THE CEO FILES

ISSUE 016

LEADERSHIP • ENTERPRISE • INNOVATION • LEGACY



THE BUSINESS
PLAYBOOK
Scaling A Business

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EMERGING
CEOs
Moses Were

5
Business
HACKS
for Startups

JESSE Moore

The Business Of Financing Africa's Everyday Economy

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SME 360

SUMMIT & AWARDS

THE BOLD BUSINESS RESET

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MESSAGE FROM THE EDITOR

The Businesses That Change Africa Are Build Around The Realities Of Africans.

By Wycliffe Choreh, Founder of Jujaya Media,

There is a question every entrepreneur must eventually confront: Are you building a business around what the market already understands, or are you building one around a problem the market has not adequately addressed? *The distinction is important.*

Across Africa, millions of people participate actively in the economy without necessarily having access to the financial systems designed to serve them. They operate small businesses, trade in local markets, provide essential services, manufacture products, transport people and support entire communities. They earn money, spend money, save where they can and make economic decisions every day.

Yet, for many of them, access to formal financial services remains difficult. Traditional financial systems have often relied on formal employment, predictable monthly salaries, conventional credit histories and collateral as indicators of financial credibility. But what happens when a person is economically active without fitting those traditional definitions?

What happens to the trader who earns daily, the boda boda rider who depends on a motorcycle for income, or the small business owner whose financial life is real but whose records do not satisfy conventional lending requirements?

This is the opportunity that **Jesse Moore** and his co-founders set out to explore when they established **M-KOPA.**

What began with a vision of using technology and flexible payments to make solar energy accessible has evolved into a broader financial technology business connecting everyday earners to smartphones, digital financial services, asset financing and electric mobility. It is a story that deserves attention not simply because of the company's growth, but because of the business thinking behind it.

M-KOPA challenges an important assumption about African markets: that people who lack conventional financial credentials necessarily represent poor business opportunities.

Its journey demonstrates that sometimes the biggest opportunities exist precisely where established systems have failed to understand the customer.

As M-KOPA enters its fifteenth year, having announced 10 million customers and record financial performance, there are important questions for entrepreneurs, investors and business leaders to consider.

How do you build a business around an underserved market? How do you create a product that becomes part of someone's economic life? How do you scale across countries without losing sight of the customer? And how do you build a sustainable institution while pursuing a social and economic mission?

In this edition, we examine the leadership journey of Jesse Moore, the evolution of M-KOPA and the lessons emerging from a business that has made everyday economic realities central to its operating model.

We also turn our attention to Kenya's creative and digital economy through Strive Creatives, a company combining marketing strategy, technology, creative execution and professional development. Its founder, Moses Were, represents a generation of entrepreneurs seeking to build businesses that do more than deliver services: they are developing systems, talent and capabilities that can support the growth of African brands.

At **The CEO Files,** we believe Africa's business future will be shaped by leaders who understand the continent's complexities and have the courage to develop solutions that work within its realities.

Because the next great African business may not come from serving the most obvious customer.

It may come from finally understanding the customer everyone else overlooked.


M-K
JESSE Moore



Jessie is building a business around a fundamental market opportunity: expanding access to essential assets & financial services for millions of people underserved by traditional financial institutions.

As Co-Founder & CEO of M-KOPA, Moore leads a financial technology enterprise that combines digital infrastructure, flexible asset financing and extensive distribution networks to serve everyday earners and micro-entrepreneurs across Africa.

Founded in 2011, M-KOPA operates across Kenya, Uganda, Ghana, Nigeria and South Africa. Its business model addresses a persistent gap in conventional financial services by making productive and essential assets more accessible through financing structures designed around the income patterns and financial realities of its customers.

The Numbers Behind the Enterprise

According to M-KOPA's October 2026 anniversary announcement, the company's growth reflects a significant expansion in both commercial and financial inclusion:

- 10 Million customers reached since inception.
- US $ 600 Million in reported FY2025 revenue.
- 45% revenue growth compared with 2024.
- Five African markets of operation.
- Approximately 50,000 sales agents across its distributing network.
- More than 2,500 full-time employees.
- Approximately 10,000 new customers onboarded daily.
- More than US $ 2 Billion in credit unlocked.

The central business proposition is straightforward but consequential: financial access becomes more meaningful when it's structured around how people actually earn, spend, work and build livelihoods.

M-KOPA
Co-Founder & Chief Executive Officer (CEO)





BEYOND THE BANKING SYSTEM

FINANCING AFRICA'S ECONOMY.

It begins with the everyday African consumer.
For decades, access to certain essential products and services has depended on an individual's ability to pay the full price upfront or satisfy requirements established by conventional financial institutions.

A person might need a smartphone to communicate with customers, market a business, access digital services or receive payments. A motorcycle operator might need an affordable vehicle to earn a living. A household might need reliable electricity to improve its productivity and quality of life.

The need is real. The economic value is clear.
But the upfront cost can make ownership difficult.
For customers without formal salaries, established credit histories or conventional collateral, the challenge can be even greater.
This is the gap that attracted Jesse Moore and his co-founders.

