



THE RISE OF REGENERATIVE LOCAL ECONOMIES THROUGH SYSTEMIC CAPITAL

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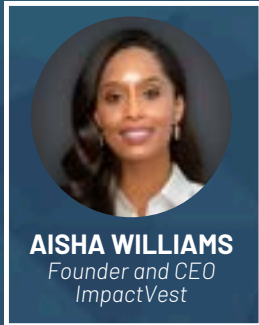
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VERSION AVAILABLE TO THE GENERAL PUBLIC

FORWARD



In a world undergoing profound economic and societal transformation, the role of capital is evolving. It must serve not only markets, but the communities and ecosystems that underpin them. At ImpactVest, we believe the future of alpha lies in regenerative economies — those emerging through innovation, resilience, and local ingenuity.

This whitepaper explores a powerful truth: systemic investing is no longer optional. It is a strategic imperative for those seeking both financial performance and enduring impact. From energy independence and regenerative agriculture to digital inclusion and local entrepreneurship, new frontiers are opening — and they reward those who are ready to see beyond conventional frameworks.


ImpactVest was built on the conviction that capital, when aligned with purpose, becomes a force for regeneration, empowerment, and prosperity. The perspectives shared in this paper reflect a blueprint for the future of investing — one where resilience, inclusivity, and systems thinking are central to value creation.

I invite you to engage with this paper in the spirit that defines our work: with clarity, conviction and a belief in the extraordinary possibilities ahead when capital is deployed with both vision and intention.

AISHA WILLIAMS

A handwritten signature of Aisha Williams in a cursive script.

Founder and CEO
ImpactVest



Geopolitical fragmentation is reshaping the economic landscape, accelerating the shift away from global markets towards localised impact. As global supply chains shift and capital is redirected toward regional markets, the emphasis on economic resilience is fast becoming more prevalent. This shift presents enormous potential for impactful investing, where localised approaches can drive more sustainable and equitable growth.

Changes to trade arrangements is fostering the rise of regional economic hubs. As businesses seek to reduce reliance on major economic powers, emerging markets are benefiting from new capital flows and investment opportunities. Regional economic alliances are strengthening internal market resilience, enabling nations to sustain growth in an increasingly fragmented world. This emphasises the need for impact strategies that prioritise localised self-reliance and economic stability.

Equally, as foreign aid budgets are slashed, emerging markets appreciate the need for diversified local investment strategies. Historically, developing economies have relied on international assistance, which all too often prioritised short-term objectives over long-term sustainability. By focusing on regional supply chains, and infrastructure development, impact can foster self-sustaining economies that generate long-term prosperity.

In this context, systemic investing emerges as a transformative approach that goes beyond traditional impact investing by considering the problem in its totality rather than as isolated issues. Systemic investing acknowledges that economic, environmental, and social challenges are deeply inter-connected, requiring coordinated and multi-layered investment strategies. Rather than focusing on singular sectors, systemic investing seeks to rewire financial systems toward resilience and regeneration, aligning capital with sustainable and inclusive economic models.



This holistic approach is particularly relevant to localised and regenerative finance themes, such as:

RENEWABLE AND ENERGY INDEPENDENCE

Investing in decentralised renewable energy can provide communities with long-term energy security, reduce dependence on extractive industries, and create sustainable local economies.

REGENERATIVE AGRICULTURE AND FOOD SECURITY

Exposing the fragility of global food supply chains, accelerates investment in regional agriculture and regenerative practices that enhance food security, restore ecosystems, reduce reliance on imports, and build resilient local economies that are better equipped to withstand geopolitical disruptions.

FINANCIAL AND DIGITAL INCLUSION

By leveraging technology and alternative financial mechanisms, systemic investing fosters greater inclusion, ensuring that historically underserved communities have access to capital, digital tools, and economic opportunities.

ADDRESSING SOCIAL INEQUALITIES

Systemic investment approaches prioritise structural interventions that drive equitable growth, ensuring that investments contribute to long-term solutions rather than short-term fixes.

