



How Startups Can Create Partnerships with Institutions

From business cards to working partnerships.

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If you run a fintech or another startup, partnerships can play an important role in your growth. You might meet someone at a networking event, exchange business cards, and say, “We should explore areas of synergy.” There seems to be an opportunity, but weeks pass without either side taking the next step. How do you turn that initial interest into something both organisations can act on?

Moving that conversation forward takes an understanding of what the institution needs and how it makes decisions. Across PesaTech Accelerator’s technical and commercial workshops, Cohort 3 founders explored how to establish partnerships, drawing in part on a framework shared by Jemima Masimba – Strategic Partnerships Project Manager from Airtel Tanzania for identifying, prioritising and engaging potential partners.

Where would a partnership make a difference

It helps to begin with what your business needs. Perhaps you want to reach more customers or need payment infrastructure to improve your service. That gives you a reason to approach particular organisations.

Your options might include banks, technology providers, mobile network operators or development partners. Naming specific organisations and units within the organisations that you are most likely to engage makes the search more useful. The relationship matters too: approaching a potential customer requires a different conversation from engaging a regulator.

With several possibilities, deciding where to spend your time becomes important. Consider how well each partner addresses your business need, how easily you could reach them, how soon the relationship could produce results, and its potential effect on revenue, costs, or customer reach.

Scoring each of these four considerations from one to five can help you choose two or three priorities. You might pursue an opportunity that can progress sooner while building a longer-term relationship alongside it.

Understanding the people across the table

Once you have an institution in mind, getting to know its priorities helps you prepare a relevant conversation. Public strategies, reports and product pages offer a starting point. Professional conversations can fill in gaps and help you check your assumptions.

For a fintech serving small businesses, the team within a bank that serves SMEs might be a useful entry point. Other teams may also need to support the proposal, including technology, operations, and compliance. Understanding who owns the problem, who approves decisions, and what outcomes they are measured on helps you see how your solution fits into their work.

Giving the conversation a direction

That understanding makes it easier to explain what the institution gains by working with you. From

there, you can clarify what you need and suggest a manageable first step. For example, a fintech that helps merchants match payments to sales records could propose a small trial measuring time saved. The institution can then assess a specific benefit and the effort involved.

Before a trial begins, both sides need clarity on evaluation stages, approvals, and information requirements. Early demonstrations can use sample data to explain the solution while protecting customer information and proprietary details. As discussions deepen, agree on how sensitive information will be handled, including whether an NDA is appropriate before sharing confidential details.

A pilot also needs an agreed scope, responsibilities, timeline, and success measures, including how the results will guide a decision to expand, adjust, or stop.

When progress slows

A partnership should create value for both organisations.

A simple record of contacts, proposed benefits, progress and next actions helps your team follow through. Assigning someone to each action and agreeing follow-up dates makes commitments easier to keep.

If conversations stall, it is worth asking what would help them progress. The institution may need more evidence, a smaller request, another decision-maker, or better timing.

That feedback can help you adjust the proposal and agree when to reconnect, while keeping other priority conversations moving. Following through consistently gives potential partners reasons to trust your team.

Build trust beyond the deal

Think of one organisation you would like to work with. Write down the need it could help you address, what it would gain, and the person or team you could approach. Then identify your smallest useful request, how you would measure success, and one next action with a date. You now have a starting point for the conversation.

Hear from the industry

Learn from Firas Ahmad, Sameer Hirji, and Reuben Mwatosya on what they have to say about partnerships. [CLICK HERE](#) to watch full video.