

THE IMAGES IN THIS REPORT ARE OF STUDENTS FROM LEEDS COLLEGE ON A TRIP TO THE FINANCIAL TIMES IN LONDON FOR A SHOWCASE OF THEIR WORK ON HOW FINANCIAL INSTITUTIONS CAN BE BETTER GUARDIANS OF THE FUTURE WORLD

3RD DEC 2024

SHERPAS.



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## ABOUT SHERPAS

Sherpas is a social enterprise who create social value by unlocking the potential of the next generation.

We equip teenagers with the skills and confidence to thrive in the modern workplace whilst empowering them to make meaningful contributions to the economy.

Our flagship programme is a 6-week paid remote work experience known to the young people taking part as the SuperSquad. This is complemented by our career immersion and future founders programmes.

Programmes are hosted on our proprietary tech platform called RealWork which breaks down barriers to opportunities by delivering place-based, needs-based and fully safeguarded impact.

We have focussed on scale from our inception because our mission is to create a generation of trained innovators, trained entrepreneurs and confident career-ready teenagers.

To date, we have trained over 5,000 young people across the UK and have paid £330k into the teenage economy. In summer 2024, we will extend our reach to Europe and Asia.

£5.14

SOCIAL RETURN ON
INVESTMENT

4,200

#STUDENT
OPPORTUNITIES TO DATE

£330K

PAID INTO
TEENAGE ECONOMY

54

NPS SCORE FROM

STUDENTS

Our impact measurement focuses on the 4Cs skills framework (Creativity, Communication, Critical Thinking and Collaboration). The uplift in these skills, pre to post programme, reflect a real financial value to the teenagers, measured by a wage premium.

Our methodology uses data from the Essential Skills Tracker 2023 report published by The Skills Builder Partnership. For the skills measured on our programmes, the wage premium is between £3900 and £5900. We band students based on their individual impact and align this to banded values of the wage premium, resulting in a monetary measurement of social value.

Each quarter our Impact Board meets to verify and validate these figures.

#### **OUR IMPACT BOARD**



Professor Dr Ger Graus OBE Global Education Director at Kidzania



Jacqui Dobson
Diversity and Inclusion lead
at Financial Times



Bronagh Healey Cyber Skills Resourcing Lead HM Revenue & Customs

# CREATING BUSINESS VALUE ALONGSIDE SOCIAL VALUE

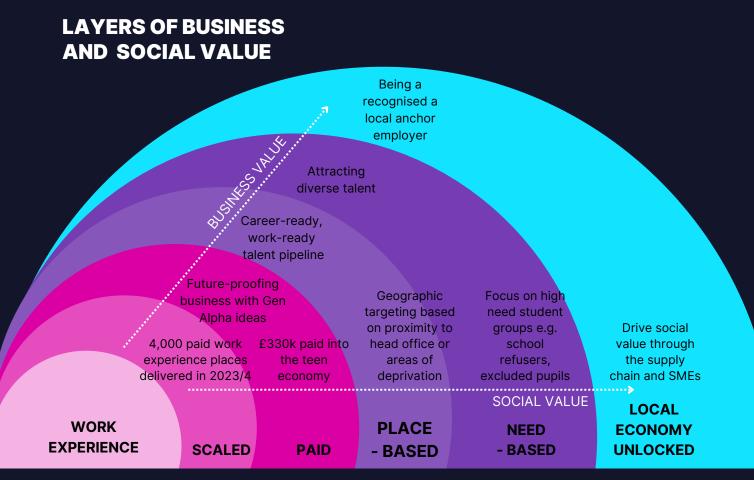
Social and business values are intrinsically linked, with each reinforcing the other. By offering paid work experience to young people, businesses not only make a positive social impact but also develop a talent pipeline that aligns with their future workforce needs.

Our programs enable businesses to nurture diverse talent, particularly from underrepresented communities. Engaging with young individuals from a range of socioeconomic backgrounds promotes inclusive hiring practices, leading to greater workplace diversity. This diversity sparks innovation, equipping businesses to be more adaptable and resilient in the face of future challenges.

Furthermore, by focusing on specific regions or schools with higher levels of need, businesses directly invest in the development of local talent. This approach strengthens community ties, addresses critical skills gaps, and supports the local economy, creating benefits that extend far beyond the immediate workplace.

