OneAfrica MARKETS

# Stablecoins and the Future of Money for Africa

## Solving fragmented currency markets across Africa

November 2026 · Special report




This report examines how stablecoins, mobile money and new settlement rails are changing the way money moves across Africa. All research and commentary are produced by the OneAfrica Markets research team and are intended to inform investors, corporates, policymakers and market participants.

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Foreword

# Africa has 42 currencies and one common problem: moving money between them is slow, costly and routed through the dollar. Stablecoins are the first tool that ordinary people have adopted to get around it.

A trader in Lagos paying a supplier in Nairobi still often converts naira to dollars and dollars to shillings, through banks outside the continent. The African Continental Free Trade Area secretariat estimates that currency conversion bottlenecks cost Africa about $5 billion a year.

Households and small firms have not waited for a fix. Stablecoin remittances into Sub-Saharan Africa roughly doubled in the year to June 2026, and Nigeria now ranks third in the world for grassroots crypto adoption.

2026 is the year regulators stopped ignoring this. Ghana, Kenya and Nigeria have all moved from warnings to licensing rules, and South Africa is rewriting its exchange controls around digital assets.

This report sets out what stablecoins can and cannot fix, where the rules now stand, and how dollar tokens, local currency tokens, mobile money and PAPSS can fit together. Each section ends with a playbook.

**Currencies in Africa**

42

Lost to conversion: ~$5bn a year
Source: AfCFTA

**Stablecoin remittances to SSA**

$492m

Year to: ▲ Jun 2026
Prior year: $235m

**Cost to send $200 to SSA**

8.46%

Global average: ▼ 6.36%
Period: Q3 2025




OneAfrica Markets Research
Research & Market Intelligence, One Africa Markets

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OneAfrica MARKETS



# Executive Summary

Stablecoins have become Africa's unofficial cross-border rail. The question for 2027 is no longer whether they are used, but whose rules, whose currency and whose rails they run on.

Africa still pays the world's highest fees to move money: 8.46% to send $200 into Sub-Saharan Africa, against a 6.36% global average, and even more between African countries. Nearly two-thirds of payments across the continent's 40-plus currencies clear through dollar corridors.

Users have responded. Peer-to-peer stablecoin flows into the region grew from $2.3bn in 2022 to $14.6bn in 2026, according to Chainalysis.

Regulators have now moved. Nigeria's new central bank rules took effect on 5 November, Kenya gazetted its regulations in July, and Ghana is drafting a stablecoin directive that could license cedi tokens.

**Our view:** dollar stablecoins will dominate cross-border settlement, local currency tokens and mobile money will carry domestic payments, and PAPSS will net the two. Countries that license all three will capture the value.

**$14.6bn**
P2P stablecoin flows into SSA, 2026

**$1.4trn**
Mobile money value in SSA, 2025

**$294.8bn**
Global stablecoin supply, 9 Nov

**₦15bn**
CBN capital rule for foreign issuers

Executive Summary

# Five calls on the future of money

What the data tells us, and the number behind each call

## 01 Stablecoins are already Africa's shadow settlement layer

Chainalysis puts peer-to-peer stablecoin flows into Sub-Saharan Africa at $14.6bn in 2026, up more than six-fold since 2022. Nigeria alone took roughly 60% of the region's stablecoin inflows, according to the IMF.

**$14.6bn**
P2P stablecoin flows to SSA, 2026

## 02 2026 turned bans into licences

Nigeria's CBN rules took effect on 5 November; Kenya's VASP regulations were gazetted on 22 July; Ghana's VASP Act passed in December 2025. Firms now need local entities, capital and reserves.

**5 Nov**
Nigeria's CBN rules in force

## 03 Dollar tokens for borders, local tokens at home

Rand, naira and planned cedi tokens are emerging for domestic use, while USDT and USDC carry cross-border flows. Africa needs both, plus a way to net between them.

**~10**
Rand-pegged stablecoins in South Africa

## 04 Mobile money is the last mile, not the competitor

Sub-Saharan Africa moved about $1.4trn through mobile money in 2025. M-Pesa, Visa and Onafriq are already testing stablecoin settlement behind the wallet in the DRC.

**$1.4trn**
SSA mobile money value, 2025

## 05 Digital dollarisation is the price, and it is manageable

The IMF warns dollar tokens can weaken demand for local currency. Its answer for Nigeria is regulate, not ban, and close the payment gaps that made the workaround attractive.

**~60%**
Nigeria's share of SSA stablecoin inflows

THE ONE-LINE VIEW

Regulate the rails, license local tokens, and let PAPSS net the rest.



Views are OneAfrica Markets Research house views. Figures as cited in the sections that follow.

