

Your Money & Your Life - Year 8



Theme Assembly

THEME: Your Money and Your Life

ASSEMBLY TITLE: 'Money makes the world go round'

INTENDED OUTCOMES:

To reflect on the value of money and the place it has in our lives (E2.4.d)

To understand that what money signifies to us depends on the choices we make (E3.g)

To develop a thoughtful and responsible approach to the use of money (SEAL 30)

RESOURCES:

A £10 note, preferably rather tatty.

If possible, the song 'Money makes the world go round' from the musical Cabaret, to play at the beginning or the end.

ASSEMBLY PRESENTATION: *To start with, produce with a flourish from your wallet or purse a £10 note, preferably an old and rather tatty one, and ask the students "Would anybody like this?"*

Dangle it tantalisingly and make as if to give it to someone, but then ask "So what would you be prepared to do for it?"

Offer some suggestions, e.g: Wash my car? Sell me your mobile phone? Dig a neighbour's garden? Run a marathon? Run once round the playground with no clothes on? Point out that what you would be prepared to do for it depends to a large extent on what you want to do with it - you probably don't just want it because it's a pretty piece of paper.

And that's the strange thing about money - however much we all want to get our hands on it, in itself it's completely useless. You certainly can't last long in our world without money, but imagine yourself as the sole survivor of a plane crash and washed up on a desert island... As you stagger up the beach you pull from your pocket, soggy but intact, this £10 note. What are you going to do with it? You can't eat it. You can't dress your injuries with it. It won't help you to fend off wild animals. The best you could hope for is to use it as kindling to start a fire and signal to a search and rescue plane to show where you are - oh no, the matches are waterlogged...!

The unit of work you're starting on in PSHE is about money: how we get it, how we manage it and how we spend it. An obvious but important point to start from is the realisation that money has absolutely no value other than what we choose to use it for. It's always worth remembering that all money really represents to any of us is opportunity, the opportunity to have or to do the things we need or want. The ancient Greeks used to tell a story that neatly summed it up:

King Midas and the Golden Touch

Tell the story with whatever embellishments you like. This is the basic storyline:

King Midas was the ruler of a small kingdom in ancient Greece. He loved music, dancing, wine and revelling - but most of all he liked gold. In his dreams he always saw himself surrounded by it, a palace overflowing with golden treasures, gold glittering on his clothing, gold everywhere. He gathered huge quantities but it was never enough.

One day he was able to do a good turn for an elderly traveller, who turned out to be a favourite of the god Dionysus. The god asked him what reward he would like. Without hesitation Midas said "Great god, grant me I pray you that whatever I touch may turn to gold." With a wry smile, Dionysus told him that as soon as he returned home this gift would come to him. As Midas passed through the doorway of his palace he was delighted to see his clothes turn to gleaming cloth of gold. He rushed excitedly from room to room, touching walls and pillars, tables and chairs, and everything, even the roses in his garden, turned instantly to dazzling gold at the merest touch.

Overjoyed, he summoned his servants to bring him a feast. He laughed as he turned the plates and goblets to pure gold, but then a terrible doubt took hold of him - sure enough, the moment the food touched his mouth his teeth clattered against a mouthful of gold; the wine turned to liquid gold and he spat it out in disgust. Panic seized him and suddenly the golden furnishings all around him seemed ugly, cold and threatening. Aching with hunger, he rose from the table, and as he did so his beloved daughter ran in to see what had happened. Miserable and despairing, he took her in his arms - and then recoiled in horror as he found himself embracing a golden statue...

It was a sadder and wiser King Midas who rattled and jolted in his golden chariot back to plead with the god Dionysus to take away the gift that had become a curse. Dionysus saw his misery and took pity on him: "Go and wash in the river Pactolus," he said. "Its waters will cleanse you from this golden plague." Midas did so, and as he plunged in the waters of the river he felt a freshness and a new life come over him; his clothes became soft cloth again, and he gulped down mouthfuls of cool, clear water. He carried great jugs of the river water back to the palace and everywhere he splashed it things returned to their normal state and he saw the everyday beauty of wood and stone and fabric that previously he had despised. Finally, as his daughter turned her living, smiling eyes towards him again, he knew that from now on he would always value and cherish the things that were really precious to him.

There's a truth in that story that many wealthy people would recognise. No amount of money by itself is ever going to make you happy or safe or fulfilled. It's the choices you make with money that have the capacity to bring good things, whether for you or for other people. And it's those choices that tell you something about who you are and what you're worth: cautious, reckless, thoughtful, impulsive, selfish, generous, greedy, caring, heartless, kind - no-one can ever measure your value by the amount of money you've got, but they might judge a lot about you by how you choose to use it.

REFLECTION: To finish with, consider this £10 note and the stories it could tell if it could speak to us. How many hands has it passed through? What has it meant to the people who have owned it?

Has it bought food to feed a family or drugs to feed a destructive habit?

Has it been part of a worker's hard earned wages or a gambler's winnings?

Has it paid for a birthday present to delight a child or for the drink that fuelled violence and abuse?

Has it bought flowers to celebrate an engagement or paid for a solicitor's letter to arrange a divorce?

Did it pay for books, CDs, DVDs to educate and entertain or weapons to maim or kill?

Has it been paid as a donation to a charity or a fine for a crime?

This £10 note hides a history and holds endless possibilities - each time it changes hands, somebody new makes its value by deciding afresh what it is worth to them.

Your Money & Your Life

Thought for the week

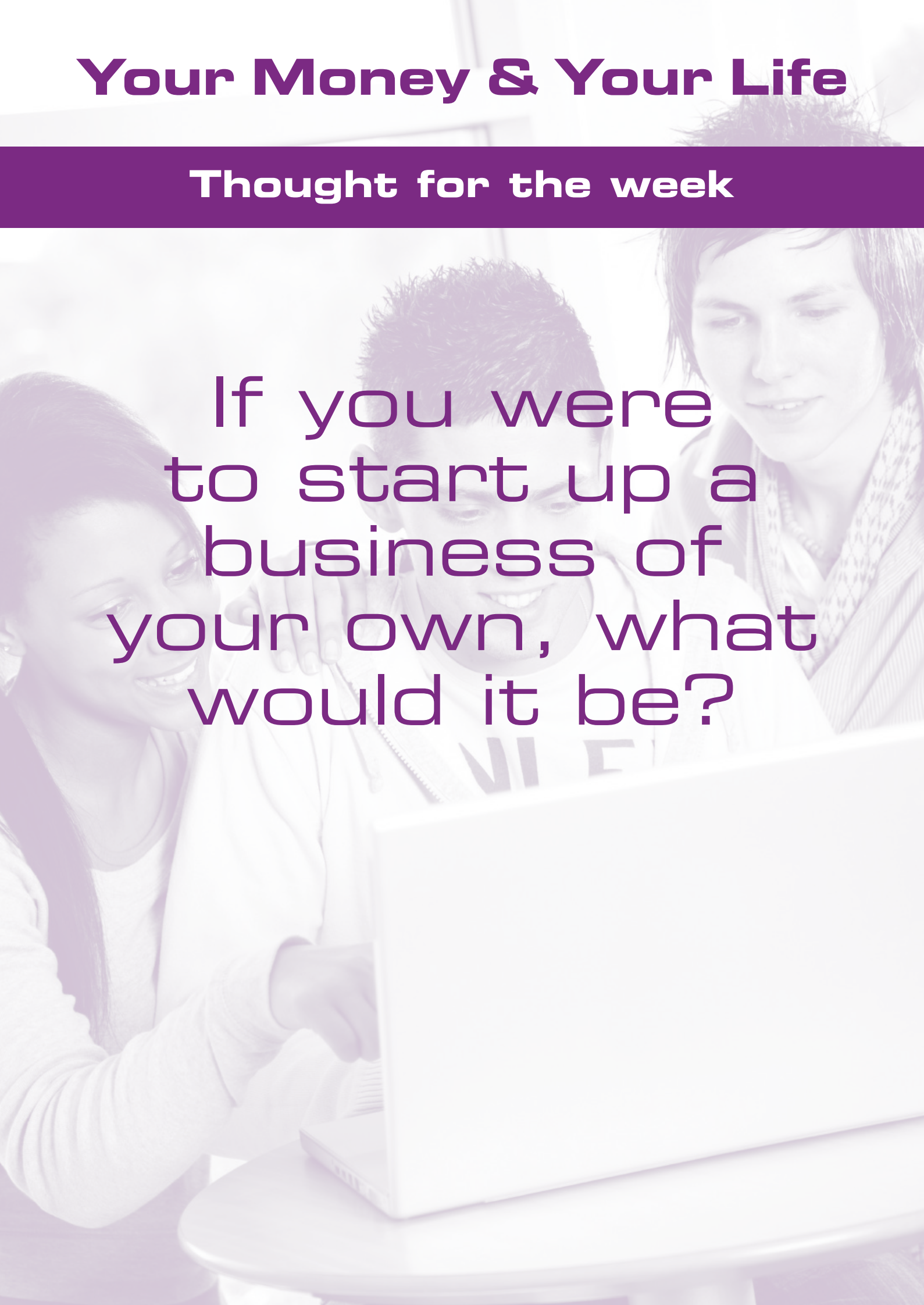
Look after your
money and your
money will look
after you.



Your Money & Your Life

Thought for the week

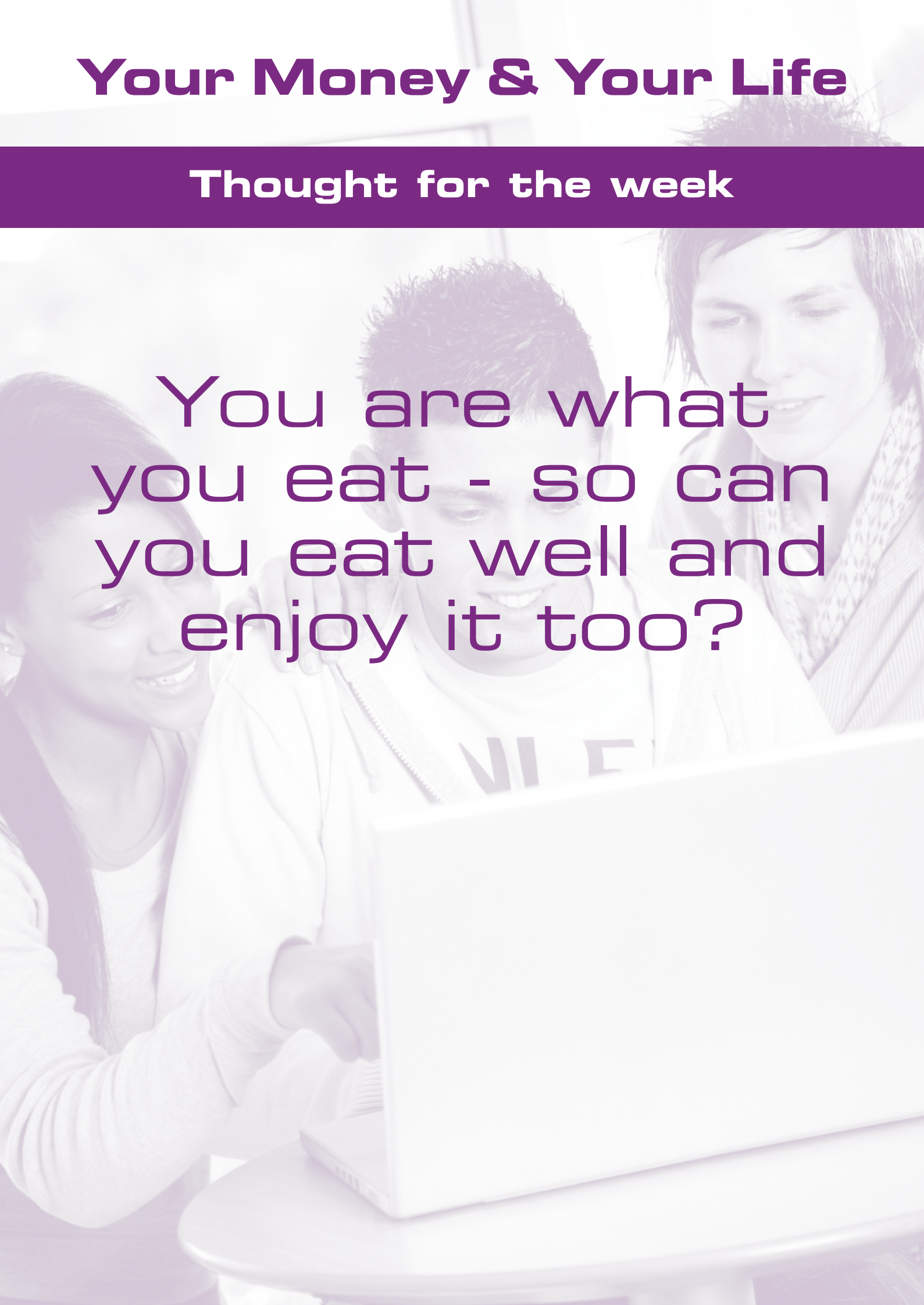
If you were
to start up a
business of
your own, what
would it be?

A photograph of three people, two women and one man, looking at a laptop screen. The man is in the center, pointing at the screen. The woman on the left is smiling. The woman on the right is also smiling. The image is overlaid with a purple tint and text.

