



CASE STUDY

From 4 to 13 Credit
Products and 500+ Clients
without Hiring Additional
Resources: Abhi

Founded

2021

Location

APAC

Staff

60+

Lending model

Earned wage advance

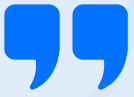
Background

Abhi, a leading fintech company in Pakistan, reached a \$90 million valuation in just nine months. Over four years, they expanded to serve more than 500 clients across Pakistan, Bangladesh, the United Arab Emirates, and Saudi Arabia.

When Abhi started in 2021, the small team managed all transactions manually in Excel. Whether it was Earned Wage Access (EWA), Invoice Factoring, or other credit products.

As the company grew, they introduced new credit products and their data became increasingly complex.

Each product required different calculations for different clients, leading to frequent errors, excessive time spent on proofreading, and overall inefficiency.



“All transactions were stored in a database, but we had no structured repayment tracking. Loans were manually recorded in massive Excel sheets, leading to a high workload and frequent errors. Data had to be extracted, reconciled, and updated manually every day. As transactions grew, the process became unsustainable.”



Armeen Zaidi

Abhi's Credit Operations Manager

Challenge:

Hire more people or automate?

By 2022, keeping up with the growth and tackle the accompanying challenges meant either expanding the credit team or automating loan management (LMS). The team struggled with:

Data misalignment

Each department worked with its own version of the data, leading to discrepancies and misalignment across the organization.

As a result, different teams were often working with conflicting information, causing delays, confusion, and a lack of consistency in decision-making.

As Armeen put it, *“when reconciliation errors started happening, we needed more people just to manage data. And when we realized different teams had different versions of the same information, we knew we needed one system where everyone had the same picture of what was going on.”*

Client management inefficiencies

Without a centralized system, tracking client interactions and monitoring repayments was time-consuming. As the client base grew, so did the challenges in maintaining strong relationships and delivering a smooth experience.

Limited scalability

Expansion meant more transactions, more products, and more data to manage. Scaling manually would have slowed them down and made operations harder to control.

They had to extract all the data from the database and put it into an Excel sheet. When the repayments came in, Armeen would update the sheet and check what the loan book looked like. Then, she'd send it to all the different stakeholders in an Excel file. ***“The issue was that sometimes different users had different numbers because of delays in updating the Excel sheets and using Google Sheets wasn’t as helpful.”***

The team needed a solution that was simple, scalable, and quick to implement. Armeen explained: ***“We had never used an LMS before, so we needed something easy to use for people without a banking background, quick to implement, scalable, and with seamless deployment.”***

Solution:

Flexible configuration for a long-term, scalable solution

Abhi partnered with TurnKey Lender in 2022, bringing with it a year’s worth of transaction data to migrate.

With countless small-ticket EWA transactions, payroll financing, and other lending products, the data upload process was complex. TurnKey Lender support team worked closely with Abhi to ensure a smooth and accurate transition.

As Armeen shared: ***“If something doesn’t work or needs adjustments, I just reach out to Herman (Yampolskyy, Head of Delivery at TurnKey Lender) or his team for guidance on how to fit it into our specific product requirements.”***

After completing data migration, Abhi shifted its focus to configuring lending products within TurnKey Lender. The process involved fine-tuning calculations to ensure accuracy across various loan types.

“TurnKey allows us to create as many products as we need, with different calculation models and repayment structures. For more complex products, we can configure the system to prioritize principal repayment first, followed by markup and late fees. This level of flexibility has been essential to our business.”

Tailoring EWA to meet Abhi’s unique needs

Abhi's flagship product, Earned Wage Access (EWA), required a custom configuration in TurnKey Lender.

Armeen explained that, ***“EWA was a unique requirement for us. We needed a custom fee structure with dynamic calculations. TurnKey's team worked closely with us to integrate this. Now, our internal system calculates the tariff, and TurnKey pulls the data directly into the system, ensuring smooth operations.”***

With TurnKey Lender's support, Abhi automated manual processes, tailored the system, and built a more scalable solution for managing EWA transactions.

Results:

One source of truth for 13 dynamic credit products

With all their data centralized in TurnKey Lender, Abhi can confidently scale and expand into new global markets.

Not only did Abhi grow from 4 to 13 credit products while managing hundreds of clients, but TurnKey Lender has also become their single source of truth—a centralized system that ensures consistency and accuracy across all data.

“TurnKey Lender played a massive role in our growth. We scaled from just four products to 13, each tailored to different client needs. The TurnKey platform also helped standardize our processes, eliminating data discrepancies across teams.” Armeen said.

Now, instead of each department working with different numbers, the team has a single source of truth that brings clarity, accuracy, and efficiency to our operations.

Today, Abhi is managing 500+ clients across four countries. As they continue to innovate and grow, TurnKey Lender continues to support their expansion, simplifying reporting and scalability.

“We're truly happy with a scalable and easy-to-use platform that supports our expansion.”

Start Your Own Success Story Powered By TurnKey Lender



"When we started with TurnKey, we were just operating with 4 products that you saw on the website. We now have 13 sets of products within the 4 main sets of products. Each one is customized to different situations, different types of products that we need to offer, and different kinds of clients with varying needs."



Armeen Zaidi

Abhi's Credit Operations Manager



Gartner
★★★★★



Capterra
★★★★★



G2
★★★★★



Software Advice
★★★★★



GetApp
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