

## Downstream Innovation Case Study for Money Ready

1/7/19

### Introduction

Money Ready is a fantastic new start-up that spans both the fintech and education sectors. It aims to address a significant gap in the education of children in UK schools by providing an accessible and engaging learning experience that introduces children (both primary and secondary school age) to financial concepts such as banking, loans, repayments, debt, saving & interest, insurance etc. It is a national curriculum requirement that schools cover these areas however most schools do not because of a lack of relevant, easy to access and distribute content for teachers to use. This leads to many children leaving school with little or no financial awareness or understanding which in turn results in risky borrowing and uncontrolled debt which is now endemic in the UK. Noting the success of solutions like Mathletics, MoneyReady aims to address this “financial learning gap” by providing schools with an easy to access and manage on-line learning platform that delivers an engaging and gamified experience that is both appealing and tailored to different age groups of school children.

### The problem

To get things moving forward MoneyReady needed help to refine and crystallise the proposition and develop a technical specification for the platform based on the needs of the different user groups (teachers and children) and stakeholders (parents, schools, local education authorities). They also needed to work with a relevant delivery partner who could bring the vision to life and build the MoneyReady platform. Downstream Innovation were asked to:

- Help iterate and refine the proposition
- Develop a technical specification for the MoneyReady platform
- Identify and engage with the best potential delivery partners who could help build the platform

### The Result

MoneyReady have a clear and well-articulated proposition that clearly addresses the user need and market gap that was identified. Downstream Innovation made introductions to a number of potential delivery partners and using the detailed specification that was created MoneyReady were able to select a partner they felt best fitted with their requirements and approach.

### Helen Driver (Founder MoneyReady)

*“Matt was an invaluable help when starting my business. He was quick to grasp the vision and concept, and was professional, thoughtful and thorough in his approach. Matt supported me to refine my proposition and produce a comprehensive, high quality technical specification, providing deep business and technological insight. The software developers and designers that Matt introduced me to all spoke highly of him, which further served to confirm the high regard in which Matt is held*

*amongst his peers. Benefiting from Matt's extensive knowledge, experience and network enabled me to take my business to its next stage of development with confidence. Thank you Matt!"*