



Startup20 Communique

Recommendations and Policy
Directives



G20 SOUTH
AFRICA
2025

SU20 South Africa Communiqué to the G20

**13 November 2025 | Johannesburg,
South Africa**

We, the members of the SU20 recognize the pivotal role of the G20 in shaping global economic and social agendas and submit this communiqué to align our collective priorities with those of the G20. Recognizing the indispensable role of startups in global economic growth, we propose a way to weave national startup ecosystems into a global one. This communiqué is the result of an intensely consultative process with delegates and ecosystem stakeholders.

Shared Principles

We reaffirm our commitment to inclusive growth, just transitions, and innovation-driven solutions that ensure no one is left behind. We are committed to fostering a global startup ecosystem that is inclusive, embraces diversity, and is dedicated to achieving the United Nations' Sustainable Development Goals (SDGs).

Key Outcomes

We put forth the following declarations for building a strong, global startup ecosystem:

- **Financial Inclusion and Capital Mobilization:** We commit to establishing a G20-endorsed Global Startup Economy Fund to capitalize on early-stage innovation and will create a G20-aligned Blended and Community Finance Framework to support underserved entrepreneurs. We call upon the G20 to commit to raising the joint annual investment in the global startup ecosystem to US\$1 trillion by 2030 and to ease the cross-border flow of capital.
- **Digital Infrastructure and Entrepreneurial Empowerment:** We will accelerate investment

in Open Access Digital Infrastructure expansion programmes that will bring all communities into the digital opportunity. We urge the G20 Leaders to integrate entrepreneurial capacity recognition and Technical assistance for MSMEs into digital public infrastructure deployment, thereby bridging the digital divide and enabling cross-border collaboration.

- **Global Common Market for MSMEs and Startups:** We commit to establishing a Global Common Market (GCM) to simplify and enable global trade for startups and MSMEs across G20 countries. We call upon the G20 to formally adopt the establishment of the GCM to address the regulatory barriers and market access challenges that currently face MSMEs in global trade.
- **Inclusive and Sustainable Ecosystems:** We will prioritize support for startups led by people with disabilities and entrepreneurs from under-represented groups and communities and promote startups that are actively solving for inclusion. We also commit to increasing the pipeline of entrepreneurs focused on Sustainable Development Goals (SDGs) and supporting the scalability of their solutions across G20 nations.

Call to the G20

We call on the G20 to consider favourably our recommendations and policy directives, and to recognize the SU20 as a platform for advancing inclusive innovation and a key partner in building a global startup ecosystem. We urge you to integrate our recommendations into global policy frameworks and to build a networked institution of existing nodal agencies across G20 nations to implement our

recommendations.

Together, we pledge to contribute to a fairer, more sustainable, and innovation-driven global order.

Adopted by the members of the SU20 on 13 November 2025.

Contents

Foreword	5
Startup20 South Africa: Mandate and Objectives	7
SU20 South Africa Task Forces	8
Enabling the global startup ecosystem: policy recommendations	9
Foundation and alliances	9
Strategic Intent	9
Recommendations and KPIs	9
Key Deliverables (2025–2030)	10
Cross-Pillar Outcomes and Measurement	10
Strategic Alignment with G20 Priorities	10
Inclusion and sustainability	12
Strategic Vision	12
Recommendations and KPIs	12
Key Deliverables (2025–2030)	12
Implementation Architecture	14
Finance and investment	15
Strategic Vision	15
Recommendations and KPIs	15
Key Deliverables (2025–2030)	16
Cross-Pillar Outcomes and Measurement	16
Strategic Alignment with G20 Priorities	17
Implementation Architecture	17
Trade and Market Access	18
Strategic Vision	18
Recommendations and KPIs	18
Key Deliverables (2025–2030)	19
Cross-Pillar Outcomes and Measurement	19
Implementation Architecture	19
Township and rural entrepreneurship	20
Strategic Vision	20
Recommendations and KPIs	20
Key Deliverables (2025–2030)	21
Cross-Pillar Outcomes and Measurement	22
Strategic Alignment with G20 Priorities	22
Implementation Architecture	23
Final Considerations	24
Acknowledgements	25

Foreword



Over the past few months, I have been privileged to work with a remarkable group of people from across various geographies to examine closely the interplay between policy, the enablement of start-ups, and the development of global entrepreneurship. We assembled a group of entrepreneurs, academics with strong credentials in student entrepreneurship, founders, ecosystem builders and contributors, as well as leading state agencies focused on innovation, research, and the development and financing of small enterprises. Our aim was to formulate the right interventions to inform policy that supports the development and sustainability of start-ups and entrepreneurs across the globe.

We have engaged with a number of multilateral institutions and regional organisations worldwide in search of the most appropriate instruments to

accelerate this sector. Great work has been done. What initially appeared daunting has been achieved through the dedication and passion of all the task force members, supported by an international secretariat whose experience and contribution have been outstanding. In the words of Nelson Mandela, “It always seems impossible until it’s done.”

To the task force members and the international secretariat, your commitment and contribution to the work of Startup20 have demonstrated beyond doubt that you fully embrace South Africa’s G20 Presidency themes of solidarity, equality, and sustainability. I can never thank you enough. You have laid the foundation for what, if fully adopted and implemented by G20 leaders, could set global entrepreneurship on a new path towards prosperity, inclusion, and sustainability.

To the people of South Africa and the wider African continent, we thank you for your contributions, support, and guidance in shaping this critical mission. The development of small businesses and start-ups is a vital intervention if we are to ensure that more people around the world participate meaningfully in the economy. Through the adoption of the Startup20 recommendations, we aim to build a more equal world, fully aligned with the themes of South Africa’s G20 Presidency.

