fincra

Playbook

Content

Introduction

Welcome Message

Welcome to the Fincra Playbook.
This playbook serves as your guide to understanding our journey, goals, and strategies. It reflects who we are, where we've been, and where we're going as an organization.

Purpose of the Playbook

The playbook is a comprehensive resource designed to align every team member with Fincra's mission, vision, and core values while providing clarity on how we operate, innovate, and succeed together. This document will be periodically updated, so please ensure you always reference the latest version.

How to Use This Document

Refer to the playbook for guidance on our identity, strategies, culture, and day-to-day operations. It's a living document, the source of truth meant to inspire, inform, and align everyone at Fincra.

Our Identity

Our Story

Fincra began its journey in 2021 with a clear purpose: to empower businesses across Africa to transact effortlessly within the continent and enable global businesses to connect financially with Africa. While the essence of our solution remains the same, our underlying purpose has evolved. This transformation inspired the redefinition of our mission and vision statements, aligning them with our deeper values and aspirations.

Former Mission Statement

To make it easier for businesses in emerging or frontier markets to transact digitally, at low cost and high speed, seamlessly.

Former Vision Statement

To simply create a world where the movement of money is instant and as easy as sending a text message.

The New
Mission Statement

Building the rails for an integrated Africa.

The New
Vision Statement

To bring hope and liberation to every African.

Understanding Our New Vision & Mission Statements

We're creating digital highways that connect people, businesses and countries across Africa. Just like train tracks help trains travel smoothly, our technology ensures money can move safely, quickly and easily.

Why it Matters

This connection empowers Africa to work as one big team, enabling trade, growth and collaboration like never before.

Our Mission in Action

Every time someone sends money, pays a bill, or builds their business using our platform, we are helping Africa grow stronger and more united.

Keep this in Mind

We're not just moving money. We're connecting people, unlocking potential, and shaping Africa's future! Fincra improves the lives of billions of Africans by simplifying financial transactions.

Core Values & Behaviours

- **Humility:** Always learning
- **Honesty:** Transparent communications
- **Excellence:** The spirit of excellence and extraordinary results
- **Love:** For our people and customers
- **Discipline:** Focus, diligence, speed and soul of an army.

How we Do Everything
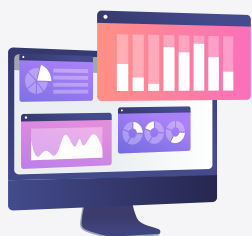
Data	Ideas	Design

At Fincra, we do everything through **DID**. The logic and necessity of **Data, Ideas, and Design (DID)** lie in the ability to form a unified framework for Fincra's growth and transformation. Data ensures informed decision-making by providing actionable insights, Ideas drive innovation and adaptability in diverse markets, and Design structures these insights and innovations into scalable solutions. This triad aligns with Fincra's mission to integrate Africa's payment systems while reflecting its core values of love, humility, and operational excellence.

DID ensures that Fincra remains agile, people-centric, and innovative, allowing the organization to address market complexities and lead with intentionality, empathy, and emotional intelligence. By leveraging DID, Fincra can optimize workflows, adapt to local contexts, and create impactful solutions that

support our vision of becoming an African unicorn.

To operationalise DID, we must embed it into our culture and decision-making processes. Data should drive team strategies, such as weekly revenue reviews and AI utilization guides, ensuring decisions are grounded in insights. Ideas should be cultivated through structured brainstorming, diverse perspectives, and creative problem-solving methods like DECCS. Design ensures these ideas are translated into actionable plans, from process mapping to user-centric product development.

DID champions within teams can facilitate collaboration and accountability, while KPIs measure the framework's effectiveness in achieving strategic goals. By embracing DID as a foundational approach, we position ourselves to innovate, adapt, and lead the integration of Africa's financial systems with integrity and vision.

Our Offerings
(Products & Solutions)

Product	Type	Methods / Options / Features
Pay-Ins	Core / Main	• Mobile money • Card • USSD • MCY Account • Virtual Accounts (pay with transfer) • Pool accounts • Direct debit
Pay-Outs	Core / Main	• Mobile money • Bank Transfer
Conversion	Core / Main	• Quote generation • Conversion
Identity Management	Auxiliary / Supporting	• Card BIN resolution • BVN resolution • Name enquiry

Pay-Ins (Collections)
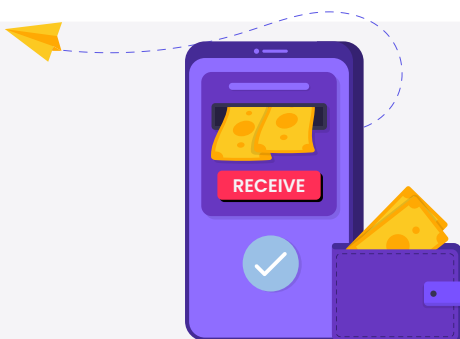
Fincra helps businesses to collect payments from their customers. Collections via multiple channels/methods like

- **Card Payments (Card Acquiring):** Process online card payments on behalf of businesses.

