



# Upskilling Financial Literacy Globally

[eduvate.biz](https://eduvate.biz)

A close-up photograph of a person's hands in a light blue shirt. The person is holding a silver pen in their right hand, poised over a black calculator. Their left hand is resting on the calculator. The scene is set on a wooden desk. In the background, there is a silver laptop, an open notebook with handwritten notes, and some papers. The lighting is bright and natural, creating a professional and focused atmosphere.

**Raising skills levels** of young adults in **Financial Literacy**, through online gamification, free to user, at scale.

| COMPANY OVERVIEW   | COMPETITIVE LANDSCAPE   | FUNDING DETAILS   |
|--|---|---|
| <b>Introduction</b>  |   |   |
| <p>Eduvate produces online gamification to upskill young adults in Financial Literacy, at scale, free to user, without recourse to public purse.</p>   | <p><b>Twinkl</b><br/>Makes gamification particularly for Santander</p> <p><b>Monopoly</b><br/>Encourages in-family awareness development</p> <p><b>Charities e.g. FT, QIS, Mr Moneyjar</b><br/>Provide funding for innovative initiatives</p> <p><b>Go Henry</b><br/>Financial Education app</p>  | <p><b>Use of funds</b><br/>Team building 40%<br/>Product introduction 40%<br/>Sales growth 20%</p> <p><b>Total Funding sought: £220,000</b></p>   |
| <b>Target Sectors</b>  |   |   |
| <p>1. Financial Services Corporations and Fintech</p> <p>2. Countries and States</p>   | <p><b>Competitive Advantage</b></p> <ul style="list-style-type: none"> <li>• Product reaches 25% of any population</li> <li>• Expert content derived from Financial services corporations</li> <li>• Collaboration with 3rd sector</li> <li>• Product designed to incorporate all features of financial literacy and localisation</li> <li>• Accessible by all young adults with connectivity and access to a smart phone.</li> </ul> | <p><b>Exit strategy for Investors</b></p> <p>Early exit anticipated (12-18 months) to implement International roll-out</p> <p><b>Options</b></p> <ul style="list-style-type: none"> <li>• Acquisition by Venture capital</li> <li>• Acquisition by trade sale</li> <li>• Privately negotiated sale</li> </ul> |
| <b>Problems solved by Service</b>  |   |   |
| <ul style="list-style-type: none"> <li>• Free to user Online provision to solve the problem of Financial inclusion</li> <li>• Expert content from financial services to solve the problems with State education</li> </ul> | <p><b>Data</b></p> <ul style="list-style-type: none"> <li>• Product design to produce Data at scale.</li> <li>• Extensive data to enable Countries and Companies to solve problem of calibrating improvement</li> </ul>   | <p><b>Year 3 Income</b></p> <p>Derived from</p> <p>Sales to companies = £1.5m</p> <p>Sales to Countries = £13m</p>  |

Our research shows almost all young adults, everywhere, want to be more financially literate and don't know how to upskill.

- No country properly up-skills young adults in financial literacy anywhere.
- High school staff are ill-equipped to teach financial literacy.
- Philanthropic enterprises provide the bedrock of initiatives.
- Financial illiteracy causes poor financial decisions, causing excessive debt, vulnerability to fraud, financial mismanagement
- Skills deficit causes massive problems with surge of financial Apps.
- Countries are poorer and less stable than they would be with a population with higher skills levels in financial literacy.