In this communiqué, we present what I consider to be the most innovative yet practical recommendations to advance the growth and development of start-ups and small businesses globally.

Our sincere gratitude goes to the Minister for Small Business Development, Minister Stella Ndabeni, and

the whole administration of the Department for their unwavering support throughout this period.

To the G20 leadership, we present these recommendations to steer global entrepreneurship and create the much-needed jobs for young people. Our hope is that these recommendations not only meet your approval but are implemented with urgency to address the youth unemployment challenges facing the peoples of the world.

Vuyani Jarana

A handwritten signature in black ink, appearing to read 'Vuyani Jarana', with a stylized, cursive script.

SU20 South Africa Chairperson



Startup20 South Africa: Mandate and Objectives

The Startup20 Engagement Group, established under the G20 framework, serves as a global platform for startups to engage in shaping economic policy, driving innovation, and influencing inclusive growth. It brings together startups, investors, policymakers, and ecosystem enablers from across G20 nations to collaborate on initiatives that address pressing global challenges such as climate change, inequality, digital transformation, and economic resilience. By prioritising sustainability, inclusivity, and entrepreneurship, Startup20 positions startups as key catalysts for global socio-economic transformation.

Formally introduced during India's G20 Presidency in 2023, Startup20 laid the groundwork for a Global Startup Ecosystem, establishing common definitions and policy frameworks that enable governments to provide better support for startup-led innovation. Under Brazil's Presidency in 2024, the initiative built on these foundations by strengthening international collaboration, harmonising regulatory approaches, and mobilising investment to achieve the collective goal of raising annual global startup investment to one trillion dollars by 2030.

Under South Africa's G20 Presidency in 2025, the Startup20 journey enters a defining new chapter, marking the first time the engagement group is hosted on the African continent and only the third time globally. This milestone carries profound significance, offering a historic opportunity to locate Africa within the global policy and innovation narrative. It ensures that the voices, challenges, and aspirations of African

entrepreneurs shape the next phase of global economic transformation.

South Africa's leadership introduces five task forces: Foundation and Alliances, Finance, Inclusion and Sustainability, Market Access, and Township and Rural Entrepreneurship. These reflect the continent's unique socio-economic context and its commitment to inclusive growth. The task forces aim to amplify Africa's innovation potential, build sustainable financing pipelines, and strengthen market linkages between developed and emerging ecosystems.

In an era marked by geopolitical uncertainty, economic restructuring, and digital acceleration, Startup20 South Africa seeks to demonstrate that Africa is not merely a participant but a policy shaper and global innovation partner. This moment represents more than continuity; it signifies a rebalancing of the global startup discourse, recognising Africa's entrepreneurial dynamism as central to addressing shared global challenges and advancing the G20's vision for equitable and sustainable growth.

SU20 South Africa Task Forces

The SU20 Task Forces are the strategic and policy driving arms of the Startup20 Engagement Group. They are dedicated to mainstreaming the voice, needs, and potential of startups and micro, small, and medium enterprises (MSMEs) into global policy dialogues. Each Task Force is designed to develop bold, actionable, and inclusive policy recommendations that empower entrepreneurs, strengthen innovation ecosystems, and foster sustainable development across G20 nations and beyond.

The Task Forces bring together a dynamic and diverse coalition of startup founders, investors, incubators, accelerators, policymakers, academics, ecosystem enablers, and civil society leaders. Together, they share a common vision: to unlock the full potential of entrepreneurship as a driver of equitable economic growth, digital transformation, and climate resilience.

Foundation and alliances

This priority area focuses on establishing collaborative ecosystems that nurture early-stage startups and MSMEs. It emphasises the creation of accelerators and incubators supported by government, the private sector, and non-profit organisations to provide mentorship, funding, and access to critical resources. Key initiatives include global startup competitions, policy advocacy, entrepreneur education, and digital enablement.

Finance and investment

This area seeks to bridge funding gaps and democratise access to capital for startups and MSMEs, particularly those in their early growth stages. It focuses on developing alternative funding models, improving financial literacy, enabling cross-border financing,

and promoting inclusive and ESG-aligned investment mechanisms. Targeted funds for women- and youth-led enterprises, along with partnerships with financial institutions, are central to this agenda.

Inclusion and sustainability

This priority area promotes inclusive entrepreneurship and environmentally responsible innovation. It encourages startups to design products and services that address the needs of marginalised communities while responding to environmental challenges. Focus areas include circular economy models, impact investment, green innovation incentives, and targeted support for township and informal economies.

Trade and market access

This area addresses the barriers that limit startups and MSMEs from entering and expanding in local, regional, and global markets. It seeks to strengthen cross-border trade facilitation, improve regulatory harmonisation, and promote access to digital platforms and supply chains. The objective is to create a level playing field that enables startups to compete, collaborate, and scale internationally.

Township and rural entrepreneurship

This priority area recognises the role of township and rural enterprises in driving inclusive growth and community resilience. It focuses on building capacity, improving infrastructure, and enhancing digital access to enable these businesses to participate meaningfully in national and global value chains. By supporting grassroots innovation and entrepreneurship, this Task Force aims to advance economic inclusion and local development.