- **Pay with Transfer (Virtual Account):** We offer businesses an option to collect payments via transfers to virtual accounts that can either be temporary or permanent.

- **Mobile Money:** Enables seamless payments through mobile payment platforms such as MPESA, a leading method for transactions in Kenya. Mobile payments are a primary means of collection across many African countries, powered by telecom providers like MPESA in Kenya and MTN Mobile Money in Ghana.

- **Multicurrency (MCY) Account:** Fincra's Multicurrency solutions offer flexible financial tools for both businesses and individuals.

Our platform enables the issuance of accounts in multiple currencies (e.g., NGN, KES, EUR, USD) for seamless sending and receiving of funds whether for individual or business use.

- **Direct Debit:** This electronic mandate system allows businesses to charge customer bank accounts, either as a one-time transaction or through recurring payments.

Fincra provides businesses with these Pay-In solutions through various channels:

Integrated Checkout:

- Seamlessly integrates with websites, enabling customers to make payments directly.

Direct Charge API:

- Also known as Host-to-Host or Server-to-Server integration. Fincra's Pay-In API is provided directly to merchants, allowing them to create a custom checkout experience with their own branding and payment flow.

Payment Link:

- A versatile no-code payment tool that loads Fincra's checkout flow anywhere online.
- Can be shared and used across websites, social media platforms, instant messaging apps, and emails.

Direct APIs

- Designed for payment methods that operate outside traditional checkout flows.
- These include APIs for Direct Debit, Pool Accounts, and Permanent Virtual Account (VA) solutions, providing flexibility for diverse payment needs.

Pay-Outs (Disbursements)
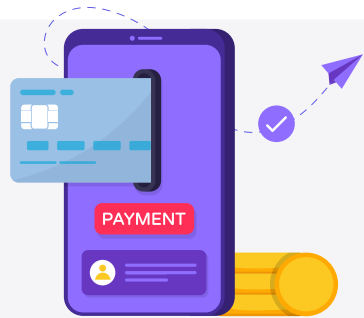
Fincra offers robust Business-to-business (B2B) and Business-to-customer (B2C) pay-out solutions that enable seamless disbursements across various platforms. We currently support two methods for payouts to suit diverse business needs:

- **Mobile Money Pay-Outs:** Facilitating easy and fast disbursements via mobile payment platforms, such as MPESA in Kenya and MTN Mobile Money in Ghana..

- **Bank Transfer Pay-Outs:** Enabling secure and reliable bank transfers to both local and international bank accounts, with the flexibility to send payments in multiple currencies ensuring smooth cross-border transactions.

Access Options
- Available via the Fincra Dashboard for easy manual disbursements.
- Can be automated through APIs for seamless integration with business workflows.
- Can be same currency payouts or cross-currency payouts (source currency and destination currency vary).

Conversions

Fincra provides FX services for seamless currency exchange, enabling businesses to convert funds from one currency to another efficiently.
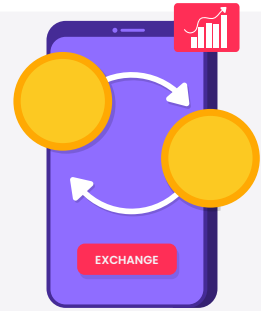
Access Options

- **API Integration:** Automate currency conversion processes directly within your platform or application.
- **Fincra Dashboard:** Perform manual currency trades and conversions through an intuitive user interface.
- **Over-the-Counter (OTC):** Direct customer support for high-value or specialized currency trades.

Identity Management

Fincra offers identity verification services that can help to enhance security by validating end-user information:
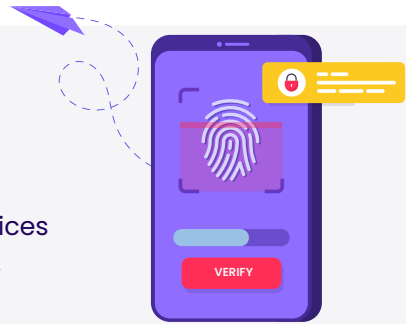
Key Services

- **BVN Verification:** Validate customers' Bank Verification Numbers (BVN) to confirm identity and prevent fraud.

- **Name Resolution:** Match and verify names against provided bank account details for accurate and secure transactions.

Who We Serve;

Who do we sell our products to?

Target Market

Fincra's primary customers are businesses, including remittance companies, financial institutions, and merchants seeking reliable local and cross-border payment solutions.

Our Business Model

Fincra operates on a transaction-based revenue model, earning through service fees, FX margins, and API usage. Fundamentally, Fincra business model is a (payment) infrastructure-as-a-service. Revenue is generated from:

Service charges on transactions.	FX conversion margins.	Subscription or setup fees for platform usage

How It Works

At Fincra, our focus is on delivering products that are both cost-effective and highly reliable. This is achieved through a strategic approach based on licensing and partnerships:

Optimizing Costs	Ensuring Reliability

Optimizing Costs

Licenses:

- Acquiring licenses allows us to integrate directly with payment rails and partners, ensuring the most competitive pricing for our services.