Your Money & Your Life

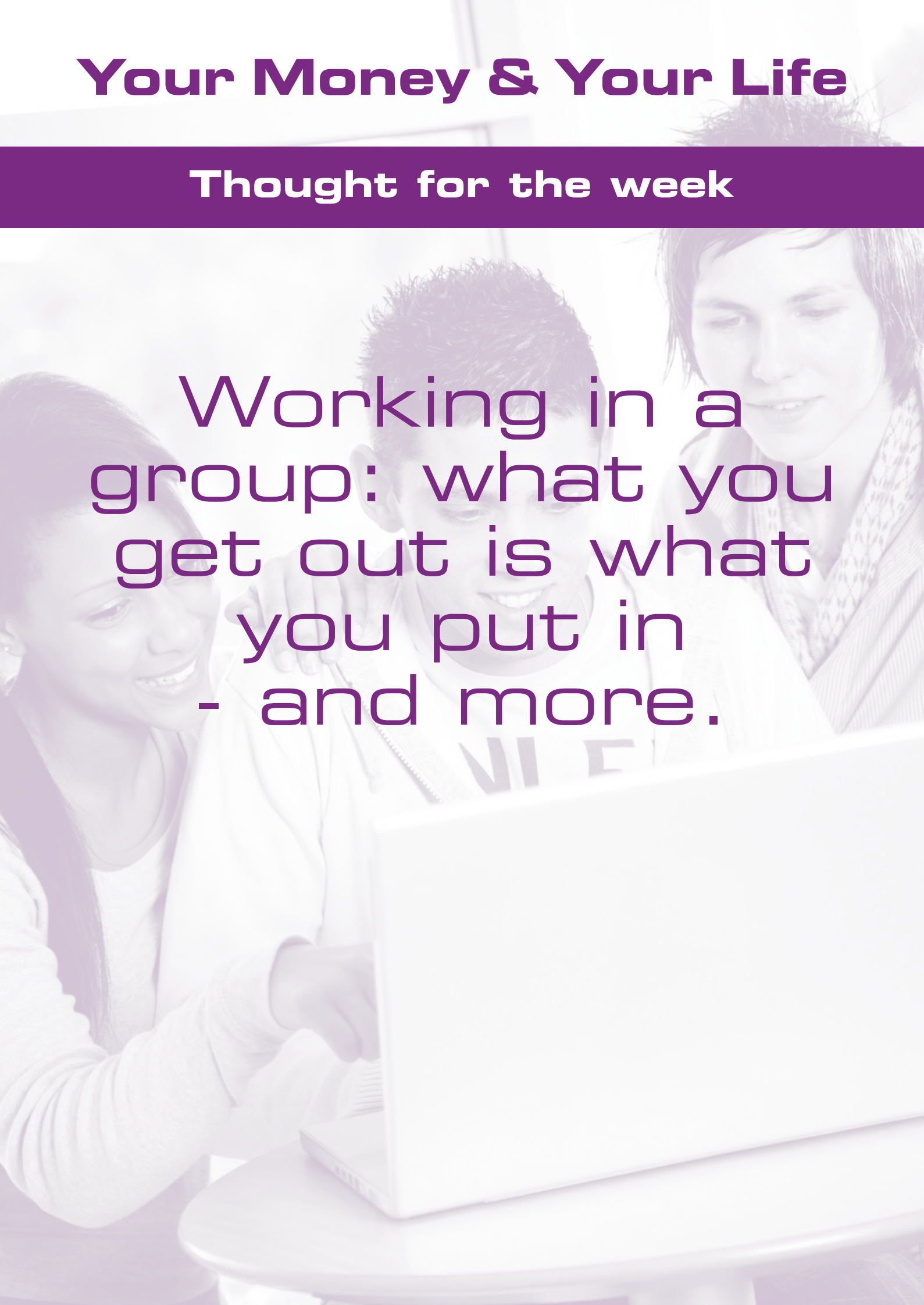
Thought for the week

You are what
you eat - so can
you eat well and
enjoy it too?

A young man and woman are looking at a laptop screen together. The man is pointing at the screen while the woman looks on. They are both smiling and appear to be engaged in a collaborative activity. The background is a bright, slightly blurred indoor setting.

Your Money & Your Life

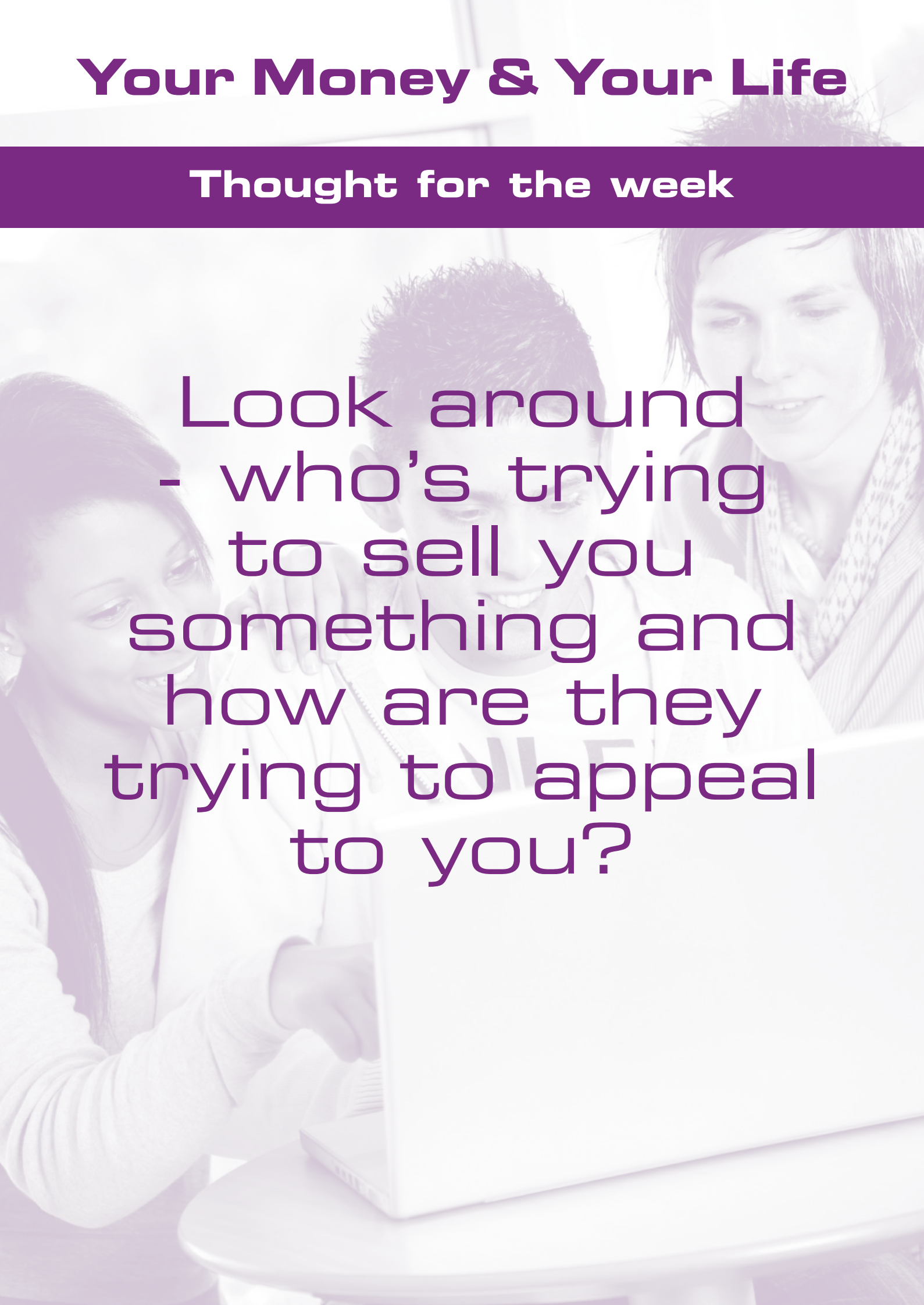
Thought for the week

A photograph of three people, two women and one man, looking at a laptop screen. The man is in the center, pointing at the screen. The woman on the left is smiling. The woman on the right is also smiling. The image is overlaid with a purple semi-transparent background.

Working in a
group: what you
get out is what
you put in
- and more.

Your Money & Your Life

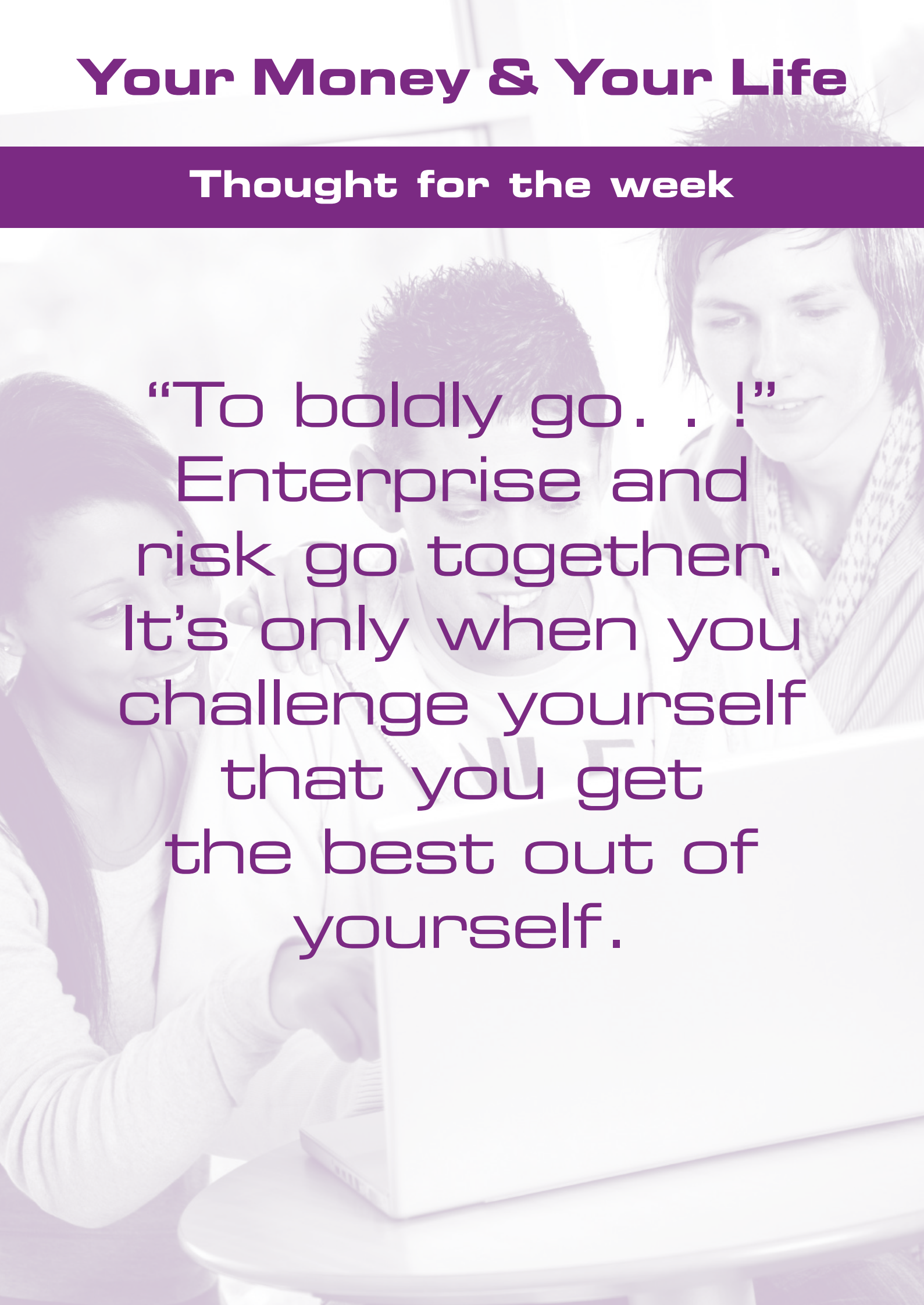
Thought for the week

A background image showing three people (two women and one man) looking at a laptop screen. The image is faded and serves as a backdrop for the text.

Look around
- who's trying
to sell you
something and
how are they
trying to appeal
to you?

Your Money & Your Life

Thought for the week

A background image showing three people (two women and one man) looking at a laptop screen. The image is faded and serves as a backdrop for the text.

“To boldly go. . .!”
Enterprise and
risk go together.
It’s only when you
challenge yourself
that you get
the best out of
yourself.

