# Build & Conquer & Conquer

**Empowering Young Minds for Financial Wellbeing and Success** 



www.buildconquer.com



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## **COMPANY OVERVIEW**



### Vision

To be the champion for young people in the UK when it comes to learning about money. We dream of a future where everyone, no matter who they are or where they come from, knows how to handle their money wisely. We want to see smart financial choices become the everyday thing for young people, so they can build a bright future for themselves. We believe that financial education is a powerful tool to break down the cycle of poverty and build a more equitable society for all.

#### Mission

At Build & Conquer we are on a mission to help young people in the UK (ages 9-25) learn more about money, because right now, not enough people know the basics. In fact, most people in the UK don't know enough about money to make good choices. This can lead to problems such as not saving enough for the future, getting stuck in debt, or missing out on opportunities.

We believe everyone should have the chance to learn how to manage their money well, no matter their background. That's why we are working hard to:

- Make learning about money fun and easy through engaging programmes and activities.
- Teach young people the important skills they need, such as budgeting, saving, investing, and avoiding debt.
- **Help narrow the wealth gap** by ensuring everyone has access to the same knowledge and opportunities.
- Make financial education a normal part of every school so everyone has a chance to learn.

Build & Conquer believes that financial literacy is a right, not a privilege. By working with schools, communities, and businesses, we can create a generation of young people who are confident and in control of their finances.

# **OUR VALUES**



At Build & Conquer, we believe in empowering young people to achieve financial well-being. We foster a collaborative and innovative environment, working hand-in-hand with educators to create bespoke inclusive and engaging financial literacy programmes. Through trust and continuous improvement, we aim to equip students with the knowledge, skills, and ambition to take control of their financial future and dream big.

#### Our Values

- **Collaboration:** Highlighted by mentioning working closely with teachers.
- Empowerment: Emphasised as the core objective of the company.
- **Creativity:** Reflected in the commitment to innovative and engaging programmes.
- Trust: Underlined by the importance of trust earned from clients.
- **Diversity & Inclusion:** Addressed through the focus on inclusive programmes.
- Ambition: Incorporated by encouraging students to dream big.



#### **FOUNDER**







Money wasn't a topic openly discussed in my childhood home. Growing up in a financially disadvantaged environment, I began contributing to the household income at 15. This experience gave me a burning curiosity about how lack of finances affect our wellbeing.

Despite the crucial role finances play in everyday life, financial literacy still remains a taboo topic for many households, and comprehensive financial education is still absent from the educational curriculum. This realisation fuelled my ten-year+ journey of acquiring financial knowledge and expertise.

Today, I'm extremely passionate about making a difference and sharing my learnings with individuals, so that they can also live a life unshackled from financial pressure.

Sharan Kaur Varaitch

**Founder of Build & Conquer** 



# OUR WORKSHOPS



#### **Primary School (KS2)**

#### "Understanding Money" Programme Summary For Curious Young Minds!

Our engaging and interactive primary school workshops takes children on a journey of financial exploration. They will learn about:

- **Understanding money:** Introducing different ways to pay, responsible spending and the key differences between needs and wants.
- Making smarter choices: Learn the importance of setting budgets, and understanding value for money
- Building financial responsibility: Explaining the benefits of making wise choices with money.

By the end, children will gain the knowledge and confidence to navigate their finances with a positive and responsible attitude.

#### Secondary School (KS3 & 4)

### "Financial Freedom: A Guide for Young Adults" Programme Summary Get Ready to Thrive!

Our comprehensive workshops equip young adults with skillsets they need to confidently navigate the world of money. Our workshops will guide them to:

- **Money mindset:** Overcome limiting beliefs & understand emotions' impact on finances.
- **Financial literacy 101:** Decipher payslips, navigate the cost of living and understand essential financial concepts.
- Investing & passive income: Learn about investing & passive income, understanding risk.
- Credit & debt management: Navigate interest rates, build good credit, and differentiate between good & bad debt.

Our programme will leave students empowered and informed about different financial choices available to them to lead a financially fulfilling future.

# OUR WORKSHOPS



#### Sixth Form/ Colleges (KS5)

#### "Financial Springboard for Young Adults" Programme Summary Preparing Young Adults for Financial Independence!

This workshop programme equips students with the knowledge, skills, and confidence to navigate the financial landscape as they embark on their next steps - whether it be university, the workforce, or apprenticeships. The programme covers:

- Craft a positive money mindset: Challenge limiting beliefs, conquer emotional spending triggers, and make informed financial decisions.
- Navigate financial independence: Master different banking options, understand student finance, taxes, and national insurance.
- **Become a budgeting boss:** Create and stick to a budget, optimise spending habits, and live within your means.
- Explore wealth creation: Learn investment basics, passive income strategies, and responsible debt management

The students will leave feeling prepared to take control of their finances, ready for the next stage of their journey.



## **OUR TALKS**



#### **University Talks**

"Level Up Your Financial Literacy" University Talks Package.

This comprehensive package equips university students with advanced skills and strategies to manage their money effectively. In this package we explore:

- Master your mindset: Develop a proactive approach, challenge limiting beliefs, and prioritise needs over wants, fostering financial responsibility.
- Build an individualised budget: Craft personalised budgets, track spending, and set achievable goals.
- **Demystify advanced finance:** Gain insights into investments, explore passive income, and navigate different risk levels required for informed decision-making.
- Master responsible credit: Understand credit scores, debt impact, and responsible credit card use. Differentiate good vs bad debt and recognising when to seek support.

#### **Community Outreach**

#### **Expanding Financial Education: Beyond Educational Institutes**

Beyond equipping students, we offer a range of financial education talks tailored to diverse audiences:

- **Community talks:** Empowering individuals in local communities to make informed financial decisions. This includes budgeting basics, understanding credit, and building financial security for better financial wellbeing.
- Supporting At-Risk Youth: Providing age-appropriate financial literacy workshops for NEET children (Not in Education, Employment, or Training) and those working with youth offending teams. These sessions focus on responsible financial habits, building essential skills, and fostering positive money mindsets.

Our goal is to bridge the financial knowledge gap through education for individuals of all backgrounds to build a brighter future.

# **TESTIMONIALS**



#### Don't just take our word for it...

"It was the best session of the day! It
encouraged our students to explore
the importance of mindset &
willingness to engage with as many
opportunities as possible to strive
for financial security."

Nicola Griffiths Assistant Principle Bristnall Hall Academy "In a society where financial literacy is increasingly essential, Build and Conquer has proven to be a beacon of empowerment for young women. Through their tailored workshops designed specifically for our Year 12 students, they have successfully imparted fundamental money management skills, including understanding payslips, pensions, and budgeting, which are indispensable for navigating adulthood"

Katie Spence Faculty Lead for Enrichment and Holistic Education Batley Girls' High School

"Absolutely outstanding! I had high expectations and they were 100% met!"

Maggie Keeley Head of Wellbeing Wolverhampton Grammar School

"Really good investing insight for students. I'd recommend B&C, great opportunity to understand important factors of finance. I really wish I had the opportunity to learn this key information at school."

Luke Roper Head of PE Blue Coat Academy "B&C worked uniquely with us to design a session that met the needs of our students including details about Islamic finance. B&C offered them valuable content that could help shape their life chances."

Caroline Pardoe
Assistant Head
Blue Coat Academy



# CONTACT INFORMATION

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