

The M-KOPA OS

An Operating System that defines what we stand for, guides how we work, and keeps us aligned — from the frontline out.

Financial
progress
for every day
earners

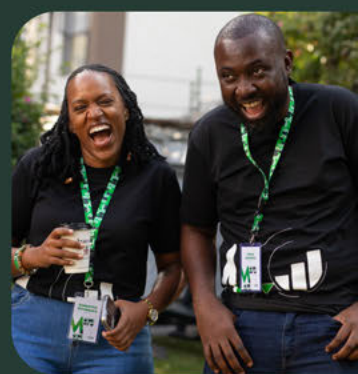
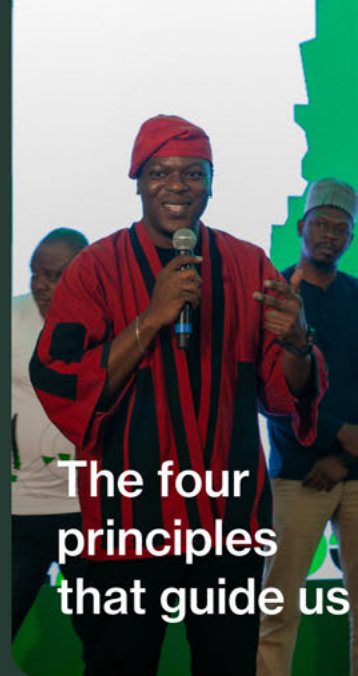
Progress.
Humility.
Excellence.

We design
for daily lives



The four
principles
that guide us

Communicate
to move fast





Live the **OS**, every day.

Introduction

01

Our Mission

02

Our Values

03

Our Practices

04

INTRODUCTION

Operating systems sit at the core of every phone.

They orchestrate how everything communicates, what's possible and how fast it happens. They're invisible. And essential. Without a solid OS, even the best hardware fails. The M-KOPA OS works the same way. It encodes what we believe and guides how we work. It keeps us consistent — from the frontline outward — even when things get hard.

The **M-KOPA OS** is the best place to understand what we really stand for, how we work and what life at M-KOPA looks like. It's for everyone - whether you're thinking about joining us, working alongside us or just want to know who we are. Ours has three components:

Our Mission

What we aspire to achieve and the beliefs that shape how we see the world, who we serve and what matters most.

Our Values

What we stand for. The non-negotiables that define us, and the behaviours that make them real. The difference between saying "we value excellence" and defining what that looks like on a Friday afternoon when no one's watching.

