



**FORWARD
AFRICA
LEADERS
SYMPOSIUM**

**BUILDING AFRICA'S DIGITAL ECONOMY
INSIGHTS FROM LEADERS AT THE FOREFRONT**

**NEW YORK
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Table of Contents

Executive Summary	2
Abbreviations	4
1. Introduction	5
2. The role of leadership	6
3. Towards Digital Economy Integration	7
3.1 Remittances and Economic Growth	7
3.2 Investing in Digital Infrastructure and Partnership	7
3.3 Youth Engagement, Financial Inclusion, and Innovation	8
3.4 Data Interoperability	8
3.5 The Economic Impact of Remittances in Africa	9
4. Moving the Conversations Forward	10
4.1 Policy Development	10
a. Strengthen Regulatory Frameworks for Digital Innovation	10
b. Harmonize Cross-Border Financial Regulations	10
c. Develop Policies Supporting Youth Participation in Digital Economy	11
4.2 Infrastructure Investment	11
a. Increase Investment in Digital Infrastructure	11
b. Foster Public-Private Partnerships for Technology Development	11
c. Support Mobile Money Interoperability Initiatives	11
4.3 Enhancing Collaborative Initiatives	11
a. Enhance Coordination Between Government and Private Sector	11
b. Strengthen Partnerships Among Financial Institutions	11
c. Promote Cross-Border Cooperation for Digital Integration	11
5. Conclusion	13
Contributors	14
The Forward Africa Leaders Series	15
About the Organizer– Convene Africa	16

Executive Summary



The Forward Africa Leaders Symposium is an annual series that brings together key stakeholders, including policymakers, industry leaders, and experts, to engage in strategic discussions on digital transformation and its role in Africa's economic development. The symposium aims to harness Africa's potential by leveraging technology, fostering innovation, and driving sustainable growth through effective policies and investments.

The maiden 2024 Forward Africa Leaders Symposium was a momentous event organized by Convene Africa in partnership with Africa Soft Power and Development Bank Ghana, with support from African Baobab Intelligence, Business Angel Network (ABAN), and the Africa Business Council (AfBC). Held under the theme "Moving the Conversations Forward on Africa's Digital Economy with Leaders at the Forefront," the symposium brought together key stakeholders to drive impactful discussions on the continent's digital transformation.

The conversations explored how:

- Remittances can be utilized to enhance economic stability and development across Africa.
- Cross-sector collaborations can advance investment in critical public infrastructure.
- To leverage the potential of women and young people for Africa's digital transformation.
- To harness the power of data interoperability for economic integration.

Key points from the conversation included:

- **Economic Significance of Remittances:** Panelists highlighted the vital role of remittances as a key source of income, playing a significant part in fostering economic stability and reducing poverty.
- **Strategies to Enhance Remittances:** Regulatory policies were recognized as a strategic tool for enhancing remittances, with a strong call for regulations that streamline and facilitate smoother remittance flows.
- **Consumer Education:** Encouraging awareness about the benefits and processes of remittances.
- **Cross-Border Payment Innovations:** Exploring technological advancements to streamline remittance services.
- **Need for Harmonized Regulatory Frameworks:** The discussion stressed the importance of creating consistent regulatory frameworks that support remittance processes.
- **Public-Private Sector Partnerships:** Collaboration between public and private sectors was deemed essential for maximizing the benefits of remittances and enhancing financial services.
- **AfCFTA's Digital Trade Protocol:** The protocol aims to establish a unified digital market, designed to reduce costs and improve interoperability across borders.
- **Focus on Digital Infrastructure:** A major focus was placed on investing in digital infrastructure and data centers while promoting interoperability to accelerate Africa's digital economy.

This comprehensive approach highlights the need for collaboration, innovation, and strategic investments to fully leverage the potential of Africa's digital economy to advance sustainable development.

