

Moses Gatonye Richu



PROFILE
2025

McKinsey
& Company

AFRICA'S POCKET

London
Business
School



Bio

Co-Founder & COO at Africa's Pocket

Former McKinsey & Co Engagement Manager

London Business School MBA

Skills

Banking/Fintech

Wealth Management

Digital Transformation

Business Strategy

Driving Operational Effectiveness

Contact

 Nairobi, Kenya
Toronto, Canada

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SUMMARY

I'm a Fintech Co-Founder who's focused on enabling African's to build generational wealth. Prior to this, I spent half a decade at McKinsey & Co, with time focused on leading teams in serving the top 10 global banks on strategy, wealth management & digital transformation. I've also spent time in the waters of Africa-focused venture capital. Through-out this journey, my commitment remains the same - to grow the African continent through business.

I have strengths in communicating effectively with clients, finding meaning in ambiguous / 'noisy' information and challenges, and empowering teams to deliver results.

PROFESSIONAL SUMMARY

Co-Founder & COO

Africa's Pocket | 2023 - To date

Africa's Pocket is a wealth management platform. We make it really easy to invest in Africa. As the Co-Founder & COO, I spend my days answering two questions; how do we efficiently serve clients on our investing solution, and how do we scale effectively.

Engagement Manager/Management Consultant McKinsey & Co. | 2019 - 2022

Led diverse McKinsey consulting teams in serving a portfolio of the top global banks.

- Equipped one of Africa's "Big 4" Pan-African banks to develop market-leading super-app. Effort spanned identifying key market trends, most attractive opportunities, and strategic options to drive scale and stickiness.
- Developed cash management capability for a top 10 Global bank in Canada. Effort spanned identifying key customer needs and segments, to evaluating in-house technology capabilities and guiding build vs buy decisions across technology infrastructure.

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- Supported post-integration process for large US financial services firm (top 3 investment bank) following acquisition of a B2C trading platform. Focus on integrating processes, client-facing capabilities and market offering, to equip combined firm to capture synergies.
- Evaluated global expansion options for large (top 5) US financial services firm. Effort ranged from identifying target regions for expansion, to evaluating competitive landscape and customer opportunity within specific countries. Developed a view on ideal countries, product mix and target clients for expansion.
- Assessed potential disruptions for major North American asset ratings player (top 2) and developed comprehensive response plan. Effort identified demand and supply side disruptions (including from other industries), mapped out no-regret and defensive actions to take, as well as transformative efforts to consider.
- Identified sustainably profitable investment banking model for a large European financial services player (top 10 globally). Effort spanned identifying viable business archetypes, pressure-testing viability of archetypes across periods of market stress, and identifying key triggers to shift business archetype for sustainable returns.

Co-Founder/Early Stage Investor

BBG Group | 2014 - 2019

Early-stage Angel/VC investing in Kenya-based start-ups. Supplemented investment with advisory support to help drive performance.

- Co-created investment management approach and evaluation of 13 investments across 5 industries, resulting in 70%+ growth in investments.
- Supported 1.8X growth of microfinance company in two years by working with firm's leadership to drive performance through key strategic decisions (market entry, product expansion, etc).

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Management Consultant

McKinsey & Company | 2015 - 2017

Drove operational excellence aimed at maximising growth and streamlining operations for global resource companies.

- Drove \$75M procurement spend reduction at coal mine through supplier negotiations and consumption optimization.
- Advanced \$100M worth of cash flows for Dominican Republic gold mine by coaching client in identifying, estimating impact of, and prioritizing initiatives that would substantially improve operational performance.
- Leveraged experts' insights to guide oil and gas client through planning a successful integration on a \$15B+ merger.
- Enhanced performance management in Northern Canada mine, increasing revenue by \$82M/year for 3 years.
- Developed pilot for digital banking platform expected to increase accounts by 100M and deposits by \$500M in 2 years.
- Equipped oil and gas player to survive slump in oil prices through 40% decrease in G&A and HR support spend.

Consultant

Mastercard Foundation | 2014 - 2014

Head Coordinator of conference to support implementation of \$500M scholarship for African Students.

- Enlisted Forbes Africa's most successful woman as keynote by building personal relationship.
- Managed conference by coordinating 3 teams and 18 partner institutions across 4 continents.

EDUCATION

London Business School, United Kingdom

- Master of Business Administration | 2017 - 2019
- London Business School Consulting Scholarship - £20K (1 awardee, cohort 430)
- 740 GMAT (97th Percentile)

FGV - Fundação Getulio Vargas, Brazil

- Master of Business Administration (Exchange) | 2018 - 2018

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University of British Columbia, Canada

- Bachelor of Commerce, Honours | 2009 - 2014
- International Leader of Tomorrow Award – Full scholarship (1 of 12, cohort 7000+)
- International Community Achievement Award – Leadership award (1 of 10, from 4400+)
- Innovation & Entrepreneurship Award – Innovation award (1 awardee, faculty size 3200+)

Rusinga School Nairobi, Kenya

- Cambridge IGCSE O-Levels and GCSE A-Levels | (1996-2009)
- Top student in Kenya, O-Level Biology, AS Level Business Studies, and AS Level Economics

AWARDS & NETWORKS

Networks

Harambee Entrepreneur Alliance

- Leading network of entrepreneurs focused on building & scaling ventures to transform the African continent. Building Africa's future together. Other ventures include Andela, Flutterwave, and Yoco

Awards

London Business School Consulting Scholarship

- Awardee of the scholarship on basis of strength of leadership, academic achievement and work experience

GMAT Score: 740 (97th Percentile)

- Scored in 97th percentile of global standardized exam

International Leader of Tomorrow Award

- Full scholarship, given for superior academic achievement, leadership skills, involvement in student affairs and community service, recognized achievement

MEDIA APPEARANCES