Your Money & Your Life Year 8

Resources to source prior to teaching theme

Lesson Number	Description (eg. book/dvd)	Title	Author/Publisher
1	<p>Youtube videoclip If internet access for groups of students is not available, you will need to print out copies of:</p> <p>'What do Banks do?' Quiz</p> <p>Bank statements and questions.</p> <p>Sample account application forms</p>		<p>www.youtube.com/watch?v=tytwlg9t4qw</p> <p>www.moneysense.natwest.com/natwest/11to14/bankonit/quiz.asp?page=MONEYSENSE/11_TO_14/BANK_ON_IT/QUIZ</p> <p>moneysense.natwest.com/natwest/11to14/bankonit/understanding_a_banking_statement.asp?page=MONEYSENSE/11_TO_14/BANK_ON_IT/BALANCING_ACT/UNDERSTANDING_A_BANKING_STATEMENT</p> <p>www.moneysense.natwest.com/natwest/11to14/bankonit/applying_for_an_account.asp?page=MONEYSENSE/11_TO_14/BANK_ON_IT/ITS_YOUR_TURN_TO_GET_BANKING/APPLYING_FOR_AN_ACCOUNT</p>
2	Local Entrepreneur		If you have a local friendly entrepreneur you might like to invite him/her in to discuss setting up & running a business with students.
3	<p>Pre-ordered ingredients for each group (From previous lesson)</p> <p>Digital camera - optional</p>		
4	<p>Sticky labels for individual badges</p> <p>Sample packaging, if possible e.g. Birds Eye packets etc</p> <p>Light card, scissors, pencils, felt tips, glue, paper</p>		
6	<p>Laptop/projector if required for presentations</p> <p><i>Prize(s) - NB as this project is about healthy eating chocolate probably isn't the most appropriate thing!</i></p> <p>Optional: External judge(s)</p>		

Kaleidoscope - Related Aspects - Your Money & Your Life Year 8 - Spring Term

PSHE Personal Wellbeing Criteria	PSHE Economic wellbeing and financial capability criteria	Every Child Matters	National Healthy Schools Criteria	SEAL Skills	SEAL Overall Outcomes	SEAL Intended Learning outcomes	Rights Respecting Schools
P3.f how a balanced diet and making choices for being healthy contribute to personal wellbeing, and the importance of balance between work, leisure and exercise.	<p>E 1.2a Exploring what it means to be enterprising.</p> <p>E 1.2.b Learning how to manage money and personal finances.</p> <p>E 1.2d Becoming critical consumers of goods and services.</p> <p>E 1.3.a Understanding risk in both positive and negative terms.</p> <p>E 1.4a Understanding the economic and business environment.</p> <p>E 2.3b Assess, undertake and manage risk.</p> <p>E 2.3e Use approaches to working with others, problem-solving and action planning.</p> <p>E 2.3f Understand and apply skills and qualities for enterprise.</p> <p>E 2.3g Demonstrate and apply understanding of economic ideas.</p>	<p>Be Healthy Physically healthy. Healthy Lifestyles.</p> <p>Economic Well-being Ready for employment.</p>	<p>2 Healthy Eating 9. ensures that CYP have opportunities to learn about different types of food in the context of a balanced diet (using the Eatwell plate) and how to plan, budget, prepare and cook meals, understanding the need to avoid the consumption of foods high in salt, sugar and fat and increase the consumption of fruit and vegetables.</p>	<p>Self-awareness Motivation Empathy Social skills</p>	<p>2. I can identify my strengths and feel positive about them</p> <p>15. I have a range of strategies for managing impulses and strong emotions so they do not lead me to behave in ways that would have negative consequences for me or other people</p> <p>19.1 I can set goals and challenges for myself, set criteria for success and celebrate when I achieve them</p> <p>39. I can communicate effectively with others, listening to what others say as well as expressing my own thoughts and feelings</p> <p>43. I can work and learn well in groups, taking on different roles, cooperating with others to achieve a joint outcome</p> <p>46. Give feedback and use it to improve their own and other people's achievements</p>	<p>I am aware of the expectations other people have of me. I can balance my expectations with the expectations of others.</p>	<p>Article 24 - Children have the right to good quality health care, to clean water , nutritious food, and a clean environment, so that they will stay healthy. Rich countries should help poorer countries achieve this.</p>

PSHE Personal Wellbeing Criteria	PSHE Economic wellbeing and financial capability criteria	Every Child Matters	National Healthy Schools Criteria	SEAL Skills	SEAL Overall Outcomes	SEAL Intended Learning outcomes	Rights Respecting Schools
	<p>E 2.4.a Manage their money.</p> <p>E 2.4.b Understand financial risk and reward.</p> <p>E 2.4.c Explain financial terms and products.</p> <p>E 3.d The personal review and planning process.</p> <p>E 3.f A range of economic and business terms, including the effect of competition on product and price.</p> <p>E 3.g Personal budgeting, money management and a range of financial products and services</p> <p>E 3.i How businesses use finance</p> <p>E 4.b Recognise, develop and apply their skills for enterprise and employability</p> <p>E 4.f Engage with ideas, challenges and applications from the business world</p>						

Overview of Lessons

**Theme: Your Money & Your Life
Unit - Money & Enterprise**

Year: 8

Lesson Title	Intended Learning Outcomes
1. Banking and Debt	<ul style="list-style-type: none"> I can understand the difference between different bank accounts (E2.4c; E3g) I can decide which is the 'best' bank account from a range of options (E1.2d) I can explain why it is important to keep track of spending (E1.2b; SEAL 15)
2. Starting a Business	<ul style="list-style-type: none"> I can explain why someone might want to start up a new business (E1.2a; E4f; SEAL 19) I can list of some of the things that a business could do to cut costs and/or increase sales (E 1.4a; 3f) I can explain some of the risks involved in doing each of these things (E 1.3a; E2.3b)
3. Designing a burger & relish NB. Lessons 3-6 could be combined to form a day-long event.	<ul style="list-style-type: none"> I can describe a balanced diet (P3f) I can design a healthy burger and relish (E4f) I can make reasoned judgements when choosing the best designs put forward by my group (E2.3e; SEAL 39)
Optional <i>3a. manufacturing a burger & relish</i> <i>To be carried out in conjunction with the Food Technology department</i>	<ul style="list-style-type: none"> I can work as part of a group and successfully complete my allocated task (E2.3e; SEAL 43) I can make a healthy burger and relish from my group's design idea (E2.3b; E2.3f) I can evaluate my group's burger (E4b)
4. Packaging & Marketing	<ul style="list-style-type: none"> I can work as part of a group (E2.3e; SEAL 43) I can describe different aspects of an advertising campaign (E1.4a) I can process and evaluate information to help my group create a marketing campaign (E1.2a)
5. Price & preparing the pitch	<ul style="list-style-type: none"> I can cost the ingredients for the burger (E1.2b) I can explain what costs need to be considered when manufacturing something on an industrial scale (E1.2a; E2.3g) I can explain that the final selling price of the burger must take into account the cost of ingredients, packaging, overheads and profit (E1.2d; E3f; E3i)
6. The pitch & evaluation	<ul style="list-style-type: none"> I can make a presentation as part of a team and in front of others (E1.4a) I can evaluate my own work and that of others (E2.3e; E3d; SEAL 46) I can identify some of the skills that I have used during this project (E2.3f; SEAL 2)
<p>End of Theme Product/ Project Outcome: A tasty, healthy burger that has been designed, (<i>made - optional</i>) & costed, supported by appropriate marketing materials and a presentation.</p>	

THEME: Your Money & Your Life: Banking & Debt

Ideally this lesson should take place in a room with a computer linked to the internet, which can be displayed to the class.

LEARNING INTENTION/'I'

- I can understand the difference between different bank accounts.
- I can decide which is the 'best' account from a range of options.
- I can explain why it is important to keep track of spending.



VOCABULARY

Bartering, bank, account, interest, statement, cheque, solo, debit, PIN, debt.

RESOURCES

- Bank On It: interactive Moneysense module, see the notes section. Some of the activities will need to be downloaded and printed off in advance of the session
- Account Descriptions
- Character Profiles
- Which Account Advice Sheet
- Which Account Answers
- Islamic Banking Information Sheet
- 'Bank on It' teacher's booklet (see notes)

TEACHING/LEARNING ACTIVITIES

Engagement

Eddie Izzard Video clip on bartering, starts at approx 3 minutes in:
www.youtube.com/watch?v=tytwlg9t4qw

Brief class discussion - how many students already have a bank account?
 Do they know what sort of account it is, eg current, savings etc

Core Activity

1. Split students into groups of 4 and ask them to complete the 'What do banks do?' quiz:
www.moneysense.natwest.com/natwest/11to14/bankonit/quiz.asp?page=MONEYSENSE/11_TO_14/BANK_ON_IT/QUIZ
2. Hand out sheets 1.2 Account Descriptions, 1.3 Character Profiles and 1.4 Which Account Advice Sheet. Ask each group to decide which account they would recommend for each of the characters and why. Some suggested answers are available in sheet 1.5 Which Account Answers. Which one would they choose for themselves?
3. Hand out copies of a sample application form and ask students to complete them, a sample form is available at: www.moneysense.natwest.com/natwest/11to14/bankonit/applying_for_an_account.asp?page=MONEYSENSE/11_TO_14/BANK_ON_IT/ITS_YOUR_TURN_TO_GET_BANKING/APPLYING_FOR_AN_ACCOUNT
4. Keeping in the same groups, ask students to complete the activity on understanding bank statements available at: www.moneysense.natwest.com/natwest/11to14/bankonit/understanding_a_banking_statement.asp?page=MONEYSENSE/11_TO_14/BANK_ON_IT/BALANCING_ACT/UNDERSTANDING_A_BANKING_STATEMENT
5. Ask each group of students to list the things that they would want a bank account to give them, eg a cheque book (when they are old enough), a solo card, a debit card (when they are old enough), a monthly bank statement, a PIN, interest, being able to manage their account on the Internet, telephone banking, free gifts etc. You could use post-it notes for this & stick them onto one large piece of sugar paper, grouping similar ones together to see which the most popular items are.

Plenary

Ask each group to draw a mind map showing why it is a good idea to keep track of spending, eg to avoid getting into debt, to save up for something, so as not to have to borrow money etc.

KEY QUESTIONS

- Why do people have bank accounts?
- What does being in debt mean?

AFL

Mind map activity allows review and consolidation of key learning points from the lesson.

DIFFERENTIATION

The Bank on It module contains various different statements, including mini-statements.

CROSS CURRICULAR OPPORTUNITIES

Maths: looking at how savings grow using different interest rates.

NOTES

'Bank on It' is one of four Moneysense modules produced by NatWest/RBS. The materials can all be accessed on-line and many of the activities are interactive.

See www.moneysense.natwest.com/natwest/adults.asp

Teachers need to register on the website in order to access the teacher's notes.

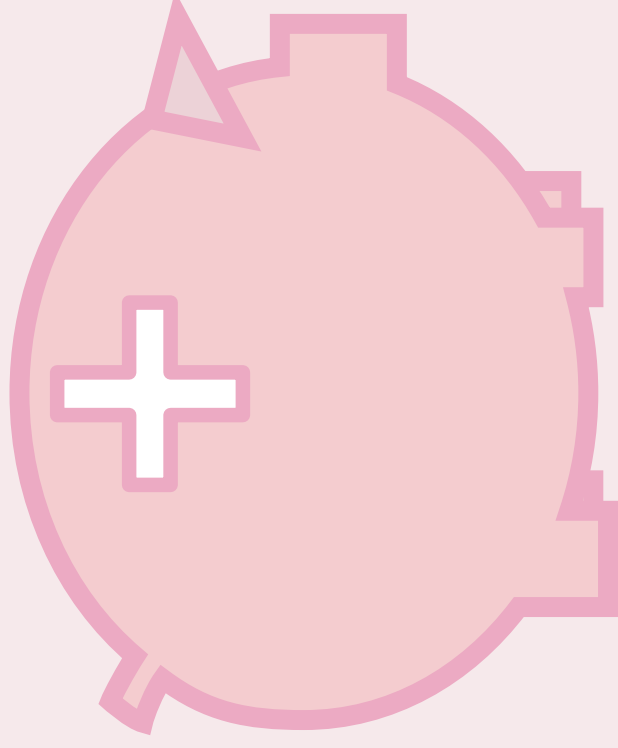
Current You Account



Other “**Current You**” account benefits

- 2% interest
- Debit card if over 18 (withdrawals by passbook if under 18)
- Internet, telephone and branch banking for over 16's
- Quarterly statement

One Plus Account



- 4% interest
- £1 minimum to open an account
- Cash card
- Internet, telephone and branch banking
- £10 sports voucher when you open an account

Saver-One Account



4.75% interest

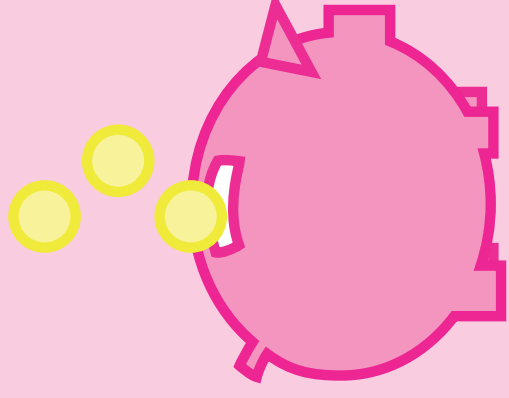
Withdrawal by passbook

*30 days notice to withdraw
without loss of interest*

£100 minimum to open

Easy Access Account

- 4% interest
- Cash card
- Debit card if over 18
- Monthly statement
- £100 minimum to open



Character Profiles

Kwan



Kwan is 16. He works every Saturday in a sports shop. He also receives a monthly allowance from his parents to pay for his bus fares to school. He's already saved £300, but he's aiming to get a bike for around £800.

Jess

Jess is 18. She is broke. She's got a Saturday job and her employer wants her to open a bank account so that he can pay her wages directly into an account. She doesn't know where to start.



Tony

Tony is 14. He receives a small weekly allowance from his parents. He sometimes gets money on his birthday and at Christmas which he likes to use for special things. He thinks it might be a good idea to open a bank account.



Which Account? Advice Sheet

Which account would you recommend for Kwan, Jess and Tony? Give your reasons.

Kwan

We recommend that you open theaccount

Reason:

.....

Jess

We recommend that you open theaccount

Reason:

.....

Tony

We recommend that you open theaccount

Reason:

.....

Which Account: Suggested Answers

Kwan

Saver-One Account

It pays the highest interest and he is saving for a bike
He has £300 which is more than enough to open the account (£100 minimum needed)

Jess

Current You Account

She is broke but can open this account with £1
She is over 18 and this is the only account which gives her a debit card
(These can be used in shops instead of cash)
She will get a statement every 3 months
She gets a free gift

Tony

One Plus Account

It pays the highest interest if you have less than £100
He can withdraw his money whenever he likes using a cash card
He gets a £10 sports voucher

FINANCIAL SERVICES AUTHORITY & THE BASIC SKILLS AGENCY

ISLAMIC FINANCE **TEACHERS' NOTES**

INTRODUCTION

These notes set out to illustrate the key points of Islamic finance where it impacts on the teaching of Financial Literacy. The notes do not attempt to in any way be a definitive assessment of Islamic finance. Furthermore, in practice, due to the decentralised nature of the various religious rulings on what is allowable and what is not, such an assessment would be unlikely to be accurate for long anyway. It should be made clear that this document does not attempt to pass judgement on the benefits or otherwise of Islamic finance, instead it aims to provide guidance on the key areas of differentiation.

