PesaTech Accelerator

START-UP PROFILES

COHORT 3

WWW.PESATECHAFRICA.COM

ABOUT UNCDF

Established by the UN General Assembly in 1966, the United Nations Capital Development Fund (UNCDF) is the UN's catalytic finance entity for the world's least developed countries. It works where conventional finance does not flow, using performance-based grants, concessional loans, guarantees and structuring advisory to de-risk investment in underserved markets and crowd in domestic and international capital. In Tanzania, UNCDF implements the Tanzania Inclusive Digital Economy (TIDE) project under the EU-funded Digital for Tanzania (D4T) programme, which works to increase access to and use of digital payments and digital financial services while strengthening the innovation ecosystem that supports entrepreneurs. PesaTech is one of its flagship fintech initiatives.

ABOUT PESATECH

The PesaTech Accelerator is a fintech ecosystem acceleration programme UNCDF launched in Tanzania in 2022 to catalyse the growth of innovative fintech enterprises. Its first two cohorts supported 22 fintechs and unlocked more than US$ 13 million in investment. With funding from the European Union, UNCDF is partnering with Anza Entrepreneurs, NMB Bank, NMB Foundation, Airtel Tanzania and iPF Softwares to deliver Cohort 3, which supports high-potential, revenue-generating fintechs to strengthen investment readiness, build strategic partnerships and scale inclusive, high-impact financial solutions. Selected start-ups receive milestone-based investment grants, hands-on technical and business acceleration support (regulatory alignment, governance, financial management and investor readiness), access to NMB's fintech sandbox, and a Partnerships & Innovation Fund of up to US$ 50,000 to close strategic partnership gaps, followed by three years of post-programme support.

2022	34	USD 13M +
PesaTech Launched in Tanzania by UNCDF	Fintech supported in cohort 1, 2, 3	Follow on investment unlocked by alumnis

PAYGUARD LIMITED

Making payments simpler and more accessible for businesses

At a Glance

Founder:	Frederick Kilasara
Founded:	2025
Team:	4 male, 1 female
Web:	payguard.co.tz/

OVERVIEW:

PayGuard Limited, operating under the Wooble Pay brand, is a BoT licensed Payment Service Provider. Through a single payment infrastructure it enables businesses in Tanzania to accept and manage digital payments across multiple channels, securely and efficiently.

PROBLEM:

Tanzania's digital economy is growing fast: mobile payment transactions reached 6.41 billion in 2023, worth TZS 198.9 trillion (BoT). Yet accepting and managing digital payments still means navigating multiple providers, integrations and reconciliation processes and fragmented payment journeys add friction for customers.

THE SOLUTION:

Verified riders access motorcycles and tricycles through a zero-deposit lease-to-own model, earning toward ownership. The platform supports onboarding, digital collections, GPS fleet tracking, maintenance and insurance, while building financial records from rider behaviour. Fleet Partners gain structured asset deployment and performance visibility.

TZS 1.59M
Transactions made

987
Escrow subsribers

15
Gateway customers

$ 100,000
Investment required

LOOKING FORWARD:

With its solutions already in the market, PayGuard is focused on expanding its payment infrastructure, growing its customer base, and strengthening customer support. The company aims to deepen its presence in Tanzania while building towards its longer-term ambition of becoming a trusted payment infrastructure partner across East Africa.

SOLOCODES LIMITED

Automating payment collections through consent-based direct debit

At a Glance

Founder: Tonny Missokia

Founded: 2025

Team: 4 male, 1 female

Web: https://www.instagram.com/emakato_tanzania/

OVERVIEW:

Established in 2022, SoloCodes Limited is the Tanzanian fintech behind eMakato, a digital payment collection platform that lets service providers automate payments directly from customers' bank or mobile money accounts, with the customer's consent.

PROBLEM:

For businesses that depend on recurring or scheduled payments, collecting money is costly and inefficient. Delayed payments hurt cash flow, while manual follow-ups and reconciliation add cost and complexity. Limited payment options and continued reliance on cash create further friction for businesses and customers alike.

THE SOLUTION:

A consent-based direct debit solution that collects payments through connected banks and mobile money providers once a customer consents. Available via mobile, web, and USSD, eMakato supports recurring and one-time payments, as well as structured payment plans.

