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### **BACKGROUND**

frica's economic story is a profound journey of resilience and reinvention. In 2000, the economist famously branded Africa "The Hopeless Continent, riddled with conflict, disease, and economic stagnation. Yet, the continent's innovators and entrepreneurs were already laying the groundwork for a massive shift.

By 2011, The Economist was compelled to run a new cover story, declaring "Africa Rising," acknowledging a decade of rising growth, improving governance, and a palpable sense of optimism driven by striving enterprises.

oday, African innovators, entrepreneurs and and businesses are thriving to rewrite the narratives of weak productivity and dependence on aid, from farms to fintechs, from drone logistics to critical infrastructure protection. This transformation is the backdrop against which IDEA TV's IDEA SMEs & Industries of Interest (ISII) shine its spotlight.

### IDEA TV'S IDEA INDUSTRIES AND SMEs OF INTEREST (ISII)

DEA TV, the innovative television in Africa, is more than a channel. We shine a spotlight on ideas, breakthroughs and systems shaping and inspiring knowledge-based development in Africa through innovation entrepreneurship. IDEA SMEs & Industries of Interest (IISI) celebrate high-impact African industries and SMEs that are shaping value chains, protecting critical infrastructure, transforming logistics, and digitally enabling commerce across the continent. In this first edition IISI, we profile and celebrate: International (cassava value-chain innovation), Terra (drone security and surveillance), Zipline logistics), M-Pesa (mobile money for Africa), and OPay (fintech scaling payments and financial inclusion).

IDEA SMEs &
INDUSTRIES OF
INTEREST FOR THIS
FIRST EDITION ARE:

PSALTRY INTERNATIONAL LTD

**TERRA** 

**ZIPLINE** 

**M-PESA** 

**OPAY** 

#### **SELECTION PROCESS**

ISII candidate(s) are identified and prioritized by IDEA TV experts and advisers based on verifiable information in public domain based on these criteria

They should be legally registered and operating in any African country or across Africa.

They should have made or have potential to make significant positive impact to society, policy or advancement of innovation in Africa through their products or services in our areas interest.

Their contribution or impact must be evidence based and accessiblethrough publications, patents, products and services.

### PSALTRY INTERNA TIONAL

COMPANY LIMITED, RAISING THE CASSAVA VALUE CHAIN

Psaltry International LTD is recognized in this first edition IDEA SMEs & Industry of Interest (ISII) for advancing Africa's agro-innovation frontier from cultivation to harvesting to processing and production and commercialization of by products from Cassava.



Psaltry International (<u>www.psaltryinternational.com</u>), founded in 2005 and headquartered in Oyo State, Nigeria, is an agro-processing enterprise focused on cassava and its by-products. It is noted for producing food-grade cassava starch and cassava-based sorbitol used in various industrial processes across Africa. It is perhaps the first in Africa to produce these raw materials in Africa on a commercial scale. Cassava is a source of various staple foods in Nigeria and Africa.

Psaltry operates a network of out-growers - more than 3,500 farmers and 500 "agripreneurs" in its supply chain. Also, it invests in training in good agronomic practices, seed multiplication, and extension services. Its processing and production capacity per day includes 25 tons of sorbitol, 20 tons of starch, 30 tons of flour, and 7 tons of garri. It processes over 10,000 tons of cassava annually, with revenues exceeding USD 12 million. Through this work the company supports local livelihoods, adds value to cassava, and enables industrial uses of cassava derivatives in food, pharmaceuticals, and paper industries.

Psaltry has supplied high-profile clients such as Nestlé, Unilever, and Nigerian Breweries. The company has facilitated the distribution of over 600 million high-quality cassava stems, herbicides, and agricultural loans to its out-growers. The company has overcome its energy and water access challenges by investing in biogas and renewable energy alternatives. Psaltry demonstrates that agricultural industrialization that creates value, jobs, wealth, and reduces raw material import dependency can be achieved on the continent.

### **TERRA**

PROTECTING CRITICAL INFRASTRUCT URE WITH AUTONOMOUS SYSTEMS

Terra is recognized in this first edition of **IDEA SMEs &** *Industry of Interest* (ISII) for their intelligent aerial security technology that will secure lives and strategic infrastructure preserving investments and protecting the workers and communities that rely on these assets as well as detection of bandits



(formerly TerraHaptix) Terra is Nigerian tech/aerospace/security startup focused on deploying autonomous systems (drones, surveillance towers, sensor platforms). Terra builds autonomous monitoring and protection systems for critical infrastructure across Africa - including mines, power plants, refineries, and energy assets. Their technology stabilizes operations by security threats, automating perimeter detecting surveillance, and offering remote incident response capabilities. By combining hardware, software, and local operations, they reduce risk exposure for essential economic assets. Importantly, this technology is relevant for detecting and controlling banditry and security threats to communities.