Islamic finance is governed by Shariah law (Islamic religious law). Under Shariah law the taking of interest on a loan or the payment of interest on savings (Riba) is forbidden. In the Western world where the majority of financial products either generate interest or charge interest, Muslims will find it difficult to find financial products, which comply with Shariah law. Note that the interpretation of Shariah law varies amongst Muslims, from those taking a very literal interpretation to those who will work around it.

Therefore, when introducing the following products to a group be aware that they may not be appropriate for those who wish to follow the teachings of Islam:

1. Bank accounts: Interest (Riba) bearing savings and current accounts.
2. Credit cards: This is a form of money lending with interest being charged.
3. Mortgages and loans: Only 'lease back' arrangements are acceptable, where no interest is charged.
4. Insurance: If insurance is looked on as a fee (i.e. an expense) which does not produce an actual return, then an insurance product would be seen as acceptable as long as the beneficiary of the insurance is a third party, which it is in most cases. This however, is an area of debate amongst Muslim scholars.

Some high street banks are starting to look at designing financial products that comply with Islamic teachings. You may find the Money section of the Guardian Unlimited website useful for keeping up-to-date with new developments in Muslim finance.

Search at this link using the word 'Shariah' <http://money.guardian.co.uk>.

ISLAMIC BANK ACCOUNTS

What is an Islamic bank account?

These are non-interest bearing current accounts that enable you to manage your day-to-day money, whilst guaranteeing that your monies will not be invested by the bank in non-Shariah activities. In practice, this means that in the UK the monies deposited are physically separated from general banking funds. Consequently, to compensate for this lack of investment freedom, it is usual for these accounts to require a minimum balance of up to £1000.

These 'basic' accounts generally offer cash card and cheque book facilities, as per a mainstream bank account, with the exception that overdrafts are expressly forbidden. It should, however, be noted that these accounts are not exempt from fees and it has become quite normal for banks to apply a complex fee structure to transactions which would otherwise attract interest, in an attempt to cover their costs.

Who offers Islamic bank accounts?

Some of the major high street banks offer accounts, which to a varying extent satisfy the requirements of Shariah law. However, for the most part, these accounts are provided by overseas banks typically based in Pakistan or Dubai who may, or may not, be fully regulated. A notable failure in this field has been the collapse of BCCI, which specialised in these types of accounts. The major UK building societies are not in this market at present.

Who are they suitable for?

These accounts are proving popular with members of the Islamic community who have traditionally been distrustful of the Western banking system. In the past, these persons would have lived on a 'cash' basis, however with the advent of compulsory payments of salaries into bank accounts by companies, and certain government departments, they have found it necessary to open basic accounts. Unfortunately a lack of financial awareness has led many of these communities to become the target of banking frauds.

ISLAMIC MORTGAGES

Islamic Mortgages – what are they?

The basic Western concept of a mortgage as a loan secured against your home, can never be considered acceptable. This is because the interest, (*Riba*) is clearly a function of the loan of funds, and not inherent in the actual transaction. Hence it can never be considered Hallal (permissible). In fact any form of direct money lending is strictly forbidden under Islam. Instead any financing must be considered part of the actual transaction taking place. So in other words, the bank has to take an equal share of the risk. (*This is known as Mudaraba*) However, it is usual for Western banks to accept no risk at all in advancing domestic mortgages.

In order to satisfy these very difficult criteria, Islamic banks (and some UK high street banks) have developed a form of 'lease back' mortgage. The key element of these types of mortgage is that at no time during the mortgage period (usually 25 years) does the property actually belong to the householder. Instead the bank retains ownership and rents the house to the householder. At the end of the mortgage period the householder may purchase the property for a single payment (balloon payment). This arrangement involves the bank taking a considerable risk, as there is no guarantee that the householder buys the house at the end of the term. This principle of 'no pain, no gain' can be seen to underlie the entire Islamic banking system.

Who offers Islamic mortgages?

Although it is technically possible to arrange Islamic mortgages in the UK through overseas based banks, in practice the provision of these mortgages is limited to a few of the major high street banks. It is quite usual for these mortgages to have much more stringent requirements than normal Western mortgages, as the perception is that they represent a much higher than usual risk to the bank.

Who are Islamic mortgages suitable for?

These mortgages are generally suitable for persons of deep religious convictions, and inevitably, the mainstream mortgage market will be more cost-effective. This is a result of the small scale of the business not allowing for economies of scale.

ISLAMIC CREDIT / STORE CARDS

There are currently no credit cards or store cards on issue in the UK which are Hallal, this is not to say that they will not be offered in the future. Whilst the application of interest to the loan / credit is not acceptable, in Malaysia an acceptable solution has been found, the basis of which is the application of a 'future value' to the item being purchased. (*Baimuajjal*)

Although some have said that this is simply the item price plus interest, it is argued that since the card provider is sharing the risk, there is an entitlement to an appropriate fee. This card is proving very popular and is likely to be extended overseas shortly.

ISLAMIC DOMESTIC BORROWING

What is an Islamic loan?

In its purest sense, no domestic loan could be considered Hallal, however in order to satisfy the practical requirements of living in the modern world a simple 'work around' is usually used. As per Islamic mortgages, this adaptation revolves around the principle of 'lease back' (*Ijara*), where the item being purchased is effectively bought by the finance provider, and then 'hired' to the eventual buyer for a set period. Again as per the mortgage, the buyer may, or may not, choose to complete the purchase at the end of the agreed term.

Who offers Islamic loans?

Whilst the concept of Islamic loans may seem alien to Western eyes, in practice these types of loan have been commonplace in the UK for many years, the most visible example of this has been lease back car financing. Lease back has been the preferred method of financing company car purchases for the last 10 years and now most car manufacturers have extended their schemes to cover domestic sales as well.

Who are Islamic loans suitable for?

By their very nature, 'Leaseback' type loans are best suited to medium scale purchases. This is because the key element is a legally binding contract that needs to be drawn up between the buyer and the finance provider, establishing clear ownership of the items being purchased. Thus there is a significant administrative overhead involved in setting up these arrangements, which limits their viability for small scale transactions.

THEME: Your Money & Your Life: Starting a Business

LEARNING INTENTION/’I’

- I can explain why someone might want to start up a new business.
- I can list of some of the things that a business could do to cut costs and/or increase sales.
- I can explain some of the risks involved in doing each of these things.



VOCABULARY

Business, Entrepreneur, loan, APR, risk, profit.

RESOURCES

- Starting a New Business
- Business Finance cards, one set per group, (ideally you would print the ‘Types of business finance’ cards on one colour and the ‘Situation cards’ on another)
- Calculators

TEACHING/LEARNING ACTIVITIES

Engagement: Discuss with students: Why do people want to start their own businesses? What makes a business a success?

Students should identify that although “making money” is an important factor, there are many other reasons why people choose to start on their own: because they have an idea they want to try out; they have seen a gap in the market; they don’t want to work for someone else; they will get status/fame if they are successful; they are ‘entrepreneurial’ (they are good at business) etc.

Explain that successful businesses are the ones who provide us with things that we need and want. Ask students for some examples of successful businesses.

Core Activity

1. Split the students into mixed-ability groups and hand out copies of sheet ‘Starting a New Business’.
2. Hand out a set of ‘Business Finance’ cards to each group. Students take a situation card and decide which type of business finance would be most suitable. More than one may apply in each situation. They may not have time to consider them all so you may wish to ask each group to concentrate on certain ones to ensure that they are all covered.

Plenary

Discuss their suggestions for each of the situation cards, or as many as you have time for. Try to draw out of the discussion some of the potential risks involved.

KEY QUESTIONS

Why is it important for a business to keep track of the money coming in and going out?

What positive/negative things might happen?

AFL

Check students’ success in completing the ‘Starting a Business’ calculations.

Outcomes of the ‘Business Finance’ exercise.

DIFFERENTIATION

Sheets with tables for students to complete and/or an explanation of how to complete the calculations could be provided.

CROSS CURRICULAR OPPORTUNITIES

Maths - Core Activity 1 involves a range of calculations.

NOTES

If you have a local friendly entrepreneur you might like to invite him/her in to discuss setting up & running a business with students.

Starting a new business - can you make a million?

When someone opens a new business they need a lot of money to get them going. For example, if you were opening a computer shop you would need to buy or rent the shop, buy lots of computers, and pay for advertising and staff.

After that you have to make sure that you sell enough computers to make a profit and keep the business running.

Do the sums and see if you're going to make your fortune!

Task 1 - Start-up costs

The business has to make sure that it can afford to buy all of these things and will normally get a loan from a bank to help.

Below is a list of some of the things needed to start a computer shop:

Computers	£32,500
Peripherals	£15,350
Shop fittings	£5,000
Advertising	£2,500

1. How much money does the business need?
2. If you had £30,000 of your own money how much extra would you need?
3. Your bank offers you a loan at an APR of 8%. If you pay this back within the year, how much would you have to repay in total?
4. How much would you have to pay back each month?
5. How much would you have paid in interest?

Task 2 - Running costs

Once the shop is opened it will start to make money by selling computers to customers. However, it will also have running costs like wages, electricity and gas bills. The business needs to work out how much money it has coming in and going out every month.

Below is a table showing all of the money coming in and going out of the computer shop for three months.

	January	February	March
Money In			
Sales	£2525.00	£3240.00	£4235.00
Money out			
Rent	£800.00	£800.00	£800.00
Wages	£1625.00	£1625.00	£1625.00
Electricity	£52.25	£52.25	£52.25
Gas	£82.50	£82.50	£82.50
Stock	£450.50	£654.25	£445.65
Bank loan			
Balance			

1. Work out the balance at the end of each month
2. The shop's sales figures get bigger every month. What is the increase in sales:
 - a. From January to February?
 - b. From February to March?
3. Explain whether you think the business will have enough money to carry on running and why.
4. If a business isn't making enough money write a list of some of the things that it could do to cut costs and/or increase sales? What are the risks involved in doing each of these things?

Task 3 - Measuring success

The business starts to get more successful and keeps going for the first year. The table below shows the sales figures for each month.

Month	Sales
January	£2525.00
February	£3240.00
March	£4235.00
April	£5460.00
May	£7546.76
June	£8456.40
July	£5647.50
August	£4536.00
September	£7845.98
October	£8350.69
November	£9678.95
December	£10685.89

1. Which was the shop's:
 - a. Best month for sales?
 - b. Worst month for sales?
2. The shop is quite quiet during the summer months and gets busier towards the end of the year, why might this be?
3. Round the figures to the nearest £10 and draw a bar chart to show the monthly sales over the year.
4. Describe the trend in the sales figures.

Task 4 - Increasing profits

The shop decides to change the prices of its computers.

The shop sells 5 basic models:

XT300 at £350

XT400 at £450

XT500 at £550

XT600 at £650

1. The XT300 is being replaced by the new XT350. The XT350 will cost 15% more. How much will it be?
2. The shop wants to get rid of any remaining XT300s so decides to offer a 25% discount. What is the new price of the XT300?

Business Finance Cards

Types of business finance cards

Borrow from family and friends

The amount you can borrow depends on how much they have spare. The repayment period depends on how soon they want it back. They will probably not charge you any interest but they may want a say in your business.

Borrow from the bank

The bank will normally lend you the same amount that you are willing to invest yourself. Typical APR is 8% and you would need to produce a business plan. You would get free advice from their business advisers.

Government grant

Usually only available in certain areas for certain types of businesses. The advantage is that it is a grant, not a loan, so you will not have to pay it back.

Lease

Only usually available if you are buying property, land or machinery of some sort. You pay each month and have use of the item, but you never actually own the item. It is a good way of getting to use very expensive items that you might not be able to afford otherwise.

Overdraft

Available from the bank, they will let you take money out of the bank for a short period even if you have run out. You normally arrange the overdraft you need each month for everyday business expenses. They normally charge interest of about 1.5% per month.

Mortgage

Available for buying property or land. You repay the amount plus around 8% interest over a period of between 10 and 25 years. Because you are paying back over so many years, you pay a lot of interest.

Hire Purchase

This is a buy now, pay later arrangement usually used for equipment, machinery and vehicles. You usually repay for 3 to 5 years with interest of about 6%. You do not own the item until the final payment is made.

Venture capital

These are entrepreneurs like the ones on the Dragon's Den TV programme. They will lend you money in return for part of your business. The amount they lend depends on how much risk they think they are taking.

Re-invest profits

The business uses money from previous years to invest back into the business. This assumes that the business has some profits and that they don't want to use it for something else. The big advantage is that there is no interest to pay.

Business Finance Cards

Situation cards

A fleet of 6 cars

The business wants to acquire 6 brand new cars for its salespeople.
Total cost = £60,000

A warehouse

The business needs a 25,000 sq metre warehouse for a new stock distribution centre.
Total cost = £2 million

Business premises

A small craft business wants a small retail unit and workshop. They hope to employ local people in an area of high unemployment.
Total cost = £5000 per year

Stock

A small shop needs to pay its gas, electricity and water bills this month but they don't have enough money in the bank. They should have enough by the end of next month.
Total needed = £250

New business idea

Two inventors have come up with an idea for a brand new product. They need to invest some money to develop the product and do some advertising.
Amount needed = £50,000

New shop

A florist that has been running successfully for 5 years wants to open a second shop in a nearby town.
Amount needed = £100,000

Redundancy

A local carpenter has just been made redundant from a building company after 20 years. He decides to set up on his own.
Amount needed = £5000

New computers

A printing company needs to invest in some new printing machinery and computers. The old ones are 5 years old and near the end of their working life.
Amount needed = £20,000

Land needed

A local farmer lands a big contract to grow peas for one of the big supermarkets. She needs another 2000 acres of land to be able to grow enough.
Amount needed = £20,000

THEME: Your Money & Your Life: The Apprentice Food Challenge - Designing a Burger

LEARNING INTENTION/'I'

- I can describe a balanced diet.
- I can design a healthy burger and relish.
- I can make reasoned judgements when choosing the best designs put forward by my group.