On top of that, supporting young people through paid work experience has a ripple effect on local economies. While much of what these young individuals earn is saved, a significant portion is spent in their communities, driving growth and supporting small businesses.

This holistic approach not only prepares the next generation, but strengthens businesses and the communities they operate in.



## MATCHING UK GOVERNMENT REQUIREMENTS

The 4 most relevant Model Award Criteria that Startup Sherpas solutions align to:

#### **MAC 2.2**

Create employment and training opportunities particularly for those who face barriers to employment and/or who are in deprived areas, and for people in industries with known skills shortages or in high growth sectors.

#### HOW?

We deliver tailored programmes that provide young people—especially those facing barriers to employment—with opportunities to develop essential skills. Our recruitment approach spans all diversity metrics, including gender, socioeconomic background, ethnicity/heritage, and neurodiversity, ensuring representation from all walks of life. By focusing on high-growth sectors and addressing skills shortages, we prepare teens for meaningful careers while connecting diverse talent with industries in need, bridging critical gaps in the job market.

#### **MAC 3.3**

Support the development of scalable and future-proofed new methods to modernise delivery and increase productivity.

#### HOW?

We support the development of scalable, future-proofed methods by delivering innovative programmes that modernize how skills are taught and applied. Through real-world challenges, we help young people engage with emerging technologies like AI, fostering adaptability and productivity. Our approach equips students with the tools to navigate and leverage modern workplace demands, ensuring they are prepared to contribute to industries seeking to increase efficiency and remain competitive in a rapidly evolving economy.

#### **MAC 2.3**

Support educational attainment relevant to the contract, including training schemes that address skills gaps and result in recognised qualifications.

#### HOW?

By designing training schemes tied to real-world challenges, we ensure young people gain practical experience and certification that enhance their career readiness. Our programmes also prepare them for the fast pace of change in the workplace, emphasizing adaptability and the critical role Al will play in shaping future roles. By fostering technical confidence and teaching students how to navigate innovation-driven environments, we equip them to excel in rapidly evolving industries.

#### **MAC 4.2**

Influence staff, suppliers, customers and communities through the delivery of the contract to support environmental protection and improvement.

#### HOW?

We focus on developing green skills in young people, preparing them for the sustainable economy and the green jobs of the future. By building collaborations across supply chains and partners, we unlock opportunities to drive innovation in environmental initiatives. These partnerships help shape the roles needed to support ecological sustainability and create a pipeline of talent ready to meet the demands of a green, future-proofed workforce.

















# OUR FLAGSHIP PROGRAMME: PAID WORK EXPERIENCE (THE SUPERSQUAD)

#### What are we delivering?

A SuperSquad paid work experience programme for up to one hundred 13 to 19 year olds. Squad members follow a step-by-step innovation process for 24 hrs over 6 weeks answering a real business or societal challenge.

Work is completed outside of school with students being responsible for their own time management and completion of work. As well as exposure to a new industry, young people are developing key 21st century employability skills of communication, collaboration, critical thinking and creativity.

In week 3, we host a Squad Q&A session with the client. This is an incredible opportunity for the Squad to talk directly to an expert in the industry.

#### What is the theme?

We work with you in advance to choose a theme. It is important that the SuperSquad focuses on a true business challenge. Squads have previously worked on complex topics such as new risk bearing products for the insurance industry, the design of green jobs for the future economy and how to get more young people using rail travel.

#### How many students on a Squad?

The minimum is 30 and maximum is 100 for a single Squad. We will work with the SLTs at schools to ringfence some spots which they can use with students they feel will particularly benefit from the experience (disengaged, school refuses etc.). We will also reflect all diversity metrics including: gender, geographic socio-economic, and neuro-diversity, socio-economic diversity.

#### What are the outputs?

- A database of low fidelity ideas
- An idea catalogue of the Top 10 ideas chosen by the Squad
- Our impact report, calculating the social value of the programme.

