

Innovation, Scale & New Delivery Models

Transforming Market Systems for Resilience & Inclusion



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Africa is Rising

Rapid growth in innovation ecosystems

- Startups expanding rapidly
- Increase in digital hubs
- Growth in research institutions

Strong sector gaining momentum

- Agriculture
- Health
- Energy
- Financial Services

Key growth drivers

- **Youth & Demographics** (*Over 60% of Africa's population is under 25 years*)
- **Digital Penetration**
 - ✓ Internet users in Sub-Saharan Africa grew 115% (2016 to 2021)
 - ✓ Active mobile-money accounts grew from 200M to 337M(2020 to 2023)
- **Innovation Infrastructure**
 - ✓ Technology hubs increased from 260 (2013) to 820 (2023)
- **Investment & Deep Tech**
 - ✓ Fintech startups raised US\$2.7B(Jul 2021 to Jul 2023)
 - ✓ 669 AI-focused companies across 54 African countries

Innovation, Scale & New Delivery Models in Africa

Rapid growth of African startups, tech hubs and digital ecosystems

Strong innovation across agriculture, health, energy and finance

Youth and rising digital access driving transformation

Scalable examples: e-Soko, DigiFarm, M-Pesa, Paga, M-KOPA, Bboxx

Key drivers: mobile/fintech leadership, renewable energy, AI & agritech

Barriers to Scaling African Innovations

- **Funding fragmentation:** too many pilots, weak donor coordination, minimal scale-stage support
- **Policy & certification delays:** slow agri-tech and health approvals; weak IP enforcement
- **Poor local adaptation:** imported solutions ignoring community context and real market needs
- **Limited business support:** weak incubation, scarce mentorship, few scale-focused accelerators
- **Skills gaps:** shortages in digital, green and STEM talent; rural youth/women face digital divides
- **Market access constraints:** poor logistics, costly last-mile reach, weak rural payment systems

Digital Innovations Transforming Africa

Africa has the world's fastest-growing mobile market and a young, digital-first population increasing adoption. Digital innovations and scaling through the same is inevitable.

Agriculture

- e-Vouchers (Zambia), digital advisory (Kenya, Malawi), satellite crop monitoring