VOCABULARY

Balanced diet, healthy, eatwell plate, target group, retail outlet, burger, relish, design, planning, production line.

RESOURCES

- Teacher's notes
- Group briefing
- One copy per pair of:
 - Balance of Good Health sheets
- One copy per group of:
 - Recipe sheets
 - Design resource sheets for the burger and relish
 - Ordering sheet for ingredients
- 'Eatwell' plate for reference and/or display
- Group record sheet, used throughout the project
- Tutor score sheet

TEACHING/LEARNING ACTIVITIES

Engagement

Discuss why healthy eating is important - link back to the Year 7 unit & the 'eatwell plate'. A copy of the eatwell plate is provide in the pack which you may want to refer to and/or display.

As a starter, in pairs students use the Balance of Good Health sheets & consider statements about healthy eating

Discuss the availability of ingredients (see the recipe sheets). This could take into consideration sourcing local ingredients versus air miles etc.

Discuss the suitability of ingredients in meeting 'healthy eating' criteria.

Core Activity

1. Students divided into their groups, which it is best to decide in advance as they will stay in these groups for the remainder of the project. A range of abilities in each group should be aimed for.
 2. Explain that each group has to produce one design for a burger and also choose one relish, they should plan to make one burger more than the number of people in their group.
 3. Together the group agrees on their burger and relish & completes the design sheets
 4. Each group completes an order form for the ingredients needed.
 5. Each group considers what needs to be done in order to make both the burger and relish and allocates jobs and timings so that a 'production line' is set up for manufacture.
- The teacher's role is mainly to ensure that all groups finish the tasks on time.

Plenary

Review design ideas; key design criteria.

Complete the group record sheet.

'Who can tell me?..... advantages and disadvantages of working on a production line.

KEY QUESTIONS

Why are speed, safety and hygiene essential in the making of burgers for a business?

How can you make sure everyone does their job properly?

AFL

This could be linked to the 'Licence to Cook' assessment criteria for the unit on Healthy Eating

This could be linked to D&T NC requirements

DIFFERENTIATION

Use of writing frames to complete tasks (Task sheets)

CROSS CURRICULAR OPPORTUNITIES

Science - Nutrition and nutrients

Food technology - 'Eatwell plate' and designing products that meet the dietary recommendations

PSHE - Healthy eating

PE - Diet and exercise

Geography - where food comes from (food miles)

Opportunity to link with local industry to work with the groups so that they understand industrial implications of the task.

Opportunity to link with 'Community Health'/School nurse for input.

NOTES

There is a lot for students to complete and time must be allowed for the groups to consider the options and design their burger and relish.

The enterprise activity in this sequence of 4 lessons focuses on the creation and marketing of a healthy burger. If wished, the activity could of course be adapted to involve a healthy pizza, healthy sandwich range for lunchtime deliveries, etc.

The Apprentice Food Challenge: Teacher's Notes

Overall Objective:

A tasty, healthy burger that has been costed, made if possible, and supported by appropriate marketing materials and a presentation.

Process:

The project could be offered either as a whole-day activity or as 4 one-hour lessons with an optional extra lesson delivered by the food technology department. Students are 'challenged' to produce a new healthy burger to launch on to the market. It could be developed into a whole school Food and Drink Challenge and could easily be adapted to make strong links with food or drink companies in the local area. The second lesson has an optional, but recommended extra which is to link in with the **food technology department** in order to run the "**Making the burger challenge**"

The project has been divided into four/five stages incorporating mini-challenges against which the final pitch will be assessed.

The four/five stages are:

- 1. Designing a burger & relish**
- 2. Manufacturing a burger & relish (optional)**
- 3. Packaging & marketing**
- 4. Price & preparing the pitch**
- 5. The Pitch**

The students participating in the project should be assigned to teams of 5 or 6. Careful choice of the groups is necessary so that weaker and stronger students can be catered for. It is important not to let students pick their own groups on friendship lines as, in the world of work, employees often have only limited choice of their colleagues. Each team completes the stages detailed above within set time limits to develop a new product for their choice of shop or fast food outlet.

The project culminates in the pitch, where the groups make a presentation of their work which is assessed against set criteria. Judges could include the teacher in charge, food technology teachers, Senior Leadership Team, food company partners etc or students could judge others. Finally, and very importantly, a winning team is decided and all participants receive special certificates and/or a prize.

Although primarily an enterprise challenge, links can be made to other curricula and whole school well-being areas.

Examples of successful student participation across the curriculum during the challenge might include:

- Food Technology could help convert production recipes to ones suitable for use in school kitchens.
- Art & Design could help to develop packaging materials.
- English could assist with developing marketing materials.
- Science could develop analytical tests, which could be carried out in school laboratories, e.g. pH, moisture or simple nutritional analysis.
- Maths might help to develop costings calculations
- Music could help to develop sample jingles
- Modern Languages could examine the European or global dimension.
- Exploring careers related to the food industry

Judging:

Marks will be awarded on the results of the pitch including their final opinion on the display, packaging, marketing campaign and, if done as a one-day activity, the quality of the product itself.

It is also possible to involve the students in the judging as part of a two-stage exercise. Firstly, student teams score each team as they complete each challenge. This score is then added to the judges' score to provide the final score. This format allows marks to be awarded for problem solving, communication skills, team effort etc. as well as for the final product. However, two-stage judging is quite time consuming and may involve a lengthy wait before winners can be announced.

The Apprentice Food Challenge: Student Resource Sheet - Group Briefing

Project Overview

Your group works for a food company that has decided to manufacture a new healthy burger, as the company has identified a market opportunity for such a new product. You are the product development team given the task of developing this new burger to have the broadest possible appeal to your target market.

The company also needs your team to develop some marketing materials to launch this burger on to the market.

Your Overall Challenge

You are asked to:

1. Devise a suitable burger, give it a name and possibly make a sample.
2. Design and develop the packaging for your product.
3. Prepare some marketing materials to make your burger distinctive in the market place.
4. Determine the cost of manufacturing the product and decide a recommended selling price.
5. Make a launch pitch.

Throughout the overall project you should identify different jobs that would be needed to be a successful food company in this line of business and write these down.

Judging

Your proposal will be judged against the following criteria:

- Distinctiveness of the idea
- Appeal of the idea to the target market
- Accurate costing of the product
- Creativity of the launch campaign
- How you have worked as a group
- Completion of group record sheet
- (Taste of the sample product.)

You must complete your group record sheet at the end of each lesson.

Balance of Good Health Starter Activity

(adapted from Food in Schools resources: www.foodinschools.org)

People choose to eat different foods in differing amounts at different times of the day depending on their age, sex, preference, location, money and lifestyle. Some people may eat healthily; others may not!

Cut out and arrange these statements into those you always agree with, sometimes agree with and always disagree with.

1. Good diet + exercise + good health

2. Breakfast is important

3. Eat four pieces of fruit every day

4. It doesn't matter what you choose to eat, it's all OK

5. Eat cereal for breakfast with whole milk

6. It's important to eat lots of starchy foods

7. Roast potatoes are healthier than chips

8. Fried fish and chips are cheap and healthy

19. You should eat salad every day

20. Fatty foods are important to include in your diet

9. Drink a glass of milk for breakfast; that's healthy

10. Only eat one small bag of crisps each week

11. Eat an apple each day

12. Diet drinks are healthier than Regular ones

13. It's not important to eat breakfast

14. Vegetables aren't important in the health debate

15. Make sure you drink lots of milk

16. There's nothing wrong eating french fries every day

17. Females are healthier than males

21. Take-away foods are healthy

22. What I eat now influences my health later in life

18. School lunches are healthy

To design and make your burger, choose ingredients from the lists in the table. The quantities given below make ONE burger, so increase the quantities according to the number of burgers you have been told to make.

THE 'MEAT'	THE VEGETABLES/ FRUITS	THE SPICES
Choose one 50G MINCED BEEF 50G MINCED LAMB 50G MINCED CHICKEN 50G MINCED PORK 50G MINCED QUORN 50G FINELY CHOPPED BEANS	Choose up to THREE ½ Tbsp CHOPPED ONIONS ½ Tbsp CHOPPED TOMATOES ¼ FINELY CHOPPED PEPPER ½ Tbsp CHOPPED MUSHROOMS ½ Tbsp FINELY CHOPPED BEANS ½ Tbsp GRATED CARROT ½ teasp TOMATO PUREE 2 CHOPPED DRIED APRICOTS ¼ APPLE - GRATED	Choose up to THREE PINCH SALT PINCH PEPPER PINCH CURRY POWDER PINCH CHILLI POWDER PINCH MIXED HERBS/ MINT/SAGE 1 CLOVE OF GARLIC
1 TABLESPOON BEATEN EGG TO BIND THE INGREDIENTS TOGETHER		
IN ADDITION YOU MAY ADD 1 Tbsp GRATED CHEESE OR HAVE 1 SLICE OF CHEESE FOR THE TOP		

NOTE: if the burger mixture is too wet then add 1 Tbsp fresh breadcrumbs

TO FINISH YOUR BURGER: Healthy option relish, 1 Tbsp shredded lettuce, 2 slices of tomato, 2 slices of cucumber, burger Bun.

SAFETY & HYGIENE POINTS:

- WASH HANDS AFTER YOU HAVE HANDLED RAW MEAT
- USE THE SPOON ALLOCATED TO EACH INGREDIENT FOR MEASURING
- TAKE CARE WHEN COOKING YOUR BURGERS
- WASH EVERYTHING PROPERLY!

METHOD FOR MAKING

1. Choose a 'Quality Controller' and then divide up the rest of the tasks
2. Prepare any of the ingredients - everything needs to be FINELY chopped
3. Put the 'meat', vegetables and spices into a mixing bowl. Mix well with a wooden spoon. Carefully measure the egg and add to the bowl. Mix well. The mixture should not be too soft. If it is, add a tablespoon of fresh breadcrumbs
4. Flour your hands and the table and carefully shape into a burger.
(You could use a pastry cutter as a mould). Remember that it must fit the bun.
Put the burger onto a piece of baking parchment.
5. Bake in the oven at 180°C / Gas 6 for 15 minutes or until meat juices are clear.
6. While the burger is cooking make the relish, see separate sheet
7. Wash and clear up.
8. Toast bun if you wish and then assemble your burger.

FINAL CLEARING UP

Student Resource Sheet: Sample Relish Recipes

TOMATO RELISH (makes about 300ml)

- 1 small onion
- 2 Tbsp tomato puree
- 1-2 cloves of garlic
- 397g can chopped tomatoes
- 2 celery sticks
- 1 Tbsp Worcestershire sauce
- 1 small green pepper
- 1 tsp chopped oregano or basil
- 1 Tbsp vegetable oil
- Black pepper

Method

- 1 Peel and finely chop the onion or process until it is finely chopped.
- 2 Peel and crush the garlic. Trim and wash the celery and then cut into very small dice.
- 3 De seed the pepper and chop finely
- 4 Heat the oil in a frying pan and gently cook the prepared vegetables for 5 - 8 minutes until softened. Stir frequently.
- 5 Blend the tomato puree with 2 tablespoons of water and stir into the pan with the tinned tomatoes.
- 6 Add the Worcestershire sauce and season to taste. Bring to the boil, reduce the heat and simmer for 10 minutes, stirring occasionally until a thick consistency is achieved. Remove from the heat.

Note: will keep for up to one week, covered in a refrigerator.

THOUSAND ISLAND DRESSING

(makes about 200ml)

- 1 Shallot
- ½ small green pepper
- ½ small yellow pepper
- 1 small carrot
- 6 pitted green olives
- 150ml reduced fat mayonnaise
- 1 tsp tomato puree
- 1 Tbsp freshly chopped parsley

Method

1. Peel and finely dice the shallot. Place in a bowl
2. Deseed the peppers and finely dice. Place in the bowl with the shallot
3. Peel the carrot and grate using the coarse grater. Add to the bowl.
4. Finely chop the olives and add to the bowl
5. Stir in the mayonnaise and tomato puree and mix all of the ingredients together.
6. Wash and finely chop the parsley and stir into the mixture.

Note: will keep covered for up to a week in the refrigerator

SALSA (makes about 150ml)

- 4 spring onions
- 1 clove garlic
- 1 red chilli
- ¼ small cucumber
- 4 ripe tomatoes
- 1 - 2 teasp clear honey
- Black pepper
- 1 Tbsp vinegar (white wine is best)
- 1 Tbsp lemon or lime juice
- 1 Tbsp freshly chopped coriander

Method

- 1 Wash and trim the root and dark green part from spring onions. Finely chop and place in a bowl. Peel and crush the garlic and add to the bowl.
- 2 PUT ON A PAIR OF PLASTIC GLOVES . Make a slit in the chilli and remove the seeds. Finely chop and add to the onions. Remove the gloves and wash hands thoroughly - do not touch your face
- 3 Peel the cucumber and cut into very small dice. Pat with kitchen towels to remove excess moisture. Add to the bowl
- 4 Make a cross on the top of each tomato and place in a bowl Cover with boiling water and leave for 2 minutes. Drain and then peel off the skin. Cut into quarters and remove the seeds. Dice finely and pat with kitchen towel to remove excess moisture. Add to the bowl.
- 5 Add the honey, vinegar, lemon or lime juice and black pepper to taste. Stir in the chopped coriander and mix all of the ingredients together.
- 6 Allow to stand for 30 minutes to allow the flavours to develop.

