



Product Lead for Credit and Digital Lending/Distribution

About Jackfruit Finance:

[Jackfruit Finance](#) is a pioneering education finance business based in Kenya, leveraging technology to provide affordable financing solutions to low-resource schools across Africa. We are the first digitized school lender on the continent, dedicated to empowering educational institutions through innovative financial products and services.

Role Overview:

As the Product Lead for Credit and Digital Lending/Distribution, you will play a pivotal role in advancing Jackfruit Finance's vision by leading the design and development of our digital lending and credit products. You will be responsible for driving innovation, enhancing user experience, and optimizing processes to ensure the efficient and effective distribution of financial services to our target market.

Key Responsibilities:

- Lead the end-to-end product lifecycle for credit and digital lending/distribution initiatives, from concept ideation to execution and ongoing optimization.
- Conduct market research and analysis to identify opportunities for product enhancement and differentiation, staying abreast of industry trends and best practices.
- Collaborate closely with cross-functional teams, including Finance, Credit, Operations, and Legal to translate business requirements into actionable product strategies and features.
- Develop and prioritize product roadmaps, defining clear objectives, milestones, and success metrics aligned with company goals.
- Drive product innovation by conceptualizing and implementing new features, functionalities, and processes to improve the user experience and drive business growth.
- Champion a customer-centric approach, gathering feedback, analyzing data, and iterating on product features to continuously enhance value proposition and user satisfaction.
- Partner with stakeholders to define and implement credit risk management strategies, leveraging data analytics and technology to assess borrower creditworthiness and mitigate risk.
- Collaborate with external partners and vendors to optimize distribution channels, streamline processes, and enhance scalability and efficiency.

Qualifications:



- Minimum of 5 years of experience in product management, with a focus on digital lending, credit products, or financial services.
- Proven track record of successfully leading cross-functional teams to deliver innovative digital products or solutions.
- Strong understanding of credit risk management principles and methodologies, with experience in developing credit scoring models and risk mitigation strategies.
- Solid grasp of digital technology and platforms, with proficiency in agile development methodologies and product management tools.
- Exceptional analytical and problem-solving skills, with the ability to translate complex business requirements into actionable product initiatives.
- Excellent communication and stakeholder management skills, with the ability to influence and collaborate effectively across all levels of the organization.
- Passion for financial inclusion and education empowerment in emerging markets, with a strong commitment to driving social impact through innovative business solutions.

Why Join Us:

- Opportunity to make a meaningful impact by revolutionizing education finance and empowering schools and communities across Africa.
- Collaborative and dynamic work environment with a diverse and talented team of professionals dedicated to driving positive change.
- Competitive compensation package, including equity options, and opportunities for professional growth and development.
- Flexible work arrangements and a supportive culture that values work-life balance and employee well-being.

If you are passionate about driving innovation, creating positive social impact, and shaping the future of education finance in Africa, we would love to hear from you.

Please send your resume and a brief cover letter outlining your interest in the role to rob@jackfruitfinance.com