Channel Partners:

- Operating without licenses requires reliance on intermediary channel partners, which introduces layered costs and reduces cost efficiency.

Ensuring Reliability

Direct Integration

- Licenses enable direct integration with payment infrastructures, reducing dependencies and increasing transaction reliability.

Partner Quality

- The reliability of our services depends heavily on the quality and robustness of our channel partners.

Redundancies

- Building redundancies within our partner network ensures uninterrupted service even if a single partner experiences downtime.
- By combining regulatory compliance through licenses and strong partnerships, we provide customers with dependable and cost-effective financial solutions.

Our Licenses

International Money Transfer Operator (IMTO) in Nigeria

This license allows Fincra to:

IMTO

Facilitate cross-border remittance services, enabling individuals and businesses to send and receive money internationally.

Operate as a regulated entity that ensures secure, fast, and compliant international money transfers.

Collaborate with foreign financial institutions and remittance companies to enhance cross-border payment capabilities.

Convert foreign currencies to local currencies and vice versa as part of the transfer process.

Payment Service Solution Provider (PSSP) in Nigeria

This license enables Fincra to:

Provide payment gateway services that allow businesses to process transactions online, including Payins (collections) and Payouts (disbursements).

Facilitate API integrations for merchants, enabling them to offer payment solutions on their platforms.

Support a wide range of payment methods such as mobile money, card payments, USSD, and bank transfers.

Offer value-added services like virtual accounts, direct debits, and seamless reconciliation tools.

Enhance customer experience by providing businesses with tools to monitor transactions, manage accounts, and ensure efficient payment flows.

Third Party Payment Provider (TPPP) in South Africa

TPPP

This license enables Fincra to;

Accept payments from multiple parties for businesses.

Disburse payments to multiple parties for businesses.

Provide businesses in South Africa with comprehensive payment solutions to accept and process payments through various channels.

Operate under the framework of South Africa's financial regulations, including compliance with the Payment Association of South Africa (PASA) and relevant Reserve Bank guidelines, ensuring secure and compliant operations.

Money Service Business (MSB) in Canada

This license enables Fincra to:

Facilitate money transfers, both domestically and internationally.

Enable businesses to buy, sell, or exchange foreign currencies.

Handle payments, refunds, or adjustments related to banking services.

Provide platforms or mechanisms for raising funds or managing charitable donations.

Offer services related to the exchange, purchase, or sale of digital assets like cryptocurrencies.

Microfinance Bank (MFB) in Nigeria

This license enables Fincra to:

Provide financial services to the underserved, low-income earners, and micro, small, and medium enterprises (MSMEs) in Nigeria.

Offer small loans to individuals, groups, and businesses without requiring traditional collateral.

Support entrepreneurial activities, particularly in rural and semi-urban areas.

Enable customers to save securely and access interest on deposits.

Facilitate low-cost domestic and money transfers.

Support payment solutions, including mobile and agent banking.

Bureau De Change (BDC) in Nigeria

This license enables Fincra to:

Carry out small-scale foreign exchange transactions.

Facilitate exchange of foreign currencies (e.g., USD, GBP, EUR) for Naira and vice versa.

Facilitate currency conversion for travel, trade, and other personal or business needs.

Provide forex for travelers, including Personal Travel Allowance (PTA) and Business Travel Allowance (BTA).

Cater to individuals and small businesses with limited foreign exchange requirements.

Facilitate inbound and outbound money transfers in foreign currencies in compliance with regulations.

Authorised Payment Institution (API) in the UK

This license enables Fincra to:

Provide payment services and facilitate transactions.

Facilitate electronic payments, including domestic and cross-border transfers.

Enable businesses to process transactions securely and efficiently.

Provide payment gateway solutions to allow merchants to accept card payments, bank transfers, and other methods.

How We Work

Fincra's Winning Strategy
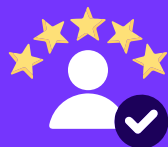
The Winning Strategy involves focusing on exceptional customer experience, reliable services, competitive pricing, and leveraging local currency liquidity to become the preferred choice for cross-border payments.

What is Fincra's goal set for 2028?

By 2028, Fincra aims to process $4 billion in monthly transactions, achieve $20 million in monthly revenue, and expand across 25 African countries towards a $2.5 billion exit. This goal aligns with its mission to integrate Africa's financial ecosystem and create sustainable growth.

2028

$4b
Processed monthly

25
African Countries

$20m
Monthly Revenue

$2.5b Exit

Fincra's Promise to you

Fincra's journey is one of evolution and experimentation, requiring **Afincrans'** commitment to growth. We promise wealth, health, love, and purpose to every Afincran.

Wealth Promise: We aim to become a $2.5 billion company by 2028. As a result, we promise to provide competitive compensation, performance bonuses, equity for high performers, and opportunities for financial growth.

Health Promise: We promise to prioritize your well-being with wellness check-ups, and comprehensive health coverages.

Love Promise: We promise to celebrate milestones, offer flexible schedules, foster teamwork, and recognize contributions with care and respect.