After moving to Kenya in 2010, Moore became involved in developing a business model that combined mobile technology, digital payments and financing to make essential products more accessible.
The idea was not simply to sell products to customers who could not afford them. It was to rethink how ownership could happen.
Instead of requiring customers to pay the full amount at once, what if technology could make it possible to pay in smaller, manageable instalments that reflected the way people earned money?
It was a simple proposition with significant commercial implications.
It also required a different understanding of the customer.



The beginning: A Different Approach to Access.

M-KOPA was established in 2011, initially focusing on affordable solar energy systems for households that had limited access to reliable electricity.

At the time, energy access represented a significant development challenge across many African communities. Millions of households depended on alternatives such as kerosene, candles and other costly or less reliable sources of lighting.

For families living on limited or irregular incomes, purchasing a complete solar home system could be financially challenging.

M-KOPA's approach combined connected devices, mobile technology and small, regular payments.

The model allowed customers to access solar products without having to meet the full upfront purchase price.

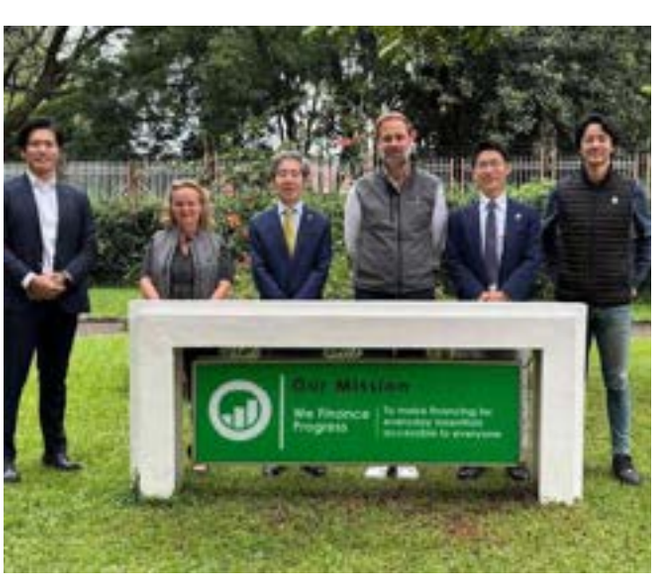
The customer could make an initial payment and continue paying through smaller instalments. Technology enabled the company to manage payments and control access to the financed product.

The significance of the model was not only the product itself.

It was the financing architecture behind it.

M-KOPA was demonstrating that technology could be used to redesign the relationship between customers, essential assets and payment obligations.

It was an early lesson in understanding that affordability is not always about reducing the price of a product. Sometimes, it is about changing the structure through which a customer pays for it.



From solar energy to smartphones: Recognising the next opportunity.

One of the most important moments in M-KOPA's development was its expansion into smartphone financing. The smartphone had become more than a communication device. It was increasingly becoming a gateway to the modern economy.

For small business owners, it could be a marketing platform, a sales tool, a payment channel and a connection to customers. For young people, it could provide access to information, education and employment opportunities. For informal-sector workers, it could support financial transactions and business management.

But access remained uneven.

A quality smartphone could represent a substantial investment for someone earning income daily.

M-KOPA recognised an opportunity to extend its financing model into this space.

The company's move into smartphone financing around 2020 marked an important evolution. It shifted the business from primarily enabling access to solar products towards building a broader platform around devices and financial services.

The smartphone became an entry point.

Through the device, customers could access additional services such as digital loans, insurance, data and other financial products.

This was an important strategic development because it changed the nature of the customer relationship.

Rather than being limited to a single transaction, the business could develop a longer-term relationship with customers as their needs evolved.

A person might begin by financing a smartphone, then access other financial products as their business and financial circumstances changed.

The product was no longer the entire business.

The relationship became the business.

Understanding the everyday earner.

At the heart of M-KOPA's model is a customer category the company describes as the "Every Day Earner". These are people whose economic activities may not fit neatly into conventional employment structures.

They include traders, shopkeepers, boda boda riders, small-scale entrepreneurs, tailors and independent service providers.

Their income may be irregular, but that does not mean they are economically inactive.

They participate in commerce, serve customers, generate income and support households.

The challenge is that conventional financial systems have not always been structured around their realities.

M-KOPA's approach starts with a different question: What would financial services look like if they were designed around the way these people actually earn and spend?

This is an important shift in business thinking.

Instead of expecting customers to reorganise their financial lives to fit an existing product, the business attempts to design products around the customer's financial behaviour.

Small, frequent payments can be more practical for a person earning daily than a single large monthly payment.

A financing arrangement that recognises the productive value of a smartphone can create opportunities beyond simple device ownership.

A motorcycle can be more than an asset; it can be a tool through which a customer generates income.

The deeper lesson is that understanding a customer requires looking beyond conventional categories.

A customer should not be defined only by what they lack. Their economic activity, ambitions, purchasing behaviour and potential also matter.

For businesses operating in Africa, this distinction can reveal markets that are often underestimated.



Building scale through technology and distribution.

A good business model may demonstrate potential in one market. Building a lasting institution requires something more.

It requires the ability to reproduce the model, maintain operational discipline and serve customers consistently at scale.

M-KOPA's growth has depended on combining technology, financing, product development and distribution.

Its technology infrastructure supports customer onboarding, payment processing and the management of financed products.

Its direct sales network helps reach customers in communities and markets where traditional retail and financial distribution channels may be less effective.

