Financial coaching and planning

What is Maji?

Maji is a financial planning and money coaching service that helps people take control of their finances and grow their wealth.

Maji has helped lots of people to:

Grow their wealth and savings faster

Feel more confident about their financial future

Clear their debts more quickly

On average, people who use Maji are £295,000 better off by retirement, whilst those in retirement can increase their annual income by up to 37%.

What is included in the Maji service?

Maji gives you access to 1:1 financial coaching through a qualified expert, as well as access to a range of financial tools delivered through the Maji platform.

Your dedicated financial coach can help you to:

- Identify and achieve your money goals, whether that's inheritance planning, pension planning, retirement planning, saving or investing, debt management and lots more
- Create a financial plan and work out how much your savings, house and pension will be worth in the future
- Understand which options will work best for you during retirement (for example annuity, drawdown or lump sum)
- Improve your financial knowledge on topics including pensions, property and investment (and much more)
- Work out if and when financial advice might be right for you, and help you find a vetted financial advisor with appropriate expertise, for example in estate planning, equity release, wills or investments

Maji's service also includes access to Maji's online platform, which helps you to track and manage your finances. Through the platform you can:

- Track all your pensions and other household financial accounts in one place and grow your wealth
- Get insights on your household spending habits so you know where all your money is going
- Easily create and monitor household budgets in real time
- Access free mortgage advice and track your property valuations

Who will I be working with?

Maji's financial coaches are all qualified financial advisors who choose to practice as coaches. This means they will help you to articulate your financial goals, understand your financial options, create a financial plan and work out which path suits you best, but they will never tell you what to do or recommend specific financial products. Where advice is required, they will signpost to qualified financial advisors.

More about Maji

FCA registered **ISO27001 certified** **Coaches FCA qualified**

"Using Maji has really made me think about saving for the future! I've been able to increase my pension contributions and it's so helpful to be able to see my wealth projections so I know if I'm on track."

Colin, Maji user

"My main goal is saving for my first home, and I'm hoping to have a good deposit put away in the next two years. Maji's coaching journeys have really helped me understand the process and a call with one of the Mortgage advisors helped me set a realistic target."

Gabriela, Maji user

"I didn't think I needed a will or life insurance just yet...Maji's health check helped me understand where I need to take action and pointed me in the right direction. Connecting my pension and savings accounts has also helped me see where all my money is right now, so I can make those important decisions with more information. Thank you, Maji!"

Khalid, Maji user

What should I do next?

The Baily Thomas Provident Fund will pay for you and a spouse/partner to have access to the Maji service. You can each meet independently with your coach up to 4 times per year.

- If you are interested in signing up, complete the application form on the Fund's online portal at **btpf.benefactorcloud.co.uk**. If you prefer to apply by post, you can request a paper application form from the Fund office.
- The Baily Thomas Provident Fund will then pass your details to Maji, who will email you inviting you to activate your account and book your first session with your financial coach. Look out for the email from **connect@maji.io**, including in your junk folder.
- Coaching sessions are delivered online via Zoom. If you have any technical issues, Maji can help.