In 2025, Terra secured a USD 1.2 million contract to secure two hydropower plants in Nigeria, deploying several drones and over 35 surveillance towers, a feat that saw the company outbid an Israeli consortium, underscoring competitive strength.



Founded by young innovators Nathan Nwachuku and Maxwell Maduka. Terra combines hardware, software, and AI-driven analytics to provide continuous monitoring, early threat detection, and incident response. With projects expanding across Nigeria, Ghana, and Kenya, Terra represents the new wave of African deep-tech innovation, ensuring operational safety and resilience in vital economic sectors. The company was recently profiled on CNN.

### ZIPLINE DRONE LOGISTICS REIMAGINED

Zipline is recognized in this first edition of IDEA SMEs & Industry of Interest (ISII), for its pioneering role in using drone technology in close collaboration with African countries support communities in dire need medical and other essential supplies.It proves that technology can restore access, speed, and reliability even in lowinfrastructure settings





Zipline (<u>www.zipline.com</u>) is an American company with operations in several African companies. It has been in operation since 2016. It designs, manufactures, and operates the world's largest autonomous delivery network - powered entirely by electric drones.

Zipline has become a global leader in autonomous drone delivery, with operations spanning African countries like Ruanda, Ghana, Nigeria, and Kenya. It has championed medical deliveries to rural communities and hospitals in these countries and more. Zipline's network capabilities now power commercial and humanitarian logistics, enabling same-hour delivery to remote communities. It has completed over 1.4 million deliveries, flown more than 100 million miles, and serves over 5,000 hospitals and health facilities across Africa, the U.S., and Asia. Its impact in Africa has been extraordinary



Zipline's Impact: Transforming Healthcare Delivery in Africa. In Rwanda, blood wastage reduced by 67%. In Northern Ghana, maternal deaths dropped by 56%. Vaccine stockouts are 60% shorter in facilities served by Zipline.

## M-PESA THE MOBILE MONEY ENGINE OF AFRICA

M-Pesa is recognized in this first edition of ISII for its leading example of how fintech can democratize access to finance, reduce poverty and drive inclusive economic growth.



M-Pesa (www.m-pesa.africa) is a mobile-based financial services platform originally launched in Kenya in 2007 (by Safaricom / Vodafone). It has evolved into a super-app encompassing payments, credit (Fuliza), savings (M-Shwari, etc.), remittances, merchant payments, and more.

M-Pesa, pioneered in Kenya, enabled millions of previously unbanked people to transact, save, and access credit using basic mobile phones. With tens of millions of subscribers across multiple African markets, M-Pesa remains a case study in how telcoled financial services can spur inclusion and entrepreneurship

Today, M-Pesa (via M-Pesa Africa) is now active in seven countries and boasts over 50 million monthly active customers. It also offers Pay by M-Pesa services for businesses, enabling merchants (local & global) to accept payments via M-Pesa. In Kenya alone, 59% of GDP flows through its platform, and in 2023, it processed approximately 20 billion transactions.

By enabling millions of previously unbanked individuals to transact and save, M-Pesa remains a cornerstone of Africa's digital economy and fintech leadership





# OPAY SCALING PAYMENTS AND DIGITAL SERVICES IN NIGERIA

OPay is recognized in this first edition of ISII for its pioneering role Nigerian FinTech industry that promotes banking inclusion. Its growth illustrates that locally-adapted payments platforms can scale fast, create jobs, and compete with incumbent banking models.



Opay Digital Services Ltd (www.opayweb.com), founded in 2013 (originally as Paycom Nigeria), is a leading fintech mobile money operator headquartered in Lagos, Nigeria.

OPay (Opera's fintech spinout) has quickly expanded to become one of Nigeria's largest fintech platforms. Its services include secure mobile payments, agent banking, merchant POS services, and consumer financial products. By building an agent network, integrating merchants, and enabling high-frequency retail transactions it has contributed to Nigeria's rapid mobilemoney growth and digitization of daily commerce. With over 50 million users, 1 million merchants, and 500,000 agents, OPay is helping millions of Nigerians participate in a digital-first economy.

In 2024, licensed mobile money operators in Nigeria, including OPay, processed \(\frac{\pm}{71.5}\) trillion in transactions, a 53% increase from the previous year. OPay also achieved profitability for the first time, a milestone rarely seen among fintechs in emerging markets.

With an estimated 22% share of Nigeria's e-wallet market and a valuation nearing USD 3 billion, OPay is demonstrating that Africangrown fintech can compete globally while solving local problems.



OPay embodies the future of Africa's digital payments revolution, and it emerged with three awards at the 2025 BusinessDay Banks and other Financial Institutions (BAFI) Awards.



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