

GEORGE HILLARY KAFUKO

Digital Platforms & Technology Leader (Fintech, Banking, Health-tech & e-Pharma, Ecommerce, & Marketplaces)

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PROFILE

I build and deliver digital platforms in banking, fintech, and e-commerce. 10 years of experience across 10 African markets, most of it spent turning a business idea into a working system that real customers use.

I have delivered a bank's first mobile lending product, run technology for a listed e-commerce group through its scale-up years, and I now lead delivery of a consumer credit portfolio built on utility, bank, and mobile money rails. I am at my best where the technology, the commercial deal, and the regulator all have to agree before anything can launch.

SELECTED RESULTS

- Delivered a bank's first mobile lending platform, projected to contribute 10% of annual bank revenue.
- Currently lead 6 partner workstreams across banks, telecom operators, and a national utility for a consumer credit product going to market in Uganda, and later in multiple African markets.
- Held technology strategy and platforms through USD 21 million of Series B fundraising, on a USD 250k annual budget.
- Improved SLA adherence by more than 50% across a multi-country support operation through automation and process redesign and supported products rollout into additional African markets. This, while we kept an e-commerce marketplace stable leading up to, and through an IPO (NYSE listing) period.
- Hired, coached, and led support engineering teams in two businesses, and delivered as a single point of ownership across every department in two others.
- Secured a Pharmacy and Poisons Board licence in Kenya alongside the Head of Pharmacy, unlocking regulated product sales for an e-commerce business.

WHAT I DO WELL

Partner-led programme and portfolio delivery | Fintech systems: payments, lending, wallets, USSD | APIs, integrations, and middleware | Cloud platforms administration on AWS, Azure, and GCP | Vendor and partner management | Data protection, risk, and regulatory alignment | Building delivery structure where none exists | Budget ownership and cost control

PROFESSIONAL EXPERIENCE

[Finergi Uganda Limited](#) (part of [Optasia Group](#))

Project Delivery Manager | Remote | July 2026 to present

I lead delivery of Uganda's electricity advance portfolio, a credit product that lets customers buy power now and pay later, built on utility, bank, and mobile money rails. I hold this as a single point of ownership, working directly with department heads and group leadership rather than through a team.

- Lead six partner workstreams covering commercial banks, mobile network operators, the national electricity distributor, and a technology partner. Each runs its own commercial negotiation, technical integration, credit scoring, and launch readiness track.
- Set up how Uganda delivery runs inside the first month; weekly partner project boards, baselined milestone plans, action logs, and a Friday executive report to group leadership.
- Built the partner project plans. They are dependency driven, so a 2-week legal review shows up as a two week move in go-live instead of a surprise at launch.
- Chair the weekly project boards with bank, telco, and utility counterparts, driving decisions on lender of record, data sharing and consent, commercial terms, and integration sequencing.
- Work with legal, risk, and compliance teams on data protection, consent models, and partner governance ahead of pilot approval.
- Produce the market and competitor analysis behind partner strategy, including a briefing on the incumbent lender inside a mobile money channel and how we differentiate.

- Support the Zambia portfolio on delivery reporting, and lead the Uganda in-country setup workstream covering premises, local operations, and country readiness.

ABC Capital Bank Uganda

Digital Platforms and e-Banking Projects Manager | Onsite, full time | October 2024 to July 2026

I owned the design and delivery of the bank's customer-facing digital platforms inside a regulated environment, as a single point of ownership working across every department with the respective heads and executive leadership.

- Delivered the bank's first mobile lending platform, from concept to production under regulatory and risk constraints. It is projected to contribute 15% of annual bank revenue.
- Built a digital loan operations platform that replaced informal, manual workflows with a governed system and automated SLA tracking, giving management live visibility of every application for the first time.
- Built the bank's project and delivery structures from nothing. There was no PMO when I arrived, so predictable delivery had to be created before it could be managed.
- Ran the wider digital banking programme: USSD push and pull, mobile banking channels, instant card issuance, a mobile wallet for social banking use cases, and the website rebuild.
- Owned platform integrations, vendor coordination, delivery governance, and timelines across several parallel projects.
- Held the delivery line between business leadership, technology teams, vendors, and risk and compliance, so that what shipped satisfied customers, the business, and the regulator at the same time.
- Produced the bank's company profile and worked on the Head office relocation team (from Colline House to Walakira House), delivering work aligned to the rebrand.

Keith Associates (U) Ltd, Kampala, Uganda

Technology and Digital Transformation Consultant, project based | May 2024 to October 2024

- Implemented Odoo ERP for a leading agrochemicals importer across sales, accounting, inventory, and marketing, integrating operations that ran on disconnected records.
- Drove adoption through hands-on training and post go-live support, so the business kept trading through the switch.

