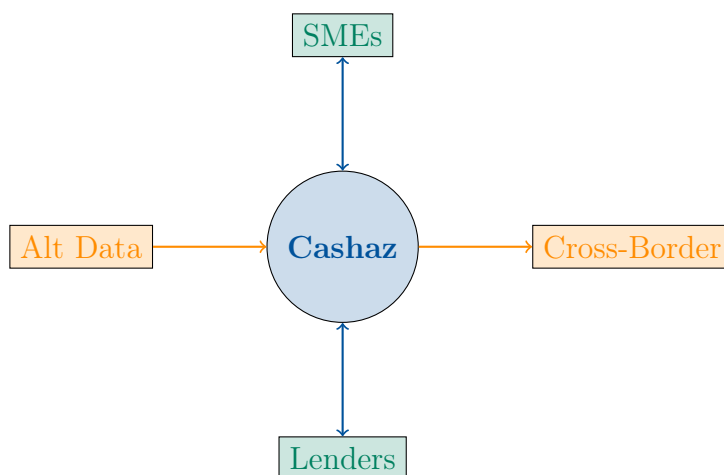


# Cashaz

## Continental SME Credit Passport System

Unlocking \$330 Billion in African SME Financing  
Through Cross-Border Credit Portability

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# 1 Executive Summary

African Small and Medium Enterprises face a \$330 billion annual financing gap, primarily because traditional credit assessment methods fail to capture their actual creditworthiness. Most African SMEs operate in cash-based economies with limited formal financial records, yet they maintain rich payment histories across mobile money platforms, utility systems, and supplier networks that remain invisible to lenders.

Cashaz transforms this challenge into opportunity by creating the world's first continental credit passport system specifically designed for African markets. Our solution aggregates alternative data sources into portable, verifiable credit profiles that SMEs control and can share across borders and financial institutions.

The innovation lies not just in alternative credit scoring, but in creating a federated verification network that enables credit reputation portability across African countries while respecting data sovereignty and privacy rights. This approach recognizes that African economic integration requires financial solutions that work across diverse regulatory environments and technological capabilities.

## Projected Impact by 2027

- **100,000 SMEs** with verified credit passports across 5+ African countries
- **\$50 million** in additional financing unlocked for previously unbankable businesses
- **75% reduction** in loan processing time for participating financial institutions
- **Cross-border trade facilitation** through portable credit verification

# 2 Problem Statement and Market Opportunity

## 2.1 The African SME Financing Challenge

Understanding why African SMEs struggle to access credit requires examining how traditional banking systems approach risk assessment. Conventional credit evaluation relies heavily on formal financial records, bank statements, and credit bureau data that simply do not exist for most African small businesses.

Consider a typical SME in Lagos, Nairobi, or Accra. This business might process thousands of dollars monthly through mobile money, maintain consistent utility payments, and have strong supplier relationships spanning multiple countries. Yet when approaching a bank for growth capital, they appear as high-risk prospects due to lack of formal documentation. This creates a paradox where operationally strong businesses cannot access the capital needed for expansion.

The geographic fragmentation compounds this problem. An SME that builds excellent credit reputation in Kenya effectively starts from zero when seeking to expand operations to Tanzania or Nigeria. Their payment history, business relationships, and operational track record become invisible across borders, forcing them to rebuild credibility in each new market.

Traditional credit bureaus, where they exist in Africa, focus primarily on formal sector employees and established corporations. They lack the infrastructure and data sources necessary to assess SME creditworthiness accurately. This gap has persisted despite the continent's rapid adoption of digital financial services that could provide the missing credit

signals.

## 2.2 The Digital Infrastructure Opportunity

Africa's unique digital transformation creates unprecedented opportunities for alternative credit assessment that do not exist in more mature markets. The continent's leapfrog adoption of mobile technology has created comprehensive digital payment ecosystems that capture detailed behavioral data about business operations.

