Kashif Saleem

**Matthew Todd**

Hi. My name is Matthew Todd, and welcome to Inside the scale up. This is the podcast for founders, executives in tech, looking to make an impact and learn from their peers within the tech business, we lift the lid on tech businesses, interviewing leaders and following their journey from startup to scale up and beyond covering everything from developing product market fit, funding and fundraising models to value proposition structure and growth marketing.

We learn from their journey so that you can understand how they really work, the failures, the successes, the lessons along the way, so that you can take their learnings and apply them within your own startup or scale up and join the ever-growing list of high growth UK SaaS businesses.

Hey, welcome back to the podcasts are pleased today to be joined by Kashif Saleem from Subscription Flow. Great to have you here.

**Kashif Saleem**

Thank you. Nice to meet you today.

**Matthew Todd**

Yeah, looking forward to the conversation looking forward to finding out more about the business. But to kick things off, you want to give people a brief, a brief overview of the background and what it is that you're working on. Yeah,

**Kashif Saleem**

So my name is Kashif and I founded Subscription Flow back in 2021. Prior to that, I was helping companies with managing their subscriptions more effectively, you know, and that's where I came across this idea of Subscription Flow.

What Subscription Flow does is helps companies to manage their subscriptions in an intelligent way, by improving their activations and conversions, in addition to process the recurring payments, and also helping the improving of the retention and the engagement side of things, you know, so any company, which is selling subscription product, and services can use our platform, and, you know, and we, they were able to improve their, you know, these KPIs that I just mentioned.

**Matthew Todd**

I see. So, it's a platform that is both helping them on the technical side of managing their subscriptions, but very much focused on improving those metrics around them.

**Kashif Saleem**

Yes. So we help them to, you know, if they have freemium customers, and they would like to, and they have a certain conversion rate, you know, and they are facing some challenges in increasing the conversion rate.

So our platform can help to help the companies to improve their activation, enhance, improve the convergence, you know, and, and then if you have existing customer base, and you can use our platform to improve the retention, enhancing, reduce your churn, and increase your existing revenue from, from your customers, and by expanding on those customers, you know, so, so these kinds of, you know, high level, and then, you know, the engagement side is kind of interlink, because you need a personal personalizing engagement at the right moments to, you know, increase, you know, more conversions.

Then also improve the retention by improving the usage of your product, you know, by engaging and nudging the customer in a right way.

**Matthew Todd**

That makes a lot of sense. Before founding Subscription Flow, you were basically doing this in more of a consulting capacity for clients.

**Kashif Saleem**

Yeah. So I was, yeah, I was a consultant, I was dealing with different types of companies, like SaaS companies, you know, companies, so it services companies and companies, which are selling subscription ecommerce companies, and, you know, elearning platforms, so I was helping them, you know, managing their subscriptions. Mostly, there were tools out there, which were doing kind of billing, or on some platforms were more like a CRM platform, dealing with more like, relationship side of things.

So effectively, there was a need for what I've heard that, you know, there needs to be a platform, which kind of combine these two worlds and also focus more on the subscriptions, businesses, look at their requirements to see like, you know, and just focus on their particular use cases to, you know, to, to serve them in a better way. Yeah. So, enhance I started this subscription flow, right.

**Matthew Todd**

It's quite a broad area in terms of improving conversions, as well as the technical side of managing subscriptions. I know Stripe is a very good payments processor, and they do have subscription elements in there, but I know that a lot of companies quite quickly outgrow the capabilities of what that allows you to do.

**Kashif Saleem**

So that's interesting question, Matthew, basically, Stripe is, is a good platform, it's a payment gateway. They started to, you know, move towards on billing side of things as well in last year or so. But the thing is like, as a company, you need to be payment gateway agnostic. You need a platform where you have the flexibility, you know, to switch payment gateways, you know, based on whatever rates you get, you know, wherever you get the back rates, that's one reason.

Secondly, you need a way to use multiple payment gateways within your, you know, organization or company. So, maybe for a particular type of customer, you may like to use stripe, for other may you like to use it in, and then for others, you may like to use, like, authorize dotnet, or whatever, or go cardless. So, so that kind of multiple payment gateway options would be supported in our platform.

