

Salim's Stall

From a small stall in the souq to a home of their own.



Salim runs a small stall in Dubai's old souq. His family rents their home, and the landlord has agreed to sell it to him **share by share**. Every day he buys stock, haggles with customers and decides what to do with the money. There is no timer and no quiz: the financial lessons are the decisions themselves, counted in dirhams, with consequences that come back at the end of every month.

Genre Turn-based trading and life-management sim	Platform Browser (itch.io) now • Steam and mobile next	Languages English, Arabic (RTL), Turkish
Audience Players 13+, focus 15-25 in the UAE and the Gulf	Length Quick game ~50 min • Full game ~4.5 h	Team Muhammet Şükrü Enginoğlu (solo)

1. Game Overview

Salim's Stall is a calm, turn-based trading game about everyday money decisions. The player is Salim, a market trader in his forties with a wife, Amina, and two children, Yusuf and Meryem. The goal is to own the family home through **diminishing musharakah**: the home is split into shares, every share Salim buys lowers the rent, and the last share makes the home his. There is no interest-bearing path to the goal; the quick loan exists, but only as a trap that the game prices honestly.

Concept in three sentences

Buy stock in the morning, haggle in the souq during the day, and decide in the evening how much to save, spend and invest. Every few days life interrupts: a partnership offer, a sandstorm, a sick fridge, a "guaranteed" investment, Eid. At each month end the bills arrive, a report card shows the three decisions that mattered most, and the next month's budget is planned.

Platform

The jam build runs in any modern browser on desktop and mobile (landscape). It saves automatically and needs no account. The planned commercial release adds Steam (Windows, macOS) and Android/iOS from the same codebase, plus an offline classroom edition.

Target audience

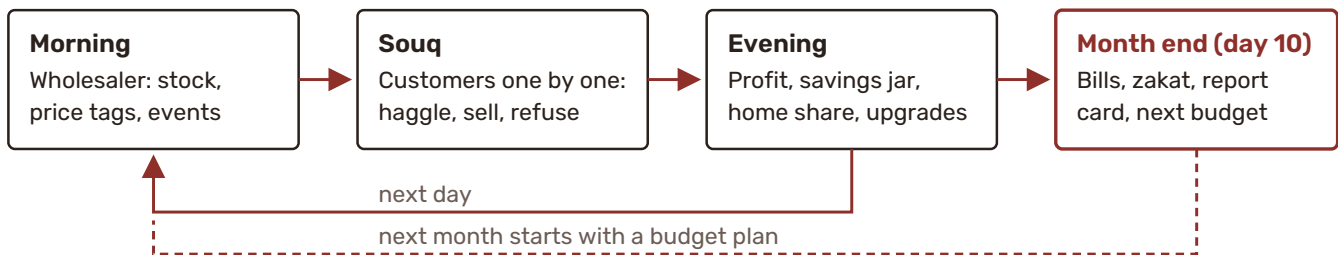
- **Primary:** teenagers and young adults (15-25) in the UAE and the Gulf who are starting to handle their own money: allowances, first salaries, first loan offers.
- **Secondary:** families and adults who want a gentle introduction to budgeting and interest-free finance, in Arabic or English.
- **Wider market:** players of cozy shop and management games (the Recettear and Moonlighter audience) who enjoy haggling and growing a business.

What makes it different

- **The goal is a home, not a high score.** Home ownership through shares gives every coin a purpose and makes saving visible: rent drops with each share.
- **Haggling is the core verb.** Twenty regular customers each have their own budget, patience, pride and tactics (bluffing, "my final offer", bulk buying, coming back tomorrow). Every sale is a pricing decision against a real cost.
- **Interest-free finance as mechanics, not trivia.** Mudaraba, takaful, qard hasan, zakat and zakat al-fitr are systems the player uses and feels, alongside universal lessons: budgeting, emergency funds, inflation, VAT and scams.
- **Regional, not translated.** Dirhams, 5% UAE VAT, a Gulf souq, Ramadan and Eid in the calendar, and a full right-to-left Arabic interface.

