



ROLE: Global Financial Products Manager

LOCATION: London, UK

TYPE: Full time

EXPERIENCE: Mid-Senior Level

JOB FUNCTION: General Management

BIMA OVERVIEW

We use disruptive mobile technology to bring insurance and health services to consumers at

the bottom of the pyramid, on a scale never seen before. In just six years, BIMA has established itself as one of the fastest-growing and most innovative companies in emerging markets. We already have thriving operations in 16 markets across Africa, Asia, Latin America and the Caribbean, with 24 million subscribers registered to date. We continue to show a strong growth trajectory, adding over 600,000 new customers per month.

The company is led by a dynamic group of young entrepreneurs seeking to disrupt the industries in which we work and democratize access to vital services for billions of underserved families. We are looking for a talented, intelligent and adventurous individual who thrives in a fast-paced environment.

Joining BIMA at this stage of its journey provides you with an opportunity to truly influence the strategy of a global, growing business. We are a vibrant company where ideas and passion are welcomed and you get real responsibility from day one.

BIMA has been featured in [CNBC](#), [The Economist](#), [Wired](#), [Financial Times](#), [The Guardian](#) and has won several awards including the [MasterCard Foundation Global Prize](#), the [Mondato Asia Social Impact Awards](#), [Africa Business Awards](#) and the [FT Transformational Business Award](#). Please visit www.bimamobile.com to learn more about BIMA and our success to date.

THE ROLE

BIMA has gathered very strong experience in selling insurance products to low-income consumers in emerging markets. Going forward, BIMA is looking to leverage this experience to explore opportunities to expand our portfolio of financial services. The Global Financial Products Manager will play an instrumental role in developing and piloting new savings and credit products together with existing Country Managers in BIMA's markets.

Specific responsibilities include:

- Evaluate opportunities for BIMA to leverage its current track record and infrastructure to offer new financial products including credit and savings products to customers;
- Create analytical models and business plans to support the development of these products;
- Identify, design, and help to implement the systems and platforms required to enable BIMA's to launch and scale new financial products;



- Ensure regulatory compliance across markets;
- Negotiate with regulators and other partners, where relevant;
- Work with Country Managers to lead the implementation of new financial products;
- Support the sharing of best practices across markets;
- Extensive travel required; upon launching new products significant time will be spent in BIMA's local markets.

THE CANDIDATE

Overall, this person must be attuned to value the details as well as be able to understand and drive towards the big picture. The ability to manage ambiguity and think analytically and quickly in a fast-paced environment is essential. The ideal candidate is an entrepreneurial and creative person with strong management skills.

Experience:

- Fluency in English is required, comfort in French and / or Spanish is a plus;
- 5 years' minimum work experience within the financial services sector (experience with a leading consultancy firm is considered a plus);
- Strong understanding of the key revenue, cost, and profit drivers of credit and savings products targeting the low-income consumer;
- Strong problem solving skills;
- Experience in portfolio risk management and/or credit assessment including experience building statistical models and/or credit assessment algorithms is a plus;
- Demonstrated ability to build partnerships and successfully manage external and internal stakeholders in a multicultural context;
- Experience working in emerging markets is a plus;
- Master's degree in Business Administration or related advanced degree is a plus.

WHY BIMA?

BIMA has a very distinct culture. We like people who are smart and independent, but we don't like ego. We share our ideas as readily as we do our opinions, and are respectful when doing so. We are driven and ambitious but most importantly we never lose our sense of humor.

Everyone in the BIMA team shares a passion for adventure. We look for bold people who love to travel, experience different cultures and try new things.

Our recruitment process is rigorous, but it has helped us build an impressive, dynamic team that shares a strong bond. If you match the profile described above we want to hear from you.

Please send a CV and a cover letter to careers@milvik.se

Note that applications without a cover letter will not be considered.