Again, the point is, like, more flexibility, more choices, you're not tied up with any particular payment gateway, and the, and some down payment gateways, you know, if you have chargebacks, or something, they, you know, suspend your accounts and stuff, you still need the, you know, hedging in place to move to some other payment gateways, and so on, on the fly. And, you know, those are some other things. And also, they are not geared specifically for the subscription businesses, that's, that's kind of where our platform would serve better.

We are just focused primarily on subscription businesses, looking at the use cases, optimal, our platform is optimized for those businesses, you know, and, and, yeah, and it's a plug and play kind of solution for other SaaS companies, they don't need to do have, you know, integrations or, you know, direct with those payment gateways, they just need to integrate with us, and they will have access to multiple payment gateways, multiple geographies, they can, you know, onboard customers and stuff.

So that kind of ability that they will get using our platform. And then in addition to that, the stuff that I mentioned that, you know, we focus on improving the KPIs, we look at their KPIs to see, you know, what are the KPIs? What are the current KPIs like, what's their conversion rates, what's their retention rates worth, how much net revenue expansions they have, what's their net revenue retention, you know, all these KPIs.

Once they start using our platform, you know, within a few months, they will see the boost in those KPIs, you know, and because our platform is kind of designed in a way to guide the, you know, the account managers or revenue ops to the to get the insights that will help them to reach to talk or to communicate with the customer in a more effective way. And hence, you know, you know, increase those KPIs

**Matthew Todd**

Are there common mistakes that they're making, without having access to those insights. So there's some kind of common themes that people might find useful.

**Kashif Saleem**

So if they don't look at the KPIs, they do, look, honestly, Matthew, they do look at those KPIs. But the way they are for startups, especially, and for growing companies, they need to do a lot of integrations, you know, yeah, they need to integrate with one system, then they need to integrate with other systems that need to get data from Warehouse like, you know, Snowflakes or Amazon, right, you know, so, so whatever data warehouse, they're using their need to fetch information from there that they need to build like tableaus or you know, they need some BI tools, you know.

So all this kinds of hassle, it cost money, it cost inefficiencies it and you know, these integrations are not smooth, so they need to spend time and maintaining those and stuff, you know, so, what our platform offer is an easy way for them to have access to those KPIs and then we provide a platform where they can set up different GTM strategies, how they can improve those KPIs, they try different approach.

 They do like A/B testing to see like, you know, which, you know, methods work for them, because every business is different for one business one method is very effective for others, you know, some different approach would work for them.

So we provide that kind of a platform where they can easily apply, you know, test those strategies and then stick to the bull's eye approach where they found the bull's eye, and then they double down on that. Yeah,

**Matthew Todd**

Yeah, I can see that. I know from experience that integrating with those payment gateways, it does take a lot of time, so to give them those benefits of different payment process, as well as get all the metrics and the reports and everything else that would be complex if they were doing that by hand themselves, essentially doing all of those integrations.

When it came to launching subscription flow, and, you know, how did you go about deciding that initial feature set, because that must have been a pretty, you know, reasonable sized death building itself to start with?

**Kashif Saleem**

Yeah, I understand. But for me, luckily, because I've been talking to these customers working with these customers for a while, nearly over 10 plus years of experience, and have a good network of companies where, you know, I found that, you know, our platform could easily we fit in to, you know, provide value.

So we got some initial customer from that channel, from my past contacts, and then, so, I on boarded, like some beta customers, you know, I onboarding some customer, early customers through that channel, and then it helps me to really define refine my product, and, you know, and then, you know, that was the initial, if you like, kickstart their big gig on our platform, and then once we have that, you know, I Christian going, we build like, small features, and then we show it to the potential customers and then get some feedback.

Then my approach was to onboard with the minimum functionality, some early customers, and then gradually, you know, expand on the feature set as, as the as our product we use, and those use cases are being discussed with our customers to see, like, you know, those makes sense, in the, in terms of their business context and stuff, you know, so that was kind of approach I, you know, ventured on.

**Matthew Todd**

Yeah, I see. So, you have that client base already and we're therefore able to carve out Yeah, something pretty small view would new would add value, but there was still quite a potential for, for other improvements to go beyond just that initial release?

**Kashif Saleem**

Yes, then slowly and gradually, we build on first, first and foremost was, like, you know, the flexibility that they required in the platform, because most of the billing platform were rigid platforms, you know, you know, certain, you know, if they need to do certain actions, or you need to implement certain business processes, those business processes were not being captured, and hence, there was frustration within the businesses, or the businesses that were targeted.

