

THE FINHUB

MARCH 2023

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Volume 4

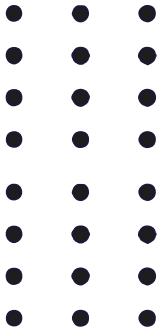
ACE Conference 2023

Barcelona, Spain

In January 2023, the inaugural ACE Conference was held at Hotel Arts in Barcelona, allowing ACE teams to present their work, collaborate and network. As one of the lead recipients of the ACE programme in Africa, the FinHub team and three graduate students were invited to attend the conference. We used this opportunity to showcase our work and learn from other multidisciplinary teams from top universities and research institutions worldwide.



During the conference, Professor Co-Pierre Georg, FinHub Director, presented the team's accomplishments and projects in the last 12 months. He highlighted the significance of creating a nurturing environment for student entrepreneurs to develop blockchain-based start-ups for meaningful job creation and societal impact.



Masters candidate Francis Stoffberg and PhD candidate Julian Kanjere presented Mudala and FoodPrint. Mudala is a carbon offsetting exchange solution using blockchain technology, while FoodPrint is a digital food supply chain platform for smallholder farmers in Sub-Saharan Africa. The audience received both presentations well, with several ACE teams expressing interest in partnering with the projects.

The conference allowed us to work with other ACE teams to discuss and collaborate on solving problems and developing new ideas. It also provided an excellent opportunity to network and explore future collaboration opportunities.

We're proud to be part of such an extraordinary group of leading multidisciplinary teams from top universities and research institutions.

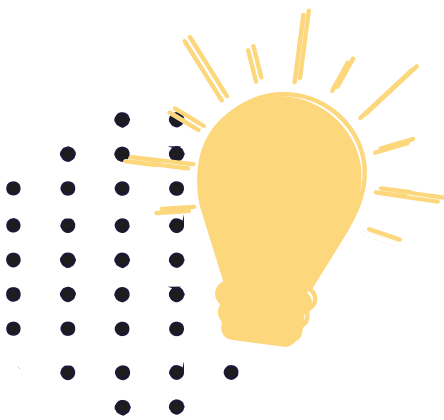
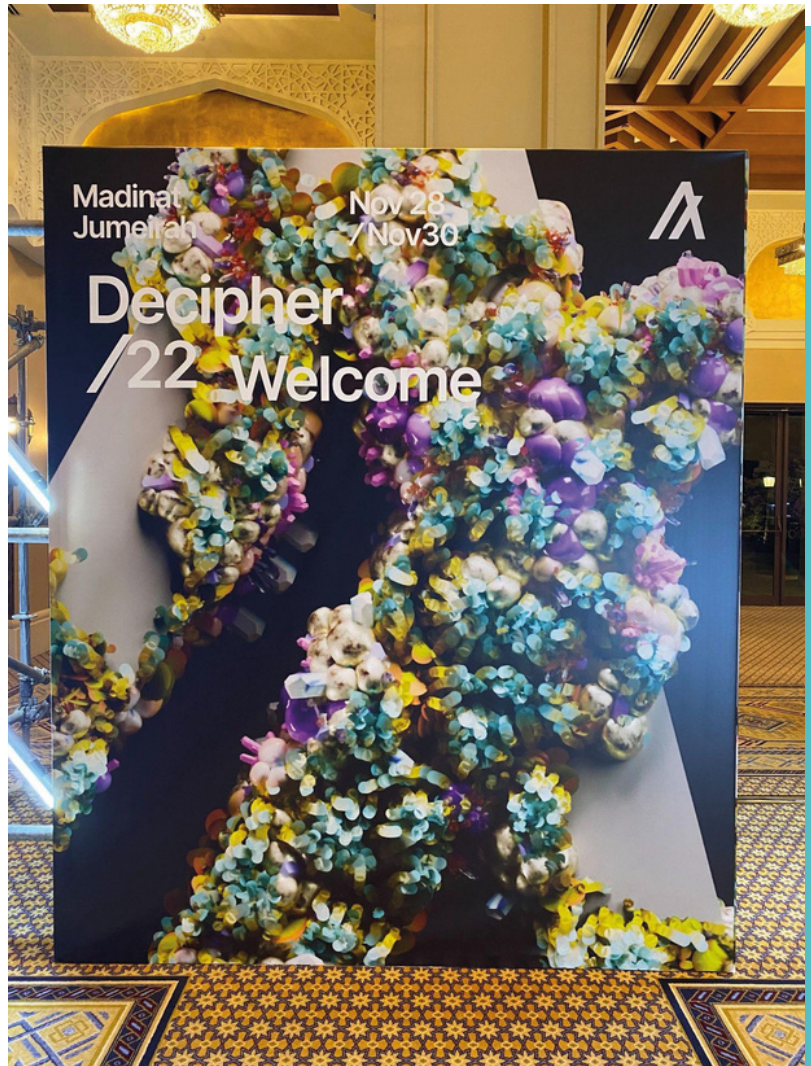


