

Francis Mwakatumbula

Business & Technology Consultant

Connecting strategy, product, and engineering to deliver digital financial services that work for people. Based in Dar es Salaam, with experience across Tanzania, Kenya, and Uganda.

HOW I CAN HELP

Digital business strategy

Roadmaps tied to customer growth, AUM, and business performance.

Payments & integrations

Banking, mobile money, cards, GePG, TRA, and USSD.

Research & market intelligence

Market analysis, stakeholder interviews, and validation.

Product design & delivery

Research, customer journeys, prototypes, UAT, and pilots.

Operations & customer experience

Onboarding, support, self-service, and operating processes.

Fractional leadership

CTO and digital business advisory, team and partner alignment.

SELECTED RESULTS

30,000+

iTrust customers, up from 2,300

TZS 510B

iTrust AUM, up from TZS 120B

25% faster

Wakandi customer onboarding

SELECTED PLATFORMS

MalipoPay - payment gateway and integrations. **Kikoba** - digital group savings. **KIJUMBE** - USSD savings with M-Pesa and Absa. **Mwendopesa** - working capital for the informal sector.

WORKING TOGETHER

Diagnose the challenge. Design the solution. Pilot with real users. Scale with the team. Engagements range from a focused review to product delivery and ongoing leadership.

EDUCATION

MBA, ESAMI (2025) | BSc Computer Science, Institute of Finance Management (2019)