Our Practices

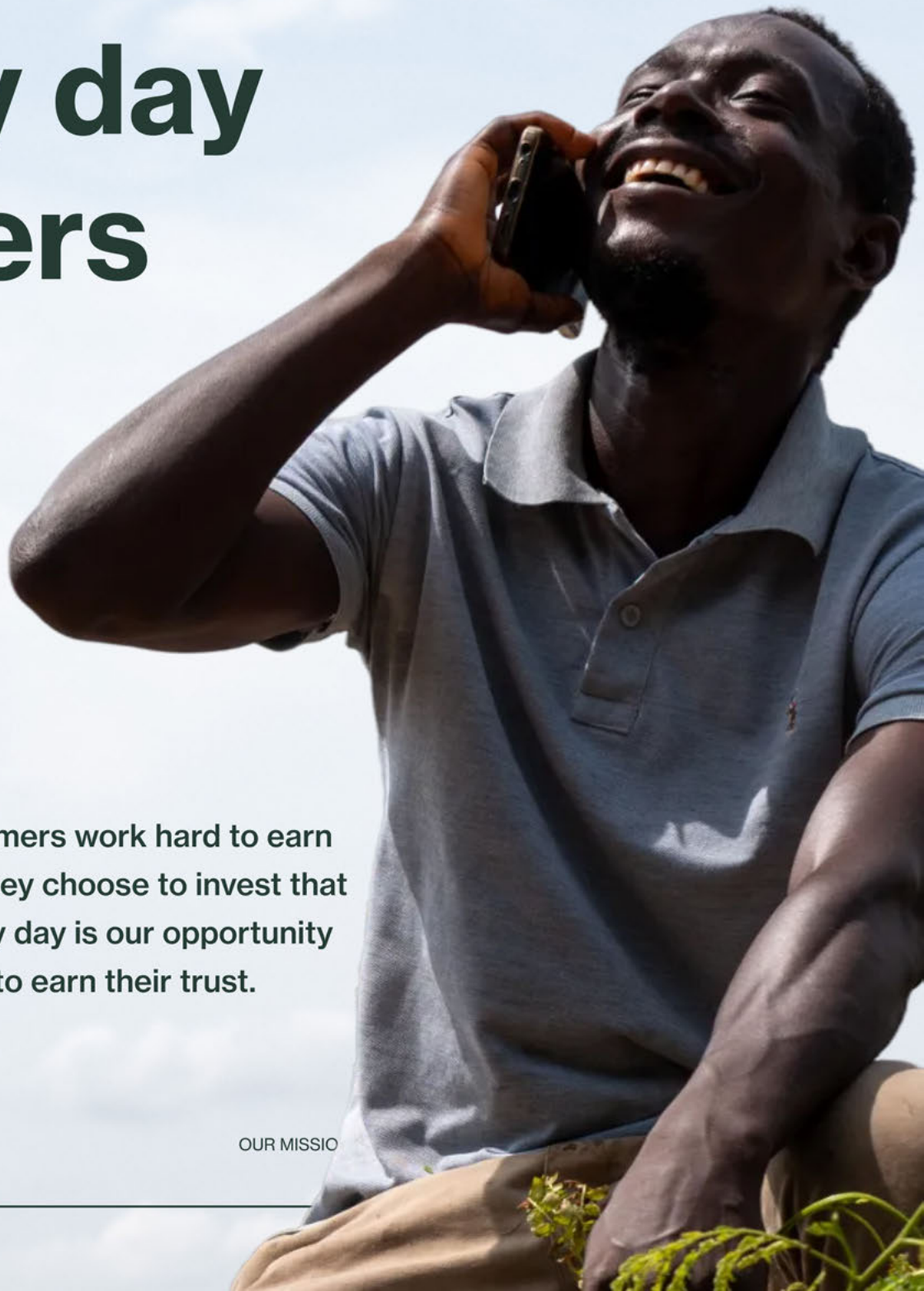
How we work together. The rituals and disciplines that bind us. The standards that turn a talented group of individuals into a world-class team..

OUR MISSION

Financial progress for every day earners

“

Every day, our customers work hard to earn a living. Every day, they choose to invest that money with us. Every day is our opportunity to work just as hard to earn their trust.



OUR MISSION

The four principles that guide us

What we aspire to achieve and the beliefs that shape how we see the world, who we serve and what matters most.



PRINCIPLE ONE

We serve people others underestimate.

The world's financial infrastructure wasn't built for the majority. Not for people without monthly paychecks. Not for the backbone of our economies — the people working daily to earn a living for their families. Every day earners. Traditional banks demand credit histories our customers don't have. The system wasn't built for them. Instead, we meet people where they are — with irregular incomes, no collateral and big dreams.



PRINCIPLE TWO

We design for daily lives.

We design our products and our organisation around our customers daily realities, and how they actually earn their money. We invert the hierarchy. Customers first. Then frontline teams who serve them. Then teams that support the frontline. Leadership last. Those closest to the customer have the loudest voice. When they face a problem, we treat it as ours.



PRINCIPLE THREE

We build the full stack.

Hardware and software. Credit and consumer applications. Physical distribution and digital services. Most companies pick a side. We don't. The layers our customers need don't exist. So we build them. We take on operational complexity when it cuts costs and improves their experience. That's why we run one of Africa's largest agent sales forces, built the continent's biggest smartphone factory and operate one of its most sophisticated technology stacks. Serving every day earners demands every layer.



PRINCIPLE FOUR

We never compromise on the team.

Everyone who works here shares these three traits - and we refuse to compromise on them, in hiring new team members and every decision after. We win as a team, or we don't win at all.

Deep Passion

The mission is why they're here. They care deeply about the people we serve, and it shows in what they do when no one is watching.

High Capability

They are exceptional, and they raise the bar for everyone around them. Capability over credentials. Because the gap between good and great is where customers' lives change.