Note: will keep for up to a week in the refrigerator if covered

BARBECUE SAUCE (makes about 150ml)

- 1 onion
- 2 rashers of smoked streaky bacon
- 1 teaspoon tomato puree
- 2 Tbsp white wine vinegar
- 25g dark soft brown sugar
- 2 teasp wholegrain mustard
- 2 Tbsp Worcestershire sauce

Method

- 1 Peel and grate the onion on the coarse side of the grater. Remove the excess fat from the bacon and cut into small pieces
- 2 Heat a non stick frying pan. Add the bacon and cook over a gentle heat until the fat starts to run out. Add the onion and continue to cook gently for 5 minutes.
- 3 Blend the remaining ingredients together with 150ml water. Stir into the pan and bring to the boil.
- 4 Reduce the heat and simmer for 10 minutes. Stir occasionally.

Note: will keep for up to a week, covered in the refrigerator

CURRY RELISH (makes about 150ml)

- 1 small onion
- 2 celery sticks
- 1 small red pepper
- 1 Tbsp vegetable oil
- 2 - 3 teasp curry powder
- 1 teasp curry paste
- 50g dried apricots
- 2 - 3 Tbsp water
- 1 Tbsp freshly chopped coriander or parsley
- 2 - 3 Tbsp natural yoghurt

Method

- 1 Peel the onion and finely chop
- 2 Trim and wash the celery and cut into very small dice
- 3 Deseed the pepper and finely chop
- 4 Heat the oil in a saucepan, add the prepared vegetables and gently cook for 5 minute until softened. Stir frequently
- 5 Add the curry powder and paste and cook for a further 2 minutes. Stir frequently.
- 6 With a pair of scissors snip the apricots into small pieces then add to the pan with the water.
- 7 Simmer for 5 minutes or until the liquid has evaporated. Remove from the heat and cool, then stir in the chopped coriander.
- 8 Stir in the yoghurt when the relish is cold.

Note: will keep for 3 - 4 days if covered in the refrigerator

Healthy Burger - Pukka Grub!

Name:

Group:

Teacher:

Our healthy burger will be made from:

The 'meat' will be	The other ingredients will be

How we will make the burger:

1	2	3
4	5	6

It is healthier than a normal burger because:

This burger would be marketable in a variety of outlets because:

Healthy Relish - Pukka Grub!

Name:

Group:

Teacher:

Our relish will be made from:

Relish ingredients	

How we will make the relish:		
1	2	3
4	5	6

This is a healthy relish because:

I think that this relish would be suitable to serve with the burger because:

Burger Ingredients Order Sheet

Group Name:

Number of burgers:

Amount per burger	Total amount needed
-------------------	---------------------

'Meat' choose one of:	50g minced beef (£xxx)	
	50g minced lamb	
	50g minced chicken	
	50g minced pork	
	50g minced quorn	
	50g finely chopped beans	

Vegetables/fruit choose up to three:	½ Tbsp chopped onions	
	½ Tbsp chopped tomatoes	
	¼ finely chopped pepper	
	½ Tbsp chopped mushrooms	
	½ Tbsp finely chopped beans	
	½ Tbsp grated carrot	
	½ teasp tomato puree	
	2 chopped dried apricots	
	¼ apple - grated	

Spices choose up to three:	pinch of salt	
	pinch of pepper	
	pinch of curry powder	
	pinch of chilli powder	
	pinch of mixed herbs/mint/sage	
	1 clove of garlic - finely chopped	

choose either one or the other	1 Tbsp beaten egg	
	1 Tbsp grated cheese	
	1 slice of cheese	
	1 Tbsp shredded lettuce	
	2 slices of tomato	
	2 slices of cucumber	
	burger bun	

Relish Ingredients Order Sheet

Group Name:

Number of burgers:

Relish: (choose one)

Tomato relish (makes about 300ml)	1 small onion
	2 Tbsp tomato puree
	1-2 cloves of garlic
	397g can chopped tomatoes
	2 celery sticks
	1 Tbsp Worcestershire sauce
	1 small green pepper
	1 teasp chopped oregano or basil
	1 Tbsp vegetable oil
	pinch of black pepper

Thousand Island dressing (makes about 200ml)	1 shallot
	½ small green pepper
	½ small yellow pepper
	1 small carrot
	6 pitted green olives
	150ml reduced fat mayonnaise
	1 teasp tomato puree
	1 Tbsp freshly chopped parsley

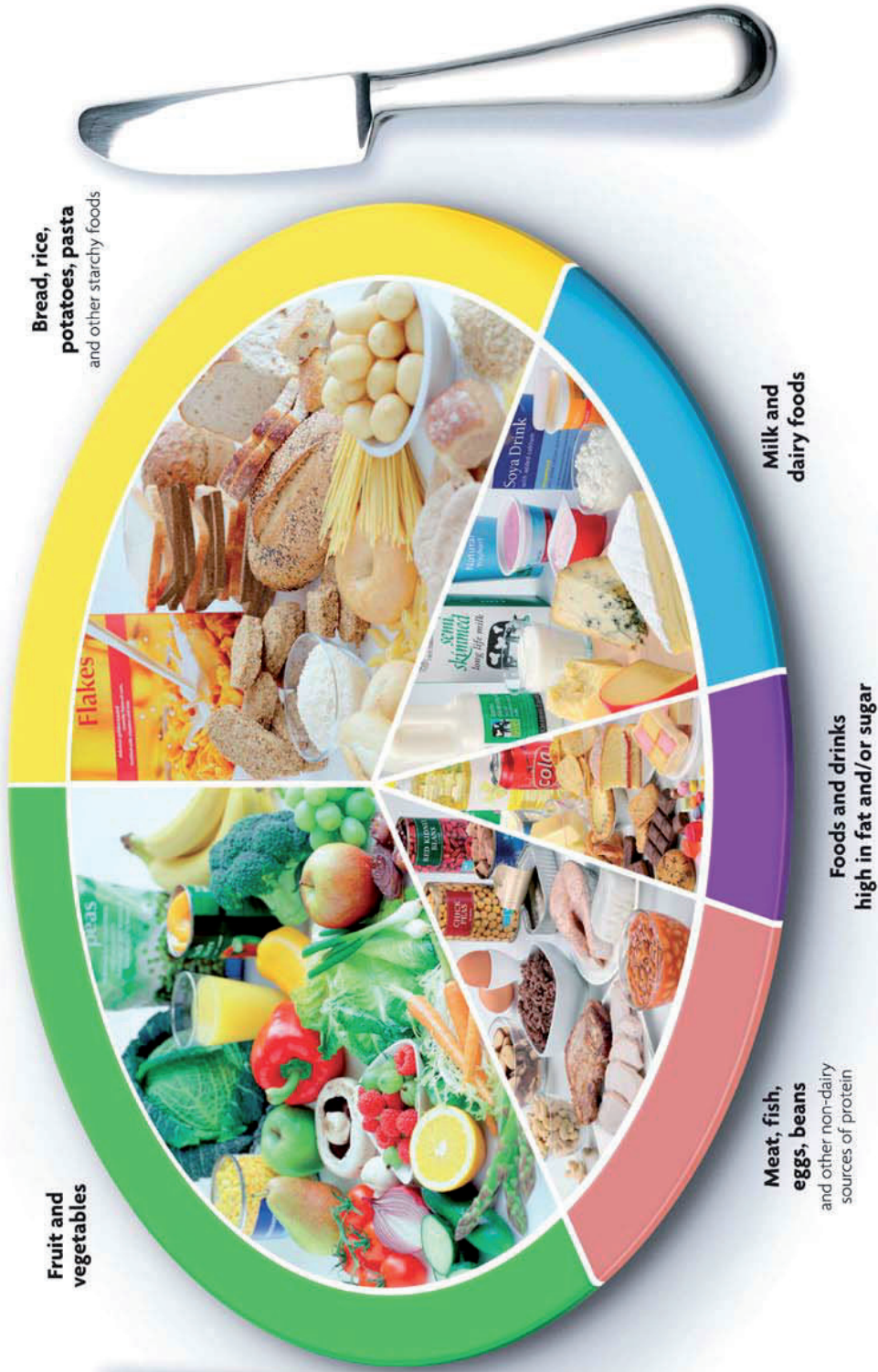
Salsa (makes about 150ml)	4 spring onions
	1 clove garlic
	1 red chilli
	¼ small cucumber
	4 ripe tomatoes
	1 - 2 teasp clear honey
	pinch of black pepper
	1 Tbsp vinegar (white wine is best)
	1 Tbsp lemon or lime juice
1 Tbsp freshly chopped coriander	

Barbeque sauce (makes about 150ml)	1 onion
	2 rashers of smoked streaky bacon
	1 teaspoon tomato puree
	2 Tbsp white wine vinegar
	25g dark soft brown sugar
	2 teasp wholegrain mustard
	2 Tbsp Worcestershire sauce

Curry relish (makes about 150ml)	1 small onion
	2 celery sticks
	1 small red pepper
	1 Tbsp vegetable oil
	2 - 3 teasp curry powder
	1 teasp curry paste
	50g dried apricots
	2 - 3 Tbsp water
	1 Tbsp freshly chopped coriander or parsley
2 - 3 Tbsp natural yoghurt	

The eatwell plate

Use the eatwell plate to help you get the balance right. It shows how much of what you eat should come from each food group.



The Apprentice Food Challenge

Group Record Sheet

Use this sheet to record your progress at the end of each lesson

Group Name

Group
Members

Eat well, be well:

Have you agreed a design for your burger and relish?	yes/no
Have you completed your ingredients order forms?	yes/no
Have you allocated jobs & timings and agreed a production line?	yes/no

Making the burger and relish (if you did this):

Did you finish making the burger?	yes/no
Did you finish making the relish?	yes/no
Did they taste nice?	yes/no
Did the burger have a good texture?	yes/no
Would you change anything about your design?	yes/no

Packaging and marketing:

Have you agreed on a role for each group member?	yes/no
Who is your target market?	
What is the name of your burger?	
What is your burger's USP?	
Have you agreed the best packaging prototype?	yes/no
Have you developed your slogan?	yes/no
Have you developed your poster or storyboard?	yes/no
Have you worked out the production cost?	yes/no
Have you worked out the overheads cost?	yes/no
What % profit will you make?	%
What is your final selling price?	£

Pitch:

Did everyone take part in the pitch?	yes/no
Did you include everything you should have done?	yes/no
Have you all filled in the student evaluation forms?	yes/no

The Apprentice Food Challenge

Tutor Score Sheet

Group Name

Scoring Criteria (please circle the most appropriate score)

Did the group agree a design for a burger?

Did the group agree on a relish?

Did the group complete the design sheets?

Did the group complete the order forms for the ingredients?

Sub Total:

Low → → → High				
1	2	3	4	5
1	2	3	4	5
1	2	3	4	5
1	2	3	4	5

Were the end results:

Excellent

Very Good

Average

Poor

TOTAL:

20
15
10
5

Comments:

THEME: Your Money & Your Life: The Apprentice Food Challenge -
Making the Burger & Relish (Manufacture)

This is an optional activity carried out in conjunction with the food technology department.

LEARNING INTENTION'1'

I can work as part of a team and successfully complete my allocated task.

I can make a healthy burger and relish from my group's design idea.

I can evaluate my contribution to the group activity.



VOCABULARY

Hygiene, ingredients, method, preparing, timing.

RESOURCES

- Burger manufacture timings sheet
- Each group's agreed designs for their burger & relish (from previous lesson)
- Pre-ordered ingredients for each group (from previous lesson)
- Recipe & manufacturing sheets (from previous lesson)
- Tutor score sheet
- Digital camera - optional

TEACHING/LEARNING ACTIVITIES

Engagement

Recap the task

Ask students to name the key Food Safety and Hygiene considerations for this activity - risk assessment; recap method of making.

Optional: quick fire questions to recap where the burger/relish ingredients fit in the 'eatwell' plate.

Core Activity

Reassemble teams from earlier. Team leader to remind their team of the allocated jobs.

Teams to make the chosen burger and relish using their pre-ordered ingredients and following the given method for making.

Teams to work safely and hygienically and to complete all washing up and cleaning of surfaces.

Teams to evaluate the burgers and relish that they have made by eating and enjoying!

Optional: If time allows you could carry out a blind taste test with the extra burger produced by each group.

Plenary

Discussion of results based on sensory analysis findings.

KEY QUESTIONS

What jobs are associated with the food industry?
What skills did you and your team use in making the product?

AFL

This activity meets the criteria for assessed practical work for the Licence to Cook programme. Students to be given the criteria for each level and work to meet those criteria.

DIFFERENTIATION

By outcome. The planning sheets allow for differentiation by outcome through writing frames.

CROSS CURRICULAR OPPORTUNITIES

Food teachers to run with technician support.

Opportunity for industrial links - involve school caterers to act as 'head chef' and to judge; link with local fast food outlets to sponsor ingredients/work with students to produce quality outcomes.

Opportunities for 'Media' groups to photograph finished results.

NOTES

Teachers other than food teachers must hold a basic food hygiene certificate if they are to lead the session but this could be overcome if a chef / caterer works with the group. This could be incorporated into a Technology Week, for example.

Burger & Relish Manufacture

Online timings:

Timing	Activity	Notes
0 - 10 minutes	Reminder of task; Go through safety and hygiene practices.	Ensure pupils work in their assigned GROUPS.
5 - 10 minutes	Check and make any final adaptations to burger design/ relish design.	
10 - 40 minutes	Make and cook burgers; make and cook relish. Final washing up and wipe down of surfaces. Assemble burger with additional toppings and chosen relish.	Remind pupils of safety/ hygiene issues as they are working.
40 - 55 minutes	Photograph then eat burgers.	All pupils sitting down in a civilised manner.
55 - 60 minutes	Plenary - evaluation and discussion of results	<i>Optional: blind taste test</i>
<p>Note: the burgers can be grilled or dry fried, so appropriate risk assessments will need to be made for these methods.</p>		

Burger & Relish Manufacturing Challenge Tutor Score Sheet

Group Name

Scoring Criteria (please circle the most appropriate score)

Did the group produce a finished product?

