

Moritz Cremer

Strategy, Product & Business Development

Frankfurt Rhine-Main Metropolitan Area · LinkedIn profile

PROFILE

I'm a fintech and digital identity strategist with over 15 years of experience shaping growth, partnerships, and innovation across Europe and Latin America.

At Signicat, I drive B2B sales growth and product strategy, helping enterprise clients navigate identity, compliance, and digital transformation. Alongside, I advise and invest through my own ventures, focusing on financial inclusion and emerging technologies.

Passionate about combining strategic insight with execution, I bridge business development, product innovation, and market expansion to deliver measurable impact.

EXPERIENCE

Strategy & Business Development · **Signicat**

May 2022 – Present

Full-time · Hybrid

Signicat: 550 FTE, Revenue 140m EUR, highly profitable;

- Spearheading new business development strategies and enhancing sales operations.
- Implementing cutting-edge CRM systems to optimize customer relationship management.
- Leading cross-functional teams to drive B2B sales growth and product management.
- Leveraging digital marketing and analytics to identify opportunities and trends.

Skills: Product Management, Cross-functional Team Leadership (+11 more)

Growth Specialist · **Cassiopeia Consulting**

Apr 2022 – Present

Estonia · Self-employed · Hybrid

- Advising fintech, e-commerce, and technology ventures on growth acceleration, go-to-market strategy, and international expansion.
- Supporting clients in optimizing business development, pricing, and product-market fit through data-driven insight.
- Leading selected venture projects under Cassiopeia's own portfolio, including digital identity, financial services, and SaaS business models.

Skills: Digital Strategy, Digital Activation (+10 more)

Strategy Consultant · **Demos Capital**

Aug 2021 – Present

Frankfurt, Hesse, Germany · Self-employed · Hybrid

- Pioneering and managing successful startups by providing strategic direction and hands-on leadership.
- Venture Capital consulting combining Investment analysis, strategic growth sectors, right to play, and industry specific trends and due diligence.
- Creating efficient sales operations and fostering cross-functional team collaboration to build strong customer relationships and drive business growth.

Skills: Cryptocurrency, Strategic Planning (+8 more)

Advisor to the Board · **Hypoport SE**

Sep 2021 – May 2022

Frankfurt Rhine-Main Metropolitan Area · Self-employed · Remote

- Drove strategic initiatives and partnerships at Hypoport SE, enhancing the digital financial ecosystem through operational support and collaboration with startups.
- Spearheaded the "Postea" strategy project focusing on asset management and retirement planning, delivering impactful solutions for financial innovation.
- Contributed to the "Maxi" PMI project, reinforcing Hypoport's leadership in digital innovation with strategic insights and project management excellence.

Skills: Business Strategy, Persuasion (+6 more)

Chief Product Officer · Tinka

Sep 2019 – Aug 2021

Zwolle Area, Netherlands · Full-time

Tinka: 150 FTE, Revenue 25m EUR pa, Profit 5m EUR pa;

- Directing business-to-business (B2B) sales and product strategy.
- Overseeing sales operations, marketing, and customer relationship management.
- Championing digital marketing initiatives and collaborating across functions to drive results.

Skills: Product Management, Persuasion (+10 more)**Head of financial Products & Mgmt Board Member · Tinka**

Jun 2018 – Sep 2019

Netherlands · Full-time

- Strategically shaping business-to-business (B2B) sales and product strategy.
- Orchestrating digital transformations and business model architecture.
- Collaborating closely with board members in a private equity (PE) environment.

Skills: Persuasion, Strategic Planning (+7 more)**CFO · Bitbond**

Sep 2016 – Jun 2018

Berlin · Full-time

- Leading sales operations, regulatory compliance, and financial reporting.
- Innovatively using analytics for security tokens and alternative financing.

Skills: Cryptocurrency, Strategic Planning (+10 more)**Head of Business Development · Kreditech Holding SSL GmbH**

Mar 2016 – Sep 2016

Hamburg · Full-time

- Driving business-to-business (B2B) sales strategies and partnerships.
- Ensuring product-market fit and market expansion for the company's innovative offerings.
- Enhancing investor communication and corporate development.

Skills: E-commerce, Cross-functional Team Leadership (+9 more)**Senior Strategy Expert · Kreditech Holding SSL GmbH**

Dec 2014 – Mar 2016

Greater Hamburg Area · Full-time

- Shaping overall company strategy, international expansion, and partnering efforts.
- Contributing to successful series C fundraising processes.
- Providing market intelligence and leading product strategy initiatives.

Skills: Business Strategy, Presentations (+4 more)**Strategy Consultant · Innovalie Management Advisors Ltd. London**

Oct 2012 – Jan 2015

London Area, United Kingdom · Full-time

- Delivering top-tier management advisory services to financial services and payment companies.
- Advising on mergers and acquisitions (M&A), growth strategies, and market entry.
- Crafting business strategies, especially in digital payments and banking.

Skills: Business Strategy, Persuasion (+10 more)**EDUCATION****EBS Universität für Wirtschaft und Recht**

2010 – 2012

Master of Science (MSc) · Finance

Activities: James Consulting

Grade: 1.9

CFA Global Investment Research Challenge 2011 for EBS Business School

University of Münster

2006 – 2009

Bachelor of Science (B.Sc.) · Business Administration and Management, General

Activities: Münsteraner Börsenparkett

SKILLS

Top skills (pinned on LinkedIn): Executive Management, Business Development, Growth Strategies, Project Management

Additional skills: Enterprise Consulting, Executive Advisory, Digital Strategy, Digital Activation, Commercial Operation, Product Development, Product Design, Revenue & Profit Growth, Business Growth Strategies

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