# Africa Money Heat Map

Latest available, to 9 Nov 2026

**Global stablecoin supply**
DefiLlama, 9 Nov 2026
$294.8bn
Peak $322.4bn on 17 May

**USDT share of supply**
Tether, mid 2026
~59%
USDC ~24%

**P2P stablecoin flows to SSA**
Chainalysis, 2026
$14.6bn
2022: $2.3bn

**Stablecoin remittances to SSA**
Year to Jun 2026
$492m
Prior year $235m

**Mobile money value, SSA**
GSMA, 2025
~$1.4trn
Global $2.1trn

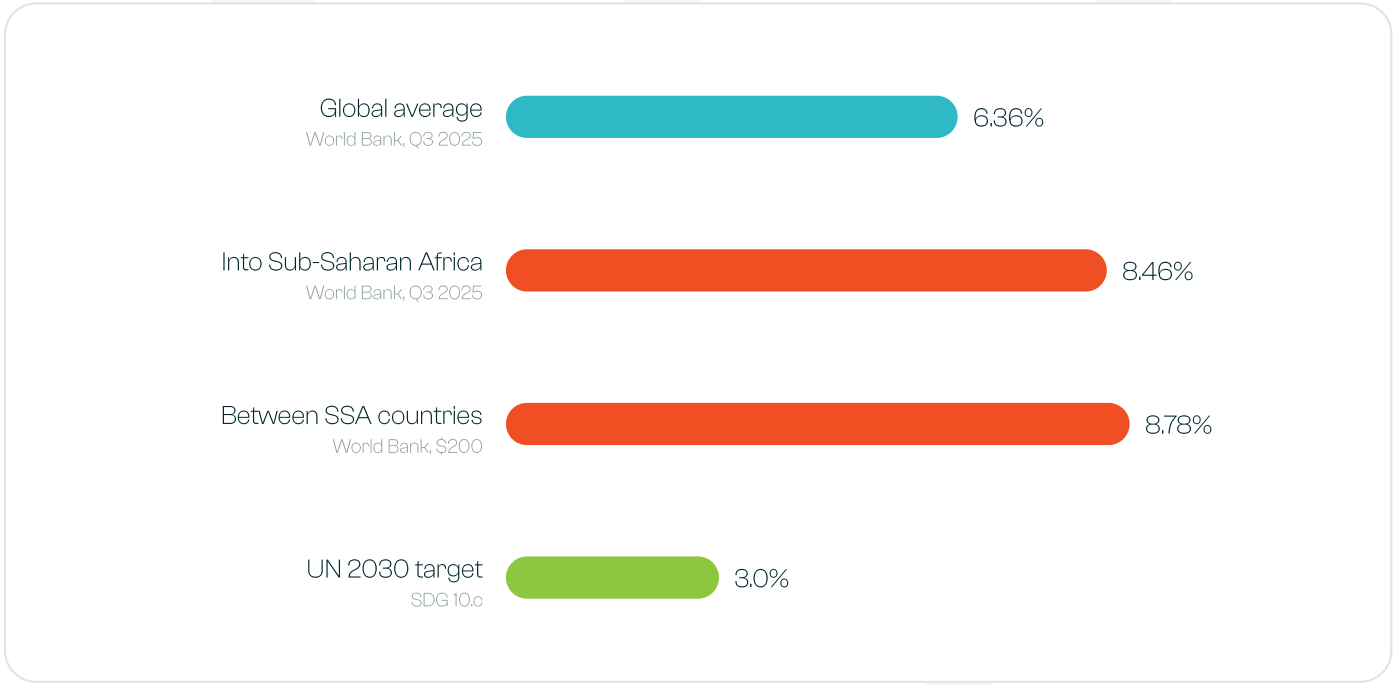
**Cost to send $200 to SSA**
World Bank, Q3 2025
8.46%
Global 6.36%

**Cost within Sub-Saharan Africa**
World Bank, $200
8.78%
Highest of any region

**PAPSS transaction volume**
2026 vs 2025
+1,000%
Value +120%

Teal: scale and growth of new rails — Red: the cost problem

## The cost of moving $200 is highest where Africans send the most




Sources: DefiLlama via Stablecoin Insider and Reap; Transak; Chainalysis via Business Daily and Guardian Nigeria; GSMA State of the Industry 2026; World Bank Remittance Prices Worldwide via Vanguard and The Citizen; PAPSS via Tech Trends Kenya.

# 42 currencies, one detour through the dollar

Most African currencies cannot be traded directly against each other. Payments between neighbours are converted into dollars or euros first, cleared abroad, and converted back.

**Lost to conversion each year**

~$5bn

| Currencies | Source |
|---|---|
| ▼ 42 | AfCFTA |

**Intra-African trade, 2025**

$213.8bn

| Growth | Source |
|---|---|
| ▲ +5.5% | Afreximbank |

**Intra-African share of goods trade**

15.1%

| Year | Source |
|---|---|
| ● 2024 | UNECA |

## Where the friction comes from

Nearly two-thirds of payments across Africa's 40-plus currencies still clear through dollar corridors, according to AfCFTA officials. Each hop adds a spread, a fee and a delay, and thin local FX markets mean banks quote wide prices for pairs like naira to shilling.

The result shows up in trade. Intra-African goods trade was only about 15% of the continent's total in 2024, far below Europe or Asia.

## Worst corridors

Nine of the 13 most expensive remittance corridors in the world, where fees exceed 20%, start or end in Sub-Saharan Africa. A bank-to-bank transfer of $500 between Tanzania and Uganda has been quoted at about 33%.