Purpose Promise: We promise to support your personal fulfillment by aligning your goals with Fincra's mission and providing opportunities for growth and impact.

Our Commitment

We promise to create an environment where Wealth, Health, Love, and Purpose thrive. Do you promise to keep yours? **What is your own promise to Fincra?**

Your Promise Statement box

I _____

promise to ensure that for Wealth I will

_____

_____

_____

Example: *I David Afincran promise to ensure that for Wealth I will channel my energy in achieving my KPIs so that my successes contribute to the attainment of the $2.5 billion exit goal.*

I _____

promise to ensure that for Health I will

_____

_____

_____

Example: *I David Afincran promise to ensure that for Health I will create a safe working environment for my colleagues, which makes their mental health better.*

I _____

promise to ensure that for Love I will

_____

_____

_____

Example: *I David Afincran promise to ensure that for Love I will show love through: helping my colleagues in tough times, gifting and recognition to them and their families.*

I _____

promise to ensure that for Purpose I will

_____

_____

_____

Example:*I David Afincran promise to ensure that for Purpose I will align my purpose of being an impactful poet by offering my talent to help the marketing team publish great content.*

The Flywheel Effect

The Flywheel Effect refers to a growth engine that accelerates over time, requiring less effort to sustain its momentum as long as the flywheel remains positively reinforced.

Major Component of Fincra's Flywheel

- At the core of the Fincra Fly is Customer Experience (Great pricing and reliable product and service).
- Liquidity for settlement.
- More Remittance & Foreign Financial Institutions.
- Lower costs (Better Bank Partnerships).
- Increased margin and lower fees for customers which continues to turn the flywheel.

Improved customer experience attracts more users, generating local currency liquidity. This liquidity supports partnerships, leading to better USD liquidity and pricing, further enhancing customer experience and fueling growth.
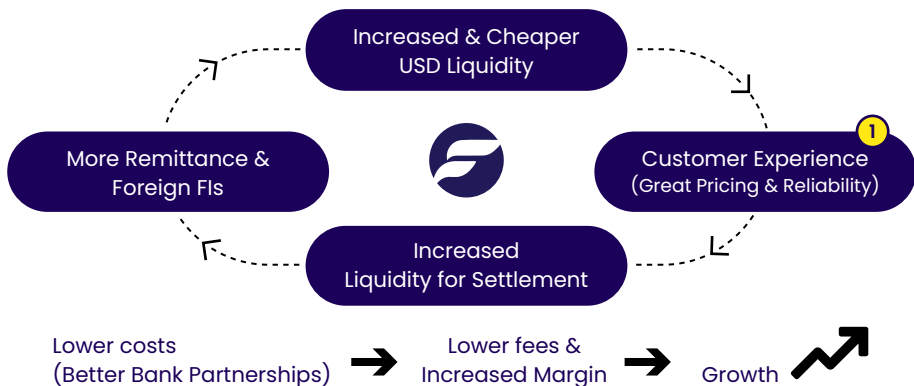
Team Charter

The Team Charter aims to define clear roles, goals, and standards for teams to ensure alignment, accountability, and productivity across the organization. Components include:

Purpose

Critical team meetings

How we communicate Internally/ Externally

Value Proposition

How do we resolve conflict

How we create value

How we measure value

How we report (Method/ Format)

Kaizen:
Building a Customer-Centric, Efficient, Organization

Kaizen is the philosophy of continuous improvement, aimed at enhancing efficiency, reducing waste, and fostering innovation.

The Fundamentals of Kaizen

Empowering People

Enable Fincra employees to identify and implement improvements on the Fincra Products and Processes.

Data-Driven Decision

Leverage data-driven decisions and iterative frameworks to solve problems and continuously improve processes.

Quality

Deliver innovative, secure, and user-focused financial solutions that exceed customer expectations and enhance digital experiences.

Gemba

Continuous improvement by observing, understanding, and addressing challenges directly at the source of value creation.

Flow Efficiency

Streamline operations by reducing waste, and aligning resources with actual customer demand.

Kaizen:
as Part of Fincra's Culture

A Kaizen culture is built on the foundation of continuous improvement, emphasizing clarity, measurement, and rapid corrective action. The key components of this culture include:

Definition:
Clarity on What Needs to Get Done

Clearly defined goals ensure that everyone understands the objective and their role in achieving it. Without clarity, efforts become scattered and ineffective.

Measurement:
Always Have Data on the Correct State

Continuous measurement provides a clear understanding of the current situation, enabling teams to track progress and identify deviations from the desired state.

Countermeasure:
Quick Action to Deviations

When issues or deviations occur, swift action is crucial to minimize negative impacts. Countermeasures are immediate responses aimed at restoring normalcy and preventing future occurrences.

Why Kaizen?
looking at what happened yesterday may be too late. Looking at what happened in the last hour gives us a better chance at success.

