



Impact Report 2017



Tenmer
challenge

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1. Executive Summary

The Tenner Challenge is Young Enterprise's free national challenge for secondary schools. Over the course of four weeks, students are pledged £10 to do something enterprising. The Tenner Challenge presents young people with a platform to extend curriculum subjects such as **Mathematics and English**. Tenner supports **Ofsted requirements** around careers education and the statutory financial education element of the **Citizenship programme of study**.

Findings show a positive relationship between the Tenner Challenge activities and a majority of employability competencies tested. **83%** of young people felt they had improved at least one employability competency – with **statistically significant progression**¹ in:

- **Resilience**
- **Communication**
- **Financial Capability**
- **Confidence**
- **Organisation**
- **Initiative**
- **Problem Solving**

In addition to skill development, Tenner provides an opportunity for students to gain real world experience. **62%** students agreed Tenner helped them think about **possible career opportunities**.

Tenner also promotes young people to become active citizens within their local community. **67%** of young people reported that since taking part in Tenner, they feel they can get involved with **decisions affecting their school community**; **63%** also stated they are more willing **to help in their local community**.

75% of teachers felt Tenner promoted cohesion in the local community and just under **9/10** teachers agreed that Tenner enables young people to **give something back to the local community (89%)**.

The Tenner Challenge promotes the idea of giving back to either local communities or charities. **62%** of teams donated their profits to charities for a total of **£18,441** – with the highest donation being **£3,008**.

80% of young people and **98%** of teachers would recommend Tenner.

¹ A statistically significant result is a result that's not attributed to chance alone

2. Young Enterprise

Our vision

We believe that all young people should be given the best chance for a rewarding future in work and life - no matter where they start their journey.

Our mission

We believe that the potential of the UK's young people is unlimited, and an academic education on its own is not enough. Our mission is to empower young people to discover, develop and celebrate their skills and potential.

Young Enterprise works directly with young people, their teachers and parents, businesses and influencers to build a successful and sustainable future for all young people and society at large. Through our hands-on employability, enterprise and financial education programmes, resources and teacher training, we want to eradicate youth unemployment, help young people realise their potential beyond education and empower a generation to learn, to work and to live.

3. The Tenner Challenge

The Tenner Challenge is a free to schools, four week UK-wide competition that challenges young people aged 11-19 to take a £10 pledge to do something enterprising, make a difference and give back to society. This year, the Tenner Challenge took place from Monday 27th February – Friday 24th March 2017.

The Tenner Challenge represents a safe environment for young people to experience the complete process of setting up and running their own enterprise; from creating a product, designing a company logo, working as a team, and managing a budget to trading with the public². Through learning-by-doing, the Tenner Challenge offers a platform for young people to build and develop key employability skills. Tenner also encourages social action as many students set up projects with, all or part of, the proceeds donated to local communities, schools or charities.

4. Curriculum Relevance

Tenner supports schools in providing learning opportunities that develop young people's competencies and skills which underpin success in future education and employment avenues such as: **Confidence, Resilience** and **Problem solving**.

Participation in Tenner can support schools and teachers in meeting their statutory requirements.

Schools in England are required under the National Curriculum to promote a curriculum that is broadly balanced and meets the needs of all pupils. This includes: offering a planned programme of careers guidance to prepare young people for life in society by developing the values, skills and behaviours they need to succeed.

² Young Enterprise insures them for both public liability and product insurance under participating terms and conditions.

Tenner contributes to this in several ways:

- Promotes employability skills so that students are well prepared for the next stage of their education, employment (including self-employment) or training, in support of **Ofsted requirements** regarding **careers education**
- Presents a platform for students to develop entrepreneurial skills and opens young people up to the possibility that self-employment is a viable option
- Provides an opportunity for young people to become **active citizens** by giving back to their **school and community** through their Tenner activities and in choosing how to use their profits
- Supports **PSHE education** by providing an opportunity for students to make informed decisions, be enterprising and be ambitious.
- Enhances the statutory financial education element of the **Citizenship programme of study**³ e.g. the importance and practice of budgeting, and managing risk

In **Wales**, secondary schools are required to provide opportunities to learn about enterprise, wealth creation, employability, and the world of work. Also, schools should aim to prepare young people for life beyond education by developing the values, skills and behaviours they need to succeed in life. Tenner contributes to this in several key ways such as, supporting pupils in meeting the Enterprise and Employability Challenge element of the **Welsh Baccalaureate**. Tenner also contributes to some of the learning outcomes identified in the **Careers and World of Work framework**: by offering a taster of what it is like to be an entrepreneur and also, providing students with an opportunity to develop entrepreneurial skills that will support their transition to employment or self-employment.

