FORWARD AFRICA LEADERS SYMPOSIUM | Global Conversations New York 2026

Forward Leaders Perspectives on

Building the Next Frontier of Africa's Digital Economy

Organised by

APRM African Peer Review Mechanism

Convene Africa

In collaboration with

KOSMOS ENERGY

BADEA Arab Bank for Economic Development in Africa

KGL GROUP

ABAN african business angel network

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Foreword

Reflections from H.E. Dr. Patrick Herminie, President of the Republic of Seychelles

Africa's digital future must be measured not only by the infrastructure we build, but also by the opportunities that infrastructure creates for our people. Connectivity, digital identity and access to services matter most when they enable individuals, enterprises and communities to participate more fully in economic life.

For a small island developing State such as Seychelles, these questions are immediate and practical. Connectivity is not a luxury. Access to markets cannot be taken for granted, and mobility remains essential to creating opportunities for our people. Our geography requires solutions that respond to the realities of dispersed communities, including those for whom conventional infrastructure may be difficult or costly to provide.

Our approach to satellite connectivity reflects this imperative. Where extending fibre to smaller and remote islands is impractical, alternative technologies can help prevent geography from becoming a barrier to participation. The objective is inclusion: digital identity and digital services must reach the fisherman as readily as the business owner, and the rural entrepreneur as readily as the multinational corporation.

The same principle must guide Africa's wider digital transformation. National progress should contribute to continental integration. Connectivity must support access to markets, while digital systems should help enterprises benefit from the opportunities offered by the African Continental Free Trade Area.

The Global Conversations convened in New York provided an opportunity to consider these issues together. The discussions connected infrastructure with investment, technology with governance, and innovation with the everyday needs of citizens.

The task ahead is to translate these exchanges into practical cooperation. Africa's next digital frontier should be accessible to communities regardless of their location, responsive to the needs of smaller economies, and directed towards expanding opportunity.

A successful digital transition will be one in which inclusion is not an incidental outcome, but the purpose that guides our choices.

> ***Satellite connectivity means inclusion rather than exclusion from the digital economy. Digital identity and digital services must reach the fisherman as readily as the business owner, and the rural entrepreneur as readily as the multinational corporation***

H.E. Dr. Patrick Herminie
President of the Republic of Seychelles



Executive Summary

On Monday, 21 September 2026, the Forward Africa Leaders Symposium (FALS) convened the third edition of its Global Conversations series at the Harvard Club of New York City, on the margins of the 81st United Nations General Assembly. Co-hosted by Convene Africa and the African Peer Review Mechanism (APRM) in partnership with the Arab Bank for Economic Development in Africa (BADEA), KGL Group, the African Business Angel Network (ABAN), the Africa Business Council. The event brought together African heads of state, Ministers of Finance, African Union leadership, development finance institutions, regulators and private sector executives around a single theme: Building the Next Frontier of Africa's Digital Economy.

The 2026 Global Conversations opened with a closed-door High-Level Expert Roundtable, the inaugural meeting on the establishment of a Pan-African Community of Practice on E-Governance (PaCoPEG), focused on AI and data governance. It was followed by a public evening symposium and dinner comprising welcome and opening remarks, a scene setting address on AI policy, a Presidential Keynote from the Republic of Seychelles and two conversations on the topics "From Mandate to Impact" and "From Assets to Architecture"

Key Themes

Four themes ran through the evening's conversations.

- **From assets to architecture–** Africa has spent the last decade building individual digital assets. Speakers repeatedly argued that the next decade must be about connecting those assets into interoperable, investable systems, spanning payments, identity, data and energy.
- **A just AI transition–** APRM and African Union leadership framed artificial intelligence as a governance question as much as a technology one: who owns the systems that generate wealth, which jobs remain human and how Africa builds shared computing capacity rather than remaining a consumer of tools built elsewhere.
- **Bankability over ambition–** Development finance leaders were candid that capital is available but that the binding constraint is a shortage of bankable, de-risked projects, prompting a shift toward project preparation, blended finance and coordinated guarantee mechanisms such as the New African Financial Architecture (NAFA).
- **Data as a strategic and sovereign asset.** From compute capacity (under one percent of global capacity is hosted in Africa) to fragmented data protection regimes across the continent's 54 countries, speakers were consistent that African AI and African data sovereignty depend on shared infrastructure and harmonised rules.

The evening closed with the announcement of two concrete follow through mechanisms: the newly launched APRM e-governance Community of Practice and an investment playbook intended to convert the day's conversations into bankable opportunities within the next twelve months. A further edition of the symposium is envisaged for the following year, with participants invited to report back on progress against the commitments made.

Beyond Digital Transformation: Ownership, Opportunity and Shared Prosperity.

Reflections from H.E. Amb. Marie-Antoinette Rose-Quatre
Chief Executive Officer, APRM

Ambassador Rose-Quatre welcomed guests to what she framed as a defining question for the continent's employment and governance future.

"The question before us is not whether Africa will become more digital, it will. The more important question is what kind of digital future we want to build: whether it will expand opportunity for our people, whether Africa will own a fair share of the value it creates, and whether technology will remain an instrument of human progress rather than a substitute for human purpose." — H.E. Amb. Marie-Antoinette Rose-Quatre, CEO, APRM

This reality, she argued, challenges some assumptions about Africa's demographic dividend. A young population does not automatically translate into growth and employment where technology can increase output without increasing jobs. Without foresight and planning, the demographic dividend, rightly regarded as Africa's great strength, could become a source of pressure: national budgets and public systems may face rising demands for education, health care, digital services and social support. The implications are also social, political and developmental.

Building skills and expanding capacity will remain essential, she continued, but the advantage may prove short-lived, since a skill acquired today may be performed by a system tomorrow. The challenge is not whether Africa can build capacity, but whether it can do so at a pace that keeps up with the speed at which technology and work are evolving. She posed a question she asked the room to carry into the evening's later panels.

