




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

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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

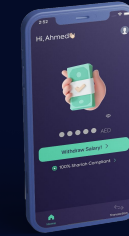


Banks often have long processing time and stringent collateral requirements.

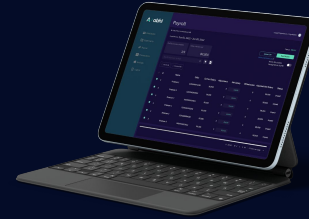


SMEs face limited investment and credit services to finance working capital cycles in Emerging Markets.

Our Solutions



Earned Wage Access (EWA)



Revenue Based Financing



Invoice Factoring



EWA Salary Card



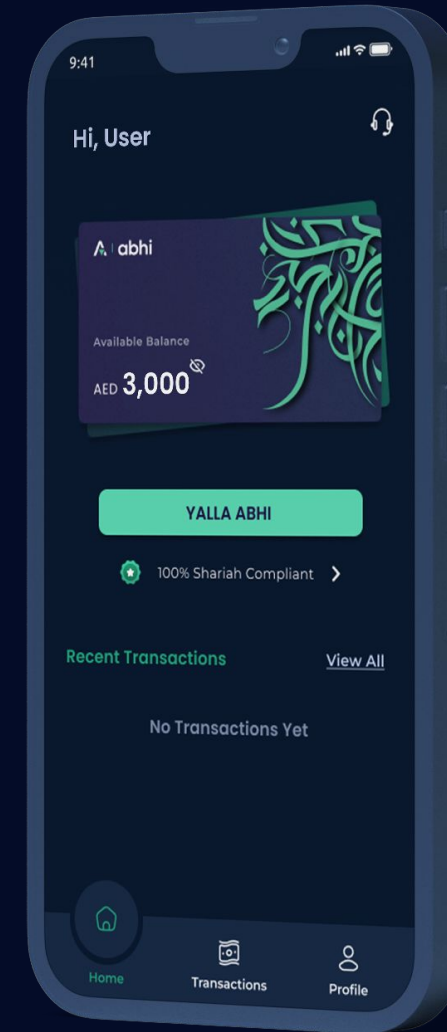
What is **Earned Wage Access**?

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



Unilever



الأنصاري للخدمات المالية
AL ANSARI FINANCIAL SERVICES



الرائدة
alraedah



الفردان للصرافة
alfardan exchange



LuLu
Money



bayut

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

FINTECH
FUTURES

FINTECH FINANCE
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"

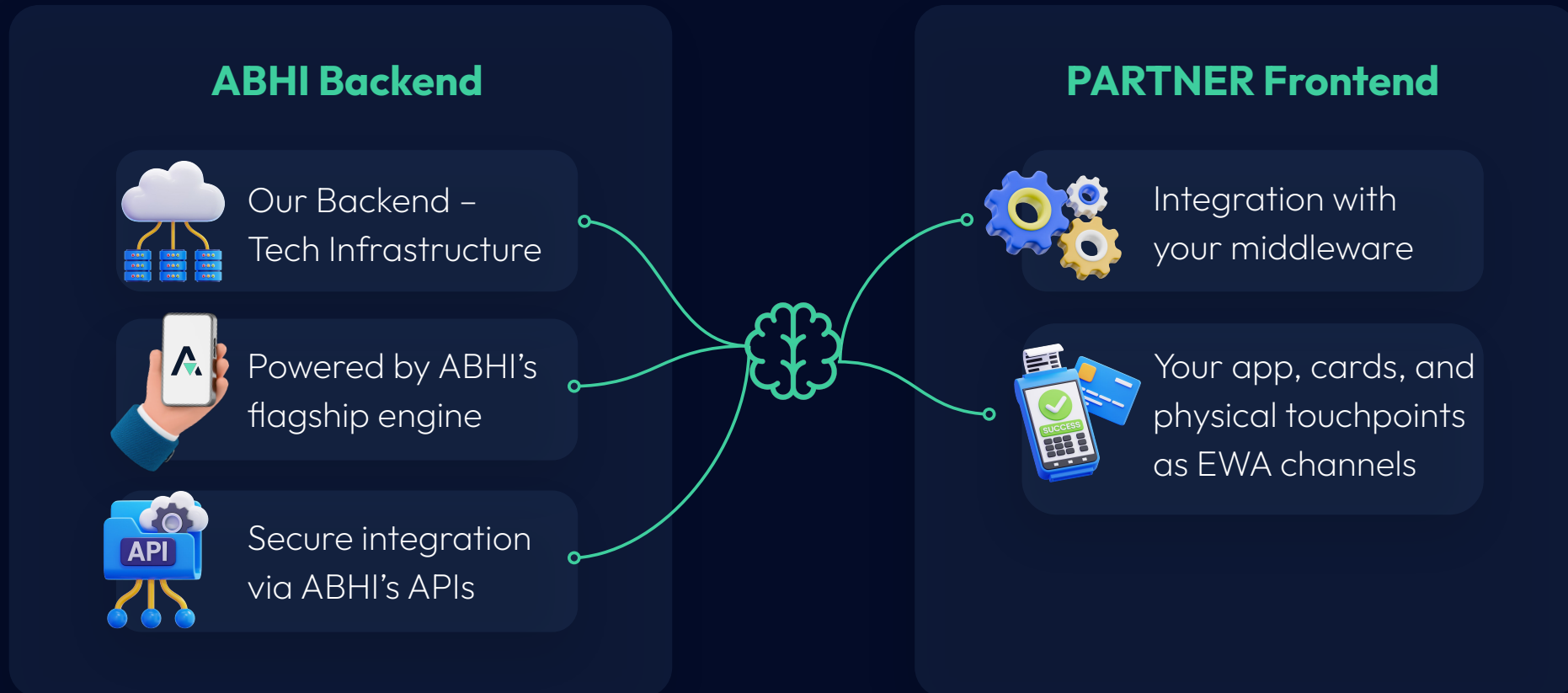
2%

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.



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

Request



Financial Review



Approval



Vendor Payment



Repayment

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



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



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



Dr. Shujaat Nadeem
Director | Chairman Samba Bank

Former Deputy CEO Samba Financial Group and International Head at Saudi National Bank with prior roles in Global Markets and Investment



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, Dawaii, Oneload and Jugnu



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



2025 Recap



Thank You