Mobile money platforms like M-Pesa, Orange Money, and MTN Mobile Money have achieved penetration rates exceeding traditional banking in many countries. These systems process millions of transactions daily, creating detailed records of payment patterns, transaction frequencies, and business relationships. This data provides insights into business health and financial behavior that traditional credit assessment methods cannot capture.

The digitization of utility payments, supplier transactions, and government services creates additional data streams that demonstrate business stability and payment reliability. Regular electricity payments indicate operational consistency. Timely telecommunications bills suggest active business communications. Tax payment records demonstrate formal business participation and compliance.

Most importantly, these digital systems operate across traditional banking boundaries, creating opportunities for comprehensive credit assessment that incorporates multiple data sources. An SME's complete financial behavior becomes visible when mobile money transactions, utility payments, and business-to-business transfers are analyzed collectively.

## 3 Solution Architecture and Innovation

### 3.1 Core Innovation: User-Controlled Credit Passports

Cashaz introduces a fundamentally different approach to credit information management. Rather than centralizing credit data in traditional bureau systems, our solution creates user-controlled digital passports that individuals own and manage. This paradigm shift addresses both the technical challenges of credit assessment and the trust issues that prevent SMEs from sharing financial information.

The credit passport concept recognizes that SMEs need portable, verifiable credentials that work across multiple countries and financial institutions. Just as a physical passport enables international travel by providing verified identity credentials, the Cashaz credit passport enables financial mobility by providing verified creditworthiness credentials.

Each credit passport contains not just a credit score, but a comprehensive risk assessment with explanatory factors that help lenders understand the reasoning behind credit decisions. This transparency builds trust with both SMEs and lenders by making the assessment process understandable and actionable.

The user control mechanism ensures that SMEs decide exactly what information to share with which lenders for what purposes and how long. This granular consent management builds confidence in the system while ensuring compliance with emerging data protection regulations across African jurisdictions.

### Technical Innovation Framework

**Alternative Data Integration:** Sophisticated adapters connect to mobile money platforms, utility companies, and business networks to capture comprehensive financial behavior patterns that traditional credit systems miss.

**Federated Verification:** Cross-border verification network enables secure validation of credit credentials without centralizing sensitive data or violating national sovereignty requirements.

**Privacy-Preserving Analytics:** Advanced cryptographic techniques allow credit verification across borders while protecting underlying personal financial data from exposure.

**Multi-Channel Access:** USSD, mobile apps, and web interfaces ensure accessibility across Africa's diverse technological landscape, from basic feature phones to smartphones.

## 3.2 Federated Cross-Border Architecture

The cross-border verification system represents a significant architectural innovation that enables credit reputation portability while respecting national sovereignty and regulatory requirements. This federated approach allows independent country deployments to securely verify credit information without centralizing sensitive data in any single location.

Understanding how this works requires thinking about credit verification differently than traditional centralized systems. Instead of storing all credit information in one database, Cashaz creates a network of country-level nodes that can cryptographically verify credit credentials without exposing the underlying financial data.

When an SME from Kenya seeks financing in Nigeria, the Nigerian lender can verify the authenticity and validity of the Kenyan credit passport without accessing the detailed transaction history or personal financial information that created that passport. This verification provides confidence in the credit assessment while protecting individual privacy.

The federated architecture also provides resilience against various failure modes. Individual country nodes can operate independently, ensuring that domestic credit assessment continues even if cross-border connections are temporarily unavailable. This independence also accommodates different regulatory requirements and data residency mandates across African countries.

The cryptographic verification protocols ensure that credit passports cannot be forged or manipulated while in transit between countries. Each verification request and response includes digital signatures that prove authenticity and detect any tampering attempts. This security framework builds trust between country nodes and enables reliable cross-border verification.

## 3.3 Alternative Credit Scoring Innovation

The credit scoring engine transforms diverse financial behavioral data into reliable credit assessments using machine learning models specifically trained on African SME patterns. This approach recognizes that traditional credit scoring algorithms, developed for mature banking markets, fail to capture the signals that predict creditworthiness in African contexts.

