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"AT YOUNG ENTERPRISE, WE BELIEVE THAT NO ONE SHOULD BE LEFT BEHIND."



Sharon Davies

CEO, Young Enterprise

Foreword

No Time Like The Future stands for the future and all its possibilities. We are proud to launch our campaign with this report – an opportunity to shine a light on the achievements of our alumni. At Young Enterprise, we are constantly inspired by what young people can achieve. Our mission is to open the doors they didn't know existed.

Through our nationwide programmes, we give young people the opportunities and experiences to discover who they are and what they're good at. We have seen how our programmes can change the lives of young people in some of the most disadvantaged areas of the UK. So we wanted to hear from our alumni about how Young Enterprise has activated their ambition and inspired the belief and confidence that brings out their best selves.

No Time Like The Future launches at a crucial moment for the UK. It has always been important to get behind the future of our young people. But it is increasingly vital today. The world is changing fast. Technology is transforming the workplace. Every day, new jobs are created and traditional careers are swept aside by the tide of progress. Tomorrow's students will do jobs that don't even exist today. This generation believes that education alone is not enough. Almost half of young people say education has not prepared them for the world of work, according to YouGov.

So we need to be out there helping young people transition to the world of work and giving them the skills they need to thrive in the future. And we have to do it now. This is a challenge that business society and government need to tackle together. No Time Like The Future is about unleashing the amazing potential of the next generation. It is about giving them the power to believe in themselves and discover those opportunities they didn't know existed.

At Young Enterprise, we believe that no one should be left behind. That is why we are calling on leaders from business and government to get involved. With your help, we can give young people access to the enterprise and finance skills that shape their careers and transform their futures. No Time Like The Future is based on the belief that we can change the future by empowering young lives to flourish. Bridging the academic and professional worlds, Young Enterprise stands for talent, enterprise and potential to be realised. We know what needs to be done and we know how it can be done. They say there is no time like the present. We say there is no time like the future.

Introduction

Advances in technology have completely changed the way we live and work. As we enter a new age of automation, the jobs of the future look less and less like the jobs of the past.

The World Economic Forum estimates that 65 percent of children entering primary school today will work in jobs that aren't even on our radar yet. Meanwhile, many world-leading companies and products today didn't even exist five or ten years ago.

In this rapidly changing labour market, employers want young people who have the aptitude and attitude to work flexibly and switch roles. They want people with entrepreneurial traits such as resilience, problem-solving and teamwork.

Yet an OECD report has revealed that only 20 percent of young people in the UK feel ready for the world of work. As a society, we must do more to prepare young people for the modern workplace. We're talking about hundreds of thousands of people in the education system who are capable of a lot more but have never been shown what they are capable of – and what is out there.

We know the potential is there waiting to be realised – and we made it our mission to capture that potential and turn it into success. Young Enterprise programmes have a strong track record of helping young people make the most of their talents and succeed in the world on their terms. We give young people the freedom to develop their potential and choose their own way in life.

We do this because we believe that investing in young people is the best investment for the country – why? It's simple: young people are the future.

We are proud, for example, that 94 percent of the young people who take our Company Programme go into employment, education or training – compared to the national average of 89 percent. Raising their skills and ambitions not only benefits the young people we work with but also the communities in which they live and the businesses that rely on recruiting great young talent.

The report showcases their fantastic achievements and what can be achieved through hard work, teamwork and the ability to adapt to change. These vital ingredients are often the key to success – not only in business but in life. The report shows that sometimes it takes only one encounter with the world of work to raise a young person's interest, confidence and aspirations. As you read on, you will see that young people can achieve incredible success. What they need is the support and opportunity to realise their potential. Young Enterprise is that opportunity

What we do

Each of our employability and financial education programmes help young people build a successful and sustainable future.

Throughout this report, you will read about how they have helped a range of inspirational young people realise their potential.

Young Enterprise

We are a national charity specialising in enterprise and financial education.

Company Programme

Our Company Programme empowers young people to set up and run a student company with the help of a business advisor.

Team Programme

The Team Programme is an enterprise journey to help young people with mild to moderate learning difficulties transition from education into independent living and employment.

Fiver Challenge

A four-week UK-wide programme that helps young people aged 5-11 turn a £5 pledge into a successful business.

Tenner Challenge

A four-week UK-wide initiative that challenges young people aged 11-19 to take a £10 pledge to get their business ideas off the ground.

Young Money

Young Money provides resources and training to anyone teaching young people money management skills.

My Money Week

An annual activity week for primary and secondary schools that provides an opportunity for young people to gain skills, knowledge and confidence in money matters.

Centres of Excellence

Our Centres of Excellence programme recognises and rewards schools that commit to excellence in financial education across their own school and beyond.

Quality Mark

The UK's only widely recognised accreditation system for financial education resources.

Advisory Service

Our Advisory Service provides free information and tips to help educators teach young people about money.



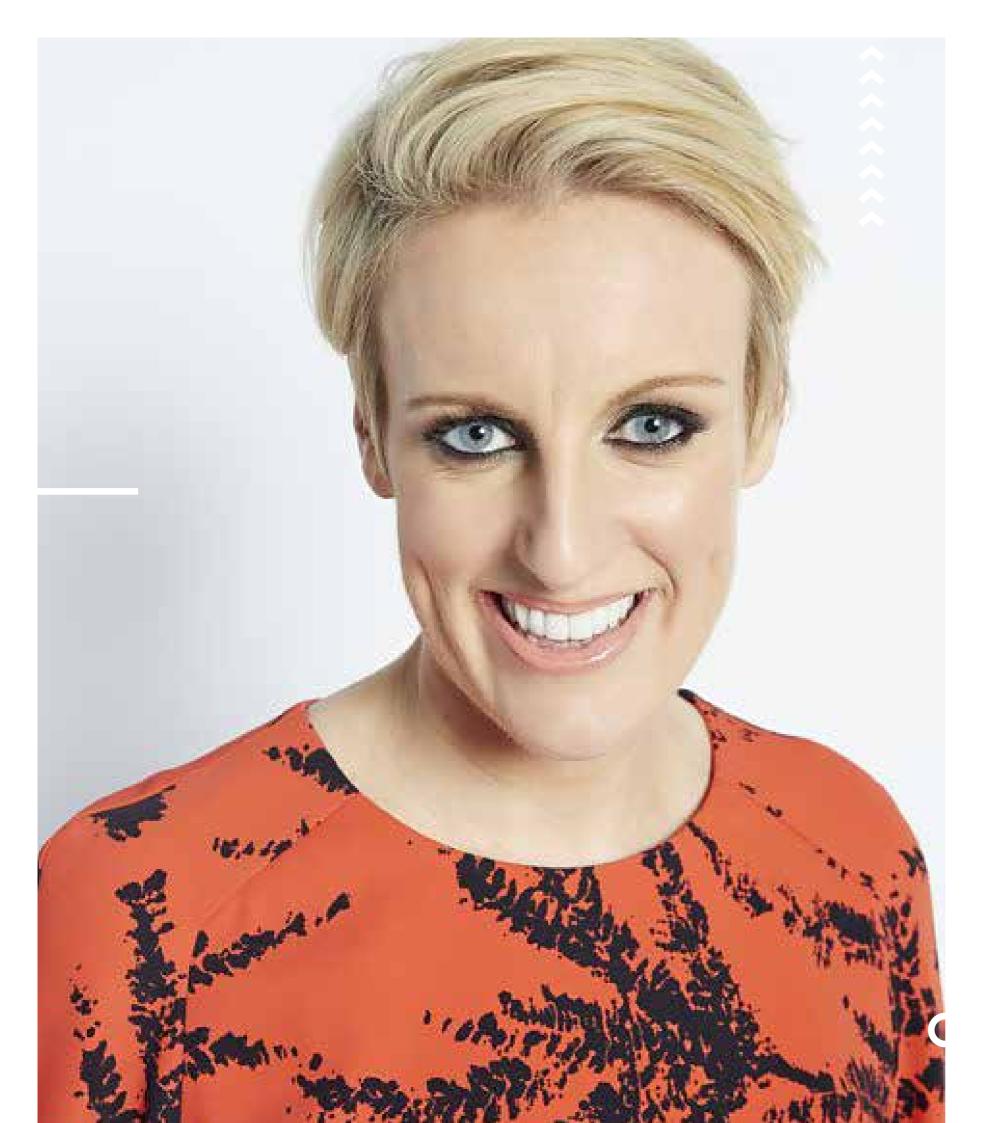
Visit y-e.org.uk for full details of our programmes and services



We hear from the leaders whose time with Young Enterprise inspired them to reach for the stars. Learn how they made it, the secrets of their success and their tips for the next generation. Relive their early years and find out how our programmes helped these established voices realise their potential.

Established Voices





Steph McGovern

Journalist, BBC

Steph McGovern has interviewed everyone – from prime ministers to celebrities. She hosts prime-time television shows and is a familiar face on TV. But growing up in post-industrial Teesside, a tough area with high levels of unemployment, Steph never expected to become a television star.

"A lot of my school friends were from quite tough backgrounds so understanding how business works was really, really crucial."

But Steph always had a knack for business and a curiosity about how to "make money by making stuff". Then aged 15, the Young Enterprise Company Programme showed her how it was done. As managing director of a company that did everything "from car washing to making stationery", her team made a profit and reached the finals of the regional competition. "Young Enterprise was really fun for me and my schoolmates because it took us away from the traditional academic stuff and allowed us to learn how business works," Steph explains.

