Official Rule Book

Investment Challenge 2026/27 | School entries The Winter Retail Challenge • Strategy Meets Competition

1. The Client Scenario

Your client for the 2026/27 season is a 31-year-old professional female footballer at the peak of her career. Her Financial Advisor warns that her sporting income will predictably decline through her 30s, so her pension planning must be cautious. She is officially rated “long term income based medium–low risk,” but she still wants to take part in shaping her investment choices. As a brand ambassador for major fashion, food, and online retail brands, and as a well-followed social media figure and a young parent, she believes she has genuine insight into festive consumer behaviour, more so than the professionals.

After negotiation, her Advisor has allowed her to “play” with a limited portion of her wealth as an expert and to keep up her interest in the sector during the Christmas trading window (up to 20%, you choose and reason why). Your mission is to construct a portfolio that uses her festive retail insight while still protecting her long-term financial stability.

2. a Competition Structure

Teams of 1–3 traders must register under a unique team name inspired by a global financial institution, combined with your school name. No duplicate team names are allowed. E.G MGS Barclays

Key Dates

Stage	Date
Dealing submissions	Thursday 17 December 2026, before 4.30 pm UK time
Automatic liquidation	Monday 11 January 2027
Preliminary Results	Friday 15 January 2027
Report Submission	Friday 19 February 2027
Final Results	Monday 1 March 2027

3. The Dealing Platform

Trading takes place at www.junior-trader.org in the dealing room. Entrants will receive a password to access the Dealing Room.

4. Your One Shot

Submit your portfolio once, before 4.30 pm UK time on Thursday 17 December 2026. Once you submit, your trades and prices are locked in. You cannot deal again during the competition. Keep a record just in case!

5. Mandatory Portfolio Allocation

Allocate between 1% and 20% of your portfolio to each security. You may hold up to 10% in cash. Your allocations, including any cash, must add up to 100%. If your total is below 100%, you forfeit the difference. If your total is above 100%, the excess is deducted from your portfolio.

6. Themes & Strategy

Portfolios must be built around a thematic view of the market—something expected to influence markets between December and mid-January. Examples include festive retail patterns, inflation, supply-chain conditions, online shopping momentum, commodity behaviour, or general market sentiment. Political forecasting is forbidden. Themes must be explained in the final report.

7. Automatic Liquidation

All student portfolios will be automatically liquidated on Monday 11 January 2027. No changes may be made after the first trade submission.

8. The Investment Report

To receive individual certificates, students must contribute to a Team Investment Report of at least 4 pages. It must explain: the investment theme, the allocation rationale, subsector decisions, and a performance review. Reports must be concise, evidence-based, and signed by all contributing team members. Save your report with your team name, for example MGS-BARCLAYS, and upload it in the Dealing Room by Friday 19 February 2027. Your teacher has more notes on how the mark scheme is structured.

9. How You’re Scored

Final results are based on: 50% – The Written Report, 50% – Peer Relative Trading Performance. Any team outperforming the benchmark portfolio will receive a commendation.

10. What You Must Demonstrate

Teams must show: understanding of the client's risk profile, insight into market drivers, balanced portfolio construction, clear, defendable reasoning, and use of evidence such as inflation data, trading statements, and analyst commentary.

11. Founder & AI Challenge Portfolios

Two benchmark entries will be submitted:

A. Chat GPT and Claude's Portfolio — an AI-driven, data-modelled benchmark.

B. Marc's Portfolio — using real-world trading instinct. Teams that outperform either portfolio earn a 'Beat the Machine (Chat GPT & Claude)' or 'Beat the Expert' commendation will be commended

Teams that outperform BOTH earn elite status:

'Master Trader – 2026/27 Grand Champion.'