#### **Additional Social Value!**

Employers who sponsor a SuperSquad will receive a bespoke CareerQuest created for their business, with five schools gifted a license to access it. Learn more about CareerQuests on the next page

#### FLEXIBLE OPTIONS

PILOTS - 30 OR 100 STUDENTS
PROGRAMMES - 500+ STUDENTS
PLACE-BASED, NEEDS-BASED OR ANY OTHER SPECIFIC TARGETING
£420 PER STUDENT FOR SQUADS (100+ STUDENTS)
£500 PER STUDENT FOR SMALLER ENGAGEMENTS
SEE PAGE 14 FOR MORE DETAILS



## DIVERSITY BY DESIGN

Our SuperSquads are intentionally diverse, encompassing factors such as gender, geographic location, socio-economic background, and neuroinclusion.

By collaborating with schools throughout the UK, we take a targeted approach that aligns with objectives such as proximity to head offices, contract sites, or key focus areas.

This strategy enables us to connect with underrepresented groups and promote social mobility. By paying students to participate, we not only incentivise engagement but also create opportunities for those with limited confidence in their future prospects, making the experience accessible and impactful for all.

"I loved being part of a group and exchanging ideas, especially because they provided perspectives I hadn't thought of before."

"It has definitely helped me understand more about what I want to do, and specifically what the business world is like"

"I have learnt to be more financially independent and how to create my own ideas"

"It has opened up my mind to new possibilities and made me feel more confident about my future"



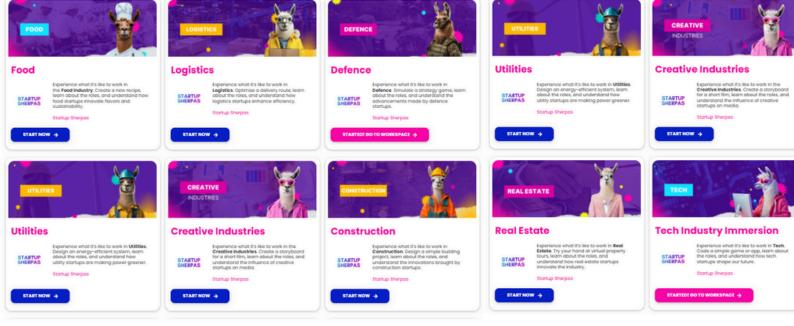
Diversity metrics from a recent Squad

Our Sherpees represented all ethnicities, but more interesting is how they describe their heritage. They are free to tell us about their heritage in their own words, and the results are wonderful!

My ethnicity is Sri Lankan Tamil however my nationality is Italian. – Neha

I am a Black British girl and I originate from Nigeria so I get to have the best of two cultures. – Ariela

From Yorkshire with Scottish Heritage:) - Charlie



# OUR AT-SCALE PROGRAMME: CAREER IMMERSION (CAREERQUESTS)

#### What are we delivering?

A CareerQuest is a short, interactive career taster programme, featuring 7 task-based missions that take 2-5 hours to complete. Students explore both Obvious and Hidden Careers within a given industry or sector, gaining practical insights into the roles. CareerQuests are available for all students within a school, providing a valuable career exploration tool.

#### What is the theme?

There are 15 industries covered as standard, with clients able to add new sectors and roles.

Each CareerQuest is tailored to a specific industry or sector. We work closely with clients to design content that highlights key roles and tasks within that field. Clients can choose industries, and we create bespoke content, ensuring relevance and engagement for students..

#### How many students on a Squad?

Each CareerQuest is available to all students at participating schools, reaching up to 1,000 students per school. Our network of schools is growing every month, expanding access to this valuable resource.

#### What are the outputs?

Students gain hands-on exposure to various industry roles and career paths. Upon completion, they receive a certificate and priority access to paid work experience in that sector.

Clients get a quarterly report on the number of students completing the Careerquests and a key insight pack (there are

#### COMMUNITY WIDE IMPACT

BRAND AWARENESS WITH 1,000S OF YOUNG PEOPLE
AN AFFORDABLE OPTION FOR YOUR SUPPLY CHAIN TO SUPPORT YOUNG
PEOPLE AND SHOWCASE THEIR COMPANY AND ROLES
STARTS AT £7,500 FOR HIGHLIGHTING COMPANY IN 10 SCHOOLS
SEE PAGE 15 FOR MORE DETAILS

## UNIQUE PROGRAMME DESIGN

Our program stands out with its distinctive design, blending a comprehensive approach to career exploration with a strong emphasis on innovation and entrepreneurship. It offers a structured framework that guides young individuals through various layers, ranging from industries and career pathways to specific job roles and company cultures, helping them confidently navigate the professional landscape.