> ***If artificial intelligence and robotics increasingly substitute for physical and cognitive labour, a large share of wealth may become concentrated among those who own and control the systems that generate it. How will prosperity be shared when the principal way citizens contribute to and benefit from national wealth is no longer tied to employment?"***
>
> **H.E. Amb. Marie-Antoinette Rose-Quatre**
> Chief Executive Officer, APRM



The same duality applies in cybersecurity: AI can strengthen cyber defence while being used to exploit vulnerabilities. Warnings from the industry have raised the possibility of losing human control over increasingly advanced systems. For policymakers this is fundamentally a governance question: how governments remain effective if the foundations of economic participation are being transformed. Technological change is advancing at a pace that can exceed the ability of societies and institutions to adapt, and that gap is where governance becomes decisive.

Ambassador Rose-Quatre announced that the APRM is working with the African Union Commission's Department of Infrastructure and Energy to launch a study on the state of technological dif-

fusion, adoption and innovation across Africa, examining technology's relationship with inclusive growth, employment, productivity and regional integration, and how African countries are governing technology, building digital infrastructure and using technology for productive use. She closed by putting five questions to the gathering:

- How can Africa build the institutional capabilities needed to keep pace with rapid technological change?
- How do we create jobs while preparing for a future in which some jobs will no longer exist?
- Who will own the technologies that create wealth in Africa's digital economies, and how will it be shared?
- Who should automate, and who must remain human?
- How do we govern technologies that may one day exceed our capacity to oversee them?
- Africa's digital future must be measured not only by the infrastructure we build, but also by the opportunities that infrastructure creates for our people. Connectivity, digital identity and access to services matter most when they enable individuals, enterprises and communities to participate more fully in economic life.



Scaling the Infrastructure Foundations for Africa's Digital Economy

Reflections from H.E. Amb. Selma Malika Haddadi
Deputy Chairperson, African Union Commission

Ambassador Haddadi grounded the evening's ambitions in figures she described as evidence that Africa is not starting from zero. She proposed that Africa's next digital frontier must be built at the intersection of infrastructure, energy and innovation, which can no longer be treated as separate areas but as an interconnected investment proposition.

"Africa's next digital frontier must be built at the intersection of infrastructure, energy, integration and innovation. In 2025, 1.4 trillion US dollars moved through mobile money in Sub-Saharan Africa, accounting for sixty six percent of the global total. An African payment and settlement system now connects more than thirty countries and over two hundred banks and payment providers." — H.E. Amb. Selma Malika Haddadi, Deputy Chairperson, African Union Commission

The African payment system, enabling African businesses to make cross-border payments in African currencies, brings into sharper focus the physical infrastructure required to sustain it. She paired that progress with a reminder of the infrastructure gap still to close: roughly 560 million people in Sub-Saharan Africa remain without access to electricity.

Connecting the achievements will require governments to create enabling policy environments, continental institutions to drive integration and implementation, development finance institutions to mobilize capital and de-risk investment, and the private sector to invest and build at the scale of Africa's ambition.

> ***There can be no digital transformation at scale without energy at scale***
>
> **H.E. Amb. Selma Malika Haddadi**
> Deputy Chairperson,
> African Union Commission



Navigating the AI Transition: Building the Capacity to Adopt, Adapt and Lead.

Reflections from H.E. Ms Lerato Dorothy Mataboge

Commissioner for Infrastructure and Energy, African Union Commission

Commissioner Mataboge delivered the scene-setting keynote, confining her remarks to the AI lens. Africa, she said, is increasingly advocating for a just AI transition, and posed what she called the fundamental question for Africa's approach to artificial intelligence.

"Will Africa emerge as an architect of AI systems, or will we remain primarily a consumer of technologies developed elsewhere?" — H.E. Ms Lerato Dorothy Mataboge, AU Commissioner for Infrastructure and Energy

She urged a distinction between AI for corporate Africa and AI for developmental Africa. Corporate adoption is moving faster, but the AI transition will ultimately be judged by whether it solves concrete problems for the broader society and economy. Africa must move from enterprise adoption to broader impact in the daily lives of its citizens.

The real opportunity, she argued, lies in a continent-wide AI ecosystem built on collaboration. Africa's trajectory will be shaped by regional champions — South Africa in the South region, Kenya in East, Nigeria in the West and Egypt in the North — and the question is how to aggregate them and ensure that they connect among themselves. AI as an ecosystem depends on electricity, compute infrastructure, capital and governance. Weakness in any one of these undermines the whole. On that basis she recommended concentrating on six concrete areas:

- Build shared African computing capacity and regional data centers;
- Govern African data as a strategic asset, reflecting African languages and lived realities;
- Connect skills to economic pathways, rather than training for its own sake;
- Finance foundations: patient capital that finances foundations and not only pilots;
- Governments must use their purchasing power deliberately to create demand for local solutions;
- Trust must be designed into systems from the outset.

From Conversations to Architecture: Connecting What Africa Has Built

Reflections from Ms Hannah Awuku
Executive Director, FALS

Ms. Awuku framed the platform's purpose as it enters its 3rd edition. The platform, she said, was founded on the conviction that Africa does not lack leadership or ambition. It needs more spaces where leadership, policy and capital come together around the issues that shape the continent's future.

"FALS was founded on a simple conviction that Africa does not lack leadership, ideas or ambition. What we need are more spaces where leadership, policy, capital and implementation can come together around the issues that will shape our collective future." — Hannah Awuku, Executive Director, FALS

Africa's challenges are interconnected, she argued and its solutions must therefore be interconnected.

> ***Digital transformation cannot be separated from governance. Infrastructure cannot be separated from capital. Market integration cannot be separated from mobility and investment cannot be separated from institutional confidence. From conversations to architecture, the question is no longer simply what Africa needs, but what systems we build, align and connect to make Africa's opportunities investable, scalable and accessible***
>
> Ms Hannah Awuku
> Executive Director, FALS



Ms. Awuku characterized the shift as one "from conversations to architecture". Africa has spent a decade building assets. The next decade is about ensuring that those assets work together to create a common market, to enable the movement of people and talent, to strengthen competitiveness among member States and to unlock investment.

