



MENAP Region's Fastest Growing Y-Combinator  
Backed **Neobank of the Future**

Backed by:

Y Combinator

VEF

Si Speedinvest

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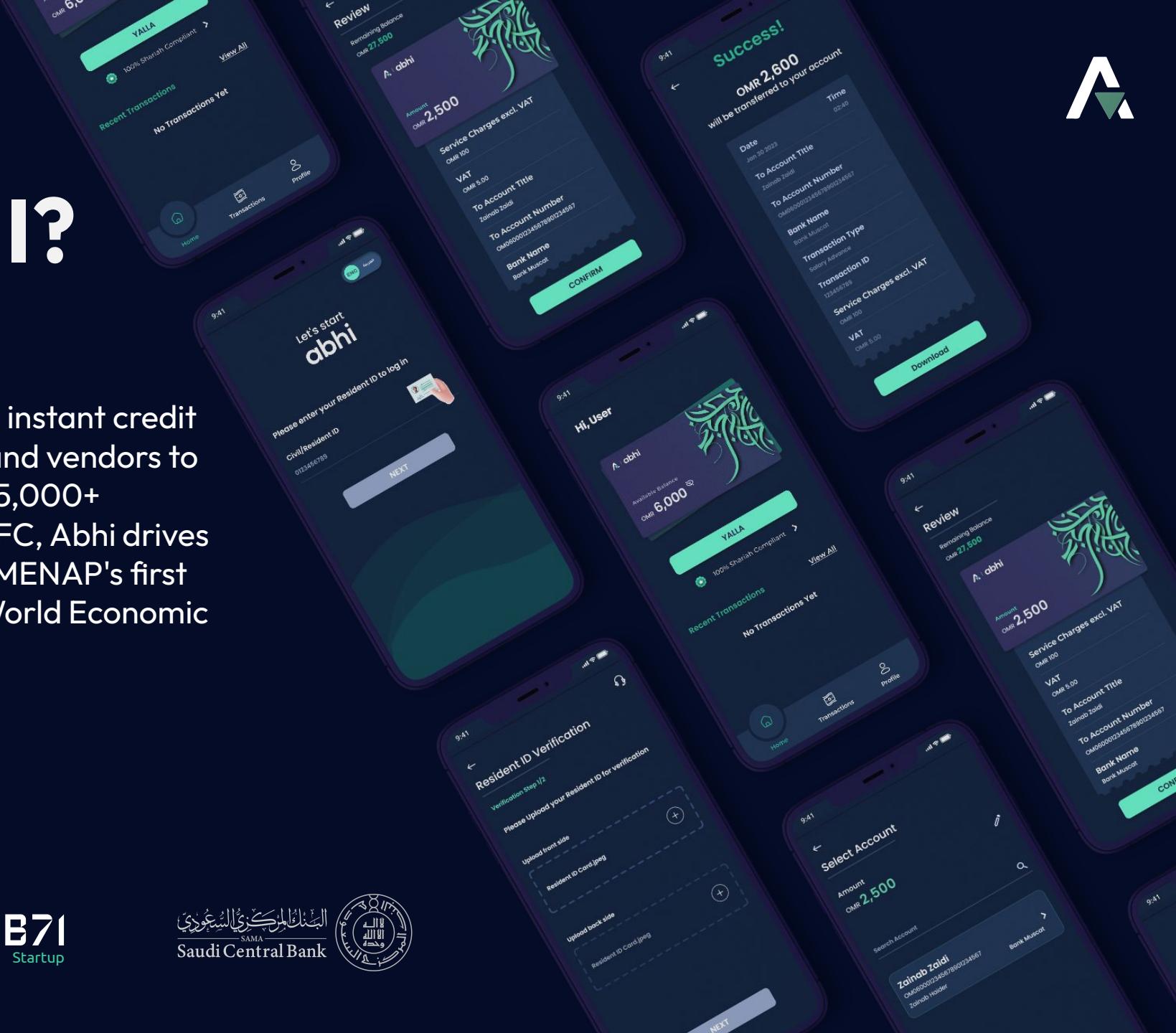
VILLAGE  
GLOBAL

HUB71

zayn  
capital

# WHAT IS ABHI?

Abhi, a neobank of the future, provides instant credit access, aiding businesses, employees, and vendors to bridge payment gaps. Partnering with 5,000+ companies and licensed by ADGM & DIFC, Abhi drives economic growth and is recognized as MENAP's first fintech 'Technology Pioneer 2023' by World Economic Forum.