Captain Checked position every DAY

Captain Checked position every HOUR

Trip was planned to take **4 DAYS**
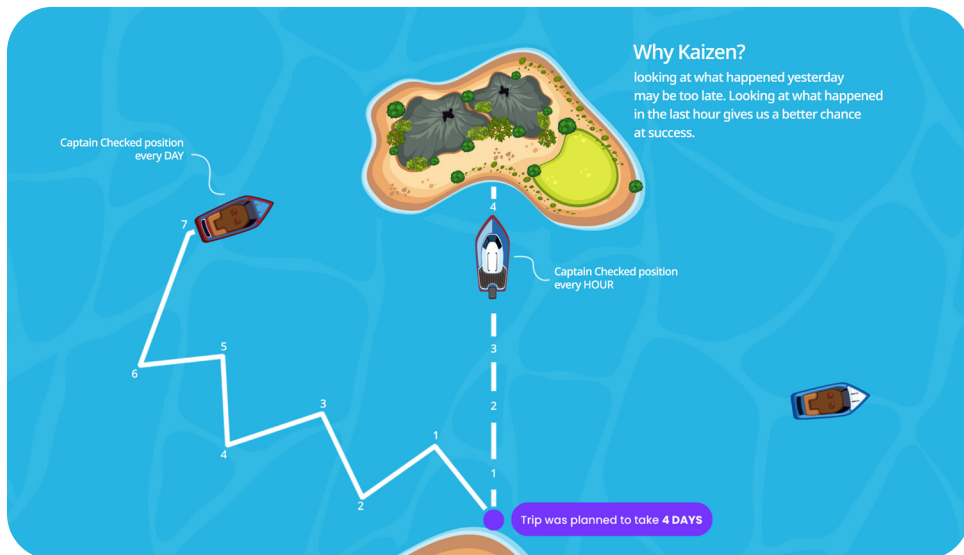
Key Kaizen Components

Breakthrough Kaizen

Focuses on major, strategic improvements that drive significant changes in performance.

Daily Kaizen

Involves small, incremental improvements made by teams in their everyday tasks, fostering a culture of continuous learning and adaptation.

Together, these components create a structured approach for identifying problems, taking immediate action, and sustaining long-term improvements. This enables organizations to stay competitive, agile, and growth-oriented.

4 Disciplines of execution

The 4 Disciplines of Execution (4DX) are a framework designed to help teams and organizations achieve their most important goals. They are:

Focus on the Wildly Important Goals (WIGs)
Identify the most critical goal that will make the biggest impact and give it your undivided attention, instead of trying to tackle too many objectives at once.

Act on the Lead Measures
Focus on actions that are predictive and influenceable, as they drive the achievement of lag measures. These are the day-to-day behaviors and processes that directly impact success.

Keep a Compelling Scoreboard
Maintain a visible and easily understandable scoreboard that tracks progress toward the WIG. This keeps the team engaged and motivated by showing them how they are doing in real-time.

Create a Cadence of Accountability
Establish regular, structured accountability sessions where team members review progress, make commitments, and discuss how to overcome obstacles. This ensures consistent focus and alignment.

WIGs, Lag Measures and Lead Measures

WIGs (Wildly Important Goals): These are the most critical goals that must be achieved to drive the company's success. They are prioritized over other competing tasks to ensure focus and measurable outcomes.

Lag Measures: These measure the success of a WIG but are outcome-based and cannot be directly controlled in the present. Examples include revenue growth or customer retention rates.

Lead Measures: These are predictive and influenceable actions that drive the achievement of lag measures. They focus on daily behaviors and processes that directly contribute to achieving the WIG.

Action Centered Leadership (ACL)

Task

Ensuring the task is defined, planned, and executed effectively.

To implement this in your team:

⭐ Define clear goals and action plans, establish timelines, and allocate responsibilities effectively.

Team

Building and maintaining a cohesive team dynamic to achieve goals.

To implement this in your team:

⭐ Foster collaboration through regular team meetings, encourage open communication, and resolve conflicts promptly.

Individual

Supporting and developing individuals within the team to maximize their contributions.

To implement this in your team:

⭐ Provide personalized support, offer regular feedback, and invest in employee development through training and mentorship programs.

DECCS

What is DECCS?

DECCS stands for **Documented Early Clear Communicated Standard.** It's a structured framework designed to ensure tasks within an organization, such as Fincra, are executed with clarity, purpose, and a high standard. It helps define the scope of work, set expectations, and mitigate risks, ensuring tasks are completed effectively and efficiently.

How DECCS Works

- **Clarity and Purpose:** Clearly define the purpose and scope of the task to ensure alignment with organizational goals.

- **Set Standards:** Establish the quality and expectations required for success.

- **Proactively Address Risks:** Identify potential challenges early and outline strategies to overcome them.

- **Encourage Excellence:** Highlight opportunities to exceed the basic requirements.

- **Accountability:** Provide a clear timeline and ensure stakeholders know what is expected.

Example Use Case of DECCS

Task: Improve Treasury Operations

- **Purpose:** Enhance the efficiency and scalability of treasury processes.

- **Work:** Identify and resolve process bottlenecks in People, Systems, and Structures.