Alternative data sources provide insights that conventional financial records cannot match. Mobile money transaction frequency indicates business activity levels and cash flow consistency. Utility payment timeliness demonstrates operational stability and payment discipline. Supplier relationship diversity suggests business network strength and operational resilience.

The scoring algorithms account for seasonal business patterns common in African markets. Agricultural enterprises experience predictable revenue cycles tied to planting and harvest seasons. Retail businesses see increased activity during religious holidays and back-to-school periods. Service providers often experience variations tied to salary payment schedules and economic cycles.

Geographic and cultural context factors into the scoring models to ensure fair assessment across different African markets. Economic conditions, infrastructure availability, and business practice variations are incorporated to prevent bias against SMEs operating in challenging environments.

The machine learning approach continuously improves as more data becomes available and payment outcomes are observed. This iterative refinement ensures that scoring accuracy increases over time while adapting to changing economic conditions and business patterns.

## 4 Implementation Strategy and Feasibility

### 4.1 Phased Market Entry Approach

Cashaz implementation follows a carefully planned three-phase approach that validates core assumptions while building toward continental scale. This strategy recognizes that sustainable technology adoption in African markets requires demonstrating value at each stage while building the partnerships necessary for broader deployment.

Phase One focuses on establishing proof of concept in mature mobile money markets. Kenya and Nigeria provide ideal starting points due to their sophisticated digital payment ecosystems, regulatory frameworks supportive of fintech innovation, and large SME populations. This phase validates the core credit scoring approach and user experience design while building initial partnerships with mobile money operators and financial institutions.

The technical foundation established in Phase One includes user authentication systems optimized for African mobile networks, data integration frameworks that accommodate varying API capabilities across providers, and basic consent management systems that meet emerging privacy regulations. USSD interfaces ensure accessibility for users with basic mobile phones, while mobile applications serve smartphone users in urban areas.

Phase Two expands the solution to additional countries while introducing cross-border verification capabilities. This expansion validates the federated architecture approach and demonstrates the value proposition of portable credit credentials. Integration with additional data sources, including utility companies and government systems, enriches credit assessments while proving the platform's flexibility.

The cross-border verification network becomes operational during Phase Two, enabling SMEs to leverage credit reputation built in one country when expanding to another. This capability provides tangible business value that justifies continued platform adoption while demonstrating the unique benefits of the Cashaz approach.

Phase Three achieves continental scale through systematic expansion across African markets. Advanced analytics capabilities provide insights that benefit both SMEs and lenders. Regulatory compliance frameworks accommodate the diverse requirements across different jurisdictions. The platform becomes recognized infrastructure for SME credit assessment across the continent.

## 4.2 Partnership and Integration Strategy

Success requires strategic partnerships across multiple stakeholder categories, each providing essential capabilities for comprehensive credit assessment. Mobile money operators provide access to transaction data that forms the foundation of alternative credit scoring. Utility companies contribute payment history data that demonstrates business operational stability. Financial institutions validate the credit assessment approach through pilot lending programs.

Mobile money partnerships focus on mutual value creation rather than simple data access. Cashaz provides mobile money operators with insights into user financial health and business performance that can inform their own product development and risk management strategies. This approach creates sustainable partnerships that benefit all parties while ensuring continued data access.

Financial institution partnerships begin with progressive lenders interested in expanding SME portfolios through improved risk assessment. Pilot programs allow banks and microfinance institutions to test the Cashaz approach with limited risk while demonstrating improved loan performance. Success with early adopters creates case studies that accelerate broader financial institution adoption.

Regulatory partnerships ensure compliance while influencing policy development that supports financial inclusion objectives. Active engagement with central banks and financial regulators across African countries builds understanding of the Cashaz approach while addressing potential concerns about data privacy and cross-border financial information sharing.

Technology partnerships provide specialized capabilities that accelerate development and ensure reliability. Cloud infrastructure providers offer the scale and geographic distribution necessary for continental deployment. Security firms provide specialized expertise in financial services cybersecurity and fraud prevention.