Did the group work in a safe and hygienic way?

How well did all the students use problem solving skills?

How well did the students work together as a team?

Sub Total:

Low ➡ ➡ ➡ High				
1	2	3	4	5
1	2	3	4	5
1	2	3	4	5
1	2	3	4	5

Were the end results:

Excellent

Very Good

Average

Poor

TOTAL:

	20
	15
	10
	5

Comments:

THEME: Your Money & Your Life: The Apprentice Food Challenge -
The Packaging and Marketing Challenge

LEARNING INTENTION/'I'

I can work as part of a group.

I can describe different aspects of an advertising campaign.

I can process and evaluate information to help my group create a marketing campaign.

Team workers

Adapt behaviour to suit different roles and situations including leadership roles

VOCABULARY

Packaging, insulation, slogan, advert (advertisement), press release, jingle.

RESOURCES

- Sticky labels for name/role badges
- Sample packaging if possible e.g. Birds Eye packets etc
- Light card, scissors, pencils, felt tips, glue, paper
- Logos & slogans PowerPoint
- One copy per group of:
 - Packaging & Marketing resource sheet
 - Your Target Market sheet
- Packaging & marketing score sheet
- Group record sheets, from the previous session

TEACHING/LEARNING ACTIVITIES

Engagement

1. Recap the burger designs (and results of manufacture if carried out).
2. Ask students what packaging they are aware of for burgers e.g. from McDonalds, from supermarkets. Why are they different?
3. Discuss criteria for good packaging - e.g. insulating, protective, eye catching, appealing to target market.
4. Discuss use of slogans and jingles in advertising campaigns, why are they effective? You might want to use the logos and slogans PowerPoint-
5. Discuss the type of marketing that would be appropriate for a burger - e.g. tv advert, radio advert, newspaper/magazine advert

Core Activity

Reassemble groups from earlier and hand out the resources and target market sheets.

1. Group Meeting to decide values

Each group decides on a role for each member (These are General Manager, Finance Manager, Designer, Secretary, Marketing Manager, Human Resources Manager). Some jobs may be done by two people and the Human Resources Manager could be left out. Responsibilities for different tasks to be assigned to each group member are outlined in the challenge sheet.

You may need to encourage students to think about their personal strengths and weaknesses so that tasks can be allocated most productively.

Each group decides on their target market using the Your Target market sheet.

Each group decides on a name for their burger and one Unique Selling Point. These should be reflected in the packaging and marketing materials.

The general manager in each group should allocate people to either task A or task B, taking account of their interests & skills.

2. Design brief

In each group;

Task A:

Either working alone or in pairs, students design a logo for their company and agree between themselves which one to use.

Then either alone or in pairs they need to design the packaging for the burger, this should include the agreed logo.

Once the packaging designs are complete the whole group decides which is the best.

If time is short some students could be designing the packaging while others work on the logo

Then each student/pair working on task A creates a prototype of the agreed design using card.

After they have cleared up (part of Health & Safety check) the whole group again decides which prototype is best and this one is to be submitted as part of the pitch in the final lesson.

Task B:

Students will need to make a decision about who does what in order to get everything completed in the allotted time.

Either working alone or in pairs, students create a slogan, ensuring it is snappy, catchy and to the point and will appeal to the target market.

Similarly they should develop graphics to advertise their burger - resulting in an A3 poster advert or a storyboard for a TV advert.

And finally write a press release about their burger, leaving space to include the selling price which they will calculate next lesson.

If time is short students could split these activities and work on them at the same time.

Extension: Develop a jingle - based around your slogan
(There will be an opportunity to use the jingle in your pitch).

The main teacher's role will be to ensure that all the tasks are finished on time.

Plenary

Go over the criteria for good packaging and snappy slogans. Each group to evaluate their finished product in terms of the criteria and how well they worked as a group. Ask key questions, eg what makes a group work well?

KEY QUESTIONS

What makes a group work well and what prevents a group from being effective?

What would happen if the marketing campaign was not effectively directed at the target group?

AFL

See plenary.

DIFFERENTIATION

Through the selection of their different group responsibilities.

The extension activity - developing a jingle.

CROSS CURRICULAR OPPORTUNITIES

Good opportunity for joint work with D&T teachers, e.g. producing mood boards or powerpoints with images of suitable packaging, encouraging more advanced ideas on the design front, allowing more time for the construction of prototypes. Similar opportunities for joint working with art/graphics and music.

NOTES

There is a lot for students to complete in this lesson and jobs need to be assigned early on in the lesson in order for all of the tasks to be completed on time.

Note that the allocation of jobs/roles within the working groups is not essential to the task: if you judge that in your class this may be a source of friction or of distraction and delay, the lesson can be adapted to exclude this element.

Your Money & Your Life - Logos and Slogans

What is a logo?



○ A symbol of an organisation or a brand.



○ It can be a style of lettering or a shape or use of brand colours.

○ It is protected from copying by a trade mark.

What is a slogan?



○ A slogan is a catch phrase to let potential customers know about the product in a memorable way.

Why have logos and slogans?

Logos

- Easy to associate the logo with the brand.
- Logos cut across language barriers.

Slogans

- Stays in our memory.
- Easy to identify it with the brand.

The Packaging & Marketing Challenge

Task: To decide team roles and agree on the packaging & marketing.

Part 1: Team Meeting

You need to decide on your team roles which you will keep until the end of the project

General Manager

- You will chair meetings and make sure that each group member's viewpoints are heard and that everybody knows what they are doing
- You are responsible for the overall decision making of your group
- You will also be held responsible if your group is unsuccessful!
- You must be good at moving things along and meeting deadlines

Finance Manager

- You must be good at numbers and be good at making estimates
- You will need to advise the group on costs and pricing

Designer

- You need to be creative with your ideas
- You must be able to come up with appropriate designs
- You must be able to express your ideas to other group members

Secretary

- You need to be able to take accurate notes of group decisions
- You need to remind/advise the general manager of outstanding actions and make sure the group keeps to time limits
- You are responsible for filling in the group record sheet every lesson

Marketing Manager

- You need to understand what your target customers are looking for
- You need to be able to see how the designs support your company's aims
- You need to communicate your ideas effectively to group members and also to other audiences outside your group

Human Resources Manager

- You need to motivate everyone so that they undertake their responsibilities
- You value listening to others views before reaching a decision
- You inform the general manager if there are any problems

Make name badges to show which is your role and begin your first team meeting.

Meeting agenda

1) Decide on your target market

To develop a new product you need to know your target market or the people whom you want to buy your product. Every target market has a set of 'values' which appeals to their particular tastes and lifestyle.

Your group needs to agree what sort of buyers you want to focus on and think about why they would choose your burger.

2) Decide on a name for your burger

Now agree on a name for your new burger with the other members of your group. The name should be short and snappy and should reflect your target market.

3) Decide on your unique selling point (USP)

Successful products have a unique selling point or something that sets them apart from other similar products on the market. What is your burger's USP? How will that help you sell it?

Examples include: Is your burger the cheapest? Does it have high quality ingredients? Is it organic? Does it contain something no other burger does?

Part 2: Design Brief

The general manager needs to allocate people to either task A or task B, taking account of their interests & skills

If you finish early you should start the extension task.

Task A: Design the packaging for your burger & relish

Your task is to design packaging to appeal to the target market you chose earlier and present a distinctive identity. The design must feature the name you have chosen for your product. The package must protect the contents and it must carry the company logo and a barcode.

Work individually or in pairs and:

Design a logo for your company and agree between yourselves which one is the best.

Design a package for the burger, make sure that you include the name & the logo.

Once you have completed your packaging designs the whole group should agree the best one taking into account the advice of the design manager.

Make a prototype of the packaging design agreed by the group. Again the whole group decides which is the best one, you will submit this as part of your pitch in the last lesson.

Task B: Design the marketing for your burger & relish

Work individually or in pairs and:

Create a slogan, ensuring it is snappy, catchy and to the point and fits your target market.

Develop graphics to advertise your burger & relish - resulting in either

- an A3 poster advert; or
- a storyboard for a TV advert.

Write a press release about your burger & relish, make sure you include the selling price which you will work out next lesson.

Extension Task: Develop a jingle - based around your slogan

(There will be an opportunity to use the jingle in your pitch in the last lesson).

YOUR TARGET MARKET

What do your main target customers do? (choose up to two)

- higher managerial, administrative or professional
- intermediate managerial, administrative or professional
- supervisory or clerical, junior managerial, administrative or professional
- skilled manual workers or apprentice
- semi and unskilled manual workers
- in learning (school, college or university)
- state pensioners or widows (no other earner), casual or lowest grade workers

Are they? (choose up to two)

- full time workers
- part time workers
- housewives
- students/school children
- retired people
- unemployed

Disposable Income:

- wealthy
- moderate income
- not too much money to spare

What is important to them? (choose up to three)

- healthy eating
- fast and convenient
- little or no preparation
- value for money
- eat-on-the-go
- easily available
- ethical considerations e.g. environmentally friendly packaging and production processes
- other (write a list)

What age are they? (choose up to two)

- children
- teenagers
- 20-somethings
- 30-somethings
- middle-aged
- older
- ancient

Packaging & Marketing Challenge

Tutor Score Sheet

Group Name

Scoring Criteria (please circle the most appropriate score)

Did the group produce a finished product?

Is the packaging appropriate for their target market?

Does the packaging include all relevant details?

How well did the team tidy up?

Sub Total:

Low → → → High				
1	2	3	4	5
1	2	3	4	5
1	2	3	4	5
1	2	3	4	5

Task B:

Did the group choose a suitable slogan?

Did the group develop a suitable poster or storyboard?

Extension: Did the group develop a suitable jingle?

TOTAL:

1	2	3	4	5
1	2	3	4	5
1	2	3	4	5

Comments:

THEME: Your Money & Your Life: The Apprentice Food Challenge - Price & Planning the Pitch

LEARNING INTENTION/'I'

- I can cost the ingredients for the burger.
- I can explain what costs need to be considered when manufacturing something on an industrial scale.
- I can explain that the final selling price of the burger must take into account the cost of ingredients, packaging, overheads and profit.



VOCABULARY

Overheads, profit margin, percentages.

RESOURCES

- Calculators
- One copy per group of:
 - Price & planning the pitch challenge sheet
 - Costs record sheet
- Tutor score sheet
- Group record sheets from the previous lesson

TEACHING/LEARNING ACTIVITIES

Engagement

- Why do people run businesses?
- Work the discussion round from providing services/products to making money!
- 1. Discuss in class what are the costs involved in making the burger. Ask students what costs are there other than just the basic ingredients
- 2. Then get them to imagine making it on an industrial scale - what other costs would have to be thought about? Write any suggestions up on the board.

Core Activity

Part 1

- Students to complete costing activity based on three aspects:
- The production costs for their burger, ie ingredients & packaging.
- Overheads - using a fixed percentage of 40% of the ingredients cost.
- Profit margin - up to a maximum of 25%. Students will need to think carefully what profit to put on and justify it, eg branding, celebrity endorsement, heavy marketing, where the burger is to be sold - Aldi or Waitrose etc.
- They should then work out their final selling price, and put this into the press release from the previous lesson.

Part 2

When part 1 is complete and checked by the teacher the group should start work on their presentation about their burger. It is important that all students take an active role in both the planning and giving of the final presentation.

Plenary

- Complete group record sheet to check that they have completed all necessary parts.
- Get each group to justify their profit margin.
- Ask key questions.

KEY QUESTIONS

- What do MacDonalDs take into account when deciding the price of a Big Mac?
- Why are some customers prepared to pay £50 for a polo shirt when equal quality garments are available for much less than half the price?

AFL

Identify what they have individually contributed to the success of the group and what they could improve on.

DIFFERENTIATION

Through the role undertaken and the contribution they have agreed to make for the final presentation or pitch.

CROSS CURRICULAR OPPORTUNITIES

Use of ICT: spreadsheets to complete the costings sheet or PowerPoint for a presentation.

NOTES

The key questions responses should take into account issues around branding, actual costs, levels of demand and competition.

Price & Planning the Pitch Challenge

Tasks:

- 1) Calculate the production costs of your burger, add on the overheads and profit & calculate the final selling price.
- 2) Plan your final pitch to the judge(s)

Brief for Task 1: Production is the name given to the stages in between weighing out the raw materials and despatching the final product to the customer e.g. a supermarket chain. Your group will need to know all the costs and then work this out per pack of four burgers. Once you have calculated the total cost, you must add some on for profit before coming up with your selling price.

Brief for task 2: It is also important that you are able to explain your burger to the judge who represents the owner of the outlet that you want to buy your product. A vital part is the pitch that your group will make next lesson. All of your group must make an active contribution to both the planning and presentation of the pitch.

Task 1 - Costs and selling price

Cost of production: What will it cost to manufacture your burger?

Cost of ingredients: It is essential when manufacturing any product to know exactly how much it costs. You must work out the total cost for one pack of your burgers.

Complete the costs record sheet to find out how much it will cost to buy the ingredients used to make each pack of burgers and package them.

Many costs are involved both in setting up a business and in keeping it going. Manufacturing any product for sale needs careful organisation if money is not to be wasted.

Some of these costs are **fixed** because they stay the same over a set period e.g. electricity, rent, maintenance of machinery.

