

CASE STUDY

Growth Capital Raise for a FinTech Platform

Strategic Capital Advisory Engagement Led by A.M.S. Capital Management

Transaction Summary

Transaction Metric	Details
Sector	Financial Technology
Capital Raised	\$1.5M
Investor Type	Private Investors
Geography	UK / US
Timeline	6 Months
AMS Role	Strategic Capital Advisory, Investment Structuring and Investor Introductions

Client Background

The client was a financial technology company developing infrastructure for cross-border digital payments. The platform had achieved early traction with small and medium-sized businesses seeking more efficient payment solutions.

Despite strong technical capabilities and early customer adoption, the company faced challenges securing external capital due to limited experience engaging institutional and private investors.

The management team engaged AMS Capital Management to support the structuring of a growth capital round and facilitate introductions to suitable investors within AMS's global investor network.

Market Context

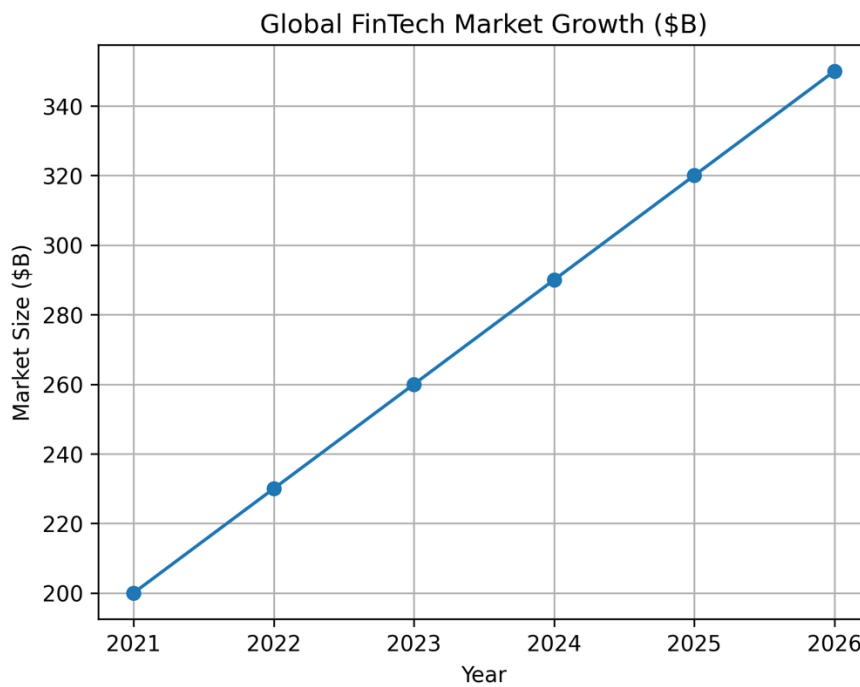
The global fintech industry has experienced sustained growth driven by increasing digitalisation of financial services, expanding global payment infrastructure, and strong investor demand for scalable financial technology platforms.

This market environment has created significant opportunities for innovative fintech companies capable of addressing inefficiencies within traditional financial systems.

Global FinTech Market Growth

Year	Market Size (\$B)
2022	194
2023	226
2024	266
2025	305
2026	340

Figure 1 — Global FinTech Market Size (2022–2026)



Estimated Annual Growth Rate: ~20%

Source: Industry Market Analysis and FinTech Sector Reports

This sustained growth has driven strong investor interest in emerging fintech platforms capable of scaling across international markets.

Key Strategic Challenges

1. Investment Narrative

The company's initial investor materials focused primarily on technical product functionality rather than the broader commercial opportunity.

Professional investors typically prioritise:

- Scalable revenue models
- Total addressable market size
- Capital efficiency
- Clear exit pathways

AMS worked closely with management to reposition the company's investment narrative around these investor priorities.

2. Financial Structure

The company lacked a detailed financial model capable of demonstrating long-term scalability.

AMS assisted the management team in developing a comprehensive financial projection model outlining:

- Revenue growth trajectory
- Operating margins
- Capital deployment strategy

This financial model enabled investors to clearly evaluate the company's growth potential.