### Key Partnership Categories and Value Propositions

**Mobile Money Operators:** Enhanced user insights and risk management capabilities in exchange for transaction data access and platform integration support.

**Financial Institutions:** Improved SME credit assessment and reduced processing times in exchange for pilot lending programs and market validation.

**Utility Companies:** Customer payment behavior insights and reduced collection costs in exchange for payment history data sharing.

**Regulators:** Enhanced financial inclusion monitoring and cross-border coordination in exchange for compliance leadership and policy input.

## 5 Technology Foundation and Scalability

### 5.1 Cloud-Native Architecture for African Infrastructure

The technical architecture addresses the unique challenges of deploying financial services across Africa's diverse infrastructure landscape. Internet connectivity varies significantly between urban centers and rural areas. Device capabilities range from basic feature phones to latest-generation smartphones. Regulatory requirements differ substantially between countries with varying levels of financial services sophistication.

Cloud-native deployment strategies enable automatic scaling based on demand patterns that vary significantly across African markets. Urban areas experience high-frequency API usage during business hours, while rural regions rely more heavily on USSD interfaces that operate effectively over basic mobile networks. The architecture accommodates these usage patterns while maintaining consistent performance standards.

Edge computing capabilities place processing power closer to users in major African cities to reduce latency and improve user experience. Caching strategies optimize for mobile network conditions where bandwidth may be limited or expensive. Circuit breakers and graceful degradation ensure service availability even when individual components experience issues.

Database strategies balance performance requirements with data residency mandates that vary across African jurisdictions. Distributed architectures enable in-country data storage while supporting cross-border verification capabilities. Encryption and security frameworks protect sensitive financial information while enabling the data sharing necessary for credit assessment.

The microservices approach enables independent scaling and deployment of different system components. User authentication services can scale differently than credit scoring engines based on actual usage patterns. Data aggregation services can be optimized for the specific integration requirements of different countries and data sources.

### 5.2 Security and Privacy Framework

Security architecture addresses both technical threats and the trust challenges that prevent SMEs from sharing financial information. Multi-layered security controls provide redundant protection against various attack vectors while maintaining the user experience quality necessary for broad adoption.

Authentication systems accommodate the realities of African mobile networks where SMS delivery can be unreliable and voice calls may be necessary for verification. Multi-factor authentication approaches balance security requirements with usability constraints. Device fingerprinting and behavioral analytics detect potentially fraudulent access attempts while accommodating legitimate usage patterns.

Data encryption strategies protect sensitive financial information throughout its lifecycle from collection through storage to sharing. Field-level encryption ensures that even database administrators cannot access sensitive personal information without proper authorization. Encryption key management accommodates the multi-country deployment requirements while maintaining security standards.

Privacy protection goes beyond technical security to address the fundamental trust issues that prevent financial data sharing. User consent management provides granular control over what information is shared with which parties for what purposes and how



long. Transparent privacy policies and data handling practices build confidence in the platform while ensuring compliance with emerging data protection regulations.

Cross-border privacy protection becomes particularly important as credit verification occurs between different jurisdictions with varying privacy requirements. Cryptographic verification protocols enable credit confirmation without exposing underlying personal financial data. This approach protects individual privacy while enabling the cross-border verification capabilities that create value for SMEs expanding across African markets.

## 6 Business Model and Sustainability

### 6.1 Revenue Model and Market Economics

The Cashaz business model creates value for multiple stakeholders while ensuring long-term financial sustainability. Revenue streams are diversified across verification fees, premium services, and data insights to reduce dependence on any single source while aligning incentives with user success.

Verification fees form the primary revenue stream, with financial institutions paying for access to verified credit passport information. Fee structures scale based on verification complexity and data richness, ensuring affordability for smaller lenders while generating appropriate revenue from comprehensive credit assessments. Volume-based pricing encourages broader adoption while providing economies of scale benefits.