Young Enterprise taught Steph that with hard work, talent, grit and a bit of luck, anyone could rise to the top. "You look at the most successful entrepreneurs and they're not necessarily the people who've had a privileged life. They're often the people who've had hardship and learnt how to fight their way through it – and those are the skills that Young Enterprise gives you."

As well as life skills, Young Enterprise taught Steph the fundamentals of how to do business. "It's all those skills you don't learn in academia – like teamwork, how to budget, how to work out profit margins, what dividends are – and equally, how to keep your team motivated, delegate and take criticism."

In particular, the experience of pitching her ideas helped build Steph's confidence – with long-lasting results. "Young Enterprise certainly was a key part of building my confidence with things like presenting – and obviously that's my job now."

After Young Enterprise, a job with Black & Decker followed. As a trainee engineer, Steph came up with an idea that saved the company "lots of money" and won her the Young Engineer for Britain award. Recognising Steph as a rising star, Black & Decker gave her the funds to study for a degree at Imperial College and UCL. She went on to work for the BBC, first as a researcher then a producer and, finally, as a business reporter. The rest is history.

But it would be untrue to say Steph has never looked back. Each year, Steph hosts the Young Enterprise finals. And each month, she visits schools as a Young Money ambassador to teach pupils about financial literacy. "That's the thing in life I get the most fulfilment from," Steph says. "In particular, visiting deprived schools where they need that confidence and to realise that they actually have loads of skills – but they just don't know it. I get way more out of that than anything else I do in my life."



Tom Blomfield

Co-founder, Monzo

Tom Blomfield is co-founder and chief executive of Monzo. Tom was inspired to start Monzo in 2015 after he became frustrated with traditional banks.

He started out with a hot coral bank card and a mission to create something his friends and family could use. The combination of great product design and a compelling mission proved massively successful. Just four years later, his business is valued at around $\mathfrak{L}2$ billion. Monzo has since grown to over three million customers. And Tom is recognised as one of the top five entrepreneurs under 30 by the European Commission.

But Tom was not always destined for business success. At school, he was restless and frustrated with the system. "I didn't like following the way things were done. I was always thinking there's got to be a better way of doing this. And I didn't like being told what to do."

Then Tom took part in Young Enterprise. He helped run a business that produced various products and services, including a school disco and a beginner's guide to the internet. Tom says the experience was "massively positive". "Our mentor showed us that it was possible to start your own company and do all that stuff that before seemed so out of reach."

Tom's experience of Young Enterprise taught him the importance of focus and hard work. "It's the first time I really felt like a productive member of society. At school so much of what you learn is theoretical. Young Enterprise lets you create a real product and sell it to people. There's no better feeling than creating something so valuable that random strangers give you money."

At university, Tom picked up – not freshers' flu – but the entrepreneurial bug. Tom so enjoyed his first experience that he took Young Enterprise again. A few months later, Tom started an online marketplace Buy Or Sell Online. Then, in 2011, he launched payments platform Go Cardless before starting challenger bank Monzo. The brand is bold and anarchic, but underneath lies a fundamental commitment to giving back. Tom says that the most rewarding part of running a business is seeing his employees grow. "It's fantastic to see people develop and take on problems you didn't think they'd ever be able to."

Tom's advice to anyone who wants to start a business is to persevere. "People around you will tell you it's not possible but you have to will it to life." Tom is the living embodiment of this mantra. Against all advice, Tom left a lucrative job at McKinsey to pursue his start-up dreams. "A good friend of my parents took me to one side and gave me a lecture about how this was going to be the worst decision of my life."

But his perseverance paid off. In 2018, Tom was awarded an OBE for services to improving the banking sector. Today, he encourages all aspiring young entrepreneurs to do Young Enterprise. "It's an amazing opportunity and kids of all backgrounds can really benefit. The opportunities of starting a business are open to everyone."

Sarah John

Chief Cashier, Bank of England

Imagine having your signature on a banknote. For chief cashier of the Bank of England, Sarah John, this will soon be reality.

As the person responsible for all Bank of England banknotes – from their design to their production, circulation and destruction – it will be Sarah's signature on the new polymer £20 note that's being launched in early 2020.

"It's one reason why I'm very excited about it!" admits the former Young Enterprise student. "But it's also the most common note in the UK, so doing a note launch for £20 is going to be a massive, massive logistical exercise."

Having joined the Bank of England as a Cambridge graduate 20 years ago, Sarah is pretty used to massive logistical exercises. "Although I have an economics degree and that's been very useful, in a lot of my roles the stuff that's really excited me is turning that economics into really practical stuff."

As chief cashier, Sarah's role is certainly very practical – and varied. "I am responsible for a manufacturing process, so I can be thinking about very mechanical things for part of my day, dealing with suppliers and then, at the other end of the spectrum, I'll be thinking about issues around how we should be engaging with the banknote industry as banknote use declines. And then I could be thinking about whether we should be developing a digital currency for the future – to make sure we're at the forefront of the latest technological thinking."

It's this variety in her day-to-day work that excites Sarah most. And because the job is so varied, it's down to her to recruit the right team to pull it all off – a skill she first developed during her time with Young Enterprise.

Sarah was in her school sixth form when she took part in the Young Enterprise Company Programme. As part of a team making and selling jewellery, Sarah was the treasurer. "You might have known then that I was going to go into finance after that!" She would make sure each jewellery seller had the right float before collecting the cash at the end of the day and doing the banking.

As well as learning to adapt (the company went on to sell sweets after saturating the market with jewellery), the biggest lesson Sarah took from the exercise was about teamwork and recognising people's strengths.

"I didn't know everybody in the team at the start of the process and, until that point in my education, I'd always really known the people I was working with because they were my classmates. So it was interesting to meet different people and have to very quickly understand their strengths and build a team from a diverse group."

And now – as Sarah begins to plan and prepare for the launch of the new $\pounds 20$ note and the $\pounds 50$ note being launched after that – it's this strength-spotting skill that she draws on most.

"It's really about bringing together all these different skill-sets into a single high-performing team so that you can produce something really efficiently," she says. "And actually, that is the skill that I was learning way back in my Young Enterprise days."

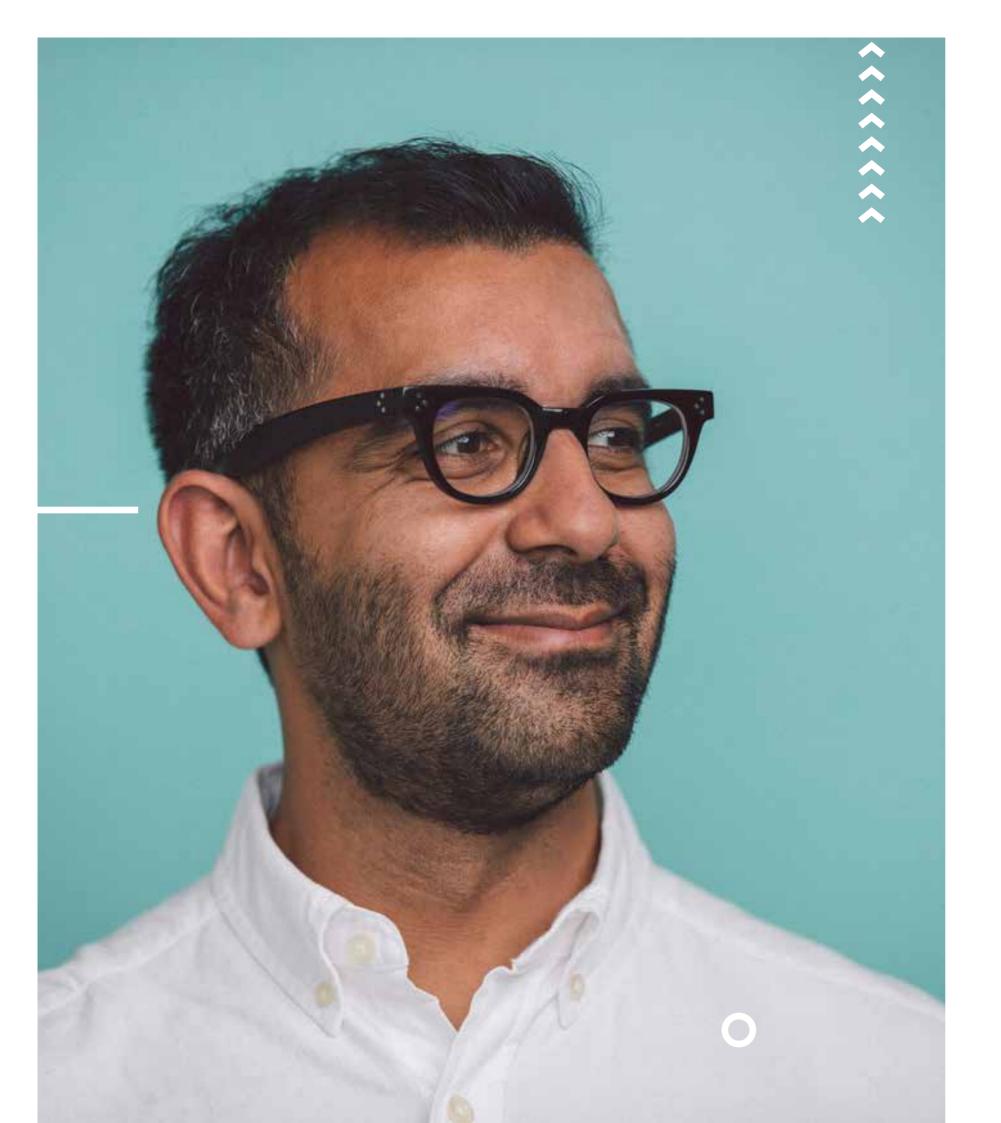


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Saj Jetha

Founder, The Smarty Train

Saj Jetha runs successful business The Smarty Train, an award-winning consultancy that helps organisations unlock the hidden potential in their employees. But it was in 1997, when Saj took part in Young Enterprise, that he unlocked his own business potential.