- **Address the issue at scale;** upskill 25% of the population: Free to user.
- **Online gamification attracts a mass audience:** Its scalability enables multi language, cross cultural and cross border upskilling within and outside formal education.
- **Collaboration between Industry and public sector** ensures cost effective results, impact driven, content expertise and resets skills levels
- **Provides opportunities** for Education Services to deliver life-long learning
- **Essential Reset**  
Engage Now, Knowledge follows



Supply Financial Literacy Essentials  
via **Online Gamification**



**Gamification investment** is at record levels  
**\$22b** and rising, providing upskilling reset for all



Key demographic **16-30+** (25% of population)



**Skills acquisition** across all Financial Services  
– back to basics

Simply **scalable** through:



**Content:** Savings, Life planning, Budgets,  
Mortgages, Insurance, Investment etc

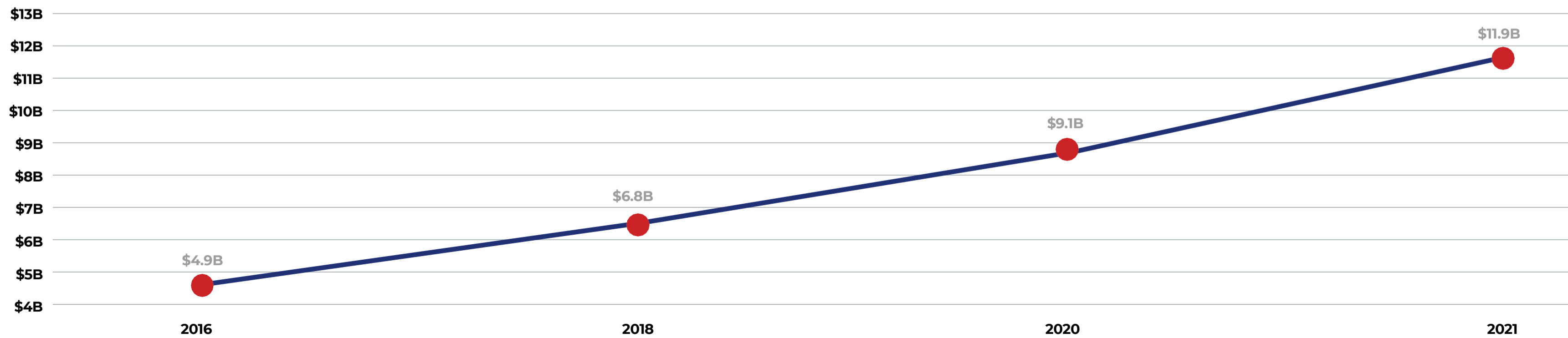


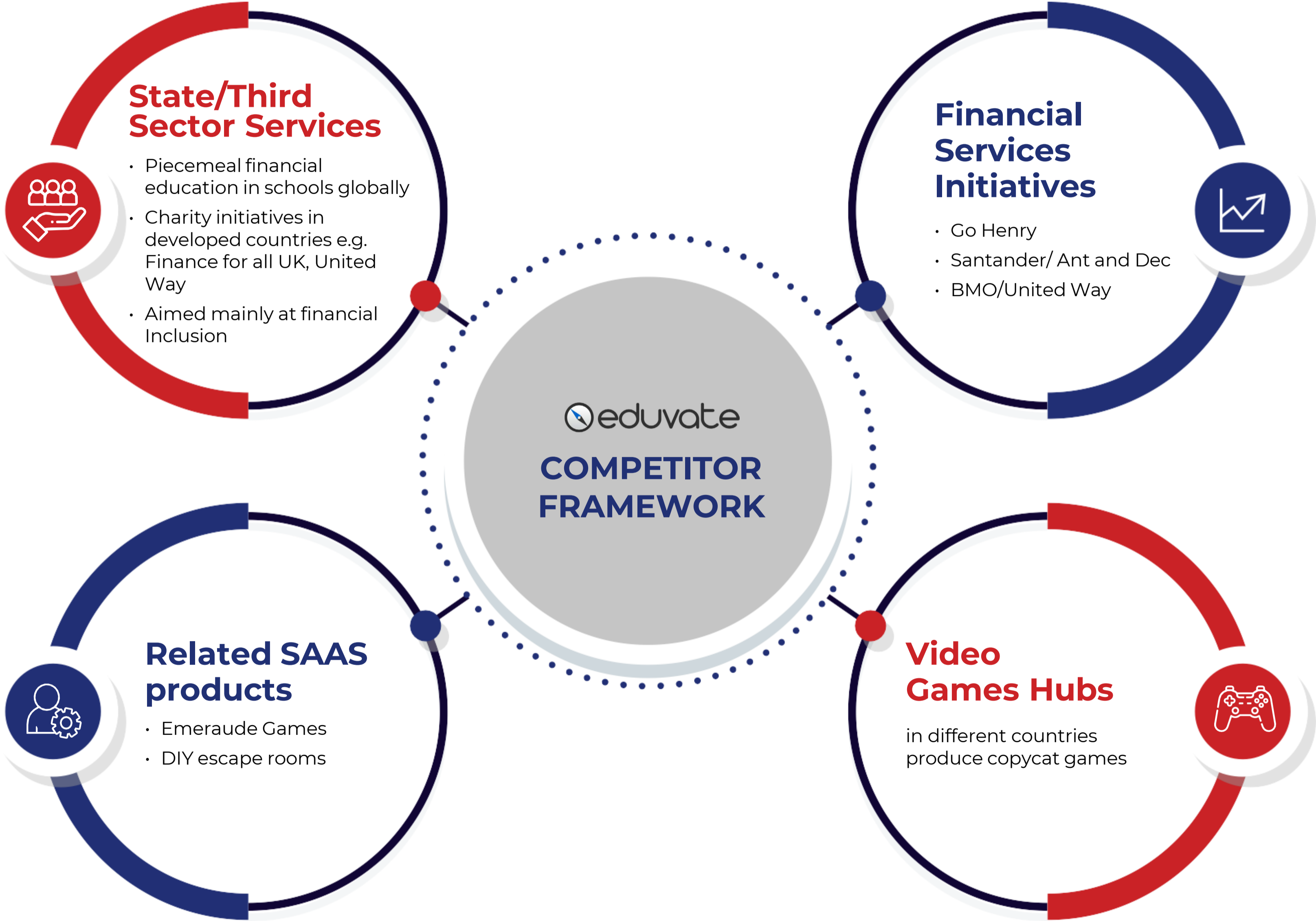
**Culture:** Age, Principles, Standards



**Geography:** Municipalities, Region,  
Culture

Global Gamification **market value** (2016-2021)



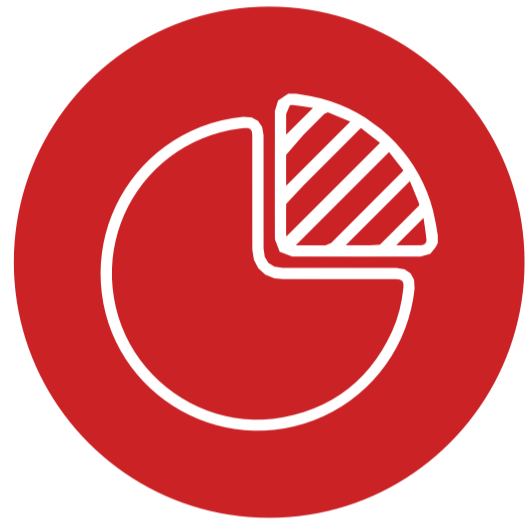


- **Work internationally** across regions and countries
- **Aimed at all young adults** not only those in education
- **Measurable outcomes** as data to inform strategy
- **Positive rise in skills** levels of Young Adults at scale
- **Resets Collaboration** with Industry, Education services, and video games Industries at high level
- **Reflects changes** in financial services Industries in move to digital



