HSBC 'Challenge Bowl'

- Top eight teams from both fall and spring semesters, as determined by stock price, participate
 - 1st place = \$1,000 scholarship per student
 - 2nd place = \$750 scholarship per student
 - 3rd place = \$500 scholarship per student
 - 4th-16th place - \$100 scholarship per student
 - 'Top 25' = \$100 scholarship per student (awarded for fall and spring semester)
 - 'Highest Stock Gain' = \$100 scholarship per student (awarded for fall and spring semester)

'Challenge Bowl' Rules

- 'Challenge Bowl' will be held on the last Saturday of April.
- Competitors will report to their respective school no later than 8:30 a.m.
- Each team is assigned a 'Business Advisor'.
- Instructors will be present but are not allowed to answer questions or interact with students during competition.
- Simulation related questions will be directed to Tim Alzheimer, Simulation Coordinator.

'Challenge Bowl' Format

- Consists of four inputs (business quarter) with all teams being placed in the same industry.
- Competition timeline:
 - Starting time is 8:30 a.m.
 - First input due no later than 9:15 a.m. with results returned no later than 9:45 a.m.
 - Second input due no later than 10:15 a.m. with results returned no later than 10:45 a.m.
 - Third input due no later than 11:15 a.m. with results returned no later than 11:45 a.m.
 - Fourth, and final input, due no later than 12:15 p.m. with final team standings posted no later than 1:45 p.m.
- Delinquent inputs will result in an automatic disqualification.
- Final team standings will be based on stock price at the end of 'quarter four'.
- In the event of a tie in stock prices in the top three places, the tie-breaker will be the team having the highest Management Skills Score.

Business Advisor Role

- Report to respective school no later than 8:30 a.m. on Saturday, April 29.
- Teams have 45 minutes per input, with a half an hour in-between inputs for simulator to compile and return results. If there is down-time during inputs, advisors should answer business acumen questions from students.
 - In preparation, please have three to four 'nuggets' to share with the students about managing a business. Students will also be requested to have some questions ready for advisors to address.
 - Note: biggest struggle for students is cost control and inventory control.
- Advisors are not expected, nor is it desired, to assist with the simulation. All simulation related questions are to be directed to Tim Alzheimer, Simulation Coordinator.
- Advisors are encouraged to visit with instructors to increase their knowledge of business and provide them with real-life information they can utilize in the future.
- After final input is submitted, advisors should take students and teacher to lunch while awaiting final results.

For More Information

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