*The two students from my school have been keen entrepreneurs since Year 7, always looking for ideas to generate profits and be **creative**. The standard academic curriculum can be restrictive in allowing these entrepreneurial skills to flourish, as students focus on what is needed to answer exam questions etc. The Tenner challenge has **given them an outlet to let their skills develop**.*

Teacher, YR7, London

*It has been a great experience. There has been a 'buzz' around school over the last month. The **students have fully engaged** in the activities and I have seen a big change in some student's attitude to school in general. I have been impressed with their **innovation** and how **proactive** they have been. Not only have they fully engaged in school but have engaged with the **wider community** too. Thanks for such a great opportunity.*

Teacher, YR9 & YR 12, Wales

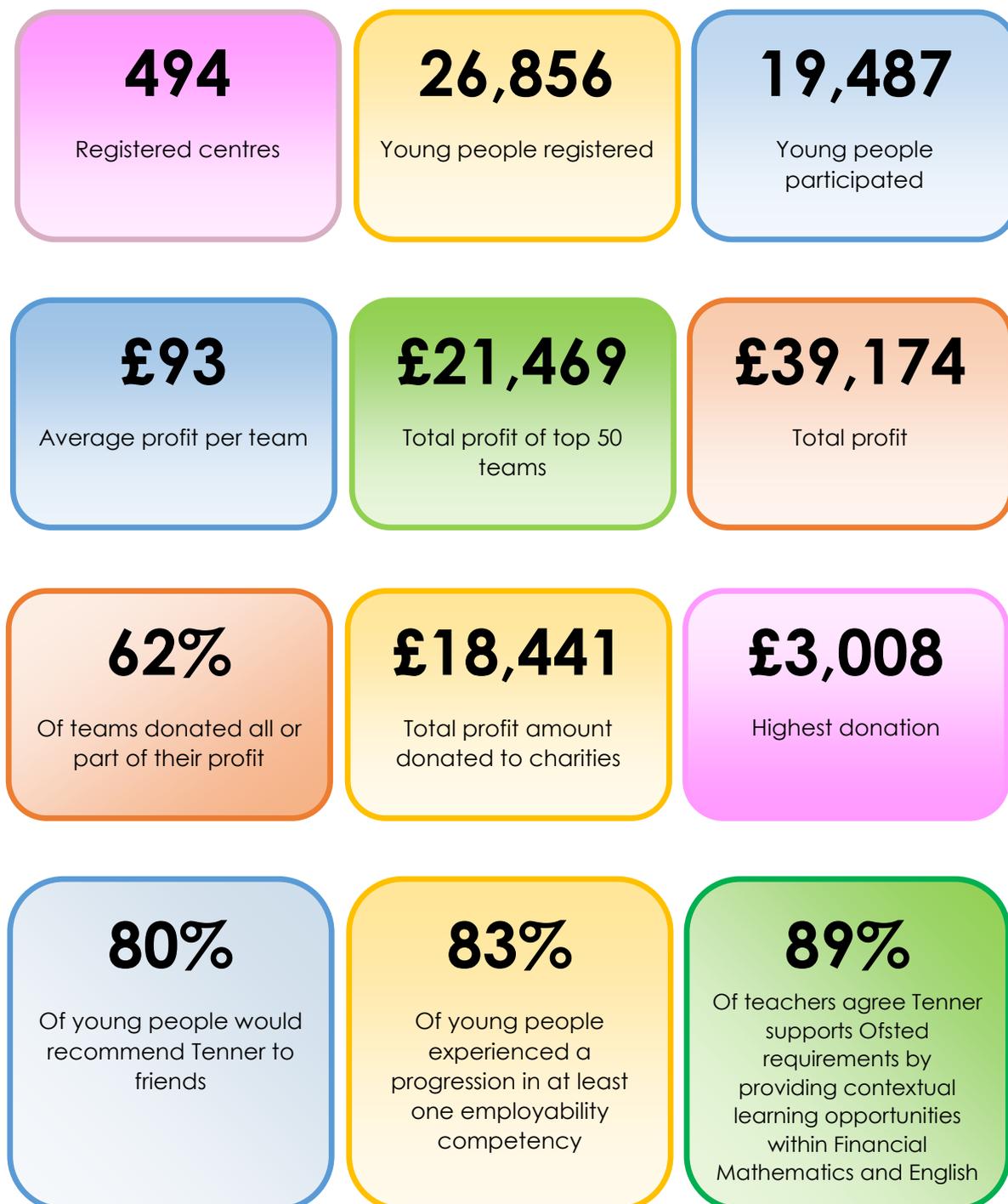
³ Citizenship Programmes of study: Key Stage 3 and 4 National Curriculum in England, September 2013

