Teacher Notes

The City Menu and the Shipping Company

A 30-Minute Intro

This session introduces your students to companies and gets them working in teams. No finance background is needed to teach it. Marc's launch lecture covers markets, careers and the Investment Challenge in depth, so keep this light, let students do the digging, and encourage them to use AI from the start (subject to your school's policy)

Before the lesson

- Share the brief and Role Sheet, one copy per team, or post them on your school platform.
- Check which AI tools students may use under your school's policy.
- Set the assignment on Google Classroom or Teams and choose a deadline. About two weeks works well.

The lesson

Minutes	Section	What to say and do
0–4	**The hook**	**Ask:** "Who has a bank account?" Most hands go up. Then: "Where is your money right now?" It isn't sitting in a vault with your name on it. The bank uses deposits like yours to fund loans to people buying homes and businesses that want to grow. **Point to land:** when you save, you are lending. Someone else is borrowing. The bank sits in the middle and earns the difference between the interest it pays you and the interest it charges them. Financial markets work the same way, on a much bigger scale.
4–10	**Two kinds of role**	**Lenders, savers and borrowers.** Everyone in the market is at least one of these, and some are all three. A bank borrows from savers, lends to borrowers and keeps savings of its own. **Some roles own the money.** Governments, pension funds, insurers, sovereign wealth funds, and people investing their own savings. **Some roles move or guard it but don't own it.** Brokers, market makers, compliance officers and settlements teams. Use the example on the brief: the government has money, but it uses dealers to buy and sell for it, and the dealers don't own that money.
10–14	**Risk and chillies**	Risk here means what the person in the job stands to lose: money, bonus or career. **Quick vote:** how many chillies for a compliance officer (salaried, low personal risk) and a proprietary trader (trades the bank's own money, a bad year can cost the job)? Let the class argue. There is no single right answer.

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Minutes	Section	What to say and do
14–19	**The East India Company in two minutes**	Founded by royal charter from Elizabeth I in 1600. One of the first companies owned by shareholders. It started as a shipping company, sending ships to Asia to bring back spices, cotton, silk and tea. Its shares traded in the coffee houses of Exchange Alley, a few minutes' walk from today's Bank of England. It grew from a trading company into a ruler of much of India, with its own army. In 1773 it needed a government loan to survive. The Crown took over its Indian territories in 1858, and the company was dissolved in 1874. **Their job:** build a timeline of the company, then a share price chart showing what moved the price.
19–23	**Using AI well**	**AI drafts, you check.** Encourage follow-up questions such as “How sure are you?” and “Where does that come from?” Two traps to mention: “East India Trading Company” is the name from Pirates of the Caribbean, not the real firm. And reliable share prices only start in the late 1690s, so any exact prices from the early 1600s are likely made up.
23–27	**Reading a share price chart**	**Ask:** “What are the common features and annotations on a share price chart?” Take a few answers, then fill the gaps: **Axes:** time along the bottom, price up the side. East India Company prices were quoted per £100 of stock, so the axis should say so. **Trend, peaks and troughs:** the overall direction, and the highest and lowest points. **Annotations:** short labels pinned to the line where something happened, such as a war, a new law or a crash. **Gaps:** where no price exists, leave the line broken and say why. Modern charts often add trading volume as bars underneath.
27–30	**Teams and go**	Form teams of three. Hand out the brief and Role Sheet, and tell them the deadline. **First step for every team:** pick five roles from the Role Sheet and agree which side of the menu each belongs on.

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Key words

Have these to hand for when they come up.

Money and markets	
Capital	Money used to invest or run a business
Saver	Someone who puts money aside instead of spending it
Lender	Someone who lends money and is paid interest for it
Borrower	Someone who takes money now and pays it back later, with interest
Interest	The price of borrowing money, usually a percentage per year
Share	A small piece of ownership in a company
Shareholder	An owner of shares, and so a part-owner of the company
Bond	A loan to a company or government that pays interest. UK government bonds are called gilts
Dividend	Part of a company's profit paid out to its shareholders
Stock exchange	A market where shares are bought and sold
Liquidity	How easily something can be bought or sold without moving its price
Risk	The chance of losing money, or of a result turning out different from what you expected
People and roles	
Broker	Buys and sells for clients and earns a commission
Market maker	Always ready to quote a price to buy and a price to sell
Trader	Buys and sells shares, bonds or other assets
Fund manager	Invests other people's savings
Compliance	The team that checks the firm follows the rules
Regulator	The body that sets the rules and checks firms follow them. In the UK this is the FCA
The East India Company	
Charter	Official permission from the monarch to set up and trade
Monopoly	Being the only firm allowed to trade in something
Joint-stock company	A company owned by many shareholders who share its profits and its risks
Bailout	When a government rescues a company with money or loans
Bubble	When prices rise far above what something is worth, then crash
Share price charts	
Share price	What one share costs at a given moment
Trend	The general direction of the price over time
Peak and trough	The highest and lowest points on a chart
Annotation	A short label on a chart explaining what happened at that point
Volatility	How much and how quickly a price moves up and down

If students ask something you can't answer, note it down for Marc's visit. Good questions are part of the point.

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