Africa's remittance inflows, 2024

~$104bn

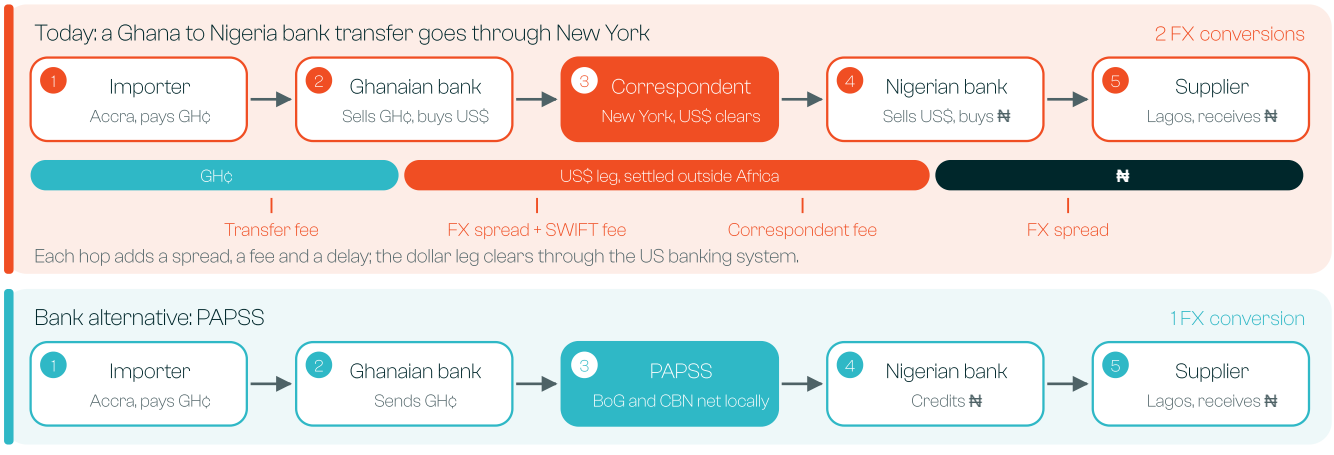
World Bank, all of Africa

Nigeria's diaspora remittances, 2025

$21.8bn

The largest single recipient in SSA

### How money moves from a bank in Ghana to a bank in Nigeria





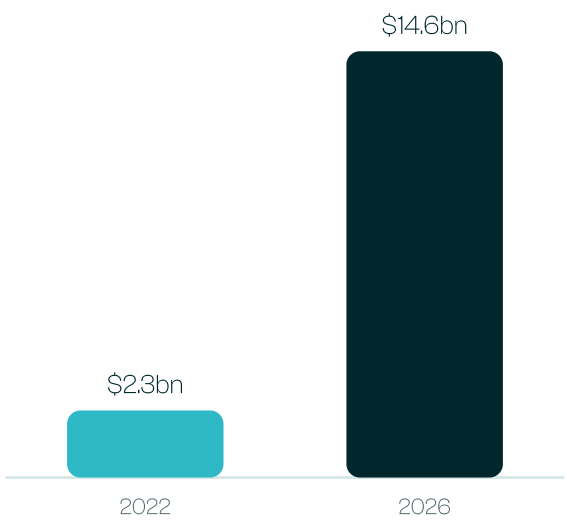

# The Digital Dollar Arrives

## How stablecoins became Africa's unofficial cross-border rail

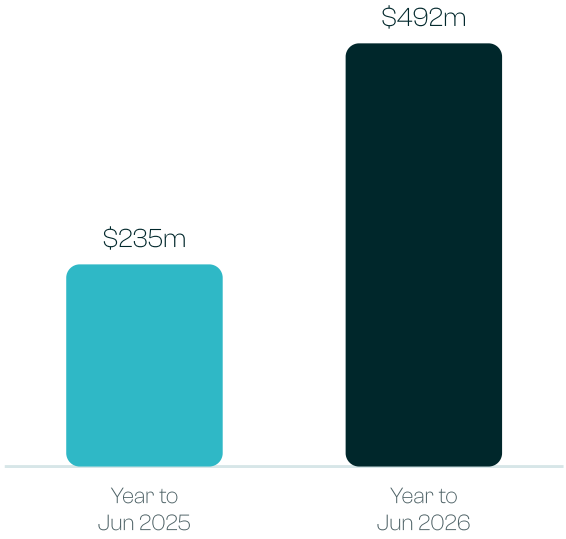
# Usage is driven by payments, not speculation

Sub-Saharan Africa received about $101bn of crypto value in the year to June 2026, and Chainalysis says the growth came from payments, savings and trade rather than trading.

### P2P stablecoin flows into SSA




### Stablecoin remittances into SSA




Source: Chainalysis 2026 Geography of Crypto report, via Business Daily and Guardian Nigeria. Chainalysis changes its method between editions, so values are not directly comparable with earlier reports.