As the global economic order continues to evolve, systemic impact investing offers a framework for aligning capital with long-term regenerative and inclusive economic outcomes. By taking a comprehensive approach to investing in local economies, investors can help build resilient, self-sufficient, and sustainable communities that thrive in the face of geopolitical uncertainty.



RENEWABLE AND ENERGY INDEPENDENCE

In recent years, nations have increasingly recognised that energy security must become a national priority. Global energy instability has prompted a focus on local generation, leading to an accelerated rise in wind and solar power projects worldwide. Renewables such as wind and solar are proving themselves as effective means to power communities in emerging markets, especially where reliable national grids are lacking. The impact that can be measured is threefold; it provides essential energy access, stimulates local economies and job creation, and supports the energy transition away from fossil fuels towards renewables.

In regions where stable centralised national grids may not exist, decentralised solutions, known as decentralised renewable energy (DRE) systems, can offer an alternative to traditional energy infrastructure. By localising renewable energy, communities can achieve energy independence, which is crucial for economic activities and improving quality of life by reducing energy poverty. To put this in context, since 2000, DRE solutions have provided energy access to over 150 million people in developing countries (Pan & Tesfahunegn, 2023). A pattern is emerging particularly in the global south, away from large power projects to smaller scale DRE's that are low cost and quick to build. Emerging mechanisms, such as pay-as-you-go solar and rooftop leasing, have enabled millions of off grid households in Africa to access clean energy affordably (Pant, 2024).

Furthermore, the DRE sector has directly created approximately half a million jobs globally. When considering indirect employ-

ment, this figure rises to about 1.7 million jobs, with emerging regions such as Sub-Saharan Africa and India being the greatest beneficiaries. Not only does this fuel employment in emerging markets, but it is supporting the transition to a greener economic operating model as jobs in renewables supersede traditional energy employment. Take Nigeria for example, approximately 50,000 jobs have been created which, now rivals the country's oil and gas industry. Similarly in Kenya, solar DRE companies employ at least six times more workers than the nation's largest utility company (Pan & Tesfahunegn, 2023).

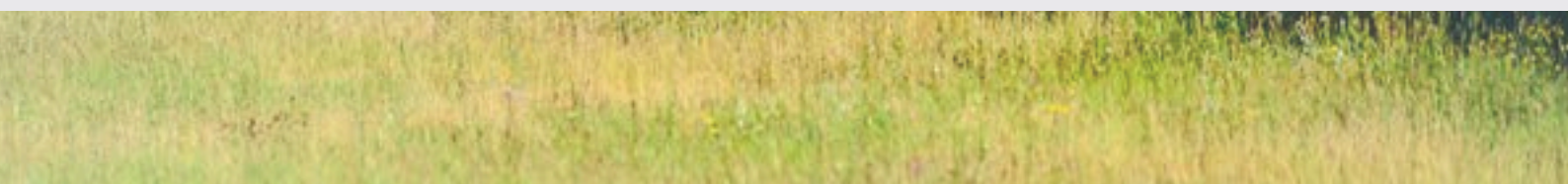
Beyond job creation and energy independence, decentralised renewables also offer critical environmental advantages. Unlike extractive industries, which contribute to deforestation, water contamination, and air pollution, solar and wind have minimal environmental impact. By investing in renewables, particularly within developing economies,

emerging markets will reduce their dependence on extractive industries, vastly benefiting the environment both locally and globally. This also presents the opportunity to diversify economic activities and strengthen resilience against global market fluctuations.

Many developing countries have historically relied on the extraction and export of natural resources, to the detriment of the environment. While these industries have been economically significant, they can lead to economic volatility due to fluctuating commodity prices. Commodity markets become increasingly unstable when geo-political tensions disrupt traditional supply chains, as such there is a growing need for economic diversification to achieve economic independence. By generating renewable energy locally, communities reduce reliance on external market factors.



Renewables are pivotal in powering local economies in emerging markets. They provide reliable energy access, foster economic self-sufficiency, and create employment opportunities, all while enhancing energy security and reducing reliance on burning fossil fuels. By embracing geopolitical shifts and focusing capital into green sectors, emerging markets can achieve economic diversification and long-term resilience. As investors prioritise energy diversification to mitigate risks associated with geopolitical tensions, they can recognise the potential of renewables and DRE. These systems will play an increasingly vital role in the global energy transition, ensuring sustainable development and economic resilience for communities worldwide.