5. Key Output, Outcomes and Impact Measures

Young Enterprise is committed to constantly looking at ways of improving our programmes contributions to young people's employability skills. We believe that early school interventions help students build the skills that will put them in good stead for the future.

We are committed to the monitoring and evaluation of our programmes thereby enabling us to generate evidence of what works and establish links between enterprise and financial education.

5.1 Tenner 2017 in numbers



5.2 Young people

5.2.1 Year groups

Teachers were asked to select the year groups that were taking part in Tenner. Table 1 offers a breakdown by percentage. Data shows 44% of teachers teach year 9 and 10.

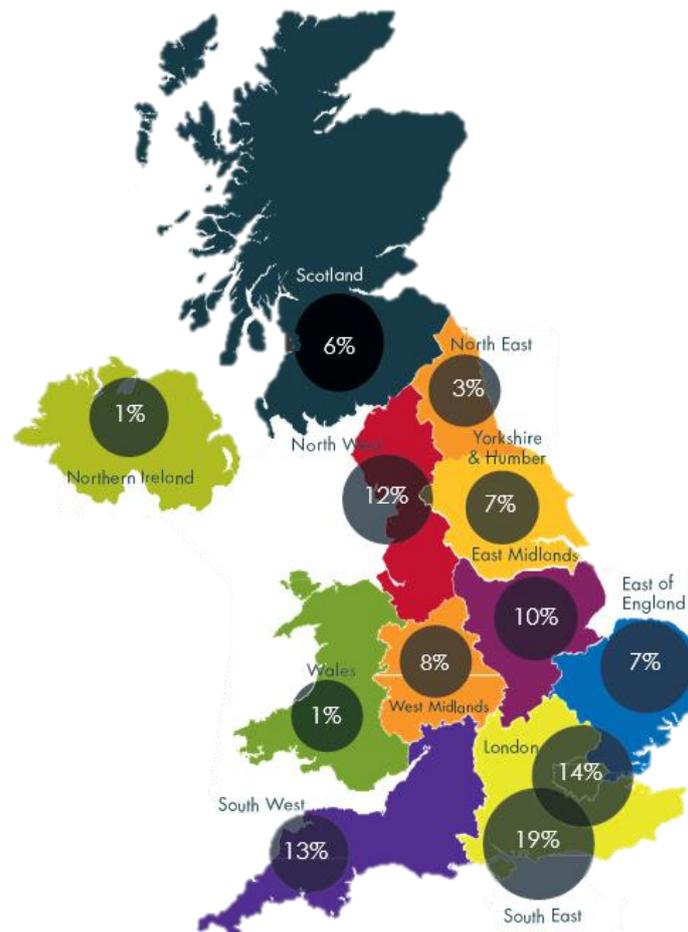
Table 1: Year groups taking part in Tenner

Year Group	Breakdown %
YR 7	13%
YR 8	17%
YR 9	23%
YR 10	21%
YR 11	8%
YR 12	11%
YR 13	7%

5.2.2 Participation

Figure 1 offers the full breakdown of student participation by region. Based on the 19,487 young people who participated to take part in Tenner, the highest number of student participation was in the South East (19%) followed by London (14%) and the South West (13%).