Taking part in the Company Programme, Saj describes how the experience opened his eyes to a career in business. "Business is a world that's very conceptual when you're at school. Young Enterprise opened me up to the realities of the world of business and the challenges that businesses face. This is something that was a very academic concept up until then."

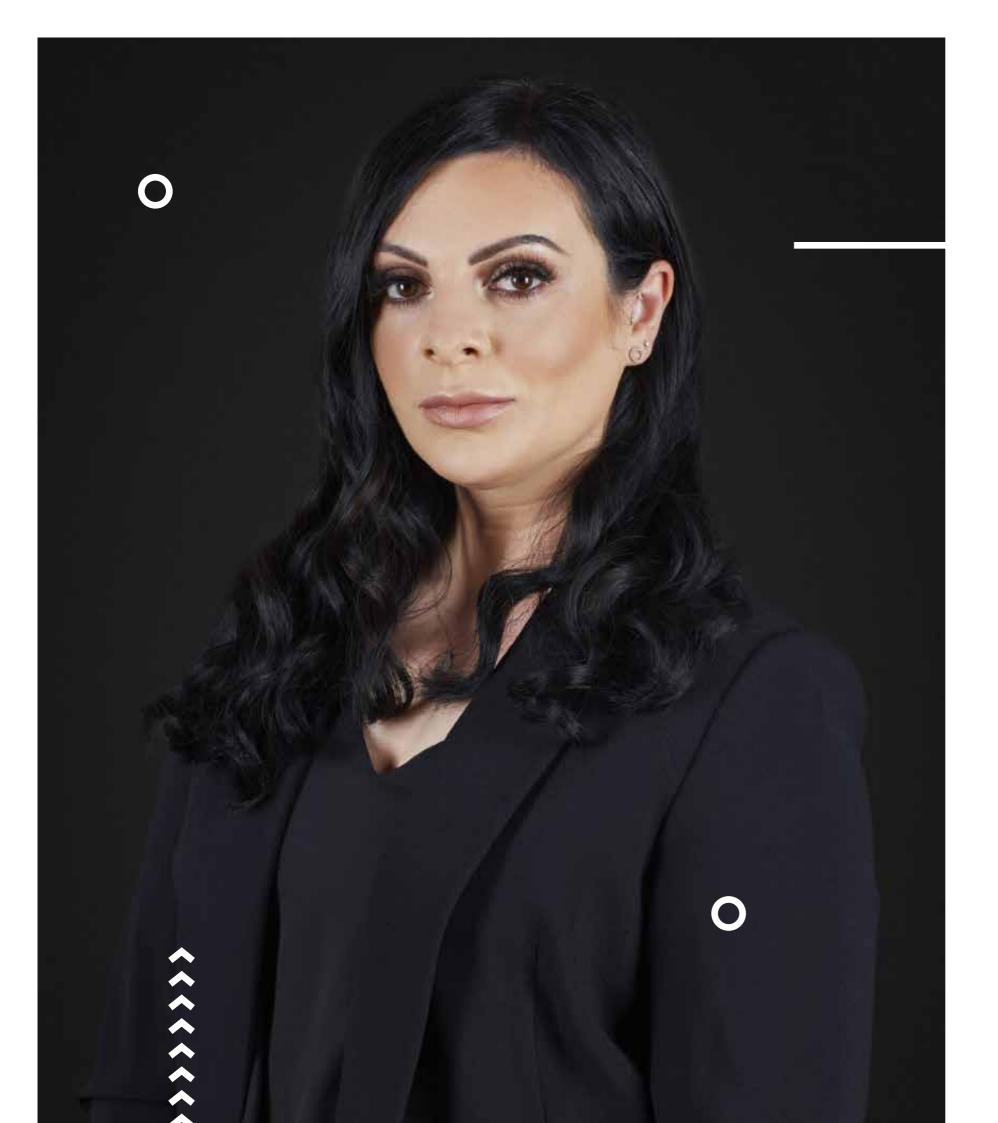
From his time in Young Enterprise, Saj learnt three key lessons. "The first was moving away from the abstract and seeing business as real life. Second, working with new people in pursuit of something bigger than yourself. And third, learning that what you put in,

Taking control of his own destiny, Saj achieved academic success with degrees from UCL and the London School of Economics. After graduating, Saj quickly took to business and had a successful career as a strategy consultant with Accenture and EY where he advised government.

After success in industry, Saj launched The Smarty Train in 2007 and started a new life as an entrepreneur. Today, The Smarty Train has a long list of clients, from BP to the NHS, keen to unlock the talent of the people around them. To spread his message, he wrote a book *The Smarts* which helps readers gain a professional edge in the working world. "The book talks about how you can be your best self at work – and this was definitely an interest that stemmed from my initial experience of Young Enterprise," he says.

Looking back, Saj continues to use skills he learnt in Young Enterprise in his daily work. "Working with people you don't know is something that happens almost daily to me. And solving new problems is common practice where I work. And those two things very much happened in Young Enterprise – so the skills I was trying to hone are exactly the skills I continue to use today." Saj's only regret is not finishing the Company Programme. "I chose to prioritise my studies – but the skills I learnt along the way were invaluable."

Today, Saj is a trustee of Young Enterprise and enjoys helping the organisation fulfil its own potential. "I really enjoy being a trustee," he explains. "I like the mission. I like what Young Enterprise stands for. It has an agenda that I care about which is success and employability at work."



Lucy Cohen

Co-founder, Mazuma

Lucy Cohen is co-founder of subscription-based accountancy firm Mazuma. Lucy started the business in 2006 with her best friend Sophie Hughes.

Best friends since the age of 11, the pair have created a business with £1.4 million annual turnover and offices in the UK and the US. But the business journey began when, aged 16, Lucy took part in the Young Enterprise Company Programme.

As CEO, Lucy led a company that made and sold furry pencil cases. From manufacture to production to sales, Lucy learnt the fundamentals of how to run a business. "It was the first time I'd written a business plan. And it gave me the skills to manage other people as well as communication and financial management skills as well."

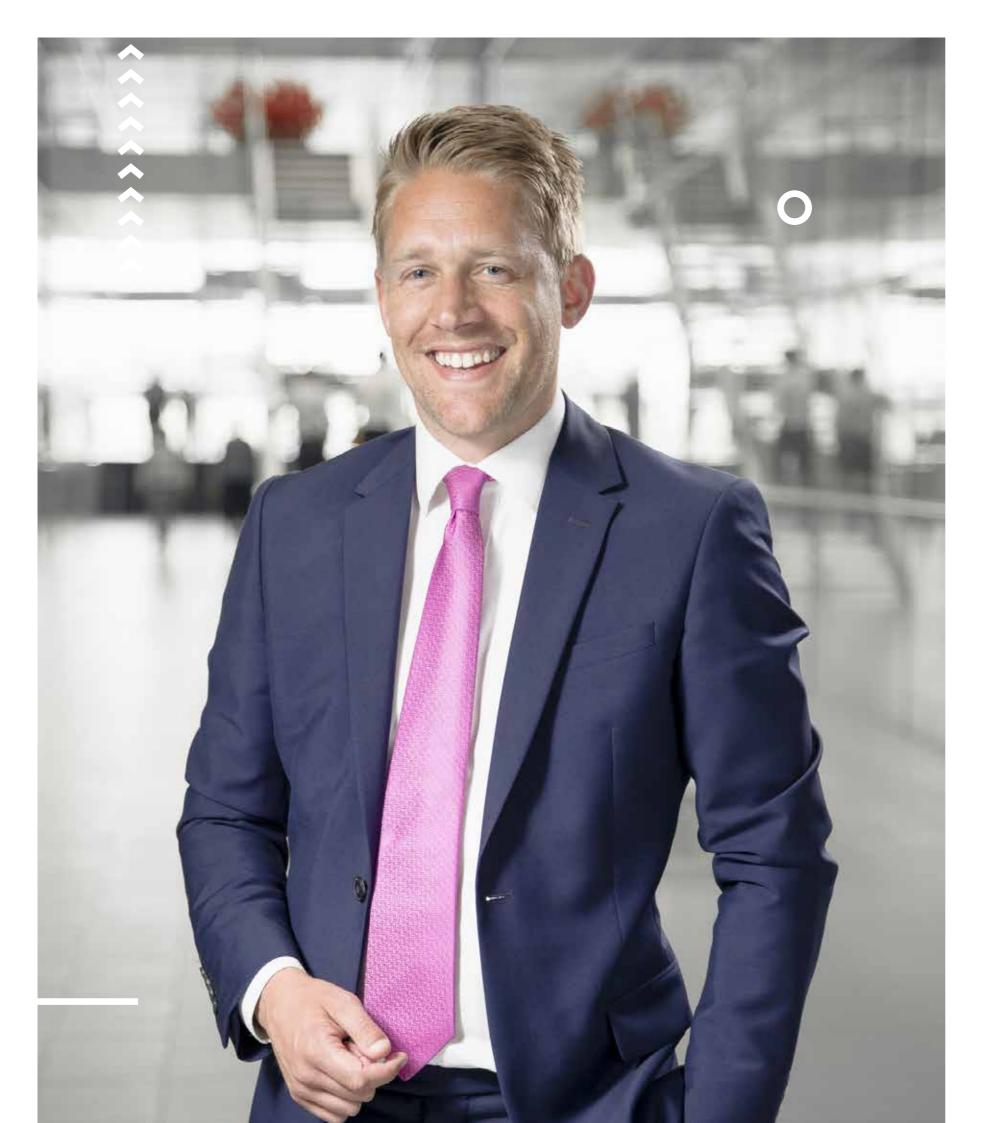
Lucy comes from a family of "self-employed and small business people" but says Young Enterprise set her on the path to business success. "Business has always been around me, but Young Enterprise was my first real taste of running a business. You might not know it at the time, but it definitely set me off on a path."

