

David Mbithi Musau

Email: davesau24@gmail.com | Phone: 254711314273

Address: House No. 502, Dream House Apartments, Bole, Addis Ababa.

LinkedIn: <https://www.linkedin.com/in/david-musau-19523347/> | Website: nan

Date of Birth: 1991-10-10 00:00:00 | Gender: Male | Nationality: Kenyan

Profile Summary

An accomplished fintech executive with over 12 years of experience, I have a strong record of driving operational excellence and scaling financial technology solutions across Africa. My expertise lies in credit risk management, product innovation, and leading high-performance teams within fast-growing startups and established financial institutions. I specialize in creating inclusive financial solutions that drive profitability while enhancing accessibility for underserved communities, a mission I champion through my work in fintech and impact-driven finance.

My career has been defined by impactful leadership roles, including co-founding Crediation Limited, where I disbursed over \$10 million in loans within two years, and driving operational transformations at companies such as Avunja Mobile, ED Partners Africa and Kopo Kopo Inc. I have consistently implemented data-led, innovative credit solutions that reduce non-performing loans and improve portfolio health. Known for leveraging technology and data, I excel in delivering strategies that are both financially sound and socially impactful, advancing financial inclusion for underserved markets.

In addition to my deep technical expertise in credit modeling, risk assessment, and data analytics, I am committed to mentoring teams and building strong partnerships that align with a vision of economic empowerment. My background in strategic leadership and stakeholder management enables me to foster growth, scale businesses across diverse African markets, and champion social impact, particularly through solutions that address financial access challenges for marginalized populations.

I aspire to leverage my fintech and startup businesses experience to drive scalable, technology-driven solutions that promote financial inclusion and economic empowerment across Africa. I aim to lead strategic growth initiatives, optimize operations, and deliver impactful results in high-growth startups or established institutions. My goal is to continue championing innovative credit products and data-driven strategies that enhance profitability while expanding access to underserved markets, fostering economic resilience, and creating sustainable social impact.

Work Experience

Consultant and Acting COO at Avunja Mobile INC (2024-05-01 00:00:00 - 2024-08-30 00:00:00)

Location: Nairobi, Kenya

Responsibilities: Avunja Mobile is a technology company that provides “Agent as a Service” platform and last mile customer onboarding for corporates. It connects youth with decent earning opportunities by selling various products from corporates.

Responsible for operations excellence, strategy execution and overall financial performance of the company. In charge of Sales, Operations, Marketing, Customer Service, Finance and Partnerships departments.

Head of Credit at ED Partners Africa (2023-11-06 00:00:00 - 2024-04-30 00:00:00)

Location: Nairobi, Kenya

Responsibilities: As the first Head of Credit for EPA I was responsible for developing and implementing strategy, policies and procedures that promote efficient and effective risk and control environment and protects the credit portfolio. I was responsible for the entire credit granting process and ensuring quality of the portfolio.

Key Accomplishments

- Led digitization of the credit processes that reduced TATs from 15 days to 3 days.
- Developed digital lending and working capital products and increased monthly loan disbursements to >Kes 60M.
- Optimized the organization of the credit department and transformation to data-led credit decisioning.
- Developed and implemented risk rating matrices that improved the overall credit assessment of new products.
- Was part of Ex-Co team that developed a transformative 5-year strategy for the organization.

Chief Operating Officer at Crediation Inc (2020-12-22 00:00:00 - 2023-12-31 00:00:00)

Location: Nairobi, Kenya

Responsibilities: Crediation is a Kenya based startup with Pan-African operations. We leverage technology to help startups to offer credit to their customers in Africa. Startups across East & West Africa use our lending software to score their users and offer micro loans. Crediation also offers direct lending in form of stock loans and working capital to SMEs in Kenya.

Reporting to the CEO and the board I played an instrumental role in the growth and scalability of the business by leading vision, strategy, and results for company operations. I managed a team of 18 dedicated young professionals and together we disbursed +US \$10m in two years and achieved profitability.

