

FINANCE

Vision & Mission

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Why we exist, what we believe and where we're going

Vision

Every Zimbabwean, whether living in Harare, Mutare, London, or Johannesburg, should have access to fast, transparent, affordable cross-border payment services. The cost of staying connected to home should not be measured in hidden fees, opaque exchange rates, and days of uncertainty.

ZimX Finance exists to build that access. Not as a short-term product capitalising on a market gap, but as long-term financial infrastructure designed to serve the UK-Zimbabwe corridor for decades. The platform is aligned with Zimbabwe's national development objectives of financial inclusion, digital transformation, and economic modernisation. It is built to serve diaspora families who send money home, domestic recipients who depend on those flows, and the merchants and businesses who form the economic fabric that remittances ultimately support.

The vision extends beyond remittances. When the cost of moving money falls, more money moves. When more money moves transparently through digital channels, more economic data is created. When businesses gain access to that data through intelligent tools, they make better decisions. When settlement is faster and cheaper, working capital is freed. The long-term vision is not just a cheaper wire transfer. It is a digitally connected economic corridor between the UK and Zimbabwe where money, information, and trust flow freely.

Mission

To build transparent, affordable, regulator-aligned digital payments infrastructure for the UK-Zimbabwe remittance corridor, reducing costs, improving transparency, and extending access to digital financial services for the people who need them most.

The mission is grounded in four principles that shape every design decision, every product choice, and every regulatory engagement.

Accessibility

Financial infrastructure should work for everyone, regardless of income, location, or technical literacy. This principle is embodied in ZiRA® – Zimbabwe Intelligent Resource Assistant – the AI assistant at the heart of the ZimX ecosystem. ZiRA is designed for smartphones, browsers, and feature phones via USSD. Multi-language support covers English, Shona, and Ndebele. The interface requires no blockchain knowledge. A user never needs to understand what a stablecoin is, what USDC means, or how a blockchain works. They need to know how much their family will receive and when.

This matters because approximately 67% of Zimbabwe's population lives in rural areas and 4G coverage reaches roughly 65% of the country (ZIMSTAT, POTRAZ 2024). A significant share of users rely on feature phones that cannot run smartphone applications. USSD operates without data connectivity —just a basic mobile signal. A recipient in rural Masvingo, a market trader in Plumtree, and a teacher in Chipinge all have the same access to ZimX as a professional in Harare or London. The platform is designed so that the most underserved user has the same financial infrastructure as the most connected.

Affordability

Cross-border payment costs should reflect the actual cost of moving money, not the legacy overhead of correspondent banking, physical cash logistics, and intermediary margins. The UK-Zimbabwe corridor averages 5.87% per transfer (World Bank, Q3 2025), with some providers charging up to 13.87%. The SDG target is 3%. ZimX targets transaction fees significantly below the current corridor average, subject to partner rails, FX liquidity, and compliance costs, with transparent fee structures and no hidden charges.

Settlement on a high-efficiency blockchain network (Base, Ethereum Layer 2) is designed to keep on-chain costs to a fraction of a cent per transaction. This enables micro-transaction viability —critical for a corridor where many transfers are small, regular amounts of \$50–\$200 supporting school fees, groceries, medical expenses, and family obligations. Reducing the cost of a \$100 transfer from \$6–7 to under \$3 means an extra \$3–4 reaches the family every month. Over millions of transactions, that is transformative.

Transparency

Trust requires proof, not promises. This principle applies to every layer of the platform. ZimX Vault is designed to display reserve balances, circulating supply, backing ratios, reserve composition, yield metrics, and audit results on a continuously updated basis. Custody wallet addresses are published for independent on-chain verification. Every fee is disclosed before a transaction is confirmed. The sender knows exactly what they will pay and exactly what the recipient will receive before they press confirm.

Transparency also applies to the AI layer. ZiRA's remittance comparison tools show how ZimX's costs compare to other providers in real time. If a competitor is cheaper for a specific transaction, ZiRA shows that. The platform earns trust by being honest, not by hiding alternatives. This is a deliberate design choice: transparency builds loyalty that lasts longer than any lock-in mechanism.

Regulatory Alignment

Sustainable financial infrastructure operates within regulatory frameworks, not around them. ZimX embeds compliance at the system level. Compliance and consumer protection are built into the architecture from the ground up. Regulatory engagement is proactive in both the UK and Zimbabwe. The platform is designed to adapt as frameworks evolve, with consumer protection integrated throughout.