Bankability over Ambition: Financing the Frontier

From Mandate to Impact

The first panel examined how political and institutional mandates are translated into bankable, investable projects. Speakers addressed the translation of institutional mandates into governed, investable action, around four questions: what is the priority project, who decides it, who pays for it, and what does impact look like.

Key reflections

Financial Innovation as a De-Risking tool

Hon. Pierre Laporte, Minister for Finance, Economic Planning, Trade and Investment, Republic of Seychelles

Minister Laporte stressed the need for innovative financing, pointing to his country's history of innovative sovereign financing, including the world's first sovereign blue bond, as evidence that small economies can play an outsized de-risking role.

> ***We should not look at small economies as small. Through the proactiveness of small nations like ours, we can help global trade in terms of de-risking threats, but also by being at the forefront of financial innovation.***
>
> **Pierre Laporte**
> Minister for Finance, Economic Planning, Trade and Investment, Seychelles



Capital Is Not Emotional: Bankability over Ambition

Mr. Banji Fehintola, Executive Director and Head of Financial Services, Africa Finance Corporation

Standing in for Samaila Zubairu, Mr. Fehintola recalled the institution's purpose of mobilizing capital for infrastructure and described its early pivot from waiting for projects to arrive toward actively building them. Projects must be bankable if new asset classes are to be built.

> ***Capital is not emotional. Capital will only go into projects that are bankable. We learned the hard way that we were not creating any assets, because projects were coming to us but we were turning most of them down, largely because of this issue of bankability. That made us pivot our strategy into project development.***
>
> **Mr. Banji Fehintola**
> Executive Director and Head of Financial Services, Africa Finance Corporation



He pointed to a 300-million-dollar digital infrastructure platform, developed with Vision Invest and the U.S. International Development Finance Corporation (DFC), spanning fibre, subsea cables and data centers, as well as AFC's early-stage investment in Main One, the West African fibre optic company it divested from in 2022 after nearly a decade and a half of patient capital.

Bringing Down the Walls: Regulation and Convertibility as Barriers to Capital

Mr. Oliver Alawuba, Group Managing Director and CEO, UBA Group

Mr. Alawuba, whose UBA Group operates across twenty African countries and four global financial centers, described fragmented regulation and currency convertibility as the central obstacles to moving capital across the continent.

> ***Look at Africa as a big building which has many rooms, and each room has big walls protecting the space. It's difficult when you have such big walls to have a handshake across. What we need to do for capital to grow is to bring down the walls.***
>
> **Mr. Oliver Alawuba**
> Group Managing Director and CEO, UBA Group



He noted UBA's six billion dollar fund agreement with the African Continental Free Trade Area to support small and medium enterprises, alongside the bank's work on a pan-African payment platform.

From Mandate to Investable Project: The New African Financial Architecture

Ms. Marie-Laure Akin-Olugbade, Senior Vice President, African Development Bank

Ms. Akin-Olugbade noted that the African Continental Free Trade Area is a reality under which countries are trading today and distinguished between political mandates and the harder work of structuring them into financeable projects.

> ***Having a need is not the same as having an investable project. That process of transforming aspiration into something that can be financed pushes us to think outside the box. The impact for us is the lives that are changed, what could not have happened if the project had not been financed.***
>
> **Ms. Marie-Laure Akin-Olugbade**
> Senior Vice President, African Development Bank



She presented the New African Financial Architecture (NAFA) developed by the Bank, which responds to the need to mobilize more African capital and direct it where it is most needed. She said the new architecture aims to make the financial system work on subsidiarity and complementarity. Within a year she expects the architecture to have brought more institutional financing into infrastructure.

Replicating What Works: Programme Design, Guarantees and Project Preparation

Ms. Boitumelo Mosako, Chief Executive Officer, Development Bank of Southern Africa

Ms. Mosako, the first woman to lead the institution, explained that the Bank is wholly owned by the Government of South Africa but that its geographical mandate extends across sub-Saharan Africa, making it the only national development bank in the southern hemisphere operating outside its own country, comparable in that respect to the French development agency (AFD — Agence Française de développement). Because the need on the continent is so vast, she said, the institution creates investment platforms, whose value lies in replicability and scalability. Programmes must be designed so as to be insulated from politics, and the engineering must solve for them. Policy certainty at national level is what creates the enabling environment.

She illustrated this with the design of South Africa's Independent Power Producer Programme, designed to attract private capital into renewable energy at a time when there was none, which combined government uptake guarantees, competitive bidding on price, affordability requirements and mandated local participation.

> ***That programme resulted in the private sector investing in project preparation, raising funding and implementation. We are sitting at over twenty billion dollars in investment in renewable energy that this programme created***
>
> **Ms. Boitumelo Mosako**
> Chief Executive Officer, Development Bank of Southern Africa



South Africa now has a liberalized energy market, and an embedded generation programme has followed. On replicability, South Africa is embarking on a transmission development plan covering 14,000 kilometres of transmission lines, with the private sector building part of them. Because of fiscal constraints the earlier model of a full government guarantee was not available, and the National Treasury and the World Bank designed a first loss credit guarantee vehicle jointly with the Bank. At every point, she said, a solution is found to enable execution, through collaboration between government, development finance institutions and the private sector.

In closing she said the Bank is implementing its decadal strategy, whose primary outcome is access to energy, transport, digital, water and sanitation, health, education and affordable housing, delivered through investment platforms and through deliberate allocation of resources to project preparation and development. The recurring complaint that there are no bankable projects is answered by allocating resources to project preparation.

Aligning Company and Country Interests If the Country Wins, You Win:

Mr. Joe Mensah, Senior Vice President and Head of the Ghana Business Unit, Kosmos Energy

Mr. Mensah credited the company's approach in Ghana, where it discovered the Jubilee field, to a simple operating principle.