Premium services include advanced analytics, industry benchmarking, and custom risk models that provide additional value to sophisticated financial institutions. These services leverage the aggregated data and analytical capabilities of the platform to provide insights that individual lenders cannot generate independently. Subscription-based pricing provides predictable revenue streams while encouraging long-term partnerships.

Data insights represent a significant long-term opportunity as aggregated, anonymized information becomes valuable to policy makers, researchers, and economic development organizations. These insights can inform financial inclusion policies, economic development strategies, and market analysis while maintaining strict privacy protections for individual users.

Platform fees for cross-border verifications and premium features create additional revenue opportunities that scale with the platform's geographic expansion. As more countries join the verification network, the value and usage of cross-border capabilities increase, generating revenue growth that supports continued expansion.

### 6.2 Social Impact and Financial Inclusion

Beyond financial returns, Cashaz creates substantial social and economic impact by increasing financial inclusion across African markets. SMEs gaining access to credit can expand operations, hire additional employees, and contribute more significantly to economic growth. This impact multiplies as businesses expand across borders using portable credit credentials.

Financial inclusion extends beyond individual businesses to strengthen entire economic ecosystems. When SMEs can access appropriate financing, they can better serve their customers, pay suppliers more reliably, and invest in improved capabilities. This creates positive feedback loops that benefit entire communities and economic sectors.

Cross-border trade facilitation represents a particularly significant impact opportunity. SMEs that can leverage credit reputation across borders can expand markets, diversify supply chains, and participate more effectively in regional value chains. This capability supports African economic integration objectives while creating new opportunities for business growth.

The platform's emphasis on user-controlled data and transparent credit assessment helps build financial literacy and business management capabilities among SME owners. Understanding what factors contribute to creditworthiness encourages better financial practices and business planning. This educational impact creates long-term benefits that extend beyond immediate credit access.

## 7 Regulatory Framework and Compliance

### 7.1 Cross-Border Regulatory Strategy

Operating across multiple African jurisdictions requires sophisticated regulatory strategy that respects national sovereignty while enabling cross-border functionality. This approach recognizes that financial regulations serve important purposes including consumer protection, systemic risk management, and economic policy implementation.

The federated architecture design accommodates different regulatory requirements by enabling country-specific implementations that can interoperate through standardized verification protocols. Each country node can implement local regulatory requirements while participating in the broader verification network. This flexibility enables compliance with diverse regulations while maintaining cross-border capabilities.

Data residency requirements are addressed through distributed architecture that stores sensitive personal data within appropriate jurisdictions while enabling verification across borders. Cryptographic techniques allow verification of credit credentials without transferring underlying personal financial data between countries. This approach satisfies data residency mandates while enabling cross-border verification capabilities.

Regulatory engagement focuses on education and collaboration rather than simple compliance. Financial regulators across African countries share common objectives around financial inclusion and economic development. Cashaz supports these objectives by providing tools that enable more effective SME credit assessment while maintaining appropriate consumer protections.

Policy influence opportunities arise as regulators recognize the potential of alternative credit assessment approaches. Cashaz can provide data and insights that inform policy development around financial inclusion, cross-border payments, and economic integration. This thought leadership position creates favorable regulatory environments while supporting broader African development objectives.

### Regulatory Compliance Framework

**Data Protection:** Privacy-by-design architecture ensures compliance with existing and emerging data protection regulations across African jurisdictions.

**Financial Services:** Engagement with central banks and financial regulators ensures compliance with financial services regulations while influencing supportive policy development.

**Cross-Border:** Federated architecture respects national sovereignty while enabling secure cross-border verification capabilities that support regional economic integration.

**Consumer Protection:** Transparent credit assessment and user control mechanisms exceed consumer protection requirements while building trust and adoption.

## 8 Success Metrics and Validation Framework

### 8.1 Comprehensive Impact Measurement

Success measurement for Cashaz encompasses technical performance, business outcomes, and social impact across multiple dimensions. This comprehensive approach ensures that the platform delivers value to all stakeholders while maintaining the reliability and security required for financial services.