Then my first and foremost, priority was to address those frustrations, you know, the and move because those were, like a must have kind of, you know, features or must have, you know, kind of requirement, and if they must have kind of software for their businesses.

So, that was my initial, you know, target. Once I achieved that, then I move on to more, more on the improvement side of things, like how I can improve their KPIs, you know, firstly, show them the KPIs that they are looking for in our platform, how easily they can access to those KPIs. Because once they have a KPI, they can see the KPI and then the next stage is to, you know, they can start seeing like, you know, since the adoption of the, our platform, how these KPIs are boosting up.

So, that will give us a good business case, and that, you know, help us to, you know, when new customers when we show that, okay, you know, your peers or have used our platform, and they, you know, increase their, you know, KPIs by X percentage, and, you know, if you use it, you will, you know, get the same kind of benefits. So those are the things that really help us early in, in our customer onboarding. Yeah.

**Matthew Todd**

I see. So in many ways, showing them their KPIs, giving them that insight is enough to get them interested in Using the platform, because then they can see how they compare to the other similar types of businesses.

**Kashif Saleem**

Exactly. Getting the KPIs is what they didn't have actually, as I mentioned before, they had to go through a lot of pain, to get accurate way of getting those KPIs, you know, in our platform, we, we achieved to show those KPIs in a nice dashboard, and, you know, in a report form, and that was already a big win with those businesses, because they don't need to spend too much of development effort or maintenance to, you know, to get those KPIs, and because those are important for, for OCR purpose and some other kinds of reasons. You get the price of the business; they get it right there on the dashboard.

Then second stage was, okay, how we can, how our platform can boost those KPIs, you know, and that was the, then the second thing we, you know, you focused on third thing, first was to try to solve their frustration, which are the building frustration, yeah, regarding payment processing, frustration, where they have their own unique processes, you know, as you know, like, you know, subscription economy is evolving as, as well as the innovation within the subscription revenue models.

So they need a different kind of iteration pricing iteration mechanisms, or they need to implement certain business processes. So those frustration we stole first, because we're kind of we feel like, you know, those are for running those companies, those are must have software's. So they must have utility that is required, so we first addressed that, you know.

Then move on to more, if you like, you know, more shiny part of, like, you know, how to show those KPIs and dashboards and, you know, and then third parties to how we can boost those KPIs, you know, so yeah, those are the three, if you right, that's the train, we follow, like, first focus on main bit with, which is, which is must have, then move to the insights, you know, then third is to improvement of those boosting of those KPIs, you know,

**Matthew Todd**

Sounds good. It makes a lot of sense to tackle it that way, you know, take those pain in the way of that integration and being able to, you know, sensibly managed from an op’s perspective. The way those subscriptions work, because they can get complex, especially if you are doing things like testing different price plans, different pricing options, and you may have a bunch of customers on, on different kinds of plans as well, that you offer for different reasons. So yeah, managing that can definitely be a challenge.

But then secondly, that ability to get those metrics that you really do need, especially if you're in the SaaS space, you do need to be looking at those metrics, and you know, many investors will demand those metrics anyway. But you certainly should be know what they look like, but then, as you say, putting the right strategies in place to try and improve those as well. Where do you think it will go beyond that? Do you think it will be more sophisticated ways of improving those KPIs? Or do you think there'll be kind of different evolutions of subscription models? How do you see things developing?

**Kashif Saleem**

So I would say, like, in terms of our platform, because we are, it's very early days, right, you know, there's a lot of ground to cover, you know, we are just scratching the surface, you know, in terms of market share in terms of, you know, reaching out to the different industries and stuff where this can be used. So, I would say like, initially, we would need to kind of double down on what our niche area that you know, what we offer, and we need to get as much as many customer as possible in a quick frame.

That's our first goal, because it will help us to improve our increase our revenue, and we will move to a more like a profitable stage, you know, through whatever we have gathered, rather than, you know, developing more things on top of that, you know, it's better to just, you know, get some revenue coming in, you know, that's our first priority.