- **Standards:** Ensure all solutions are detailed, practical, and adaptable to current workflows.

- **Exceed Expectations:** Identify potential future challenges and propose scalable solutions.

- **Timeline:** January 15, 2024.

- **Risks:** Limited resources, resistance to new processes, and tight deadlines.

- **Mitigation:** Allocate necessary resources early, develop a change management strategy, and set smaller interim goals.

This structured approach ensures every stakeholder understands what is expected and has a clear path to deliver results while managing challenges effectively. Would you like help drafting a DECCS worksheet for a specific task?

Component	Description	Example
Purpose	Explains why the task is being done—its ultimate goal or objective.	"To improve the efficiency of treasury operations by refining team processes and adopting new systems."
Work	Defines the exact task or activity to be carried out.	"Develop sustainable solutions for challenges identified in People, Structures & Systems, and Processes."
Standards	Specifies the required quality and expectations for the work.	"Provide a detailed list of problems and corresponding solutions, ensuring alignment with business needs."
Exceed Expectations	Outlines how stakeholders can go beyond the minimum requirements.	"Proactively identify additional resources or strategies to enhance the proposed solutions."

Component	Description	Example
Timeline	Sets a clear deadline for task completion.	"Complete all deliverables by January 15, 2024, at 1 PM."
Risks	Highlights potential challenges or obstacles that could affect task completion.	"Lack of necessary resources, resistance to change, or tight deadlines may hinder progress."
Mitigation	Proposes actionable steps to address and counter the identified risks.	"Allocate resources early, develop a clear communication plan, and set interim milestones for tracking."

Know Your
Working Genius

Know your working Genius

Genius Type	Key Characteristics	Example
W. **Wonder** Identifies the need for improvement or change.	Asks big-picture questions and reflects on opportunities for growth or innovation.	"Why do we do things this way? Is there a better approach we haven't explored yet?"
I. **Invention** Generates ideas and solutions to address identified needs.	Creates new concepts or strategies, thrives on innovation and problem-solving from scratch.	Designing a completely new workflow to solve a recurring inefficiency in the settlements team.
D. **Discernment** Assesses the merit and feasibility of ideas or solutions using intuition and insight.	Proposes actionable steps to address and counter the identified risks.	"Allocate resources early, develop a clear communication plan, and set interim milestones for tracking."

Know your working Genius

Genius Type	Key Characteristics	Example
G. **Galvanizing** Rallies people to take action around an idea or solution.	Inspires and motivates others to move forward with energy and enthusiasm.	Leading a team meeting to generate excitement about a new project and assign tasks to each team member.
E. **Enablement** Provides support and assistance to move ideas or solutions forward.	Offers help and coordination to ensure the project or initiative progresses smoothly.	Assisting a colleague in implementing a new system or process to improve efficiency.
T. **Tenacity** Ensures that ideas or solutions are completed and that goals are achieved.	Focuses on execution, drives tasks to completion, and thrives on achieving tangible results.	Staying focused on a deadline to ensure a project is finalized and delivered without compromising quality.

Difference between your Genius, Competency and Frustration

Difference between your Genius, Competency and Frustration

Genius	As Your Competency	As Your Frustration
Wonder You love asking big questions and finding ways to improve things. Example: Spotting an untapped market & asking, "Why aren't we here yet?"	You can reflect when needed but don't feel energized by it. Example: Occasionally suggesting ways to improve a process.	Struggle to notice opportunities for change or ask reflective questions. Example: Feeling blocked when asked to identify gaps in a system.
Invention You enjoy creating new ideas or solutions from scratch. Example: Designing a fresh workflow to solve a problem.	You can come up with ideas but prefer refining existing ones. Example: Improving someone else's proposal to make it stronger.	Struggle to create new solutions and prefer starting with something existing. Example: Feeling stuck when tasked to invent a new strategy.
Discernment You instinctively know which ideas will work and which won't. Example: Choosing the most impactful proposal during a meeting.	You can evaluate ideas but need time or input to feel confident. Example: Reviewing options carefully before making a decision.	Struggle to trust your intuition to assess ideas. Example: Feeling unsure without detailed analysis to guide decisions.

Difference between your Genius, Competency and Frustration

Genius	As Your Competency	As Your Frustration
Galvanizing You naturally motivate others to take action and move forward. Example: Energizing the team to tackle a new project.	You can rally others if needed but don't enjoy it much. Example: Encouraging a teammate to stay focused on their task.	Struggle to inspire or push others into action. Example: Avoiding the responsibility of hyping the team.
Enablement You thrive on helping others and providing support. Example: Assisting a colleague to successfully implement a new process.	You can support others when asked but don't go out of your way. Example: Helping when needed but preferring to focus on your own work.	Struggle with offering help and feel drained by being relied on too much. Example: Feeling burdened when repeatedly asked to assist others.
Tenacity You excel at finishing tasks and ensuring results are achieved. Example: Pushing a project across the finish line under a tight deadline.	You can complete tasks well but don't always enjoy the process. Example: Meeting deadlines but feeling neutral about the task.	Struggle to stay focused on completing tasks. Example: Losing interest in finalizing a project once the excitement fades.