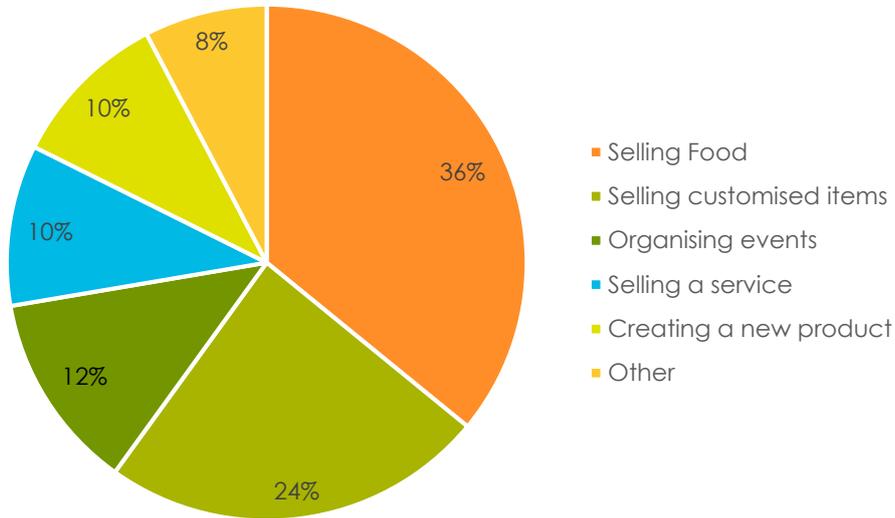
Figure 1: Regional breakdown of student participation percentages



5.2.3 Team Activities

Figure 2 provides a breakdown of team activities of which, 36% of teams sold food, with popular examples being: selling sweets, cake and other assorted baked goods. This was then followed by 24% who sold customised items e.g. personalised jewellery, mugs and t-shirts.

Figure 2: Team activities breakdown



5.3 Centres

5.3.1 Registered centres

Table 2 shows the full regional breakdown of registered centres. Out of the 494 registered centres, Tenner had the highest engagement in the South East (17%) closely followed by London (15%) and the South West (14%). Overall 25% of registered centres in England and Wales were in the 30% most deprived areas.⁴

Table 2: Regional breakdown of registered centres (%)

Region	%
South East	17%
London	15%
South West	14%
East Midlands	9%
North West	9%
East of England	8%
Scotland	7%
West Midlands	7%
Yorkshire & Humber	6%
North East	3%
Wales	2%
Northern Ireland	1%

⁴ To map out which centres had registered to take part in Tenner, YE used the Index of Multiple Deprivation for England (2015) and Wales only (2014r)

5.3.2 Centre Type

Table 3 outlines the centre type of schools. A third of registered centres were comprehensive schools (31%) followed closely by Academies (27%).

Table 3: Tenner centre types (%)

Centre Type	Breakdown %
Secondary School - Comprehensive	31%
Secondary School - Academy	27%
Secondary School - Private	13%
FE/College	9%
Other	6%
Secondary School - Grammar	5%
Special School	4%
Free School	2%
Youth Group	2%

6. Employability Skills development

The [Employability Competency Framework](#) developed by Young Enterprise supports the Tenner Challenge evaluation process by capturing young people's skills progression across the following eight competencies:

1. Communication

The ability to listen, write and speak effectively to present and exchange information and ideas in a clear and concise manner

2. Confidence

The self-motivation and ability to generate and retain strong self-belief in personal skills, capabilities and likelihood of success

3. Financial capability

The ability to analyse financial information, manage money well, and make informed decisions to plan for successful financial futures

4. Initiative

The ability to take decisions, evaluate and calculate risks, and do more than is required in the pursuit of successful outcomes

5. Organisation

The ability to effectively manage tasks, plan and prioritise actions within a time schedule, and set smart goals

6. Problem solving

The ability to collect and examine information, think creatively, and analyse situations to generate solutions to problems

7. Resilience

The ability to persist when facing setbacks whilst adjusting to pressure and adapting to changes in varying circumstances