Abbreviations

ABAN	African Business Angel Network
AfBC	Africa Business Council
AFC	Africa Finance Corporation
AfCFTA	African Continental Free Trade Area
AfDB	African Development Bank
AU	African Union
FINTECH	Financial Technology
DBG	Development Bank Ghana
GDP	Gross Domestic Product
STEM	Science, Technology, Engineering & Mathematics
FDI	Foreign Direct Investment
ODA	Official Development Assistance

Introduction



Globally, digital transformation has been a key driver of economic progress. In 2016, the global digital economy was valued at approximately \$11.5 trillion, accounting for 15.5% of the world's GDP, with projections indicating it could reach 25% by 2026.

Additionally, in 2020, global e-commerce alone was estimated to be worth over \$3.5 trillion. Contextually, research indicates that Africa receives approximately \$100 billion annually in diaspora remittances—an amount exceeding both Official Development Assistance (ODA) and Foreign Direct Investment (FDI). These figures highlight the transformative power of digital technologies in boosting economies and enhancing trade, financial inclusion, and cross-border activities. Despite its vast resources, Africa is yet to fully capitalize on these opportunities. The financial inflow within Africa remains underutilized due to fragmented financial systems and limited digital infrastructure. Addressing these and related challenges is therefore imperative to unlock significant economic potential.

The Forward Africa Leaders Symposium 2024 organized by Convene Africa and Baobab Intelligence with support from Africa Soft Power, ABAN and AfBC brought together leaders from the digital and financial sectors to elevate the conversations, share best practices and establish collaborations to drive Africa's digital economic integration.

Themes: The symposium focused on three main sub-themes:

- Innovating for shared Prosperity through Remittance and Global Connections
- Towards Economic Integration: Harnessing the Power of Data Interoperability
- Leveraging the Potential of Women and Youth for Africa's Digital Economy Transformation

Participants:

Key leaders, policymakers, and industry experts gathered to exchange insights and collaborate on shaping Africa's economic future.

Objectives:

The event aimed to foster collaboration, drive innovation, and develop policies that promote sustainable growth in Africa.

Dialogues:

The discussions centered on the crucial role of remittances in Africa, emphasizing their significant economic impact. Countries like Nigeria, Egypt, and Kenya were highlighted, where remittances surpass major export categories. Strategies to boost remittances included implementing regulatory policies, educating consumers, and innovating cross-border payment systems.

The need for unified regulatory frameworks and stronger collaboration between the public and private sectors was also emphasized.

The AfCFTA's digital trade protocol was introduced as a key initiative to create a unified digital market, reducing costs and enhancing interoperability. Additionally, the importance of digital infrastructure, investment in data centers, and seamless data exchange was stressed, with a call for collaboration to propel Africa's digital economy forward.

- Involve young people in digital transformation policy-making and implementation.
- Invest in STEM education to prepare the youth to lead the digital revolution.
- Building robust digital infrastructure to advance the implementation of the AfCFTA
- Create policies around regulating inflows of remittance money to make the process more affordable for recipients.
- Implement consumer education and financial literacy programs to ensure remittance funds are used effectively.
- Facilitate easier investment opportunities for the African diaspora to channel remittances into productive uses like infrastructure, bonds, and businesses.
- Engage with the African diaspora more actively to understand their needs and create tailored solutions for remittance services.
- Examine policy reforms to facilitate outbound remittances and the repatriation of funds, empowering the diaspora to invest in Ghana.
- Explore remittance as a fit-for-purpose source of investment for African Governments.



The role of leadership

The crucial role of sound policy and the private sector in advancing digital transformation across the continent cannot be overemphasized.

There is a need for collaborative efforts in policy-making to propel Africa towards a prosperous digital future. This highlights the need for effective and adaptable policy frameworks to unlock Africa's technological potential and ensure inclusive economic growth.

