Insights: Winter 2028

3 short notes on energy, development, fintech

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Energy

Commodity cycles are certain. Their timing is not

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Energy

Commodity cycles are certain. Their timing is not

Oil prices have always moved in cycles. What nobody knows is the timing.

For governments: save in booms, invest in diversification, and avoid committing windfalls to permanent spending.
For companies: build plans that survive the low case, keep debt manageable and hedge where it makes sense.
For investors: judge projects by their breakeven, not the current price.

Resilience is cheaper than recovery.

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Development

Infrastructure gets built when risk is shared sensibly

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Development

Infrastructure gets built when risk is shared sensibly

Africa's infrastructure gap is often described as a funding gap. More often it is a risk allocation gap.

Projects attract finance when each risk sits with the party best able to manage it: construction risk with contractors, demand risk with those who can influence demand, currency risk with those who can hedge it, and political risk mitigated through guarantees.

Good structuring turns unbankable projects into investable ones.

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Fintech

AI raised the quality of fraud. Controls must rise too

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Fintech

AI raised the quality of fraud. Controls must rise too

Generative AI has made fraud more convincing: cloned voices, deepfake video calls and flawless phishing emails.

The defence is not spotting fakes. It is controls that work even when you cannot tell:
- Call-back verification on bank detail changes.
- Dual approval for large payments.
- Code words for executive instructions.
- A culture where questioning the CEO is welcomed.

Process beats perception.

Read more: anslemoshionebo.com/fraud-in-the-age-of-ai/