User adoption metrics track not just registration numbers but engagement depth and retention rates. Active users who regularly update their credit passports and share information with lenders indicate genuine value creation. Credit passport completion rates measure the platform's ability to generate meaningful credit assessments from available data sources.

Financial impact metrics measure the actual credit access improvements achieved through the platform. Total loan value facilitated through Cashaz demonstrates direct business impact. Average loan approval rates for platform users compared to traditional applicants show the effectiveness of alternative credit assessment approaches. Loan processing time reductions measure operational efficiency improvements for financial institutions.

Cross-border functionality metrics validate the unique value proposition of portable credit credentials. Cross-border verification success rates and processing times demonstrate technical performance. The number of SMEs successfully using credit reputation across borders measures real-world business impact. Growth in cross-border trade financing through the platform indicates broader economic benefits.

Technical performance metrics ensure that the platform meets the reliability and speed requirements for financial services. API response times, system uptime, and data synchronization success rates provide operational indicators. Security incident frequency and resolution times measure the effectiveness of security frameworks. Data quality metrics ensure that credit assessments rely on accurate information.

### 8.2 Market Validation Approach

Market validation follows a systematic approach that builds evidence for the Cashaz value proposition while identifying areas for improvement. This process recognizes that

successful fintech adoption requires proving value to multiple stakeholder groups with different success criteria.

SME validation focuses on user experience, value perception, and behavioral change. User satisfaction surveys measure platform usability and perceived value. Credit score improvement tracking shows whether platform usage leads to better credit profiles over time. Business growth metrics for platform users indicate whether improved credit access translates to real business expansion.

Lender validation measures risk assessment improvement and operational efficiency gains. Default rate comparisons between Cashaz-assessed and traditionally-assessed loans demonstrate credit scoring effectiveness. Processing time reductions and cost savings measure operational benefits. Loan portfolio growth in SME segments indicates increased lender confidence in alternative credit assessment.

Regulatory validation ensures that the platform meets compliance requirements while supporting financial inclusion objectives. Regulatory approval processes provide formal validation of compliance frameworks. Policy influence opportunities demonstrate thought leadership in financial inclusion approaches. Academic research partnerships provide independent validation of impact claims.

Market validation results inform continuous platform improvement while building evidence for broader market expansion. Successful validation in initial markets creates case studies that accelerate adoption in new markets. Regulatory approval in leading markets facilitates expansion to markets with similar regulatory frameworks.

Table 1: Key Performance Indicators by Stakeholder

Stakeholder	Primary Metrics	Success Indicators	Timeline
<b>SME Users</b>	Credit passport completion, loan approval rates, business growth	80% completion rate, 2x approval rate improvement	6-12 months
<b>Lenders</b>	Default rate reduction, processing time, portfolio growth	30% lower defaults, 75% faster processing	12-18 months
<b>Regulators</b>	Compliance metrics, financial inclusion indicators	Full compliance, 25% inclusion increase	18-24 months
<b>Platform</b>	User growth, revenue, cross-border usage	100K users, sustainable revenue, 5 countries	24 months

## 9 Future Vision and Scaling Potential

### 9.1 Continental Scale Impact

The long-term vision for Cashaz extends beyond credit assessment to become foundational infrastructure for African economic integration. As SMEs gain access to credit and grow their businesses, the platform can evolve to support additional financial services that further accelerate economic development across the continent.

Insurance products represent a natural extension of the credit assessment capabilities. The same alternative data sources that predict credit behavior can inform insurance risk

models for business interruption, equipment, and liability coverage. SMEs that struggle to access both credit and insurance can benefit from integrated solutions that address multiple financial needs.

Trade finance capabilities can leverage cross-border verification infrastructure to facilitate international commerce. SMEs expanding across African markets need financing solutions that work across borders and currencies. The credit reputation portability enabled by Cashaz creates opportunities for more sophisticated trade finance products that support regional economic integration.