220
Subscribers

10
Direct jobs

711
Indirect Income opportunities

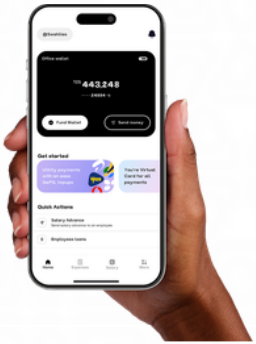
$ 1.5 M
Investment required

LOOKING FORWARD:

With its solutions already in the market, PayGuard is focused on expanding its payment infrastructure, growing its customer base, and strengthening customer support. The company aims to deepen its presence in Tanzania while building towards its longer-term ambition of becoming a trusted payment infrastructure partner across East Africa.

DARAJA TECHNOLOGY LIMITED

Simplifying expense management and financial operations



At a Glance

Founder: Propser Absalom

Founded: 2025

Team: 2 male, 2 female

Web: www.getdaraja.com

OVERVIEW:

Daraja is an expense management and financial operations platform for SMEs and growing businesses. It replaces spreadsheets, manual approvals and paper receipts with a digital workflow that gives businesses greater visibility and control over day-to-day spending.

PROBLEM:

Many growing businesses still manage expenses through informal payments and manual processes, making it difficult to track spending, reconcile transactions, and maintain proper financial records. This can lead to financial leakage, inefficient reconciliation, and compliance risks.

THE SOLUTION:

Daraja provides an end-to-end digital workflow for business expenses. Employees submit requests, administrators approve them in real time, and funds are disbursed directly to mobile money, bank or merchant accounts. Transactions and supporting records are captured digitally, creating an audit trail, while real-time reports and dashboards bring spending, payments and financial records into one system.

7 Active customers	**TZS 190 M** Payments Processed	**USD 50,000** Investement required

LOOKING FORWARD:

Daraja has acquired its initial paying customers through referrals and founder networks and is now preparing for its next stage of commercial growth. Over the next 12 months, the company aims to grow to 60 businesses, deepen integrations with financial and statutory institutions, and further develop its expense management and financial operations capabilities. Longer term, Daraja aims to build on the financial data generated through its platform to help growing businesses strengthen their financial records and unlock greater access to financial services.

ITULE COMPANY LTD

Building the digital infrastructure powering mobility across Africa

At a Glance

Founder:	Abraham Itule
Founded:	2022
Team:	3 male, 2 female
Web:	https://safiri.app/sw

OVERVIEW:

Safiri App brings traditionally offline transport and logistics operations online. It provides the technology and distribution infrastructure for operators to manage their operations, sell tickets and parcel services, track vehicles and goods, and reach customers through digital platforms and a physical agent network.

PROBLEM:

Much of Africa's transport and logistics sector still runs on pen, paper, and cash. For operators, this means inefficiency, limited visibility and revenue leakage; for customers, difficulty searching, booking, paying for and tracking services. Safiri is addressing this fragmented ecosystem by digitising operations and connecting operators to a wider market.

THE SOLUTION:

An end-to-end B2B2C platform that digitises ticketing, parcel management, fleet operations, tracking and sales. Safiri connects operators to customers through its marketplace, booking platforms and agent network, while integrating essential hardware into one mobility ecosystem.

705+
Transport operators

TZS 4.5M+
Tickets sold

27
Direct jobs created

$ 1.5 M
Investment required

LOOKING FORWARD:

Safiri is deepening its presence in Tanzania and Zambia, with plans to expand into additional African markets. Over the next 18–24 months, the company aims to grow its operator and agent networks, strengthen its marketplace and white-label products, expand transit mapping and further automate operator operations and payouts. Safiri's longer-term ambition is to build a unified digital mobility infrastructure connecting the first, middle and last mile for the movement of both people and goods across Africa.

EKOMOBILITY LIMITED

Expanding access to productive mobility for Africa's mobility entrepreneurs

OVERVIEW:

EkoMobility connects underserved riders with income-generating motorcycles and tricycles through a zero-deposit lease-to-own model. The platform brings together asset access, digital payments, and fleet management, and gives Fleet Partners the infrastructure to deploy and manage productive mobility assets.

PROBLEM:

Commercial riders often have the skills and the demand to earn but lack affordable financing for motorcycles and tricycles: traditional financing requires deposits, collateral or formal income records that many riders do not have. Capital providers face the opposite problem: assessing informal riders, monitoring assets, managing collections and tracking performance at scale.

THE SOLUTION:

Verified riders access mobility assets through a zero-deposit lease-to-own model, earning while progressing towards ownership. The platform combines digital collections, GPS tracking, maintenance and insurance, while building riders' financial records and giving Fleet Partners visibility into asset performance.