Kasha Global, Inc., Nairobi, Kenya

Regional IT and Platforms Manager | Remote, fixed term | October 2021 to March 2024

I owned regional technology platforms and operations for a regulated health-tech and e-commerce business.

- Hired, coached, and led a distributed team of 3 support engineers and 1 DevOps engineer covering Kenya, Rwanda, and South Africa.
- Aligned technology strategy to the growth plan through Series B rounds totalling USD 21 million, including diligence support.
- Managed a USD 250k annual technology budget across capital and operating spend, balancing cost control against reliability.
- Worked with the Head of Pharma to register the business with Kenya's Pharmacy and Poisons Board, securing the licence the operation needed to trade in regulated products.
- Led GDPR and ISO aligned security work, including data protection registration with the regulators in Kenya (ODPC) and Rwanda (NCSA).
- Implemented Cloud-based Call Center from purely On-Prem setup, Freshworks CRM, Airlate e-signature system, and Microsoft Dynamics 365 Business Central, among others across the regional operation.
- Renegotiated vendor contracts on cost and service quality, and hardened platforms and monitoring to improve availability.

Jumia Group

Head of IT, Platforms, Infrastructure and Services | Full time | April 2018 to September 2021

I progressed from Product Support Engineer across multiple markets to Head of IT Uganda & Tanzania, covering marketplace and fintech platforms, infrastructure, and services.

- Kept the marketplace stable leading up to, and through Jumia's IPO (NYSE listing) period: feature deployments, disaster recovery readiness, issue resolution, problem management, and operational scaling during rapid growth.

- Supported platform rollouts into Cameroon, Senegal, Tunisia, and Algeria while local teams were still being built, bridging group product and in-country operations.
- Led a team of two platforms support engineers and improved SLA adherence by more than 50% through automation and process redesign.
- Onboarded and trained new regional IT staff, shortening the time it took new country teams to become productive.

Earlier roles: ICT Officer, Bidco Uganda Ltd, Jinja (2017 to 2018) | Web Development Internship, ThoughtWorks Hyderabad, India (2017)

INDEPENDENT PROJECT

[Peyana](#) | **Founder and Platform Architect** | July 2026 to present

Built and launched an escrow-backed peer-to-peer marketplace for Uganda, solo.

- Built the full transaction engine in production, offer and counter-offer negotiation, escrow lifecycle with automated state transitions, timed reservation expiry, and dispute resolution with administrative override.
- Integrated mobile money and card payments end to end, including callback handling, reconciliation and payout controls, and SMS verification via a regional gateway.
- Designed a tiered trust model: phone verification to sell, identity verification gated to payout, reputation earned from completed transactions, introducing friction only where the user has something to gain.
- Implemented secure handling of identity documents outside the public filesystem with authenticated retrieval, and hardened account roles to least privilege.
- Built operator tooling giving real-time visibility of funds held, disputes pending decision and payouts blocked on verification.
- Defined the commercial model, transaction fees plus paid listing visibility, and the market entry strategy for Uganda with East African expansion.

EDUCATION

Master of E-Governance Technology and Services | [Makerere University](#), Uganda | August 2025 to 2027

Includes a public-sector apprenticeship at the [Ministry of Finance, Planning and Economic Development](#), October 2025 to January 2026.

MBA, IT Management, coursework completed | [IU International University of Applied Sciences](#), Germany | 2020 to 2023

BTech, Electronics and Communications Engineering | [JNTU Hyderabad](#), India | 2013 to 2017

CERTIFICATIONS

- [Certified Scrum Product Owner \(CSPO\)](#), Scrum Alliance, ID: 001172059
- [ITIL 4 Foundation](#), PeopleCert Axelos | **PMP**, in progress

TOOLS AND PLATFORMS

- **Delivery:** Jira, Confluence, Asana, Trello, BusinessMap, Zoho Projects & CRM.
- **Cloud and DevOps:** AWS, Azure, GCP, Docker, SonarCloud, VPNs.
- **Enterprise:** Microsoft Dynamics 365 Business Central, Odoo, Salesforce, Freshworks.
- **Data:** SQL, Power BI, Google Analytics.
- **Automation and channels:** Make, Zapier, Africa's Talking SMS, VoIP, USSD.
- **Web:** WordPress, Shopify, Route 53, DNS, GoDaddy, and domain management.

PROFESSIONAL DEVELOPMENT, LANGUAGES AND REFERENCES

- **Professional Courses:** Digital Banking Masterclass and Introduction to Fintech | IT Project Management | Product Strategy and Positioning | SQL and MySQL for Analytics | DevOps, Beginner to Advanced | PMP Exam Preparation
- **Languages:** English, full professional fluency | German, A1 to A2, at Goethe Institut Kampala.

References: available on request.