



Finance

Vision and Mission

White Paper · 2026 Edition

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

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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 and days of waiting.

ZimX Finance exists to build that access. The platform is designed as a long-term contribution to Zimbabwe's financial infrastructure, aligned with Zimbabwe's national development objectives of financial inclusion, digital transformation, and economic modernisation. It is built to serve diaspora families, domestic recipients, and the merchants who depend on both.

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.

Accessibility

Financial infrastructure should work for everyone, regardless of income, location, or technical literacy. This principle is embodied in ZiRA™ – Zimbabwe Resource Assistant – the AI-powered application through which every user enters and navigates 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.

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. USSD operates without data connectivity, just a basic mobile signal. ZimX is designed so that

the most underserved user has the same access as the most connected.

Affordability

Cross-border payment costs should reflect the actual cost of moving money, not the legacy overhead of outdated infrastructure. 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 is designed to keep on-chain costs to a fraction of a cent per transaction, enabling micro-transaction viability for families sending small, regular amounts.

Transparency

Trust requires proof, not promises. ZimX Vault is designed to display reserve balances, circulating supply, backing ratios, 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 system is designed so that anyone can verify what is happening at any time.

Regulatory Alignment

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

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.

Digital Economy. The platform supports Zimbabwe's digital transformation objectives through modern, transparent payment infrastructure that complements the existing mobile money ecosystem.

Diaspora Engagement. Remittances are Zimbabwe's largest foreign currency source. ZimX improves the efficiency of these capital flows, reducing friction and leakage between senders abroad and recipients at home.

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, a National AI Innovation Fund, and a National AI Council. ZiRA is the only live AI product already delivering against this mandate – operating in Shona, Ndebele, and English with over 10,000 knowledge base entries. ZimX's design objectives are directly aligned with the government's stated priorities.

ZimX operates as an independent private enterprise.

Use Cases

Diaspora Remittances

A sender in the UK opens ZiRA, enters the amount and recipient details. ZiRA displays the fee breakdown, the exchange rate

applied, and the exact amount the recipient will receive – 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.

Merchant Payments

A merchant in Zimbabwe accepts 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

Users transfer value between ZimX Wallet accounts with minimal fees and rapid settlement, enabling family support, small business transactions, and personal payments within the ecosystem.

Long-Term Orientation

ZimX is designed for multi-year operation, not short-term extraction. Initial reserves are designed to be secured with institutional custody through 2030. ZIMX supply is fixed at one billion with no inflation mechanism. The revenue model is built on transaction-based fees from actual usage. Governance is designed to evolve from initial corporate control toward increased community participation as the ecosystem matures.

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.