Key points from the Forward Africa Leaders Symposium

- Importance of Good Policies: H.E. Nana Addo Dankwa Akufo Addo, President of the Republic of Ghana, and the African Union (AU) champion for financial institutions emphasized effective policies as essential instruments for fostering innovation, driving business growth, and improving access to vital services.
- He further highlighted that robust policy frameworks are essential to unlocking the continent's technological capabilities and ensuring inclusive economic growth.



"The private sector has the expertise, the creativity and the resources to push the boundaries of what is possible. Businesses cannot do this alone. They need governments to create the right environment for growth. They need regulators who understand the fast-moving world of technology and are willing to adapt. They need partners who are committed to building a brighter future for Africa".

(H.E. Nana Addo Dankwa Akufo Addo, President of the Republic of Ghana, and the African Union (AU) champion for financial institutions)

Remittances and Economic Growth

- **Recognition of Remittances as an Economic Lifeline:** Remittances are a vital source of income for millions of African households, playing a significant role in poverty alleviation and economic stability.
- **Need for Innovative Regulatory Frameworks:** Developing regulatory frameworks to optimize remittance flows, lower transaction costs, and enhance the efficiency of financial services is a necessity.
- **Importance of Streamlined Financial Transaction Ecosystems:** There is a need for creating seamless financial ecosystems that enable faster and more secure remittance processes.
- **Call for Enhanced Collaboration:** Increased collaboration among governments, multilateral organizations, and financial institutions to harmonize regulations and foster cross-border partnerships that maximize the economic impact of remittances.
- Call to payment platforms to develop innovative solutions to consolidate remittances into fit-for-purpose sources of investment to African governments.

Investing in Digital Infrastructure and Partnership

The importance of collaboration and investment in driving a unified digital economy across Africa.

- **Potential of the African Continental Free Trade Area (AfCFTA):** The AfCFTA could enable cross-border mobile money interoperability, facilitating seamless transactions and enhancing trade across African nations. The digital trade protocol is key to enhancing investor confidence.
- **Sustained Investment in Digital Infrastructure and Devices:** There is an urgent need for increased investment in digital infrastructure such as undersea cables and mobile devices to meet the rising demand for digital services and ensure equitable and affordable access, especially in rural areas. Private sector can mobilize funding if it is possible to monetize it.
- **Importance of Public-Private Partnerships:** The crucial role of public-private partnerships in scaling technology platforms is necessary for digital transformation. Governments must see the private sector as a strategic partner for development.
- **Digital Transformation as an Imperative:** Embracing digital transformation is essential not just for growth but for achieving broader prosperity in the 21st century.

Youth Engagement, Financial Inclusion, and Innovation

The critical importance of engaging and empowering the youth as key drivers of Africa's digital future;

- **Central Role of Youth in Driving Digital Innovation:** Young people are pivotal in advancing technology and should be empowered to lead initiatives that will shape Africa's future.
- **Need for Active Youth Participation in AfCFTA Implementation:** Stakeholders to create pathways for youth involvement in the implementation of AfCFTA policies, ensuring that their perspectives are integrated into decision-making processes.
- **Importance of Youth Empowerment:** There is a need for targeted programs that equip youth with the skills required to thrive in a digital economy, promoting innovation and entrepreneurship.
- **Amplifying Financial Inclusion through Innovation:** Digital solutions can play a critical role in strengthening financial inclusion. Many entrepreneurs, particularly women and youth, have in the past struggled to access funding from financial institutions due to a lack of proper documentation, which limits banks' ability to conduct due diligence. With the right training, small and medium enterprises can leverage digital tools for effective business management, enabling them to provide the necessary information to secure financial support.

Data Interoperability

Data interoperability is a key factor in promoting economic integration and fostering growth in Africa.

Critical Role of Mobile Network

Operators: Mobile network operators play a vital role in facilitating data interoperability, which is essential for enabling seamless cross-border trade. It is worth noting that achieving data interoperability requires the development of compatible systems.