Investment products become accessible as SMEs develop stronger financial profiles through platform participation. Business savings accounts, investment opportunities, and growth financing can be offered to SMEs that demonstrate financial sophistication through credit passport management. This progression supports business development while creating additional revenue opportunities.

The platform's data and analytical capabilities position it to become a crucial source of economic intelligence for policy makers and development organizations. Aggregated insights about SME financial behavior, cross-border trade patterns, and credit market dynamics can inform economic policy and development strategy across African countries.

## 9.2 Global Financial Inclusion Leadership

Cashaz represents an opportunity for African countries to lead global innovation in financial inclusion rather than simply adopting solutions developed for other markets. The unique characteristics of African digital infrastructure and economic conditions create opportunities for breakthrough approaches that could influence financial inclusion strategies worldwide.

The alternative credit assessment approaches pioneered in African markets may prove valuable in other emerging economies facing similar challenges with formal financial records and traditional credit bureau systems. The federated verification architecture could inform cross-border financial cooperation in other regions seeking to balance data privacy with economic integration.

Technology transfer opportunities arise as the platform demonstrates success in African markets. Other regions with large informal economies and limited traditional banking infrastructure could benefit from similar approaches adapted to local conditions. This potential creates opportunities for platform licensing and technology partnership beyond African markets.

Research and development partnerships with international development organizations can validate and refine the approaches pioneered by Cashaz. Academic collaboration provides independent assessment of impact while contributing to global knowledge about effective financial inclusion strategies. This thought leadership position enhances platform credibility while supporting broader development objectives.

The success of Cashaz in enabling SME credit access and cross-border trade could demonstrate the potential of African fintech innovation to address global challenges. This leadership position creates opportunities for African countries to influence international financial policy while attracting investment in domestic innovation ecosystems.

## 10 Conclusion and Call to Action

Cashaz represents more than a technological solution to African SME financing challenges. It embodies a vision for African economic integration and entrepreneurial empowerment that recognizes the continent's unique digital infrastructure as a foundation for breakthrough financial inclusion approaches.

The strategic importance of this initiative extends beyond immediate business impact to broader objectives around African economic development and global financial inclusion leadership. By solving the credit assessment challenges that prevent SME access to financing, Cashaz enables business growth that creates employment, strengthens communities, and contributes to economic development across African countries.

The cross-border capabilities address fundamental barriers to African economic integration by enabling businesses to leverage reputation and relationships across national boundaries. This functionality supports trade facilitation and market expansion that benefits individual entrepreneurs while contributing to broader regional economic cooperation objectives.

The innovation potential demonstrated by Cashaz provides evidence of African capacity to develop breakthrough solutions for global challenges. Success in African markets creates opportunities to influence international financial inclusion approaches while demonstrating the value of investing in African innovation ecosystems.

### G20 TechSprint Alignment and Impact Potential

**Financial Inclusion:** Directly addresses G20 objectives for expanding access to financial services among underserved populations through innovative alternative credit assessment.

**Cross-Border Payments:** Enables SME access to cross-border financing and trade facilitation through portable credit verification infrastructure.

**Digital Innovation:** Demonstrates African leadership in fintech innovation while creating solutions applicable to similar challenges in other emerging markets.

**Economic Development:** Supports broader G20 objectives for sustainable economic growth through SME empowerment and regional economic integration.

The path forward requires continued collaboration among mobile money operators, financial institutions, regulators, and development organizations committed to African economic advancement. The technical foundation and business model outlined in this proposal provide a roadmap for implementation, but success depends on partnership and shared commitment to the vision of African entrepreneurial empowerment.

The opportunity is significant, the technology is feasible, and the need is urgent. African SMEs represent tremendous economic potential that remains largely unrealized due to credit access barriers that Cashaz can address. The time for action is now, and the foundation for success is strong.

We invite G20 stakeholders to support this initiative through funding, partnership, and policy advocacy that recognizes the potential of African-led innovation to address global financial inclusion challenges. Together, we can unlock the economic potential of African entrepreneurship while demonstrating new approaches to financial inclusion that benefit similar communities worldwide.