

# Yigermal Meshesha Tefera

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Date of Birth: 1991-12-29 00:00:00 | Gender: Male | Nationality: Ethiopian

## Profile Summary

I'm a growth-focused executive at the forefront of financial innovation, bridging the rigor of traditional banking with the agility of fintech and the scale of digital ecosystems. From leading multi-branch banking operations to architecting national-scale digital lending platforms, my journey reflects a rare depth across execution, strategy, and innovation.

As General Manager of Intelligent Financial Services at Kifiya, I lead Ethiopia's premier AI-powered financial platform, serving over six partner banks and delivering \$180M+ in uncollateralized credit to 650,000+ MSMEs. I oversee full-stack digital businesses, including Embedded Finance, Device Financing, Invoice Financing, and B2B eCommerce building scalable solutions for inclusive growth.

Previously, at Kacha, I launched 6 lending, 5 savings, and 1 insurance product while securing partnerships with top-tier banks, Visa, Mastercard, and global remittance networks. My leadership drove market expansion, user growth, and platform visibility, positioning Kacha as a national digital leader.

I operate with a global fintech mindset, blending deep local insight with platform thinking, product innovation, and mission-driven execution. I bring the leadership of a banker, the agility of a fintech founder, and the vision of a platform architect, driving financial systems that are inclusive, intelligent, and built to scale.

## Work Experience

Group - Head of Commercial at Kifiya Financial Technology Plc (2024-04-18 00:00:00 - 2024-12-31 00:00:00)

Location: Addis Ababa

Responsibilities: Supporting the Chief of Enterprise and Growth in leading strategic partnerships, revenue growth, and regional expansion efforts, I drive Kifiya's position as a leading data driven product led technology company in Africa. Leveraging expertise in selling financial products and services, change management and business development, I ensure our sustained growth & success.

General Manager Intelligent Financial Services at Kifiya Financial Technology PLC (2024-12-31 00:00:00 - 2025-01-01 00:00:00)

Location: Addis Ababa, Ethiopia

Responsibilities: As General Manager of Intelligent Financial Services at Kifiya, I am at the helm of driving Ethiopia's digital financial transformation, empowering underserved communities through AI-core technology solutions, powering appropriate and relevant financial products. Our mission is to create a digitally and financially inclusive future, enabling banks, fintechs, and microfinance institutions to deliver scalable, accessible financial products.

I oversee key business units including Banking Platform as a Service (powering 6+ banks, including a full fledged shariah compliant bank), Embedded Finance, Invoice Financing, eCommerce, and Device Financing ensuring the seamless integration of innovative solutions that empower MSMEs and individuals.

To date, Kifiya has unlocked over \$170 million in uncollateralized credit, supporting 650K+ MSMEs and processing 1.42 Million+ productive loans. As a core member of Kifiya's Senior Leadership Team, I work directly with the CEO to shape and execute strategies that position Kifiya as a leader in financial inclusion and digital innovation in Africa.

Note: Qena Digital Lending is a business vertical under Kifiya's Intelligent Financial Services division.

Marketing & Business Development Manager at Kacha Digital Financial Service S.C (2022-05-01 00:00:00 - 2023-04-30 00:00:00)

Location: Addis Ababa, Ethiopia

Responsibilities: Reporting to the Chief Executive Officer

- Spearheading comprehensive integrated marketing strategies that resulted in strategic partnerships with prestigious entities such as 3 commercial banks for digital lending, a prominent MFI, and 3 international remittance agencies (Thunes, Onafriq & Terrapay), significantly enhancing Kacha's market presence.
- Driving Kacha's growth by strategically onboarding over 10 financial institutions as super agents and securing pivotal Bin sponsorship agreements with leading commercial banks for Visa Cybersource and Mastercard Payment Gateway Service, further solidifying our position as an industry leader.
- Pioneering the conceptualization, successful development & launch of 6 digital lending, 5 digital saving, and a digital insurance product in collaboration with esteemed financial partners, leading to remarkable market expansion and product diversification.
- Demonstrating an unwavering commitment to exceptional user experience by spearheading comprehensive customer research initiatives, resulting in the bespoke customization of Kacha's offerings to surpass user expectations.

- Directing impactful marketing campaigns, including the development and execution of 3 compelling TVCs and 2 radio commercials in 4 local languages, expected to significantly boost brand visibility and engagement across diverse demographics.
- Establishing Kacha as an industry thought leader and digital frontrunner by meticulously curating our LinkedIn presence, organically amassing a substantial following of more than 10k professionals.
- Representing Kacha with distinction, I had the privilege of delivering compelling pitches to esteemed industry leaders and senior officials, including the Prime Minister of FDRE H.E. Prime Minister Abiy Ahmed and Group CEO of Equity Group Holdings, Dr. James Mwangi.

Branch Manager at Lion International Bank S.C (2014-10-07 00:00:00 - 2022-04-01 00:00:00)

Location: Bishoftu, Ethiopia

Responsibilities: Lead and coordinate the marketing activities of all staffs within the branch, ensure full utilization of the customer relationship management system to meet and exceed established sales goals and deliver financial service products to current and potential Customers; Strives to meet the branches' allotted budget set by the Bank in terms of all key performance indicators.

Company Secretary at Kacha Digital Financial Service S.C (2022-07-07 00:00:00 - 2023-11-30 00:00:00)

Location: Addis Ababa, Ethiopia

Responsibilities: Responsible for documenting the Board's meetings and preparing minutes therefore, which shall include discussions and deliberations carried out during such meetings, and recording the resolutions of the Board and voting results and retaining them in a special and organized register.

## Education

Master's Degree in Leadership & Change Management

Institution: Oromia State University | Dates: 2020-01-07 00:00:00 - 2024-12-31 00:00:00

Location: Batu, Ethiopia

Bachelor's Degree in Accounting

Institution: Addis Ababa University, School of Commerce | Dates: 2009-10-12 00:00:00 - 2011-07-16 00:00:00

Location: Addis Ababa, Ethiopia

Certification/Online Courses in Islamic Finance Qualification - Level III

Institution: Chartered Institute for Securities & Investment | Dates: 2021-10-07 00:00:00 - 2021-12-21 00:00:00

Location: London, United Kingdom , Hybrid ( Online & Kampala Learning Center)

Certification/Online Courses in International Introduction to Securities & Investment , Capital Markets

Institution: Chartered Institute for Securities & Investment | Dates: 2022-09-13 00:00:00 - 2022-12-29 00:00:00

Location: London, United Kingdom - Online

## Skills & Tools

### Skills

Strategic Fintech Leadership

AI-Driven Financial Innovation

Inclusive Finance & MSME Ecosystem Design

Embedded Finance & Platform Thinking

Cross-Border Partnership Development

Digital Transformation Strategy

Public-Private Sector Collaboration

### Tools

AI-Powered Credit Platforms

Digital Lending & Embedded Finance Systems

Core Banking Systems

Executive Productivity Tools (Microsoft 365, Teams, Zoom)

## Languages

Amharic