

Finlatics Investment Banking Experience Program – Project 1

1. Chosen Profile-Idea Combination: Profile B and Idea C

Profile and Idea Overview

Profile B: An Economics graduate with an MBA and consulting experience. Idea C: A cross-border remittance platform focused on reducing cost and time of international transfers.

Strategic Fit Between Profile and Startup Idea

Educationally, Arjun understands economic and financial systems, which are foundational to remittance. His MBA and consulting background equip him to tackle strategy, compliance, and team-building challenges in the FinTech domain.

Operational and Execution Strength

His consulting experience gives him the ability to structure go-to-market strategies, handle multi-team operations, and navigate regulatory landscapes effectively.

Overcoming Challenges in the Remittance Sector

Handling Compliance and Regulation

Arjun's profile enables him to manage evolving international regulations. With a well-structured internal legal and compliance team, he can reduce go-to-market delays.

Building a Scalable and Secure Platform

Though not technical himself, Arjun knows how to recruit and manage technical experts, ensuring product security, reliability, and scalability.

Inspiration from Real-Life Founders

Sameer Nigam - PhonePe

With a similar consulting + MBA background, Sameer Nigam built PhonePe into a trusted FinTech product in India, showcasing what strategic thinking can achieve in FinTech.

Global Parallels

Founders like Patrick Collison (Stripe) emphasize that business acumen and execution capability often outweigh pure technical expertise.

Conclusion

Arjun's profile aligns perfectly with the operational and strategic needs of an international remittance startup. His experience and education set him up well to lead such a venture with the right team and mentorship.

2. Type of PE Investor Benefit Arjun Should Seek: Advisory Benefits

Why Advisory Benefits are Key

Hard Knowledge: Navigating Complexity

An experienced investor can assist in areas like AML/KYC compliance, FX hedging, secure payment systems, and regulations-key to FinTech success.

Soft Knowledge: Organizational and Leadership Development

Arjun will benefit from mentoring on team-building, organizational culture, leadership hiring, and negotiation-all vital to scaling a startup.

Comparison with Other PE Benefits

Why Not Just Financial or Stamp of Quality

Capital and credibility matter, but domain expertise in compliance and regulation is crucial to success in this space.

Network-Driven Benefits - Secondary

While helpful, network benefits are not enough unless paired with sound strategic and regulatory guidance.

Conclusion

Given the startup's regulatory and operational complexity, advisory benefits from a domain-expert PE investor will provide the best value for Arjun.