The company has also invested in local manufacturing.

In Kenya, M-KOPA opened a smartphone assembly facility in 2023, creating a stronger connection between its financing business and the local technology and manufacturing ecosystem.

The company reported in July 2026 that the facility had produced more than 3.3 million devices and employed over 400 people.

This is an important dimension of the story.

The business is not only financing consumer access to technology. It is also participating in the development of local production capacity, employment and supply chains.

Its expansion into electric mobility adds another layer. By financing electric motorcycles and three-wheelers, M-KOPA is extending its asset-financing approach into a sector connected to everyday economic activity, transport and livelihoods.

The opportunity is significant because mobility is not simply about moving from one place to another. For many people, it is the foundation of their income.

A motorcycle can be a business asset. A delivery vehicle can support a small enterprise. Access to a productive asset can change the economics of an individual's livelihood.

The company's challenge is therefore to develop financing solutions that support ownership while managing credit risk, repayment performance and the operational realities of a growing business.

The numbers tell a story of scale.

In October 2026, M-KOPA announced that it had reached 10 million customers since its founding in 2011.

It also reported FY2025 revenue of US$600 million, representing a 45% increase compared with the previous financial year.

The company said it had added approximately three million customers in the preceding twelve months.

Its operations now span Kenya, Uganda, Ghana, Nigeria and South Africa.

These figures reflect the scale of the opportunity the company has pursued and the infrastructure required to serve it.

But numbers alone do not explain the business.

The more interesting question is how M-KOPA has developed a model capable of supporting millions of customers whose financial circumstances may be very different from those of conventional banking customers.

The answer lies in the combination of product design, technology, distribution, credit management and customer relationships.

Growth at this scale demands a business that can learn continuously.

It must understand which products customers need, how much they can realistically pay, how to manage repayment risk, how to support customers when challenges arise and how to maintain trust across different markets.

It also requires leadership that recognises that expansion is not simply about entering new countries.

Every new market introduces different customer behaviours, regulatory environments, competitive dynamics, supply chains and operational challenges.

A model that works in Kenya must still prove its relevance in Nigeria, Ghana, Uganda or South Africa.

The ability to adapt without losing the central business proposition is one of the most important tests of a pan-African enterprise.



From a product company to a financial platform.

One of the defining features of M-KOPA's evolution is the shift from selling individual products towards developing a broader financial platform.

This is a strategic distinction worth examining.

A product business may depend on repeatedly selling the same product to new customers.

A platform, by contrast, seeks to develop multiple relationships and services around an existing customer base.

For M-KOPA, smartphone financing provides an entry point into a wider relationship that can include digital financial services and other financed assets.

This creates the possibility of serving a customer's needs at different stages of their economic journey.

It also creates new responsibilities.

The business must maintain customer trust, protect personal data, communicate financing obligations clearly and ensure that the products it offers are appropriate for the people it serves.

Financial inclusion is not simply about making credit available.

It is about making access responsible, useful and sustainable.

The long-term strength of the model will depend not only on how many customers it reaches, but also on whether those customers experience meaningful value and whether the company can sustain its financial performance while delivering that value.

The leadership challenge: Building beyond the founder.

A company that grows from an early-stage idea into a multi-country operation must undergo several leadership transitions.

The skills required to start a business are not always the same skills required to manage a large institution.

In the early stages, founders often work close to every decision. They test ideas, engage customers, solve immediate problems and make difficult choices with limited resources. As the company grows, the leadership challenge changes.

The organisation needs stronger systems, experienced teams, accountability structures, financial discipline and a culture capable of operating beyond the founder's immediate involvement.

For M-KOPA, this challenge is particularly significant because its business model connects several complex functions: technology, financing, manufacturing, sales, customer service, risk management and regional operations. These functions must work together.

A failure in one area can affect the entire customer experience.

A product may be attractive, but poor distribution can limit access. Financing may be available, but weak customer support can damage trust. Growth may be impressive, but weak credit management can undermine sustainability.

Building a business at this level requires leaders who can connect strategy with execution.

It requires the ability to delegate without losing strategic direction, build leadership capacity and create an organisation where people understand not only what they do, but how their work contributes to the larger mission.

What Next For FINTECH

M-KOPA's journey raises a larger question about the future of African financial services.

The continent's economic activity cannot be fully understood through the lens of formal employment alone.Millions of people earn their livelihoods through small enterprises, independent work, trade and informal commercial networks.

As digital connectivity expands, the opportunity to develop financial products around these economic realities will continue to attract entrepreneurs and investors.

But the next chapter will demand more than rapid customer acquisition. Businesses will need stronger governance, responsible credit practices, effective consumer protection, sustainable funding structures and the ability to demonstrate long-term value.

The companies that endure will be those that understand that inclusion and commercial discipline are not competing ambitions.

They must reinforce one another.

For **Jesse Moore** and **M-KOPA**, the journey from solar financing to a wider financial platform illustrates what can happen when a business commits to understanding a customer group that traditional systems have struggled to serve.

It is a reminder that Africa's markets are not necessarily small or difficult simply because they look different from established global markets.

Sometimes, they require different business models.

And sometimes, the biggest opportunity is not to persuade people to fit into an existing system, but to build a better system around the way they already live and work.