# The Problem

## Limited Access to Financial Services for Employees



Most salaried employees & blue collar workers live paycheck to paycheck in an inflationary macro environment and often must wait weeks to receive advances from their employers.



In emerging markets, banks impose high minimum salary requirements, charge high remittance fees, and offer limited control to users over their assigned credit.

## Limited Financial Markets for SMEs in Emerging Markets



Banks often have long processing time and stringent collateral requirements.



SMEs face limited investment and credit services to finance working capital cycles in Emerging Markets.

# Our Solutions



## Earned Wage Access (EWA)



## Revenue Based Financing



## Invoice Factoring



## EWA Salary Card

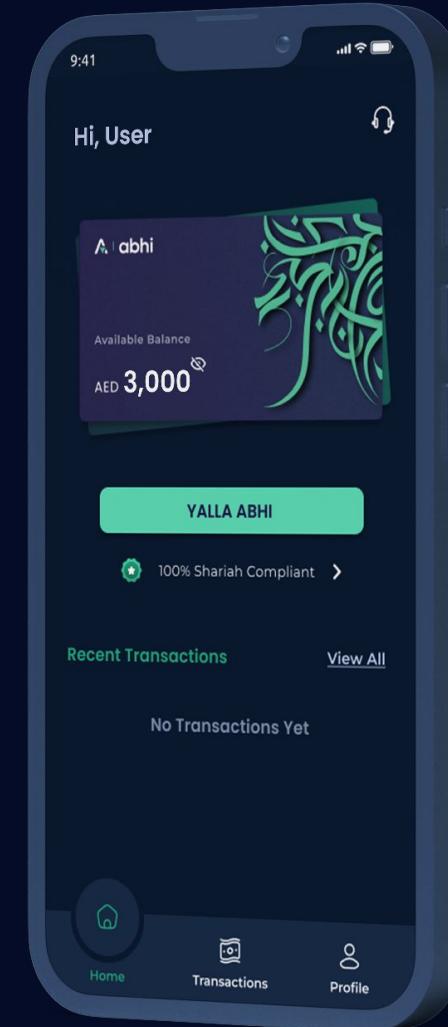
# What is Earned Wage Access?

EWA, also referred to as early pay on demand, is a financial benefit offered to employees, providing them with early access to their earned wages at no extra cost to their organization.

EWA serves people who have difficulties making ends meet between paychecks by:

- Providing them with an alternative to lending.
- Reducing financial stress.
- Increasing employee productivity and retention.

In essence we provide the benefit and assume all any risk / liabilities. Your organization simply reaps the benefit of a highly productive and motivated workforce.





# Where we are NOW!

**5,000+**

Companies  
on our platform  
and we are onboarding over

**1,000,000**

Employees

 abhipay

**\$80m+**

in GMV

**1,100+**

Merchants

Total Processed Value  
since Inception

**\$700m**

**Markets  
Where We  
Operate  
Currently**



Pakistan



KSA



UAE



Oman

# Our Industry Partners



# Our Achievements



We have raised over \$20m in Equity to date and a further \$7m+ in Debt to fund our book and operations:

## Series A



## Hub71



## Sukuk



## 2nd Endeavor Entrepreneurs



## World Economic Forum



## Future 100 Companies



## As Featured In

ARAB NEWS

Bloomberg

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NEWS

menabytes

ZAWYA  
BY REFINITIV

# GCC – our region suffers from a significant Credit Gap



**Largest funding gap per capita globally**

**42%**

SME's in MENA have identified access to finance as a major barrier to business

**96%**

Of registered companies in MENA are considered SME's

**\$418B**

Estimated total credit gap for Middle East and Turkey

**SMEs in MENA find banking their biggest struggle**

**13%**

of bank loans to SMEs in MENA vs. 18% in middle income countries

**50-60%**

Of MENA SME's are considered creditworthy but either "unserved" or "underserved"

**2%**

of bank loans are allocated to SME's in the GCC, compared to 13% for rest of MENA

# WHITE LABEL SOLUTION BY **ABHI**



ABHI's flagship engine meets your customer touchpoints.

## ABHI Backend



Our Backend –  
Tech Infrastructure



Powered by ABHI's  
flagship engine



Secure integration  
via ABHI's APIs

## PARTNER Frontend



Integration with  
your middleware



Your app, cards, and  
physical touchpoints  
as EWA channels

[Explore More](#)



# INVOICE FINANCING



## THE PROBLEM

As a small business in need of credit, the options are limited..until Abhi



### Financial Institution Loans

- ❖ Vendors working with large buyers often face cash flow gaps and need early invoice payments to manage working capital.
- ❖ Banks offer working capital facilities only to businesses that meet strict criteria, usually requiring collateral.
- ❖ Securing a loan from a financial institution typically takes **30–45 days** and involves heavy paperwork and multiple verifications.
- ❖ Borrowers have little control over their credit limits, which are set by the bank's underwriting policies.

## THE SOLUTION

### INVOICE FINANCING

- ❖ Invoice financing is a buyer-led solution where Abhi pays suppliers early at a discounted rate.
- ❖ The buyer pays Abhi the full invoice amount on the original due date, minus any agreed profit share.
- ❖ Abhi uses its proprietary invoice financing platform and vendor portal, either with partner companies or via centralized procurement.
- ❖ Suppliers and vendors upload invoices on the platform for immediate factoring by Abhi.
- ❖ The partnering company settles with Abhi based on the original invoice terms and timelines.
- ❖ Abhi and the partner company share revenue from the fees generated through each transaction.

# INVOICE FINANCING FLOW



**The vendor** submits all the required financial documentation and relevant invoices to Abhi's Risk & Compliance Team for review



**Abhi's Risk & Compliance Team** will conduct a thorough review of the financials to determine the approve factoring amount and rate



**The Vendor Portal** is used to upload the requested invoices for factoring and approval by the partner



**The partner** approves the invoice submitted for factoring and Abhi proceeds to process up to 80% of the invoice directly to the vendor



**Repayment terms** to Abhi will always be consistent with the payment terms defined in the invoice submitted for factoring



# Backed By Our Distinguished Board



**David Nangle**

**Chairman of The Board | CEO VEF**

A seasoned emerging markets Fintech investor with a background in equity research and investment banking. An early investor in Creditas, Tinkoff Bank and iyzico



Renaissance Capital



**Stefan Klestil**

**Director | General Partner Speedinvest**

An experienced VC investor supporting the next generation of Fintechs around the world. An early investor in N26, Wefox, Billie, Luko and BNext



KEARNEY

Si Speedinvest



**Said Murad**

**Director | Senior Partner Global Ventures**

An experienced principal investor with deep operational expertise as a former CEO & COO and a proven track record of scaling companies and driving sustainable growth



Deloitte.

global ventures



**Dr. Bernhard Klemen**

**Director | Partner Sarmayacar**

A serial entrepreneur, VC investor with a background in Investment Banking. An early investor in Pakistani startups including Bykea, Dawai, Oneload and Jugnu



JPMorgan



**Amy Oldenburg**

**Director | Head of Emerging Markets Equity Morgan Stanley**

An experienced emerging markets investor with prior roles in FX trading, portfolio management, product development and strategy



arc

Morgan Stanley

# 2025 Recap



# Thank You

abhi