Low Ego

The team and mission come first. They treat everyone with equal respect - customer to board chair. They know every rand, naira, cedi and shilling we spend is money hard-earned by someone who trusted us with it.

Our word

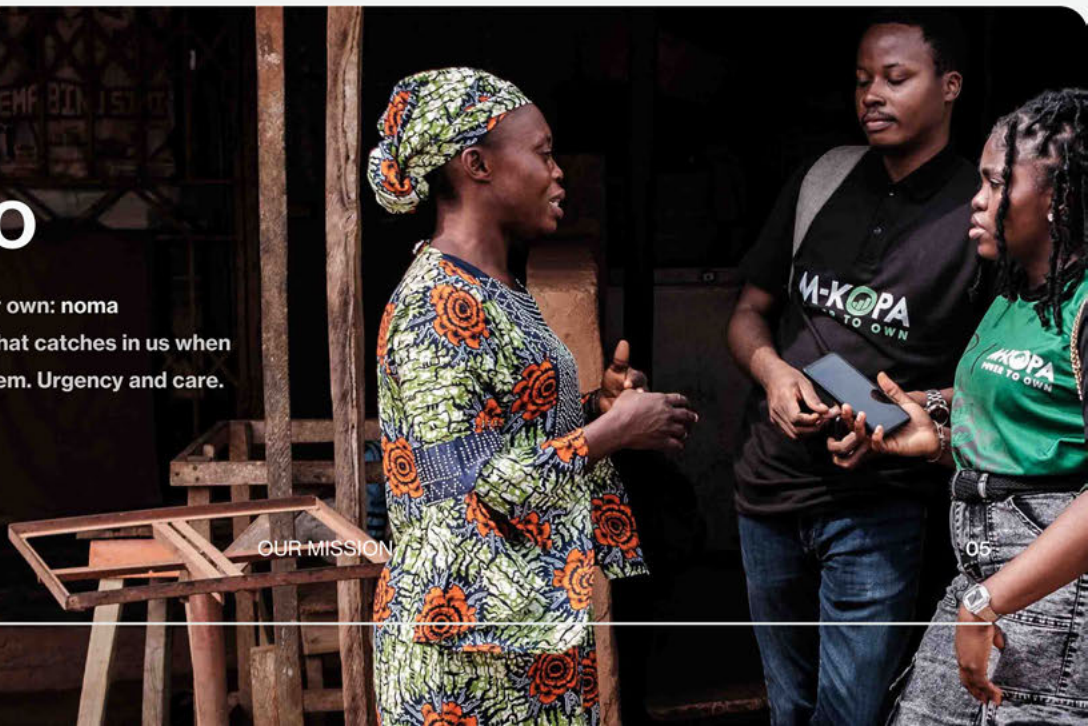
Nomamoto

From two Swahili words we've made our own: noma (challenge) and moto (fire). It's the fire that catches in us when a customer or sales agent faces a problem. Urgency and care. Empathy turned into action.

M-KOPA OS

OUR MISSION

05



OUR VALUES

Progress. Humility. Excellence.

The non-negotiables that define us, and the behaviours that make them real.



VALUE ONE

Progress every day

Act fast

We decide quickly with the information we have. We align on what matters, then act. We try new things, learn fast and adjust. Forward momentum beats perfect planning.

Learn quickly

We're going to make mistakes. When something isn't working, we say so — fast. We learn and move on. Being open builds trust. There are always new mistakes to make.

Share candidly

We give feedback and we ask for it — up, down and across. We invest in each other's growth. We're honest because we care. We back each other when the stretch is hard.



VALUE TWO

Humility always

Listen first

We learn from others. We seek out diverse views, especially from customers and frontline teams. We ask for help. We admit when we're wrong. We're learners, not knowers.

Commit together

We serve the customer. We debate, hear each other out and commit fully as a team — even when decisions don't go our way. No solo heroes.

Stay grounded

We care for our teammates and ourselves, because performing at our best over the long haul depends on it. Together, we get through setbacks and celebrate the wins.



VALUE THREE

Excellence where it counts

Raise standards

We set goals that feel impossible at first. We push ourselves and each other to a high bar, even when it's uncomfortable. This won't be a fit for everyone. Recognising that is healthy, not harsh.

