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The Leapfrog Moment

How emerging economies can compete, innovate and lead in the age of AI

Kehinde Fawumi

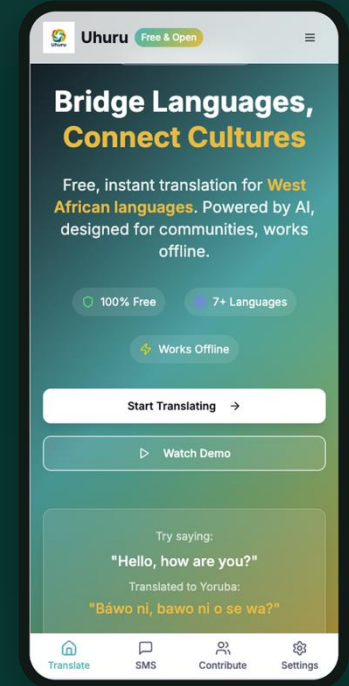
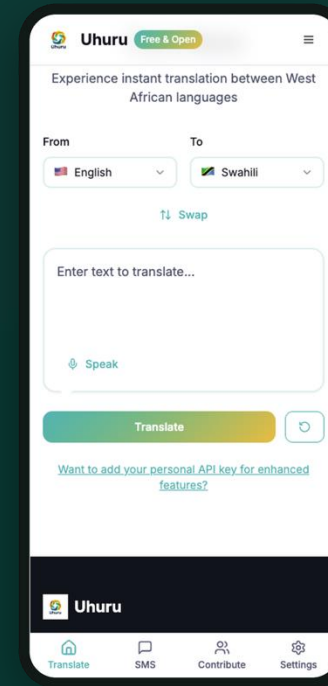
Director of Product, Mastercard | Official Member, Forbes Technology Council

I built this early this morning.

It took six minutes.

Free translation between West African languages.
Works offline, on the phone you already own.

Ten years ago, this would take many months and a large
engineering team to launch.



uhuru

Built for this talk.
Scan it.



**Every previous technology wave
reached us late.**

This one reached us on the same day.

And that changes what we are allowed to aim for.

BACKGROUND

Where I am coming from.



- Director of Product at Mastercard. Principal Product Leader at Amazon before that.
- More than 50 products shipped across startups, scale-ups and Fortune 500 companies.
- President, NACOSS, Obafemi Awolowo University, 2008 to 2009.

Three things changed. All of them favour us.

01

It arrived here the same day it arrived in California.

Electricity took us decades. Personal computers took us decades. Broadband took a decade. This took zero.

02

You do not need a data centre.

You need an internet connection and a problem worth solving. The capability is rented, not built.

03

You no longer need to be an engineer to build.

You need to know what is worth building. That is a completely different skill, and it is one we already have.

WHAT IS ACTUALLY DIFFERENT THIS TIME

None of these took ten years. Some took ten months.

Lovable

STOCKHOLM

\$100M of annual revenue eight months after launch. \$400M by February 2026, with 146 staff. Roughly \$2.7M of revenue per employee, more than Google or Meta.

Manus

SINGAPORE

Launched March 2025. Passed \$100M of annual revenue nine months later. Meta announced an acquisition at a reported valuation above \$2 billion.

Cursor

SAN FRANCISCO

Raised \$2.3 billion in November 2025 at a \$29.3 billion valuation. Its valuation doubled between June and November of the same year.

InstaDeep

TUNIS

Started with two laptops and \$2,000. Bootstrapped four years. Acquired by BioNTech in 2023 for around \$680 million.

Intron Health

LAGOS

Radiology results at one of West Africa's largest hospitals: from 48 hours to 20 minutes.

Moniepoint

LAGOS

\$110M Series C in October 2024, at a valuation of \$1 billion.

Three of these are ours. The bottom row was built by people like us in this room.

How we can compete, innovate and lead in the age of AI.

Four moves.



Pick the right problem.

Building is no longer the bottleneck. Choosing the right problem is.

- Almost anyone in this room can build almost anything now. This week. Without a team.
- So the scarce resource is no longer engineering capacity. It is judgement about which problem deserves the effort.
- AI will not save you from solving the wrong problem. It will only help you solve it faster, and fail faster.

Find the right constraint

Ubenwa

NIGERIAN FOUNDED

Detects birth asphyxia from an infant's cry in about ten seconds. Around 95% cheaper than a blood gas analyser, non-invasive, and it needs almost no training to operate.

Intron Health

NIGERIA

Clinical speech recognition built for African accents. At one of West Africa's largest hospitals, the wait for radiology results fell from 48 hours to 20 minutes.