REGENERATIVE AGRICULTURE AND FOOD SECURITY

Global conflicts such as the war in Ukraine have the power to significantly disrupt global food supply chains, which as a result is prompting investment into regionalised agriculture and sustainable food systems to enhance food security. Ukraine plays a crucial role in global agriculture, accounting for substantial percentages of the world's food commodities such as wheat. As a result, the conflict has severely impacted Ukraine's agricultural production and exports, leading to increased food insecurity worldwide.

In response to these disruptions, investing in localised farming and sustainable food production has taken precedence. This shift aims to reduce dependence on global supply chains and enhance resilience against external shocks. Regenerative practises within farming and agriculture not only improves food security but also support local economies and protects the environment. Through implementing regenerative techniques, up to 30% of agricultural emissions are saved, 15% fewer greenhouse gasses may be produced, and up to 16 times higher carbon sequestration in soil can be achieved, all while increasing crop yields (PwC, 2025).

Digital technologies in agriculture, particularly in emerging markets, are leveraging AI to boost local crop yields, improve farming efficiency, and reduce reliance on food imports, showcasing the potential of techno-

logy in enhancing agricultural resilience. Digital agriculture has the potential to boost the agricultural GDP of low and middle income countries by more than 28% per annum (Rowe, 2025). Not only does regenerative practises empower local economies, enhance food security, and reduce reliance on harmful farming methods, the industry is also highly appealing from a financial standpoint with the adoption of regenerative practises increasing farmer profits up to 120% (Rowe, 2025).

By strengthening regional food systems to be better equipped to withstand global disruptions and the geopolitical uncertainties of the day, in the long term these investments can lead to more robust and self-sufficient agricultural sectors. In turn, farming practises that damage the environment will make way for sustainable regenerative practises, while local economies thrive.

FINANCIAL AND DIGITAL INCLUSION

Digital inclusion and the emergence of tech startups are fostering significant localised economic opportunities. Emerging markets are actively developing their own fintech, health tech, ed tech, and various other technology sectors, reducing reliance on imports from Western countries. The challenges surrounding technological adoption extend beyond cultural and social differences, encompassing notable disparities in infrastructure and education. It is essential for providers and support services to strive for technology access that is both affordable and equitable.

Research indicates that communities adopt technology at different rates, influenced in large part by how technology is presented and perceived. The successful uptake of new technologies largely depends on how companies design their marketing strategies and educational initiatives for specific communities (Signé, 2018). To address varying rates of adoption, businesses should focus on simplifying the user experience. Creating platforms that are straightforward, intuitive, and valuable is critical for enhancing technology adoption and utilisation. Prioritising equitable access to technology is crucial for reaching broader populations and achieving meaningful connectivity across society. Developers should ensure that user benefits are at the forefront of mobile application design. Consumer usability is not merely important; it is vital for unlocking the full potential of technology to drive substantial societal advancements.

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We have harnessed the power of disruptive technologies, ensuring accessibility for all, irrespective of economic and educational backgrounds. Our focus is on simplifying and bringing these cutting-edge technologies to a level where everyone can comprehend and benefit from, especially catering to the unique needs of those in unserved and informal markets.

TUMI FRAZIER

Co-Founder and CEO
Fourth Wave Technology

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Technological education comes not just with schooling but with exposure.

GYENA ILLIYA

Co-Founder and CEO
Farmer First Technologies Agro LTD





Additionally, the high cost of internet access remains a significant barrier to connectivity, particularly in low-income communities. Internet distribution networks must adapt their pricing strategies to align with local income levels while proactively seeking ways to reduce costs (Broadband Search, 2024).

Establishing trust in new technologies is another strategic priority that can be achieved by building credibility within consumer networks. Collaborations with accredited institutions are instrumental in alleviating the perceived risks associated with adopting new technologies. When customers perceive lower risks, they are more likely to embrace innovative solutions. By partnering with reputable institutions, technology companies can leverage their credibility to validate their offerings and directly influence customer trust and engagement through endorsements.