Key Accomplishments

Led a strategy spin-off and pivot where I transformed the company from just an API provider to a fintech lender.

Led business growth and cost cutting strategies that led to profitability within one year.

Launched 2 new products that solidified the revenues.

Developed and implemented the company's corporate governance and risk management frameworks.

Acquired all regulators licenses within the first year.

Responsibilities:

Working closely with the CEO and other leaders to implement the company's strategy across the various functions.

Ensuring the company's ability to meet targets, optimize performance, achieve customer satisfaction, as well as identify and create solutions for process improvements.

Create a robust KPI goal setting & reporting process to track performance.

Integrate all functional areas of Crediation to ensure sustained strategic growth and profitability.

Ensure all functional areas are following defined core processes and adhering to the company's core values.

Responsible for maintaining a mutually beneficial relationship with multiple financial institutions, lending partners, and various third-party vendors.

Head of Credit Risk at Kopo Kopo Inc (2015-09-01 00:00:00 - 2019-08-30 00:00:00)

Location: Nairobi, Kenya

Responsibilities: Kopo Kopo is a Pan-African fintech startup that provides merchant payments solutions to SME merchants in East Africa. They also provide merchants with working capital in form of merchant cash advances (the oldest in Africa)

Reporting to the COO, I was responsible for the entire credit granting and the consistent application of credit policies to achieve profitable lending. I managed a team of 23 professionals comprising of credit analysts, portfolio managers and credit collections agents.

Key Achievements:

Increased and managed a loan book worth \$100M.

I set up the first credit team growing from only 2 members to 23.

Reduced NPL from 8% to 2.5%.

Product diversification – launched 2 new SME lending products.

Developed the first credit and governance policy.

Developed and implemented the first portfolio management process.

Responsibilities:

Maintained a team structure and resources sufficient to meet both the credit and the organization's goals by recruiting the right team, training, mentoring, development, and motivating them to adequately perform their tasks. Provided staff with leadership and guidance to improve their work product and increase client effectiveness.

Developed and enhanced the Credit Reporting and Monitoring framework which meets the requirements of senior management and the board. Ensured timely and accurate delivery of Credit Risk reports. Interpreted the information and suggested actions for consideration by Senior Management.

Provided support for pricing and new production process for credit risk inputs (loss assumptions and product risk assessments).

Developed data-driven credit scores to measure customer and credit risk, monitored the lending algorithms, recommended changes where necessary, and maintained a portfolio mix that ensured profitability and reduced credit exposure at all times.

Managed the credit review staff and personally reviewed loan applications of KES 500,000 and above

Customer Success Manager at Kopo Kopo Inc (2015-01-01 00:00:00 - 2015-08-31 00:00:00)

Location: Nairobi, Kenya

Responsibilities: Key Achievements:

Developed the first customer success dashboards and metrics.

Developed and implemented the merchant journey that increased products adoption.

Increased merchant payments activity from 30% to 65%.

Reduced churn rates from 30% to 10%.

Responsibilities:

Worked with all business units to design and implement a high value, frictionless customer experience.

Designed and implemented a merchant journey that tracked all customer interaction points and ensured that they are met at their time of need, increased transaction activity rates from 10% to 65% within 7 months.

Established clear retention goals and process milestones for the client and engagement executives to work toward

Anticipated customer outcomes by communicating with customers, analyzed customer health metrics and used the feedback to recommend changes to product and customer support teams.

Created training courses and educational materials for other members of the department

Education

Master's Degree in Development Finance

Institution: Quantic School of Business and Technology | Dates: 2022-12-22 00:00:00 - 2024-08-30 00:00:00

Location: Washington DC

Bachelor's Degree in Bachelor of Commerce

Institution: Kenyatta University | Dates: 2015-05-01 00:00:00 - 2019-07-26 00:00:00

Location: Nairobi, Kenya

Skills & Tools

- Data analysis.
- Python.
- SQL
- Financial Modelling & Valuation Analysis.
- Credit Risk Management.
- Product Development.

Languages

English, Kiswahili