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TURNING IMPACT
INTO INFLUENCE.

1. Build around a real problem, not a fashionable idea.
Strong businesses begin with a clear understanding of a problem customers experience. M-KOPA's journey demonstrates the value of identifying barriers to access and developing a model that addresses them.

2. Understand how your customers actually live.
A product that looks affordable on paper may not be affordable in practice. Businesses must understand customers' income patterns, purchasing behaviour, constraints and ambitions.

3. Rethink the business model before abandoning the market.
Sometimes the problem is not a lack of demand. It is the way a product is priced, financed, distributed or delivered. Innovation can begin by redesigning the model.

4. Build relationships, not just transactions.
A one-time sale may generate immediate revenue. A trusted customer relationship can create long-term opportunities for service, retention and growth.

5. Scale systems, not only sales.
Growth without operational capacity creates risk. Sustainable expansion requires strong technology, people, processes, governance and financial management.

6. Adapting your business without losing its purpose.
M-KOPA's expansion from solar financing into smartphones and other financial services demonstrates how a business can evolve while retaining a central focus on access.

7. Make commercial sustainability part of the mission.
A business that wants to create lasting impact must be able to sustain its operations. Financial discipline is not separate from purpose; it helps protect the ability to deliver on that purpose.

LEADERSHIP LESSONS

WHAT ENTREPRENEURS CAN LEARN FROM JESSE MOORE & M-KOPA.



LEADERSHIP QUOTE Of the Week

"Every Day Earners have always been creditworthy. What they needed was credit built around how they really make a living, not a payslip."

— Jesse Moore, Co-Founder & Chief Executive Officer

The leadership reflection: Sometimes the market does not need a new customer. It needs a new way of understanding the customer already there.

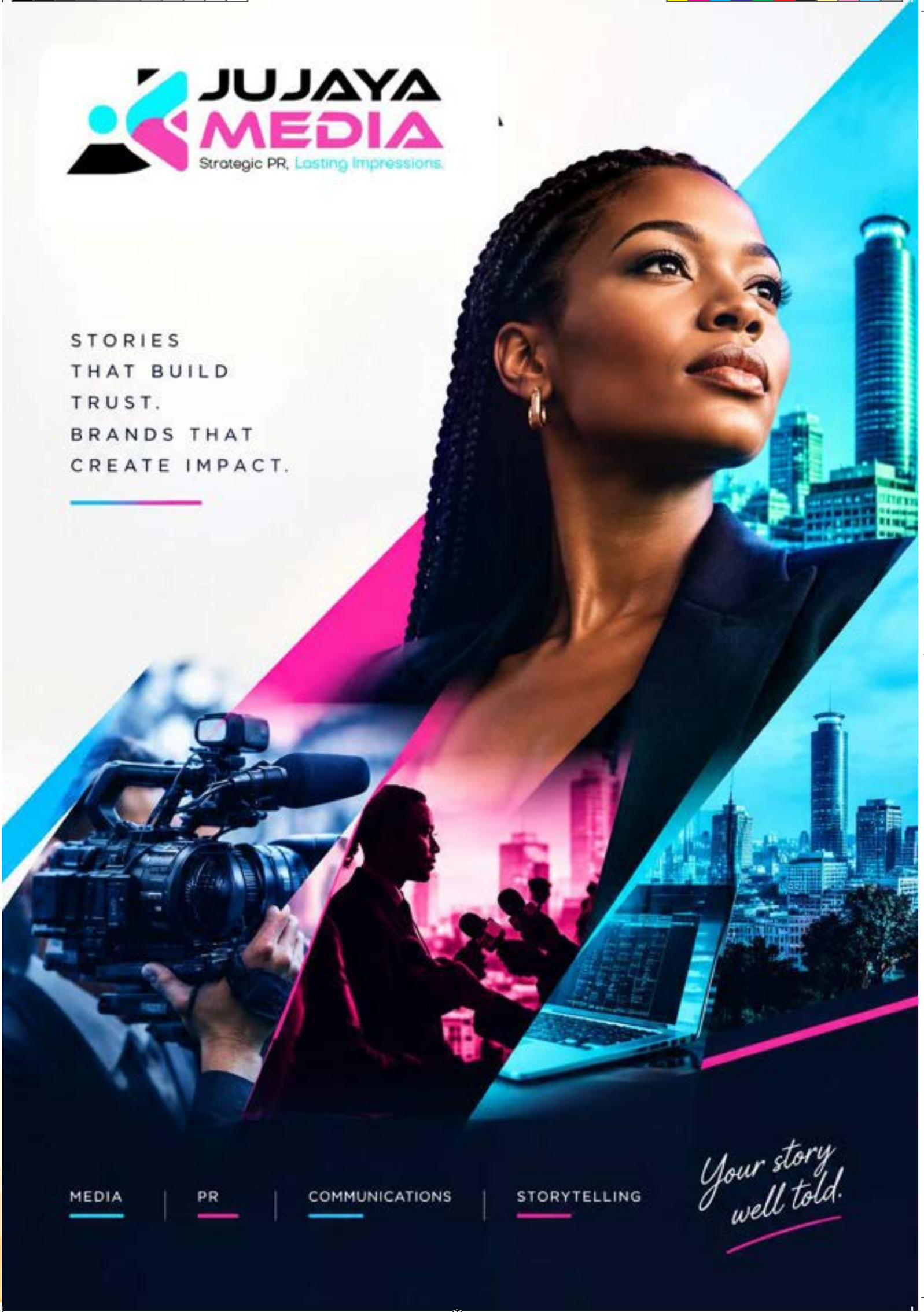
THE JUJAYA PERSPECTIVE

AFRICA DOES NOT LACK STORIES. IT NEEDS STRONGER *STORYTELLING INSTITUTIONS.*

Across the continent, businesses are being built, industries are evolving, entrepreneurs are creating employment and institutions are responding to some of the most complex challenges of our time.
Yet, many of these stories remain underrepresented in the wider global conversation.