Decipher

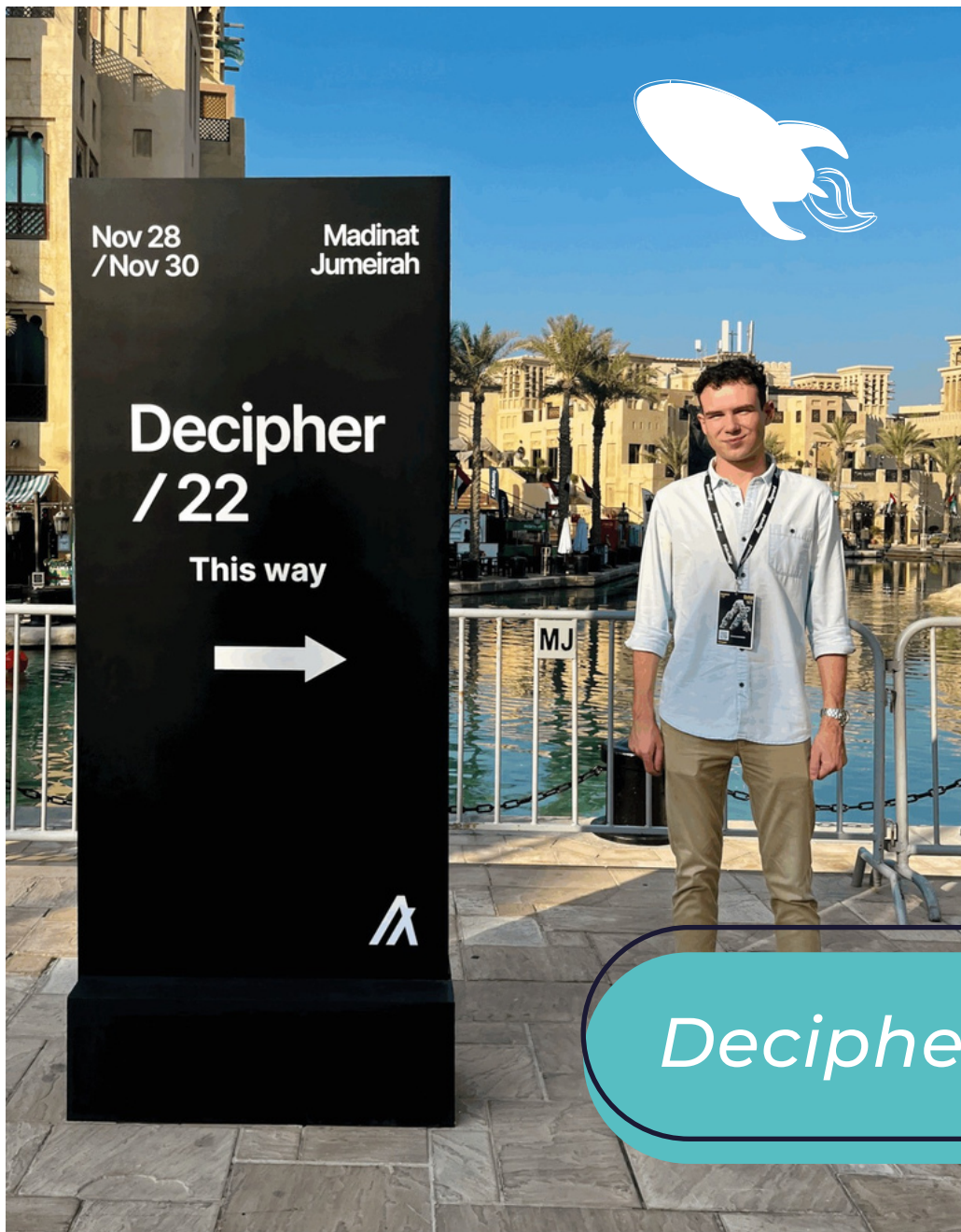
Dubai, United Arab Emirates

As part of the annual study tour, the FinHub team and the MPhil in FinTech students attended the highly anticipated Decipher 2022 conference held by Algorand in Dubai from November 28-30, 2022. The event marked the second annual gathering of innovators, entrepreneurs, investors, and strategists who came together to discuss the future of the Algorand ecosystem. In addition, the tour aimed to provide the students with an opportunity to gain hands-on experience and insights into the rapidly evolving fintech industry in the Middle East.

The conference featured an incredible lineup of speakers, including Algorand's Founder, Silvio Micali, and the Algorand Foundation's CEO, Staci Warden. The programme offered a comprehensive view of the latest developments, new feature launches, and technical workshops on the Algorand blockchain.



Our students had the unique opportunity to interact with Micali and attend interviewing boot camps led by Warden and COO Deirdre Halligan. These sessions gave the students invaluable insights into the rapidly growing fintech sector and offered guidance on preparing for a career in this dynamic field. In addition, the students participated in a round of speed interviews for various internship opportunities at Algorand.



The event was a fantastic opportunity for students and the team to expand their knowledge and understanding of Algorand and network with key industry players.