Moreover, digital platform developers should consider the concept of combinatorial innovation, which allows new generations of digital technologies to integrate with and build upon previous ones without the need for continual involvement from the original creators. This strategy can empower African digital entrepreneurs to scale rapidly and reach broader audiences. Combinatorial innovation facilitates the swift development and deployment of scalable solutions by leveraging existing platforms and infrastructure – a crucial factor for creating meaningful impacts in underserved communities.

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Imagine an API powered by AI that can determine the carbon stock on every inch of Africa's farmland; that's what we're building at AirSmat. A future where climate action is data-driven, where every farm becomes a measurable carbon sink, and where African farmers are empowered as key players in solving the global climate crisis.

SOJI SANYAOLU
CEO
AirSmat

To achieve significant progress, it is also necessary for users to enhance their digital literacy skills. Without these skills, individuals cannot effectively engage with digital technologies or capitalise on the benefits offered by these platforms. The introduction of new technology necessitates an educational phase during which users adapt these tools into their everyday lives. Many individuals encounter challenges in adopting new technologies due to language barriers and limited digital literacy. For instance, Nigeria's linguistic diversity presents both challenges and opportunities for the adoption of technological tools, underscoring the importance of providing educational resources and services in multiple languages.

There is a pressing need to strengthen digital literacy and offer educational programs from an early age. Bridging the technology gap requires not only increased financial support for technology companies but also significant investment in infrastructure projects. Access to technology relies on sustained funding and effective collaboration between the educational and business sectors. By addressing digital equity, both business and education have the potential to advance simultaneously. Technological inequality is not just an issue of fairness; it is a significant waste of human potential and talent.

Digital entrepreneurship within communities serves as a vital catalyst for change. Entrepreneurs should collaborate with rural representatives to disseminate knowledge that is accessible, affordable, and available to the youth, empowering them to become meaningful contributors to society. This goal hinges on the establishment of robust educational systems and ecosystems that are supportive of businesses and entrepreneurs. Providing young people with access to explore technology and fostering creativity in its applications will be essential for cultivating the next generation of entrepreneurs and driving digital development. The promotion of entrepreneurship in underserved communities is a key avenue for fostering progress.

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Partnering with the educational sector has given us a broader view of the people we are serving and the people we could serve. We are always looking to improve and make sure as many problems are solved as possible through the foundation that we have already built.

DR. GRACE OLUGBODI

*Founder and CEO
BeGenio LTD*

This paper champions a broader vision of "inclusivity" in the business realm, emphasising not just the integration of diverse people, ideas, or services, but also a transformative approach to business models. Impact companies place inclusivity at the heart of their mission, focusing on the human experience. A human-centred approach involves recognising the potential of individuals who will use the product and designing solutions tailored to their needs.

Impact-driven companies redefine inclusivity, unveiling a powerful truth: businesses can create solutions for specific challenges while integrating the invaluable experiences of those individuals. Local knowledge empowers companies to gain a competitive advantage over global counterparts and serves as the cornerstone of consumer trust and innovation itself.

ADDRESSING SOCIAL INEQUALITIES

In support of local economies, localised impact can tackle social inequalities by tailoring interventions to the distinct needs of specific populations. Bridging the divide between rural and urban areas ignites the potential for innovative solutions that align with the unique technological landscape of rural communities. By understanding and addressing the challenges these areas face, we can craft adaptive technological solutions that resonate where traditional internet access and smartphone ownership are limited. A one-size-fits-all approach falls short of closing the technology divide. Acknowledging the reality of scarce internet connectivity, uneven smartphone ownership, and varied digital literacy levels is essential for fostering successful initiatives (Broadband Search, 2024).

In rural communities, where high-speed internet may be a distant dream, text messaging and phone calls emerge as reliable lifelines for communication. These simple yet powerful channels provide essential services and vital information, effectively bridging the technology access gap between rural and urban realms. SMS-based services shine in low-tech environments, requiring minimal data and accessibility for even the most basic mobile phones. Rural residents devoid of smartphones can receive crucial updates, educational resources, and healthcare information through succinct text messages. Furthermore, interactive phone calls cater to those with limited literacy or barriers to digital interfaces, demonstrating that communication can transcend technology.