Some organisations struggle to explain their value. Others communicate only when they have an announcement to make. Some invest heavily in visibility without developing a consistent narrative that helps stakeholders understand their purpose, performance and contribution.
This creates a communications gap.
The challenge is not simply a shortage of media coverage. It is the absence of deliberate, sustained and strategic storytelling.
African businesses need to communicate beyond product launches, corporate announcements and occasional publicity.
They need to tell the stories behind their decisions, innovations, people, impact and ambitions.
They need to document their journeys, explain their relevance and build narratives that can withstand scrutiny.
The stories of M-KOPA and Strive Creatives illustrate two different dimensions of this opportunity.
M-KOPA demonstrates how an organisation can build a financial technology model around the realities of everyday earners. Strive Creatives represents an effort to connect marketing strategy, creative execution, technology and professional development in support of African brands.
Both stories remind us that business is more than the products and services an organisation sells.
It is also about the thinking, decisions, people and systems that make the business possible.
That is why strategic storytelling matters.
It gives context to performance. It explains the thinking behind decisions. It connects institutions to the people they serve.
For African brands, the opportunity is significant.
The world does not only need to know that African businesses exist. It needs to understand what they are building, how they are creating value and why their work matters.
At Jujaya Media, we believe credibility must come before visibility.
Because attention may introduce a brand to the world, but credibility gives people a reason to trust it.
We don't chase attention. We build influence that endures.

Jujaya Media — *Credibility before visibility.*


JUJAYA
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Strategic PR. Lasting Impressions.
STORIES
THAT BUILD
TRUST.
BRANDS THAT
CREATE IMPACT.
MEDIA
PR
COMMUNICATIONS
STORYTELLING
Your story
well told.

BUSINESS

STRIVE CREA

In today's business environment, creativity is no longer simply about producing attractive visuals, designing memorable campaigns or maintaining an active presence on social media.
It is increasingly about solving business problems.

Brands need to understand their markets, communicate their value, attract customers, build trust and convert attention into measurable business outcomes. They need technology that supports their operations, marketing systems that can be evaluated and creative work that connects with the people they want to reach.
This is the space in which Strive Creatives is positioning itself.

Founded by marketing strategist and business development expert **Moses Were**, Strive Creatives is a Kenyan marketing and technology company seeking to bridge the gap between creative execution and business growth.
Its proposition goes beyond the traditional understanding of a creative agency. The company brings together marketing strategy, creative development, digital execution, technology and professional development under one broader business vision.

Beyond creativity: Connecting strategy to business growth.

For many organisations, marketing has historically been approached as a collection of separate activities. A business may hire someone to manage its social media, another provider to design its website, a different team to run paid advertising and another consultant to develop its brand strategy.
The result can be fragmented communication, disconnected customer experiences and difficulty measuring the overall contribution of marketing to business performance.
Strive Creatives seeks to address this challenge through an integrated approach. Its service offering includes social media marketing, digital marketing strategy, SEO and paid advertising, brand and creative design, website development and content marketing.
The intention is to connect these activities to a broader growth framework.
Rather than beginning with the question of what content should be published or which advertisement should be boosted, the company's approach places emphasis on understanding the market, the customer, the brand's position and the business objectives that marketing should support.
This is an important distinction.
Marketing should not exist simply to keep a brand visible. It should help an organisation build relevance, communicate value and create opportunities for sustainable growth.

OF THE WEEK

Strive Creatives
DELIVERING YOUR VISION

ATIVES.

A KENYAN BRAND TO THE WORLD.

The four pillars of Strive Creatives.

Strive Creatives' business philosophy is built around four interconnected pillars.

1. Strategy

The company places market insight, positioning and growth frameworks at the beginning of its work. The objective is to develop a clear understanding of the business and the opportunities available before moving into execution.

2. Creative

Storytelling, design and media production are used to translate ideas into meaningful brand experiences. Creativity is treated as a strategic tool for communicating value, strengthening identity and connecting with audiences.

3. Systems and Technology

Digital infrastructure, automation and emerging technologies are increasingly important to business growth. Strive Creatives seeks to help organisations develop systems that support their marketing, customer engagement and operational efficiency.

4. Academy

The company also places emphasis on professional development, research and training. Through the Strive Creatives Academy, it seeks to equip corporate teams and emerging creatives with practical digital marketing, technology and business capabilities.

Together, these pillars reflect an ambition to move beyond the conventional agency model and build a business that connects marketing, technology and human capability.

Building the African creative economy.