Additionally, our programs incorporate essential yet often overlooked workplace skills, such as payroll management and IT onboarding. This holistic approach ensures participants gain practical, real-world knowledge to thrive in their future careers.

#### **Challenge Layer**

A bespoke challenge statement will be crafted for each project focusing on a real business or societal challenge

#### **Company Layer**

Programmes allow companies to showcase their brands, their values and their work culture

#### **Role and Pathways Layer**

Programmes introduce students to a handful of roles - the hidden and the obvious

#### **Industry Layer**

Programmes are tailored to showcase an industry in a teen-friendly way to ensure they break traditional stereotypes

#### **Innovation Layer (21st century skills)**

All programmes have a foundation in innovation and entrepreneurship

#### **Critical Thinking**

Students explore unfamiliar topics, identifying key elements through analysis and prioritisation

#### Creativity

Students generate 200+
ideas, honing their
expansive thinking by
exploring diverse
possibilities and
perspectives

#### Collaboration

Students work in teams with 10 peers they've never met, building on each other's ideas and giving constructive feedback

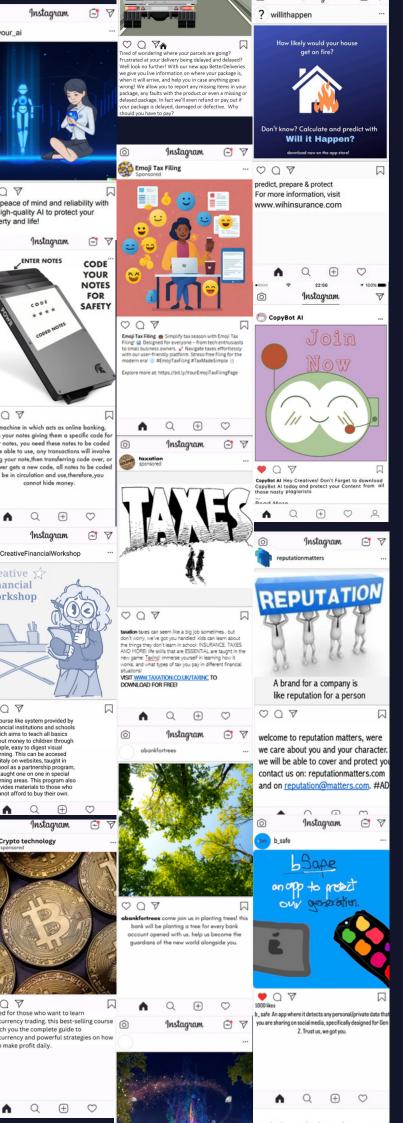
#### Communication

Students learn to pitch their ideas effectively and articulate their benefits clearly

#### **The Boring Layer**

Young people need to learn the critical (but boring) work skills such as payroll, IT and other systems onboarding, email comms, time management, office etiquette and stakeholder management.





## EMPOWERING STUDENTS THROUGH IDEAS

Think about the first time in your career when you were asked to contribute your ideas, you probably thought "wow, they value my opinion". That is why our SuperSquads are all centred around idea creation and the innovation process. It is the perfect vehicle for explaining a challenge and an industry whilst also boosting confidence. By the end of the programme, the young people feel empowered to pitch their ideas. Students who questioned why a company would want their ideas at the beginning of the programme, is asking about IP ownership at the end! Quite a shift.

The outputs in part focus on the students ideas given the key role they play.

A Squad of 100 students will produce:

- A database of 1,000 low fidelity ideas
- 100 high fidelity ideas
- An idea catalogue of the Top 10 ideas chosen by the Squad
- Our Impact report containing the 4Cs data and social value of the project



# THE FIRST RULE OF CAREER PROGRAMMES... NO INDUSTRY TALK!

To ensure no barriers to entry and therefore true diversity of applicant, we insist that the promotion of SuperSquads focusses on passion not industry. Our USP is that we talk to 100s of young people day in day out so know what they connect with.

So talk beauty school rather than life sciences, anti-scam club rather than cyber-security and climate studio rather than offshore wind. Once signed up, we have plenty of time to immerse them in the specific language of the industry but for now, let's play to their passions.







