Go-To-Market Strategy for Koppoh Finance

The GTM Objective

Launch Koppoh Finance to the existing Academy member base and prove that the Academy-to-Finance pipeline converts before launching to the general market.

Why? Focusing on the Academy first will allow us to start small and test early evidence of product-market fit, which is important because this is the product's first time in the real market. We can also get testimonials from the Academy and refine our processes before launching to the general market, as we're working with a market that is built on delicate trust.

Success Criteria for this Strategy

(*Assuming there are 400 members of Koppoh Academy in different programs*)

Metric	Target	Timeframe	What that tells us
Academy members reached/Awareness raised	98% of existing customer base for Koppoh Academy	Month 1	Whether we successfully created awareness of Finance across the existing Academy base
Finance waitlist signups	200+ (50% of Academy base)	Month 1	Whether the Finance proposition generates meaningful initial interest
Academy to Finance conversion rate	60+ active members (15% of Academy base)	Month 2	Whether existing Academy engagement translates into adoption of Finance
Finance readiness journey completion	40+ businesses	Month 3	Whether customers are willing and able to progress beyond

			initial interest into the readiness process
Businesses matched to financing	20+ businesses	Month 3	Whether Koppoh can successfully move finance-ready businesses into relevant financing opportunities
Successful capital disbursements	10+ businesses	Month 3	Whether the full Finance journey ultimately delivers its intended customer outcome: access to capital
NPS (Net Promoter Score) among users	50+	Month 3	Whether customers perceive the Koppoh financing experience as valuable and worth recommending

Primary ICP & Beachhead Market

Primary ICP (We designed Koppoh Finance for them)
A growth-motivated, digitally active Nigerian business owner with CAC registration, basic business records, ₦5M–₦50M in monthly revenue, and 1–9 employees, operating in trading, distribution, manufacturing, or services. Traditional lenders have previously rejected them because of documentation or readiness gaps, or have resorted to expensive alternative lenders. They recognize that their business needs more structure but don't know exactly how to become finance-ready. Their primary goal is to become finance-ready and secure suitable financing of approximately ₦1M–₦20M for business growth. They care about trust, total cost, speed, eligibility, transparency and being treated with dignity.

Beachhead Market (Who we are going after first)
Members of the Academy who are growth-oriented Nigerian MSME founders generating approximately ₦1M–₦20M in monthly revenue, with formal business registration and basic financial records, who need ₦1M–₦10M in financing and have an active financing need following rejections from traditional lenders or dissatisfaction with expensive alternative financing like loan apps. (This is a hypothetical decision I made based on my idea of people already in Koppoh Academy programs and can be changed when measured against actual Koppoh Academy data)

[View Customer Discovery Report →]

Customer Journey

Journey overview: The Koppoh customer journey is unique: education first, then financing. This is the core differentiator.

Journey stages: AWARENESS > CONSIDERATION > ENROLLMENT > READINESS > MATCHING > CAPITAL > RETENTION & ADVOCACY

Detailed journey map:

Stage	Customer action	Koppoh action	Channel	Emotion	KPI
Awareness	Hears about Koppoh from Academy member, social media, or referral	Content marketing, social media, referrals, Academy testimonials	LinkedIn, Instagram, Twitter, Facebook, word-of-mouth	Curiosity	Impressions, reach, website visits
Consideration	Visits landing page, reads about Finance, compares to alternatives	Landing page, FAQ, How It Works content, objection handling	Website, landing page	Skepticism	Time on site, bounce rate, FAQ views
Enrollment	Signs up for Finance	Onboarding flow, welcome email,access	Koppoh Finance Platform	Hope	Signups, enrollment rate, Finance platform activation
Readiness	Completes readiness assessment (can be before or after signing up), moves to	Teaching content, coaching, documentation templates	Finance platform, WhatsApp, email	Progress	Module completion, documentation quality score

	modules or guided steps, fixes documentation				
Matching	Gets matched to vetted lenders	Lender matching algorithm, offer presentation	Finance platform, email	Anticipation	Match rate, offer quality score
Capital	Accepts offer, receives capital	Facilitation of lender connection, disbursement tracking	Lender (external), Koppoh (support)	Relief/Excitement	Disbursement rate, time to disbursement
Retention	Repays loan, returns for future capital, refers others	Ongoing support, re-matching for future needs, referral program	WhatsApp, email, Academy alumni	Loyalty	Repeat rate, NPS, referral rate

Strategy

To launch, Koppoh Finance will use an ecosystem-led, education-first GTM strategy, initially leveraging Koppoh Academy as its primary distribution channel and offering free education first before conversion. Rather than acquiring cold SME customers immediately, Koppoh will first activate businesses that already know and trust the Koppoh brand. The Academy provides us with an existing audience, an established relationship and a natural transition into Finance.