Health

- Telemedicine (Rwanda, Kenya), digital health records, AI diagnostics

Finance

- M-Pesa, mobile micro-lending, digital wallets reaching rural communities

Energy

- PAYGo solar, mini-grids, smart metering

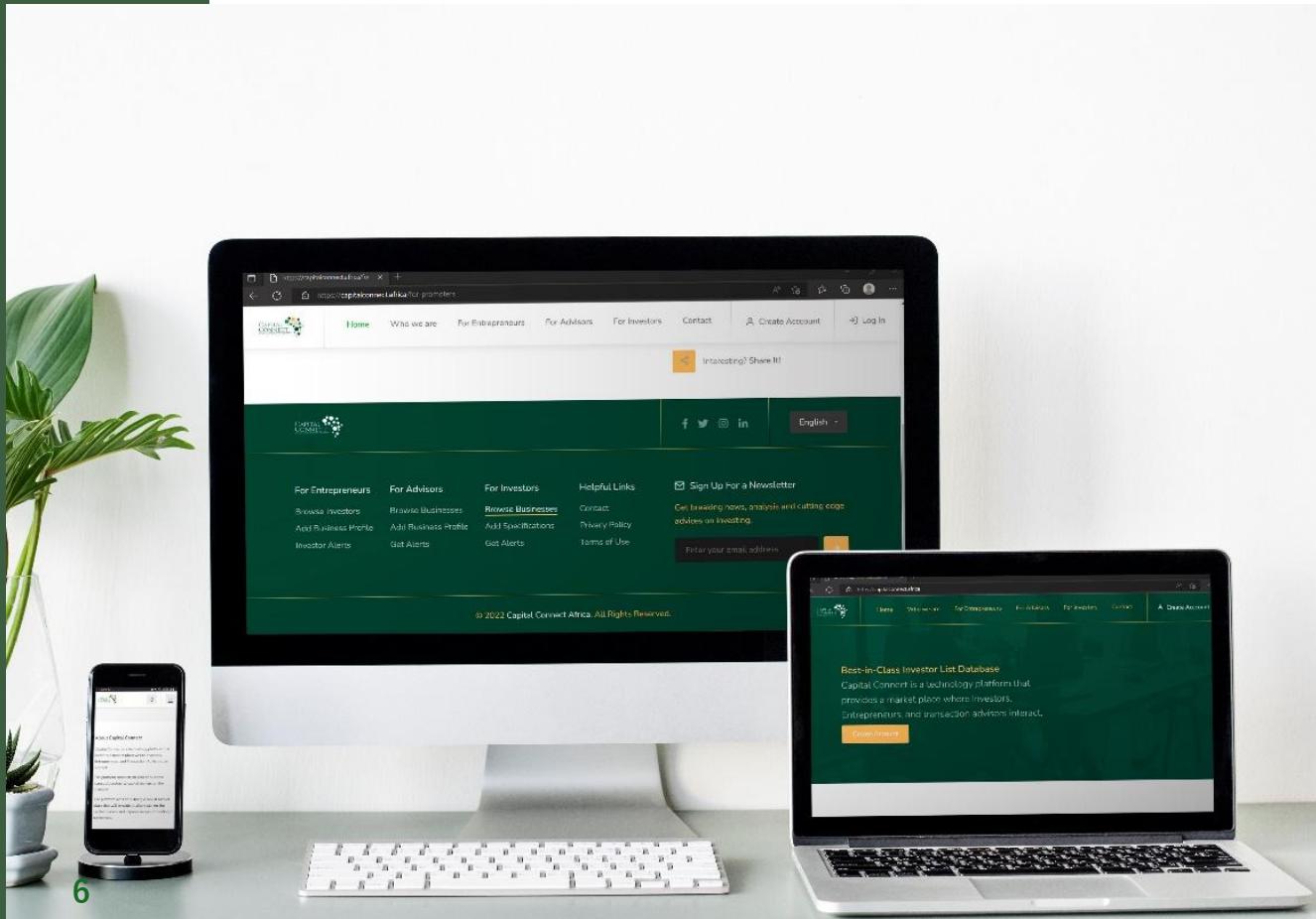
Advisory

- www.capitalconnect.africa A case Study

Capital Connect Africa

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Capital Connect is a Raisin Capital Product
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Accelerating African SMEs' Access to Finance through a Verified Digital Platform.

CC is focused on accelerating capital access for SMEs

SMEs account for over 90% of African businesses, employing 60% of the workforce and contributing more than 50% to GDP. However, 40% of SMEs in developing countries face financing challenges due to limited collateral or cash flow data, making them appear high-risk to financial institutions



Africa is home to ~**44 million** MSMEs, almost all of which are micro.



Providing **80%** of employment to especially women and youth



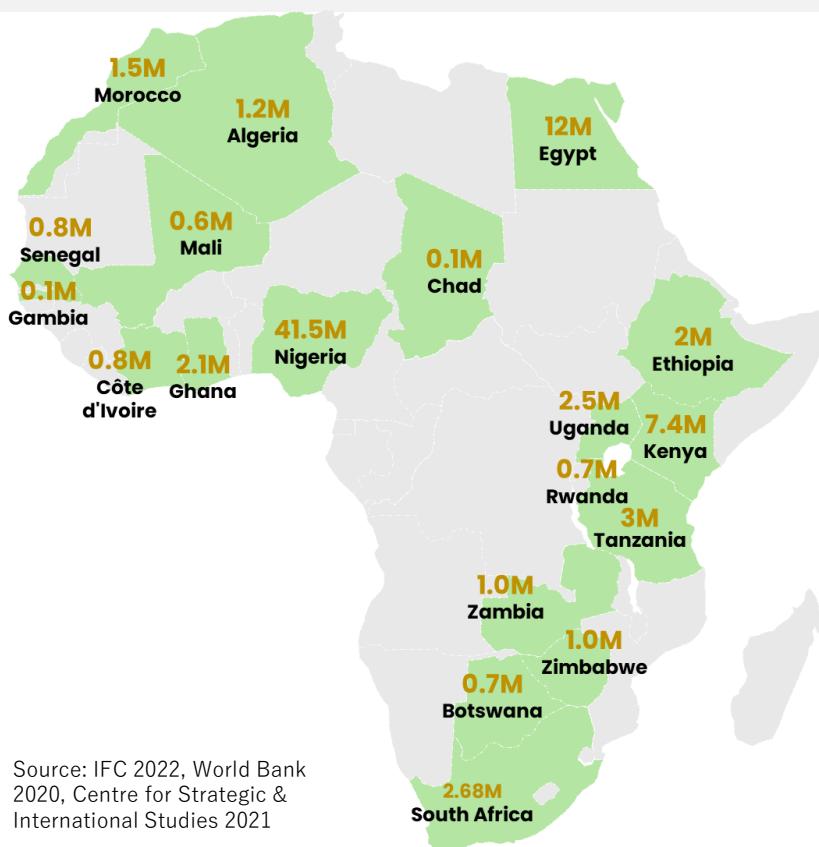
An estimated **28.3%** of businesses are fully credit constrained with only **1/3** accessing credit