3. Investor Access

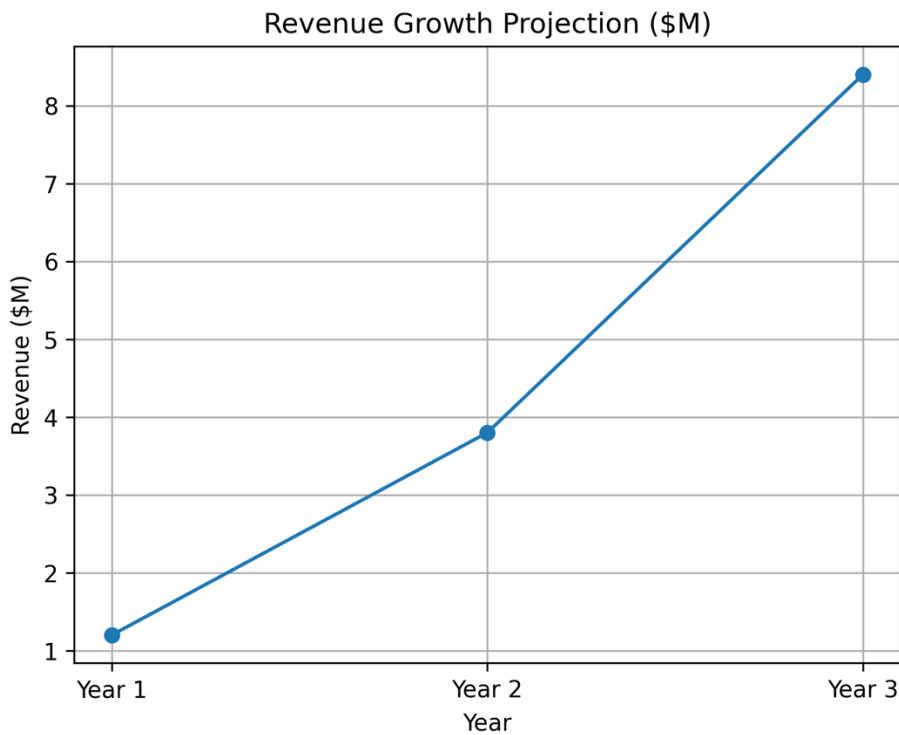
The founders had limited direct access to investors interested in early-stage fintech opportunities.

AMS leveraged its global investor network of over 1,700 investors to identify potential investors whose investment profile aligned with the company's sector and stage of growth.

Financial Projection Model

Year	Revenue (\$M)
Year 1	1.2
Year 2	3.8
Year 3	8.4

Figure 2 — Revenue Growth Projection



Projected Gross Margin: 62%

The company's financial projections demonstrated a clear pathway to scalable growth supported by increasing market demand.

AMS Advisory Process

AMS Capital Management worked closely with the management team through three key advisory phases.