Lessons From Fusion 2024

A Conversation with MI Abaga:
Insights from the Rap Legend

Execution and Creative Process

Execution Framework:

- MI's focus on meaningful and impactful work drives his execution.
- He approaches new projects with the mindset of a beginner, embracing challenges as opportunities for growth.
- Alignment with purpose simplifies execution by reinforcing the significance of the work.

Belief and Commitment:

- Belief in oneself is crucial, especially in uncertain phases of life or career.
- MI is committed to producing high-quality art, even when it's harder and more resource-intensive.

Key Lessons:

- Success stems from self-belief, perseverance, and staying committed to your values.
- Approach challenges as a beginner to unlock fresh perspectives and energy.

Staying True to Core Values

Navigating Chaos:

- Authenticity involves confronting chaos, as the world's natural state is entropy.
- Staying true requires embracing personal growth while maintaining a sense of self.

Self-Awareness:

- Recognizing and accepting your multifaceted identity is essential for authenticity.
- Self-awareness enables a deeper connection with who you are and your purpose.

Key Lessons:

- Staying true to yourself requires continuous self-reflection and adaptation.
- Authenticity isn't about rigidity; it's about growth within the framework of your values.

Leadership and Team Management

Understanding Team Dynamics:

- Effective leadership starts with understanding the unique backgrounds, motivations, and goals of team members.
- Setting clear expectations fosters an environment where individuals can thrive.

Managing Failure:

- Leaders should focus on analyzing failures to extract lessons for future success.
- Failures are not setbacks but stepping stones to refining strategies and achieving goals.

Key Lessons:

- Empathy and clarity are vital in managing a diverse team.
- Tracking and learning from failures is as important as celebrating successes.

Sustaining Excellence in Music and Art

Aging as an Artist:
- While creators in other arts improve with age, musicians face unique challenges in maintaining excellence.
- Drawing from personal experiences and emotions keeps art relevant and resonant.

Confidence in Future Work:
- MI's belief in his upcoming album's potential reflects his confidence and dedication to his craft.
- His ambition to win a Grammy illustrates the importance of setting high goals.

Key Lessons:
- Consistency in art requires introspection, emotional depth, and a willingness to evolve.
- Set bold goals to inspire innovation and maintain motivation.

Lessons from Fusion 2024
Overall Reflections

Purposeful Work:

- MI's career is a testament to aligning creativity with purpose and impact.

Gratitude and Growth:

- A sense of gratitude for opportunities fuels his drive to make a difference in Africa and beyond.

Forward-Thinking:

- MI's focus on the future, whether through leadership or music, highlights the value of continual growth and adaptability.

By combining self-awareness, leadership acumen, and artistic innovation, MI offers valuable insights into achieving success while staying true to oneself.

How To Give Feedback And File Complaints In Fincra

Giving Feedback
Constructive Insights for Improvement or Reinforcement

Feedback should focus on promoting growth and reinforcing good practices. It can be positive, pointing out what's working well, or constructive, suggesting improvements.

How Staff Members Can Give Feedback

Be Specific

Example: Instead of saying, "The meeting was bad," say:

"I feel the meeting could have been more effective if we had a clearer agenda and followed it to ensure we stay on track with our time."

Use "I" Statements

Example: Instead of saying, "You missed the deadline again," say:

"I noticed that the deadline wasn't met, and I'm concerned about how that might affect the team's progress."

Focus on Solutions

Example: Instead of just saying, "The reports are unclear," say:

"The reports could be clearer if we included an executive summary and key takeaways at the beginning. Maybe we could also have a quick review process before submission?"

Give Balanced Feedback

Example: "I really appreciate how well you communicated with the customer during the meeting; however, we could work on ensuring the follow-up emails are more detailed next time to avoid any confusion."

Use Feedback Tools

Use the Slack channels or emails to give feedback and always remember to give feedback personally first before giving it on a general channel.

Example: "Hey Peter, I've noticed that team communication has improved, but I think we could benefit from weekly sync-ups to stay aligned on priorities."

Feedback Channels:

Direct Conversations

"I'd like to discuss how the recent project went and share some thoughts on how we can improve for next time."

Anonymous Feedback

Using a platform like Google Forms to say, "It would be helpful if our onboarding process included a dedicated Q&A session to address common questions."

Group Feedback Sessions

"During our next team meeting, can we discuss how we can better share information about project timelines?"

Expressing Complaints
Dissatisfaction or Problems

Complaints are expressions of dissatisfaction or concerns that need resolution. They often relate to problems or issues impacting work performance or morale.

How Staff Members Can Express Complaints

Be Clear and Concise

Example: Instead of saying, "The work environment is really bad," say:

"I've noticed that the office temperature is often too cold, which makes it difficult to concentrate. It would be great if we could find a way to adjust the temperature."