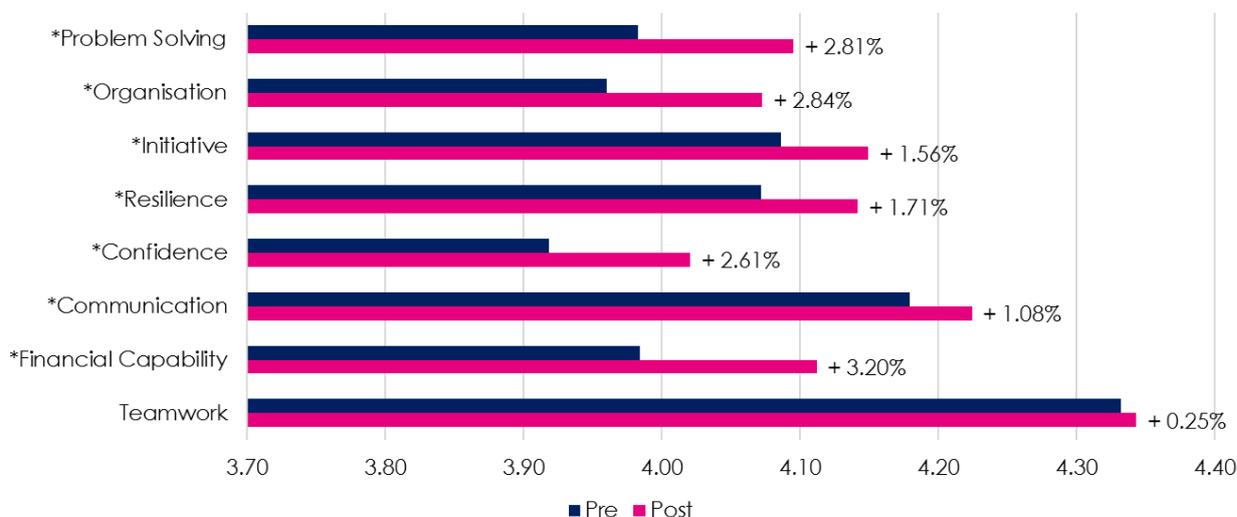
8. Teamwork

The ability to build team engagement, collaborate, share knowledge and explain ideas to others whilst managing personal feelings

Young people were surveyed before and immediately after Tenner to identify changes in skills and intentions. **1,477** young people completed both surveys; across **562** teams and **144** schools. Students were asked to rate their confidence across skill specific tasks on a 5 point likert scale (1= very unconfident; 5= very confident). Each young person has a unique reference number which was used to match scores pre- and post- Tenner.

83% of young people experienced a progression in at least one **employability competency**. Figure 3 illustrates the average score for each competency pre- and post- Tenner. Findings show an increase in mean scores pre- and post- Tenner across all competencies. The highest mean score increase was in Financial Capability (3.2%) closely followed by Problem Solving and Organisation (both at 2.8%).

Figure 3: Employability competencies average scores (pre- and post-Tenner)⁵



It could be that young people's team working ability may produce lower progression compared to other competencies, as the ability to work well in a team is reinforced on a day-to-day basis in comparison to the other competencies, Teamwork is rated highly at the pre stage therefore, any change would be relatively smaller compared to the other competencies tested.

⁵ * indicates that the increase in rating is statistically significant at the 95% confidence interval (T-Test statistics). That is, there is less than a 5% chance that the observed increase resulted from chance alone

Also, due to the novelty of Tenner outside of day-to-day classroom activity, young people may have experienced some challenges whilst working with peers. Anecdotal feedback suggests that challenges may arise due to conflict of interests or decision making. This may in turn affect young people's confidence when rating their teamwork skills pre- and post- Tenner resulting in a lower score increase compared to other competencies.

I feel that the Tenner Challenge has helped me to be more **confident** in myself and to **communicate** more with other people. I really enjoyed Tenner and would recommend it to anyone who wasn't sure whether to do it or not.

Student, aged 13, West Midlands

Great experience, with loads of different opportunities. It's a great way to learn about how to **run a small business, manage money** and **work in a team**.

Student, aged 16, Wales

I thoroughly enjoyed the Tenner Challenge. I learned many new skills such as: **confidence, time management** and **negotiating** and I believe my **people skills** have improved immensely. I feel that I will carry these skills with me throughout my life as they will help me in everyday situations.