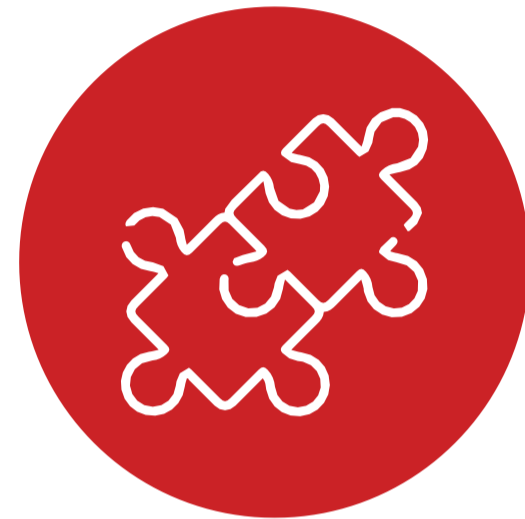


## Route A: Financial Services Corporations



### Serviceable Available Market

**Financial Services Companies** everywhere aiming to gain and retain market share of financial products and services



### Serviceable Obtainable Market

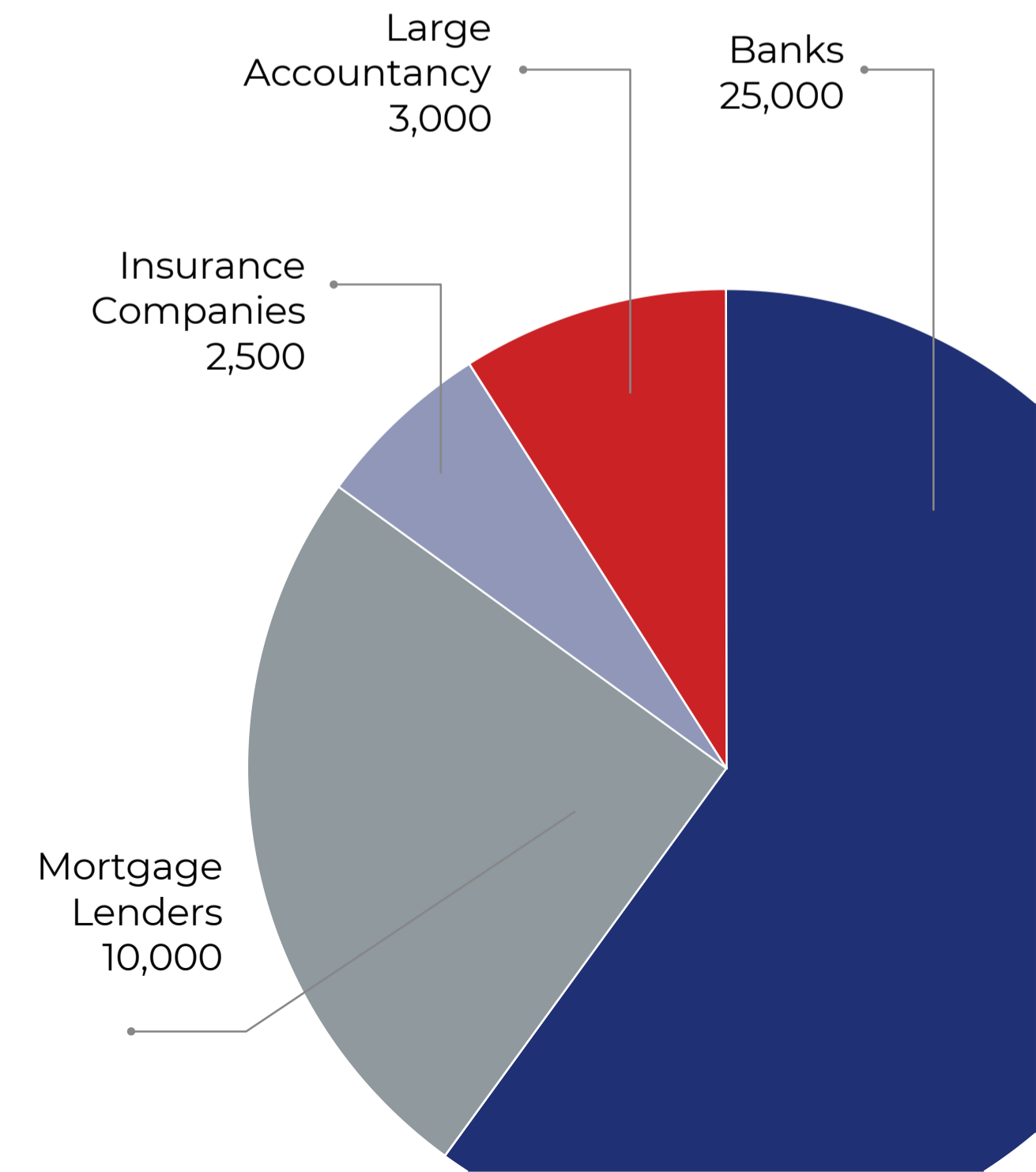
**40% = 20,000**  
As our games are easily tweaked by content and geography, translation is readily available and new puzzles can be promptly invented, market share is estimated realistically



