



Glint Case Study

The 21st Century Way to Own and Use Gold as Money

INDUSTRY: FINTECH · DIGITAL PAYMENTS · PRECIOUS METALS

WEBSITE: WWW.GLINTPAY.COM

At a Glance

Glint has built a globally scalable, tech-enabled financial platform that repositions gold as a practical, spendable asset. With over 215,000 users and £145 million in vaulted gold, Glint is now a proven business with £2.5 million in annual fee revenue, low customer acquisition costs, and rapid payback.

Its clients span the mass affluent and HNW segments, drawn by the platform's transparency, security, and usability.

With strong unit economics and forecast revenue of £11 million+ by 2026, Glint is poised to deliver attractive investor returns through either an IPO or strategic acquisition.

BACKGROUND



Glint is reshaping the financial landscape by making physical gold spendable as everyday currency. It offers users the ability to buy, save, send, and spend real gold via a secure, regulated platform and Mastercard® debit card — all while legally owning physical, insured gold stored in Swiss vaults.

With over 215,000 registered users across the UK and US and £145 million in gold held, Glint has matured from a bold idea into a proven fintech platform. As the cost of living climbs and trust in fiat currencies erodes, Glint positions itself as the modern hedge against inflation, currency instability, and systemic banking risks.

Beaufort has supported Glint in expanding its presence in the UK and US markets by engaging its community of sophisticated investors and highlighting the opportunity to back a platform already delivering measurable revenues, adoption, and traction.

CHALLENGES



Despite gold's historic position as a store of value, it has long remained inaccessible as a day-to-day currency due to several systemic limitations:

- **Inflation erosion:** Traditional currencies are losing real value — the US dollar has depreciated by 83% over 50 years, while gold has risen by 880%.
- **Bank fragility:** Rising concern about bank failures and limitations of FDIC protection.
- **Gold's illiquidity:** Physical gold is cumbersome to buy, sell, or use for transactions.
- **ETF limitations:** Gold ETFs offer exposure but not ownership — and no utility.
- **Accessibility:** High minimums and fees limit gold investment for the average person.

Consumers are increasingly seeking an alternative store of value that is liquid, decentralised, and secure — especially amid geopolitical volatility, global debt, and monetary policy instability.



Glint solves this problem by giving gold practical utility. It allows users to:

- Buy and legally own physical gold from just \$0.01, stored in Swiss vaults and insured by Lloyd's of London.
- Spend gold like money through a Mastercard® debit card accepted in over 200 countries.
- Send and receive gold P2P instantly via the Glint app.
- Hold multi-currency wallets (USD, GBP, EUR), supporting global usability.
- Access gold with lower fees than ETFs, with a transparent and secure user experience.

Critically, Glint is not a bank. It holds client money in safeguarded accounts and gold outside the banking system, offering an alternative to traditional financial institutions.

“Glint is enabling the democratisation of gold. For the first time in history, people can use it just like cash — seamlessly and securely. This is about financial sovereignty”

Jason Cozens, Founder & CEO

The Beaufort Angle

Beaufort Private Equity identified Glint as a category-defining proposition — one that merges asset-backed security with the convenience of fintech. We supported Glint by:

- Educating investors on the role of gold in the modern financial system, especially in response to inflation and macro uncertainty.
- Raising private capital to accelerate user growth and market penetration in the US, Glint's primary growth market.
- Advising on strategic alignment with mass affluent and HNW segments who are seeking inflation-hedged, globally accessible assets.
- Strengthening investor confidence by translating Glint's sophisticated backend into accessible value narratives for both seasoned and first-time investors.

Conclusion

Glint is now entering a key growth phase, scaling its US presence, accelerating user acquisition, and expanding platform functionality through new digital partnerships. With plans to integrate wealth tools, tax wrappers, and pension-ready products, Glint is evolving into a comprehensive asset-backed finance solution. A liquidity event—IPO or acquisition—is targeted within the next 2-3 years. Beaufort continues to support Glint's journey, giving our members access to a business that is redefining how gold is used, held, and valued in the modern economy.