Student, aged 15, South East

I feel as though [Tenner] has helped me with my **organisation** skills and helped me see that running a business needs time and effort to achieve great things.

Student, aged 14, East of England

I think Tenner was fun and helped raise money for the charity that we picked, it also helped my skills in **making money** and **working with others**.

Student, aged 13, Scotland

I love the idea of the Tenner Challenge. It is amazing how much you can do with a little amount of money. It has been a great experience, I really enjoyed making the products and selling them at the Friday market.

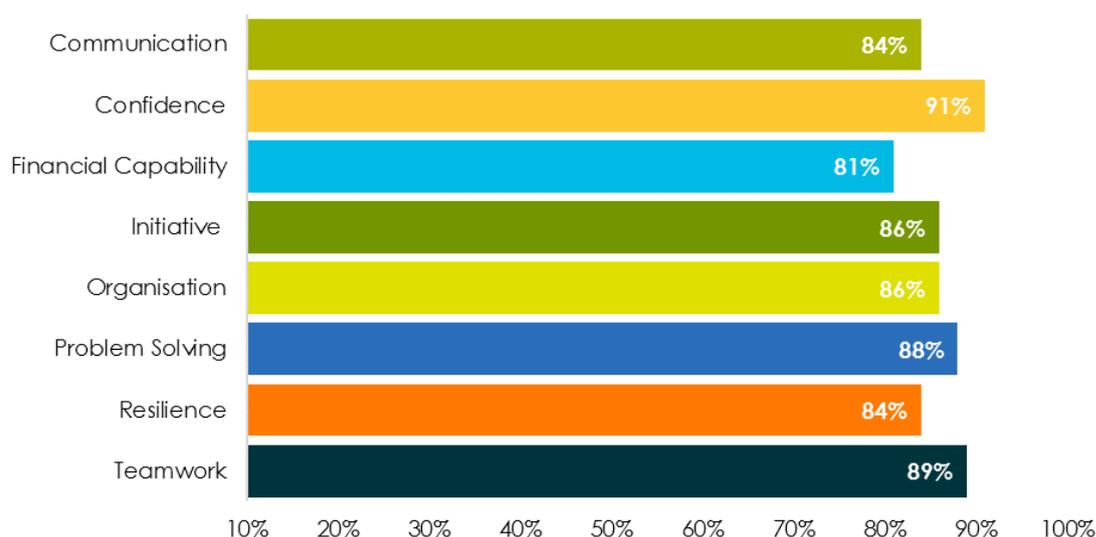
Student, aged 11, South West

We also asked teachers to what extent they agreed Tenner has positively contributed to their students' **employability competencies, career intentions** and **community building**.

57 teachers completed the post-Tenner survey and rated on a five point likert scale where 1 = Strongly Disagree and 5 = Strongly Agree⁶. Figure 4 illustrates the percentage of teachers that agreed their students benefitted across the eight employability competencies. On average, **4 out of 5** teachers agree that Tenner benefitted students across all eight employability competencies.

91% of teachers agreed that Tenner improved young people's **Confidence**. This is closely followed by **89%** of teachers who agreed Tenner positively contributed to young peoples' **Teamwork** skills closely followed by **Problem Solving (88%)**, **Initiative** and **Organisation** (both at **86%**).

Figure 4: Percentage of teachers who agreed that students' competencies benefitted as a result of Tenner



5 Career Learning

At Young Enterprise, we recognise the need for educators to have both access and choice to high quality opportunities that can inspire young people to consider a range of career options they might not have considered before. Participation in Tenner supports four out of the eight Gatsby Good Career Guidance Benchmarks as outlined in the [Young Enterprise Career Building Framework](#).