Lucy's Young Enterprise company made a profit – but the journey didn't end there. The skills Lucy learnt at Young Enterprise still help her at work today. "The biggest thing I learnt was how to take an idea from concept to delivery. And in business, you're constantly having to innovate, come up with new ideas and take them to fruition. So that's probably one of the most transferable skills I learnt."

Lucy believes that the skills students learn at Young Enterprise help to make them more employable. "It helps you understand a little bit of the mechanism about why things in business are done a certain way. That's really valuable to me as a business owner – so you definitely get value from it."

Looking ahead, Lucy is now helping other people develop their skills in her own business – a path she hopes to tread with Young Enterprise as a business mentor. "One of my favourite things is seeing people develop. For me, it is really exciting to see somebody else grab the bull by the horns and take an idea for themselves. So that's what gets me really excited. I love that."

In the meantime, she encourages other young people to explore the opportunities Young Enterprise offers, saying, "Just go ahead, do it. It's the sort of thing where even if you think it's not for you and you don't want to go into business, you're going to learn something about yourself."



Alex Long

Managing Director, McLaren Automotive

Alex Long is managing director for Europe at McLaren Automotive. Alex's career has given him the opportunity to travel the world test-driving some of the world's most powerful cars.

But as a young boy growing up, Alex could never have imagined that a promising business career awaited him. "Most of my family were teachers – my mum, my aunts, everyone was in education – no one was in business."

With no entrepreneurial role models, Alex says it was hard to imagine a life in business. "You can't see stuff because you don't have any family or contacts that work in industries like car design. It's completely alien to you." But after taking Young Enterprise, it opened his eyes to the possibilities of a career in business.

In 1999, Alex took part in the Young Enterprise Company Programme. He was CEO of Matrix, a business that sold paintings of his hometown, Bristol. Young Enterprise showed Alex that with a little bit of money and some hard work, anything was possible. "It showed me that with a minimal amount of capital and some ideas, suddenly you could talk to business owners and say: 'This is our business.'"

Alex describes how the programme helped him overcome a common boardroom condition, imposter syndrome. "At first, you feel like a bit of a chancer – but then you get confident at it and you're surprised when people don't take you up on your offer." He explains that Young Enterprise gave him the confidence to pitch his ideas – a skill that has helped him throughout his career. "Pitching over successive rounds built my confidence and that has carried me a long way since. At university, you have to present your ideas and when you get into business, you find there's a lot of selling."

Today, Alex is responsible for the sales and aftercare of McLaren cars across the whole of Europe. He manages the day-to-day running of the business, meets potential investors, oversees McLaren's 26 showrooms and plans for the future. Considering his own future, Alex says his personal mantra is: "Enjoy it today, build for tomorrow. If you're doing both those things, you're very lucky."

Alex continues to meet with Young Enterprise students and is continually impressed with the business leaders of tomorrow. "One of the most impressive things about meeting people on Young Enterprise now is that their level of maturity and communication is phenomenal." His message to any young people considering taking part in Young Enterprise is to do it. "I think it's invaluable. It's a great opportunity to better yourself outside of the education system."

"The number of people I've met through Young Enterprise who have started their own business – and who never would have done so because they didn't think it was possible – is quite incredible."

Jennifer Crawley

Head of Business Management, HSBC UK

Today, Jennifer Crawley is a leader in the world of banking. As head of business management for small business banking at HSBC UK, she is responsible for over 1,000 people and around 800,000 customers.

But at school, Jennifer struggled to find an outlet for her passion and drive. "I didn't hugely enjoy school or college. My family is quite academic and I'm not – I'm the practical one of the family."

Then at 16, Jennifer put her practical skills to good use in the Young Enterprise Company Programme. Her company Nota Bene produced and sold stuffed animals and hanging baskets.

As managing director, Jennifer learnt the foundations of business and started to hone her natural problem-solving abilities. "It helped me as someone who just wanted to work on hands-on problems," Jennifer explains. "Today, my job involves lots of problem-solving. That was probably kick-started by Young Enterprise 35 years ago. It really embeds what I do now and filters through."

"The programme taught me that anything is possible. We started with an idea but no experience of creating a company, building a business plan or writing a company report. And it taught me all of that."

After her time in the programme,
Jennifer became a Young Enterprise
business advisor and today she gives talks to
schoolchildren on financial literacy. She also
created the successful HSBC Pop-up Week
initiative in which Young Enterprise companies
can showcase themselves in HSBC UK
branches alongside local businesses.

Her time in the Company Programme motivated Jennifer to keep connected with Young Enterprise and she was proud to be offered the role of the head judge in the Young Enterprise national finals.

Jennifer is constantly inspired by the participants' stories. "When a person stands in front of you and tells you that 'I would never have stood in front of a crowd before and spoke' or 'I played truant at school and this has got me back', you realise the different skills and motivation the programme can give to people. Some of the participants just need a bit of mentoring and nurturing – that's what I love."

To inspire the next generation of entrepreneurs, Jennifer created HSBC UK's youth festival NextGen Fest in 2019. It launched at the world's biggest business event, the International Business Festival in Liverpool. Jennifer was honoured to welcome Prince William to host a roundtable with eight young people about the future world of work. And she made sure Young Enterprise attendees were there in the front row.

Today, Jennifer continues to passionately extol the benefits of Young Enterprise. "It provides so many opportunities. I meet people who wanted to go to university and after the programme they want to start a company – and the Company Programme was specifically the programme that inspired that change."

And she invites other young people to explore the opportunities Young Enterprise offers, saying: "You'll be amazed at what doors it will open."





THE PROGRAMME TAUGHT ME THAT ANYTHING IS POSSIBLE. WE STARTED WITH NO EXPERIENCE OF CREATING A COMPANY, BUSINESS PLANS OR REPORTS – AND IT TAUGHT ME ALL OF THAT."





Sajan Shah

Managing Director, Talent 4 Tomorrow

Sajan Shah runs a recruitment agency with a difference. His agency Talent 4 Tomorrow invites prospective job candidates to an assessment day to pitch – not a business idea – but themselves.

Sajan was inspired to help young people find careers in business after a career in recruitment. Throughout his career, he always had a desire to go beyond a candidate's CV and showcase their full potential.

Sajan's entrepreneurial journey began in 2007 when he added the Young Enterprise Company Programme to his CV. Sajan was managing director of a company that published and sold a book with sensory devices for people who couldn't read. He explains that the experience provided the foundations he needed to make it in business. "It really helped me out and gave the knowledge and tools that I needed to run a business."

Sajan's experience of Young Enterprise taught him leadership skills and helped him to grow in confidence and business acumen. "Young Enterprise made me a young entrepreneur very quickly," Sajan explains. "It made me really understand the concepts of pitching a business, marketing it and doing the financials. And it gave me the interpersonal skills you need in the business world."

One of those skills was teamwork, which Sajan says has proved vital to his business success. "One of the most important things it taught me was teamwork," Sajan explains. "It is one of the most important skills you can have in business."

After Young Enterprise, Sajan was inspired to study a degree in international business. Then in 2017, Sajan won a place on BBC's The Apprentice. Sajan says the skills he learnt at Young Enterprise stood him in good stead on the show. "You have to be confident, you have to show that you've been involved in business from a young age and that you're an entrepreneur."

After his success on The Apprentice, Sajan's career has gone from strength to strength. In 2018, he launched labelling company Yo Label which he is growing across the UK. And he now shares his experiences with hopeful entrepreneurs through a busy public speaking schedule where he offers tips on how to run a business

Sajan's advice to anyone considering
Young Enterprise is to embrace the opportunity
– whatever their ambitions for the future.
"Not everyone who does Young Enterprise
goes on to run a business – but what it does
is give you the acumen and commercial
awareness that you need to make a success
of yourself in the future."

Michael McKay

Strategic Advisor

Michael McKay is a successful strategic advisor who has advised the leaders of a range of major companies. But it wasn't always that way. At school, Michael's world was defined by bullying and a constant struggle to fit in.

That was until he took the Young Enterprise Company Programme aged 15. The experience boosted his confidence and put Michael on the path to success.

"When I did Young Enterprise, I was almost literally learning to walk again," Michael explains. "I was badly bullied at school and broke my femur from trying to fit in. I lost all my confidence. But Young Enterprise made me enjoy coming to school again."

Taking part in the Young Enterprise Company Programme, Michael was IT director of a business that sold branded school umbrellas. He credits the British weather with his company's sales, remembering the experience as a "rousing success". He quickly took to life as an entrepreneur and enjoyed advertising, pitching and managing a busy production line.

"I loved the way it was practical. It gave me a real interest in business and showed me how to seize opportunities. It gave me a really great skillset, including communication, time management and a host of skills you don't get from the education system."

It wasn't always easy – but Michael advises others taking the programme to trust that it will pay off. "Enjoy the experience. It can be tough coming up with an idea and you might be nervous about where it's going to take you. Even if it all goes wrong, you'll be amazed at how much you learn."

The skills Michael learnt from Young Enterprise put him on the path to success. Within a few weeks, Michael had founded his own business, a graphic design company that started out offering its services to his friends' parents but was soon working internationally with global brands such as GlaxoSmithKline.

