Bawo Maleghemi

Senior Product Manager, Installment Loans

Momentum Financial Services Group

1. Relevant Projects / Case Study: Empowering Financial Inclusion

Momentum Financial Services Group plays a critical role in offering financial access to underserved communities. To further this mission and drive sustainable growth, I propose the **"Momentum Micro-Loan Engine"**. This AI-driven platform would revolutionize how we assess creditworthiness and deliver rapid, tailored installment loans to small business owners and individuals often overlooked by traditional finance.

Vision: The Momentum Micro-Loan Engine

- **AI-Powered Underwriting:** Leverage alternative data (e.g., sales history, utility payments, open banking data) to provide nuanced credit assessments for those with limited traditional credit.

- **Instant Loan Offers & Personalization:** Deliver immediate loan decisions and customize repayment schedules to align with borrower cash flow, reducing friction and increasing access.

- **Automated & Scalable Operations:** Streamline the entire loan lifecycle from application to disbursement, dramatically increasing processing efficiency and capacity.

This initiative directly addresses MFSG's goals by expanding financial access, enhancing profitability through smarter risk management, and achieving scalability to serve more customers. My past achievements demonstrate a proven ability to lead such complex, impact-driven projects:

- **AI & Profitability (Optisage.AI):** "Built and launched AI agents, improving margin by 28% and increasing conversions by 42% through data-driven risk models and predictive analytics." This directly correlates with developing and deploying the AI-driven underwriting for the Micro-Loan Engine, ensuring both societal impact and strong financial returns.

- **P&L Ownership & Growth (Interswitch):** "Owned product strategy and P&L across a US$50M+ fintech portfolio; prioritized initiatives that drove 23% revenue growth." My experience managing large-scale financial portfolios ensures strategic oversight for the Micro-Loan Engine's successful launch and sustained profitability.

- **Automation & Efficiency (Control HQ):** "Implemented credit automation integrations that cut manual review steps by 60%." This track record confirms my capability to build highly efficient, automated processes for the proposed platform, significantly reducing operational costs and accelerating loan disbursement.

- **Data-Driven Credit Policy (Otter Platform):** "Implemented data pipelines and KPIs to measure acquisition, engagement, and repayment behaviors—used to inform credit policy adjustments and portfolio segmentation." This past work is foundational to leveraging alternative data for innovative credit scoring within the Micro-Loan Engine.

2. 90-Day Plan: Strategic Impact & Early Wins

My plan is designed for rapid integration, deep understanding of MFSG's unique context, and immediate contribution to the installment loan portfolio. My focus will be on aligning with MFSG's mission while optimizing P&L and operational efficiency through data-driven innovation.

Phase 1: First 30 Days – Learn, Listen, and Baseline

Goal: Rapidly absorb MFSG's operational landscape, product specifics, and unique customer focus for underserved communities. Establish key relationships.

- **Stakeholder Immersion:** Complete introductory meetings with key counterparts across Engineering, Risk, Compliance, Finance, Marketing, Digital, Legal, and Operations.
- **Product & P&L Deep Dive:** Thoroughly review existing installment loan products, policies, terms, and conditions. Analyze historical and current P&L statements.
- **Market & Customer Insight Gathering:** Review existing market research and customer insights from customer-facing teams, focusing on underserved segments.
- **Early Wins:** Deliver initial P&L performance audit report, refine customer journey map for an underserved segment, and review risk/compliance touchpoints.

Phase 2: Days 31-60 – Analyze, Strategize, and Validate

Goal: Translate initial learnings into actionable insights and strategic opportunities. Formulate initial recommendations and gain early buy-in.

- **SWOT Analysis & Opportunity Identification:** Conduct comprehensive SWOT for the product portfolio, identifying 3-5 high-priority improvement areas.
- **Draft Initial Strategic Roadmap:** Develop a draft 6-month product roadmap for installment loans, prioritizing initiatives aligned with MFSG's strategic goals.
- **KPI & Performance Metrics Refinement:** Collaborate to define and refine comprehensive KPIs for the portfolio, focusing on loan origination, repayment, default rates, and profitability.
- **Early Wins:** Launch an A/B test for conversion optimization, explore alternative data for underwriting enhancement, and establish a "Voice of the Underserved Customer" feedback loop.

Phase 3: Days 61-90 – Plan, Prioritize, and Prepare for Execution

Goal: Finalize the short-to-medium term strategic roadmap, secure cross-functional buy-in, and establish clear pathways for execution.

- **Finalize Strategic Roadmap Presentation:** Present refined 6-12 month roadmap to executive stakeholders, defining clear objectives and success metrics.
- **Detailed Initiative Planning:** Begin developing Product Requirement Documents (PRDs) for top 2-3 roadmap initiatives with cross-functional teams.
- **Cross-functional Execution Framework:** Establish regular communication cadences and forums for seamless collaboration across departments.
- **Early Wins:** Oversee MVP launch for operational efficiency, pilot credit policy refinement based on new data, and conduct initial research for strategic partnership exploration.

3. Key Performance Indicators (KPIs)

As Senior Product Manager, I would prioritize these measurable performance indicators, aligned with MFSG's strategy and the role's responsibilities:

1. Portfolio Net Profitability / Net Interest Margin (NIM)

Tracks the core financial health of the installment loan portfolio, reflecting effective pricing, cost management, and judicious risk-adjusted lending.

2. Net Credit Loss Rate / Default Rate

Measures the percentage of the portfolio that becomes uncollectible, indicating the effectiveness of underwriting, risk assessment, and collections.

3. Loan Portfolio Growth (Volume & Value)

Monitors the increase in new loans originated and total value funded, signifying successful market penetration and reach within underserved markets.

4. Customer Acquisition Cost (CAC) for Installment Loans

Quantifies the cost to acquire a new loan customer, ensuring growth is efficient and profitable for scaling operations.

5. Repeat Borrower Rate

Measures the percentage of existing customers returning for new loans, indicating strong customer satisfaction and loyalty within underserved communities.

6. Operational Efficiency (Cost per Loan Origination)

Tracks the average expense to process and disburse a single loan, indicating streamlined workflows and effective technology use.

7. Regulatory Compliance Incident Rate

Monitors the frequency and severity of non-compliance events, safeguarding MFSG's reputation and operational integrity in a regulated environment.

``