

Build & Conquer



Educating the Nation for Financial Wellbeing
and Success



www.buildconquer.com



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FE = Financial Education

ABOUT



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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 affects 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



COMPANY OVERVIEW

“Everyone deserves access to comprehensive financial education, regardless of background or socioeconomic status”

Vision

To be the money management champion for young people and adults in the UK. 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 people all across the UK, so they can build a bright future for themselves, full of opportunities. We believe that financial education is a powerful tool to break down the cycle of poverty and build a more equitable society for all.

Our Mission

Our mission is to empower and uplift people across the UK, providing them with the essential knowledge of financial literacy that is their right. We firmly believe that financial literacy is a catalyst for change, capable of narrowing wealth gaps, including those of racial and gender. By equipping individuals with the tools, they need to make informed financial decisions, we are actively paving the way for a more equitable and prosperous society. Together with our partners, we are on a mission to ensure that every person in the UK has the opportunity to learn about money and build a secure and successful future, breaking down barriers and creating a level playing field for all.

The Financial Education Gap

Financial education is a vital tool for everyone in the UK. A two-year segmentation study shows 20.3 million people are now living in financially vulnerable circumstances across the UK, up by 16% from 17.5 million in 2022. Studies show people do not have the skills or confidence to manage money well by planning and saving for the future, and build financial resilience for times of difficulty.

Women, in particular, often face unique financial challenges, such as gender pay gaps. Women are also more likely to be victim in harrowing situations such as domestic abuse and trafficking and by providing specialised financial support, it can help to rebuild lives.

Understanding concepts like budgeting, saving, and investing are empowering concepts which can help an individual to make better financial decisions and increase the hope of creating a better future.

We talk about the crucial concept of delaying gratification and avoiding unnecessary debt through encouraging mindful spending, this provides individuals with the knowledge and skills needed to build security for the future and achieve positive financial wellbeing.

Educational Institutions

Despite being part of the national curriculum since 2014, financial education continues to be a challenge for many young people. The 2022/23 Young Persons' Money Index highlights that their financial worries are growing, largely due to the limited availability of high-quality financial education and teachers' uncertainty about teaching the subject comprehensively.



Our Clients

At Build & Conquer, we provide accredited, bespoke, interactive financial literacy workshops and talks for young people and adults on a variety of topics. We work closely with our clients to understand their needs and we pride ourselves on transparency about what we feel might work based on our experience to create maximum impact with our audience.

There is so much to cover in the world of finance, we work closely with you to understand impact your industry is trying to create whilst matching up our skills and experience - offering the best possible solution. We pride ourselves on collaboration and building trust to support those in need of crucial financial education.

We proudly support: -

- Educational Institutions such as schools, colleges, universities, providing student workshops, financial literacy programmes and teacher training.
- Local authorities to work with youth offenders, individuals who are not in employment education or training (NEET) and employment & skills.
- Alternative provision based organisations.
- Organisations that provide resources and support to individuals impacted by domestic abuse and modern slavery.
- His majesty's prison and probation service.



Working In Partnership With



OUR FINANCIAL EDUCATION TOPICS

Build & Conquer offers an abundance of financial information and impartial guidance. The data we provide is essential for building and growing wealth. By understanding these key financial concepts, individuals can take charge of their financial futures, empowering them to pursue their dreams with confidence.

- Mindset awareness and critical thinking.
- Delaying gratification for a better future.
- Making value for money choices.
- Interest rates & APR.
- Cost of living & inflation.
- How banks work and general banking.
- Reading payslips.
- Tax deductions & national insurance.
- Budgeting.
- Tips on how to save.
- Investing, including asset classes and managing risk.
- Assets vs liabilities.
- Passive income.
- The end-to-end process of home ownership.
- Different types of credit.
- Using credit to your advantage including credit scores.
- Debt management.
- Pensions.
- Student finance.
- Apprenticeship wage.
- Recognising social media and other online scams.
- Emotional manipulation using finance.
- Ethnic financial information such as sharia law, religious wealth creation values such as earning an ethical living.

Do you have a topic in mind that is not on our list?
Please don't hesitate to contact us.

EDUCATION INSTITUTIONS



Primary Schools

Children as young as 5 begin to learn the concept of money, we introduce KS2 children about how money was created and how it works in our society. Laying down the foundation for further comprehensive financial learning.

Our interactive games stimulate creativity and provide a hands-on introduction to play money and fundamental math skills.

Secondary Schools, Sixth Forms & Colleges

Money Mindset

- How a mindset is formed.
- Identifying limiting beliefs and ways to cultivate a positive mindset.
- Emotions such as fear and scarcity and how these emotions impact spending and saving.
- How to differentiate between wants and needs, avoid impulse purchases, and identify marketing tactics.

The Essentials

- How to read your payslip correctly.
- Inflation, cost of living and how to plan for future.
- Pensions & bank accounts.
- Taxes and national insurance.

Budgeting 101

- How to track and categorise expenses.
- Critical thinking when comparing product prices and how to make value for money choices.
- Free budgeting tools and resources available.
- The consequences of overspending and the importance of living within your means.

Investing & Passive Income

- Understanding asset classes & passive income.
- High and low risk investing.
- How to be safe when investing.

Managing Credit & Debt

- Interest rates for different types of borrowing and APR.
- The importance of building good credit.
- Good debt vs bad debt.
- Being safe with money and recognising when to seek financial support.

Home Ownership & Mortgages

- How mortgages work and the different mortgage products available.
- Lending and financing process, including a mortgage in principle.
- Understanding the different roles of key people involved in the purchasing process such as mortgage advisor, estate agent, the lender, conveyancer and solicitor.

Financial Safety and Prosperity

- Being safe when online banking.
- Phishing, social media & online scams and emotional manipulation.
- How social media influence financial decisions.
- The key fundamentals of wealth building including goal setting, delaying gratification, career advancement and creating multiple income streams.

University Talks

We deliver engaging lecture style talks to university students on finance, mindset, and entrepreneurship including a Q&A.

OUR VALUES

We are committed to providing an exceptional service to all of our customers. We pride ourselves in going above and beyond to change the lives of individuals and make a true difference, whilst staying true to our values.

Ambition

We believe in the power of ambition and encourage individuals to dream big.

Collaboration

We believe in the power of collaboration and we work closely with our customers to ensure our products are as impactful as possible.

Diversity & Inclusion

We are committed to equitable financial education, creating workshops that are inclusive, relevant, and empower students from all backgrounds.

Trust

We believe that trust is the foundation of strong relationships and we work hard to earn and maintain the trust of the schools, colleges and universities we work with.

Creativity

We embrace innovation and creativity to continuously seek new and better ways to deliver our crucial financial learning.

Empowerment

Empowering young people to take control of their financial future and to believe that anything is possible with the right knowledge, skills and drive.

Customer Reviews

Hear What Our *Customers* Have to Say



Katie Spence
Faculty Lead for Enrichment and Holistic Education

"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"



Caroline Pardoe, Assistant Head

"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"



Maggie Keeley, Head of Wellbeing

"An engaging, highly informative workshop. Absolutely outstanding! I had high expectations and they were 100% met! The workshop sharpened Year 13's focus on the future. I love the bespoke nature of delivery, perfectly aimed at Year 13 students"



CONTACT INFORMATION

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