UK Fintech Gains App Prepares For Crowdcube Launch – Reaches 13,000+ Waitlist Sign-ups

Award-winning financial educator’s new app estimates £1,091 average annual savings through AI-powered budgeting and personalised cashback

LONDON, UK – Gains App, the UK fintech platform combining intelligent budgeting with personalised cashback rewards, today announced its waitlist has surpassed 13,000 sign-ups since recently opening the waitlist. The milestone reflects strong consumer demand for comprehensive financial management tools as UK households navigate persistent cost-of-living challenges.

Founded by Sammie Ellard-King, named Money Content Creator of the Year 2024 at the British Banking Awards, Gains App differentiates itself by actively helping users both save and earn money through a single platform. The app’s AI-powered assistant provides personalised spending insights while connecting users with exclusive cashback offers from over 200 UK retailers. The founding team also includes Jamie Dunmore, and Chris Barnes.

Gains App is shortly launching on Crowdcube to raise more funding for further product improvements and marketing efforts, where individuals and investors can invest and get equity in Gains App.

“British consumers want a financial app that doesn’t just monitor their money – they want one that actively improves their financial position,” said Sammie Ellard-King, Founder and CEO of Gains App. “We’re putting real money back in people’s pockets while helping them build lasting wealth. Our data shows users can save an average of £1,091 annually.”

The platform has achieved thousands of waitlist signups without paid advertising, leveraging Ellard-King’s established presence in financial education through Up the Gains, which reaches over 500,000 followers across social media platforms, gaining over 110 million impressions across platforms every month.

Key Platform Features

AI-Powered Budgeting: Smart categorisation and goal tracking that replaces traditional spreadsheets

Personalised Cashback: Tailored offers based on actual spending patterns across 200+ retailers

Conversational Finance: In-built finance assistant provides instant, actionable money advice

Bank-Grade Security: 256-bit encryption with FCA agent status

Free Core Features: No hidden fees or charges for essential budgeting and cashback tools

Market Opportunity

As the UK grapples with a prolonged cost-of-living squeeze, many households are under growing financial stress. 22% of adults report that over the past month they have had to borrow more or rely on credit than usual, and nearly 23% say they could not cope with an unexpected expense of £850.

Consumers are actively seeking tools that reduce their financial burden, help them stretch every pound, and remove friction from money management. Gains App is uniquely positioned to capture this demand:

It offers what many budgeting or cashback apps do in silos — now unified in one seamless experience

It turns passive financial tracking into active financial uplift (via personalised cashback and AI-driven nudges)

It aligns with consumer sentiment: people want solutions that do more than “monitor,” they want solutions that improve their financial position

The UK cashback and rewards market is projected to grow ~8.5% annually, reaching an estimated £18 billion by 2029. Gains App’s integrated model allows it to tap into this high-growth opportunity while driving daily engagement and creating sticky user behaviour.

By embedding real monetary value into budgeting and reinforcing positive financial habits, Gains App sits at the intersection of consumer necessity and fintech innovation.

About Gains App

Gains App is a comprehensive financial management platform helping UK consumers save and earn money effortlessly through intelligent budgeting, personalised cashback rewards, and AI-powered financial guidance. Launching January 2026, the platform aims to make financial success accessible to everyone. Join the waitlist at gainsapp.com.

About Sammie Ellard-King

Co-Founder and CEO Sammie Ellard-King is a recognised leader in UK financial education, named Money Content Creator of the Year 2024 at the British Banking Awards. After overcoming £24,000 in personal debt, he built Up the Gains into one of the UK’s leading financial education platforms before founding Gains App to democratise access to financial tools.

Media Contact:
Website: https://gainsapp.com
Instagram: @upthegainsmoney
https://thenewsfront.com/uk-fintech-gains-app-prepares-for-crowdcube-launch-reaches-13000-waitlist-sign-ups/
27 Emerald Avenue
Fleet
United Kingdom
https://gainsapp.com/