Necessity of Government-Private Sector

Collaboration: Collaborations between government entities and private sector players are necessary to create an ecosystem that ensures accessible financial services.

Focus on Enabling Seamless Trade:

Improving data interoperability can significantly enhance trade efficiencies and access to financial services, ultimately driving economic growth across regions.

Remittances significantly contribute to the economic health of many African countries, often accounting for a larger share of foreign income than major export categories. The remittance market, including its sizable informal sector, has become an essential source of funding for many households and local economies. Governments across Africa are increasingly recognizing the importance of formalizing these inflows, integrating them into their national financial systems, and ensuring that they serve as tools for broader economic development rather than just consumption.

- **Strategies for Optimizing Remittances:** To fully capitalize on the benefits of remittances, strategies must be put in place to ensure these funds are utilized effectively in recipient countries. Policies that make remittance transfers more affordable and accessible are essential, along with initiatives to promote consumer education and financial literacy. When recipients understand how to invest these funds in long-term assets, such as housing, education, or small businesses, the overall impact of remittances on economic growth is amplified. Governments can also play a role in creating frameworks that encourage the formalization of remittance channels, offering transparency and safety to both senders and recipients.
- **Regulatory Challenges and Opportunities:** Cross-border remittance flows in Africa encounter significant regulatory challenges, making it difficult to formalize these transactions. A harmonized regulatory framework across the continent is necessary to streamline the remittance process, enabling funds to legally flow more easily and at lower costs.

Direct engagement with diaspora communities, who are key senders of remittances, is also essential. By strengthening ties between diaspora members and their home countries, African governments can encourage the use of formal remittance channels, potentially boosting the economic impact of these inflows.

- **Collaboration and Success Stories in Digital Payments:** Success stories in digital payments across Africa show the positive impact of collaboration between banks, mobile operators, and fintech companies. These partnerships have helped make remittance services more accessible and affordable for many. For instance, mobile money services have revolutionized the remittance landscape by offering more cost-effective solutions, particularly in rural areas where traditional banking infrastructure is lacking. These innovations are creating opportunities for the continent's digital economy to thrive, providing greater financial inclusion for underserved populations.
- **The Role of Public-Private Partnerships and Innovation:** Public-private partnerships are instrumental in reducing the barriers to affordable and efficient remittance services. By collaborating, governments and private companies can develop digital solutions that reduce costs and enhance transparency. Innovation in remittance technology, such as software to streamline transfers and reduce regulatory hurdles, is crucial to improving the efficiency of cross-border payments. Additionally, partnerships between public and private entities can help bridge regulatory gaps, enabling smoother remittance flows while ensuring compliance with national and international financial regulations.

- Investment in Digital Infrastructure and Skills:** Investing in digital infrastructure is essential for sustaining Africa's growth in the remittance sector. Equipping the continent's youth with the skills needed for a digital future is equally important. As Africa's workforce becomes increasingly tech-savvy, educational systems must align with the demands of a rapidly modernizing economy. Development institutions and financial entities are already working to empower young entrepreneurs and small business owners by providing the necessary guarantees and financial backing, ensuring that the benefits of remittances are maximized across all sectors of society.
- The Political Economy of Digital Trade and Remittances:** The broader political economy of Africa's digital trade impacts how remittances are handled and regulated. Local currency payments and minimizing conversion costs are key to reducing friction in cross-border financial flows. By keeping African data on the continent, governments and businesses can better capitalize on its economic potential. The African Continental Free Trade Area (AfCFTA) is crucial in this regard, aiming to create a unified digital market that supports financial inclusion, reduces trade barriers, and encourages cross-country investments.