### Rapidly Expanding Market

**Financial Apps:**  
4.6 billion app installs across 3,000 apps (2020)  
Gamification rising exponentially.

## Financial Services Globally



Seeking to raise: £200 - £350k

Pre Money Valuation: £2m

To create corporate entity fit for international operations and ultimate sale.

### **Fund Utilisation:**

- C Suite Restructure/Recruit
- International Sales and marketing
- SaaS development

## Financial Services Corporations

### Available for purchase by:

Financial Services corporations worldwide

**Output \$3.59 trillion**

**Number of corporations 539,447**

Fintech apps world wide **26,000** and rising rapidly

For use to **improve** common good/ESG compliance

To **retain and expand** client base particularly young adults.

**Customised** by content and brand

Financial **content supplied** by corporations to ensure expertise and specificity



## Countries

Designed for use by counties to **upskill 20% of population** (young adults)

Targets **LATAM, UK, US, East Asia**

**Localised** by language, culture, financial imperatives

**Funded** solely or in combined operations through:-

**Collaboration** between Financial Services Corporations

**Sovereign Bonds** (akin to Green Bonds)

Inward **Investment** Corporations

Sponsorship: **Corporate** or **Individual**



| ASSUMPTION  | COMMENT  |
|---|--|
| <b>Route A</b>  |  |
| <b>Sales to Financial Services Corporations Revenue drivers</b>                                 | <ul style="list-style-type: none"> <li>• Customer acquisition and retention</li> <li>• Sales of Games @£150k - £250k + mini Games at £15k Monopoly</li> </ul>  |
| <b>Route B</b>  |  |
| <b>Sales to Countries – government Initiative to raise levels at scale without public purse</b> | <ul style="list-style-type: none"> <li>• Typically used to meet reduction of climate emission targets</li> <li>• Successful Sovereign bond Issues have been over subscribed</li> <li>• Our targeted research suggests no legal impediments in most countries to Issuing Bonds to raise financial Literacy levels through this route:</li> <li>• Similar in 25% of population of Chile/Kazakstan for 5 year period</li> </ul> <p><b>Bond Issue: Eduvate Yield: 15% of Bond Issuance</b></p> |
| <b>Route A &amp; B</b>  |  |
| <b>Sponsorship</b>  | <ul style="list-style-type: none"> <li>• Association with Social Impact initiative</li> <li>• Opportunities for Branding at start at finish</li> <li>• Targets: construction companies etc</li> </ul>  |
| <b>Software development/ data acquisition</b>   | <ul style="list-style-type: none"> <li>• Core staff who have developed Wireframe</li> <li>• Supervise and control in - country software developers</li> </ul>  |
| <b>Sales and marketing</b>  | <ul style="list-style-type: none"> <li>• Core staff recruit and supervise in – country teams</li> </ul>  |
| <b>Content development</b>  | <ul style="list-style-type: none"> <li>• Financial expertise from financial services corporations</li> <li>• Gamification from in house developers</li> </ul>  |