91
Active drivers

TZS 34M +
Monthly Gross Collection

TZS 500M +
Fleet Capital deployed

$ 250K
Investment required

LOOKING FORWARD:

EkoMobility is expanding beyond Dar es Salaam while growing its clean mobility and embedded finance capabilities. By 2030, it aims to serve 15,000–20,000 Captains across multiple African markets, supported by a fully clean-energy fleet.

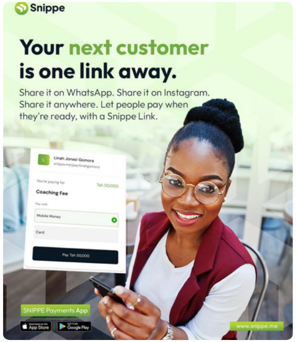
At a Glance

Founder:	Haji Omary
Founded:	2025
Team:	3 male, 1 female
Web:	https://www.ekomobility.co/

NEUROTECH COMPANY LTD

Snippe

Making digital payments simpler for online businesses



At a Glance

Founder: Kalebu Gwalugano

Founded: 2026

Team: 4 male, 3 female

Web: https://www.neurotech.africa/

OVERVIEW:

Neurotech Company Limited is the technology company behind Snippe, a payment platform that simplifies how businesses collect and manage digital payments: from payment links and checkout pages to APIs for businesses that need payments integrated into their own platforms.

PROBLEM:

Businesses increasingly reach and sell to customers through WhatsApp, social media and other digital channels, yet collecting payment still means manually sharing payment numbers, confirming transactions and reconciling records. As they grow, these fragmented processes create errors, poor payment visibility and friction for both sides.

THE SOLUTION:

Snippe simplifies digital payment collection through payment links and checkout pages, with transactions automatically recorded and tracked. Its APIs and webhooks integrate payments into existing platforms and automate actions such as order confirmations, while enterprise payment rails are now being piloted with a major partner.

6,890
Active registered users

TZS 1B+
Cumulative transaction value

TZS 164.9M
Latest reporting period · 54,829 transactions

$ 500,000
Investment required

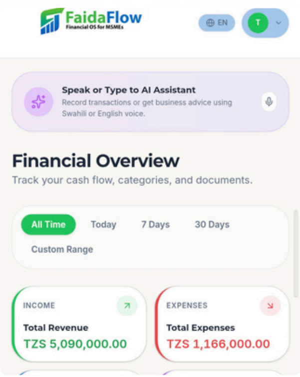
LOOKING FORWARD:

Snippe supports businesses ranging from SMEs and freelancers to digital platforms and enterprises, providing payment infrastructure that can grow alongside their operations. Building on its presence in Tanzania, Neurotech is positioning Snippe to serve more businesses as digital commerce grows, while exploring opportunities for regional expansion.

TELECOMBANK

FaidaFlow

Turning everyday business activity into financial visibility



At a Glance

Founder: Pius W. Boniphace

Founded: 2024

Team: 3 male, 2 female

Web: https://www.instagram.com/faidaflow/

OVERVIEW:

Telecombank presents FaidaFlow, a Financial Operating System that brings a small business's sales, expenses, invoices and debts into one structured platform, helping MSMEs understand their finances, manage their operations and build stronger financial records.

PROBLEM:

Businesses increasingly reach and sell to customers through WhatsApp, social media and other digital channels, yet collecting payment still means manually sharing payment numbers, confirming transactions and reconciling records. As they grow, these fragmented processes create errors, poor payment visibility and friction for both sides.

THE SOLUTION:

Snippe simplifies digital payment collection through payment links and checkout pages, with transactions automatically recorded and tracked. Its APIs and webhooks integrate payments into existing platforms and automate actions such as order confirmations, while enterprise payment rails are now being piloted with a major partner.

50+ Registered Accounts

35+ Active Accounts

500+ Transactions recorded

$ 50,000 Investment required

LOOKING FORWARD:

FaidaFlow is currently validating and strengthening its platform with real businesses. Its next phase focuses on growing its user base, scaling its technology and introducing payment capabilities that connect transactions directly with financial records and reconciliation.

Longer term, FaidaFlow aims to turn structured business activity into stronger financial histories that can support partnerships with financial institutions and appropriate financial services across African markets.