> ***Whatever we do, it has to benefit the country. If the country wins, you win***
>
> **Joe Mensah**
> Senior Vice President and Head of the Ghana Business Unit, Kosmos Energy



He described extending Kosmos's licences to 2034, which unlocked 3.5 billion dollars in additional investment alongside partners, and noted that Ghana now has roughly 87 percent electricity access, among the highest on the continent, with gas priced at approximately 2.50 dollars per unit. He also highlighted a decade-long programme that has trained thousands of young Ghanaians as agricultural entrepreneurs.

Mr. Mensah closed the panel with three points. The first concerned access to shareholding. The second was the need to encourage the diaspora to return, pointing to Aliko Dangote's recent IPO as a signal to encourage diaspora return and investment. The third was leadership, calling for the AU to develop the standing to call out leaders, and closing with a call for accountable leadership across the continent.

Senior Vice President and Head of Ghana Business Unit, Kosmos Energystop repeating our problems and start highlighting opportunities, projects and solutions that move us toward a truly integrated continent"

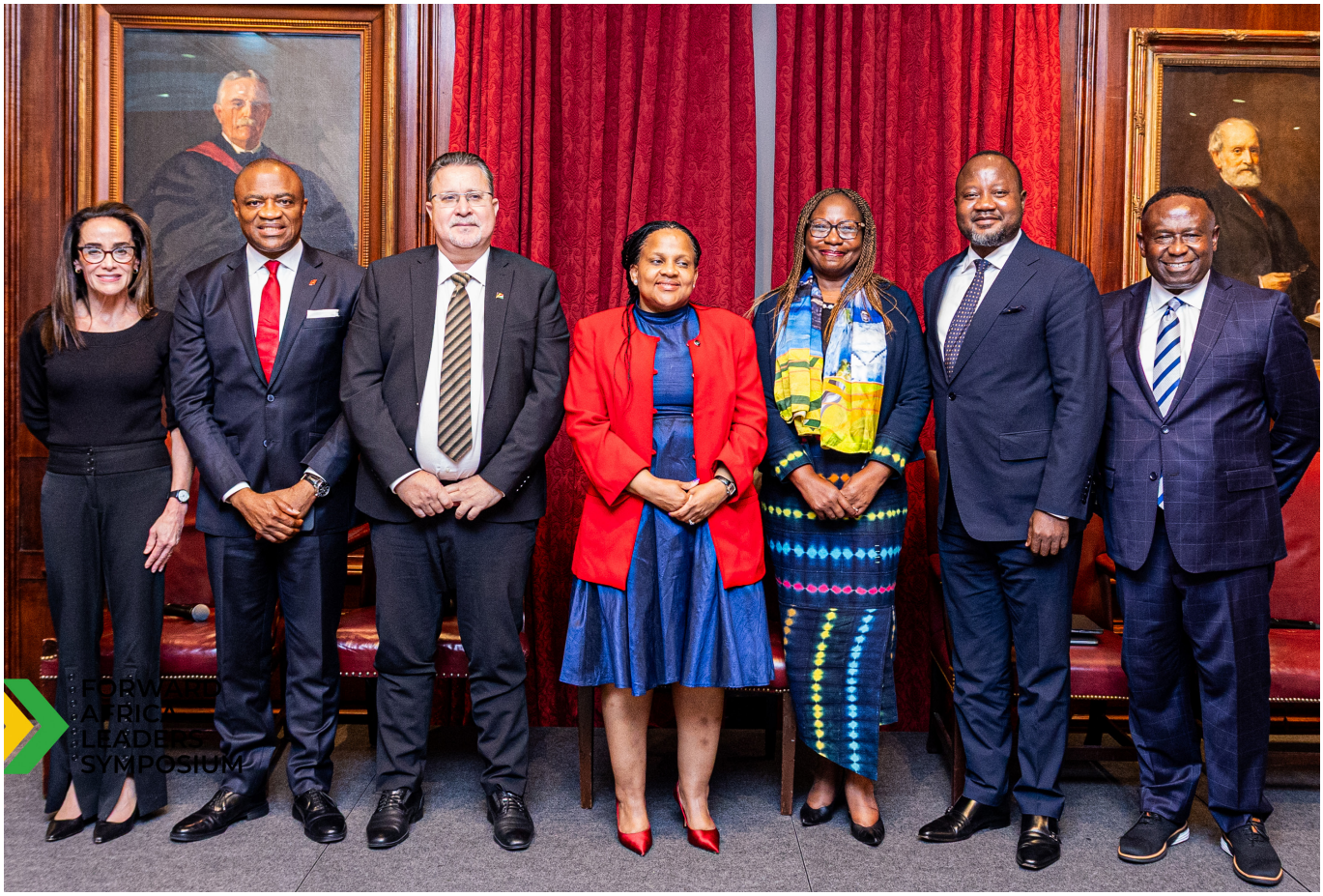
What the next twelve months should look like

Asked to name a single priority for the coming year, panelists converged on mobilising domestic capital and removing regulatory friction.

- **Banji Fehintola (AFC)** called for regulation that allows even a modest share, around ten percent, of Africa's pension funds, insurance assets, sovereign wealth funds and reserves to be deployed into infrastructure.
- **Pierre Laporte (Seychelles)** argued that policy and sector governance, not the availability of money, remain the binding constraint on credit reaching viable projects.
- **Marie-Laure Akin-Olugbade (AfDB)** pointed to the New African Financial Architecture (NAFA), organised around the principles of subsidiarity and complementarity among African development finance institutions, and called on institutional investors to publish what they fund in African infrastructure and agriculture.
- **Boitumelo Mosako (DBSA)** committed to aggressive resource allocation toward project preparation and pipeline development across energy, transport, digital, water and sanitation, health and education.
- **Joe Mensah (Kosmos Energy)** pointed to Aliko Dangote's recent IPO as a signal to encourage diaspora return and investment and closed with a call for accountable leadership across the continent.