## Who leads

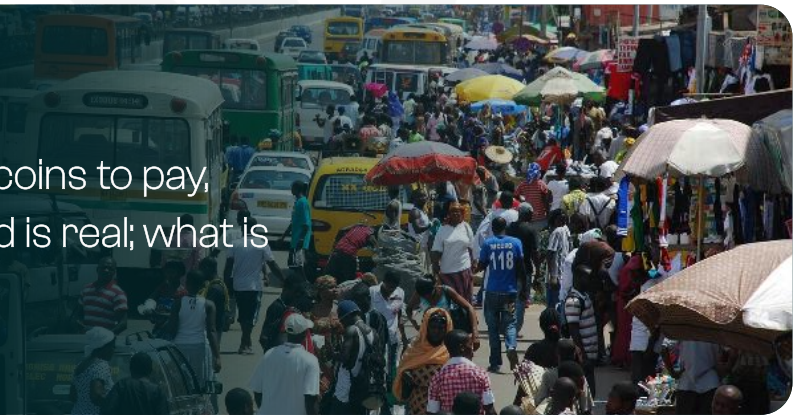
Nigeria ranked third of 117 countries in the 2026 Global Crypto Adoption Index, behind only Brazil and the United States. Nigeria and South Africa together account for more than three-quarters of the region's flows.

## Why people use them

Freelancers get paid in dollars, importers pay suppliers in China and Dubai, and savers hedge against devaluation. The IMF found Nigeria received about $59bn of crypto inflows in the year to June 2024, mostly tied to stablecoin payments.

OAM VIEW

Africans already use stablecoins to pay, save and trade. The demand is real; what is missing is licensed rails.



# Africa built the wallets; stablecoins can connect them

Mobile money is fast and cheap inside one country and slow and expensive across borders. Stablecoin settlement behind the wallet is the most practical way to join them.

**Mobile money value, 2025**

$2.1trn

SSA share ▲ ~$1.4trn

Accounts 2.3bn

**MTN and Vodacom mobile money**

$1trn+

Latest ▲ fin. years

Telcos 2

**Global stablecoin supply**

$294.8bn

9 Nov ▼ 2026

USDT share ~59%

## The telcos are moving

M-Pesa Africa, the Safaricom and Vodacom joint venture, signed with Abu Dhabi's ADI Foundation in January to bring stablecoin infrastructure to its network. In July, Visa, M-Pesa and Onafriq began a pilot in the DRC that settles cross-border mobile money transfers on a blockchain layer in minutes; users never touch a token.

MTN and Airtel Africa have also announced plans to integrate stablecoin services.



## A shrinking global pool

Global supply fell from a $322.4bn peak in May to $294.8bn on 9 November as USDT and USDC were redeemed. Africa's flows are small in that pool, which leaves the continent a price taker on dollar tokens.



OAM VIEW

The wallets already exist. Stablecoins can be the settlement layer that joins them across borders.



# The Rulebook

## From warnings to licences: where each country now stands

# Seven jurisdictions, three approaches

Nigeria and Kenya are licensing, Ghana is building a stablecoin-specific regime, and South Africa is fitting crypto into exchange controls.

| Country | Regulators | Where the rules stand | Signal |
|---|---|---|---|
| Nigeria | CBN and SEC | CBN rules for non-security virtual assets in force from 5 Nov 2026; ₦15bn capital for foreign stablecoin issuers, ₦10bn for naira issuers; no yield to holders | Licensing now |
| Ghana | BoG and SEC | VASP Act 2025 (Act 1154); stablecoin directive in drafting; licence for cedi stablecoins under consideration; sandbox and ad restrictions | Building |
| Kenya | CBK and CMA | VASP Act in force 4 Nov 2025; regulations gazetted 22 Jul 2026; CBK supervises stablecoin issuers; reserves kept in local banks | Licensing now |
| South Africa | FSCA, SARB, Treasury | 310 crypto licences approved by March 2026; draft rules would ban corporate cross-border stablecoin transfers; redraft announced in October | Contested |
| Mauritius | FSC | Stablecoin guidance note issued mid August 2026 on reserves, redemption, custody and disclosure | Guidance |
| Uganda | CMA | First draft of a VASP bill on a same activity, same risk, same regulation basis | Drafting |
| Ghana and Rwanda | Bilateral | Fintech licence passporting agreement signed | Regional first |



Sources: Arise, Innovation Village, Crypto Briefing, Economic Confidential (Nigeria); Graphic, Mariblock, Daily Maverick, CryptoSlate (Ghana); Afriwise, Oraro, TechCabal (Kenya); KuCoin/CoinEdition, BusinessDay SA, The Next Web (South Africa); Daily Maverick (Mauritius, Uganda, Rwanda). Signals: OneAfrica Markets Research.

Nigeria

# From banning crypto to licensing stablecoins in five years

The Central Bank of Nigeria's Regulations for the Operations of Non-Security Virtual Assets took effect on 5 November 2026. Stablecoin issuers are near the top of the list.

**Capital, foreign stablecoin issuer**

**₦15bn**

| Naira issuer | In force |
|---|---|
| ● ₦10bn | 5 Nov 2026 |

**SSA stablecoin inflows to Nigeria**

**~60%**

| Source | Crypto inflows |
|---|---|
| ▲ IMF | ~$59bn |

**cNGN traded volume**

**~$145m**

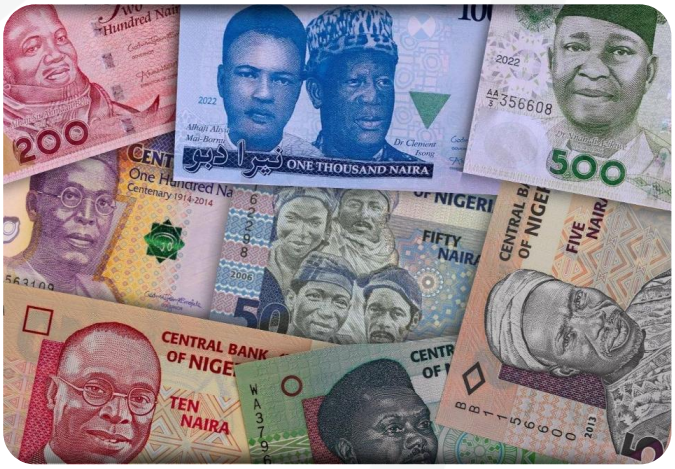
| Transactions | Launched |
|---|---|
| ▲ ~350,000 | Feb 2025 |