51% of these businesses, require more funding than they can currently access



The average funding cycle for businesses is **3 years**



Sub Saharan Africa population by 2020 was 1.3 Billion. Approximately **100 million MSMEs** exist in the Sub- Saharan African region. These businesses form the backbone of many economies, contributing to job creation, innovation, and sustainable development.

Almost 30% of these businesses face funding challenges. They struggle to access capital to fuel their growth aspirations, stifling their potential impact on the economy.

According to the World Bank, African SMES face a **USD 250 Billion Annual Funding Gap**

According to Riscura Africa's Private Equity Dry Powder in 2021 was USD 6.5 Billion. These are funds that need to be placed but not adequate to the needs.

Source: IFC 2022, World Bank 2020, Centre for Strategic & International Studies 2021

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Capital Connect Africa in 3 Questions

1

What problem currently exists?

- There are more than 44 Million SMEs accounting for over 90% of African businesses, employing 60% of the workforce and contributing more than 50% to GDP.
- However, 40% of SMEs in developing countries face financing challenges due to limited access to structured financial data and investor networks, which hampers their ability to secure the capital needed for growth.

2

How do we do it?

- Capital Connect Africa (CCA) is an online fundraising marketplace guiding businesses through investor preparedness, eligibility, and impact assessments. Lara, our AI-powered advisor, is being integrated to provide personalized fundraising guidance, while a structured LMS under development will deliver practical, investor-focused learning. The platform not only connects businesses to investors and advisors but also equips them with the insights and tools needed to confidently access capital.

3

How do we make money?

- Capital Connect Africa operates under a subscription-based and Pay as You Go business model that centers on facilitating connections and providing tailored services within the fundraising ecosystem.

Capital Connect in numbers

The platform is live and has experienced notable growth, now supporting over 1,000 businesses. The platform currently supports advisory sessions, provide a database of investors, document preparation and curation, matching to investors among many other features.

