# Insights: Spring 2027

3 short notes on development, fintech, upstream


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Development

# Capability is the most underrated driver of development

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Development

# Capability is the most underrated driver of development

Capital matters. Policy matters. But economic development ultimately depends on capability: skilled engineers, accountants, technicians, managers and regulators.

Every major project in Africa should leave behind more than an asset. It should leave people who can build, run and finance the next one.

Local content rules are most powerful when they are treated as capability building, not box ticking.

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Fintech

# In fintech, regulation is a moat for those who respect it

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Fintech

# In fintech, regulation is a moat for those who respect it

Founders often see regulation as friction. In fintech, it is also a moat.

Licences, compliance programmes and audit-ready records take time and money to build. Competitors who skip them eventually stop, while those who invest early win bank partnerships, investor confidence and customer trust.

Design compliance into the product from day one: onboarding, monitoring, record-keeping and reporting. It is cheaper than retrofitting it, and it is what lasting financial companies are built on.

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Upstream oil and gas

# In Nigerian upstream, evacuation can decide the economics

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Upstream

# In Nigerian upstream, evacuation can decide the economics

In Nigeria's upstream sector, finding oil is only the first problem. Getting it to market can decide whether a field makes money.

Pipeline downtime, losses and tariffs can erase the value of good reservoirs. Before investing, test:
- How will crude or gas reach the terminal?
- What are the realistic losses and downtime?
- What is the backup route?
- What does it cost per barrel?

The best subsurface story in the world does not matter if the barrels cannot be delivered and paid for.

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