Now aged 28, Michael works directly with the CEOs of a range of companies, advising on their global strategy. He is also the co-founder of social enterprise Commonwealth Future which helps to promote positive development in Commonwealth countries.

His achievements don't end there. Michael cofounded a social enterprise, Sona Circle, which connects refugees to employment opportunities and support networks. He sits on the advisory committee for Youthline, a counselling service for young people, and he travels the world as an international ambassador for Aston Business School where he completed his MBA.

Yet despite his demanding schedule, Michael still finds time to act as a Young Enterprise ambassador. He said it was the least he could do to recognise the contribution the Company Programme has made to his success. "Young Enterprise really made me stand out. It helped me take opportunities and drive them forward. It's really transformed the course of my whole life."

"It allows you to do some quite incredible things. I've met the Royal Family and had some fantastic networking opportunities. And now I get to help people around the world build their lives and seize their own opportunities. It just shows where an idea can go."



I HAD LOST ALL MY CONFIDENCE. YOUNG ENTERPRISE REALLY TRANSFORMED THE COURSE OF MY WHOLE LIFE."







We speak to the next generation of young leaders about their time with Young Enterprise. Discover how our programmes helped these incredible young people overcome their challenges, stand out and achieve their dreams.

Young Talent





Luke Liddiard

Founder, Etan Apparel

Luke Liddiard is a successful entrepreneur. At 23, Luke has led companies of all sizes and launched an international social enterprise.

At 18, Luke won the first Young Enterprise National Journey Award – but his life wasn't always so bright. Just nine months earlier, he was homeless.

"Before Young Enterprise, I was homeless, I was sleeping on sofas – I even slept in a shed. I had nothing. I was living off food vouchers and donations from the church. I was at the lowest level of poverty we have."

Luke turned his life around when he decided to enter the Young Enterprise Company Programme in 2014. Against all the odds, he reached the semi-finals. On the programme, Luke learnt business basics like opening a business account, creating a website, and how to pitch to investors – but his greatest lesson was to believe in himself. "The biggest thing it taught me was self-belief. Competence breeds confidence. When you have success, it shows you that you're competent. When you have that competence, you get confident."

Since taking part in Young Enterprise, Luke has become a public speaker, enjoying the chance to offer inspiration to others. He has spoken about his experience at 10 Downing Street and even shared his story with Prince William.

Today, Luke runs social enterprise Etan Apparel with a fellow Young Enterprise alumnus. Launched in 2018, Etan Apparel makes and sells trendy clothes, using the profits to provide food for those in need. In its first year, the business provided over 200 meals to people in the UK and India. Now Luke is planning to expand across America. "The vision is to feed LA, feed New York, feed everyone," Luke says.

The name Luke means light and Mr Liddiard has made a bright future for himself. And, with Young Enterprise's help, he is helping to provide a brighter future for others too. He dedicates his time to building his business, often working late into the evenings.

But rather than being overwhelmed by a challenging workload, Luke still finds time to volunteer at soup kitchens. "You spend hours at the beginning getting it set up and not making any returns – but that's the point of a social enterprise. Eventually you will get a wage – but in the beginning you do it for love."

Luke has a message for anyone considering Young Enterprise. "You'll get out what you put in. The value has limitless potential. There's a huge opportunity to tap into your potential."



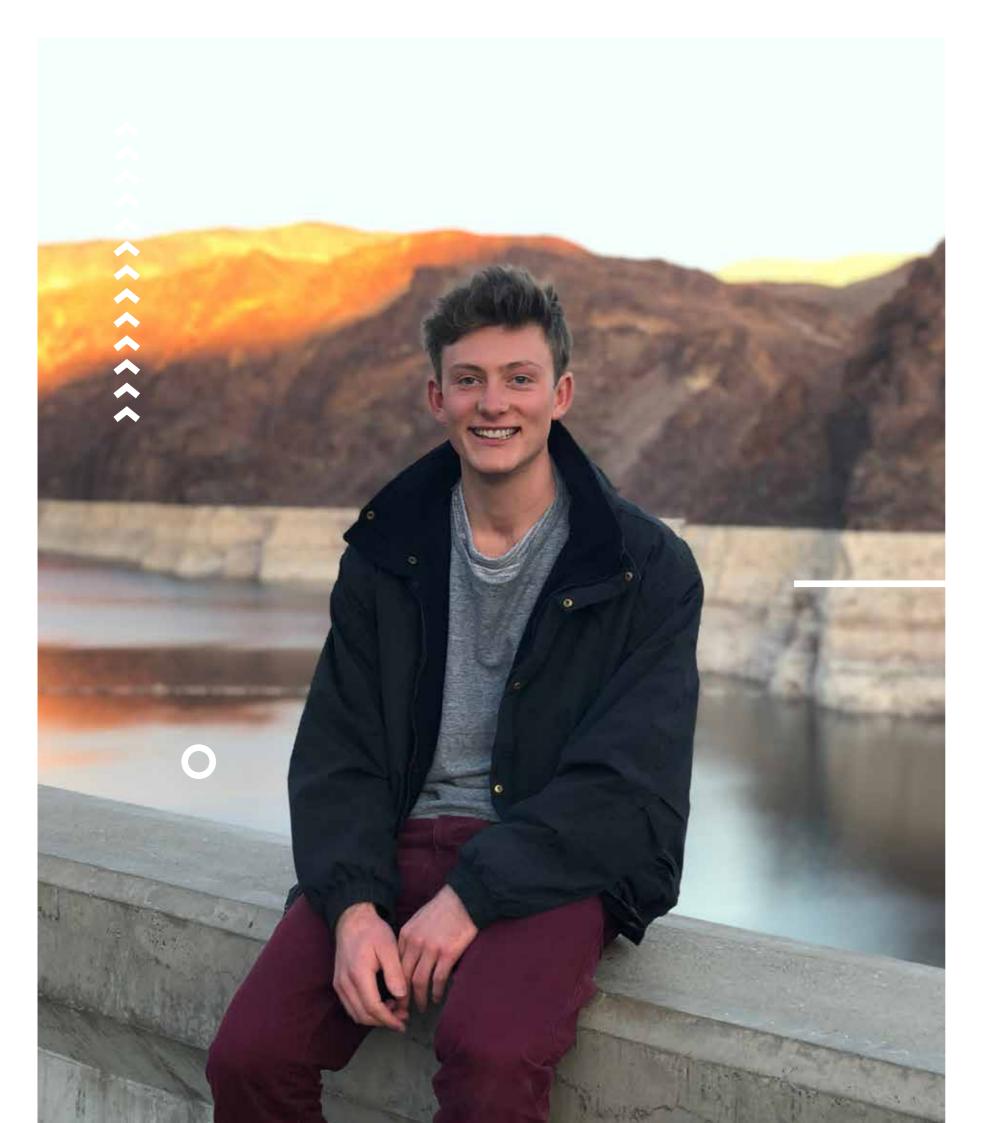
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>>>>>>>>>





Max Beech

Co-founder, Intro

At 22, Max Beech is the definition of a young entrepreneur. The founder of a successful networking app, his ambition to succeed in business started when at school he attempted a series of money-making schemes. But it was his time in the Young Enterprise Company Programme that really honed his entrepreneurial skills.

At just 16, Max and his friends built Allumez, a clothing company that sold customised t-shirts and hoodies. As head of technology, Max created the company website but also got stuck in with advertising and sales. His efforts paid off and Allumez won two Young Enterprise awards for its advertising and business plan.

The programme gave Max a taste for business that has only grown. "It was my first taste of business and I knew I wanted more of it because it was such a fantastic experience." Young Enterprise taught Max practical business skills such as how to manage profit, revenue and inventory – but also gave him the confidence to believe in himself. "Young Enterprise taught me a lot. I'd never built a website before and it gave me the confidence to go to a company and win a contract to build their website."