Enabling the global startup ecosystem: policy recommendations

Foundation and alliances

Strategic Intent

The Foundation and Alliance Taskforce provides the institutional backbone of the Startup20 ecosystem by developing global cooperation frameworks that integrate innovation networks, financing ecosystems, capacity platforms, and governance architectures. Collectively, its four recommendations establish a comprehensive global foundation that strengthens cooperation across G20 innovation systems, enhances digital and policy interoperability, and institutionalises long-term collaborative learning.

The central intent of the taskforce is to transform the G20's startup and innovation ecosystem from a collection of country-specific initiatives into an integrated transnational innovation alliance. This is achieved through four pillars of action: ecosystem connectivity, capacity development, finance mobilisation, and governance institutionalisation. Together, these generate the basis for creating a sustainable and inclusive foundation for digital entrepreneurship transformation.

Recommendations and KPIs

Recommendation	Core Objective	Lead Institution Example	2030 Target Highlights
Recommendation 1: Global Ecosystem Exchange (GEX)	Establish an interoperable global platform connecting startups, MSMEs, knowledge institutions, and innovation hubs.	G20 Foundation and Alliance Taskforce; National Innovation Agencies	30 Gateway Nodes; 25,000 startups connected; USD 10B+ cross-border deals; 1,000 institutional partnerships.
Recommendation 2: Digital Infrastructure and Cross-Border Innovation	Deploy G20-wide interoperable digital public infrastructure, identity systems, cross-border payments, and compliance pathways.	G20 DEWG; National ICT Ministries	100% G20 DPI interoperability; 85% cross-border transactions enabled through DPI; 100 major digital infrastructure projects.
Recommendation 3: Digital Infrastructure and AI Innovation Alliance	Build shared AI compute capacity, harmonised AI governance standards, and inclusive digital innovation ecosystems.	G20 AI Taskforce; AU-G20 AI for Africa	50 AI hubs; USD 10B AI mobilisation; 600+ cross-border AI partnerships; green compute architecture deployed.
Recommendation 4: Global Startup Policy Innovation Framework	Harmonise regulatory environments, reduce compliance friction, and enable Startup Passports and cross-border sandboxing.	G20 Policy Labs; National Regulatory Authorities	95% adoption of Startup20 policy guidelines; 15 mutual recognition agreements; 50 policy innovation labs.

Key Deliverables (2025–2030)

1. **Global Ecosystem Connectivity (Recommendation 1: Global Ecosystem Exchange, GEX):** Creation of an interoperable digital platform linking G20 innovation and trade networks, driving 1,000 institutional partnerships and 3,000 collaboration projects by 2030. This enables cross-pollination of ideas, investment brokerage, and digital market access for emerging entrepreneurs.
2. **Capacity and Inclusion Architecture (Recommendation 2: Global Entrepreneurial Learning Alliance, GELA):** Establishment of a G20-wide knowledge and entrepreneurial learning system that formalises skills transfer through standardised, peer-driven training modules. By 2030, over 100,000 startups and innovation centres will be reached through shared capacity frameworks managed by UNDP and Commonwealth partners.
3. **Investment and Acceleration Mechanism (Recommendation 3: Global Innovation Investment and Acceleration Platform, GIIAP):** Operationalisation of a blended finance and co-investment framework mobilising USD 15 billion in innovation capital by 2030, focusing on green, digital, and inclusive startups. This platform strengthens alignment between G20 Finance and Innovation tracks while facilitating scalable co-funding across private investors and development financiers.
4. **Governance and Knowledge Architecture (Recommendation 4: Global Knowledge and Alliance Governance Architecture, GKAGA):** Institutionalisation of harmonised governance, monitoring, and learning systems across all startup alliances. By 2030, this architecture enables full data transparency, interoperability, and accountability for G20-funded programs, representing a shift

from administrative coordination to measurable policy coherence.

Cross-Pillar Outcomes and Measurement

Ecosystem Integration: Connection of 25,000 startups and MSMEs; USD 250B in cross-border economic value unlocked.

- Digital Transformation: 100% G20 DPI interoperability and 60% SME digital inclusion.
- AI Capacity: 600+ AI research collaborations and 50 AI innovation hubs.
- Policy Convergence: 95% adoption of harmonised guidelines across G20.
- Inclusion: Minimum 40% participation by women, youth, and rural/township entrepreneurs.
- Accountability: Real-time digital dashboards, independent audits, and annual G20 performance reviews.

Strategic Alignment with G20 Priorities

- Digital Economy Governance: Establishes interoperable DPI, shared standards, and trusted data exchanges.
- Inclusive Growth: Embeds inclusion targets across all pillars, prioritising women, youth, and underserved ecosystems.
- Future of Work and Skills: Scales micro-credentialing, mutual recognition, and cross-border talent pathways.
- AI Governance and Safety: Implements shared AI frameworks to mitigate risk and promote responsible innovation.
- Sustainable Development: Enables AI and digital infrastructure for climate action, resilience, and green growth.

Implementation Architecture

- Lead Coordination: G20 Foundation & Alliance Secretariat; National Ministries of ICT; Regional Innovation Bodies.
- Technical Support: OECD, ITU, UNESCO, BIS Innovation Hub, AUDA-NEPAD.
- Partner Mechanisms: UNDP, Global DPI Alliance, B20, digital industry associations.
- Review Structures: Annual State of Global Ecosystems Report; biannual peer review; independent evaluation cycles.

The Foundation and Alliances Framework provides the structural backbone required to integrate markets, digital systems, and innovation ecosystems across G20 countries. By deploying interoperable platforms, AI infrastructure, harmonised regulatory models, and inclusive innovation pathways, the framework positions the G20 as the leader of a fair, connected, and opportunity-driven global economy.