Strong growth

1,500+
Business

Growing Investors

5,200+
Investor Database

Business support

50+
Advisory sessions

Wide coverage

16
Countries across
Africa

Partnerships

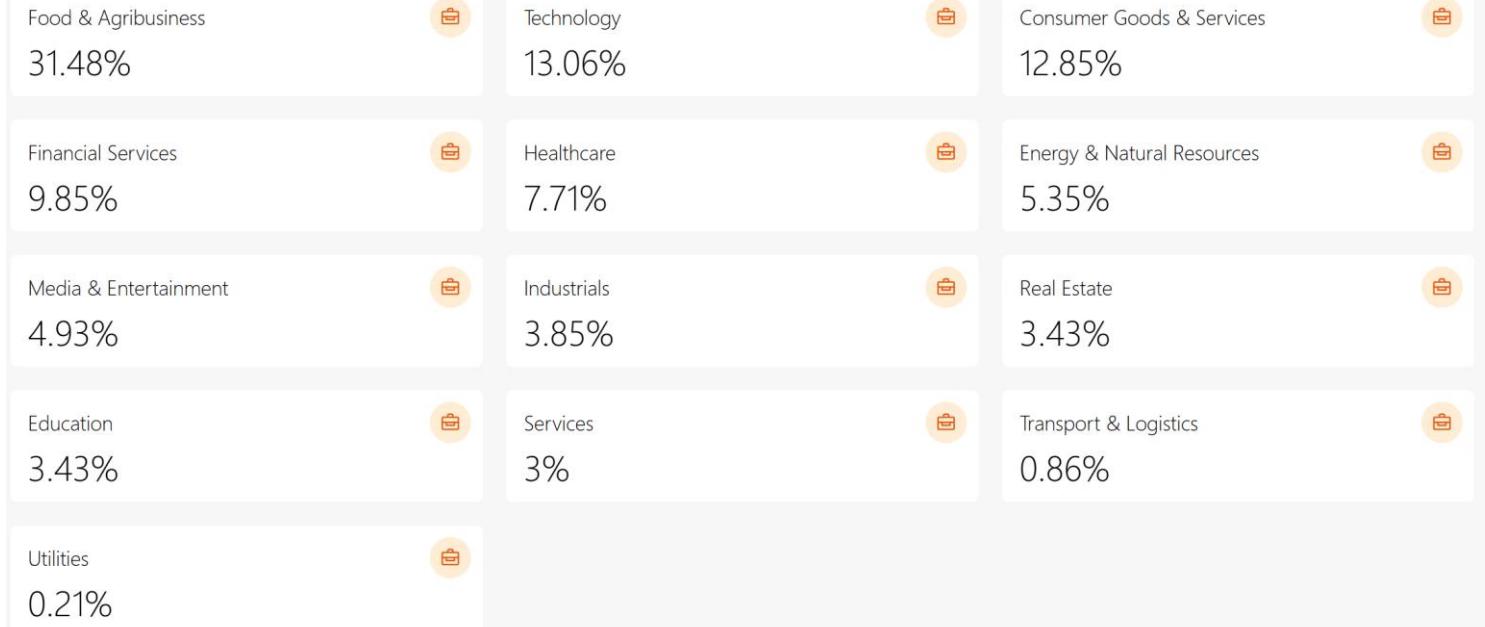
5
Partnerships

Resources

5
Team members
(Engineers & Product lead)

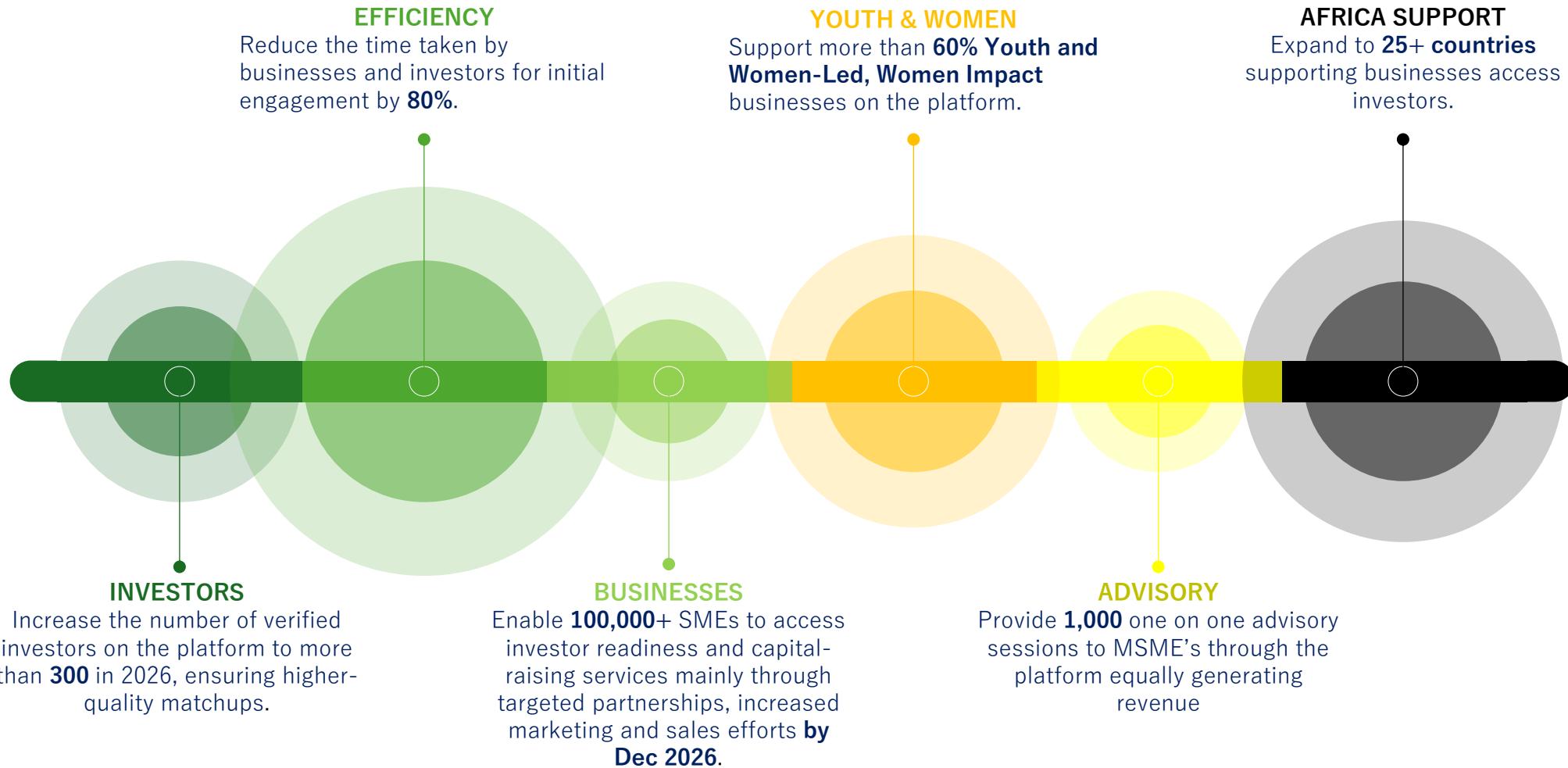
Supporting Businesses Across All Sectors