### **3 THINGS TO KNOW**

## LOW EFFORT FOR YOU

Logistics, Risk, Compliance. All done.

We have designed this to be a simple to execute solution that can be deployed at scale. We have taken care of the safeguarding, logistics, legals, risk and compliance that is needed to work with young people. This is all separated from your organisation to make this simple, low risk and easy to implement.

## ACCESSIBLE AND INCLUSIVE

It's remote, and on their schedule.

Teenagers have lives. They may be caring for an ill parent, or playing football for their local team. We make it simple for them to participate outside of school, and in their own time. 40% of our students complete the whole programme accessing it only via their mobile device.

## DEEP FUTURE INSIGHTS

We use AI to analyse the datasets and report back to you.

We titled the business case 'True Impact' because it truly does create true impact across the business and out into the community. The social impact of our SuperSquads is measured by our impact advisory board and currently stands at a 5.81x return on investment from that point of view alone.

## SIMPLE STEPS TO GET GOING

#### INTERNAL BUY IN

And confirming you want to proceed.

We support your internal conversations as you need. We are available to answer all the practical questions, we have a demo available and example project outcomes, and Sherpee experiences.

## PROCUREMENT SIGN OFF

And getting the Purchase Order.

We suggest connecting us with your procurement team as soon as possible.

Our email is invoices@startupsherpas.co.uk

## PLANNING THE WORKSHOP

To design the question.

Once we have confirmation of your plan to proceed, we'll ask you to share the names of the stakeholders that will attend the planning workshop with us and begin the preparations.















# INTERESTED? LET'S CHAT!

Contact our founder and CEO, Kathy: <a href="mailto:kathy@startupsherpas.co.uk">kathy@startupsherpas.co.uk</a>

We cannot achieve our mission alone!

Collaboration is at the heart of everything we do, and we are always seeking like-minded partners to join us in shaping a generation of confident, career-ready young people. Whether you're a business looking to develop talent pipelines, a school eager to engage students with work experiences or a government body aiming to drive inclusive growth, we want to hear from you.

Together, we can create opportunities and unlock the potential of the next generation.

We exist to create a generation of trained innovators who can solve the world's biggest challenges.

#### THE FOUNDING TEAM



Kathy Walker Chief Executive Officer



Hugo-Pickford Wardle Al-First Workforce Advisor



Dan Roe Chief Technology Officer

# BID SUPPORT APPENDIX

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## **SUPERSQUAD SNAPSHOT**

Overview	Information	Comments
Target Audiences	The programmes target teenagers from 13-19 years of age.	Sherpas have a network 2,000+ schools and colleges across the UK. Sherpas can target students based on several diversity factors: geographic, gender, ethnicity, neurodiversity, age and socio-economic diversity.
Cost	The cost per young person is £420 per student.	The cost is based on a minimum of 100 students taking part. If Squads have fewer than 100 students then the cost per student increases.
Time for Delivery	A 4-week lead time is needed to mobilise for a specific target audience and geography.	Programme lasts 6 weeks. Programmes cannot run May-June due to our commitment to not disrupt studies during exam periods.
Space for Writing in Bid	0.25-0.5 pages	Notes for wording later in this document
Measurement	Social Return of Investment based on increase in confidence across key skills (4Cs: creativity, collaboration, communication and critical thinking) which lead to a wage premium for these skills of between £3,900 and £5,900.  Student hours can also be used as a proxy metric, a 100-strong Squad translates to 28,000 student hours.	Article from the Tony Blair Institute for Global Change - https://institute.global/insights/public-services/ending-big-squeeze-skills-how-futureproof-education-england Wage premium - from Skills Builder Partnership https://www.skillsbuilder.org/file/essential-skills-tracker-2023

## **CAREERQUEST SNAPSHOT**

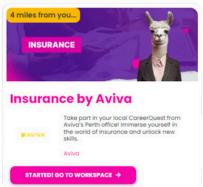
CareerQuests are designed to be accessible for companies of all sizes, offering a range of price points to suit different budgets. Whether you're a local business or a large enterprise, you can sponsor a CareerQuest tailored to showcase your industry, roles, and values.