Sweat details

We know what matters and we obsess over it. We execute with discipline. We follow through. No task is beneath us.

Own outcomes

We focus on results, not hours logged. We take full responsibility. When something's off track, we name it and solve it.

OUR PRACTICES

Communicate. Document. Decide. Deliver.

These are our operating disciplines that clear the path so we can move fast and stay aligned.

Our Practices define how we work together.

PRACTICE ONE

Communicate to move fast



Default to Teams

Email hides conversations and slows decisions. Microsoft Teams keeps work visible and searchable. Thread your replies. @mention when you need action. Don't ping-and-wait - share the decision or support you need upfront.



Share widely

Updates, insights, context - share them unless there's a clear reason not to, like partner contracts or private data. The more context everyone has, the better decisions we all make.



Be proactive

Timely responses create fast decision cycles. Acknowledge messages even when you can't answer fully. Set clear deadlines: "Please respond by Friday" or "Urgent - currently blocked."

PRACTICE TWO

Document to build



Write to be understood

Use headers, bullets and bold. Two pages beats ten. AI drafts are a starting point, not a finished thought - your insight is what makes it worth reading. Put backup in an appendix.



Cull what's outdated

Outdated documents lie by omission. They create confusion and bad decisions. Mark old versions as outdated or delete them. Keep only what's current. Everything else is noise.



Make it findable

Word docs and PowerPoints buried in email are wasted effort. Put work where it can be found, linked to and built on. For most of us, that's Notion - searchable, structured and integrated with AI. If you need a deck for a live presentation, embed it in a Notion page and share the page. Link obsessively between docs, projects, decisions. Check access before you share.



PRACTICE THREE

Meet to decide

**Send pre-reads**

Share materials early enough to actually read. Start assuming people did. Dive into decisions, not summaries. For complex pages, open with 5-10 mins of silent reading.

**Async first**

If chat will do, use chat. When you call a meeting, be clear why each person is there. If you're invited to one you don't need, say so. Every quarter, review your recurring meetings. They often outlive their usefulness unless you cull them.

**Open with clarity, close with ownership**

State the purpose and needed outcome upfront. End with actions, deadlines and owners - said out loud so AI transcription picks them up. Record group meetings. Capture decisions in Notion with owners @mentioned, so teammates can catch up without rehashing.

**Shorter is better**

Nothing magical happens at 30 or 60 minutes. Meetings expand to fill the time booked. Try 15, 25 or 50.

**Cameras on**

The default. Seeing each other builds trust. If personal circumstance makes video impractical, say so in the chat. Facilitators can ask people to turn cameras on.

PRACTICE FOUR

Collaborate to deliver



Pass the context

When work moves between teams, share why it matters, where you are and what support you need. Don't just name the task. A clean hand-off saves everyone time.



Raise issues early

Surface issues before deadline week: early signals create options, late ones create stress. Ask questions openly in Teams channels; if you're confused, likely others are too.



Coach to improve

For people managers: 1:1s are where you coach, build trust and clear blockers. Don't skip them. Ask three questions every time: What's on your mind? What's getting in the way? How can I help?



Tie work to OKRs

Every team's work should connect to customer impact and company progress. Objectives are outcomes, not activities. If you can't draw the line from this week's work to your OKR, raise it.



Track progress openly

Shared Kanban boards create visibility and momentum. Use them for any project touching multiple people. If your team doesn't have one, default to Notion.



Learn more about the OS

The **M-KOPA OS** is the best place to understand what we really stand for, how we work and what life at M-KOPA looks like. It's for everyone - whether you're thinking about joining us, working alongside us or just want to know who we are.



