

## Seizing the Opportunity: Why Successful FinTechs Should Expand Internationally During Market Downturns.

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In a fast-paced market, successful FinTech companies have consistently demonstrated resilience and innovation. As the downturn for FinTechs continues, astute firms are presented with a strategic opportunity: expanding internationally.

Now is the ideal time for successful FinTechs to take the global stage – here's why:

- **Favourable Hiring Markets:** During market downturns, talent pools become more accessible. Skilled professionals, who may have been previously tied to established players, now seek new opportunities. FinTechs can capitalize on this and attract top talent to expand their teams. A strong team is a prerequisite for success in international markets.
- **Potential to Make a Splash:** With many FinTechs conserving cash in a tough fundraising environment, expanding into new markets generates news and publicity for your brand.
- **Government Support:** Governments worldwide are increasingly keen on attracting innovative FinTech companies. They recognize the potential economic benefits and job creation that FinTech expansion can bring. Many offer incentives, tax breaks, and regulatory support to encourage inward investment, making the process more appealing.
- **Setting the Stage for Future Growth:** During a market downturn, the relative calm offers an opportunity to establish a foothold in new markets. Building relationships, understanding local regulations, and fine-tuning products or services can be done with less pressure and more precision.
- **Preparing for the Upswing:** The FinTech market, like any other, operates in cycles. Downturns are inevitably followed by upswings. FinTechs which seize the opportunity to expand internationally now will find themselves positioned ahead of the curve when the market starts to recover. They can capitalize on increased demand and investor confidence.

Expanding internationally requires expert guidance, and that's where Braithwate comes in.

At Braithwate, we understand the unique challenges that FinTech companies face when venturing into new markets. We've partnered with HM, a Singapore-based consulting firm, to offer our International Expansion Service, designed to simplify the complex process of authorisation and licensing, ensuring a seamless transition into your chosen jurisdictions.

Here's how we can help you every step of the way:

- **Identifying Optimal Jurisdictions:** Our team of experts will work closely with you to identify the best jurisdictions for your expansion. We consider factors such as regulatory environment, market potential, and strategic advantages to help you make informed decisions.
- **Comprehensive Understanding:** We take the time to understand your specific commercial, operational, and regulatory requirements. This tailored approach ensures that your expansion strategy aligns with your business goals and objectives.
- **Proposition Development:** We assist you in defining and building your proposition, crafting a compelling narrative that resonates with the target market. From operational models to governance structures, we help you create a robust framework for success.

- **Licence Management:** Our team has extensive experience in authorisations and licence applications. We will guide you through the entire process, from drafting the application to liaising with regulatory authorities – with whom we have strong relationships – ensuring a smooth and efficient licensing journey.
- **Ongoing Support:** Our commitment doesn't end with the issuance of licences. We provide ongoing support to help you navigate the regulatory landscape, maintain compliance, and adapt to evolving market conditions.

With Braithwate and HM by your side, you can confidently expand your FinTech business into new international markets, knowing that you have a trusted partner dedicated to your success. Don't miss the opportunity to capitalize on the current market dynamics and position your FinTech firm for global growth.

Contact Braithwate or HM today and let's embark on this journey together.

## About FintechXpndr

[FintechXpndr](#), a ground-breaking joint venture between [Braithwate](#) and [HM](#), two leading compliance consultancies based in the UK and Singapore, is set to transform the landscape of international fintech expansion. This collaborative venture comes with a vision to facilitate fintech, crypto and digital asset and banking firms in their global expansion efforts, accelerating the process to obtain regulatory licenses and establish operations across the UK, Europe, Asia, and the US.

## About Braithwate:

Braithwate is a specialist advisor in financial services. We help our clients: navigate the regulatory landscape; launch and scale regulated businesses; embrace digital assets with confidence; and focus on running their business, while we take care of compliance. Our expert consultants - based in London and New York - serve the traditional financial services businesses (banks, broker-dealers, asset managers, payments), crypto and digital asset firms and the Fintech and RegTech sectors.

## About HM:

HM is a Singapore-based boutique management consulting firm, with a strength in fintech advisory services. We offer three core capabilities: Strategy, Compliance & Regulatory Advisory, and In-house Counsel Services<sup>1</sup>.

For more information, visit [www.FintechXpndr.com](http://www.FintechXpndr.com) or contact:

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<sup>1</sup> Neither Braithwate nor HM is a law firm and neither firm nor their personnel may act as an advocate or solicitor in the UK or for purposes of the Singapore Legal Profession Act.