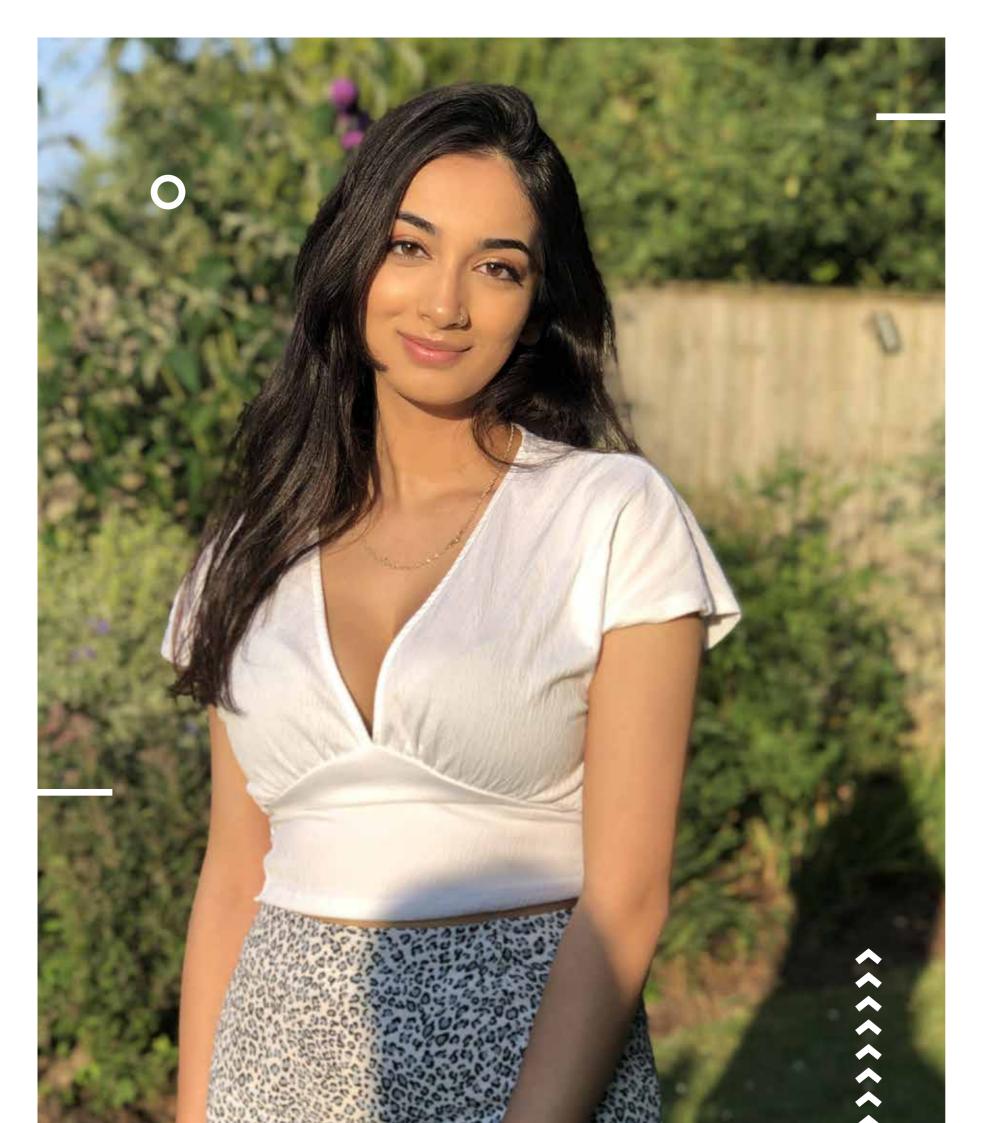
Three years after Young Enterprise, Max is the founder of thriving Southampton-based business Intro. Intro helps event organisers understand how attendees are moving around their event space. Max has now worked with over 150 businesses, from start-ups to global brands like Accenture. With growth in his sights, Max aims to take Intro to the rest of the UK by next year.

Max is still connected with his Young Enterprise mentors – a testament to the lasting bonds that can form on the programme. And he firmly recommends Young Enterprise to anyone considering it. "I would definitely say just do it," Max says. "Don't think this isn't for me because there are so many roles in a team that there's always going to be a place for you."

Today, Max continues to spread his positive message as a public speaker at Young Enterprise events, telling students, "If you've got an idea for something, just do it, just give it a go."

Since taking part in Young Enterprise,
Max has not only launched Intro but also
found time to run his university's Entrepreneur's
Society, single-handedly develop a beginners
coding course, and build an app enabling
university students to compare results across
different modules. Max credits Young
Enterprise as the introduction to business that
started it all

"I don't think we'd be working on Intro had we not done Young Enterprise. The experience was absolutely invaluable."



Shriya Kotak

Digital Account Executive, Havas

While many young graduates find it difficult to get the skills that will help them land their dream job, Shriya Kotak is a great example of how to overcome this challenge.

It all started in 2015 when Shriya took part in Young Enterprise. Her team beat tough competition to win the national competition of the Company Programme. They developed the Sip and Snack, a sustainable water bottle that lets users carry food in an attached compartment. As HR director, Shriya was responsible for the smooth operation of her company and she says the experience has proved valuable ever since.

"Young Enterprise taught me that business is so much hard work and dedication, but that ultimately the end goal is better than the process. Doing the scheme helped me to develop my business mind and gave me an insight into what it would be like working in a corporate environment."

The programme's unique mix of hard work and learning was, for Shriya, both educational and enjoyable. "It was such a great experience. I was learning and having fun every day. It taught me that everything can be a learning curve and an opportunity to grow." One of the core lessons Shriya learnt was the value of teamwork. "It definitely helped me to appreciate my team members more – to treat everybody as equals and listen to their thoughts and feelings."

Following her time on Young Enterprise,
Shriya was inspired to become vice president
of the University of Birmingham's Indian
Society. She says that the skills she learnt
at Young Enterprise were invaluable in her
new leadership role. "Doing the programme
definitely helped me. It taught me a lot of
business skills that I wouldn't have known
if I hadn't done it."

Shriya has continued her commitment to the programme by working for a summer in Young Enterprise's marketing department which she says "has definitely shown me the path I want to go down".

Now Shriya has secured her first role in marketing as a digital account executive at Havas, and believes her Young Enterprise experience helped in her conversation with potential employers. "It was definitely an advantage having Young Enterprise on my CV. It was honestly the first thing I told people when I was doing interviews. It really helped me in terms of my confidence, my communication and I'm really glad I took part."

After her success on the programme, Shriya has a message to anyone considering applying to Young Enterprise. "If you're doing it, get involved in everything. You're only going to benefit from the programme so make sure you try and take every opportunity you can. Don't feel defeated by anything – just take everything as a learning curve and try and grow from it."

And looking back on her own Young Enterprise experience, Shriya certainly has no regrets about taking part. "I tell everyone that Young Enterprise was probably the best thing I've done."

Nahyan Islam

Trainee Teacher

Nahyan Islam is a promising young teacher. He has networked with industry leaders, pitched at the House of Lords and won a scholarship to travel to Canada.

Aged 15, Nahyan won Young Enterprise's National Journey Award. But his journey hasn't always been easy. The oldest of four siblings, Nahyan is the first person in his family to go to university. His taxi driver father was the sole provider for his family. But a decline in his father's health meant the responsibility to support the family fell on his young shoulders.

"Dad used to work long hours," Nahyan explains. "But when he became ill, I had to lead the way, make something of myself and be a role model for my three younger siblings." As a young man, Nahyan was shy but after taking Young Enterprise that all changed. "As a first-year sixth form student, confidence was something I couldn't find within myself. But Young Enterprise showed it was something hiding within me."

At sixth form, Nahyan took the Young Enterprise Company Programme where he and his friends set up men's fashion label Swift. As managing director, Nahyan led his company to the regional finals where Swift won awards for best presentation and best report.

Nahyan says Young Enterprise helped him develop his skills and overcome his fears.

"It was an amazing experience because it helped me develop my core employability skills, especially something I was really lacking in which was confidence," Nahyan explains.

"Taking on a big role as managing director helped me overcome those fears."

Although he met some challenges along the way, Nahyan persevered. "By not giving up, I developed confidence, communication skills and the process has really made me the person I am today." The experience galvanised Nahyan and made him believe in himself. "It was the first time – when I was running my own business – that I felt like I could achieve something."

With his confidence rebuilt, an internship at the Bank of England followed. Then meetings at the House of Lords and Number 11 Downing Street where Nahyan discussed his experiences of the Young Enterprise programme. Shortly after, Nahyan was awarded the Young Enterprise Ambassador Award for his contributions to the programme.

Now aged 21, Nahyan is about to start a new life as a trainee teacher at UCL's prestigious Institute of Education. His Young Enterprise experience inspired Nahyan to become a leader and pass on the skills he learnt to other young people. After Young Enterprise changed his life, Nahyan has only one message for others considering the programme. "Do it because it will definitely change your life for the better – just the way it changed mine."

"If you don't give up, you'll go a long way. Even if you don't go into business, you'll develop your employability skills which are really important for the future."



IT WILL DEFINITELY CHANGE YOUR LIFE FOR THE BETTER – JUST THE WAY IT CHANGED MINE."





Charlotte Shaw

KYC Case Lead, JP Morgan Chase Bank

When Charlotte Shaw started her 18-month apprenticeship with JP Morgan, she had no idea it would lead to a role in the know your customer (KYC) team, checking for money laundering and terrorist financing.

"My job is a client-facing role where I reach out to clients we trade with and gather up-to-date information, such as annual reports and passports so that I can complete a renewal of their profile," explains the 21-year-old former apprentice.

It's an exciting role that gives Charlotte plenty of responsibility. "We work on five or six clients at a time, and it's interesting to go into great depth. After only a couple of years, I'm already being trusted to go out and speak to clients directly and learn about their companies, it's very rewarding. My role presents me with exposure to senior stakeholders in the bank's front office, as well as the opportunity to work with a variety of departments to complete client renewals."

Charlotte began her apprenticeship in September 2016, which she started just three months after finishing her A-levels. The application process took roughly eight months in total and involved several rounds of interviews. One thing she was asked a lot about during this time was her experience with Young Enterprise. "I did the Young Enterprise company programme when I was in year 12. There were ten of us in the team — I took the role of managing director," recalls Charlotte.

"My company was like the brand Vans. We designed skate-wear, including t-shirts and hoodies – but we were not so successful in terms of profitability because we didn't consider the upfront costs being quite high."

Despite not making a profit, Charlotte took a lot from the experience and believes it was actually the mistakes that really prepared her for the world of work. As managing director, she got to experience leadership while also developing her organisation, time management and team-working skills. "It sounds a bit cheesy, but it was all the things that went wrong – we were able to learn from them."

Charlotte is still involved with Young Enterprise today, acting as a business advisor to new cohorts. "We have groups who come to the Bournemouth site whom I've been able to be a business advisor for – so it's come sort of full circle. I've been able to pass on everything that I learnt both by partaking in the Company Programme and during my role here at JP Morgan."