One of the issues facing Africa's creative economy is the gap between the availability of young creative talent and the opportunities available to develop, commercialise and sustain that talent.

Across the continent, young people are learning design, photography, animation, digital marketing, content creation and other creative disciplines.

However, talent alone does not always translate into sustainable careers or businesses.

Creative professionals need exposure to industry standards, practical experience, mentorship, business skills and opportunities to work with organisations that value their contribution.

Strive Creatives has identified this gap as part of its wider purpose.

Through its Academy and talent-development approach, the company seeks to contribute to the development of a stronger creative workforce while helping organisations access relevant skills.

This makes its business proposition particularly interesting.

The company is not only seeking to serve brands. It is also investing in the capabilities of the people who will contribute to the future of the creative and digital economy.

The Business LESSON

Strive Creatives represents an interesting direction for the African creative industry: the movement from being a service provider that produces creative outputs to becoming a strategic partner that helps organisations build stronger brands, digital systems and growth capabilities.

Its journey also highlights an important opportunity for young entrepreneurs.

A business can begin with a skill or a service, but its long-term value may come from building the systems, intellectual property, team and institutional capabilities that allow that service to grow beyond the founder.

As Africa's digital economy continues to evolve, the creative businesses that combine imagination with strategy, technology and commercial understanding will have an important role to play. Find out more: **www.strivecreatives.africa**

FIVE BUSINESS HACKS FOR STARTUPS

PRACTICAL IDEAS FOR BUILDING A STRONGER AND A MORE SUSTAINABLE BUSINESS.

1. Solve a problem people are already paying to manage.

Do not begin with assumptions about what customers need. Investigate how they currently solve the problem, what it costs them and what frustrates them. Existing spending and behaviour can reveal a real commercial opportunity.

2. Design your pricing around customer behaviour.

A good product can fail because the payment structure does not match the customer's financial reality. Explore payment plans, subscriptions, deposits or phased delivery where appropriate. Make affordability clear without compromising your margins.

3. Build a customer retention system early.

Do not wait until customers begin leaving to think about retention. Create a process for onboarding, follow-up, feedback, support and repeat business. Retaining a satisfied customer can be more efficient than constantly acquiring new ones.

4. Measure the economics of every sale.

Revenue is not the same as profit. Understand your acquisition cost, delivery cost, gross margin, payment collection cycle and customer lifetime value. Growth is meaningful when the underlying economics make sense.

5. Build systems before growth overwhelms you.

Document recurring processes, assign clear responsibilities and introduce simple reporting structures. A business should not depend on one person remembering every detail. Systems create consistency and give founders room to lead.



THE BUSINESS PLAYBOOK

Building An Organisation That Can Scale Beyond ITS FIRST MARKET.

Many businesses begin with a product that works in one location, a loyal customer base and a founder who understands the market exceptionally well.
But success in one market does not automatically translate into success elsewhere.
Expansion introduces complexity.
Different customers have different expectations. Regulations vary. Distribution channels change. Competitors behave differently. Payment systems, supplier relationships and operating costs can all influence the economics of the business.
For entrepreneurs considering regional expansion, the following playbook offers a practical starting point.

Step 1: Prove the model before expanding it.

Do not confuse early demand with a proven business model.
Before entering another market, understand your customer acquisition costs, margins, repeat-purchase rates, operating costs and ability to deliver consistently.
A business should know what makes its current model work.

Step 2: Identify what is transferable and what must change.

Your brand, technology, operating principles and customer proposition may be transferable.
Your pricing, distribution, marketing and partnerships may need adaptation.
Successful expansion requires knowing the difference.

Step 3: Understand the new market before committing capital.

Conduct research into customer behaviour, regulations, competition, purchasing power, local partnerships and the operating environment.
Do not enter a market simply because it appears attractive from a distance.

Step 4: Build local relationships.

Regional expansion is not only a financial decision. It is a relationship decision.
Local distributors, suppliers, professional advisers, regulators and business partners can provide insight and access that a new entrant may not have independently.

Step 5: Strengthen management capacity.

The founder cannot be the answer to every operational question.
Build a leadership team that understands the business and can make sound decisions. Establish reporting systems, performance measures and accountability.

Step 6: Protect cash flow.

Expansion can consume significant capital before a new market becomes profitable.
Prepare realistic budgets, monitor working capital, establish collection processes and avoid allowing ambition to outpace available resources.

Step 7: Scale with discipline.

Growth should be measured not only by geographical reach or customer numbers, but by profitability, customer satisfaction, operational resilience and long-term business value.

The Playbook TAKEAWAY

A scalable business is not simply one that can enter many markets. It is one that can reproduce value, maintain quality and manage complexity without losing its commercial discipline.

KIVARA
run your business. run your world.



EXECUTIVE PROFILING ON ANOTHER LEVEL



CEO *of the week*

Moses Were, CEO & Founder I Strive Creatives

STRATEGIC & FUTURE
SYSTEMS.

In an increasingly competitive digital economy, creativity alone is no longer sufficient to distinguish a business. Organisations must understand their markets, articulate their value, establish meaningful digital presence and translate customer engagement into measurable commercial outcomes. The businesses best positioned to navigate this environment are those capable of connecting creative thinking with strategic execution and operational discipline.

