Calista C. Ohama

Product Lead | Fintech

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PROFILE

Fintech product leader with 5+ years building and scaling credit, lending, payments and core banking products, backed by a finance background in audit and financial analysis. Promoted from Senior Product Manager to Head of Products within three months at Thelix Holdings, where I launched a consumer credit-building app that reached 1,500+ active users in its first month, and led product across five business units. Now leading product at OpenSylo, an embedded-credit platform expanding into the UK. Hands-on across discovery, SQL analysis and delivery, experienced leading Product Managers and closing partnerships, and provides product mentorship to organisations.

KEY ACHIEVEMENTS

- **Zero to one:** launched CreditVeto Africa as sole product owner, reaching **1,500+ active users within the first month**.
- **Partnerships:** personally led and closed **6+ partnership deals** with lending, payment and API partners.
- **Operational efficiency:** eliminated **70% of manual work** in repayments and collections at OpenSylo, with **80% of merchants** returning for repeat loans.
- **Adoption:** increased feature adoption by **28%** on CreditVeto US by redesigning onboarding and core user flows.
- **Faster delivery:** cut deployment time by **10%** (CreditVeto Africa) and API integration cycles by **20%** (Simplify).
- **Portfolio leadership:** led product across **five business units**; my documentation standards were adopted portfolio-wide.

PROFESSIONAL EXPERIENCE

Product Lead | OpenSylo, UK *May 2026 – Present · Contract*

Embedded-credit platform for marketplaces, lenders and merchants, expanding from Nigeria into the UK.

- **Redesigned and implemented repayment and collections workflows**, eliminating **70% of manual work** across repayment operations and merchant qualification.
- **Improved merchant and lending journeys** to speed up loan processing, with **80% of merchants returning** for repeat loans.
- Translate lender, merchant and marketplace requirements into product specifications and prioritised delivery plans, aligning API integrations, repayment operations and engineering delivery.
- Own product direction for OpenSylo's proprietary credit scoring and its proposition for UK market entry.

Thelix Holdings | Remote (US) *Aug 2025 – Sep 2026*

US-based group of digital businesses in fintech, credit, education and AI.

Head of Products *Nov 2025 – Sep 2026*

Promoted after three months to lead product across five business units and seven products (CreditVeto Africa, CreditVeto US, JobWhisper, ExcelMind, ExcelMind Cyber, Vizacheck, Veripass), overseeing their Product Managers and reporting to the CEO.

- Set roadmap priorities across the portfolio, balancing near-term delivery with longer-term investment, and wrote regular CEO reports on progress, risks and business-unit performance.
- Introduced a common product documentation standard (PRDs, BRDs, acceptance-criteria templates, release scopes), **adopted across the wider portfolio**.
- Oversaw JobWhisper (formerly Lightforth), an AI product that automates job applications, during a period in which its **user base grew 20%**.

CreditVeto Africa (sole product owner, built from concept)

- Took the app from concept to App Store and Google Play launch, reaching **1,500+ active users in the first month**, turning everyday bill payments (rent, electricity, airtime, data) into a CreditVeto Score and credit report, tiered Bronze to Platinum.
- Defined scope and roadmap: wallet and bill payments, a credit marketplace with partner loans up to ₦1m and BNPL offers, cashback, and household spending tiers.
- **Personally led and closed 6+ partnership deals** with lending, payment and API partners, shaping the operating model (licensed lenders, wallets, settlement, BNPL).
- Turned regulatory requirements, including Nigerian data-protection rules, into sprint-ready stories and acceptance criteria, **cutting deployment time by 10%**; used SQL and product analytics to pinpoint and reprioritise onboarding friction.

Senior Product Manager, CreditVeto US *Aug 2025 – Oct 2025*

- Owned product for a US consumer credit-score and credit-repair product, covering roadmap, customer value and commercial positioning.
- **Increased feature adoption by 28%** by redesigning onboarding and core user flows, based on user research and usability testing.
- Identified price as a barrier to checkout and proposed a one-week reduction, which brought in new subscribers and an early signal on price sensitivity.

Senior Product Manager | Simplify Technologies *May 2024 – Aug 2025 · Contract*

- Delivered a core banking application for institutional partners and a proprietary BNPL product end to end, owning roadmap, backlog, sprints and go-to-market.
- **Led BNPL business-partnership conversations** with prospective partners and prepared all partnership proposals.
- **Cut API integration cycles by 20%** by tightening requirements and acceptance criteria and speeding up feedback between engineering and client teams.
- Ran user research and competitor analysis across payments and lending to validate assumptions before committing build effort.

Product Manager | T-JEG Accounting Software *Sep 2023 – Oct 2024*

- Owned discovery, roadmap and delivery for an SME accounting tool serving underserved African markets, in a lean cross-functional team.
- Built a KPI framework for engagement, churn and conversion, and used it to focus each sprint on the highest-impact work.
- Planned and launched go-to-market campaigns to drive activation and retention across target segments.

Associate Product Manager | GrandHubX (GHX) *Jan 2023 – Aug 2023*

- Supported product discovery, backlog management and release planning, coordinating engineering and design to keep delivery on track.
- Ran user and market research to identify growth opportunities and validate product-market fit before build.

Audit Associate / Financial Analyst | JEG Consulting *Mar 2017 – Sep 2022*

- Delivered financial audits, IT audits and operational risk reviews across multiple industries, and prepared audit reports for regulatory compliance.
- Began moving into product in 2022 through product internships and early product roles alongside audit work.

SKILLS

- **Product:** product strategy, OKR-based roadmaps, discovery, backlog and sprint leadership, PRDs and user stories, zero-to-one delivery, go-to-market, pricing and monetisation
- **Fintech:** payments and wallets, core banking, credit scoring, lending, BNPL, embedded finance, KYC/AML, API integrations
- **Data:** SQL, KPI design, funnel and churn analysis, A/B testing, Mixpanel, Amplitude, Google Analytics
- **Tools:** Jira, Confluence, Notion, Figma, Postman, Slack; AI prototyping with Claude, Cursor, Lovable and v0

EDUCATION

- MBA, Finance and Investment, Ahmadu Bello University, Zaria (2024 – 2026)
- BSc, Co-operative Economics and Management, Enugu State University of Science and Technology (2010 – 2014)
- Diploma in Product Management, Tech4Dev Women Techsters Fellowship (2023 – 2024)

LICENCES AND CERTIFICATIONS

- Professional Scrum Product Owner II (PSPO II), Scrum.org
- Professional Member, Fintech Association of Nigeria (PFM 0445), FintechNGR
- Coursera: The Business of Product Management II; Agile Meets Design Thinking (Product Management Specialisation); Digital Product Management: Modern Fundamentals
- Product Management Bootcamp, Tech4Dev Women Techsters Programme; Product Management Cohort, CWW Tech Africa