Other costs are **variable** e.g. ingredients, packaging since they will change with the amount produced. Together these make up the **total cost of production**.

Overheads (other costs)

Premises - somewhere to produce your burger

Energy - to make the burgers

Storage Space - for the raw materials, the finished product and packaging

Machinery - to produce burgers in bulk

Transport - to get the product to market

Wages - to pay the work force

Marketing - promotion costs.

These extra costs are often grouped together and called **OVERHEADS**. To separate these costs would take too long, so a simpler way of doing this is to **add a percentage** to the cost of production.

Production cost for one pack of burgers (from the Costs record sheet)

£

Add 40% to the production cost to cover these overheads.

Overheads = Production Cost x 0.4

Note that if you decide to use a celebrity or sports group to endorse your product the overheads will rise to 50% of the production costs. Overheads = Production Costs x 0.5

Overheads cost

£

Combined cost = production costs + overheads

Remember that you will want to make a profit and still sell the product at a reasonable price. So add on up to another 25% which is your profit. eg Profit = Combined cost x 0.25

Profit

£

Final Selling Price = Combined costs + profit

£

Task 2 - Planning the Pitch

Think about all the challenges you have completed to reach your finished, packaged, marketed burger. This is the opportunity for you to showcase your group's work over the last few weeks.

In the pitch, you must explain to the shop's manager why they would want to stock your burger. This is the chance to convince people that it is the best burger - make sure you emphasise its good points and your USP. Is it endorsed by any celebrities or sports groups? Make sure that you explain how you worked out the cost of your burger and explain your advertising campaign as that might persuade the shop owner that it would sell.

You will be judged on the following:

The quality of your pitch Did you include everything, and explain clearly?

Group contribution How effectively all the group is contributing to the presentation?

Marketing Does your message fit in with your burger and your target market?

Product Is your burger something that customers would buy?

Pricing Did you include all the costs and is the final selling price appropriate?

Slogan, logo & packaging designs How you use these effectively in the pitch.

The actual presentation

Your group has worked very hard to complete the Challenge. It is a great idea to get everybody in your group to do a little bit of the presentation - particularly if they worked hard on one particular bit of the challenge. It's OK to be nervous about presenting - even the most experienced television presenters still get scared beforehand. Here are some tips to help you:

- Have a clear opening/introduction and ending/conclusion to your presentation
- Make time to practise your presentation beforehand
- Take a deep breath and look directly at your audience
- Speak slowly and clearly
- Speak loud enough to be heard, but don't shout
- Try to make some eye contact with your audience
- Line up your group in the order that they will be speaking
- Pause and wait if your audience are laughing at a joke

Price & Planning the Pitch Challenge Costs Record Sheet

Group Name

Ingredient per burger	Cost	Quantity	Calculation	£	p
'Meat' choice	£1.80 for 500g	50g	eg. $\frac{£1.80 \times 50}{500}$		
Vegetable/fruit 1	4 pence per teaspoon	½ teaspoon			
Vegetable/fruit 1	4 pence per teaspoon	½ teaspoon			
Vegetable/fruit 1	4 pence per teaspoon	½ teaspoon			
Up to 3 spices	£1.00 for any spice container with 50 pinches	1, 2 or 3 pinches			
Beaten egg	£0.90 per dozen	1 egg			
Cheese slice or grated topping (optional)	10 slices for 70p	1 slice			
Free gift (optional) per pack	10p	1 per pack			
			Total per burger		
Cost per pack of four burgers					

You have three quotes from different suppliers for your packaging, each one is based on packs of four burgers. In your group you need to decide which quote to accept

Quote 1: £20 per 250 packs (50% recycled materials)

Quote 2: £9 per 100 packs (fully recycled cardboard)

Quote 3: £80 per 1000 packs (unsure of the source of the materials)

We will accept quote:

The cost of packaging for one pack of four burgers is:

	Cost	£
A	Cost of Ingredients for one pack of four burgers	
B	Cost of Packaging for one pack of four burgers	
C	Total Production cost for one pack of four burgers	

Price & Planning the Pitch Challenge

Tutor Score Sheet

Group Name

Scoring Criteria (please circle the most appropriate score)

Were the group's costings accurate?

Is the final selling price reasonable?

Is everyone involved in planning the presentation?

TOTAL:

Low → → → High				
1	2	3	4	5
1	2	3	4	5
1	2	3	4	5

Comments:

THEME: Your Money & Your Life: The Apprentice Food Challenge - The Pitch

LEARNING INTENTION/'I'

- I can make a presentation as part of a team and in front of others.
- I can evaluate my own work and that of others.
- I can identify some of the skills that I have used during this project.



VOCABULARY

Evaluation, judging sheet.

RESOURCES

- Materials from previous challenges
- Copies of:
 - The Final Pitch resource sheet
 - The Final Pitch score sheet
 - The Final Pitch evaluation sheet
- Laptop/projector if required for presentations
- Prize(s) - NB. as this project is about healthy eating chocolate probably isn't the most appropriate thing!
- Optional: External judge(s)

TEACHING/LEARNING ACTIVITIES

Engagement

Explain that this is the opportunity for students to showcase their work from the last few weeks. They will have about 15 minutes to practise their presentations. Explain that once the presentations start they are all expected to focus on them and that we celebrate success so every one deserves applause.

Core Activity

Allow each team about 15 minutes to practise their presentations
 Begin presentations; ensure each group gets an equal timeslot for their presentation.
 If you have one or more external judges they can score the presentations on a simple mark scheme of up to five points (30 points available) for each of the following: the quality of the presentation, was everyone actively involved, packaging, marketing, cost calculations.
 Alternatively you can do this or you can ask the students to do it individually.
 After all groups have given their presentation, congratulate the class and give some generalised feedback, emphasising the enterprise skills they have used & developed such as problem solving from a generalised brief, teamwork, budgeting, and a 'plan, do, review' process.
 Explain that you will give out the prizes to the best group once you have had a chance to confer with the judge(s)/consider all their work. Explain the need for each group to evaluate how they have worked together as well as how individuals have got on. Give out the evaluation sheets for students to complete while you decide on the awards.

Plenary

Give judgement - detailed feedback to each group
 Announce the winner.
 Present prize(s)

KEY QUESTIONS

Can you identify five skills you have personally effectively used in meeting your challenges?

AFL

Student evaluations.
 Feedback to each group.

DIFFERENTIATION

Students will make different contributions using their individual qualities and skills.

CROSS CURRICULAR OPPORTUNITIES

ICT for presentations.

NOTES

Use the judging sheet to ensure that all aspects of the challenge are assessed not just the obvious ones from this lesson.

Challenge - The Final Pitch

You had some time last lesson to get your pitch together. You now have another 15 minutes to check it through, making sure that you cover all the things asked of you and a little bit more.

You should also practise it at least twice!

Does your presentation have a positive and clear introduction and a good ending? If not get it sorted! Think about all the challenges you have completed to reach your finished, packaged, marketed burger. In the pitch, you must explain to the judge(s) why a shop would want to stock your burger. This is the chance to convince people that it is the best burger - so make sure you emphasise its good points and its USP.

Is it endorsed by any celebrities or sports teams?

Make sure you explain how you calculated the price of the burger and explain your advertising campaign as that would reassure the judge(s) that it would sell. Terms like 'value for money', 'quality ingredients', 'healthy' are good to include somewhere in your presentation.

This is the opportunity for you to showcase your team's work over the last few weeks. You will be judged on the following:

Team contribution How effectively all the team is contributing to the presentation?

Marketing Does your message fit in with your vision?

Product - Is it something customers might buy? How well are the health aspects covered?

Pricing fits in with image - Is the price appropriate to the product?

Slogan and logo and packaging design - How you use these effectively in the pitch.

The actual presentation

Your group has worked very hard to complete the Challenge. It is a great idea to get everybody in your group to do a little bit of the presentation - particularly if they worked on one particular bit of the challenge. It's OK to be nervous about presenting - even the most experienced television presenters still get scared beforehand. Here are some tips to help you:

- Have a clear opening/introduction and ending/conclusion to your presentation
- Make time to practice your presentation beforehand
- Take a deep breath and look directly at your audience
- Speak slowly and clearly
- Speak loud enough to be heard, but don't shout
- Try to make some eye contact with your audience
- Line up your group in the order that they will be speaking
- Pause and wait if your audience are laughing at a joke

Good luck!

The Pitch Judge's Score Sheet

Group Name

Scoring (please circle the most appropriate score)

Presentation

How good was the overall pitch?

Low → → → High

1	2	3	4	5
---	---	---	---	---

Team contribution

Did all the team contribute to the presentation?

1	2	3	4	5
---	---	---	---	---

Marketing

Does the message fit the burger and the target market?

1	2	3	4	5
---	---	---	---	---

Product

Is it something you that think customers would buy?

1	2	3	4	5
---	---	---	---	---

Pricing

Were all the costs included and is the price appropriate?

1	2	3	4	5
---	---	---	---	---

Slogan, logo and packaging designs

Were these used effectively in the pitch?

1	2	3	4	5
---	---	---	---	---

TOTAL:

Comments:

Student Evaluation

We would like your views on what it felt like to be part of this project. Please would you help by ticking the box that best describes how you felt.

When you were taking part in the challenge how did you feel?

Please tick one box for each challenge.

Challenge	Not really interested	Slightly interested	Interested	Very interested
Designing the burger & relish				
Making the burger challenge (if you did this)				
Packaging & marketing				
Price & planning the pitch				
The pitch				

How difficult did you find each challenge?

Challenge	Very hard	Quite hard	Quite easy	Very easy
Designing the burger & relish				
Making the burger challenge (if you did this)				
Packaging & marketing				
Price & planning the pitch				
The pitch				

How much did you learn from each challenge that was new?

Challenge	Nothing at all	A little bit	Quite a lot	Lots
Designing the burger & relish				
Making the burger challenge (if you did this)				
Packaging & marketing				
Price & planning the pitch				
The pitch				

If you did learn new things, please could you write down some examples.

This project is meant to help you work as part of a group. During each challenge did you . . .

Challenge	Work completely alone	Work a bit with others but mainly alone	Work mainly as a group but sometimes alone	Work only as part of the group
Designing the burger & relish				
Making the burger challenge (if you did this)				
Packaging & marketing				
Price & planning the pitch				
The pitch				

The project also helps you to develop and practice skills. These skills will be useful in school, at home, and later in working life.

	Designing the burger and relish		Making the burger challenge (if you did this)		Packaging & marketing		Price & planning the pitch		The pitch	
Skill	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Talking										
Writing										
Using numbers										
Solving problems										
Trying something new										

Note: When you answer the next questions, think about the whole project from start to finish.

Did the project make you think about . . .

	Yes	No	Because.....
The world of work and different jobs			
Skills and qualities wanted by employers			
How important it is to work with others			
How consumers are important for employers			

What would make the project better?

Thank you for completing this questionnaire

KALEIDOSCOPE

SS3

Certificate of Achievement

**Your Money & Your Life
Year 8**

**has successfully completed the
programme of study on
Your Money & Your Life**

signed

date

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Integrating PSHEE and SEAL A Scheme of Work for Key Stage 3 for all students



Your Money & Your Life Resources

Cyber bullying and E safety; branding; identity; On-line shopping; budgeting; peer pressure; banking; finances; healthy eating focus; careers options; life choices; aspirations

Organisation	Contact Details	Resource
Bank of England	www.bankofengland.co.uk/education	The Bank provides educational resources for primary and secondary schools. These are designed to help young people understand how the economy works and why inflation matters. Made of Money is intended for students aged 14-16 years.
BP Educational Service (BPES)	www.bp.com/sectiongenericarticle.do?categoryId=8041&contentId=7035835	Providing curriculum-linked teaching resources related to the oil and gas industry focused on inspiring young people through interactive learning and discovery.
BT Better World	www.antibullying.net	Resources include the Internet Green x Code, and communication resources.
Chat danger	www.chatdanger.com	Teenage website about potential dangers of interactive services online.
Childnet International	www.childnet-int.org	Portal to organisations sites around internet safety and cyber bullying such as Chat Danger.
Connexions	www.connexions-direct.com	Advice on work, careers, health, relationships, rights and money.
Direct.gov	www.direct.gov.uk	Direct.gov provides information from across UK government departments. Young people's sections covers Health and Relationships, Work and Careers, Politics and Government, Crime and Justice, Learning.
Eatwell website	www.eatwell.gov.uk	Healthy eating website for general public. Food Standards Agency.
Financial Services Authority	www.moneydeclar.fsa.gov.uk	
Food Standards Agency	www.food.gov.uk Publications orderline: 0845 6060667	Nutrition and food safety information. Links to publications, teaching material.
Food4thought	www.bhf.org.uk/food4thought	Games, downloads and information about nutrition.
Go Get It	www.bbc.co.uk/northernireland/schools/11_16/gogetit	Ages 13 - 16 career information covering CV, interviews.
Pfeg (Personal Finance Education Group)	www.pfeg.org	Independent charity helping schools to plan and teach personal finance relevant to students' lives and needs.
Suzy Lamplugh Trust	www.suzylamplugh.org	Personal safety advice.

Organisation	Contact Details	Resource
Teen Weight Wise	www.teenweightwise.com	British Dietetic Association site, includes recipes
Think u know Child Exploitation and Online Protection (CEOP) Centre	www.thinkuknow.co.uk	The UK's national law enforcement agency that focuses on tackling the sexual abuse of children. It gives information on the IT sites mobiles and new technology-areas for young people and teachers.

Local Organisations

Organisation	Contact Details	Resource
Community Dietitian	NHS Bournemouth and Poole 01202 733323	Limited availability-may be able to advise about appropriate nutrition information.
Dorset Food and Health Trust	www.dorsetfoodandhealth.co.uk 01202 849111	Charity supporting food initiatives in Dorset.