Secondly, then Uh, you know, reaching to the more like enterprise level customers, because right now our focus was more on the SMEs and mid-market segments. So, so our, you know, our plan is to just to grab, you know, reasonable share in this space and then gradually onboard, you know, some big logos onto our platform.

Then once we have established, once we establish our space in the market, then we will move on to, you know, more on the, as you mentioned, like, you know, adding more and more sophisticated ways of managing or boosting KPIs, you know, for the moving to the next level, if you like, include, including more sophisticated AI models are, you know, you know, new techniques to really optimize on those, you know, you know, ways to boost your KPIs and stuff. So those were, those are the things that would come.

Also, as you know, like, there are many, this market is evolving very fast. The subscription space is, as business are growing. So do other vendors, you know, so, so it's, it's all about, like, you know, who will execute things fast? You know, this is where I think my focus is right now.

**Matthew Todd**

So you're very much you're trying to accelerate that growth and capture that, that market share that makes sense. In terms of competitors out there, are there other many that see the subscription space, the way I know, there's a number of kind of bigger, more enterprise offers, but it doesn't sound like they're quite approaching things in the same way that you do.

**Kashif Saleem**

Yeah, so the thing is, like, this is this is where I focus primarily on the SME side, because the SMEs are requires, they don't have the budget to sign up with different vendors, you know, multiple vendors to achieve things, and then they don't have the budget to integrate things or hire consulting companies to implement the solutions for them. So, that's where my focus, our focus was primarily was on the SME side, where the limited budget, they need those things anyway. They don't need to sign up with multiple vendors to, you know, to get things done. So, so our focus was just to target those market, because we are providing holistically, pretty much one stop solution for their for their subscription needs.

So the Our vision is to, to become like a D platform for subscription businesses to operate their business. You know, that's kind of a vision we have. But coming back to the competition, like you mentioned about, you know, competitors. From our perspective, there are already very established players in the market, like CRM platform providers, like salesforce.com, or, you know, some other platform providers. We call them our partners, you know, because what we offer is, like, you know, in some cases, we whatever the stuff that our platform does, we also provide push those important or key metrics to the those, you know, CRM solutions as well, so that you don't need to, you know, go to multiple application to access certain information, especially for account managers or sales salespeople.

The second area is the billing platforms providers. They are very established. There are a lot of vendors already doing billing, you know, side of things. So, so, those are the other products, other competitors, I would say, they are doing billing but they are not kind of focusing on more on the stuff that we are doing right now more on the KPIs stuff, and how to boost KPI's. Then the third, third strand of competitors are data analytics providers, you know, the companies which offers analytic solutions, you know, those are analytic solution providers. There are a lot of innovation going on in that space as well, where they are building like local platforms to do things easily. So, there's a lot of innovation going on.

Then they are also building some kind of an integration with their, you know, key, you know, for the key products within the, within the ecosystem to achieve that. So that is the third strand of competitors. So, what I will see is like, they are targeting different areas, different type of customers. We are building our strategy so that we don't overlap too much with, you know, those, you know, competitors, we build our own niche. We like our own category, where we are focusing for companies where they are looking for a solution, especially for companies where they don't want to have multiple web sites, you know, they don't need to sign up with multiple vendors, and they don't need to spend integrations, you know, and stuff like that. So we are kind of carving our own way to address the pain points that subscription business focus.

Also, if you look at CRM providers, or, you know, data analytics provider, they are generically solving the problem not specifically for subscription businesses. So we discount that for billing platform, they are they are focusing on subscriptions, but then we are providing the flexibility that the new modern subscription businesses require.

Also, you know, the, the, the stuff that more related to boosting of their subscription revenue. So, you know, is the state it's kind of we expect, like, you know, things will be, you know, will shape in a different way in, in coming years. But, you know, our strategy is just not to be, you know, competing in a red oceans market. But we will focus more on the blue ocean where we build our own category, and not, you know, don't, you know, interfere too much with the established players in this space.

**Matthew Todd**

Yeah, absolutely. I think that is a strategy that makes so much sense. So that you are carving out that niche, and whilst there may, at surface level be some overlap, they're not going to be as focused as you are on serving that market that you do and solving those problems. Because, by definition, they are that generic billing provider or data analytics platform is not specific to their needs.

So there's always a lot more work that has to do to connect these different tools. Whereas if you can go in with a solution that really is focused on a really, really core problem, it is going to be easier for you to carve out that that category built on top of that, I think.