Policy Development

a. Strengthen Regulatory Frameworks for Digital Innovation

- Develop comprehensive policies that support fintech innovations while ensuring consumer protection.
- Create adaptive regulatory environments that can respond quickly to technological changes.

b. Harmonize Cross-Border Financial Regulations

- Work towards standardizing regulations across African nations to facilitate smoother financial transactions.
- Encourage regional cooperation among regulatory bodies to align policies effectively.

c. Develop Policies Supporting Youth Participation in Digital Economy

- Implement initiatives aimed at integrating youth into the digital economy through education and training programs.
- Promote entrepreneurship among young innovators by providing access to funding and mentorship opportunities.

Infrastructure Investment

a. Increase Investment in Digital Infrastructure

- Mobilize resources from both public and private sectors to enhance digital infrastructure.
- Prioritize investments in rural areas to bridge the digital divide.

b. Foster Public-Private Partnerships for Technology Development

- Encourage collaborations between governments and technology firms to develop scalable solutions.
- Leverage expertise from both sectors to innovate effectively.

c. Support Mobile Money Interoperability Initiatives

- Advocate for policies that promote interoperability among mobile money platforms.
- Facilitate partnerships between mobile operators to enhance service delivery across borders.

Enhancing Collaborative Initiatives

a. Enhance Coordination Between Government and Private Sector

- Establish frameworks for ongoing dialogue between public institutions and private enterprises.
- Create joint task forces focused on specific challenges related to digital transformation.

b. Strengthen Partnerships Among Financial Institutions

- Foster alliances among banks, fintech companies, and microfinance institutions to expand service offerings.
- Promote knowledge sharing among financial entities to drive innovation.

c. Promote Cross-Border Cooperation for Digital Integration

- Encourage regional initiatives aimed at integrating digital economies across African countries.
- Support collaborative projects that leverage technology for trade facilitation.



The Forward Africa Leaders Symposium 2024 successfully highlighted essential discussions surrounding remittances and digital economy integration in Africa. The insights shared by distinguished speakers will undoubtedly influence Africa's economic trajectory, guiding future policies and collaborations aimed at fostering shared prosperity and technological advancement across the continent.



Insights from Leaders at the forefront



"Africa's digital economy holds immense promise for our continent's future. We're not just talking about potential, we're actively shaping a new era where digital innovation improves lives. With initiatives like mobile money and government-led digital transformation in Ghana, we're proving that when we invest in digital solutions, the impact is profound. Together, we can ensure that every African benefits from this digital revolution".

H.E. Nana Addo Dankwa Akufo-Addo, President of Ghana

"The African Continental Free Trade Area (AfCFTA) is creating a digital bridge across Africa, boosting economic opportunities and reducing poverty. For AfCFTA to reach its full potential, we must commit to building robust digital infrastructure and advancing seamless digital trade protocols. Together with central banks, regulators, and businesses, we are crafting the future of Africa's digital economy".

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H.E. Nana Addo Dankwa Akufo-Addo, President of Ghana



Insights from Leaders at the forefront



"Africa's digital future is not just about innovation but also solving critical political and economic challenges. With initiatives like the Pan-African Payment and Settlement System (PAPSS), we are reducing the \$5 billion annual cost of currency convertibility, making it easier for businesses across Africa to thrive".

H.E Wamkele Mene, Secretary General, AfCFTA Secretariat

"Africa's data is one of our most valuable resources, yet it's often commercialized outside our continent. The AfCFTA Protocol on Digital Trade is changing that by ensuring data generated in Africa is managed and commercialized here, creating opportunities for our businesses and investors. This step is crucial for Africa's competitiveness in the global digital market. #DataForAfrica #DigitalSovereignty".

H.E Wamkele Mene, Secretary General, AfCFTA Secretariat

"The AfCFTA is opening up new opportunities for youth and SMEs, empowering them with access to larger markets across the continent. With digital trade regulations in place, Africa's youth and small businesses can now expand, innovate, and take full advantage of the digital economy. This is how we build a future of prosperity for all".

