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**3i AFRICA SUMMIT 2026**

**CLOSING KEYNOTES: THE NEXT FRONTIER BEGINS HERE**

**BY**

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Your Excellencies,  
Honourable Ministers,  
Governors,  
Distinguished Guests,  
Ladies and Gentlemen.

**The next frontier in Africa’s financial future is not ahead of us—it is being decided in this room now, by the choices we make.**

**Good afternoon,**

1. It is a privilege to deliver this closing keynote under a theme that captures both urgency and accountability: “The Next Frontier Begins Here.” I thank you sincerely for your engagement throughout what has been a rigorous, forward-looking opening day of the 3i Africa Summit 2026.
2. In just a few hours, our conversations have travelled far. We began grounded in culture and partnership—reminded that Africa’s creativity, scale, and collaborative spirit are not peripheral qualities, but foundational assets for a thriving digital future. We saw clear evidence of how this Summit has grown into a platform for measurable impact across the continent.
3. Over the course of today, we have moved from vision to clarity. We have examined what it will take to **build** a digital financial system **that** is not only innovative, **but** also inclusive, secure, and truly pan-African.
4. For me, three conclusions stand out.
  - **First, that Africa already has the building blocks.**  
Across the continent, we have proven models—mobile money, instant payments, agent networks, and government-led digital transfers. The task before us is not invention, but scale: connecting national systems,

harmonising standards, and enabling seamless movement of value across borders.

- **Second, fragmentation remains our biggest constraint.**

Disconnected payment systems, uneven regulatory frameworks, and limited interoperability continue to hold us back. Without deliberate coordination, these gaps will persist—and the promise of a single digital market will remain out of reach.

- **Third, leadership will determine the outcome.**

Markets alone will not deliver this transformation. Governments, central banks, and other relevant Relevant Regulatory Authorities **must** take an active role in shaping both the architecture and the direction of the ecosystem—ensuring that innovation advances stability, trust, and inclusion.

5. Against this backdrop, the path forward is clear.

We must **scale what works**, by **committing** to concrete timelines, and **cross-border partnerships** - that move beyond pilots to full implementation.

6. We must **build systems, not silos**, by strengthening digital public infrastructure, investing in supervisory capacity, and developing the talent required to sustain a continent-wide financial ecosystem.

7. And **critically**, we must **sustain momentum beyond this Summit**.

The success of 3i Africa will not be measured by the quality of our discussions today, but by the **actions we take tomorrow**. Do our collaborations endure? Do our reforms materialise? Do our institutions translate insight into execution?

8. Surely, this transition will not be without risk. We **must** remain vigilant to emerging threats—from cybersecurity vulnerabilities and data misuse to irresponsible lending and market concentration. At every step, we **must** ask a fundamental question: **who benefits, and are we expanding inclusion in practice, not just in promise?**

Ladies and Gentlemen,

9. The next frontier is not a concept. It is -- a **commitment**. It lies in the decisions we make as policymakers, the investments we make as institutions, and the partnerships we choose to build across borders.
10. **Let us, therefore, leave this Summit with clarity and resolve: to connect our systems, to align our policies, and to execute—deliberately and at scale.**
11. If we do so, **the impact** of this gathering will be **visible** not in months, but in the transformation of Africa's financial landscape over the years ahead.
12. **The frontier begins here—but its success depends on what we do next.**

Thank you.