



Merveilleux Biangacila Luvungula

Founder & Chief Solution Architect

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EXECUTIVE SUMMARY

I build enterprise platforms that digitize finance, logistics, government services, and operational workflows across Africa.

Technology executive with 14+ years delivering enterprise platforms across fintech, government, logistics, payroll, lending, telecom, digital media, and AI.

Founder of Biacibenga Technology Group and Solution Architect responsible for architecture, product strategy, engineering leadership, and investor-grade platform positioning.

Experienced building digital wallets, mobile money integrations, payment gateways, reconciliation engines, loan systems, and cloud-native SaaS platforms.

INDUSTRY EXPERIENCE

Financial Services

Government

Logistics

Fleet Management

Telecommunications

Payroll & Workforce

Lending

AI

Digital Media

CORE COMPETENCIES

FINTECH

Government Digital Transformation

Enterprise SaaS

Solution Architecture

Mobile Money

Digital Wallets

Payroll

Loan Management

Logistics

AI

TECHNICAL SKILLS

- Golang, TypeScript, JavaScript, React, React Native
- Cassandra, PostgreSQL, MySQL, Kafka, RabbitMQ
- Docker, Kubernetes, Linux, Nginx, CI/CD, GitHub Actions
- REST APIs, gRPC, payment gateways, mobile money

BIACIBENGA TECHNOLOGY GROUP

BIZMIMBER

JOXCRAFT

EXECUTIVE IMPACT METRICS

14+

Years Experience

50

Developers Led

5,000

Employees Managed

25,000

Monthly Service Logs

185

Fleet Vehicles

300

Drivers

R1M+

Monthly Fuel Transactions

R25M

Monthly Payroll / Invoicing

215,000

Government Applications / Year

R152M

Expected Wallet Value

Founder, Chief Solution Architect, and Enterprise FinTech Platform Builder for high-value operational, government, and payment ecosystems.

PROFESSIONAL EXPERIENCE

Founder & Chief Solution Architect - Biacibenga Technology Group

2022 - Present

Lead architecture and delivery of fintech, logistics, AI, lending, digital media, wallet, payment, and enterprise SaaS products.

Solution Architect - JoxiCraft

2025 - Present

Architect of KZNERA and Eswatini digital licensing platforms with digital wallets, EFT, payment gateway integration, ABSA import, financial reconciliation, ELMS integration, MoMo integration, citizen self-service, and legacy system connectivity.

Partner | Software Manager | Solution Architect | Full Stack Engineer - BizMimber

2025 - Present

Lead product strategy, solution architecture, engineering management, and full-stack development for FuelMinder and enterprise workforce/payroll platforms.

Senior Consultant

2015 - Present

Designed enterprise platforms for telecom, municipalities, call centres, GBV case management, SIM management, and operational workflow modernization.

MAJOR PRODUCTS & PLATFORMS

KZNERA Digital Licensing Platform

Government digital licensing platform for online applications and renewals, digital wallet services, EFT, payment gateway flows, ABSA import, financial reconciliation, ELMS integration, and citizen self-service.

215,000 expected applications/year

R152M expected wallet value

Wallet, EFT, ABSA import, ELMS

Eswatini Licensing Platform

Digital licensing platform connecting government revenue workflows, mobile money, payment channels, and legacy/mainframe integration.

Mobile money integration

Government revenue integration

Legacy system connectivity

APIs

- Domain Driven Design, Test Driven Development, platform architecture
- AI invoice extraction, workflow automation, operational analytics

EDUCATION

BTech Information Technology

Software Development
Cape Peninsula University of Technology

Network Specialist Diploma

IT Business Campus

MEMBERSHIPS

IITPSA

ITP New Zealand

SELECTED CLIENTS

KwaZulu-Natal Economic Regulatory Authority (KZNERA)

Eswatini Government Regulatory Project

City of Cape Town EPWP Contractor

MTN South Africa Contractor

Mshengu Toilet Hire CC

LANGUAGES

English - Professional

French - Professional

Lingala - Native / Professional

FuelMinder

Fleet fuel SaaS platform for fuel transactions, driver controls, service logs, AI invoice extraction, QR verification, analytics, and operational governance.

185 vehicles 300 drivers

R1M+ monthly fuel transactions

Enterprise Payroll Platform

Enterprise payroll and operations platform covering payroll, invoice engine, contract rate engine, toilet service tracking, remittance, payment tracker, and analytics.

5,000 employees

25,000 monthly service logs

R25M monthly invoicing

Swaly Super Platform

Integrated ride, delivery, cargo, and marketplace ecosystem with wallets, pricing, settlement, vendor operations, and fulfilment workflows.

Ride, Delivery, Cargo, Marketplace

Wallets and settlement

Pricing and operational workflows

Loan Management Platform

Loan origination and portfolio operations platform covering applications, campaigns, arrears, collections, repayments, and client communication.

Origination Collections

Arrears and campaign workflows

Mobile Money Gateway

Payment and wallet architecture for MTN MoMo, Airtel Money, Orange Money, request-to-pay flows, callbacks, settlement, and reconciliation.

MTN MoMo Airtel Money

Orange Money

JobConnect DRC & Africa News

AI-powered employment and media platforms for job discovery, news aggregation, publishing workflows, and regional digital engagement.

Employment marketplace

News aggregation

AI-assisted matching and content workflows

SIM Management

Telecom operations platform for SIM lifecycle control, allocation, registration, status tracking, and operational reporting.

SIM lifecycle Registration

Operational control

Call Centre

Structured customer operations platform supporting agent workflows, service tracking, case visibility, and management reporting.

Agent activity Case tracking

Service intelligence

Margin Mentor

Financial decision-support product for pricing, margin visibility, performance analysis, and executive operating insight.

Pricing Margin visibility

Performance insight

Chela

Commercial digital platform positioned for scalable customer workflows, service delivery, and product-led growth.

Customer workflows Service delivery

Commercial scale

SELECTED LIVE PRODUCTS

news.biabicenga.com

jobs.biabicenga.com

successpulse.biabicenga.com

rootrevolution.co.za

SELECTED ACHIEVEMENTS

- Architected fintech and government platforms processing or managing millions of Rand in expected annual transaction and wallet value.
- Led engineering teams of up to 50 developers across multi-product delivery environments.
- Designed enterprise systems spanning fintech, logistics, payroll, AI, telecom, call centres, and government licensing.
- Converted complex operational domains into scalable SaaS products with clear investor, enterprise, and government positioning.
- Delivered cloud-native products using Golang, React, Cassandra, Kafka, Docker, payment gateways, and mobile money integrations.