Inclusion and sustainability

Strategic Vision

The overarching goal is to accelerate inclusive, sustainable, and climate-smart enterprise development by embedding environmental integrity, social equity, and responsible governance across South Africa’s MSME ecosystem and global startup networks by 2030.

Collectively, the **three recommendations** establish a coherent structure that operationalizes three strategic pillars:

- 1. Green Finance Mobilization and Inclusive Capital Access
- 2. Responsible Investment through ESG Integration and EdSD
- 3. Digital Public Infrastructure for Equitable Service Delivery and Accountability

Recommendations and KPIs

Recommendation	Core Objective	Lead Institution Example	2030 Target Highlights
Recommendation 1	Catalyse Green Finance for MSMEs & Marginalised Enterprises through dedicated green impact funds, credit guarantee schemes, and tax incentives	DBSA, DSBD, National Treasury	R5 billion in green finance mobilized; 50,000 MSMEs accessing green loans; 50% beneficiaries from women, youth, and PWD groups; 70% ESG compliance
Recommendation 2	Promote Responsible Investment through ESG Integration by developing ESG-readiness tools, integrating EdSD into entrepreneurship training, and mobilizing impact investors	National Treasury, FSCA, DHET	80% institutional investors integrating ESG; USD 85 billion in ESG-screened assets; 100% public entities publishing assured ESG disclosures; 60,000 learners completing sustainability entrepreneurship modules
Recommendation 3	Leverage Digital Public Infrastructure for Sustainable and Inclusive Service Delivery & Green and Inclusive Fiscal Incentives through climate-smart digital IDs, mobile green subsidies, and municipal procurement mandates	DCDT, National Treasury, COGTA	100% DPI-enabled service delivery; 60% of fiscal incentives aligned with green objectives; USD 5 billion in public-private partnerships; All 257 municipalities using DPI

Key Deliverables (2025–2030)

- 1. **Green Finance Mobilisation (Recommendation 1):**
 - Establishment of a fully capitalized Green Impact Fund for Inclusion by 2026, deploying USD 138

- million to 3,000 MSMEs by 2030
- Launch of Green Credit Guarantee Scheme issuing 15,000 guarantees to low-income entrepreneurs by 2030
- Implementation of enhanced R&D tax deductions

(150%) and accelerated depreciation for green assets, supporting 5,000 MSMEs by 2030

2. ESG Integration and Responsible Investment (Recommendation 2):

- Deployment of National MSME ESG Readiness Toolkit across all provinces, training 12,000 MSMEs by 2030
- Integration of EdSD into 150 entrepreneurship and accelerator programmes, reaching 60,000 learners by 2030
- Mobilization of USD 3 billion in impact investment through ESG-aligned VCs, supporting 500 high-impact ventures by 2030

3. Digital Infrastructure and Inclusive Incentives (Recommendation 3):

- Establishment of Climate-Smart Digital ID and Registry covering 2 million MSMEs and households by 2030
- Digitization of green subsidy delivery via mobile and blockchain platforms, reaching 100,000 beneficiaries by 2030
- Municipal Green Procurement Mandates ensuring 20% of procurement budgets (by 2030) allocated to certified sustainable MSMEs

Cross-Pillar Outcomes and Measurement

By **2030**, the implementation of the Inclusion and Sustainability Framework aims to achieve:

- **Financial Inclusion:** R5 billion in green finance mobilized; 50,000 MSMEs accessing affordable green capital; 50% from women, youth, and disability-led enterprises
- **ESG Maturity:** 80% of institutional investors integrating ESG criteria; 70% of MSMEs meeting ESG compliance standards; 100% assured ESG disclosures by public entities

- **Digital Transformation:** 100% of public services digitized through interoperable DPI; 60% of fiscal incentives supporting green/inclusive activities
- **Market Access:** 20% of municipal procurement to certified sustainable MSMEs; 80% ESG compliance rate in MSME supply chains
- **Education and Capacity:** 60,000 learners completing EdSD-integrated entrepreneurship training; 8,000 educators trained in sustainability methodologies
- **Accountability and Transparency:** Real-time digital dashboards tracking all KPIs with gender-, youth-, disability-, and region-disaggregated data; annual independent evaluations.

Strategic Alignment with G20 Priorities

The recommendations advance key G20 objectives:

- **Climate Action and Just Transition:** Mobilizing catalytic green finance, deploying digital infrastructure for transparent carbon tracking, and embedding sustainability in entrepreneurship education
- **Inclusive Growth:** Prioritizing women, youth, persons with disabilities, and rural entrepreneurs across all financial instruments, training programs, and procurement mandates
- **Digital Economy Governance:** Establishing secure, inclusive Digital Public Infrastructure for service delivery, subsidy distribution, and ESG data transparency
- **Responsible Investment:** Mainstreaming ESG standards, impact measurement, and responsible capital allocation across venture capital and institutional investment
- **Capacity Building:** Integrating EdSD into national education strategies, entrepreneurship curricula, and accelerator programs to cultivate purpose-driven business leaders

Implementation Architecture

- **Lead Coordination:** Department of Small Business Development (DSBD), National Treasury, Department of Communications and Digital Technologies (DCDT)
- **Technical Support:** DBSA, SEFA, FSCA, SITA, CSIR, DPME
- **Partner Mechanisms:** UN Global Compact South Africa, UNESCO, UNDP, AUDA-NEPAD, B20, impact investment networks
- **Review Structures:** Annual “State of Inclusion and Sustainability” reports with verified performance indicators; biannual stakeholder reviews; independent evaluations every three years

The Inclusion and Sustainability framework is positioned as the **foundation of South Africa’s just transition agenda**, weaving together green finance, responsible investment, digital inclusion, and education to deliver measurable climate and social outcomes by **2030**.