## What the rules require

Foreign issuers must set up Nigerian entities and secure local licences, and naira to dollar peer-to-peer conversions need approval. Capital is tied to the currency a token tracks, and issuers may not pay interest or yield to holders. The CBN supervises payment tokens; the SEC keeps investment assets.

## Why the CBN changed course

Its Payments System Vision 2028, published in June, mentions stablecoins at least 68 times. The IMF urged a "regulate, not ban" approach, warning that dollar tokens can weaken naira demand.




## The naira token test

cNGN, the SEC-incubated naira stablecoin, has traded about $145m across roughly 350,000 transactions, but on-chain data in August showed only about ₦2.6bn in supply and a handful of holders. Local tokens need liquidity, not just permission.

OAM VIEW

Nigeria has gone from prohibition to Africa's strictest licensing regime. Capital, not permission, is now the barrier.

Ghana & Kenya

# Two models for licensing local stablecoins




## Ghana: a cedi token as a policy tool

Parliament passed the VASP Act in December 2025, and the Bank of Ghana is drafting a dedicated stablecoin directive. It is considering a licence for locally issued stablecoins, mainly in cedis, plus a separate framework for foreign-currency tokens already in use.

Supervision is phased: firms enter the SEC sandbox, mass marketing is restricted unless approved, and Ghana has signed a licence passporting deal with Rwanda.

Status

**Directive in drafting**

Cedi stablecoin licence under consideration



## Kenya: reserves kept close to home

Kenya's VASP Act entered into force on 4 November 2025, and the Treasury gazetted the regulations on 22 July 2026. The Central Bank supervises wallet providers, payment processors and stablecoin issuers; the CMA supervises exchanges and brokers.

Draft rules required part of issuer reserves to sit in local banks. Kenyan shilling stablecoin supply was tiny in early 2026, about KSh18.8m.

Status

**Regulations in force**

Licensing under way



OAM VIEW

Both favour local reserves and local entities. Licensing is becoming a regional network, not a national one.

South Africa

# The most mature market is fighting over exchange controls

South Africa licensed crypto providers early. Its fight now is over whether stablecoins can be used to move money across borders.

| Crypto licences approved | Externalised via crypto since 2019 | Rand-pegged stablecoins |
|---|---|---|
| 310 | ~R63bn | ~10 |
| Applications ▲ 533 · By Mar 2026 | Source ▼ SARB · Reporting Outside FX | Example ▲ ZARU · Listed Luno, Aug |

## The proposal that sparked a backlash

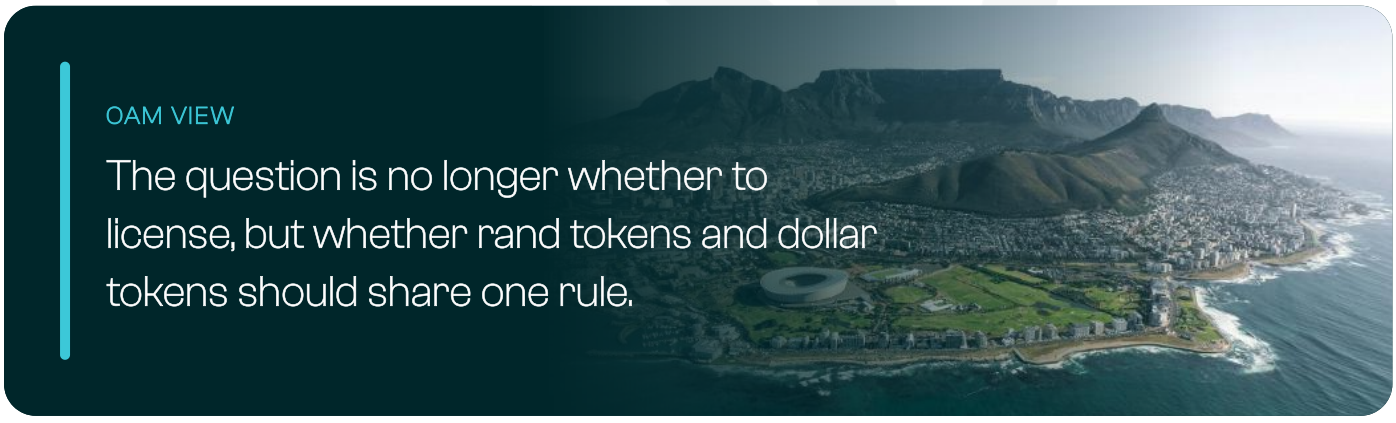
Draft rules from the Reserve Bank and Treasury would bar companies from cross-border stablecoin transfers, while leaving individual allowances intact. The governor argued that exempting crypto from capital controls would be an unfair distortion.

