

Dadaba Fintech – Overview

Dadaba Fintech is the digital financial-services and technology platform of Dadaba Group. Headquartered in Ghana and connected to partners across Africa and beyond, Dadaba Fintech develops and deploys solutions that make payments simpler, collections smarter and access to finance more inclusive for individuals, merchants and enterprises within the Dadaba ecosystem and the wider market.

By combining local market insight, strong relationships with regulators and banks, and the wider Dadaba Group portfolio in real estate, agribusiness, energy, mining services and entertainment, Dadaba Fintech is positioned to become a trusted bridge between traditional finance and the next generation of digital users in Ghana and West Africa.

1. Who We Are

Dadaba Fintech operates as an integrated platform that designs, builds and operates digital financial products for both internal group businesses and external clients. The team brings together expertise in technology, product development, risk management and operations, anchored in a deep understanding of how consumers and SMEs actually transact across Africa's cash-heavy and mobile-driven economies.

We are not a pure software shop and not a traditional financial institution. Instead, we sit in the middle – co-creating products with banks, payment service providers, telecom operators, regulators and merchants to deliver secure, compliant and commercially viable solutions.

2. Vision and Positioning

The vision of Dadaba Fintech is to enable seamless value flows within and around Dadaba Group's portfolio and partner networks, while expanding financial inclusion for youth, informal workers and SMEs. Our ambition is to be recognised as a high-integrity African fintech partner that can design tailored solutions for complex, multi-stakeholder projects – from mixed-use real estate and industrial parks, to farmer networks, creative economy platforms and cross-border trade corridors.

- Digital-first, but grounded in local realities, including cash usage, informal structures and trust networks.
- Built for partnership, with interoperable APIs and products that plug into bank and non-bank platforms.
- Designed with ESG in mind, supporting transparent, traceable, responsible financial flows.

3. Core Solution Areas

3.1 Payments and Collections Infrastructure

Dadaba Fintech is building and partnering to deliver a unified payments and collections layer for Dadaba Group businesses and selected external clients. This includes:

- Merchant payment acceptance (cards, mobile money, QR, bank transfers) for estates, events and hospitality assets.
- Digital invoicing and remote collections for agribusiness, rentals and services.
- Subscription and recurring-payment tools for education, training and creative platforms.
- Dashboards and reconciliations that give finance teams real-time visibility of inflows across channels.

3.2 Wallets and Embedded Finance

Using secure, API-driven architecture and partnerships with regulated institutions, Dadaba Fintech aims to offer wallet and embedded-finance capabilities that can be layered into Dadaba and partner platforms, such as:

- Customer and vendor wallets linked to mobile money and bank accounts, with KYC and transaction monitoring.
- Embedded savings and layaway options for property purchases, school fees and event tickets.
- Micro-float and working-capital tools for small merchants and vendors within the Group's value chains.
- Embedded insurance concepts for tenants, farmers, technicians and project workers.

3.3 SME and Value-Chain Finance Enablement

Dadaba Fintech works alongside banks, DFIs and alternative capital providers to structure digital rails that enable more efficient credit and risk sharing along value chains.

Opportunities include:

- Digital profiling of tenants, farmers, vendors and service providers based on transaction histories.
- Structured payables and receivables solutions for suppliers to Dadaba Group projects.
- Co-designed credit-scoring approaches that combine traditional data with alternative data from platforms.
- Tools that support responsible lending, with clear disclosures and simple user journeys.

3.4 Platforms for Group Businesses

Internally, Dadaba Fintech provides product and technology support to other subsidiaries, such as:

- Integrated rent and service-charge collection for Dadaba Estate developments.

- Farmer and off-taker payment systems for Dadaba Agro & Commodities, with potential links to carbon credits via Dadaba Carbon Hub.
- Ticketing, royalty and revenue-sharing rails for Dadaba Entertainment and creative projects.
- Payments and billing support for energy-as-a-service and utility offerings under Dadaba Energy & Utility.

4. Technology, Security and Compliance

Dadaba Fintech's technology approach prioritises security, compliance and reliability. The platform is being designed around modular services, secure APIs and cloud infrastructure, allowing products to scale as volumes grow while remaining manageable for local operations teams.

- Security by design, including encryption of data in transit and at rest, role-based access and audit trails.
- Integration with regulated partners (banks, licensed payment service providers and mobile money operators).
- Compliance with applicable KYC/AML rules and data-protection requirements in Ghana and relevant markets.
- Robust monitoring, with transaction alerts, exception-handling workflows and regular reconciliations.

5. Market Opportunity

Ghana and West Africa present a significant growth opportunity for fintech given high mobile-phone penetration, a young population, increasing digital adoption and ongoing efforts by regulators to modernise payments and support innovation. Yet many SMEs, informal workers and youth remain under-served by traditional finance.

Dadaba Fintech is uniquely positioned to start with real use cases inside Dadaba Group – estates, agro value chains, creative projects – while designing products that can later open to external users. This reduces customer-acquisition costs, provides immediate transaction flows and allows the team to iterate quickly based on real-life feedback.

6. ESG and Impact Lens

As part of a group with a defined ESG Policy Pack and impact agenda, Dadaba Fintech integrates ESG considerations into product and partner design. This includes:

- Promoting transparent, traceable financial flows that help reduce informal leakages and corruption risks.
- Supporting fair, timely payments to small suppliers, creatives and workers in Dadaba-linked projects.

- Designing inclusive user journeys that work for low-literacy and low-bandwidth environments.
- Exploring links between digital finance, climate solutions and livelihoods (for example, pay-as-you-grow models for productive assets).

7. Partnership and Business Model

Dadaba Fintech operates primarily as a B2B and B2B2C partner, rather than a mass-market retail brand. Revenue streams include transaction fees, platform fees, revenue-sharing on embedded products and technology / service contracts with group businesses and third-party clients.

We seek long-term collaborations with banks, payment companies, telcos, technology vendors and development partners who are interested in building sustainable, commercially viable digital-finance products anchored in real sectors of the economy.

8. Next Steps and Contact

Dadaba Fintech is in an active build and partnership phase. Over the next 12–24 months, focus areas include strengthening the core payments and collections layer, piloting embedded-finance products in select Dadaba Group businesses, and onboarding anchor partners for merchant, SME and value-chain solutions.

For partnership or investor enquiries, please contact:

Dadaba Fintech

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