| <b>ROUTE A FINANCIALS</b>                      |                                      |               |                                    |
|--|--------------------------------------|---------------|------------------------------------|
| <b>Investment Sought</b>                       | <b>£2m</b>                           |               |                                    |
|  | <b>YEAR 1</b>                        | <b>YEAR 2</b> | <b>YEAR 3</b>                      |
| <b>Annual Recurring Revenue Milestones</b>     | £ 525,000                            | £ 900,000     | £ 1,520,000<br>(cf. Business Plan) |
| <b>Summary</b>                                 |                                      |               |                                    |
| <b>Phase 1</b>                                 | Sales & Marketing                    |               |                                    |
| <b>Target Markets</b>                          | EMEA; LATAM                          |               |                                    |
| <b>Phase 2</b>                                 | Software Build                       |               |                                    |
| <b>TAM</b>                                     | Young Adults with smart phone access |               |                                    |
| <b>5 Year Projection</b>                       | -1% Market Share = <b>£25m</b>       |               |                                    |
| <b>Initial Profit Margins with Suppliers</b>   | <b>40%</b>                           |               |                                    |
| <b>Profit Margins with In-House Production</b> | <b>50%</b>                           |               |                                    |

| <b>ROUTE B FINANCIALS</b>   |   |               |               |
|---|---|---------------|---------------|
| <b>Project Finance per bond</b>                                   | <b>£250k</b>  |               |               |
|   | <b>YEAR 1</b>   | <b>YEAR 2</b> | <b>YEAR 3</b> |
| <b>Annual Recurring Revenue Milestones @ 10% of Bond Issue pa</b> | £752,000  | £5,736,000    | £ 13,128,000  |
| <b>Summary</b>  |   |               |               |
| <b>Target Markets</b>   | LATAM, Africa = 66 countries + individual States in US                |               |               |
| <b>Establish Task force</b>                                       | Comprising of identified Global Consultants and Professional Services |               |               |
| <b>Develop Bond Design</b>  | Country by Country in line with socio-economic imperatives            |               |               |
| <b>Launch Social Impact Bond</b>                                  | 12-18 months from inception   |               |               |
| <b>Project 1</b>  | Additional SIB per year   |               |               |



Jonathan Brill

Founder/Developer

Renowned expert producing products and services about future careers and Financial Literacy.



Douglas Maxwell

Technical Director

Full Stack Developer with 30+ years experience.



Umer Naveed

Game developer

Unreal engine and Unity3D game development using C#, C++, and Blueprints.

ADVISORY BOARD

**Prof. Karen Elliott**

Financial Literacy  
Development

**Kenneth Shand**

Corporate  
Development

**Maureen Percival**

Communication

**Mikey Ruddick**

NED Sales & Product  
Development



Why sponsor?

Likeable product ➤ Legacy ➤ Public Image ➤ Subject Resonance ➤ Society Improvement



| CLIENT / ACHIEVEMENT | TRACTION  |
|----------------------|---|
| <b>Mastercard</b>    | NDA signed to develop Games   |
| <b>Uruguay</b>       | Feasibility project commenced April 23 with Government Agency to produce gamification for 1m young Adults   |
| <b>Wisconsin</b>     | Feasibility project commenced March 23 with Government Agency to produce gamification for 1m young Adults   |
| <b>Kazakhstan</b>    | Feasibility project commenced May 23 with Government Agency to produce gamification for 1m young Adults   |
| <b>Partnerships</b>  | <p>Z/Yen Group<br/>           Kenneth Shand Associates<br/>           Scottish Africa Business Association<br/>           Global Counsel</p> <p>Swipen<br/>           Fintuity<br/>           One Banx<br/>           Arcus</p> |
| <b>Tech Ready</b>    | <p>Wireframe: – infinite extension<br/>           Game/LMS/Rulebook: in place<br/>           Compliant Data system in place providing data for registration and completion</p>  |

## Financial literacy gamification



3D



Solo/Multi Player: Multi Device



LMS: Puzzles - Clues/Prompts Unique Wire frame:- to View



Tech ready



Branding



User Tested



Registration & Completion System measure



Cost effective production



# Thank you



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