Finance and investment

Strategic Vision

The overarching goal is to **democratize capital access, restructure global financial systems, and close the USD 1.7 trillion MSME funding gap** by unlocking innovative financing instruments, modernizing regulatory architectures, and embedding equitable allocation mandates across G20 startup and MSME ecosystems by 2030.

Collectively, the four recommendations establish a coherent structure that operationalizes four strategic pillars:

1. **Diversified Capital Instruments and Blended Finance Innovation**
2. **Regulatory Modernization and Cross-Border Financial Integration**
3. **ESG-Aligned Impact Investment and Inclusive Allocation**
4. **Digital Enablement and Platform-Based Market Access**

Recommendations and KPIs

Recommendation	Core Objective	Lead Institution Example	2030 Target Highlights
Recommendation 1	Launch Global Tax Incentive Framework (GSIP) to unlock early-stage capital through harmonized, outcomes-linked tax incentives, blended finance vehicles, and digital impact tracking dashboards	National Treasuries, IMF, OECD	3:1 cost-benefit multiplier; 75% of startups benefiting from tax-linked finance; 60% capital reaching rural enterprises; 100% digital reporting adoption
Recommendation 2	Leverage Tokenized Assets and Community-Based Finance for SME and Rural Development through legal frameworks, regulatory sandboxes, and digitization of community finance models	World Bank, Central Banks, AfDB	1,000 SMEs using tokenized assets; 10% agriculture-linked products tokenized; 10 regulatory sandboxes established; 25% rural adults in formalized SACCOs; 5,000 digitized community groups
Recommendation 3	Establish Global Startup Economy Fund (GSEF) deploying blended catalytic capital with DFI de-risking, 30% gender parity mandates, and ESG implementation frameworks	World Bank, DFIs, SU20	40% startups accessing early-stage finance; 30% women-led ventures funded; 1.5 million jobs created; 3:1 private capital leverage ratio; 15 participating countries
Recommendation 4	Deploy SME Digitalisation and Platform Interventions through startup success guidelines, digital enablement tools, inclusion benchmarks, and policy innovation labs	OECD, UNDP, SU20	95% G20 startup policy adoption; 75% compliance relief uptake; 15 cross-border recognition agreements; 50% inclusion benchmark achievement; 20 operational policy innovation labs

Key Deliverables (2025–2030)

1. Global Tax Incentive Framework (Recommendation 1):

- Launch G20 Startup Investment Framework adopted by 20 countries by 2030, mobilizing USD 150 billion in co-investment capital
- Establish 20 blended finance vehicles deploying USD 120 billion to underserved markets with 40% allocation to women/youth/rural enterprises
- Deploy digital impact tracking dashboards in 20 G20 countries monitoring 100,000+ MSMEs with real-time ESG and employment data

2. Tokenized Assets and Community Finance (Recommendation 2):

- Implement 10 regulatory sandboxes piloting 150 tokenized community finance projects with full legal recognition frameworks
- Digitize 5,000 community-based finance groups (SACCOs, ROSCAs, VSLAs) connecting 300 million rural entrepreneurs to digital financial services
- Achieve 10% tokenization of agriculture-linked financial products unlocking USD 5 billion in previously illiquid rural assets

3. Global Startup Economy Fund (Recommendation 3):

- Capitalize GSEF deploying USD 10 billion through 15 participating countries supporting 20 startups per continent minimum
- Mandate 30% gender parity across all DFI/VC/fund-of-funds portfolios with 35% allocation to women/youth/underserved groups
- Mobilize 3:1 private investment leverage through de-risking mechanisms creating 1.5 million cumulative jobs

4. SME Digitalisation Platforms (Recommendation 4):

- Achieve 95% G20 adoption of harmonized startup policy guidelines with 75% compliance relief program uptake
- Deploy digital enablement starter kits to 60% of registered SMEs with zero-rated telecom access via national DPI integration
- Establish 50 policy innovation labs piloting 100 regulatory experiments with 60% adoption rate across two or more countries

Cross-Pillar Outcomes and Measurement

By **2030**, the implementation of the Finance and Investment Framework aims to achieve:

- **Capital Mobilization:** USD 150 billion in blended public-private co-investment; 3:1 cost-benefit tax incentive multiplier; 40% of startups accessing early-stage finance
- **Inclusion and Equity:** 30% women-led ventures funded; 60% capital reaching rural/secondary city enterprises; 50% SMEs meeting inclusion benchmarks
- **Regulatory Modernization:** 20 countries with aligned tax/investment frameworks; 10 tokenization sandboxes operational; 15 cross-border mutual recognition agreements
- **Digital Transformation:** 100% G20 digital impact dashboard deployment; 60% SMEs using verified digital tools; 80% DPI-enabled platform access
- **Impact and Job Creation:** 1.5 million cumulative jobs created; 40% funded startups reporting climate/ESG impact; 100% ESG-linked investment criteria adoption
- **Accountability and Transparency:** Real-time digital tracking of fund flows with gender/youth/regional disaggregation; quarterly impact reports accessible to all stakeholders; independent third-

party ESG audits for 80% of funded entities

Strategic Alignment with G20 Priorities

The recommendations advance key G20 objectives:

- **Inclusive Growth and Job Creation:** Closing the USD 1.7 trillion MSME funding gap, prioritizing women, youth, rural, and informal sector entrepreneurs across all capital instruments and policy frameworks
- **Financial System Modernization:** Harmonizing tax incentives, scaling blended finance, piloting tokenized assets, and enabling regulatory sandboxes to reduce friction costs and accelerate capital deployment
- **Digital Economy Governance:** Establishing real-time impact dashboards, zero-rated SME platform access, interoperable digital identity systems, and cross-border regulatory passports for fintech innovation
- **Sustainable Development and ESG Integration:** Embedding ESG criteria across all investment portfolios, mandating climate impact reporting, deploying OpenESG digital token systems, and linking tax relief to verified sustainability outcomes
- **Cross-Border Collaboration:** Implementing mutual recognition agreements, harmonizing startup policies across 20 G20 countries, and establishing global knowledge hubs for best-practice sharing

Implementation Architecture

- **Lead Coordination:** National Treasuries, Development Finance Institutions (DFIs), G20 Finance Track Secretariat, SU20 Taskforce Secretariat
- **Technical Support:** IMF, OECD, World Bank, IFC, African Development Bank, Central Banks, Financial Sector Conduct Authorities
- **Regulatory Bodies:** Securities regulators, tax authorities, fintech sandboxes, cross-border policy harmonization working groups
- **Partner Mechanisms:** Venture capital associations, startup ecosystem hubs, telecom operators, digital public infrastructure platforms, community finance networks (SACCO federations)
- **Review Structures:** Annual “State of Startup Finance” reports with verified KPI performance; quarterly digital dashboard updates with real-time fund flow and impact tracking; independent ESG audits and gender parity assessments every two years; policy innovation lab peer reviews and cross-country adoption monitoring

The Finance and Investment framework is positioned as the **catalytic engine of inclusive entrepreneurship financing**, harmonizing tax policy, blended capital, tokenized innovation, and digital platforms to unlock a trillion-dollar wave of innovation, jobs, and economic justice across G20 economies by **2030**.

Trade and Market Access

The Trade and Market Access Taskforce's five recommendations form an integrated roadmap aimed at building an inclusive, sustainable, and innovation-driven global trade architecture. The framework aligns digital trade ecosystems, harmonized regulatory systems, and equitable participation across G20 and partner economies through measurable, time-bound targets.

Strategic Vision

The overarching goal is to accelerate cross-border market integration, digital innovation in trade, and equitable access for developing economies by 2030. Collectively, the five recommendations establish a coherent structure that operationalizes three strategic pillars:

1. Innovation-driven trade integration
2. Harmonized regulatory governance and sustainability
3. Accountability, transparency, and performance monitoring under a global trade ecosystem (GEX).

Recommendations and KPIs

Recommendation	Core Objective	Lead Institution Example	2030 Target Highlights
Recommendation 1	Establish the Global Exchange (GEX) system linking innovation, enterprise, and trade networks across G20 countries.	G20 Foundation & Alliance Task Force	1,000 institutional partnerships; 3,000 collaboration projects; USD 10 billion in green, inclusive trade investments.
Recommendation 2	Expand equitable cross-border market access and SME integration through digital platforms and trade facilitation innovation.	G20 Trade & Market Access Task Force	50% reduction in trade procedural barriers; 80% SME digital participation rate; 150 harmonised facilitation frameworks.
Recommendation 3	Achieve policy coherence and regulatory harmonisation to foster fair and sustainable trade ecosystems.	G20 Policy Support Unit	50 harmonised policy frameworks; 95% harmonisation of SME and digital trade policies; 200 policy dialogues institutionalised.
Recommendation 4	Embed inclusivity and sustainability within trade systems to promote green, gender-responsive, and resilient supply networks.	G20 Sustainable Trade Working Group	100% G20 trade programs integrating ESG standards; USD 50 billion in sustainable trade investments; 50 resilient logistics frameworks.
Recommendation 5	Strengthen institutional governance, transparency, and data alignment in G20 trade implementation systems.	G20 Secretariat	100% monitoring alignment under ITMAMS; 95% of recommendations implemented; centralised digital dashboard operational.

Key Deliverables (2025–2030)

Global Intergration Market Platform GIMP
(Recommendation 1: Global Ecosystem Exchange, GEX): By 2060, one digital market gateway operational in 15 member states; 5 000 startups connected, USD 20 billion in crossborder flow achieved by 2030.

Cross-Pillar Outcomes and Measurement

By **2030**, the implementation of the Trade and Market Access Framework aims to achieve:

- **Institutional Integration:** 5 interlinked taskforces operating under an interoperable monitoring architecture.
- **Inclusive Trade Access:** At least 70% participation of women, youth, and underserved entrepreneurs in G20 trade platforms.
- **Regulatory Synchronization:** All G20 economies operating under unified digital and ESG policy frameworks.
- **Transparency and Accountability:** Biannual reporting and peer review through the Integrated G20 Trade Monitoring System.
- **Sustainability and Resilience:** 50% carbon reduction in trade logistics and a 90% ESG compliance rate in supply chains.

Strategic Alignment with G20 Priorities

The recommendations advance key G20 objectives:

- **Digital Economy Governance:** promoting interoperability across innovation ecosystems.
- **Sustainable Growth:** embedding environmental and social governance within trade.
- **Inclusive Prosperity:** widening participation of developing and underserved markets.
- **Policy and Regulatory Maturity:** strengthening institutional frameworks for open, transparent trade.
- **Data-Driven Accountability:** institutionalizing performance monitoring and peer learning.

