

# FINANCIAL INNOVATION AND THE STRUCTURAL TRANSFORMATION OF AFRICAN ECONOMIES: Securitization, Sustainable Finance, and Sovereignty

Africa is redefining its financial trajectory. A new era is taking shape—driven by ambitious policymakers, committed entrepreneurs, and forward-thinking institutions determined to unlock the continent's full potential.

The ideas are there. The energy too. But to turn this momentum into concrete outcomes, we need financial instruments tailored to local realities. And the challenge is considerable: access to finance is becoming increasingly constrained.

Today, with mounting fiscal pressures—**largely due to rising debt—and an infrastructure financing gap now estimated at over \$108 billion per year**, traditional approaches are reaching their limits.

In a context where overall financing needs exceed \$130 billion annually, there is an urgent need to mobilize innovative financial solutions grounded in African realities.

A new approach is needed: more integrated, more agile, and better aligned with the continent's structural challenges. Several strategic levers deserve particular attention:

Securitization, to mobilize local savings and ease the balance sheets of financial institutions

Sustainable finance, to support projects with strong social, environmental, and climate impact

Active public debt management, to preserve macroeconomic stability

Trade finance, to secure strategic imports and support regional value chains

Infrastructure financing, through innovative structuring and hybrid instruments

Structured public-private partnerships, to catalyze private investment in essential services

And finally, digital innovation, as a driver of financial inclusion and enhanced intermediation

Since the securitization regulation was introduced in the WAEMU region in 2010, 25 transactions have been completed, representing a cumulative value of over 2,000 billion CFA francs. In the last five years alone, 19 of them have accounted for more than 1,000 billion CFA francs. The potential is real—provided it is structured at a continental scale.

4.61

49.07

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## A strategic gathering to accelerate the continent's financial structuring

**On September 25th, 2025, in Dakar, the Structured Finance Africa Forum will bring together key decision-makers from the financial ecosystem:** institutional investors, bankers, insurers, capital markets professionals, financial structuring experts, fintech executives, asset management firms, development finance institutions, and regulators — operating across African and international markets. This forum stands as the essential event for financial structuring in Africa—a platform to debate, explore, and fast-track the emergence of innovative solutions aligned with the continent's ambitions.

Discussions will revolve around five core pillars:

1

### OVERVIEW OF AFRICA'S SECURITIZATION MARKET

current landscape, regional dynamics, bottlenecks, and drivers.

2

### REGULATION, RATINGS, AND TAXATION

building a credible, attractive, and innovation-friendly environment.

3

### TRADE FINANCE AND STRUCTURED FINANCING

addressing the urgent need for intra-African trade financing.

4

### SUSTAINABLE FINANCE AND SOCIAL INFRASTRUCTURE

moving from intention to execution by identifying scalable models.

5

### FINANCING MSMES

creating synergies between fintech, microfinance, and structured solutions.

Through this forum, the ambition is clear: to move from diagnosis to action and collectively build a new generation of African financial instruments—adapted, inclusive, and sustainable.

See you in Dakar on 25 September 2025.

Let's shape the financial future of the continent—together.