On 22 October, the finance minister said a "new approach" was needed and the rules will be redrafted. Industry wants regulators to treat a domestic rand stablecoin differently from offshore dollar tokens.



## Rand on chain

ZARU, launched in 2025 by a group including Lesaka, EasyEquities and Sanlam's asset manager, listed on Luno Global in August against USDT and USDC.



OAM VIEW

The question is no longer whether to license, but whether rand tokens and dollar tokens should share one rule.

Three Rails, One System

# Stablecoins will not replace PAPSS or mobile money; they will connect them

| Rail | Examples | Best use | Strength | Weakness |
|---|---|---|---|---|
| Dollar stablecoins | USDT, USDC | Cross-border settlement, savings, supplier payments | Global liquidity, 24/7, cheap | Digital dollarisation, outflows, offshore issuers |
| Local currency stablecoins | cNGN, ZARU, planned cedi tokens | Domestic payments, on and off ramps, programmable money | Keeps value in local currency | Thin liquidity, few holders, new rules |
| Mobile money | M-Pesa, MTN MoMo, Airtel Money | Last mile cash in and out, merchant payments | Hundreds of millions of users | Expensive across borders |
| PAPSS | Afreximbank and AU | Net settlement between African central banks and banks | Local currency, central bank backed | Adoption still early; bank-led |

Layer 1 · Across borders

Dollar stablecoins and PAPSS settle between countries

Layer 2 · Inside a country

Local currency tokens and instant payment systems

Layer 3 · Last mile

Mobile money wallets for cash in and cash out

## PAPSS is scaling

PAPSS volumes rose about 1,000% year on year in 2026 and value about 120%. It connects more than 19 central banks and 150 commercial banks, settles in local currencies within about 120 seconds, and aims to reach about 38 countries by the end of 2026.

## The industry view

Yellow Card's Darko puts it simply: dollar rails for cross-border settlement, local currency stablecoins for domestic use. The Bank of Ghana adds that cross-border gains depend on instant domestic payments, or friction returns.



The Risks

# What could go wrong, and how to contain it

## Digital dollarisation

High risk

Dollar tokens reduce demand for local currency and weaken monetary policy, the IMF warns.

## Capital flight

High risk

About R63bn left South Africa through crypto platforms since 2019, outside exchange control reporting.

## Illicit finance

Medium risk

Wallet-based flows are harder to supervise and raise money laundering risk.

## Issuer and reserve risk

Medium risk

Users depend on offshore issuers' reserves and redemption; Africa has little say in their rules.

## Thin local liquidity

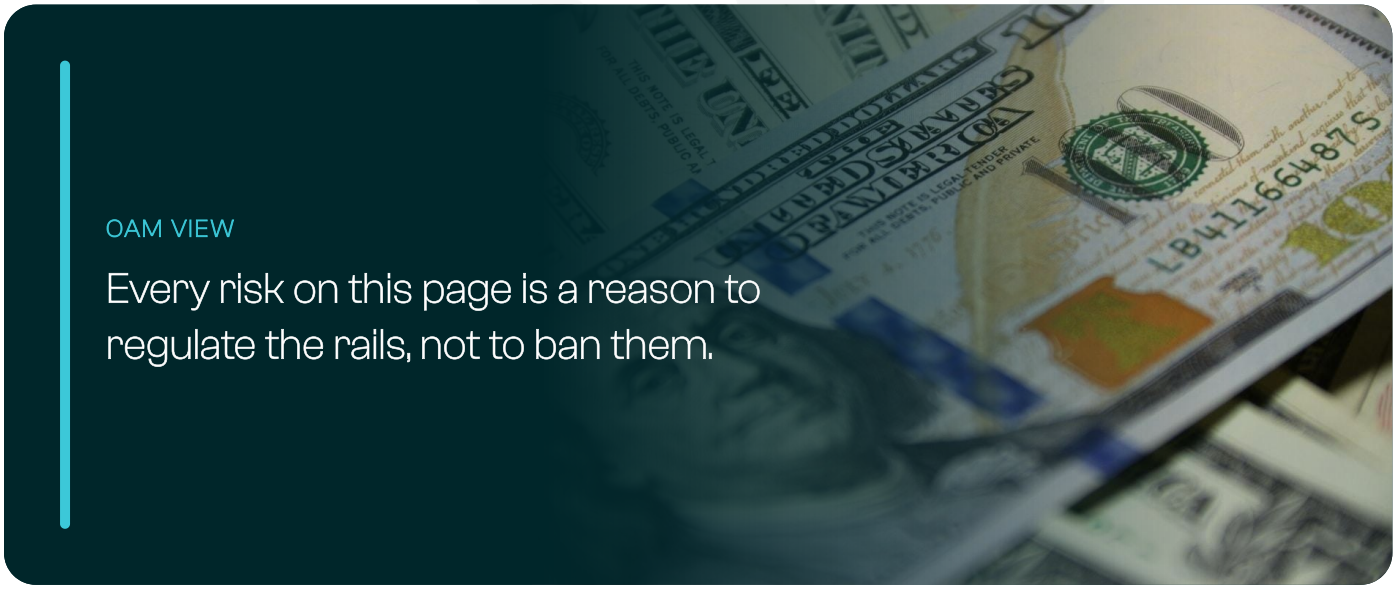
Medium risk

Local tokens like cNGN struggle to build holders and market makers.