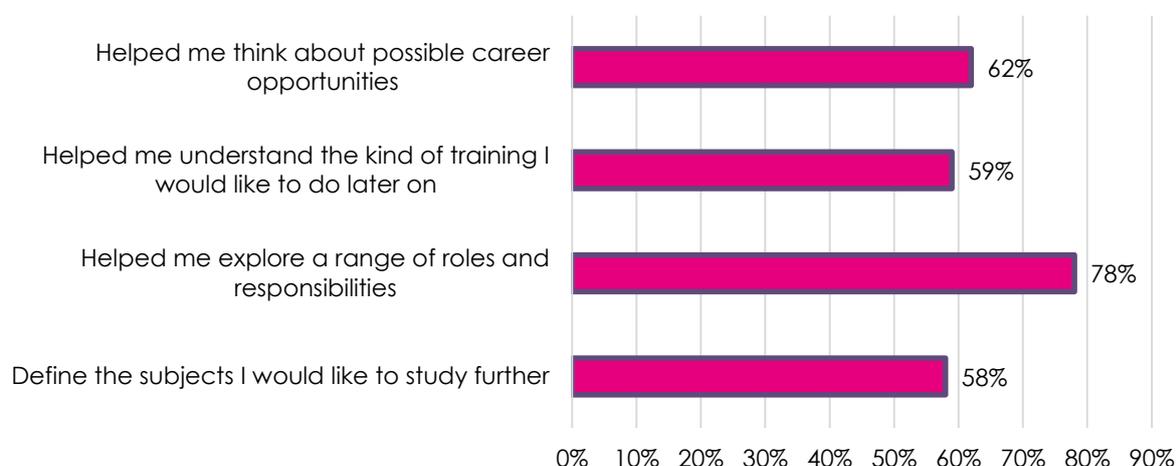
We asked young people the extent to which Tenner helped in defining their career intentions⁷. **78%** of young people agreed that Tenner helped them **explore a range or roles and responsibilities**; while **62%** of young people agreed Tenner helped them think about **possible career opportunities**.

⁶ Rating scores 4 and 5 (Agree and Strongly agree respectively) were aggregated and an average was taken to see what proportion of teachers agree with the following statements.

⁷ Students were asked to what extent they felt Tenner helped with the four statements. This was on a 5 point likert scale (1= Strongly Disagree; 5= Strongly Agree). Scores 4 and 5 were aggregated to identify the proportion of the sample that agreed with the statements.

Tenner allows young people in a short space of time to experience self-employment and entrepreneurship, as well as the opportunity to get students thinking from a young age about their career intentions and goals.

Figure 5: The Tenner Challenge...



I have really enjoyed this project and it made me realise that I should consider business as one of my future choices, career-wise.

Student, aged 14, London

I feel that the Tenner Challenge has been an excellent opportunity because it has given us a strict budget and tight deadlines to work to, as any real-life business situation would.

Student, aged 13, North West

6 Social Impact

Part of the Tenner Challenge serves as an introduction to the concept of social responsibility; by exploring how businesses can act as social enterprises and give back to the community in a variety of ways. Participants are in full control of any profit they make and decide what to spend this on. They might donate their profit to a charity, local cause, resources or activities for school. At the end of Tenner, the young people pay back their £10 pledge but are also asked to make a voluntary £1 legacy donation to support future Tenner participants.

We asked young people whether they had donated any profits to charities or community causes and whether taking part in the programme has encouraged them to become more active in their communities – at a school, local or wider level.

The findings show:

- **67%** of young people agreed that since taking part in Tenner, they feel they can get involved with decisions affecting their school community
- **63%** of young people reported that they are more willing to help their local community
- **62%** of teams donated all or part of their profits to charities with a total of **£18,441**; the highest donation being **£3,008**

The results suggest that partaking in the Tenner Challenge, has encouraged young people to actively engage in their community – be it local and/or wider.

7 Teacher’s perspective on Tenner’s curriculum relevance

89% teachers agree that the Tenner Challenge **supported Ofsted requirements** by providing **contextual learning** opportunities within **Mathematics and English**. Thereby offering young people extra-curricular support for curriculum subjects, i.e. an opportunity for young people to use their Mathematics and English skills outside the classroom.



*Our children really enjoyed the opportunity; they sold their products at a local market which was beneficial for **confidence**.*

Teacher, YR7-10, East Midlands

*It was fantastic to see the teams **taking initiative** and **working independently** on their business ideas. On the pop-up shop day, it was surprising how **organised** they could be in making sure they were set up ready to sell.*

Teacher, YR8, North West

*I think the Tenner Challenge, is a brilliant way for children to learn about **finance** and what it is like **running your own stall**. I think it is a very good idea!*