Learn more about our brand values



20:11



Mission

**Financial progress
for every day earners**

Core Values



**Progress
every day**

Act fast
Learn quickly
Share candidly



**Humility
always**

Listen first
Commit together
Stay grounded



**Excellence
where it
counts**

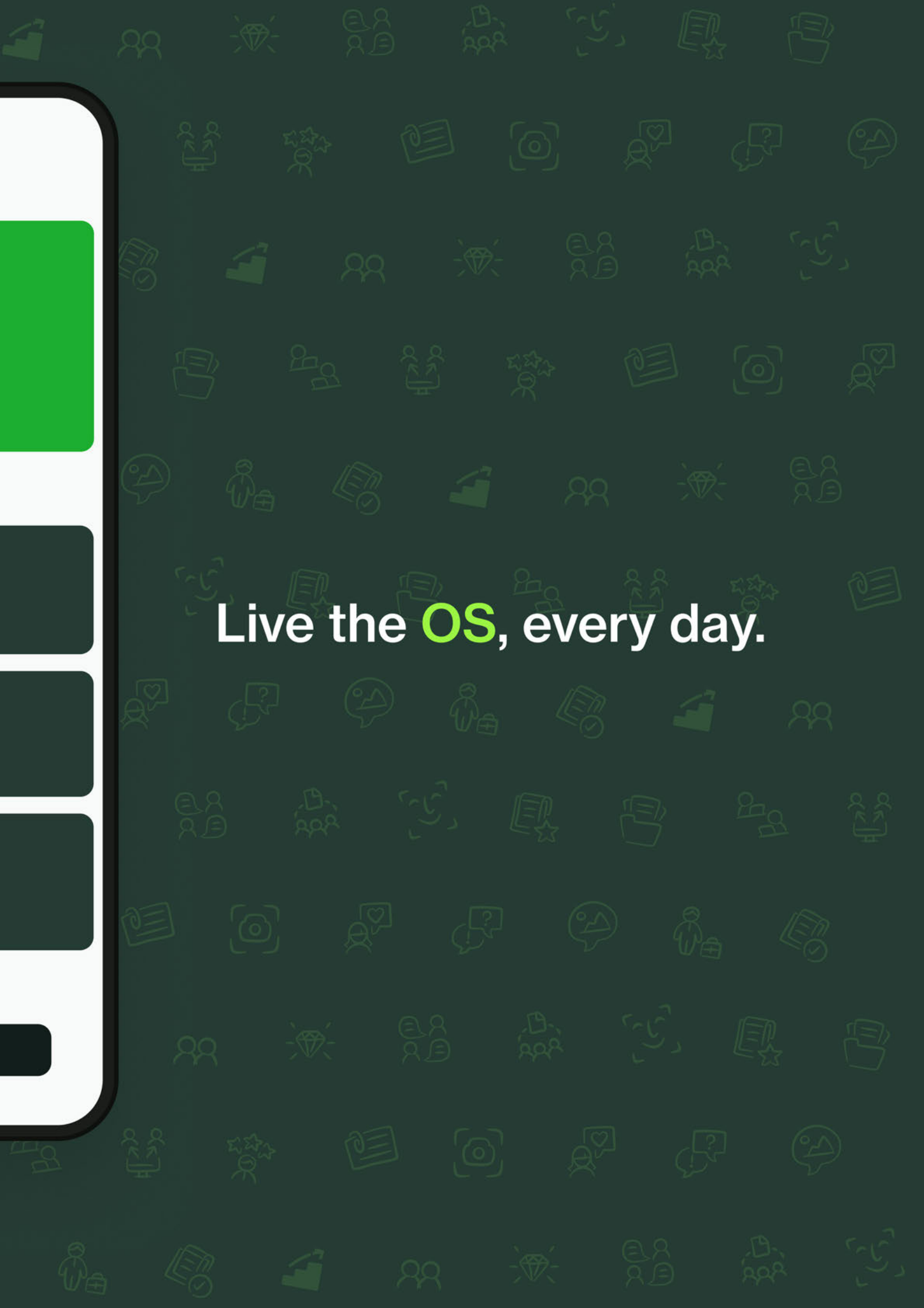
Raise standards
Sweat details
Own outcomes

People

Deep Passion

High Capability

Low Ego

The background is a dark green field filled with a repeating pattern of small, light green line-art icons. These icons represent various business and technology concepts, such as people, documents, charts, and communication. On the left side, there is a vertical sidebar with a white rounded rectangle at the top, followed by a solid green rectangle, and then three dark green rounded rectangles of varying heights. The text "Live the OS, every day." is centered in the middle of the image.

Live the **OS**, every day.

The M-KOPA OS

Financial progress for every day earners