## Exclusion

Medium risk

Services that need bank accounts, ID checks and data may leave the poorest behind, CGAP warns.



OAM VIEW

Every risk on this page is a reason to regulate the rails, not to ban them.

Readiness Scorecard

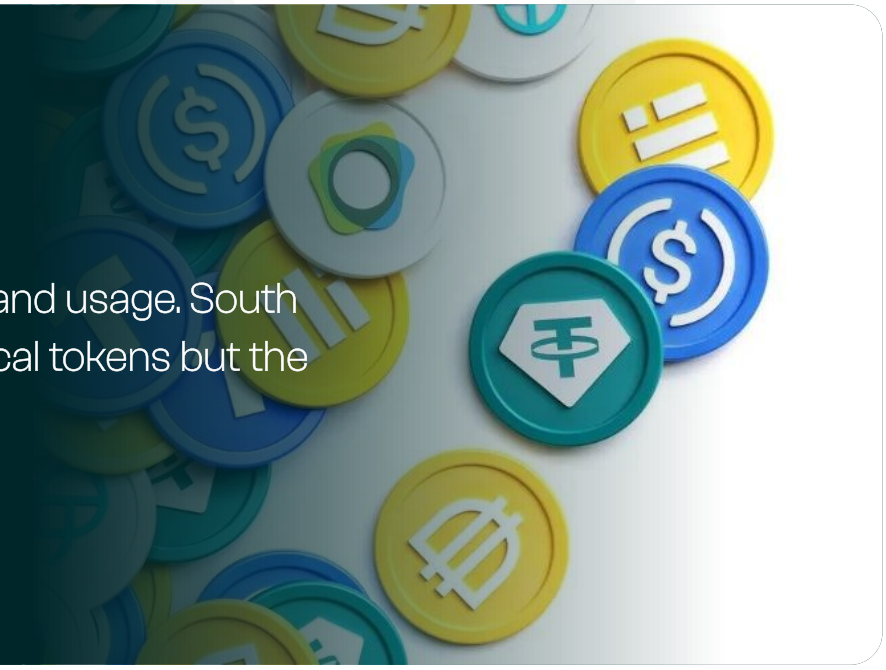
# Who is ready for regulated digital money

Readiness combines real usage, clear rules and a credible local currency token.

| COUNTRY & OUR READ | USAGE | RULES | LOCAL TOKEN | SCORE |
|---|---|---|---|---|
| Nigeria — Leader<br>Largest market, strictest capital | Very high | In force, 5 Nov 2026 | cNGN live | 11/12 |
| Kenya — Leader<br>M-Pesa scale, clear split of regulators | High | In force, Jul 2026 | Early, small | 9/12 |
| South Africa — Contested<br>Exchange control conflict | High | Redraft under way | ~10 rand tokens | 9/12 |
| Ghana — Rising<br>Passporting with Rwanda | High | Directive in drafting | Cedi licence planned | 6/12 |
| Mauritius — Rising<br>Clear reserve and redemption rules | Moderate | Guidance issued | Few | 6/12 |
| Uganda — Early<br>Early stage | Moderate | Bill in draft | None yet | 3/12 |

WHAT THE SCORES SAY

Nigeria leads on rules and usage. South Africa has the most local tokens but the least clarity.



Pillars scored 0 to 4 by OneAfrica Markets Research: usage from Chainalysis and IMF data, rules from regulator publications, local token from issuance cited in this report.

# Six themes we are watching

## 01

### Licensed on and off ramps

The firms that convert naira, cedi and shilling into stablecoins under licence will own the customer relationship.

## 02

### Local currency tokens

Cedi, naira and rand tokens with bank reserves can carry domestic payments and keep value at home.

## 03

### Wallet to wallet across borders

Stablecoin settlement behind M-Pesa, MoMo and Airtel Money can cut intra-African transfer costs.

## 04

### Treasury and trade payments

Importers paying suppliers in Asia and the Gulf are already the biggest users; compliance turns this into a bank product.

## 05

### PAPSS as the netting layer

As PAPSS scales, it can net local currency and stablecoin flows between central banks and cut dollar use.

## 06

### Regional licence passporting

Ghana and Rwanda's deal points to a network where one licence works across several markets.

Watchlist & Scenarios

# The next twelve months decide who sets Africa's digital money rules

## Seven dates to watch

Live now · Next · Later

| | | |
|---|---|---|
| From 5 Nov | NIGERIA | Firms apply under the CBN virtual asset rules |
| Late 2026 | GHANA | Bank of Ghana stablecoin directive and licence applications |
| Late 2026 | SOUTH AFRICA | Redrafted crypto exchange control rules |
| By end 2026 | PAPSS | Target of about 38 connected countries |
| 2026 to 2027 | KENYA | First stablecoin issuer licences under the CBK |
| Ongoing | DRC PILOT | M-Pesa, Visa and Onafriq stablecoin settlement results |
| 2027 | UNITED STATES | Market structure rules after the CLARITY Act stalled over stablecoin yield |

## Three scenarios

BASE CASE

### Licensed mix

Nigeria, Kenya and Ghana license issuers; PAPSS keeps scaling.