2. Core Gameplay

Main objective: buy all shares of the family home before money runs out. The quick game has 5 shares of 180 AED (each lowers the monthly rent by 60 AED); the full game has 20 shares of 500 AED. A souq month is compressed to 10 days; bills are paid on the evening of day 10.



Actions

- **Buy stock** (dates, spices, later fabric) and **set a price tag** for each good. Dates spoil in three days.
- **Haggle:** answer each offer with your own price, accept, ask the customer's budget, or send them away.
- **Decide in the evening:** move cash to the savings jar, buy a home share, repay a debt, upgrade the stall.
- **Respond to events:** each card offers two or three honest options, none of them labelled "right".
- **Plan each month:** needs are fixed, the player chooses the family's "wants" allowance and how much to save first.

Challenges and decisions

- Price high and lose the sale, or price low and lose the margin. The tag anchors every negotiation.
- Buy enough stock for a busy day without leaving dates to spoil.
- Spend on a share now, or keep cash for tomorrow's stock and the month-end bills.
- Accept a partner's capital, join the takaful fund, refuse a loan, check a too-good offer.
- Balance family wants against savings without making the family unhappy.

Progression and pacing

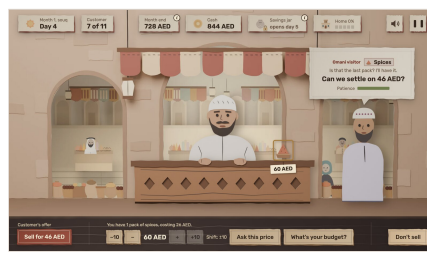
New ideas arrive one at a time, each with a short tip: spices on day 4, the savings jar on day 5, home shares on day 7, the first month end on day 10, the budget plan and stall upgrades in month two, then Ramadan, Eid and zakat. In the quick game every core mechanic appears before the end (measured over 300 simulated games per play style). The full game continues with recurring events and a bigger home.

Why it is fun

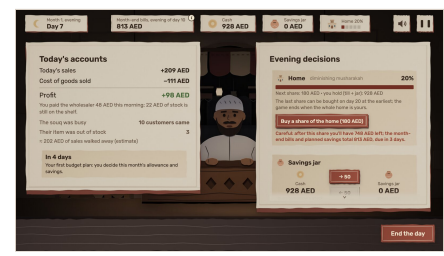
Haggling is short, readable and personal: customers remember last week's price, bluff about the stall next door, and leave if pushed too far. The souq changes with the day (ship days, quiet days, sandstorms), so a good plan always needs adjusting. And the home bar fills slowly, share by share, which gives every small sale a meaning.



Morning: cost incl. 5% VAT, spoilage, the neighbour's price, your tag.



A bulk buyer wants a discount: accept, counter, ask the budget or say no.



Evening: profit, the savings jar and the next home share.

3. Financial Literacy Integration

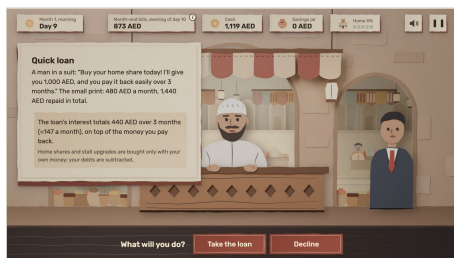
The game teaches through decisions with visible costs. Every concept below is a system in the jam build, with numbers taken from the game. Nothing is a quiz; explanatory text is limited to short tips the first time a mechanic appears.