Reflection on the Theme

Session III answered the question of what makes a digital frontier investable. Every contributor, from the sovereign blue bond to the first loss credit guarantee vehicle, argued that Africa's digital and integrated economy will be built where mandates are converted into bankable projects: "Capital is not emotional" (AFC), "Having a need is not the same as having an investable project" (AfDB), and the answer to the complaint that there are no bankable projects is to allocate resources to project preparation (DBSA). Sea cables, fibre, data centres and transmission lines were presented as the capital-intensive foundations on which the digital economy depends.



From Assets to Architecture: Connecting the Frontier

"Assets Alone Do Not Make an Economy: What Connects Them Does"

Ms. Nancy Imadi, Moderator

The panel addressed the building of investable systems for Africa's digital and integrated economy, turning to the practical architecture — identity, data and payment systems — needed to connect Africa's individual digital assets into one integrated economy.

> ***By 2050, one in four people on this planet will be African. Assets alone don't make an economy. What connects them does***
>
> Ms. Nancy Imadi
> CONSULTANT WORLD BANK GROUP



A continent that will be home to a quarter of humanity cannot grow on borrowed architecture. For the past decade, she continued, Africa's digital transformation has been a story of individual assets. That work has been necessary, but assets alone do not make an economy. The question before the panel was what that architecture consists of: the governance frameworks, connectivity standards and cross-border rules that would let those assets function as one integrated economy.

Key reflections

Skills, Identity and Sovereign Cloud: Building Cross-Border Rails

Dr. Aristotle Onumo, Director of Special Duties Directorate, National Information Technology Development Agency (NITDA)

Speaking on behalf of the Director-General of NITDA, Dr. Onumo stated that the agency is moving from a regulatory role towards an ecosystem platform for digital transformation, building cross-border rails in three areas: skills, identity and sovereign cloud.

> ***We have developed a digital literacy framework, with a vision that by 2027 at least seventy percent of Nigerians should be digitally literate, rising to ninety five percent by 2030. At least 141 million Nigerians already hold a National Identity Number. We also have the 3 million Technical Talent programme, and we have just signed the instrument creating our National Sovereign Cloud Initiative.***
>
> Dr. Aristotle Onumo
> Director of Special Duties Directorate, National Information Technology Development Agency (NITDA)



On skills, the digital literacy framework sets out required competencies, with the objective that 95% of Nigerians be digitally literate by 2030 and an interim target of 70% by 2027. The framework is being adopted by the Smart Africa Alliance and by smaller countries, so that a digitally skilled person in Nigeria is recognized as such across African countries. On identity, more than 140 million Nigerians already hold a national identity number, giving

solid credentials to those who have been trained. The agency has also recently signed the instrument creating a National Sovereign Cloud Initiative, establishing a platform with the governance and confidence required by investors in such infrastructure, and designed so that other African countries which have yet to develop a sovereign cloud instrument can take advantage of it.

The Case for Harmonised Data Protection

Ms. Immaculate Kassait, Data Protection Commissioner, Republic of Kenya

Commissioner Kassait placed data protection at the centre of trust in the digital economy: without it, people find it very hard to trust what others are doing with their information. She used a domestic analogy to explain why digital trust has lagged behind adoption.

> ***We are okay fencing our homes so our neighbours can't see inside, but in the digital space we are okay sharing all manner of information about our families, and there are people happy to harvest it, analyse it, and make us commodities. Since when did an individual become a commodity, and we're okay with it?***
>
> **Ms. Immaculate Kassait**
> Data Protection Commissioner, Republic of Kenya



She asked what the role of the State is in providing safeguards, noting that too much individual exposure could lead to severe psychological harm. The challenge in Africa is the lack of harmonization. Frameworks exist but the agenda is not carried forward. Regional blocs maintain designated offices for revenue harmonization but have no equivalent for data protection. She pointed to the practical cost of fragmentation for banks operating across borders, where neighbouring countries apply different, and often incompatible, data localisation and residency requirements.

Enforcement capacity is also lacking within the region. Other continents are able to hold multinationals to account because of their numbers. Africa has more than 50 separate regimes, speaking different harmonization languages, and still cannot do so for want of uniformity. She called for a conversation at continental level about a regulatory authority.

No AI Without Data: Why Architecture Is Harder Than Technology

Mr. Gboyega Dada, Chief Digital Transformation Officer, Standard Bank Group

Mr. Dada described modernising systems across the bank's 21 African markets as a lesson in how much of digital transformation is institutional rather than technical.

> ***There is no AI without data, and there is no African model. Every single model we have today is from outside this continent. If we don't have access to data across the fifty four countries that we have, we will continue to be left behind***
>
> **Mr. Gboyega Dada**
> Chief Digital Transformation Officer, Standard Bank Group



Closing the Sovereignty Gap in a Post-Aid Environment

Mr. Jean-Paul Adam, UN Office of the Special Adviser on Africa

Mr. Adam framed Africa's digital challenge as two linked gaps: an information gap and a sovereignty gap.

> ***Can we say today that we have sufficient control over all of our resources as Africans? We can use these technologies to bring informal citizens into the system and make them bankable individually, which makes our countries more bankable. Seventy five percent of all development resources currently being invested in Africa no longer come from outside; we are already in a post-aid environment.***
>
> **Mr. Jean-Paul Adam**
> UN Office of the Special Adviser on Africa



The Plumbing of Intra-African Trade: Payments, Due Diligence and Trade Platforms

Ms. Oluranti Doherty, Managing Director, Export Development, African Export-Import Bank (Afreximbank)

Ms. Doherty closed the panel. Afreximbank, she recalled, is a multilateral trade finance institution owned by African countries and their institutions, established to promote intra- and extra-African trade. Advancing the African Continental Free Trade Area, she said, requires the conversation to become granular, and she set out the digital trade architecture the bank has built to move the AfCFTA from agreement to daily use.