As well as advising students, Charlotte is focused on her current role as a KYC case lead and hopes to keep building her career with the bank. "JP Morgan is growing its talent internally with its own apprenticeship and graduate programmes. I've been able to have a dynamic and exciting career – starting from the bottom and working my way up, consistently learning more about investment banking. I would really recommend taking Young Enterprise's programmes – you never know where they may take you!"



IT SOUNDS A BIT CHEESY, BUT IT WAS ALL THE THINGS THAT WENT WRONG - WE WERE ABLE TO LEARN FROM THEM."







Hayley Kenney

Business Development Manager, Holovis

Hayley Kenney is a business development manager at experiential design company Holovis. Since she joined Holovis in 2015, her business skills have helped the company grow. But at school, Hayley found the work challenging and struggled to find her place.

"I wasn't the smartest by any stretch," Hayley explains. "I was never the best at anything at school. I was always kind of mediocre and I've never really been someone who would excel in the classroom."

Then in 2007, Hayley took part in the Young Enterprise Company Programme. Through Young Enterprise, Hayley learnt that she had a skillset that transcended the classroom. "In Young Enterprise, I really found my place because it didn't matter how many books you'd read or how smart you were. It was about interpreting situations, solving problems and keeping the team moving forward."

At Young Enterprise, Hayley helped run Stirling, a company that made and sold children's cookbooks. With money in their name, the team was destined to make a profit. The venture was a success and Stirling reached the national finals. "It was brilliant, it was gruelling, and we really got tested," Hayley explains. "The biggest thing I learnt was to trust your gut and make something happen for yourself."

As the competition progressed, Hayley went from blending into the background at school to a confident team leader. "It massively helped my confidence," Hayley explains. "Even just winning the first round was the absolute best. And to win as part of a team was incredible. It definitely changed my outlook on life and made me a much more confident person."

Hayley's experience at Young Enterprise was so life-changing that it persuaded her to reroute her career plans. "It had a massive impact on me because before I did Young Enterprise, I was planning on going to university. And after Young Enterprise, I changed my mind and decided not to pursue university – and got an apprenticeship with Rolls Royce."

After a few years, Hayley progressed to become a manufacturing engineer at Rolls Royce. She found that the skills she learnt during Young Enterprise were good preparation for life in the workplace. "It was really good preparation for me. By then, I was used to creating documents and proposals, speaking in front of complete strangers, and solving problems," she says.

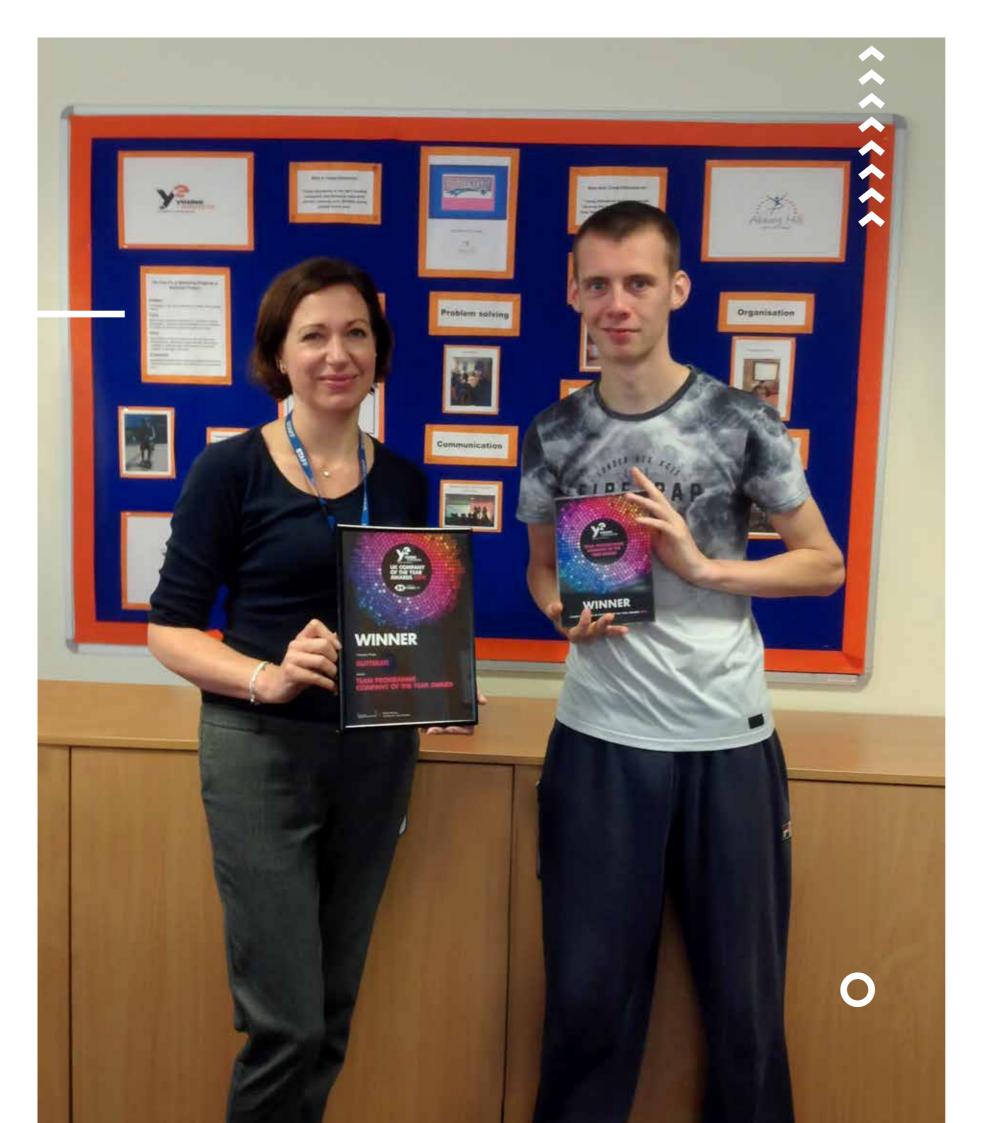
Today, Hayley continues to stay in touch with her Young Enterprise business advisor and is a strong advocate for the programme. Hayley's message to any young people who may be considering Young Enterprise is to "absolutely 100 percent go for it. Give it your all because what you learn from it can't be taught in the classroom."



We speak to our partners about the value our programmes deliver. Learn about the importance of collaboration, the ingredients that make the perfect partnership and how these powerful partnerships empower young people to fulfil their ambitions.



Powerful Partnerships



Marisa Kelsall and Tom Howell

Teacher and Student, Abbey Hill College

Marisa Kelsall is a teacher at Abbey Hill College in Stoke-on-Trent, a college for young people with learning difficulties. Through Team Programme, Marisa and her student Tom Howell formed a powerful partnership.

Marisa started teaching Team Programme in October 2018 and Tom was one of her most enthusiastic students. He and his friends launched Glitterarti, a company that sold slime, snow globes and themed jars of sweets. "I'd never done anything like it before – but I loved it," Tom says. "I was an all-rounder – making, selling and doing customer service."

Marisa saw Tom blossom through Team Programme and watched him thrive as a salesman. "Tom just knew how to talk to people. He'd show them all the products, give them a tour of the stall and the products and then they'd be buying them all. It was fabulous!" Tom's top sales tip is "Just smile. It's contagious."

The team presented their business at the regional presentation and awards evening and held their nerve to win a host of awards. "When we got there and realised what a huge place it was and how many people were there," Marisa says, "I had a moment when I said 'Oh, my goodness, can we do this?' But then I said, 'Of course we can!'" And so it proved. After a day of presenting their ideas to a packed audience, Glitterarti was awarded the Best Journey Award – and Tom took home the Sir John Moores Outstanding Achievement Award. The team went on to win the National Team Programme of the Year award and were excited to collect it at the national finals in London.

In her 25-year career, Marisa has never been part of a project like Team Programme. But after taking part, she wouldn't hesitate to recommend it to others. "It's brilliant. What I like about it is the holistic approach. It's just got such a purpose to it. And I think the students just get so carried along with it. They don't even realise what skills they are using and developing until the end."

Marisa says that the programme also helped the students form closer bonds. "It was a great way of helping everybody share what they were good at and use their skills to help the others. The whole team aspect of it was strong and they were gaining so many skills in English, maths and communication without realising."

In fact, Marisa enjoyed the programme so much she rejected an offer for a new role to continue to teach Team Programme. "I had an opportunity to move to a different department last year, but I said, 'No, I want to stay in college because I want to do the Young Enterprise projects again.'"

Meanwhile, Tom has since become a
Team Programme mentor. His advice to
prospective candidates is that: "Teamwork is
top. Keep perspective, have fun, get along,
know your job roles and just let it flow."

Sunum Begum

Teacher, Bordesley Green Primary School

Sunum Begum is a teacher at Bordesley Green Primary School in Birmingham. She teaches five to seven-year-olds about the fundamentals of English, maths and science. But since she was introduced to Young Money in 2018, she also teaches them about the basics of money and finance.

When she started speaking with her class about money, Sunum discovered there was a real need for financial education. "As a teacher, you generally think children have this knowledge from home. That they might know what money is or can recognise coins. But when we started teaching, we found they didn't recognise money or what the different ways of paying were. They just thought you go to a cash machine and you take out money. They didn't know you had to earn it."

To help the children learn the basics of finance, Sunum showed them how money is part of everyday life, using books, newspapers, maths and even a bake-off challenge. "We gave them a £10 budget and, as a class, they had to make a product, sell it to the parents and make a profit," Sunum explains. "We let the class spend the money on what they wanted to show them that when you work for something, you can keep the profit. And they really enjoyed that because it meant something to them."