Address the Right Person

Example: If you have a concern about workload distribution, rather than complaining to your colleagues, you might say:

"I'd like to discuss my current workload with you to see if there's a way to balance the tasks more evenly across the team."

Stay Professional

Example: Instead of saying, "You never listen to me in meetings," try:

"During meetings, I feel that my input isn't always acknowledged. Could we ensure that everyone has a chance to speak?"

Explain the Impact

Example: "The delay in receiving project materials is affecting my ability to complete tasks on time, which in turn delays the overall team's progress."

Request Action

Example: "I'd like to discuss possible solutions for improving communication between departments to reduce confusion and ensure smoother collaboration."

Complaint Channels

One-on-One Discussions

"Can we schedule a meeting to discuss some concerns I have regarding the current project timeline and resource allocation?"

Formal Complaints Process

"I'd like to file a formal complaint regarding the handling of recent client feedback. It's causing frustration within the team."

Internal Reporting Systems

"I've submitted a ticket regarding the recurring technical issue with our CRM system that's affecting my work, and it would be great to get an update on the resolution."

Afincran Anthem Lyrics

Intro:

We didn't choose this dream, this dream chose us

And we choose to respond, all of us

We're born to manifest the glory of God

As we let our light shine, we liberate the world.

Verse 1

In every heart, dreams align

Fincra's here to guide the light

With seamless rails, we pave the way

Together we rise, come what may.

Chorus

Payins

Payout

Conversions

Big waves, Cash out in any nation

Egypt, Kenya, Mauritania

XAf, XAf, Dollar

We pay whatever

We anti-fragile

We reach the last mile

Committed to greatness

Afincrans!! a wooohh!

Verse 2

From Nigeria to Ghana to Kenya to Zambia, Yeahhhh

Uganda, Cameroon, Senegal, Tanzania Yeahhhh

S.A to US to EU Rwanda,

UK, Morocco, Ethiopia to China

We pay wherever

Bridge

We're building the rails of an integrated Africa

For our people and customers, we'll go far,

Bringing hope to Africa,

We're Afincrans

AFINCRAN

UPENDO·SOYAYYA·IHUNANYA·RHOO·UTHANDO·OBWANCHANI
IRETI·ITHEMBA·FATA·ANIDASO·OLILEANYA·TARIRO·ITHEMBA·EGETONDO
UKOMBOZI·'YANCI·NNWERE·ONWE·RUSUNUNGUKO

Song
Afincran Anthem

About The
Afincran Anthem

Fincra's vision is to bring hope and liberation to every African, with a mission of building the rails for an integrated Africa. The Fincra Anthem, built on this foundation, aims to unite our team (Afincrans) through sound and power of music by fostering a collective spirit, inspiring motivation, and reinforcing our core values of humility, excellence, love, and discipline. As we sing and vibe together, the anthem will become a powerful reminder of our purpose, energizing and aligning us all toward our shared goal of bringing hope and liberation to every African.

This vision extends beyond Fincra alone; it's about creating a sound that resonates deeply with every African, bringing hope, light, and freedom across the continent. Through the Fincra Anthem, we aim to capture and share a unifying spirit that reflects the strength, resilience, and dreams of all Africans. This sound will not only inspire our team but also serve as a beacon of our mission, spreading a message of liberation and unity that reaches far and wide

Fincra Fusion Quotes

> **"**
>
> There is seldom just one cockroach in the kitchen. You know, you turn on the light and, all of sudden, they all start scurrying around.
>
> Warren Buffett

> **"**
>
> Without data, you're just another person with an opinion'
>
> W. Edwards Deming

> **"**
>
> A sound plan is only as good as your willingness to execute and maintain emotional discipline. without it, even the best strategy fail.
>
> Mark Minervini

> **If you're going to try, go all the way. Otherwise, don't even start.**
>
> Charles Bukowski

> **Love your family, work super hard, live your passion.**
>
> Gary Vaynerchuk

> **In family life, love is the fuel that enables ordinary people to do extraordinary things.**

> **"**
>
> In God we trust, all others bring data

> **"**
>
> Great minds discuss ideas; average minds discuss events; small minds discuss people.
>
> Eleanor Roosevelt

> **"**
>
> Seven Habits of Highly Effective People
>
> 1. Be Proactive
> 2. Begin With the End in Mind
> 3. Put First Things First
> 4. Think Win-Win
> 5. Seek First to Understand, Then to Be Understood
> 6. Synergize
> 7. Sharpen the Saw

"

Once people stop making excuses, stop blaming others, and take ownership of everything in their lives, they are compelled to take action to solve their problems.

"

Pray as if everything depends on God. work as if everything depends on you.

"

The privilege of a lifetime is to become who you truly are.

Carl Jung

> **Repetition is the mother of learning, the father of action, which makes it the architect of accomplishment.**
>
> Zig Ziglar

> **Strategy is important, but execution is everything. Incredibly successful people focus on executing incredibly well.**
>
> Jeff Haden

> **What is not defined cannot be measured. What is not measured, cannot be improved. What is not improved, is always degraded.**
>
> William Thomson Kelvin