> ***How can African businesses find customers, verify counterparties, access finance, settle payments and meet standards across each member country to trade across borders? The Pan-African Payment and Settlement System facilitates efficient cross-border payments in local currencies. Mansa is a customer due diligence platform that allows businesses to understand who each other is. And our trader platform enables small and medium enterprises to access finance, logistics and market information.***
>
> **Ms. Oluranti Doherty**
> Managing Director, Export Development, African Export-Import Bank (Afreximbank)



- the Pan-African Payment and Settlement System, worked on with UBA, Standard Bank, Standard Chartered and other financial institutions to promote its use by exporters and traders across Africa;
- MANSA, a customer due diligence platform allowing businesses to establish who their counterparties are, strengthening confidence across the continent and making it easier for financial institutions to lend to SMEs;
- a Trade platform, enabling SMEs to access finance, support and logistics.

Reflection on the Theme

Session IV addressed the theme at its most literal. Identity (Nigeria's National Identity Number and digital literacy framework), data (Kenya's case for harmonised protection and Standard Bank's "no AI without data"), sovereignty (the National Sovereign Cloud Initiative and the UN's sovereignty gap) and payments (the Pan-African Payment and Settlement System, MANSA and the trader platform) were presented as the rails that connect individual assets into one integrated economy — confirming the moderator's proposition that "assets alone don't make an economy. What connects them does."

Connecting People to the Frontier: Markets, Women, Youth and SMEs: A Digital Economy for All

Reflections from Dr. Amany Asfour

President, Africa Business Council; Member, FALS Governing Council

Closing the evening on behalf of the private sector, Dr. Asfour spoke as the voice of the continent's private sector, small and medium enterprises, women and youth. The digital economy, she said, is a tool for connecting markets and people, connecting women at the grassroots so that they can trade, connecting youth so that they can promote their enterprises, and connecting SMEs so as to grow intra-African trade.

"Digital economy is not actually only infrastructure and capital. Digital economy is a tool for connecting all of us, connecting markets, connecting people, connecting women at the grassroots to make trade, connecting youth entrepreneurs to promote their enterprises, connecting SMEs to promote our infrastructure and trade."
— Dr. Amany Asfour, President, Africa Business Council

She called for digital tools to be directed at concrete continental priorities: adding value to the roughly thirty percent of Africa's minerals currently exported raw, cultivating more of the continent's arable land rather than importing an estimated 100 billion dollars in food each year, and electrifying the roughly half of Sub-Saharan Africa's population still without reliable power.

She pointed to two mechanisms emerging from the day: the APRM e-governance platform Community of Practice launched earlier in the day, which is to connect policy organs and investors, and a companion investment playbook intended to translate the evening's discussion into bankable projects. A further edition of the symposium was envisaged for the following year, with participants invited to report back on progress against the commitments made.

> ***The Africa we want is integrated, so connectivity will integrate us. It is prosperous, so an economic, informal private sector will make us prosperous. It is peaceful, driven by the citizens of Africa. We are the citizens of Africa***



Dr. Amany Asfour
President, Africa Business Council

Reflection on the Theme

Dr. Asfour brought the theme back to the people the architecture is meant to serve: women at the grassroots, youth entrepreneurs and SMEs. Her call to direct digital tools at value addition, agriculture and electrification tied the evening's governance, finance and data arguments to concrete continental priorities, and her naming of the Community of Practice and the investment playbook gave the conversation its route from architecture to implementation.

Laying the Governance Foundation

Expert Insights from the inaugural Pan-African Community of Practice on E-governance (PaCoPEG)

The APRM held an inaugural meeting to establish the Pan-African Community of Practice on E-Governance (PaCoPEG). The session formed the opening segment of the Forward Africa Leaders Symposium, convened by the APRM as co-host. The discussion, moderated by Fadilah Tchoumba, CEO of the African Business Angel Network (ABAN), brought together technologists, regulators and financiers to examine what responsible AI adoption requires of Africa's infrastructure, governance and data practices.

The agenda provided for a keynote address, opening remarks, the presentation of the e-governance instruments, mandate and terms of reference of the Community of Practice, a high-level dialogue on building Africa's digital governance ecosystem, statements of commitment, the adoption of the terms of reference and of an inaugural communiqué, and the official launch of the Community of Practice.

Key Reflections

Safeguards as Seatbelts: Governance That Lets Innovation Be Trusted

Tobi Kasali, Senior Analyst, ODET

Ms Kasali argued that emerging technologies — artificial intelligence, robotics and digital public infrastructure — accelerate development and that the faster innovation proceeds, the more effective public governance must become. She characterized safeguards protecting rights, privacy, security and human dignity not as constraints but as the seatbelts that allow people and institutions to trust innovation, which in turn enables adoption. Innovation without safeguards, he observed, has eroded trust in a number of countries.

She stressed that the challenges posed by technology belong to no single ministry, institution or country. Cooperation allows States to share knowledge, to avoid one another's mistakes, to inform policy and to implement successfully. The United Nations gives practical expression to that conviction by creating a space in which expertise and lessons can be exchanged and in which policy is applied in practice rather than debated in theory.

She cautioned against rigid uniformity or the imposition of a single model that every country must follow, calling instead for a compatible approach in which each nation acts for itself while remaining able to communicate, trade and share knowledge with its neighbours. Ms Kasali concluded that local capacities must build the solutions and invited participants to use the opportunity to form partnerships and strengthen relationships that already exist.

Digital Sovereignty Is Indivisible from the Sovereignty of African States

Jean-Paul Adam, Director for Policy, Monitoring and Advocacy, UN Office of the Special Adviser on Africa (OSAA)

Mr. Adam conveyed OSAA's support for the initiative and commended the leadership of the APRM, describing peer-level communities of practice as effective instruments available for development, on an approach "by Africans and for Africans". He acknowledged that the continent is off track to meet the 2030 targets, while noting that progress has been recorded on domestic resource mobilization. Rebutting narratives of aid dependency, he recalled that 75% of all development resources currently spent on the ground are mobilized within the continent itself.

He cited a report of the Secretary-General on strategic asset management identifying 2 trillion USD

that can be mobilized internally, for example by directing African pension funds towards investment within Africa and linked this to the initiative on the African Credit Rating Agency and to the de-risking of continental investment.