H.E Wamkele Mene, Secretary General, AfCFTA Secretariat



Insights from Leaders at the forefront

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"Remittances are more than all official ODAs and FDIs coming into the African continent"

*Faheen Allibhoy,
Managing Director & Global Head for Multilateral &
Development Institutions, JP Morgan*

"Remittances are more than all official ODAs and FDIs coming into the African continent"

*Faheen Allibhoy,
Managing Director & Global Head for Multilateral &
Development Institutions, JP Morgan*



"Remittance is a fantastic source of dollars into every emerging market"

*Benjamin Fernandes,
CEO, Nala*



Insights from Leaders at the forefront



"The statistics show that Sub-Saharan Africa has the highest burden when someone sends money from the diaspora back home and we need to have conversations between the different regulators, the financial institutions and governments to see how we can make this much more affordable for the recipient"

Gakii Mwongera,
Director at Ericsson Mobile Financial Services



"Africa has one of the toughest regulatory regimes for applying for licenses. There are different rules in different countries, and our regulations are not harmonized. This makes it difficult for companies that want to bring money back home to do so successfully"

Oluwabankole Falade,
Chief Regulatory and Public Policy Officer, Flutter Wave

"We think only 40% of the money that comes into the continent come through formal channels while about 60% flows through informal channels"

Oluwabankole Falade,
Chief Regulatory and Public Policy Officer, Flutter Wave



Insights from Leaders at the forefront



" Today on the continent we have critical areas that have infrastructure gaps and fibre is one of them "

***Ebenezer Twum Asante,
Senior Vice President, Markets, MTN Group***

" The identities are not very harmonized across the continent, take West Africa for example the KYC requirements in Ghana are completely different from Côte d'Ivoire and completely different from Nigeria "

***Ebenezer Twum Asante,
Senior Vice President, Markets, MTN Group***

"To be able to inter operate across the continent and within the region, the first thing is to try and harmonize our digital ID systems "

***Ebenezer Twum Asante,
Senior Vice President, Markets, MTN Group***



"We need to have regulatory frameworks that will allow investment in digital public infrastructure and give incentives to the private sector"

***Dr. Amany Asfour
President, AfBC***



Insights from Leaders at the forefront

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"Mpesa is one of the largest mobile payment platforms. In Kenya alone we transact a billion dollars transactions everyday and bring in about 90% of the Diaspora money into the country "

Peter Ndegwa,
CEO Safaricom Group PLC

"From the interoperability perspective, the connectivity layer which is provided by the mobile network operators is a very important component and continuing to invest in that is very important, both in infrastructure and mobile but also on fixed. We have investment in most countries in mobile but I think we broad band investment including undersea cables..."

Peter Ndegwa,
CEO Safaricom Group PLC

"We must ensure that devices that are 4G enabled are affordable"

Peter Ndegwa,
CEO Safaricom Group PLC

"We must ensure that devices that are 4G enabled are affordable"

Peter Ndegwa,
CEO Safaricom Group PLC



"Interoperability is really very much in the way of how we make money, in the way we live, its beyond the way we communicate "

Dr. Joyce Kategekwa
Director, Regional Integration AfDB



Insights from Leaders at the forefront

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"There is no company on the continent that has raised more than 2million dollars that did not benefit from an Angel Investor commitment"

Fadilah Tchoumba
CEO, ABAN

"There is no way to finance innovation unless we take into account the initial capital at high risk and that can only come from Angel Investors and eventually VCs and the bank will come on board"

Fadilah Tchoumba
CEO, ABAN

"Innovation is a highly risky business"

Fadilah Tchoumba
CEO, ABAN

"So Africans whether you live on the continent or outside, to be truly able to support innovation, you need to commit capital "

Fadilah Tchoumba
CEO, ABAN



" Investing in women and girls has a profound implication for the future of our beloved African Continent "

H.E. Fatoumatta Bah Barrow
First Lady of the Republic of the Gambia



Insights from Leaders at the forefront



"Equipping Africa's youth with future-ready skills is an economic imperative and a social responsibility. By investing in our young people today, we are investing in the future of our continent. But time is of the essence. We must act now, collectively and decisively".