CROSS-BORDER COSTS

▼ Fall steadily on licensed corridors

LOCAL CURRENCIES

■ Local tokens grow slowly

UPSIDE

### Fast integration

Telcos roll out stablecoin settlement and licence passporting spreads.

CROSS-BORDER COSTS

▼▼ Fall sharply within Africa

LOCAL CURRENCIES

▲ Cedi and naira tokens gain users

DOWNSIDE

### Clampdown

Strict controls push flows back to peer-to-peer and offshore.

CROSS-BORDER COSTS

■ Stay high on formal rails

LOCAL CURRENCIES

▲ Shadow dollarisation grows

WHAT TO WATCH FIRST

Watch Lagos and Accra first: the first licences issued there will set the template for the region.



Dates are indicative. Scenarios are OneAfrica Markets Research views.

Playbook

# What to do now, by who needs to act

The actions from across this report, grouped by who needs to act and tagged with the section they come from.

## Regulators & policymakers

- Follow the IMF's four priorities: protect monetary stability, close data gaps on conversions, supervise issuers and fix payment frictions. · RISKS
- Measure before you restrict: collect data on naira, cedi and shilling conversions into stablecoins. · ADOPTION
- Publish direct cross-rates and support local currency market makers; convertibility is the bottleneck. · FRAGMENTATION
- Copy Ghana and Rwanda's passporting deal, and treat rand tokens apart from dollar tokens. · RULEBOOK

## Mobile money operators

- Use stablecoins as back-end settlement for cross-border transfers; keep the customer experience in local currency. · MOBILE MONEY
- A licensed cedi or shilling token is the natural bridge between your wallets and regional rails. · GHANA & KENYA

## Investors & users

- Investors: value sits in the bridges. Licensed ramps that cut the 8% to 9% cost of moving money capture the spread. · MOBILE MONEY
- Users: choose licensed providers, know your redemption rights, and keep only working balances in dollar tokens. · RISKS

## Banks & fintechs

- Offer regulated on and off ramps; the volume already moves through peer-to-peer channels you do not see. · ADOPTION
- Partner with licensed issuers on naira token liquidity and redemption, where cNGN-type products struggle today. · NIGERIA

## Issuers & stablecoin firms

- Nigeria: budget ₦10bn to ₦15bn of capital and a local entity; serving the market from offshore is ending. · NIGERIA
- Ghana and Kenya: design around local reserves and domestic custody from day one. · GHANA & KENYA
- South Africa: rand tokens backed at local banks are the strongest case for separate treatment. · SOUTH AFRICA

## Corporates & treasurers

- Map your FX hops: every invoice routed through dollars between two African currencies is a candidate for PAPSS or a stablecoin route. · FRAGMENTATION
- Move supplier payments onto licensed rails and keep records before reporting rules bite. · ADOPTION
- In South Africa, keep stablecoin use domestic until the redraft lands. · SOUTH AFRICA

THE COMMON THREAD

**Start with the rails you control: licensing, reporting and settlement. The volume is already there.**



Africa will not get a single currency soon, but it can get a single way to move money. Dollar stablecoins for borders, licensed local tokens at home, mobile money for the last mile and PAPSS to net it all is a system the continent can build now. The countries that license all four will set the terms for everyone else.

OneAfrica Markets Research
Research & Market Intelligence

# Sources

Data is from public reports published up to 10 November 2026 unless stated. Chainalysis figures come from its 2026 regional report; its methods change between editions. This is a special report; our monthly reports continue in December 2026.

**Adoption.** Chainalysis 2026 Geography of Crypto and Global Adoption Index, via Guardian Nigeria, Business Daily and KuCoin · IMF, Stablecoins in Nigeria: A Growing Cross-Border Channel (16 Jun 2026) and coverage by Nairametrics and The Star

**Supply.** DefiLlama via Stablecoin Insider (9 Nov 2026), Reap (Aug 2026), Transak (Jun 2026) and Crypto Briefing

**Costs & trade.** World Bank Remittance Prices Worldwide via Vanguard, The Citizen and Spark · This Is Africa (corridor quotes, 2024 inflows) · AfCFTA via Economic Confidential and Reuters/WE · Afreximbank via Arise and Guardian Nigeria · UNECA

**Rails.** GSMA State of the Industry Report on Mobile Money 2026 · Daily Maverick (7 Sep 2026) · TechCentral (MTN, Vodacom) · BusinessDay SA, Tech Trends and Capmad (M-Pesa, ADI, Visa DRC pilot) · ITWeb · PAPSS via Tech Trends, Arabian Post, Africa.com and Economic Confidential

**Regulation.** Arise, Innovation Village, Crypto Briefing, Economic Confidential, TechCabal and Daba Finance (Nigeria) · DIA and MEXC (cNGN) · Graphic, Mariblock, MyJoyOnline and CryptoSlate (Ghana) · Afriwise, Oraro, PwC and TechCabal (Kenya) · BusinessDay SA, Semafor, The Next Web, Moonstone and ITWeb (South Africa) · Unlock (US CLARITY Act)




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