Mr. Adam described e-governance as ultimately a matter of standards of accountability and of building trust. He cautioned that the digital space is not neutral but highly contested and not only in Africa: there is a tendency to treat democratic backsliding as an African problem when both the opportunities and the challenges associated with digital transformation are global.

Most critically, e-governance concerns the way in which African countries harness their own data to improve access to services, reduce administrative processes, improve revenue collection, strengthen transparency and build public trust. Digital instruments would give a considerably better picture of where financial flows are generated and where they are lost, including through transfer pricing and illicit financial flows. On debt, he observed that one of the largest components of the cost of debt service is the foreign exchange cost and that understanding how debt works is a precondition for addressing it.

He challenged the assumption that Africa is informal and therefore high-risk. The continent is highly connected. E-governance allows the measurement of value created in markets, in sales and in person-to-person exchange that currently goes unrecorded. With a governance framework, citizens can be connected to the services governments provide and to wider access to resources and finance. He concluded that e-governance is among the key instruments allowing Africa to assert its sovereignty and that digital sovereignty is indivisible from the sovereignty of African nation States.

From Technological Consumption to Institutional Capability

Jibril Ibrahim-Kano, Lead E-Governance Expert, APRM

Mr. Ibrahim-Kano presented the mandate and terms of reference of the Community of Practice. Its purpose, he explained, is to provide technical and practical guidance. He identified four structural drivers behind the initiative:

- Current global instruments do not reflect African historical and development realities
- There is disconnect between national governance initiatives and development outcomes
- Technological threats to democratic processes are increasing, including social media manipulation, the risks associated with generative AI, and cyberattacks
- The African Single Digital Market is to be realized by 2030, four years in which to bridge structural barriers in infrastructure and institutional capacity

The core shift, he said, is to move member States from technological consumption towards institutional capability and security. The framework places institutional strength and digital governance at its centre, each reinforcing the others, with the mandate of the APRM at its base and six strategic pillars:

- Public engagement and digital governance
- Human capacity and skills development
- Digital infrastructure and basic enablers
- Institutional coherence and coordination
- Data governance
- Economic nexus and impact on service delivery

Key Themes

Sovereignty in Three Layers: Compute, Capacity and Clear Rules

Joan Manda, Global Lead, Timbuktoo Initiative (UNDP)

Joan, global lead of the Timbuktoo initiative, UNDP's pan-African platform for innovation and the start-up economy, addressed the building of trust in digital systems. She warned that if Africa does not accelerate its efforts on digitalization and artificial intelligence, the continent will be left behind. She described work supporting governments to establish start-up acts: young companies are designing projects and businesses giving access to e-medicine, but the link to the health sector and ministries remains to be made. She set out a three layer model for digital sovereignty, to be addressed simultaneously:

- physical local compute infrastructure
- capacity-building for the institutions that manage that infrastructure
- clear rules, regulations and policy units governing data security

> ***The truth is that you can't have data sovereignty without compute capability owned and operated on the continent. At present, that compute capability is less than one percent of the global total***



Joan Manda

Global Lead, Timbuktoo Initiative (UNDP)

Compute capacity on African soil is under 1%, which forces continental data into offshore cloud hubs.

Owning the Shell Is Not Enough: Sovereignty and Extraterritorial Law

Babacar Seck, Founder and Managing Partner, Askya Investment Partners

Babacar, noted that data governance varies across sectors, particularly in high-sensitivity areas such as health care and finance. Data sovereignty, he emphasized, is not a matter of owning the physical shell of a data centre: where the cloud provider is subject to foreign extraterritorial law, the data is not really sovereign.

> ***It's not just about owning the infrastructure, because you can own the data center, but if it's operated or hosted on a platform where that data can move around or be subject to extraterritorial rules, then that data is not fully sovereign***



Babacar Seck

Founder and Managing Partner, Askya Investment Partners

He raised three practical constraints. Hosting compute nodes and local cloud infrastructure, as required by localization mandates in Nigeria, depends on steady commercial activity. There is a critical shortage of low-level systems and network engineers. Governments should use public procurement to buy from domestic hosting and cloud providers rather than from foreign scalers, so that the local hosting economy can survive. Panelists agreed that compute investment needs to be tied to real demand rather than built speculatively, noting that idle compute capacity fails to generate the jobs, revenue and technical skills that would justify the investment.

A Common African Trust Framework, Not Identical Systems

Gillian Darko, Vice President of Strategy, Yellow Card

Gillian Darko, Vice President of Strategy at Yellow Card, a pan-African cross-border payments and digital asset company reported to have raised 180 million USD, described how regulatory fragmentation paralyses scale. She argued that a common baseline for governance, not identical national systems, is what Africa's fragmented regulatory landscape needs.

> ***African countries do not need to have identical systems. What we're trying to build is a definition of standards and accountability, a common African trust framework***



Gillian Darko
VP of Strategy, Yellow Card

Two baselines were presented as non-negotiable: a common governance baseline establishing standardized identity assurance levels across borders; and clear institutional responsibility, through transparent protocols governing cross-border financial fraud. She outlined several proposed baseline elements: clearly defined rules for data controllers, processors, custodians and regulators; common identity assurance levels; and mutual recognition of digital identities for know your customer (KYC) and know your business (KYB) purposes, within a federated model that allows countries to retain their own underlying systems while sharing verified information.

Know Your Agent: Accountability in the Age of Autonomous AI

Mimi Kufuor, Chief Operating Officer, KoinKoin

Mimi Kufuor, Chief Operating Officer of KoinKoin, a digital exchange, described having built "a Coinbase for Africans by Africans" and identified market fragmentation as the principal risk. Exchange platforms, she noted, are moving rapidly from basic tools towards autonomous AI executing trades. In a fragmented regulatory market, frameworks must therefore move beyond KYC to establish protocols able to determine legal accountability for autonomous AI agents. She extended the governance conversation to AI agents themselves, proposing a "know your agent" standard analogous to KYC and KYB.