Concept	Mechanic in the game	Decision and trade-off	What the player takes away
Pricing and margin	Wholesale cost (incl. 5% VAT), price tags, haggling with 20 customer types	Higher price vs. losing the sale	Profit is sales minus the cost of what was sold, not the cash in the till
Budgeting: needs vs. wants	Monthly plan: fixed needs (rent, family costs, bills) plus a wants allowance of 0/45/90 AED	Family happiness vs. savings	Plan before spending; wants are a choice, needs are not
Pay yourself first	Savings target of 0/130/270/400 AED moved to the jar after the bills	Less cash for stock vs. a faster home	Saving works when it happens first, automatically
Emergency fund	Savings jar; the broken fridge and school books are paid from the jar first	Spend savings on shares vs. keep a buffer	Emergencies are certain, only their date is not
Interest-free home ownership	Diminishing musharakah: each share lowers the rent (300 → 0 AED in the quick game)	Buy now vs. keep cash for bills	Owning more of an asset reduces a recurring cost
Cost of interest	"Quick loan" card: 1,000 AED now, $3 \times 480 = 1,440$ AED back; the card shows the 440 AED interest on top of the repayment, and borrowed money cannot buy a share	Speed now vs. a large cost later	Read the total repaid, not the instalment
Qard hasan (benevolent loan)	A neighbour covers a shortfall interest-free; shares can't be bought while in debt	Repay early vs. invest	Debt first, even when it costs nothing
Mudaraba (profit sharing)	Hamdan invests 300 AED for 25% of profit until month end; any loss comes from his capital	Share future profit vs. more capital now	Profit is shared; the investor's money carries the loss, the worker risks his effort
Takaful (mutual protection)	70 AED/month donation to a traders' fund; covers sandstorm losses up to 500 AED; surplus is returned	A small sure cost vs. a large possible loss	Insurance spreads risk; it is not an investment
Inflation	0-3% each month: wholesale prices, family costs, customers' budgets and share prices rise; rent is fixed by contract	Buy the share now or later	Money waiting in a jar loses buying power
Scams vs. real investment	A guaranteed, urgent offer or a genuine risky partnership; "ask for documents" waits a day	Fast return vs. checking first	Guarantee plus urgency is a warning sign
Zakat and sadaqa	In Ramadan, 2.5% of counted wealth (cash, jar, stock at tag value, minus debts) above the nisab; zakat al-fitr (25 AED per person, rising with inflation) before Eid; voluntary charity events	Obligation and generosity vs. keeping money	How zakat is calculated, and that the home you live in is not counted

Choices with consequences

Consequences are delayed but never hidden. If Salim cannot pay the month's bills, the game follows a fixed chain: cash, then the jar, then the neighbour's interest-free help, then selling a share back to the landlord at 90%, then one deferral, and finally eviction (never in the first month). Each month end shows a **report card** with the three

decisions that moved the most dirhams and one real-life sentence. The final screen lists every decision and what it led to, and can be downloaded as a report.



The loan card shows the total repaid and the interest on top; borrowed money cannot buy a share.



Ramadan month end: "wealth counted in Ramadan 281 AED $\times$ 2.5%".



Monthly report card: the three decisions with the biggest effect, in AED.

Learning outcomes

After a quick game, a player should be able to:

1. separate needs from wants and set a savings amount **before** spending;
2. explain why an emergency fund comes before investing;
3. compare a loan by the total repaid and spot when interest outweighs the benefit;
4. describe how mudaraba, takaful and diminishing musharakah share risk without interest;
5. reason about margin, VAT, spoilage and inflation when setting a price;
6. recognise the signs of a scam (guaranteed return, pressure to decide now);
7. calculate zakat on savings and know when zakat al-fitr is due.

Accuracy notes

Time is compressed: a month lasts 10 days, and the zakat year (hawl) is shortened to fit; the game says so on screen. The nisab is scaled to the game's economy (real nisab: the value of 85 g of gold); in the quick game, wealth is counted once, on the first morning of Ramadan. Zakat al-fitr starts from the UAE Fatwa Council's 2026 amount of 25 AED per person (the value of 2.5 kg of rice) and rises with in-game food prices, and VAT is the UAE's 5% (a small unregistered trader cannot reclaim it). Interest-free contracts are shown in simplified form; a qualified Islamic-finance reviewer is part of the development plan (section 5).



The end of a quick game: time taken, rent and interest paid, zakat given, and every decision with what it led to. The same report can be downloaded.

4. Visual Style & Player Experience

Art direction

A paper cut-out souq: every character, stall and interface panel is modelled in Blender as layered paper and card, then rendered to 2D. The look is handmade and warm, with real material texture instead of generic UI chrome. Light shifts through the day, from sandy morning to a lantern-lit evening when the accounts are done.