This strategy is built around three principles:

1. We're starting with trust
Financial services require a high degree of trust. Koppoh will begin with existing Academy members rather than immediately pursuing a cold market, allowing the company to leverage an existing relationship and reduce the trust barrier associated with financial products.

2. Educating before asking for financing
Koppoh's differentiation is that it acts as a guide, not simply a lender or loan marketplace. Marketing should therefore lead with education and readiness rather than immediately asking customers to apply for capital. It should be - Learn → Understand → Prepare → Get Fundable → Get Matched

3. Convert an existing ecosystem before expanding acquisition
The Academy becomes Koppoh Finance's initial acquisition engine. The first GTM objective is not maximum reach. It is to determine whether Koppoh can successfully move qualified Academy members from: Academy → Finance awareness → Readiness → Matching → Capital. Once this journey demonstrates traction, Koppoh can expand beyond the Academy into broader MSME acquisition.

Phases of the Strategy

Phase 1: Demand Gen

Objective: Awareness and Acquisition
KPI: ≥98% of existing customer base for Koppoh Academy reached and aware; ≥200+ (50% of Academy base) Koppoh Finance waitlist signups; 2-3 lender partners secured
Timeline: Month 1

Channels	Activity	Resources
Email	Email all Academy members: *You have been preparing. Now it is time to get matched.*	Email management tool; Active customer support to reply to queries
In-Academy Broadcasts	Add an In-Academy banner that says, *Finance is live. Get matched to Fair Capital*; Send WhatsApp or Community broadcast to Academy groups with announcement + FAQ	Active community; Community manager to engage and create buzz around announcements
Sales	1-on-1 outreach to most active Academy members	Sales person or AI assistant
Content marketing	Publish 2-4 pieces per week; Focus on SEO-friendly content; Repurpose and share on Facebook, LinkedIn, Instagram, Twitter, Community; Partner with subject matter experts to create	Content management System; a blog; social media accounts, social media handlers, blog managers; subject matter experts on business finance

	content that's trustworthy; Host webinars	
Partnerships	Start partnering with key lending partners and others	A partnership manager; Key partners and institutions

Phase 2: Finance Launch

Objective: Convert qualified demand into active Finance users and begin the readiness-to-matching journey.
KPI: ≥60+ active members (15% of Academy base); 40+ businesses completed the readiness assessment
Timeline: Month 2

Channels	Activity	Resources
Email	Launch sequence to waitlist and qualified Academy members	Email management software
Test Form	Create an initial readiness test that can be taken by anyone even before or after they sign up	Typeform; hosting
Sales 1-on-1	Personal outreach to high-intent prospects	Sales person or AI assistant
Content marketing	Customer education + product demonstrations; Host a demo-like masterclass, teaching members how to prepare for financing using Koppoh Finance	Content management System; a blog; social media accounts, social media handlers, blog managers; subject matter experts on business finance
Partnerships	Activate initial ecosystem partners	Key partners

Phase 3: Prove, Optimize & Expand

Objective: Validate the Finance customer journey, identify the highest-performing acquisition and conversion mechanisms, and prepare to expand beyond the Academy.

KPI: 20+ businesses matched to financing; Successful capital disbursements for 10+ businesses; NPS (Net Promoter Score) among users of all 50+; Identify 2–3 repeatable acquisition channels
Timeline: Month 3

Channels	Activity	Resources
Customer success	Follow up with matched/disbursed customers	Customer success team
Referral	Launch referral mechanism with successful customers	Referral program
Content	Turn early customer stories into case studies	Blog: social media accounts
Acquisition	Double down on highest-converting channels	
Experimentation	Test messaging, channels and onboarding	

Partnerships and Distribution

Partnership strategy: Koppoh intermediary model means partnerships are core to the business, not just a distribution channel.