> ***What's really going to become increasingly important for any company using AI or agentic agents is to understand the agent, understand what it's doing, understand the task, and ultimately, who's accountable for that."***



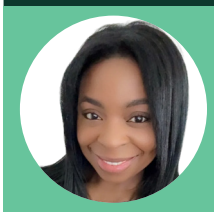
Mimi Kufuor
COO, KoinKoin

No Conversation on AI Without a Conversation on Data

Bukki Fabiyi, Founder & Managing Partner, Centriverse Data Solutions

Bukki Fabiyi, Founder & Managing Partner, Centriverse Data Solutions a data transformation cautioned that conversations about AI in Africa cannot be separated from the underlying quality of the data feeding it.

> ***The conversation about AI shouldn't stop without a conversation about data. Data is a method. We should be thinking about the quality of information that makes up the problem we're trying to solve, not just using AI to cope for the sake of it***



Bukki Fabiyi
Founder & Managing Partner, Centriverse Data Solutions

The Jobs We Are Not Creating: Foresight, Skills and Capacity

Prof Erika Kraemer-Mbula – Professor of Economics and Chair holder of the DSI/NRF Trilateral Research Chair in Transformative Innovation, reframed the continent's AI and employment debate. Where much of the global discourse focuses on jobs AI will eliminate, she argued Africa's more pressing question is about jobs that may never be created in the first place: the issue is not the narrative of AI replacing existing jobs, but the fact that it is changing the conditions under which future jobs would have been created.mented regulatory landscape needs.

She put a direct question to those present: are we training our youth for jobs that will not exist in ten years? She concluded that current systems are not, and should be, and suggested that the question could be turned into an advantage if approached deliberately.

> ***It's about AI changing the conditions under which those jobs would have been created. Our biggest challenge is about the jobs we're not creating, and that takes us to the space of foresight, strategic thinking, capacity building and skills***



Prof Erika Kraemer-Mbula
Prof of Economics & Chair holder of the DSI/NRF Trilateral Research Chair in Transformative Innovation

Policy guide

- **Governance baseline and demographics —** advancing a common African trust framework covering trust, resilience and visibility.
- **Multi-country scaling —** extending distributed governance support to additional countries.
- **Data sovereignty and domestic value retention —** shaping a responsible data transformation approach so that Africa retains more value from its own data rather than exporting raw information and importing finished intelligence and models, a parallel several panelists drew to the continent's history with raw material exports.

Reflection on the Theme

The roundtable gave the evening its governance foundation. Its contributors argued that the next frontier rests on three layers addressed simultaneously–compute, institutional capacity and clear rules and on a common baseline of standards and accountability rather than identical national systems. Ms. Kasali's call for a compatible approach, Ms. Darko's federated trust framework and Mr. Adam's insistence that digital sovereignty is indivisible from the sovereignty of African nation States each anticipate the evening's central move: connecting Africa's individual digital assets into one trusted, interoperable architecture.

Moving the Conversations Forward

1. **PaCoPEG launched.** The APRM e-governance Community of Practice was formally declared launched, with a commitment to champion: a governance baseline (common African trust framework), multi-country scaling and data sovereignty with domestic value retention.

2. **APRM–AUC study.** The APRM is working with the Department of Infrastructure and Energy of the African Union Commission to launch a study on the state of technological diffusion, adoption and innovation across Africa.

3. **New African Financial Architecture.** Within a year the AfDB expects NAFA to have brought more institutional financing into infrastructure; institutional investors are called on to publish what they fund in African infrastructure and agriculture.

4. **Domestic capital.** Regulation allowing around ten percent of Africa's pension funds, insurance assets, sovereign wealth funds and reserves to be deployed into infrastructure (AFC).

5. **Project preparation.** DBSA's commitment to aggressive resource allocation toward project preparation and pipeline development.

6. **Continental data protection.** A call for a conversation at continental level about a regulatory authority for data protection (Kenya).

7. **Next edition.** A further edition of the symposium is envisaged for the following year, with participants invited to report back on progress against the commitments made.

Appendix — Speaker Reference

Speaker	Title and organisation
H.E. Dr. Patrick Herminie	President, Africa Business Council; Member, FALS Governing Council
H.E. Amb. Marie-Antoinette Rose-Quatre	Executive Director and founding convener, FALS
H.E. Amb. Selma Malika Haddadi	Managing Director, Export Development, Afreximbank
H.E. Ms Lerato Dorothy Mataboge	Dr. Aristotle Onumo, Director of Special Duties Directorate, National Information Technology Development Agency (NITDA)
Hon. Pierre Laporte	Data Protection Commissioner, Republic of Kenya
Marie-Laure Akin-Olugbade	Chief Digital Transformation Officer, Standard Bank Group
Banji Fehintola	Professor of Economics and Chair holder of the DSI/NRF Trilateral Research Chair in Transformative Innovation
Oliver Alawuba	Enterprise cloud specialist advising African AI startups
Boitumelo Mosako	Vice President of Strategy, Yellow Card
Joe Mensah	Chief Operating Officer, KoinKoin
Dr. Amany Asfour	President, Africa Business Council; Member, FALS Governing Council
Hannah Awuku	Executive Director and founding convener, FALS
Oluranti Doherty	Managing Director, Export Development, Afreximbank
Dr. Aristotle Onumo	Dr. Aristotle Onumo, Director of Special Duties Directorate, National Information Technology Development Agency (NITDA)
Immaculate Kassait	Data Protection Commissioner, Republic of Kenya
Gboyega Dada	Chief Digital Transformation Officer, Standard Bank Group
Prof Erika Kraemer-Mbula	Professor of Economics and Chair holder of the DSI/NRF Trilateral Research Chair in Transformative Innovation
Babacar Seck	Enterprise cloud specialist advising African AI startups
Gillian Darko	Vice President of Strategy, Yellow Card
Mimi Kufuor	Chief Operating Officer, KoinKoin
Bukki Fabiyi	Founder & Managing Partner, Centriverse Data Solutions
K Riva Levinson	President and CEO, KRL International LLC
Nancy Imadi	Moderator

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