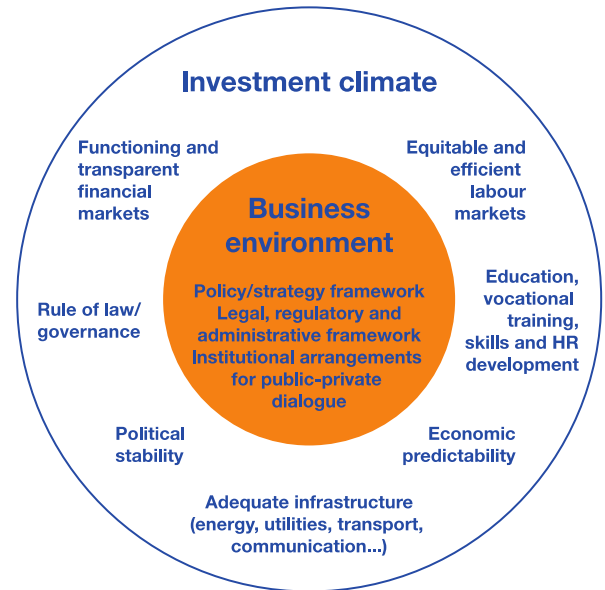
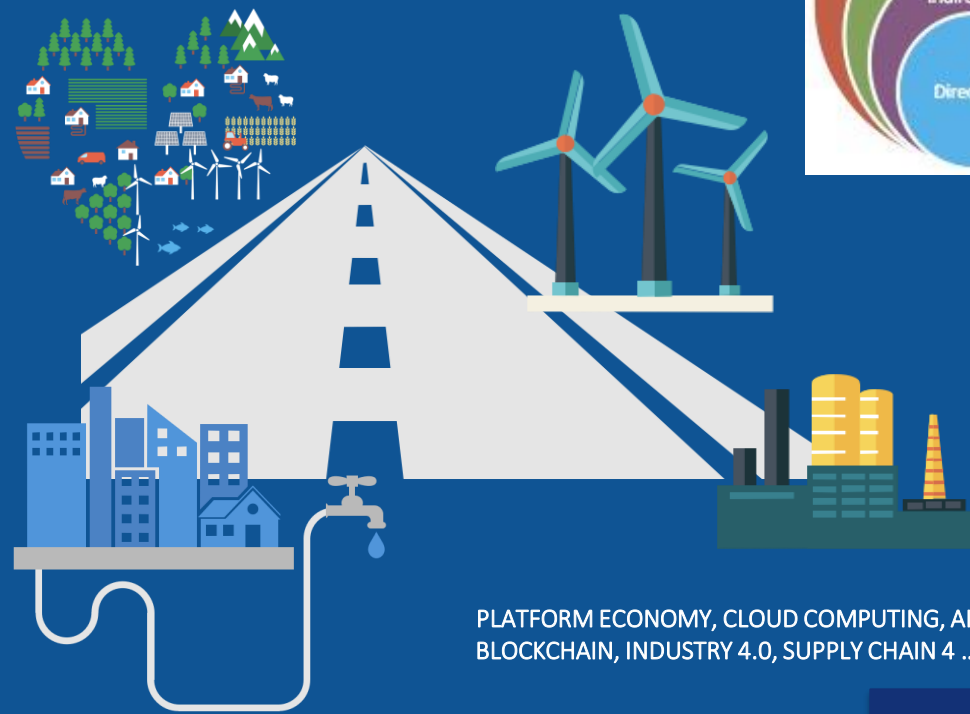




Digitalisation & Investment Climate



PLATFORM ECONOMY, CLOUD COMPUTING, AI,
BLOCKCHAIN, INDUSTRY 4.0, SUPPLY CHAIN 4 ...

Macro-Economic, Sector Policy and Public Financial Management Issues: *National debt, tax and subsidies, local currency stability, public investment programmes public procurement oversight, concession frameworks for private sector participation in infrastructure services, subsidies and access for the poor...*

Regulatory Agencies: *Regulatory oversight, operational autonomy, revenue sources, human and technological capacities, decentralization, of agencies, corporate governance...*

Financial Markets: *Rights of borrowers, creditors, shareholders, registries for movable and immovable property, corporate governance, disclosure requirements, regulatory supervision, credit bureaus, stock exchange...*

Investment, Competition, Rule of Law: *Regulatory framework and institutions, entry conditions for private sector investment, licensing opportunities for small scale providers (rural areas, off-grid etc), investors' rights, dispute settlement...*

Labor Markets: *Availability of relevant skills and educational institutions, labor laws, vet and internships, life cycle learning, social insurance schemes...*



Regulatory
Environment and
Competition

Digital Capabilities,
Entrepreneurship,
FinTech (incubators,
accelerators,
clusters)

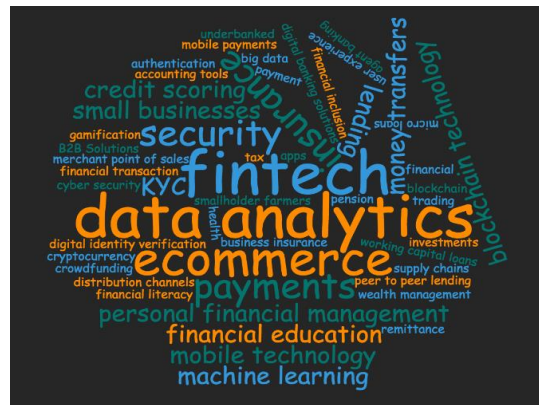
Interoperability

Open Application
Partnership Interfaces
(APIs)

Customer Centricity
and Segmentation
(Women, Youth,
Urban, Rural))

Data Protection and
Cybersecurity

Access to the
“Base of the
Pyramid”



RegTech

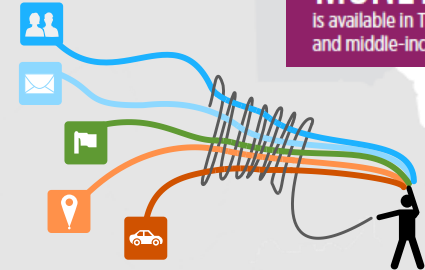
Regulatory
compliance



SupTech

Supervisory
processes

Internet could drive 10 percent of
Africa's GDP by 2025.



East Africa is already
a global leader in
mobile payments

Africa's penetration
of smartphones
is expected to reach
50 percent by 2020,
from only 18
percent in 2015



Regulatory Sandboxes

Ideal Scenario: Win-Win