NEDA LABS

Building programmable infrastructure for the Tanzanian shillings

At a Glance

Founder:	Victor Muhagachi
Founded:	2025
Team:	4 male, 2 female
Web:	www.nedapay.xyz

OVERVIEW:

NEDA Labs is building infrastructure to make the Tanzanian shilling programmable and interoperable with digital financial rails. At its centre is nTZS, a shilling-pegged stablecoin being tested under the BoT Fintech Regulatory Sandbox, supported by consumer payments, merchant tools, developer APIs and digital-asset exchange.

PROBLEM:

Despite strong banking and mobile money infrastructure, moving value between shillings and global digital financial rails remains fragmented. This creates friction in settlement, foreign exchange and treasury operations, limiting businesses' ability to automate financial workflows.

THE SOLUTION:

A financial infrastructure stack built around nTZS. NEDApay enables deposits, transfers and withdrawals; APIs support collections, disbursements and wallets; Biashara provides merchant payment tools; and SimpleFX enables digital currency exchange, positioning nTZS as an underlying settlement layer.

4
Products live

444
On chain holders

1st
BoT approved TZS stablecoin

$ 500,000
Investment required

LOOKING FORWARD:

NEDALABS has moved from infrastructure development into live testing and early commercial validation. Its first institutional pilot launched in June 2026, using programmable disbursements for 20 contractors, followed by the launch of NEDApay, its developer platform, and SimpleFX. Growth is focused on institutional disbursements, deeper integrations with payment providers and merchants, strengthening liquidity, and expanding use cases as nTZS progresses through the regulatory sandbox.

LOCO FINANCIAL TECHNOLOGIES

One operating system for running and growing a restaurant

At a Glance

Founder:	Mohamed Awami
Founded:	2025
Team:	6 male, 3 female
Web:	https://www.loco.co.tz/

OVERVIEW:

Loco is an all-in-one restaurant operating system built for African food businesses. It combines restaurant operations with payments and financial tools, so restaurants can manage their day-to-day business while gaining better visibility over performance.

PROBLEM:

For many restaurants, cafés and bars, everyday operations still rely on manual or disconnected processes, making it hard to control inventory, understand margins, reduce wastage and keep accurate financial records. The upfront cost of restaurant technology is a further barrier for smaller operators, while thin financial histories restrict their access to financing.

THE SOLUTION:

Front-of-house, kitchen and back-office in one system: POS and kitchen order management, inventory, recipes, expenses, payments, digital menus and business analytics, giving operators a clearer view of how their restaurants are performing. Loco is designed to scale across multiple outlets while building the operational and financial data needed to support future financial services.

45
Active users

200+
Leads generated

TZS 20M +
Payments collected

$ 500,000
Investment required

LOOKING FORWARD:

Early adoption has come from restaurants and food businesses across Tanzania, with the company reporting TZS 20.7M+ collected through its platform at the time of the pitch deck. Loco's growth strategy is to bring restaurants onto the platform through POS and progressively expand their use of inventory, kitchen management, analytics, and financial services. The company is also pursuing regional expansion, beginning with Mozambique.

KAZZZI APP

Kazzzi

Connecting local workers to work, when and where it is needed

At a Glance

Founder: Emmanuel Msoka

Founded: 2025

Team: 2 male, 2 female

Web: https://kazzzi.com/

OVERVIEW:

Kazzzi is building a real-time marketplace for informal and on-demand work. The platform connects verified local workers with nearby customers looking for help, bringing job discovery, identity verification and secure payments into one digital experience.

PROBLEM:

Informal and short-term work is a major source of income across Africa, yet finding reliable opportunities remains largely offline. Workers depend on word of mouth or physically searching for jobs, while households and businesses struggle to find trusted workers nearby. Existing job platforms are built around formal or remote employment, leaving a gap for real-time, location-based, short-duration work.

THE SOLUTION:

Customers post a task with its location, details and price; verified workers discover nearby opportunities on a live map and apply. Once the work is completed, payment is secured through the platform, and both parties rate the experience, building trust into future transactions.

2,000+
Monthly Active users

100+
Jobs posted

13
Average applicants per job

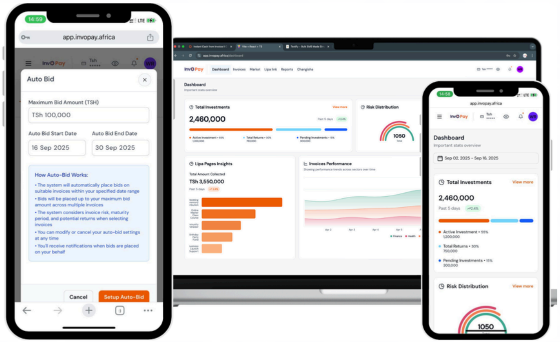
$ 500,000
Investment required

LOOKING FORWARD:

Kazzzi's next phase is focused on moving from an open marketplace towards a more managed model, with defined work zones, faster job matching, and stronger worker utilisation. The company also plans to expand beyond Tanzania, beginning with Zambia, as it builds a repeatable model for hyperlocal work across African cities

PRIME STACK LTD

Turning unpaid invoices into working capital



OVERVIEW:

Launched in 2025, InvoPay by Prime Stack is a digital invoice-financing marketplace. It connects SMEs seeking working capital with investors willing to fund verified outstanding invoices, giving businesses access to cash while creating short-duration, asset-backed investment opportunities.

52 SMEs Onboarded	**90M** Invoices Funded
TZS 160 M Investors LOIs	**$ 500,000** Investment required

At a Glance

Founder:	Walter A. Rwiza
Founded:	2025
Team:	3 male
Web:	https://www.invopay.africa/

PROBLEM:

Revenue on paper does not always mean cash in the bank. Invoice cycles of 30, 60, 90 or even 120 days leave SMEs unable to restock, meet payroll or take on the next order, and traditional financing demands collateral or extensive credit histories. Investors looking for short-term opportunities, meanwhile, have little access to verified SME receivables as an investable asset. Two sides of the same financing gap.

LOOKING FORWARD:

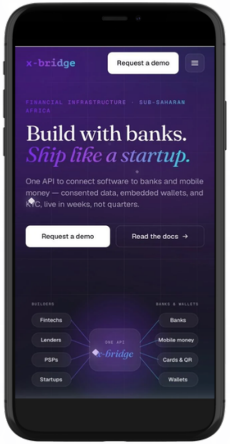
InvoPay's next phase is focused on scaling both sides of its marketplace, growing its SME base and investor pool to increase invoice funding capacity. Growth will also be driven by automated invoice verification, strategic partnerships, and stronger regulatory readiness.

THE SOLUTION:

An SME submits an invoice, which is assessed with the debtor before being listed for investors to fund. Once funded, the business typically receives cash within 48 hours without traditional collateral. When the invoice is settled, investors receive their principal and return. InvoPay operates the marketplace connecting businesses, verified receivables and investor capital.

RELI TECHNOLOGY LIMITED

Powering seamless digital financial intergration



At a Glance

Founder: Gwakisa Bill Mwaipopo

Founded: 2024

Team: 4 male, 1 Female

Web: https://xbridge.co.tz

OVERVIEW:

Reli Technology Limited is building X-Bridge, a financial infrastructure platform connecting banks and technology businesses, enabling fintechs and digital lenders to access banking capabilities without rebuilding integrations for every partnership.

PROBLEM:

Connecting fintech products to banks involves varying APIs, compliance, security, testing and reconciliation requirements, increasing costs and slowing launches. Banks also spend significant resources onboarding technology partners individually, making partnerships difficult to scale.

THE SOLUTION:

A common infrastructure layer connecting financial institutions and technology businesses. Banks expose approved data and payment capabilities through structured APIs, while fintechs connect once to build services such as data access, collections, disbursements, and embedded finance, reducing integration work and accelerating product launches.

3 Active clients	**6** Customers	**9** Pipeline prospects

LOOKING FORWARD:

X Bridge is building on Reli Technology's existing relationships across POS and e-commerce, creating opportunities to introduce open banking and embedded finance capabilities to businesses already using its infrastructure. Over the next phase, the team plans to deepen bank and regulatory engagement, launch production pilots, and expand its API infrastructure before scaling further in Tanzania and preparing for East African expansion.

MEET THE FOUNDERS BEHIND THE COMPANIES


Frederick Kilasara
Payguard LTD


Tonny Missokia
Solocodes LTD


Prosper Absalom
Daraja Technology LTD


Abraham Itule
Safiri


Haji Omary
Ekomobility


Kalebu Gwalugano
Neurotech LTD


Pius W. Boniphace
Telecombank


Victor Muhagachi
NEDA Labs


Mohamed Awami
LOCO


Emmanuel Msoka
KAZZZI


Walter A. Rwiza
Primestack LTD


Gwakisa Bill Mwaipopo
Reli Technology

MEET THE PARTNERS

D4T DIGITAL FOR TANZANIA

Funded by the European Union

UNCDF

anza

NMB Close to you

NMB FOUNDATION

airtel

iPF SOFTWARES

SCAN QR CODE
TO ACCESS THE BOOK ONLINE