**Kashif Saleem**

Exactly. That's our approach from day one, you know, and yeah, and once we have that thing, we build our own category, then the vision is to that, you know, we will become the platform for any subscription businesses in future where they would think about any platform and they know, like, you know, subscription flow would be their platform to operate, you know, their business. Then other departments, if they are using their own tools, we can easily link up with them. We already have, you know, apps for CRM, like Salesforce, HubSpot, and we have app for ecommerce like Shopify, and then we have app for you know, you know, other standard accounting applications and stuff.

So, we are building our own kind of integration, you know, approach that, you know, which players would be we will consider as our partner and we can work together and to build that kind of ecosystem for to grow together.

**Matthew Todd**

That ecosystem approach definitely makes a lot of sense for this type of products. It's really interesting to get that insight into that subscription space and the evolution of that because I think it definitely is an evolution you know, to start with, you basically have to get away with stripe and that was a massive improvement.

Then there are other subscription automated billing systems on top of that, but now this sounds like kind of the third iteration of that again, whereas you not only get the core metrics, manage your billing, but you can start to improve those KPIs, as we talked about before. So thank you for, for sharing that, I think it'd be really interesting to our audience to hear some of that stuff.

I think our audience will be interested in hearing a bit more about your kind of journey as well to go from consulting to, you know, running a, a SaaS business yourself, you know, how was that journey? How was that transition? How did you find that?

**Kashif Saleem**

So consulting was, like, I was enjoying helping solving problems for the businesses, you know, giving them insights into how they can approach different things, and, you know, how can they can, you know, effectively manage their subscribers and, you know, and how they can increase their subscription revenue by adopting different types of strategies. As well as, you know, the best tools that they could use to achieve that.

So, I found that kind of, gap in the market that. To be very honest, we try to come up with some workarounds to solve these problems, but those workarounds were not even helping them, and it was actually increasing the frustration that customers were facing.

So, so there was a natural progression to build something, you know, which can serve those businesses. There was no assets, planned, that, you know, I have to build a product, it was just happening, like, you know, through this kind of, you know, natural progression, like, you know, nicely, you know, that the need was there, and, and there was, it was compelling me to build something, you know, to a need.

Secondly, once I started, because I was doing full time consulting, and then this is something is a side project that I started off, you know, initially, and started building a product building, talking to the potential customers and asking them, you know, and showing them that, you know, I was building and getting some feedback, and then those are the early adopters, if you like.

Because it was not easy to see, and for them to switch to some new platform, because they were running millions of dollars, you know, annually, they were processing like millions of dollars on through the existing platform, and trusting a new platform, in a very infancy stage would always be a risk for them. Those were the early adopters, I would say, because they took that kind of trust, in me and in my product, to, to come on board.

That's where I started focusing fully on Subscription Flow, then once those initial transition happened, and do that transition, and I was getting initial feedback that, you know, the product is really what they were looking, and they addressed the frustrations they have and, and, you know, I was kind of following the same kind of approach that Uber followed.

You need to look at the frustration of your existing solutions to see, like, you know, how frustrated, you know, people are hostile, despite the, you know, customers are with their existing solutions. When Uber started, they people were already using taxis and stuff. There were a lot of frustrations, like, they were not getting the right price they were not getting the taxis on time. So, there was a frustration. So the same kind of approach I had in my mind. I was looking at the customers, they were not satisfied, and they were frustrated and things because the subscription economy was evolving and new ideas were coming to light. They were finding it hard to implement those. Then it was kind of constraining them to kind of progress through their strategies.

So that frustration, you know, latching on to those frustrations, and then build something that was addressing those frustrations. When I when I know that you know, the solution for early adopters is actually addressing those frustrations. That's where I might get, I started feeling that, you know, I should be doing more of that, rather than the 30. That gradually, you know, transition me to, you know, full time role in Subscription Flow. That turned out that, you know, that was a best decision I made. It was a, you know, it was a decision, which naturally, you know, progressed.

**Matthew Todd**

It is kind of good that you almost didn't jump into that too early, right, that. You had clients that have those pain points, and you almost took on those pain points. Their frustrations became your frustrations, because you were trying to solve it with you were trying other workarounds and everything else. Then that almost forced you into a position where you had to, that was the right type of solution to build, and therefore that helped with that initial trust and those early adopters that you talked to as well.