Dr. Prince Adjei
CEO, Development Bank Ghana (DBG) Guarantee

"We need to foster a culture of entrepreneurship and innovation. Our youth should be encouraged to think beyond seeking employment to creating employment. This entrepreneurial spirit is essential for driving economic growth and addressing the unemployment challenges we face.

At DBG, we are actively supporting initiatives that cultivate this spirit among young people. One such initiative is 3i Africa—Innovation, Investment, and Impact. Through 3i Africa, we have collaborated with leaders and organizations to drive innovation and connectivity, essential components for a thriving digital economy"

Dr. Prince Adjei
CEO, Development Bank Ghana (DBG) Guarantee

Conclusion

The Forward Africa Leaders Symposium showcased the complexities and potential of Africa's digital economic landscape. From regulatory challenges to opportunities created by digital payments and public-private partnerships, the conversations underscored the need for collaboration across all sectors.

As Africa continues to embrace digital transformation, innovation, regulation, and collaboration, we can drive greater financial inclusion and contribute to long-term prosperity for individuals, communities, and economies across the continent.



Contributors

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**H.E. Nana Addo
Dankwa Akufo-Addo**

Former President of the
Republic of Ghana



**H.E. Fatoumatta
Bah Barrow**

First Lady of the
Republic of the Gambia



H.E. Wamkele Mene

Secretary General
AfCFTA Secretariat



Peter Ndegwa

Group CEO,
Safaricom Group



**Ebenezer Twum
Asante**

Senior Vice President,
Markets, MTN Group



Jules Ngankam

Group CEO,
African Guarantee Fund



Dr. Amany Asfour

President,
Africa Business Council



Dr. Joy Kategekwa

Director, Regional Integration,
AfDB Group



**Osaruyi
Orobosa-Ogbeide**

Vice President and Head
of Project Development, AFC



Faheen Allibhoy

Managing Director & Global Head
for Multilateral & Development
Institutions, JP Morgan



Benjamin Fernandes

CEO, Nala



Oluwabankole Falade

Chief Regulatory and
Public Policy Officer
Flutterwave



Fadilah Tchoumba

CEO, ABAN



Dr. Prince Adjei

CEO, Development Bank
Ghana Guarantee

Strategic Partners

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ABAN
african business angel network

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About the Organizer – Convene Africa



Convene Africa is a corporate event consulting enterprise committed to initiating and supporting platforms for advancing sustainable and impactful policy initiatives for socio-economic development through strategic partnerships.

At Convene Africa, we strive to support initiatives and platforms dedicated to championing impactful policy implementation.

Mission

Creating platforms for facilitating action-driven conversations and fostering strategic partnerships to achieve tangible social impact.

Vision

A platform that supports and connects social entrepreneurs, innovators, policy makers and change makers with the resources, expertise, and mandate to translate policy recommendations into effective actions, leading to meaningful change and impact.

Approach

- Collaborate and co-convene with platforms committed to championing sustainable development.
- Create platforms to foster collaborations and engage stakeholders to drive action from policy recommendations.

What we do

- **Anchor convening** - Collaborating with existing initiatives and platforms with shared goals and objectives for enhanced collective impact through effective facilitation, strategic planning, and stakeholder engagements.
- **Event Consultancy** - From concept development to guest experience, we bring the best out of the most important meetings.
- **Strategic relationships development** - Developing and managing relationships and connections critical for organizational success.
- **Resource Mobilization** - We support the resource mobilization phase of your project.



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MOVING THE CONVERSATIONS FORWARD WITH LEADERS AT THE FOREFRONT

SAVE THE DATE

NEW YORK ➤ 23RD SEPTEMBER 2025



For more info.

Email: events@forwardafricaleaders.com

Website: www.forwardafricaleaders.com



Forward Africa Leaders Symposium
