



VIRTUAL BUSINESS CHALLENGE

Accounting **VBCAC**

Sponsored by Knowledge Matters

Entrepreneurship **VBCEN**

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Fashion **VBCFA**

Sponsored by Knowledge Matters

Hotel Management **VBCHM**

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Personal Finance **VBCPF**

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Restaurant **VBCRS**

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Retail **VBCRT**

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Sports **VBCSP**

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Participants in the **DECA Virtual Business Challenge (VBC)** operate a web-based business simulation utilizing a competition version of the Virtual Business software. The VBC qualifying rounds are conducted via the internet, where participants will vie for chartered association, regional and overall rankings.

CAREER CLUSTERS + DEFINITIONS

The following definitions are used to determine the activities that are included in each of the Virtual Business Challenges.

💡 ENTREPRENEURSHIP

Entrepreneurship: Participants will:

- conduct market research, spot new business opportunities and take the plunge by embarking on their very own entrepreneurial venture with 20 different businesses to choose from
- implement new business strategies via requesting financing, building their team, acquiring resources, setting prices, developing their marketing and more
- analyze market data, interpret financial reports and apply critical thinking and decision making skills in order to make their entrepreneurial venture as successful as possible

💰 FINANCE

Accounting: Participants will:

- use forensic accounting to identify fraud and errors and use managerial accounting techniques to maximize profits
- analyze accounting documents, such as T-accounts, worksheets, journals and the general ledger, as well as source documents such as time sheets, customer invoices, pay records and more in order to identify issues

🌐 HOSPITALITY + TOURISM

Hotel Management: Participants will:

- manage different aspects of a hotel, such as revenue management, group sales, marketing, front desk operations, banquets/meetings, housekeeping and more
- interpret industry specific reports, such as the Group Sales PACE Report, the STAR Competitive Report, the Market Data Report, the Daily Revenue Report and more, in order to assist with making informed decisions and implementing strategies that will optimize profitability

Restaurant: Participants will:

- manage specific marketing and business concepts, such as market research, menu design and pricing, advertising strategies and purchasing within their own restaurant
- interpret actions, financial information, and reports, such as the Product/Menu Mix and Menu Matrix Analysis reports, in order to make strategic marketing decisions for their restaurant

Fashion: Participants will:

- scour runway and street blogs for emerging and viral fashion trends
- manage marketing, business and fashion-specific concepts such as design, buying, pricing and markdowns, social media promotion, window display and merchandising within their own fashion design business
- interpret actions, charts and reports, such as the Income Statement and the “Instatrend” report in order to make strategic marketing decisions for their fashion business to optimize profitability

Retail: Participants will:

- manage specific marketing concepts, such as pricing, purchasing and promotion within their own supermarket, sporting goods or electronics stores
- interpret actions, charts and reports, such as the Inventory and Sales & Margin reports, in order to make strategic marketing decisions for their store to optimize profitability

Sports: Participants will:

- manage specific marketing concepts, such as ticket pricing, social media, concessions and sponsorships within their own football franchise
- interpret actions, charts and reports, such as the event reports, financial reports and social media results, in order to make strategic marketing decisions for their franchise to optimize profitability

PERSONAL FINANCIAL LITERACY

Personal Finance: Participants will:

- manage bank accounts, credit and debit cards, bills, credit scores, taxes, insurance, online banking and more
- interpret actions, charts and reports, such as credit reports, bank statements and pay and tax records, in order to make strategic financial decisions and optimize net worth

ONLINE EVENT OVERVIEW

- The Virtual Business Challenge will contain two (2) International Career Development Conference qualifying rounds. Challenge 1: **Tuesday, October 13, 2026, 10:00 a.m. ET** through **Friday, October 23, 2026, 5:00 p.m. ET**. Challenge 2: **Tuesday, January 12, 2027, 10:00 a.m. ET** through **Friday, January 22, 2027, 5:00 p.m. ET**.
- Entries will be composed of **one to three members** of the DECA chapter. A team member may be on an accounting, an entrepreneurship, a fashion, a hotel, a personal finance, a restaurant, a retail and a sports team at the same time; however, a team member may not be on multiple accounting, multiple entrepreneurship, multiple fashion, multiple hotel, multiple personal finance, multiple restaurant, multiple sports or multiple retail teams at the same time. No additional team members may be added once a team has registered.
- Teams qualifying for ICDC in Challenge 1 cannot compete with different teammates in Challenge 2.
- For all tracks, the top two teams from each region from each of the qualifying rounds will be eligible to compete at ICDC. However, eligibility to attend ICDC is determined by the chartered associations, based on their policies. Finalists should consult with their chartered association advisor for eligibility guidelines. Only one team per chapter, per round, per track may qualify to compete at ICDC. Only original team members may compete at ICDC; no substitutions may be made.
- A member may compete in the accounting VBC, the entrepreneurship VBC, the fashion VBC, the hotel VBC, the personal finance VBC, the restaurant VBC, the retail VBC, and the sports VBC; however, the member will be allowed to participate in only one VBC track at ICDC.
- Top teams in each chartered association may receive recognition by their chartered association.



1-3 PARTICIPANTS



ONLINE SIMULATION

ICDC QUALIFIER EVENT OVERVIEW

- At ICDC, all VBC tracks will compete in two sessions, and final rankings will be determined based on their cumulative total points from both sessions.
- The competition sessions at ICDC will run for approximately 15 minutes. Each team will control starting and stopping their simulation file as well as the speed at which they would like to run the file. Teams will be competing in single-player mode. Participants should expect to control most, if not all, of the features listed under the Actions menu within the simulation. During the competition sessions, participants must run their simulation through the required amount of simulated time in order to be eligible to advance to the next round. The sessions will likely take place in the exhibit hall, open to an audience, and all participants must compete in the same setting.
- Participants are allowed to bring notes to use during the competition sessions at ICDC.
- Members qualifying for participation at ICDC must wear a DECA blazer during the competition sessions.
- Members competing at ICDC in Virtual Business Challenge may not compete in another ICDC event/activity.
- For complete Virtual Business Challenge event guidelines and procedures, go to www.knowledgematters.com/high-school/competitions/deca/.