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You have to be flexible enough to tailor your solution to the country you want to expand to.

MAHMOUD EL-ZOMOR

*Co-Founder & Group CEO
ILLA Logistics Holding*

The clarity of text messages allows for seamless translation into diverse languages, embracing the rich tapestry of linguistic backgrounds. However, while these digital channels offer immense value they may not serve everyone in low-tech environments. This is where dedicated in-person agents step in. In rural areas where technological literacy varies, local agents, equipped with knowledge and expertise, can make a transformative impact. They provide hands-on assistance, training, and solutions for technology-related challenges, bridging the digital chasm and empowering communities. These agents help individuals access services with ease, building trust and familiarity with technology that inspires confidence.

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In order to create an impact in agriculture, technology must be able to utilise the local languages of farmers. If we build an AI that can speak the same language as rural farmers in Nigeria, we can educate them in new methods and technologies to improve their farming.

GYENA ILLIYA

*Co-Founder and CEO
Farmer First Technologies Agro LTD*

In tandem, traditional methods such as radio broadcasts and printed materials continue to play a crucial role in reaching populations without digital devices or internet access. While it is vital to meet the immediate need for technological access, simply distributing low-technology devices is not the ultimate solution. Such devices can quickly become outdated, leading to waste and frustration. Instead, a sustainable strategy emerges through collaboration. The public sector becomes a champion in narrowing the technology divide, focusing on the creation of shared technology spaces within rural regions.



These vibrant hubs—public technology centres or libraries equipped with advanced resources at subsidised prices—hold the promise of benefiting rural communities significantly. They enhance access while serving as dynamic centres for training and education, offering workshops that elevate digital literacy. By fostering equal access to technology and inspiring a culture of innovation, the public sector can bridge the technology gap, paving the way for inclusive and sustainable progress that truly meets local needs.

Interviewees have embraced this challenge by engaging local community leaders and infusing their insights into product development, ensuring technology is finely tuned for maximum impact. Additionally, companies have committed to thorough evaluations and research prior to market entry. The flow of knowledge and communication between businesses and stakeholders emerges as a powerful means of minimising technological risks. This clarity is essential for achieving impactful development goals; businesses are not just delivering services—they are empowering individuals to transform their own lives. By embedding communities into business models, we create avenues for greater product efficiency and knowledge expansion, enriching both consumers and companies alike.

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It is hard to gain the trust of consumers without working with members of the community. In order to help individuals better understand technological products it is integral to employ trusted members of a community who can then help educate the people.

EDDY KUBWIMANA

*Founder and CEO
PayVista*



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Community leaders are the best individuals to interact with, as they have the greatest knowledge over the area.

FAVOUR MADUBUKO

*Founder and CEO
Canisa Health*



In this inspiring journey, the value generated is profound: consumers receive tailored products that elevate their lives, while companies thrive alongside a well-informed customer base.

IN SUMMARY



In closing, we have embarked on a vital exploration of geopolitical fragmentation, showcasing how it is reshaping the economic landscape and accelerating the shift from global markets to localised impact. Economic resilience has emerged as a powerful force in this transformation, presenting remarkable opportunities for impact investing, where localised strategies can drive sustainable growth.

This is particularly relevant for several key takeaways in localised and regenerative finance, which are at the heart of this whitepaper:

- Decentralised renewable energy can empower local economies and diminish reliance on extractive industries.*
- Regional agriculture and food systems are vital in strengthening food security.*
- Digital inclusion and tech start-ups are igniting new local economic opportunities.*
- Localised impact has the incredible ability to address social inequalities, tailoring interventions to meet the unique needs of diverse populations.*

As the global economic landscape continues to transform, systemic impact investing offers a purposeful framework for aligning capital with long-term regenerative and inclusive outcomes. By taking a holistic approach to investing in local economies, investors can help nurture resilient, self-sufficient, and sustainable communities that flourish even amidst geopolitical uncertainty.

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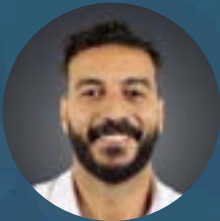


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