Implementation Architecture

- **Lead Coordination:** G20 Secretariat and Policy Support Unit
- **Technical Support:** WTO, OECD, World Bank, UNCTAD, and ITC
- **Partner Mechanisms:** B20, UNDP, and regional development banks
- **Review Structures:** Annual “State of G20 Trade and Market Access” reports with verified performance indicators

Township and rural entrepreneurship

Strategic Vision

The overarching goal is to unlock the economic potential of marginalized urban and rural entrepreneurs, close the financing gap for informal and micro-enterprises, and build inclusive entrepreneurial ecosystems that drive job creation, formalization, and economic justice across G20 nations by 2030.

Collectively, the **six recommendations** establish a coherent structure that operationalizes three strategic pillars:

1. **Inclusive Finance and Capital Access**
2. **Policy Reform, Regulatory Modernization, and Land Security**
3. **Capacity Development, Digital Infrastructure, and Innovation Ecosystems.**

Recommendations and KPIs

Recommendation	Core Objective	Lead Institution Example	2030 Target Highlights
Recommendation 1	Establish Urban & Rural Entrepreneurial Finance Platforms with decentralized administration, transparent selection, and catalytic capital mobilization	National DFIs, Local Government	10 provincial/district funds established; USD 50 million catalytic capital mobilized; 5,000 jobs created; 60% of funded enterprises formalized; 40% youth/women/marginalized ownership
Recommendation 2	Expand Credit Innovation Using Alternative and Inclusive Data through MNO-fintech partnerships, behavioural credit scoring, and consumer protection safeguards	Financial Regulators, Central Banks	15 bank-fintech partnerships; 35% of loans via alternative credit mechanisms; 30+ marginalized entrepreneurs accessing alternative credit
Recommendation 3	Formalise and Integrate Community Investment Mechanisms via regulatory recognition of stokvels/SACCOs, wholesale capital access, and pilot Community Investment Funds	National Treasury, Community Development Agencies	25 Community Investment Vehicles established; USD 100 million community capital pooled; 60% communities with formalised governance; 50,000 participants in investment decision-making; 70% sustainable returns
Recommendation 4	Accelerate Policy and Regulatory Inclusion through simplified tiered frameworks for informal economy formalisation, secure land tenure, and grassroots representation in innovation councils	Ministries of Trade/Industry, Land Affairs	60% informal enterprises formalised; 45% marginalised startups accessing resources; 55% women/youth in targeted programmes; 80% transparent beneficiary selection; 5 business services per 10,000 rural population
Recommendation 5	Scale Localised Entrepreneurial Education through LECF institutionalisation, digitally-enabled green-skilled workforce development, and trained facilitator cadres	Ministries of Education, TVET Councils	70% rural/township entrepreneurs trained in LECF modules; 50% women/youth MSMEs accessing skills training; 65% blended/offline digital delivery; 20,000 facilitators trained; 60% content in indigenous languages
Recommendation 6	Expand Digital and Innovation Infrastructure in 60% of marginalised regions with universal connectivity, innovation hubs, and entrepreneurial ecosystem development	Ministries of Communications, ICASA	60% marginalised regions with digital infrastructure; 45 operational innovation hubs; 800 broadband access points; 75% enterprises accessing public digital platforms; 80% SME digital participation rate

Key Deliverables (2025–2030)

1. Urban & Rural Entrepreneurial Finance Platforms (Recommendation 1):

- Establish 10 provincial/district-level blended finance funds with decentralized administration and transparent beneficiary selection
- Mobilize USD 50 million in catalytic capital combining public, philanthropic, and private co-investment
- Fund 40% youth/women/marginalized-owned startups creating 5,000 direct jobs with 60% formalization rate
- Provide technical assistance to 80% of funded beneficiaries through integrated business development support

2. Alternative and Inclusive Credit Systems (Recommendation 2):

- Establish 15 partnerships between commercial banks, fintechs, and mobile network operators for alternative credit scoring
- Deploy behavioral and transaction-based credit models using mobile money, e-wallet, and informal trade data
- Increase alternative credit penetration from 12% to 35% of total loans to marginalized urban/rural MSMEs
- Implement comprehensive consumer protection frameworks with data privacy safeguards and grievance mechanisms

3. Community Investment Mechanisms (Recommendation 3):

- Formalize 25 Community Investment Vehicles (stokvels, SACCOs, CIFs) with regulatory recognition and capacity building
- Pool USD 100 million in community-controlled

capital with wholesale funding access and digital management tools

- Establish formalized governance structures in 60% of participating communities with 50,000 direct participants
- Achieve 70% sustainable returns on community investment projects through robust oversight and technical support

4. Policy and Regulatory Reform (Recommendation 4):

- Formalize 60% of supported informal enterprises through simplified, tiered regulatory frameworks
- Secure land tenure for township and home-based entrepreneurs covering critical commercial sites
- Embed grassroots representation in national innovation councils with mandatory participation quotas
- Achieve 80% transparent beneficiary selection in rural development programs and 55% women/youth participation

5. Localized Entrepreneurial Education (Recommendation 5):

- Train 70% of rural and township entrepreneurs through LECF-aligned, culturally-adapted modules
- Deploy blended/offline digital delivery to 65% of training institutions with zero-rated data access
- Train 20,000 community-based facilitators delivering peer education in local languages
- Localize 60% of content to indigenous languages and low-literacy formats ensuring accessibility