This principle extends to reserve management. ZiGX reserves are held in high-quality liquid assets consistent with the standards contemplated by the UK's forthcoming stablecoin regime, the US GENIUS Act, and the EU's MiCA regulation. Regulatory alignment is not a constraint on the business. It is the business.

■ Alignment with Zimbabwe's National Development Goals

ZimX's design objectives align with Zimbabwe's national development objectives, the National Development Strategy 2 (NDS2, 2026–2030), and the Zimbabwe National AI Strategy (2026–2030) across four areas.

Financial Inclusion. NDS2 targets 90%+ financial inclusion by 2030 with mandated reduction of transactional charges. ZimX extends digital payment access to populations currently underserved by existing infrastructure, particularly in rural areas, through USSD-based access that works on any phone. The platform is designed to bring formal financial services to users who currently rely on informal channels, cash, and in-person agents—the most expensive and least transparent options available.

Digital Economy. The platform supports Zimbabwe's digital transformation objectives through modern, transparent payment infrastructure that complements the existing mobile money ecosystem. Rather than competing with EcoCash and mobile money, ZimX is designed to integrate with these channels, providing a cross-border settlement layer that connects the domestic digital economy to the diaspora.

Diaspora Engagement. Remittances are Zimbabwe's most consistent foreign currency source. In 2024, diaspora remittances reached a record USD 2.2 billion. ZimX improves the efficiency of these capital flows, reducing friction and leakage between senders abroad and recipients at home. Every dollar saved on fees is a dollar that reaches a family, a school, a business, or a farm.

AI Strategy Alignment. The Zimbabwe National AI Strategy (2026–2030), published March 2026, establishes AI-driven financial inclusion, fintech innovation, and diaspora engagement as national priorities. The strategy creates an AI Regulatory Sandbox ("Innovation Crucible"), a National AI Innovation Fund ("Mugove Fund"), and a National AI Council. ZiRA is a live public AI product already delivering against key priorities set out in the strategy—operating in Shona, Ndebele, and English with over 12,500 knowledge base entries. ZimX's design objectives are closely aligned with the government's stated priorities.

ZimX operates as an independent private enterprise.

■ Use Cases

Diaspora Remittances

When operational, a sender in the UK will open the ZimX app, enter the amount and recipient details. ZiRA displays the fee breakdown, the exchange rate applied, the exact amount the recipient will receive, the estimated delivery time, and how the cost compares to alternatives—all before the sender confirms. Value moves through the corridor and arrives through the recipient's local mobile money or payment channel typically within minutes, depending on payout method. The sender tracks delivery through ZiRA. On the receiving end, the recipient can confirm arrival via USSD on a basic feature phone—no smartphone or data connection required. For recurring senders, ZiRA learns patterns and can pre-fill details, suggest optimal send times, and flag unusual activity.

Merchant Payments

When operational, a merchant in Zimbabwe will accept payment through ZimX Pay via QR code, POS integration, or USSD. Settlement is fast and fees are transparent. The merchant sees transaction history, reconciliation data, and payout status through their dashboard.

Peer-to-Peer Transfers

When operational, users will transfer value between ZimX Wallet accounts with minimal fees and rapid settlement, enabling family support, small business transactions, and personal payments within the ecosystem. USSD-based transfers mean that even feature phone users can send and receive value without data connectivity.

■ Long-Term Orientation

ZimX is designed for multi-year operation, not short-term extraction. Reserves are designed to be secured with institutional custody in high-quality liquid assets. ZIMX supply is fixed at one billion with no inflation mechanism. The revenue model is built on reserve yield and transaction-based fees from actual usage — not token speculation, not hype cycles, not ponzi mechanics. Governance is designed to evolve from initial corporate control toward increased community participation as the ecosystem matures.

The platform is built to last because the problem it solves will last. The Zimbabwean diaspora is not going away. The need to send money home is not going away. The demand for cheaper, faster, more transparent infrastructure is only growing. ZimX is designed to serve that demand for the long term.

The vision is clear. The mission is grounded. The infrastructure is being built.

ZimX Finance is in development and not yet operational. This document is for informational purposes only and does not constitute an offer of securities, investment advice, or a guarantee of any outcome. All forward-looking statements are conditional on regulatory permission, audit completion, and operational readiness.