Sunum believes the practical style of Young Money makes it accessible to everyone. "It's a deprived area and we've got a lot of children who have English as an additional language," Sunum explains. "We have seen those children thrive because the way we deliver the programme is practical and engaging. It's not always about writing – it's more about participating and taking part. That's what makes it so much fun."

The positive effects on the pupils extend beyond the classroom into the home.

"The response has been amazing. We have parents saying: 'Oh my goodness me, we've never done this with our children before – and they come home talking about money and wanting to take part in the finances at home and when they go shopping.' So, it's just little things like that."

As teacher after teacher became champions for Young Money, Bordesley Green became the first school in Birmingham to be awarded the Young Money Centre of Excellence award. "We were actually the first ones in Birmingham to receive the award," Sunum explains. "You can see that we have really developed the skills in the children. I've got a class that came up from year one, and the knowledge they have about money now, they didn't have prior to us teaching financial education – so you can create a huge impact right across the school."



WE HAVE SEEN THE CHILDREN THRIVE BECAUSE THE WAY WE DELIVER THE PROGRAMME IS PRACTICAL AND ENGAGING."





Ariana Sanai

Ultra High Net Worth UK Team Banker, Citi Private Bank

Ariana Sanai is a banker at Citi Private Bank. But Ariana has another identity – as a Young Enterprise business advisor. As an advisor, Ariana meets with students in the Young Enterprise Company Programme to help them start and grow their businesses and thrive as entrepreneurs.

In 2018, Ariana mentored 16-year-old King Ilunga. As managing director of clothing company Cultural Ethnic Designs (CED), King and his team met with Ariana every two weeks at Citi's head office in London. "It was about keeping them on track, keeping them focused and making sure they had actionable goals," Ariana explains. "We supported them to come up with a business plan and gave them constructive feedback and advice."

As well as helping the team to stay focused, Ariana taught King and his friends business skills such as how to pitch their product. But it was when the business turned to marketing that she saw King thrive. "King was really passionate about marketing. He came up with a whole rap and a jingle to go behind the product. That's really the most excited

As the programme developed, Ariana watched King's confidence grow. And as it did, she noticed King become a leader who put others first. "I definitely think King developed a lot more confidence in himself and speaking out about his ideas. He really thought about the team versus himself. Even though he was technically the leader – with him, it was all about his team."

Reflecting on her experience, Ariana believes the programme gives young people vital skills that prepare them for the world of business. "You don't always get to choose the people you work with so it's really important to learn how to work in a team, how to deal with constructive criticism and how to be respectful of others from diverse backgrounds. And Young Enterprise gives young people the tools to do all that."

Ariana says the life skills taught through Young Enterprise give all young people a unique opportunity to improve their prospects whatever their ambitions. "You don't have to run your own business. Being confident in yourself and speaking up for yourself when you have an idea – those are valuable tools no matter where you go in life."

Young Enterprise can especially expand the horizons of pupils with no prior exposure to business, Ariana explains. "The programme gives students from a lower income neighbourhood – where their parents aren't working in finance and they're not seeing what it's like to be in a boardroom – a great understanding of a world they really have no insight into," Ariana says.

Finally, Ariana's message for anyone else thinking about becoming a Young Enterprise business mentor is to do it. "It's a great way to engage with the local community and create positive impact with young people. The programme equips young people with the tools they need to build their confidence and leadership skills – regardless of where they come from, what their background is, and what career path they're looking to go down."



IT'S A GREAT WAY TO ENGAGE WITH THE COMMUNITY AND GIVE YOUNG PEOPLE THE TOOLS THEY NEED TO BUILD CONFIDENCE AND LEADERSHIP SKILLS."







Tina Harrison

Professor of Financial Services,
Marketing and Consumption,
University of Edinburgh Business School

Young Money has a challenging task: to engage and inspire children to learn the basics of finance. But does this work – and how well? Those are the questions that Tina Harrison, professor of financial services, marketing and consumption at the University of Edinburgh Business School was tasked with answering.

From 2017 to 2018, Tina led the evaluation of Young Money's 'What Works for Financial Education' project, assessing the impact of Young Money's financial education training for teachers. This involved surveying hundreds of teachers and students from over 120 schools – and the results were remarkable.

"We found that Young Money has a really positive impact on both the teachers and the students," Tina explains. "The students who received financial education from the teachers trained by Young Money ended up being much more capable in a whole range of financial aspects compared with those whose teachers didn't receive any training."

The study found that students who were taught by the trained teachers were better at sticking to a budget, saving money, protecting themselves from fraud and seeking financial advice. And the lessons extended beyond managing their own money. "We saw many examples where young people used their learning to help family members or friends. We also saw a connection between understanding money in a personal and a business sense," Tina explains. "Equipping young people at a personal level with understanding their own money has transferable benefits into being good with money in the workplace."

As the conversations with teachers progressed, a surprising outcome started to emerge. The students were far more enthusiastic and inspired by the programme than teachers expected.

"The teachers were really surprised by how important the students felt this education was for them – and also the impact that it was having on them," Tina explains. "And by hearing that they appreciated this, it motivated the teachers to want to do more and spread the word around the school."

Rather than having to persuade them of the programme's merits, the students felt fortunate to be part of the Young Money project. "They told me: 'We were so so lucky to have been asked to be part of this project.' They felt much better equipped for university and going to work. And they could see that they had something their peers didn't have," Tina says.

After the study, Tina was so convinced by the results she even recommended Young Money's sister programme to her own son. "When he mentioned he was doing a Young Enterprise project at school, I was delighted and told him: 'You need to engage with that seriously, because it's a fantastic opportunity.'"

A year later, Tina and her team followed up to see whether the benefits of Young Money's financial education training sustained over time. "That's just what we found," Tina explains. "We even found that the gap between those students whose teachers had received the training and those that hadn't had actually widened in some cases. This really shows the importance of helping teachers to equip young people as they're preparing for their transition into financial independence."

Simon Sackwild

Head of Pastoral Care, Shaftesbury High School

Simon Sackwild is head of pastoral care at Shaftesbury High School in North London. Shaftesbury is a specialist school for students with learning, emotional and behavioural needs. As well as looking after the wellbeing of his students, Simon leads the Young Money programme, helping to teach his students the basics of financial education.

When Simon first introduced Young Money to the school, financial education was taught as a standalone lesson. But after realising its positive effects, Shaftesbury High School changed their teaching methods. "We changed the curriculum from the national curriculum model to a project-based model, where students are involved in projects which are life skills-based rather than knowledge-based. It brings the whole area to life and, in a relatively short period of time, it's become embedded in what we do."

Young Money has helped the students develop their confidence, as well as their teamwork and communication skills. "We've seen huge results, huge changes and a massive development of interest and involvement from the students – in terms of confidence but also in terms of planning and budgeting. Their breadth of knowledge has improved and they're more aware of the dangers of misusing money."

With low employment figures for special needs students, Simon believes that Young Money is creating more opportunities for his students to get involved in the workforce. "We're looking for much more work experience for our students and looking at what their possibilities might be for the future."

And the programme has led to a 100 percent increase in students taking qualifications that will improve their future prospects. "They've been able to do some City & Guilds awards and we had one student do a GCSE last year. The impact on their maths has been significant – and their behaviour has improved too."

"It's encouraging us to think big," Simon says. One big idea has been to launch a business run by students within the school. "We raised funds to purchase a building which will become a shop and café staffed and run by the students for the public." Simon hopes to use the profits from the shop to invest in new gardening, sport and drama equipment – and even school trips.

Simon and the students at Shaftesbury High School have been on quite a journey since the school became a Young Money Centre of Excellence back in 2016. Today, Simon never misses an opportunity to encourage other schools to take up the programme for themselves. "I always say to other head teachers, 'Come in and see how it could really make an impact in your school.' It's brilliant! It's gone above and beyond what we could have imagined."



WE'VE SEEN HUGE
RESULTS, HUGE CHANGES
AND A MASSIVE
DEVELOPMENT OF INTEREST
AND INVOLVEMENT FROM
THE STUDENTS."

>>>>>>>>>







Get Involved – Support the Next Generation Today

Young Enterprise strives to give every young person the skills to improve their life and make a success of their career. In this report, we have explored some of the stories of their success. Yet these stories are only a snapshot of the work we do.

Each year, Young Enterprise helps give thousands of young people the skills, knowledge and confidence they need to succeed. We believe every young person should be given the best chance for a rewarding future. To do this, we provide them with the financial and enterprise skills that help them reach their potential.

In this report, we have explored the stories of some of our inspirational students, teachers and business advisors. We have heard about skills learnt, confidence built, and partnerships formed. We are proud to have been at the start of some remarkable journeys. And we believe we can help start many thousands more.

But we can't do it alone. We need more educators, policymakers, philanthropists, volunteers and businesses to get involved. With your support, we can continue to provide young people with access to support and skills that can transform their lives.

There are many ways you can choose to advance our mission. Become a corporate partner, volunteer with us, make a donation or even buy from our student companies at the YE Marketplace. To find out more, visit: youngenterprise.org.uk/get-involved.

Together we can give young people the skills to succeed and unleash the potential of the next generation. Every contribution, big or small, is so valuable. Support Young Enterprise today. Because there really is no time like the future. Thank you.



"YOUNG ENTERPRISE IS A PIVOTAL PARTNER, **WORKING WITH THE CAREERS & ENTERPRISE COMPANY TO INSPIRE** AND PREPARE YOUNG PEOPLE FOR THE FAST-**CHANGING WORLD OF WORK. WE ARE DELIGHTED** WITH THE IMPACT THEIR **PROGRAMMES ARE HAVING.**"



CEO, The Careers & Enterprise Company