For **Moses Were**, Founder and CEO of **Strive Creatives**, this convergence represents both a business opportunity and a broader vision for the African creative economy.

His entrepreneurial direction is informed by the understanding that businesses require more than isolated marketing interventions. They need coherent brand strategies, effective digital infrastructure, compelling creative execution and the organisational capabilities to compete in a technology-driven marketplace.

Through Strive Creatives, Were is developing an integrated business model that brings together marketing strategy, creative services, technology and professional development. His approach reflects an important evolution within the industry: the movement from conventional agency services towards more comprehensive solutions that support business growth.

Understanding the Market Gap:

Digital transformation has fundamentally altered the relationship between businesses and their customers. Purchasing decisions are increasingly influenced by digital visibility, brand credibility, the accessibility of information and the quality of the customer experience.

A strong product or service is no longer sufficient on its own. Businesses must understand how prospective customers discover, evaluate and select solutions. They must communicate their value consistently, establish recognisable market positions and ensure that their digital platforms support the commercial objectives of the organisation.

For many African enterprises, however, the transition from traditional business models to integrated digital operations remains uneven.

Some organisations invest in digital marketing without a clearly defined positioning strategy. Others establish websites that function primarily as online brochures rather than commercial platforms. Still others maintain an active presence across social media channels but struggle to convert engagement into meaningful business outcomes.

The underlying challenge is frequently not a lack of marketing activity, but the absence of strategic coordination between brand positioning, creative communication, digital infrastructure and commercial objectives.

This is the market gap Strive Creatives seeks to address.

Rather than treating marketing as a collection of independent services, the business positions its capabilities around the broader requirements of organisational growth.

From Marketing Execution to Strategic Business Growth.

There is a fundamental distinction between executing marketing activities and developing a marketing strategy capable of advancing business objectives.

Execution determines what needs to be designed, published, promoted or advertised. Strategy establishes why those activities matter, whom they are intended to reach, what the organisation seeks to achieve and how success should be evaluated.
For Were, the opportunity lies in connecting these dimensions.

Strive Creatives brings together market research, brand positioning, digital marketing, creative development, website development and performance-oriented marketing within a coordinated service offering.
This integrated approach is intended to help businesses move beyond fragmented marketing interventions towards a more deliberate and connected growth framework.

The underlying proposition is commercially significant: organisations do not necessarily need an expanding collection of disconnected service providers. They need capabilities that complement one another, operate towards shared objectives and produce coherent outcomes.

When strategic direction informs creative execution, and digital infrastructure supports customer acquisition and engagement, marketing becomes more closely connected to the wider business agenda.

Building Beyond the Conventional Agency Model.

One of the defining elements of Strive Creatives is its ambition to extend beyond the traditional creative agency structure.

The company's four pillars — Strategy, Creative, Systems and Technology, and Academy — reflect a broader interpretation of what a modern creative enterprise can become.
Each pillar addresses a different dimension of the business environment.

Strategy focuses on the commercial and positioning decisions that inform how organisations approach their markets. Creative translates those decisions into compelling brand identities, communication and visual experiences. Systems and Technology addresses the digital infrastructure and capabilities required to support business operations and engagement. Academy introduces a professional development dimension through skills development and training.

Together, these pillars create opportunities for more integrated client relationships.
An organisation may initially engage Strive Creatives for strategic marketing direction, but its requirements may subsequently extend into website development, creative production, paid advertising, automation or professional training.
This creates the potential for a more interconnected service ecosystem, where different capabilities contribute to a client's evolving business needs.

The broader entrepreneurial insight is that sustainable differentiation may increasingly depend on how effectively businesses integrate complementary capabilities rather than competing within narrowly defined service categories.

For Strive Creatives, the ambition is to build an enterprise whose value extends beyond the delivery of individual projects.

Investing in the People Behind the Creative Economy.

The creative economy is ultimately sustained by human capability.

Behind every brand identity, digital campaign, website, animation and communication strategy is a combination of technical expertise, creative judgement and professional execution.

Yet the transition from possessing a creative skill to building a sustainable professional career is not always straightforward. Technical competence must be complemented by communication, commercial awareness, collaboration, accountability and the ability to deliver against professional standards.

Through Strive Creatives Academy, Were has incorporated skills development and mentorship into the company's broader proposition.

The initiative recognises that the long-term development of the creative economy requires more than individual talent. It requires structures that support professional growth, expose emerging practitioners to industry expectations and connect technical capabilities with practical commercial applications.

This is particularly relevant in an industry where technology continues to reshape production processes, professional expectations and the range of services available to businesses.

Developing talent, therefore, is not simply an educational consideration. It is also an investment in the future capacity of the creative industry.

For an enterprise seeking to operate across strategy, creativity and technology, the ability to develop and

retain capable professionals becomes an important part of its long-term proposition.

Recognition, Learning and Entrepreneurial Development.

Were's professional journey has also included recognition within the entrepreneurship and innovation space.

Strive Creatives has publicly celebrated his recognition by KCA University's Division of Research, Innovation and Outreach as its Most Outstanding Graduate in Entrepreneurship and Innovation.

His professional interests span marketing strategy, digital marketing, business development and training, reflecting an engagement with both the commercial and developmental dimensions of the creative industry.