Sectors



What we plan to achieve in 2026

Start-ups, SMEs and Growth-stage enterprises have limited means to acquire tangible assets making them high risk for institutional and traditional lenders. The primary objective of CCA is to bridge the funding gap for African businesses by providing a verified, efficient, and accessible platform that connects them with investors



Capital Connects BHAG! #1 Capital Infrastructure.

10M+ Businesses, \$100B+ in Capital Facilitated

10M+

Businesses Across Africa

+\$100B

Funds Facilitated

10,000

Investors Full Support

1,000

Trade Partners

1. AI-Powered Capital & Trade Marketplace

- Fully Automated Investor Matching
- Smart Capital Structuring
- Investor Sentiment & Market Intelligence.

2. AI Business Advisor (Capital AI)

- Automated Growth & Fundraising Coaching
- AI-enabled support
- Predictive Growth Analytics

3. The African SME Insights & Risk Platform

- The Largest SME Data Hub in Africa
- Macroeconomic & Industry Trends

Partnering With Capital Connect

1

SME's & Business Owners

2

For Grant Providers & Development Partners

3

For Investors (DFIs, VCs, PE, Angels and Grant Providers)

Take Control of your Fundraising

- **Create your verified Profile**
- **Use the tools** including valuation, readiness and advisory and the investor database to present credible investment cases
- **Engage actively** with investor Calls for Applications

Partner to Scale access to capital not just programs

- **Support country-scale onboarding** of SME's onto Capital Connect to strengthen your pipeline and outcomes
- **Co-Create verified readiness programs** that prepare SMEs for investment and track real progress
- **Fund digital infrastructure** to help unlock Africa's largest capital access engine

Use Capital Connect as your trusted deal flow engine

- **Join the platform** and access verified investment ready SMEs
- **Post your calls for funding** and let the platform algorithm match you to suitable businesses
- **Co-invest with us in the future of SME financing** by partnering on investor tools, scoring and market place governance

Thank You!

Contact Me For Next Steps

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Capital Connect – November 2025 Key Milestones

1

User Traction

- Over 1,500 businesses onboarded across 16 African countries
- Active users growing monthly with minimal paid media to date
- Businesses from diverse sectors including manufacturing, agriculture, tech, and services

2

Investor Engagement

- Investor database of over 5,200 global and African funders (VCs, DFIs, angels, impact funds)
- Matching engine live with deal visibility by investor preferences
- First successful paid investor campaign completed and client met pipeline targets faster and more cost-effectively using CC

3

Strategic Partnerships

- Recognized partner of the Mastercard Foundation Africa Growth Fund
- Collaboration with MEDA for capital access initiatives
- Partnered with KCIC to support climate-focused SMEs
- Pipeline engagement discussions underway with leading Ecosystem players

4

Platform Development

- Fully functional MVP live, with matchmaking, document upload, investor profiles, and advisory bookings
- Built with a modular AWS-based tech stack which is scalable and secure
- Launched Pay-As-You-Go advisory and database access services
- Advisory sessions already monetized the first paid advisory sessions successfully delivered
- Subscription model structured with tiered pricing

5

Brand Positioning & Differentiation

- Positioned as Africa's capital raising marketplace through bridging capital and capacity
- Offers automated + human-led advisory, unlike pure matching platforms
- Focus on affordable, time-efficient capital raising for MSMEs often excluded by traditional finance

Here is the Business User Journey



[Watch the business user journey video walk through here](#)