



Jugnu accelerates cash flow by 60% with Loop

HOW THE B2B ECOMMERCE PLATFORM IMPROVED VENDOR RELATIONSHIPS - CASE STUDY

Jugnu

Founded in 2019, Jugnu has positioned itself as one of the leading **platforms in the B2B eCommerce** space intending to simplify business for SME owners in Pakistan. In just over 3 years, Jugnu has established itself as a market leader - serving over **30,000** small-scale stores with a consistent promise of one-day deliveries for inventory procurement.

Small-scale grocery stores (also known as kiriyana stores) account for 70% of all grocery purchases within the country. For them, relying on curbside deliveries directly from the distributor to maintain inventories poses a pressing challenge. Jugnu is the one-stop solution for kiriyana stores offering a wide range of product assortment, through an app that **establishes a direct link between manufacturers and store owners**. After establishing its deep-rooted position in Pakistan, Jugnu soon plans to expand its geographical footprint in the MENA region.



Team Jugnu

Challenge

PLATFORM BUSINESS

Operating as a **two-sided platform in B2B eCommerce** means managing a network of retailers and manufacturers. Payment flows and aggregations from various geographical sites and delivery agents impose **high transaction costs** for the business. Platforms need to move money between buyers and sellers seamlessly to stay ahead of credit terms.

With its privately owned fleet and delivery staff, Jugnu has partnered with direct manufacturers to serve a network of over 30,000 retailers across Pakistan and 18,000 Kiryana stores located in Islamabad, Karachi, and Lahore alone and – who are delivered their requested supplies the very next day.

Seamless cash flow between the network is crucial for business operations for maintaining in-house inventories and efficient vendor payments. Jugnu was looking to accelerate the flow of funds, especially funds received in cash, that would help them establish top-notch vendor relationships – crucial for maintaining client relationships, improved loyalty, and retention.

AT A GLANCE



4

CITIES



30,000

RETAILERS SERVED ACROSS
PAKISTAN

Solution

Today, Jugnu is leveraging Loop's **cash-native financial stack for platforms** in all 4 of their warehouses to automate cash handling processes from the point of aggregation in real-time. Jugnu scaled up across 100% of their warehouse locations, within 15 days of their first operations with Loop.

Automating cash and cash operations has helped Jugnu digitise their financial infrastructure. Cash ops which were once siloed across locations now have a bird-eye view through Loop's cash management platform. Adopting a digital-first approach to cash management has **eased the access and availability of finances** by accelerating the **cash to digital conversion**. Cash flow, from the point of aggregation to account settlements, has become **seamless and transparent**.

RESULTS AT A GLANCE



100% EXPANSION ACROSS WAREHOUSES WITH LOOP WITHIN 15 DAYS



24/7 CASH OPERATIONS



60% FASTER ACCESS TO FINANCES

Result

Jugnu uses Loop's Cash Deposit Machines, vaults, and the cash in transit service. Leveraging Loop's end-end cash handling services has accelerated **cash ops and treasury operations** by **over 60%** day to day. Warehouse cash ops can **now run 24/7** with **real-time accountability** and **observability** for a network of delivery agents.

The finance team also relies on **Loop's CashWise** – the cash management platform for better visibility and understanding of cash flows. Instant cash deposits and location-based visibility of cash volumes have helped Jugnu prioritise **vendor payments** and stay ahead of credit terms.

*“With Loop, our **Working Capital management** has improved, in terms of **quicker availability** of finances and **visibility** into cash and cash operations. Our **vendor relationships** have significantly improved since we now have a better outlook on prioritizing vendor payments.”*



Ali Zeeshan

Finance Manager, Jugnu

Deeper Impact

INSURANCE

With Loop, excess aggregated cash is stored in outsourced vaults. This has helped Jugnu stay within insured limits for in-house cash storage and which in turn has helped in improved insurance premiums.

END-END CASH OPS

With Loop, Jugnu has been able to aggregate all cash management processes and operations within a single service provider, which in turn has helped them improve management and accountability.

About Loop

Loop is building out physical and digital infrastructure to allow businesses to completely automate the cash to digital on-ramp. Loop's platform enables digital payments from physical cash in real-time. Some details on our platform are on <https://withloop.co>

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