6. Digital and Innovation Infrastructure (Recommendation 6):

- Achieve 60% digital infrastructure coverage across marginalized regions with reliable broadband

connectivity

- Establish 45 operational urban and rural innovation hubs providing workspace, mentorship, and market linkages
- Deploy 800 broadband access points with subsidized or zero-rated connectivity for MSMEs
- Enable 75% of enterprises to access public digital platforms for registration, compliance, and market access

Cross-Pillar Outcomes and Measurement

By **2030**, the implementation of the Township and Rural Entrepreneurship Framework aims to achieve:

- **Finance Mobilization:** USD 50 million catalytic capital deployed; USD 100 million community capital pooled; 5,000 jobs created; 60% formalization rate
- **Credit Innovation:** 35% of MSME loans via alternative mechanisms; 15 operational bank-fintech-MNO partnerships; comprehensive consumer protection frameworks
- **Community Finance:** 25 formalized investment vehicles; 50,000 community participants; 60% governance coverage; 70% sustainable returns
- **Regulatory Reform:** 60% informal enterprise formalization; 45% marginalized startup access; 80% transparent selection processes; secured land tenure for township entrepreneurs
- **Skills Development:** 70% entrepreneur training coverage; 20,000 facilitators deployed; 60% indigenous language localization; 50% women/youth MSME skills access
- **Digital Infrastructure:** 60% marginalized region coverage; 45 innovation hubs; 800 broadband points; 75% digital platform access; 80% SME digital participation
- **Inclusion and Equity:** 40% youth/women/marginalized enterprise ownership; 55% women/

youth program participation; 50,000 community investment participants

- **Accountability and Transparency:** Quarterly progress reporting with gender/age/regional disaggregation; independent M&E audits; public digital dashboards tracking fund flows and outcomes

Strategic Alignment with G20 Priorities

The recommendations advance key G20 objectives:

- **Inclusive Growth and Job Creation:** Addressing the persistent exclusion of marginalized urban and rural entrepreneurs from finance, infrastructure, and policy frameworks while creating 5,000+ direct jobs and formalizing 60% of supported enterprises
- **Financial Inclusion and Innovation:** Expanding alternative credit mechanisms, formalizing community finance systems, and deploying blended finance structures that crowd in private capital for underserved markets
- **Digital Economy Enablement:** Closing the digital divide through infrastructure expansion, zero-rated connectivity, digitally-enabled training, and public digital platform access for 75% of enterprises
- **Entrepreneurial Ecosystem Development:** Establishing 45 innovation hubs, training 20,000 facilitators, and institutionalizing locally-delivered entrepreneurship curricula across G20 member states
- **Regulatory Modernization:** Simplifying frameworks through tiered approaches, securing land tenure rights, and embedding grassroots representation in national innovation councils
- **Sustainable and Green Skills:** Building digitally-enabled, green-skilled rural workforces and integrating sustainable practices across 45% of supported MSMEs

Implementation Architecture

- **Lead Coordination:** Department of Small Business Development (DSBD), National DFIs, SU20 Township and Rural Taskforce Secretariat
- **Financial Partners:** Development Finance Institutions (SEFA, IDC), National Treasury, Commercial Banks, Impact Investors, Community Finance Institutions
- **Technical Support:** SEDA (Small Enterprise Development Agency), TVET Colleges, Business Incubators, Mobile Network Operators, Fintech Platforms
- **Regulatory Bodies:** National Credit Regulator, Financial Sector Conduct Authority, Land Affairs Departments, Local Government Associations
- **Infrastructure Partners:** Department of Communications and Digital Technologies (DCDT), ICASA, Telecom Operators, Innovation Hub Networks
- **Community Mechanisms:** Stokvels, SACCOs, Community Development Boards, Traditional Authorities, Civil Society Organizations
- **Review Structures:** Quarterly digital dashboard updates with real-time fund flow and impact tracking; annual “State of Township and Rural Entrepreneurship” reports with verified KPI performance; independent third-party M&E audits with gender parity assessments every two years; participatory community feedback mechanisms

The Township and Rural Entrepreneurship framework is positioned as the foundation for inclusive economic transformation, integrating finance, credit innovation, community investment, regulatory reform, skills development, and infrastructure expansion to unlock the entrepreneurial potential of marginalized urban and rural communities across G20 economies by 2030.

Final Considerations

As Startup20 South Africa concludes this cycle of engagement, it is clear that startups and MSMEs are indispensable drivers of innovation, economic resilience, and inclusive growth. The challenges confronting the world today, from climate change and inequality to digital transformation and shifting economic landscapes, demand solutions that are bold, ethical, and sustainable. Startups, by their very nature, are uniquely positioned to deliver such solutions.

This communiqué underscores the importance of empowering startups to lead in areas such as responsible innovation, financial and digital inclusion, gender equity, and environmental sustainability. The recommendations presented herein, shaped in collaboration with a broad spectrum of stakeholders, offer a strategic pathway for governments, investors, and entrepreneurs to strengthen startup ecosystems

across G20 nations and beyond.

Looking ahead, collaboration, innovation, and responsible governance must remain the pillars upon which the global startup ecosystem builds. By embracing regulatory alignment, ethical guidance for emerging technologies, and international partnerships, G20 nations can ensure that startups are equipped to scale, adapt, and contribute meaningfully to sustainable development goals.

In closing, this communiqué represents a collective commitment to ensuring that startups remain at the forefront of addressing the world's most pressing challenges. Through shared vision, strategic action, and global solidarity, we can unlock the full potential of entrepreneurship to drive lasting impact, equitable growth, and a sustainable future for all.



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**INCLUSION AND
SUSTAINABILITY**

**TOWNSHIP AND RURAL
ENTREPRENEURSHIP**