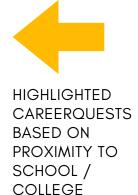
**Focus Area** – Highlights the scope of the CareerQuest's impact

Highlighted Range – Defines how widely the CareerQuest is highlighted School Licenses – Number of schools gifted licenses for all students Paid Work Experience Places – Number

Paid Work Experience Places – Numbe of students sponsored for paid work experience opportunities

#### **Local CareerQuests**





#### **National CareerQuests**





Education

**Creative Indus** 

Tier	Focus Area	CareerQuest Reach	School Licenses	Paid Work Experience Places	Total Cost
Basic	School Reach	Highlighted in 10 schools	1 school	None	£7,500
Bronze	Local Reach	Highlighted in 20 schools	5 schools	2 students per school (10 in total)	£17,750
Silver	Regional Reach	Highlighted in 50 schools	10 schools	3 students per school (30 in total)	£24,000
Gold	National Reach	Highlighted in all UK schools*	20 schools	4 students per school (80 in total)	£34,000

Time for Delivery - 4 weeks, time needed to create the bespoke Careerquest and select and onboard the schools

Measurement - Student participation converted into student hours. 1 Careerquest completed = 4 student hours. Measured across all schools gifted a licence.

## **EXAMPLE BID WORDING**

#### From the Leeds City Council bid

Our paid work experience programmes (nicknamed the SuperSquads) have been designed to be delivered at scale. Squads of 100s of students are given 7 missions per week to complete over 6 weeks (24 hours of work in total). Each mission takes 25 mins. If they finish all the missions, they will be paid £134.40 (this is based on minimum wage for apprentices).

As the students go through the 24 hours of work experience, they will tackle a vast range of activities, from desk research to customer interviews, from spreadsheets to design. The students will discover that every challenge in every industry provides a wide range of potential careers. And while they are exploring those careers, their interest in the industry will increase.

Much of the work is done individually and asynchronously. This way of working simulates home working and hybrid working models common in many industries. For the last week of the project, students gift their ideas to the group, abandoning their own ideas and adopting everyone else's ideas. The best ideas are then taken on by groups to be developed further through a collective approach. These are then shared with the corporate sponsors.

Startup Sherpas has built a proprietary e-doing platform that allows geographically diverse groups of students to work together asynchronously. Our secret sauce is that the platform hosts our unique innovation methodology which takes participants through the innovation process step-by- step. We use 25-minute time-boxed missions which are themselves broken down into step-by-step instructions. All the work is uploaded back to the platform for analysis and tracking.

At the end of every programme, students are made aware of different pathways to follow. This may be routes in the industry (where agreed with partners or sponsors) or could be on other Startup Sherpas programmes.

#### From the Torbay bid (Green skills specific version)

The Super Squads will be given 7 missions per week to complete over 6 weeks. We use 25-minute time-boxed missions which are themselves broken down into step-by-step instructions. All the work is uploaded back to the platform for analysis and tracking. The missions will enable participants to gain skills aligned to Torbay's skills gaps e.g. by introducing them to the concept of retrofit construction. Completing the missions will increase their understanding of and interest in learning more about the sector.

To celebrate achievement and motivate participants to build on their success participants will gain digital badges following completed missions. Each badge will acknowledge the specific green skill gained. We pay our SuperSquads participants an amount equivalent to an apprenticeship wage. This supports the recruitment process and helps to ensure diversity of applications. Monetary recognition also demonstrates to the young people that society is willing to invest in their potential, encouraging them to be confident enough to put forward their ideas for innovation.

Gaining green skills and increasing their knowledge of and passion for the green sector will inspire participants to progress into green training and education. Our introductory content will make it clear to participants that SuperSquads is stepping stone to further skills development. Participants will be able access details of green sector training and education opportunities including eligibility requirements and how they can apply and access relevant student financing. We will host a check-in at the end of the programme during which Kathy Walker, our Co-Founder and Chief Impact Officer, will promote next steps options to participants. Our supporter Arianna Abdul-Nour, a former Head UK Youth Delegate to COP28, will also attend and share experience in excelling in high-value work within the green sector at an early age, inspiring participants and so raising ambitions.