So I think it's a very, obviously a very, very problem, first way to actually build a solution rather than, you know, an approach that others may take of saying, oh, there's a competitor out there, I don't quite like it, or there's a product out there, I think I can do a little bit better. And I think what you're talking about is actually no, it's not an incremental improvement, it actually is a real solution to some real pain points that that isn't being properly addressed at the moment, I think that's the yeah, definitely the way to go about building the type of products and the category that that you're looking at doing. So, I think that was a very, very good approach and one, that's, that's definitely going to help with that initial traction.

Before we kind of do wrap things up because we've talked about quite a few different points. For any other consultants that are working with clients, or any other SaaS founders as well, that are, are in those early stages there any kind of lessons that you've learned from your time building Subscription Flow so far that you think are worth them hearing?

**Kashif Saleem**

So being a consultant, the thing is, it is a very privileged position to ask someone is asking you to solve certain problems, which they are facing. So one thing I learned during that journey, that people were shared the problem, and they're very good at explaining the problem, you know, because they, because they are, they're working, you know, day in and day out, you know, and they know, what are the problems they are facing?

So, I suggest that listen to those problems carefully, and understand them thoroughly. Then they also proposed solution as well, like businesses, like, you know, if they say, oh, I want this, okay, this is the problem I'm facing, and you know, they're fully frustrated, and then they propose you, oh, why don't you just do this for me. So that's where you need to take a step back to see the solution that they're proposing, what is the marriage for that solution? Because they are, they are good in explaining the problem, but they are not there to, you know, provide the solution, it's your job to understand the problem, and then come up with the solution, which you think would be best? resolve their issues?

That's where I think, and more entrepreneurial side should come into play. Sometimes the solutions are in the market, you know, you can propose them no problem. Sometimes they don't know about those solutions because you have been solving problems for different businesses. You have different use cases, you solve the same problems over and over again.

But if the, if the problem comes over and over again, and there is no solution you find in the market, then then that's where the opportunity come. For you to really latch on to that, you know, problem and provide a solution, which is the best of breed out there.

Then you trust on your belief that the solution that you're proposing is, is the best and you can try that solution with some early customers. Maybe solve a particular you know, very small critical problems to see how the early adopters would react to this. Try to iterate on that to find something where you will get some vowel from the early adopters.

Once you get the 'wow', it means that, you know, you are on your way to build something, you know, amazing for, for the market. I think this is where, you know, as a consultant or as an early entrepreneur, you know, can build something big for the community.

**Matthew Todd**

That earlier entrepreneurship journey, you should probably think you might be trying to build a SaaS business. You want to think of yourself more like a consultant, because you are there to solve those customer problems.

I would definitely echo what you said about when the customer, the client comes to you with a solution in mind. I think often, you know, from my experience, they're coming to you with a solution in mind sometimes, because they don't really know what the real problem is, or how to articulate it. They just got a frustration and almost hoping that oh, if we just try this, will this be the thing that solves the problems? I think at that point, like you say, you have to take a step back and get a bit of perspective and say, 'well, hang on why are you calling out for this solution'? What is it you think that's really going to do for you? What's the benefit of it? What are the problems or the pains? It's going to take away from it.

If you can get that perspective, and I think in consulting, you get to do that with a lot of different clients and types of clients then that's going to show you what the real problems are, and where the opportunities you say my might be.

**Kashif Saleem**

Yeah, certainly. So that's how I think we should go about engaging with, with our potential early adopters, if you like.

**Matthew Todd**

That's really good. I think that's a really good insight. I think it's a really good place to leave a conversation for today. I hope we get to have a future conversation and see how things are developed. And yeah, talk more about insights that we can bring to subscription businesses, because I think there will be a lot of learnings from that side as well.

But in terms of that early adopter approach and finding that product market fit, I think that's it's been a really interesting conversation. So, thank you very much, and I wish you the best of luck in building out Subscription Flow even further.

**Kashif Saleem**

Thank you very much, Matthew. Thanks for hosting me today.

**Matthew Todd**

Thank you for joining me on this episode of Inside the ScaleUp. Remember for the show notes and in-depth resources from today's guest, you can find these on the website insidethescaleup.com.

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