Muhammad Abid Islam, owner of the New Waseem General Store at Ghalib Market in Lahore, had problems with his staff that resulted in a financial loss last year. So, he decided to cut ties with his employees and manage the business end-to-end on his own.

To recuperate his losses, Mr. Abid Islam, a Unilever retailer, wanted to purchase more products to stock and sell. And for that, he needed a loan.

He benefited from a unique collaboration between Unilever and Finja—a financial services platform in Pakistan—to digitize supply chain payments between distributors and retailers. This partnership, comprised of six distributors in Lahore, Faisalabad, Gujranwala, Multan, Sialkot and Gujrat, helps Unilever analyze and monitor their supply chains, as well as reduce the risk of fraud and theft from drivers and retailers handling cash.

This enables retailers to pay Unilever distributors directly from their SimSim mobile wallets, a branchless banking solution Finja offers with Finca Microfinance Bank, without wasting time traveling to the bank to withdraw cash.

Based on a retailer's digital footprint, they can also receive Unilever products on credit to extend their offerings and increase sales when they lack working capital. This is what helped Mr. Abid Islam.

During her visit to Pakistan, the Special Advocate met with Mr. Abid Islam to learn more about his experience. He told the UNSGSA how much he appreciated being able to obtain a loan easily, without leaving his shop. He also said he can now pay for his son's education and dream of a better life.

In the future, he said that he would like to increase his current loan amount of 50,000 Pakistani rupees (approximately USD $320) so that he has even more capital to invest and stock new product categories.

And considering the positive impact of the Finja-Unilever model, he would like to pay other distributors digitally as well, he said.