Partnership types

Type	What they do	Why they matter
Lender partners	Provide capital to matched borrowers	Core to the matching model
Coaching partners	Contribute content, coaching, credibility	Academy and Finance quality and reach
Distribution partners	Refer MSMEs to Koppoh	Acquisition leverage
Technology partners	Integrate tools (accounting, POS, etc.)	Documentation readiness

Institutional partners (maybe)	Government agencies, development finance	Credibility, non-dilutive funding

Lender Partners

Lender type	Examples	Value proposition for them	Koppoh value
Digital lenders	Carbon, FairMoney, Renmoney	Pre-qualified, documentation-ready borrowers	Higher approval rates, lower default risk
Commercial banks	Access, GTB, First Bank	SME borrowers who are documentation-ready	Reduced rejection rate, lower processing cost
Microfinance banks	LAPO, AB Microfinance	Borrowers with fixed documentation	Better credit quality
Development finance	BOI, NIRSAL, DBN	SMEs who are readiness-verified	Reduced due diligence cost

Distribution partners

Partner type	Value	Approach
CAC registration agents	Touch every new business	Referral commission
Accounting/bookkeeping apps	Manage business records	Integration + referral
Trade associations	Access to member bases	Speaking, content, referral
Market associations	Access to market clusters	On-ground presence, events
Business coaches/consultants	Trusted advisors to SMEs	Referral program
POS/payment platforms	Transaction data	Data integration (maybe for the future)

Risks and Assumptions

Critical Assumptions that were made while creating this

#	Assumption	If wrong	Validation method
A1	Academy members want to be matched to lenders	No Finance conversion; Academy remains cost center	Survey Academy members; measure Finance signup rate
A2	Documentation gap is the primary barrier (not awareness, not trust)	Readiness journey does not improve match rates	Track match rates for Academy completers vs. non-completers
A3	Lender partners will accept readiness-verified borrowers	No lender partners; matching cannot work	Secure 2-3 pilot lender partners before soft launch
A4	SMEs will invest time in readiness before applying	Low readiness completion; high dropout	Measure time-to-completion and dropout reasons
A5	Intermediary model is sustainable (not just a feature lenders build themselves)	Lenders disintermediate Koppoh	Track lender partner satisfaction; monitor competitor moves
A6	Trust through education actually converts	Low Academy-to-Finance conversion despite education	A/B test education-first vs. direct-match approaches
A7	N1M-N20M ticket sizes are achievable for first matches	First matches fail; lender partners lose confidence	Start with smallest ticket sizes; iterate up

A8	The Academy beachhead is representative enough to inform broader-market expansion	Acquisition strategy doesn't transfer beyond the Academy.	Compare Finance conversion, CAC, readiness and match rates between Academy customers and new external customers during the expansion phase.

Key risks

#	Risk	Probability	Impact	Mitigation
R1	Lender partners do not materialize	MODERATE	CRITICAL	Start outreach Week 1; have backup lenders; consider building a small pilot fund
R2	Academy members do not convert to Finance	MODERATE	HIGH	Survey before launch; iterate on value proposition; test incentives
R3	Match quality is low (high default rates)	MODERATE	HIGH	Start with smaller ticket sizes; strict readiness criteria; iterate matching
R4	Regulatory risk (CBN licensing for intermediary)	LOW-MODERATE	CRITICAL	Legal review pre-launch; ensure intermediary model complies
R5	Competitor launches	LOW	HIGH	Speed to market; Academy is a

	readiness + matching			moat (takes time to build)
R6	Academy member data is stale or insufficient	MODERATE	MODERATE	Refresh Academy member database; re-engage dormant members
R7	Content marketing does not drive organic traffic	LOW-MODERATE	MODERATE	Test paid acquisition earlier; partner with content creators
R8	Referral program is gamed or low quality	LOW	LOW	Implement referral quality checks; track referred user outcomes

What's Missing From this Strategy?

- Exact model for Koppoh Finance
- Pricing strategy

(*I can't determine these because this is a pre-launch product and this a mock/speculative project*)