## **KEY COMPANY INFORMATION**

Overview	Information	Additional Comments
Company Name	Startup Sherpas Education Limited	Known commonly as Sherpas, or previously as Startup Sherpas
Company Type	Private Company Limited by Shares Member of Social Enterprise UK	Membership of Social Enterprise UK comes with a profit promise – "reinvest or give away at least half your profits or surpluses towards your social purpose"  Our profit giveaway comes in part from the student payments but also providing any student on our SuperSquads with free access to our entrepreneurship programme.  Our articles of association state that we will:  • Support young entrepreneurs through free access to our startup programmes and mentoring  • Support young entrepreneurs through micro-funding initiatives  • Encourage a slow travel policy amongst all employees to minimise our use of flights.

## **TESTIMONIALS**

"As part of a modern civil service, we want a workforce which is skilled, innovative and ambitious, which aligns really well with the ethos of Startup Sherpas. HMRC is really excited to be supporting this initiative." - **Bronagh Healey, Cyber Skills and Resource Manager, HMRC**.

"Partnering with Startup Sherpas to co-create the future of insurance with our future customers not only delivered amazing impact for the young people involved, but it has inspired our own people and produced actual new ideas that we are pursuing. We're always wanting to do more to serve our communities, and bringing them directly into the innovation process is proving transformational." **Paul Welsh, Head of Innovation, Aviva.** 

"The skills that the students learn through the Startup Sherpas programme are exactly the skills they need for work. On top of that, we have seen a direct link between students participating in the programme and improvements in their academic life." *Gina Yates, Head of Careers, Leeds City College.* 

"SGN are very happy to be involved and get a completely different insight and angle on what we're doing... looking forward to seeing the results of the next cohort!" **Selwyn Rose, Head of Innovation, SGN.** 

## CASE STUDY: LEEDS CITY COUNCIL



## CONSIDERING JOBS IN THE GREEN ECONOMY WITH THE LEEDS TALENT SQUAD

We partnered with the city of Leeds to ask teenagers how 15,000 green jobs could be created across the city. The 200 teenagers from all over the city were immersed into the world of green jobs, and then took part in our talent squad. Inventing their own perfect green job and then the career pathways to that job.

The ideas that the teenagers developed ranged from interventions at primary school all the way to government support and the dataset of 2000 ideas provides a rich and deep dataset for both Leeds and other councils to draw on to develop their Green Jobs Talent Strategy.

"Green jobs is such a broad category it was really amazing to see how effecting the talent squad format was to come up with both a set of defined roles that we can use to articulate what we mean by green jobs, but also practical and bold ways of engaging teenagers in possible careers pathways." Martyn Long - Head of Skills and Employment Leeds City Council

# CASE STUDY: ACCENTURE / HMRC



## CAN YOUNG PEOPLE SOLVE PROBLEMS FOR GOVERNMENT?



A practical, paid work experience programme where teens engage with real business and societal challenges. This challenge brought together the expertise from the private and public sector with HMRC guiding the young people through the world of tax, and Accenture inspiring them to think about emerging technologies.

Over the 6 weeks, the Squad came up with 1,000 ideas, ranging from Al-based financial management apps to educational campaigns and cash detection tech. This reflects a key principle of a SuperSquad; allowing space for the most diverse set of ideas to drive true innovation.

"As part of a modern civil service, we want a workforce which is skilled, innovative and ambitious, which aligns really well to the ethos of Startup Sherpas. HMRC is really excited to be supporting this initiative" Cyber Skills Manager at HMRC.

# CASE STUDY: AVIVA NATIONAL ROLLOUT



# AVIVA PROVIDE PAID WORK EXPERIENCE TO 1,000 TEENAGERS ACROSS THE UK

We partnered with Aviva to engage 1000 diverse teenagers in the development of new insurance ideas across multiple lines of business, including motor, home, sustainability and Health. By doing this, we created a set of 1000 ideas in each area we focused on pulling out the key trends and breakthrough ideas that matter.

Aviva had already seen a 10x increase in their brand awareness with these Gen Alpha future customers and, most importantly, a 2x increase in career interest from our work in 2022, which drove the decision to 10x our partnership in 2023.

"Partnering with Startup Sherpas to co-create the future of insurance with our future customers not only delivered amazing impact for the young people involved, but it has really inspired our own people and produced actual new ideas that we are pursuing. We're always wanting to do more to serve our communities, and bringing them directly into the innovation process is proving transformational." – Paul Welsh – Head of Innovation.