

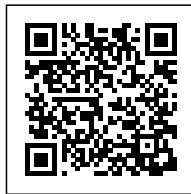
ADSERO ADVISES VALU ON ITS ACQUISITION OF PAYNAS

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Tags: [Adsero](#), [Ahmed Adib](#), [Farida Banany](#), [Hossam Gramon](#), [Ragy Soliman](#), [Ragy Soliman & Partners](#), [Sherif Kfoury](#), [Soha Hussein](#), [sx3](#)



Valu, a buy-now-pay-later (“BNPL”) lifestyle enabling fintech platform and a subsidiary of EFG Hermes Holding, has successfully acquired Paynas, a FinTech and digital HR platform.

The transaction falls in line with Valu's strategy to grow the business and enhance its tech power and allows it to reach Paynas's extensive base of micro, small, and medium enterprises.

Paynas offers a multitude of employee management and payment services to MSMEs, including a cloud-based platform to manage time & attendance and payroll, financial products such as payroll cards and affordable health insurance, and financial wellness products such as earned wage pay-outs and salary advances.

By combining Paynas's service offering with Valu's BNPL plans covering healthcare, education, home appliances, furniture, and travel, among others, Valu is delivering on its vision of becoming a holistic financing powerhouse catering with progressive and convenient solutions to every aspect of people's daily lives.

[Adsero](#) – Ragy Soliman & Partners has advised Valu on the acquisition with a team led by **Ragy Soliman** (managing partner and co-head of m&a and capital markets practice, pictured) and **Hossam Gramon** (partner and head of banking, finance & projects practice), assisted by **Ahmed Adib** (senior associate), **Farida Banany** (associate) and junior associates **Soha Hussein** and **Sherif Kfoury**.

This is the second investment Valu carries out this year, following its investment of a 35% share into FAS Finance, the consumer finance arm of Saudi Arabia's FAS Labs, which allowed Valu to expand geographically and enter the Saudi market, while providing consumer finance solutions through FAS. During the same month, the company announced selling a 4.99% stake to members of the Alhokair family, marking a key steppingstone for the platform to create strategic regional partnerships.

For further information about Valu's most recent investments [click here](#)