Such recognition provides an additional dimension to his entrepreneurial profile. It highlights the relationship between academic development, practical business thinking and the pursuit of entrepreneurial opportunities.

However, building an enduring enterprise requires a commitment to continuous learning beyond formal recognition.

Markets evolve, technology advances and customer expectations become more sophisticated. Founders must remain attentive to these shifts while developing organisations capable of adapting without losing their strategic direction.

For emerging entrepreneurs, this presents an important consideration: establishing a business is not the conclusion of professional development. It is the beginning of a different kind of responsibility — one that requires continuous learning, informed decision-making and the capacity to translate knowledge into organisational progress.

The Challenge of Building an Enduring Creative Enterprise.

The creative and digital services industry is characterised by competition, rapid technological change and relatively low barriers to entry.

New agencies continue to emerge, production tools are becoming increasingly accessible, and businesses have a wider range of options when selecting marketing and technology partners.

In this environment, providing creative services is not, by itself, a sufficient basis for long-term differentiation.

An enterprise must establish a clear market position, maintain consistent delivery standards, develop credible client relationships and demonstrate the commercial relevance of its work.

For Strive Creatives, this also introduces an important question of organisational development: how does a founder translate personal expertise and entrepreneurial vision into an institution capable of delivering consistent value?

As an enterprise expands, its systems, talent, processes and standards must become increasingly independent of the founder's direct involvement in every operational decision.

This is one of the most consequential transitions in entrepreneurship: moving from being the individual responsible for delivering the work to becoming the leader responsible for building the organisation that delivers it.

It requires delegation, institutional discipline, investment in people and the development of operational structures capable of supporting growth.

Ultimately, the durability of a creative business depends not only on the quality of its ideas, but also on the strength of the organisation behind them.

A Wider Ambition for African Brands.

Were's vision for Strive Creatives is grounded in the belief that African businesses should have access to sophisticated creative, strategic and technological capabilities that support their ambitions.

Across the continent, enterprises are entering new markets, competing for increasingly discerning consumers and navigating an environment in which digital capability has become an important determinant of competitiveness.

At the same time, Africa's growing population of young creative and technology professionals represents considerable potential for the development of a more sophisticated creative economy.

The opportunity lies in bringing these elements together: ambitious businesses, emerging talent, technological capability and a deeper understanding of African markets.

African creative enterprises can develop internationally competitive capabilities without losing the contextual intelligence that comes from understanding local consumers, business environments and cultural realities.

For Were, Strive Creatives represents a platform through which this ambition can be pursued.

Its continued development will depend on translating that proposition into consistent client outcomes, sustainable commercial growth, stronger institutional capacity and a meaningful contribution to the wider creative economy.

The Leadership Lesson: Building Beyond the First Offering.

The entrepreneurial journey of Moses Were presents an important consideration for founders operating in evolving industries: the long-term potential of a business is not necessarily confined to the service or product with which it begins.

A professional skill can become a service. A service can develop into a business. With strategic direction, capable people, effective systems and sustained investment, that business can evolve into an institution.

But each transition requires a different level of thinking and execution.

It demands the ability to identify market opportunities, integrate complementary capabilities, develop talent and establish structures that can sustain growth beyond the founder's individual contribution.

The future of Africa's creative economy will not be determined by creativity alone. It will increasingly be shaped by enterprises that understand how to connect creative intelligence with business strategy, technological capability and sustainable commercial value.

For founders such as Were, the opportunity is not simply to participate in the creative economy, but to contribute to the development of the institutions, capabilities and systems that will define its next phase.



The Closing REFLECTION.

The next great African business may be built around the customer everyone else overlooked.

Jesse Moore and M-KOPA offer an important lesson in entrepreneurship: the size of an opportunity is not always determined by how visible it is to established businesses.

Sometimes, it is hidden in the everyday experiences of people whose needs have not been adequately understood.

A trader who needs a smartphone. A rider who needs a motorcycle. A household that needs reliable electricity. A small enterprise that needs access to financial services.

These are not marginal economic activities. They are part of the everyday engine of African commerce.

The story of Moses Were and Strive Creatives offers another important lesson: the creative economy needs businesses that can connect talent with opportunity, ideas with strategy and creativity with measurable business outcomes.

Both stories point towards the same entrepreneurial principle.

Africa's next chapter of enterprise will be shaped by leaders who understand the realities of their markets and have the courage to build solutions around them.

For leaders, the lesson is equally important.

Do not build institutions around assumptions that have never been tested. Listen to customers. Understand the market. Question established models. Invest in systems. Build teams. And remember that meaningful growth requires both ambition and discipline.

The opportunity is there.

The question is who is willing to build for it.



About THE CEO FILES

The CEO Files is a weekly business, leadership Jujaya Media publication documenting the journeys, decisions and lessons of business leaders, entrepreneurs and emerging executives.

Through leadership profiles, practical business insights and perspectives on enterprise, we aim to make the experience of business leadership useful to a wider community of founders, professionals and decision-makers.

Our editorial focus goes beyond titles and achievements. We explore the ideas, choices, disciplines and challenges that shape businesses and the people who lead them.

From established enterprises to emerging startups, we believe Africa's business stories deserve to be documented thoughtfully, examined critically and shared in ways that contribute to the continent's entrepreneurial and leadership culture.



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