



## ABOUT KUUNDA

Kuunda is a B2B fintech company that has built growth APIs & a Liquidity Platform for Micro-merchants, Agent Networks and consumers.

Agents, informal micro-merchants and consumers are often cash-based and undocumented, which means their access to appropriate financial products and systems is constrained. Not only has the lack of access to liquidity been an economic inhibitor, but it has also been a factor that has negatively impacted the growth of individual productivity within an economy.

Our end goal is not to give a loan, our liquidity solutions are tools to allow people to grow their businesses and enable individuals to feel free and be more resilient. In short, we offer solutions to enable our users to grow and develop. Kuunda's algorithms have thus far been successfully adapted to suit a number of different use cases. Kuunda's best-in-class Hapa Cash product has been used for short-term financing, to finance e-float facilities, airtime advances and fuel advances. In addition, Kuunda has launched Kazi Cash, a medium-term (7 & 14 Day duration) lending products that are focused on business growth that supports MSME's.

Kuunda builds dynamic, embedded financing solutions that create sustainable economic productivity by providing agent networks, small businesses and consumers with access to liquidity products and services.

By developing financial identities, coupled with our customisable lending platform and by offering extensible APIs for any fintech, bank or telco managing networks of agents and merchants, we believe that by creating proprietary financial identities, this will enable better distribution of upstream financial products to the long tail of the informal sector that has otherwise been unreachable.

## OUR TEAM

Our team has significant experience in implementing complex financial services across several markets. Collectively, we have over 20 years of experience living and implementing solutions in 17 African markets, as well as in Pakistan, Indonesia, the UK, and the USA.

Our company is remote based organisation with operational HUBs in the UK, Mauritius, South Africa, Kenya and Pakistan. We work hard, are challenging the way things are done and are looking for experienced and passionate people to join our growing team.

## THE ROLE IS TO LEAD PRODUCT GROWTH & OPERATIONS IN ZAMBIA/MALAWI

As Kuunda's Product Growth & Operations Manager, You'll be responsible for managing and growing relationships with in-country stakeholders and for Zambia/Malawi's Revenue Growth. For this role that will require professionalism, excellent relationship management, business development and knowledge around operational management in the digital financial services space.

You will work with Kuunda's existing Zambia/Malawi stakeholders to ensure accountability, enhanced operational efficiency, and growth as well as identifying and securing new Partners for the Kuunda Products. Having a previous background working with banks/MFIs, MNOs, and/or third-party payment providers is highly preferred.

You need to be a creative and quantitative thinker, familiar with various product marketing techniques, including Below-the-line and Above-the-line marketing campaigns and working with Partners and In-country teams to implement plans to grow the products to achieved our growth KPIs per product in Zambia/Malawi.



Your goal will be to develop and implement the most profitable plans to position and promote our products and to identify and secure new partnerships.

Day-to-day you'll work with a cross-functional group of data scientists, the product team and commercial teams as well as our Partners to maximise product growth.

You will have the authority to manage the in-country operations a day-to-day basis working closely with the Head of Product, Product and the Data teams.

### In this role, you'll

- Be responsible for revenue growth of our existing products in Zambia/Malawi
- Develop and execute on business strategy including go-to-market strategy, strategic partnerships and business growth
- Drive and lead business development and sales efforts by developing new commercial partnerships for all Kuunda products and services
- Manage and build partnerships with financial and non-financial institutions (e.g. banking partners, payments gateways, payment service providers, merchant networks and others)
- Ensure compliance with reference to all regulatory bodies
- Meeting with key stakeholders and managing the day-to-day operations of Kuunda's products
- Addressing any key issues with stakeholders that may arise during day to day operations
- Enhancing existing relationships and operational processes as needed
- Weekly and monthly reporting to key Stakeholders

### WHAT WE ARE LOOKING FOR:

- Blend of creative and analytical skills:
  - Experimental and creative mindset
  - Experience taking action based on data
  - Experience working with cross-functional teams
  - Ability to travel in-country
  - Strong leadership, diplomatic and motivational skills including the ability to lead up, across and down multiple internal teams and Partners
  - Knowledge of marketing.
  - Proven success in providing growing product revenue and performance
  - Ability to understand customer's needs
  - Project management experience
  - Ability to move fast
  - Experience building structured procedures.
  - Experience leading people.
- Self-motivated, decisive, with the ability to adapt to change and competing demands
- University Degree; (preferably business related)
- 4 - 5 years of experience working at bank, MFI, MNO, or third-party payment provider
- Excellent written and verbal communication skills in English
- Ability to build relationships with key stakeholders and stay engaged
- A solid understanding of the banking and mobile network digital payment ecosystem in Zambia/Malawi
- Strong experience presenting to executive sponsors and demonstrated communication skills; both written and oral with technical and non-technical staff, all levels of management
- Experience influencing and gaining buy-in from executives sponsors, team members, Partners and peers
- Team-building skills with technical and non-technical staff
- Experience working both independently and in a team-oriented, collaborative environment



- Flexible with proven ability to conform to shifting priorities, demands and timelines through analytical and problem-solving capabilities
- Must be able to learn, understand and apply new technologies
- Support diverse and inclusive work environment
- Demonstrate decisiveness in resolving business problems, making decisions and identifying priorities
- You need to be excited about working remotely and have the skills and self-discipline to do so effectively.
- Have the ability to take a nebulous, vague list of desires & requirements and distil them down actionable tasks across cross-functional teams.
- Excellent written and verbal communication skills in English and Swahili
- Tools: MS Project, Excel, Word and PowerPoint;
- Ability to focus on key priorities and deliver on KPIs
- Proficient knowledge in digital financial services
- Technical understanding of digital products preferred

### YOU MIGHT BE A GOOD FIT IF YOU ARE

- Proven experience as a Country Manager, Entrepreneur, early employee of start-up company, or similar role
- Experience to growing product revenues as a B2B business, with FinTech experience and experience working with MNOs., Mobile money operators and bill payment aggregators is preferable
- Business Development experience
- Familiar with product marketing tactics (e.g. integrated marketing campaigns)
- Experienced in putting market activation campaigns and teams together to drive product uptake and utilisation
- Excellent communication skills
- Independent implementor
- Keen eye for detail
- Creativity
- Analytical mind and strong quantitative skills

### INTERESTED, GET IN TOUCH....

Has this role got you interested? Do you think what we do in Kuunda is impactful? If the answer to both questions is, yes. Please send your CV and a short note on why you would be a great addition to the Team at Kuunda to [HR@kuundadigital.com](mailto:HR@kuundadigital.com)?