World and tone

Dubai's old souq, seen from one small stall. The tone is calm and respectful: no timers, no failure screens in the first month, and family life shown with warmth. Behind the stall the street is alive with traders and passers-by whose number follows the day's mood, and empties in a sandstorm.

Sound

Real recorded sounds (coins in a wooden box, a paper bag, footsteps on sand, keys for a new home share), a bazaar ambience and a Middle Eastern music track, all royalty-free and credited. Music, ambience and effects have separate volume controls.

Interface

At most three main buttons on screen, the important number always on a paper tag at the top (cash, jar,

month-end bills, home share), and the same layout on desktop and phones in landscape. Keyboard shortcuts cover haggling.

Localization

- Full Arabic interface with right-to-left layout, Arabic plural forms and IBM Plex Sans Arabic.
- Prices in dirhams; Gulf cost of living, UAE VAT, Ramadan and Eid in the calendar.
- The contracts keep their Arabic names:

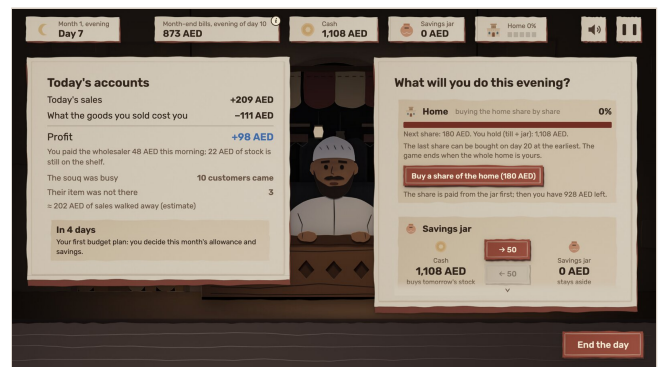
Diminishing musharakah	المشاركة المتناقصة
Mudaraba	المضاربة
Takaful	التكافل
Qard hasan	القرض الحسن

Accessibility

- Colour-blind palette; freshness and patience are shown by count and length, not only colour.
- Simple-language mode for every financial term.
- Large text, reduced motion, slower speech bubbles.
- Sound captions for ambience and effects.
- Tutorial and tips can be turned off or back on; screen-reader announcements on panels.



Arabic, right-to-left, with captions and colour-blind palette enabled.



Simple language: "What will you do this evening?", "What the goods you sold cost you".

5. Development & Future Plans

Built during the jam (in the submitted build)

- Quick (~50 min) and Full (~4.5 h) game; autosave and continue
- 3 goods, wholesaler, price tags, spoilage, VAT, inflation
- 20 customer types with individual haggling behaviour, memory, bulk buying, promises to return
- Savings jar, home shares, month-end bills, report cards, monthly budget plan
- 4 stall upgrades, mudaraba partner, takaful fund, sandstorms
- Loan trap with cost comparison, interest-free neighbour help, eviction chain
- Scam and real investment offers, family needs and wants, charity, Ramadan, zakat, zakat al-fitr, Eid
- Final decision report (downloadable)
- English, Arabic (RTL), Turkish; full accessibility settings; recorded audio

Planned (not in the jam build)

- A year-long full game with seasons, a second souq district and a fourth good
- New money situations: buy-now-pay-later, a salary advance offer, comparing prices before buying, gold savings
- An in-game notebook that explains each term in English and Arabic
- Native Arabic review and an Islamic-finance review of every contract and number
- Steam (Windows, macOS) and Android/iOS builds; cloud save; controller support
- Classroom edition: offline build, teacher guide (EN/AR), short pre/post check of the learning outcomes

How the jam build was validated

395 automated tests of the game rules; a balance simulator that plays 300 games per strategy (a careful player finishes the quick game around day 23, someone who always accepts the first offer around day 33, a loan taker gains no time); a coverage tool confirming every core mechanic appears before the quick game ends; an automated player that clicks through 21 game days on phone, laptop and desktop screens in all three languages; and a closed playtest with friends, whose comments ("it never got boring", "could become addictive", "a good example of interest-free finance") set the decision to keep the quick game at 50 minutes. The playtest was small (three players) and is not a substitute for the beta.