Phase I — Capital Structuring

- Investment thesis development
- Valuation positioning
- Financial modelling

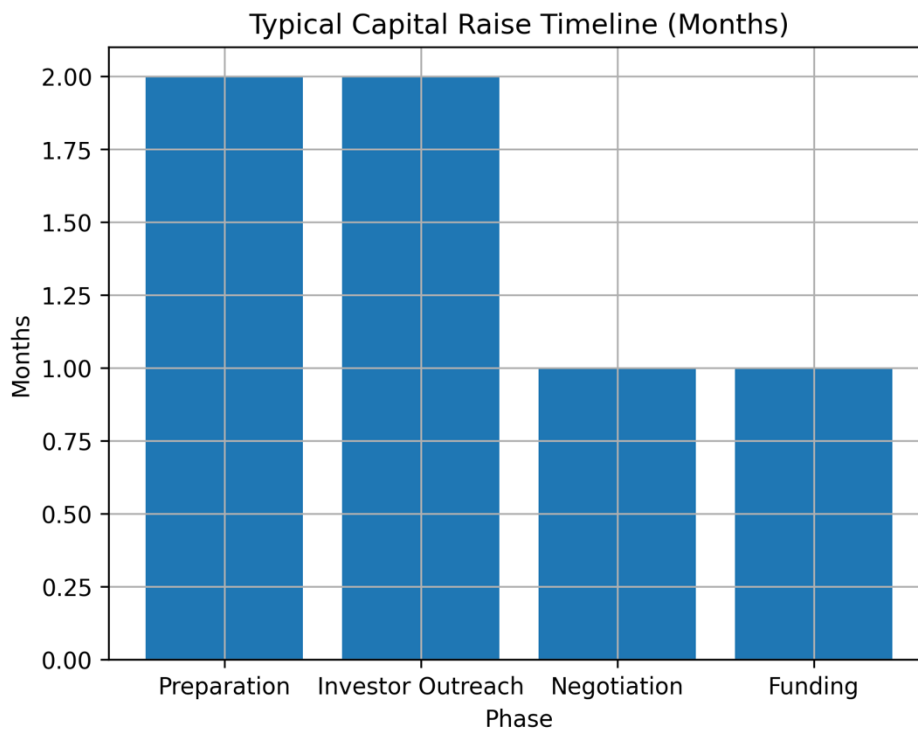
Phase II — Investor Preparation

- Pitch deck restructuring
- Investor documentation preparation
- Capital strategy development

Phase III — Investor Engagement

AMS introduced the opportunity to selected investors within its private investor network whose investment focus aligned with fintech infrastructure platforms.

Figure 3 — Capital Raise Process Timeline



Typical capital raise timeline: approximately 6 months.

Transaction Structure

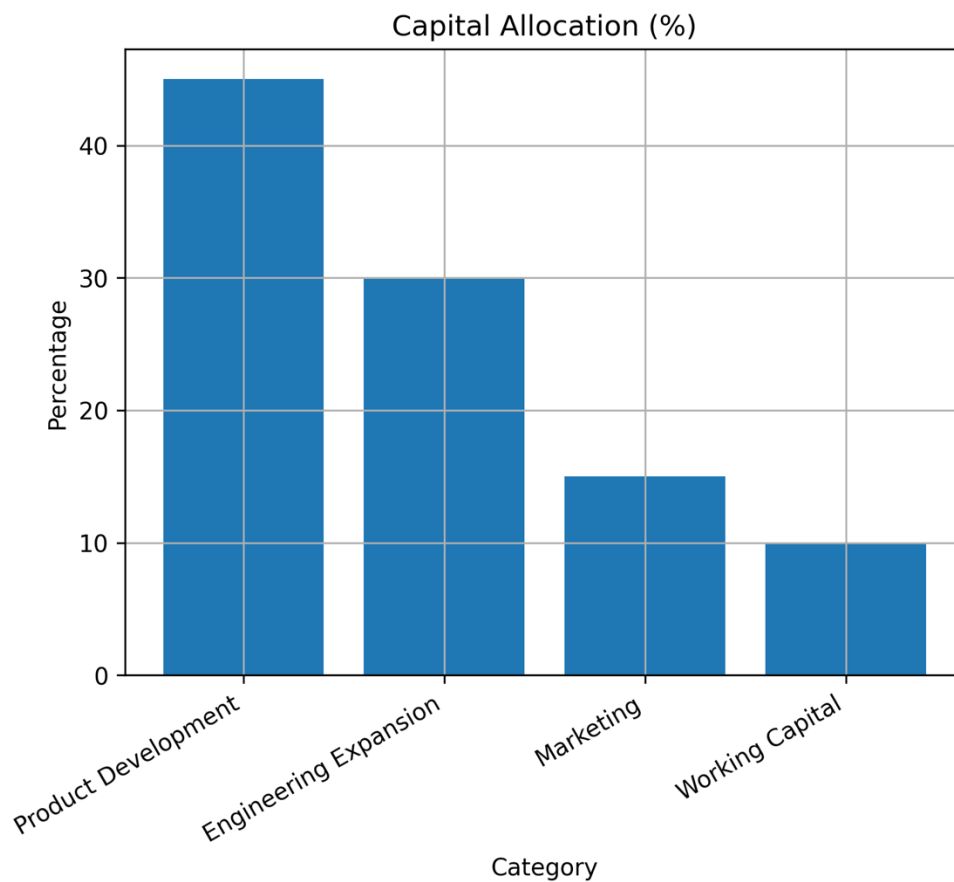
Capital Raised

Investor Type	Investment Amount
Private Investor Group	\$1.5M

Use of Funds

Category	Allocation
Product Development	45%
Engineering Expansion	30%
Marketing & Customer Acquisition	15%
Working Capital	10%

Figure 4 — Use of Funds Allocation



The capital was allocated primarily towards product development and engineering expansion to support the company's growth strategy.