Zipline

RWANDA

Drones instead of roads for blood and medical supplies, because the regulator moved before the technology did.

That is where you win by 100x, not by 10%. Not a better version of their answer. A different answer entirely.

Solve locally. Sell globally.

InstaDeep, Tunis

Karim Beguir and Zohra Slim started in 2014 with two laptops and \$2,000, and bootstrapped for four years.

Their model caught 12 of the 13 COVID variants the WHO later flagged as dangerous, on average two months before the WHO named them.

BioNTech bought the company in 2023 for around \$680 million. It remains Africa's largest deep-technology exit.

Paystack, Lagos

Built in Lagos for Nigerian merchants.
Bought by Stripe.

"When I said we would work at the level of Meta, Google and DeepMind, everyone laughed in my face."

Karim Beguir

Build for the market you understand better than anyone alive. Then export the capability, not just the product.

Own the data nobody else has.

3.5 million

audio clips

From more than 18,000 contributors, across 29 countries and 288 accents.

That, not the model, is why Intron Health cannot be copied by a team in California.

Uhuru

The app on your phone right now. West African languages, built overnight, because nobody else was going to.

Masakhane

A volunteer collective with no funding, building open datasets for more than 40 African languages.

N-ATLAS and NKENNEAi

Nigeria's national multilingual model, and NITDA's work on the 500-plus languages spoken here.

Nobody in California will build Pidgin speech recognition, or a fraud model that understands how Nigerians actually transact. Data is the only advantage that does not erode.

Actionable recommendations

	STUDENTS AND INDIVIDUALS	COMPANIES	INSTITUTIONS AND GOVERNMENT
Pick the problem	Ship one real thing this month, publicly. Not a certificate. A thing people use.	Write down your ten most expensive manual processes before you buy another platform.	Publish the list of problems you would pay to have solved. Watch who shows up.
Find the right constraint	Find what your community currently pays a specialist to do.	Find the imported machine in your operation and ask what replaces it.	Find where citizens wait 48 hours for something and fix that first.
Local to global	Build in English and in your language. Sell to the world.	Sell the capability, not only the finished product.	Fund the export. Make it easy to take payment from abroad.
Own the data	Your dataset is worth more than your model. Start collecting now.	Your transaction history is your moat. Stop giving it away for free.	Open your data: land, health, courts, crops, weather.

Pick the column you sit in. Then pick one row and start there this week.

AND ONE THING ONLY GOVERNMENT CAN DO

Build the rails.

Identity

An identity you can verify in one second, from anywhere, for free.

A national voice dataset

Recorded Hausa, Yoruba, Igbo, Pidgin, Berom, Tiv and the other 500.

Open government data

Land, health, court judgments, crop prices, weather. Machine readable.

A licence in a week

Not a year. Rwanda opened a drone corridor before the drones existed.

One good rail creates a thousand companies. It is the cheapest, highest-leverage thing a government can do.

We already proved this. NIP was built once, in 2011.

Paystack, Flutterwave, Moniepoint, OPay and PalmPay are all passengers on it. One piece of public infrastructure created an entire industry.

IF YOU REMEMBER NOTHING ELSE

The playbook.

01

Pick the right problem.

Building is solved. Choosing is not.

02

Find the right constraint.

Go where the rich country's answer is expensive hardware.

03

Solve locally. Sell globally.

Understand one market better than anyone alive, then export the capability.

04

Own the data nobody else has.

The dataset is the moat. The model is rented.

And for those who build public infrastructure: build the rails. One rail creates a thousand companies.

Thank you.

Questions and answers

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Backup

Slides to pull up if a question calls for them.

We have done this before.

When we skip the old thing entirely, we move faster than the people who built it.

This is not a theory about the future. It is a description of our own recent past. We skipped the landline, and nobody planned it.

We built a world-class payment rail before the largest economy on earth.

NIGERIA

2011

NIBSS Instant Payment.
Bank to bank, in real time,
24 hours a day.

UNITED STATES

2023

FedNow.
The same capability,
twelve years later.

We were not behind. On this particular thing, we were twelve years ahead.

Let me add a feature, right now.

Then everybody refresh.

One prompt. One publish. The change appears on 300 phones in this hall.

That took four minutes and cost less than a plate of rice.



preview--uhuru-speak-africa.lovable.app

Four things you cannot leapfrog.

Power

Compute

People who stay

Trust

**You cannot leapfrog electricity with an app.
And you cannot leapfrog trust with a model.**

Nigeria ranked 94th in the 2024 Oxford Insights Government AI Readiness Index. That was up from 103rd the year before. We are moving. We are not there yet.