

Cover Letter for Senior Product Manager, Installment Loans at Momentum Financial Services Group

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Dear Hiring Manager,

I am writing to express my interest in the Senior Product Manager position at Momentum Financial Services Group. I'm excited by Momentum's mission to be a leading non-prime lender and by your stated commitment to integrity, diversity, and delivering financial momentum to underserved customers. With 10+ years of product leadership across fintech and SaaS, a strong track record of P&L impact, and experience delivering fast, scalable product-led solutions, I am confident I can help drive profitable growth and better customer outcomes for Momentum's lending products.

Key qualifications that align with the role

Lead product strategy & roadmaps: Built multi-year, data-driven product roadmaps and launched major platform initiatives (payments, AI-enabled finance) that accelerated time-to-market by 4+ weeks and increased transaction capacity by 30%.

P&L ownership & performance improvement: Delivered a 28% margin improvement and contributed 23% of revenue across a US\$50M+ portfolio through strategic prioritization, pricing and operational changes.

Cross-functional delivery at scale: Led global engineering and design teams, reduced partner onboarding by 60% via API-first architecture, and implemented credit automation that cut manual review steps by 60%.

Data-driven product & customer focus: Used analytics and user research (Hotjar, Amplitude) to redesign onboarding and retention journeys, driving meaningful conversion and engagement gains.

Why Momentum

Momentum's emphasis on serving the full spectrum of customers—especially those outside prime lending—and your culture of integrity and inclusion strongly resonate with my approach to product. I have spent my career creating accessible, compliant, and scalable financial experiences while partnering closely with operations, risk, and commercial teams to ensure products meet both customer needs and regulatory expectations. I am eager to apply that experience to improve underwriting outcomes, optimize lifecycle performance, and expand responsible access to credit for Momentum's customers.

Next steps

I would welcome the opportunity to discuss how my background in fintech product strategy, P&L management, and cross-functional execution can contribute to Momentum's goals. I'm available for a call or video meeting at your convenience and can share specific examples of product roadmaps and performance improvements relevant to lending. Thank you for considering my application—I look forward to the possibility of contributing to Momentum's mission.

Sincerely,

Bawo Maleghemi