Outcome

The company successfully secured \$1.5 million in growth capital within six months of engagement with AMS Capital Management.

The investment enabled the company to:

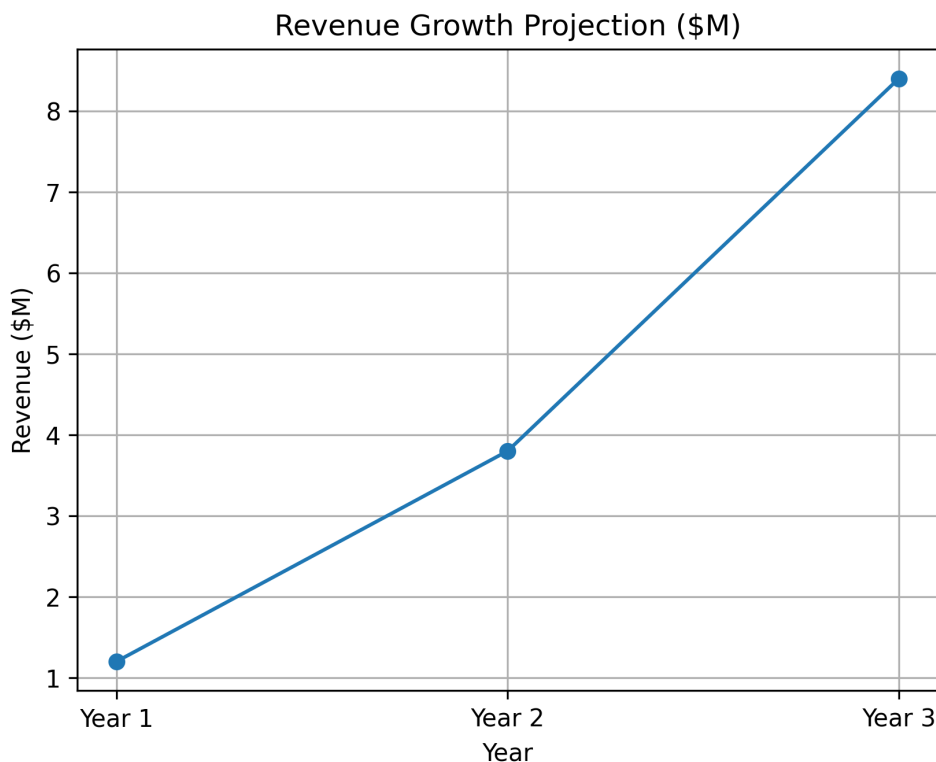
- Expand its engineering team
- Accelerate product development
- Scale customer acquisition
- Strengthen operational infrastructure

The funding positioned the business for further growth and future institutional investment rounds.

Post-Investment Growth

Year	Revenue (\$M)
Year 1	1.2
Year 2	3.8
Year 3	8.4

Figure 5 — Post-Investment Revenue Growth



Following the capital raise, the company demonstrated strong revenue growth supported by increased product adoption and market expansion.

AMS Role

AMS Capital Management acted as Strategic Capital Advisor, supporting the company with:

- Investment thesis development
- Financial modelling and capital structuring
- Investor identification and targeting
- Facilitating introductions to private investors

Through its advisory process and investor network, AMS successfully connected the company with investors aligned with its long-term growth strategy.

Transaction Summary

Metric	Result
Capital Raised	\$1.5M
Timeline	6 Months
Investor Type	Private Investors
Sector	FinTech
Outcome	Successful Capital Raise

Advisory Impact

This transaction demonstrates AMS Capital Management's ability to structure early-stage growth capital opportunities and successfully connect companies with relevant investors through its global investor network.