12-month production plan

Aligned with the milestones in the draft Winner Agreement. Costs and cash flow are in the separate budget document.

Months	Milestone	Main work
1-2	GDD approval	Production GDD; Islamic-finance and financial-literacy review of the jam content; Steam page and wishlists; Steam and mobile build pipeline proven.
3-6	Playable alpha	Year-long full game, second district and fourth good, new money situations, in-game notebook, cloud save, phone layout pass, native Arabic review.
7-9	Playtest beta	Two playtest rounds with at least 35 independent testers (UAE and wider region), learning check before and after play, balance and accessibility fixes, playtest report.
10-12	Commercial launch	Release 1.0 on Steam and Google Play (App Store if review timing allows), classroom edition pilot, 60-day launch plan.

Market and commercial strategy

- **Premium, no ads, no loot boxes.** Steam around 9.99 USD with the quick game as a free demo; on mobile the quick game is free and the full game is a one-time unlock. A finance game should not use manipulative monetisation.
- **Proven appetite for shopkeeping games.** Recettear sold about 300,000 copies on PC and Moonlighter passed one million; Salim's Stall offers the same haggling loop with a home to win and lessons that transfer to real life.
- **Education and partners in the UAE.** The UAE is building a national financial literacy strategy (CBUAE forum, May 2025), runs Global Money Week with Zoud, and banks are required to run consumer-education programmes. A classroom edition in Arabic and English gives schools and programmes a ready, measurable activity.
- **Same core, new markets.** The souq, currency and festivals are a layer over a universal core, so regional versions (other Gulf states, wider MENA) need content, not a new game.

Risks and how we handle them

Risk	Response
Solo, part-time developer	Scope fixed per milestone; contracted help only where outside expertise is needed (Arabic review, Islamic finance, QA); 10% contingency.
A financial or religious detail is wrong	Paid review by a qualified Islamic-finance and financial-literacy advisor at GDD stage and before beta; all numbers are data, so fixes are fast.
Dense interface on small phones	Dedicated phone layout pass in the alpha; the jam build is already tested at 667×375.
Being noticed at launch	Steam page from month 2, Steam Next Fest with the demo, regional events, creators, education partners.
Players under 18 and privacy	No accounts, no tracking, offline-first; optional analytics only in the beta, with consent.

6. Your Team

Muhammet Şükrü Enginoğlu, solo developer (Istanbul, Türkiye)

Game design, programming, the Blender art pipeline, sound selection and editing, localization and production. A full-stack developer who has been programming since 2017 and working professionally since 2023, with more than ten mobile games and apps published on Google Play (Godot, Phaser, Capacitor, React Native) and web products built end to end, from architecture to release. Previously taught front-end development to beginners and wrote the course material, an experience that shaped how this game introduces one idea at a time.
msenginoglu.com

Commitment: about half of working time for the 12-month development period.

Outside expertise the project needs

- A native Arabic (Gulf) editor for language and cultural review.
- A qualified Islamic-finance and financial-literacy advisor to review contracts, zakat and every lesson.
- QA testers on real phones, and playtesters for the two beta rounds.
- Partners in UAE education and financial-literacy programmes for the classroom pilot.

Tools and AI disclosure

Built with JavaScript (Vite, DOM and SVG), Blender, ffmpeg and ImageMagick. AI tools were used for programming and writing: Claude (Anthropic) through Claude Code for code, game text, translation drafts and testing, and DeepSeek through OpenCode for implementation and review tasks. No generative AI was used for art, music or sound: art is the developer's own Blender work, audio is royalty-free recordings from Pixabay, and fonts are Rubik, Lalezar and IBM Plex Sans Arabic (SIL Open Font License). The Arabic text is AI-assisted and will be reviewed by a native editor.

Budget: submitted as a separate PDF. Gameplay video and the playable build: on the game's itch.io page.