During the trip, we visited various fintech companies and financial institutions, such as Dubai International Financial Center and Postpay. In addition to learning about the latest trends and innovations in fintech, the students also had the opportunity to network with their peers and build relationships with potential future employers.

While the tour's primary focus was educational, the team and students also had the chance to explore and enjoy the vibrant city of Dubai and its cultural attractions.

The Hub and MPhil in Fintech program is committed to providing students with unique opportunities to advance their understanding of the fintech landscape.

In conclusion, Decipher 2022 was an exceptional event that allowed our students and the team to gain critical insights into the ever-evolving world of blockchain technology. We look forward to future opportunities for collaboration and continued growth in this exciting field!

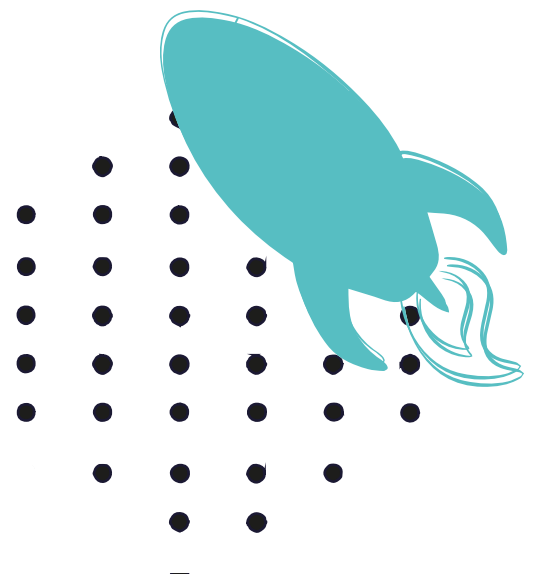


FinHub Hack Series

Cape Town, South Africa

We are excited to announce the upcoming FinHub Hack Series I 2023. The FinHub Hack Series is a recurring Web 3.0-focused hackathon that provides a nurturing environment for participants to develop solutions on the Algorand blockchain without the typical hackathon time constraints, enabling them to create more realistic and sustainable solutions.

Moreover, the FinHub Hack Series allows participants to learn and grow their skills, collaborate with other talented individuals, and develop real-world solutions with a uniquely African focus.



The FinHub Hack, Series I theme, is "Blockchain for Sustainability: Hacking Solutions for the UN Sustainable Development Goals". The UN Sustainable Development Goals (SDGs) provide a comprehensive framework for addressing worldwide social, economic, and environmental issues. With blockchain's potential to improve transparency, security, and accountability, it has become a powerful tool for achieving the SDGs.

The FinHub Hack Series I will run for approximately three months, starting in April with the FinHub Workshop Series.

Registration	15th March - 10th April
FinHub Workshop Series	11th April - 20th April
Opening Ceremony	20th April
Design Dash	5th May
Solution Deadline	20th June
Top Three Teams Announced	30th June
Winning Team Announced	28th July
Closing Ceremony & Prize Giving	28th July

The FinHub Hack Series I 2023 is an excellent opportunity for students, developers, designers, and entrepreneurs to showcase their skills and creativity while addressing sustainable development goals using blockchain technology. The event promises to provide an unparalleled experience for attendees to learn, grow, and create innovative solutions that will make a difference in Africa and beyond.

We invite interested parties to participate in this exciting event and look forward to seeing the groundbreaking solutions from this year's FinHub Hack Series. To sign up for the FinHub Workshop Series, please click [here](#).



Blockchain Africa Conference

Johannesburg, South Africa

The FinHub team recently attended the ninth edition of the Blockchain Africa Conference in Johannesburg. The conference has been attended by more than 9000 individuals from 160 countries since its inception in 2015, making it one of the most prominent blockchain-oriented conferences on the continent.

The theme for this year's conference was "Ready for Business," indicating that blockchain technology on the African continent has advanced beyond mere speculation and hype to practical applications in both the public and private sectors.



During the conference, the team had the opportunity to learn from prominent figures in the industry, including Irene Kiwia, the Co-Founder of Adanian Labs, who discussed her organisation's efforts to build blockchain capacity in Africa. Given their research and thought leadership pillars, this session was particularly relevant to the team.

The team also heard from Carel Van Wyk, the founder of CryptoConvert, who presented on the Pick 'n Pay crypto payments project. The project has enabled over 1500 Pick 'n Pay outlets to accept Bitcoin via the lightning network, serving as a testament to the conference's "Ready for Business" theme and demonstrating the widespread adoption of blockchain technology for various use cases nationwide.

Overall, the Blockchain Africa Conference was a valuable and informative event for the FinHub team, providing excellent networking opportunities. Participation in conferences such as these is critical to the thought leadership pillar of the FinHub, as it seeks to establish itself as a platform for enabling significant conversations between academics, entrepreneurs, and leading industry experts.



Blockchain Africa

UZH Blockchain Center

Zürich, Switzerland

Bingle Kruger, a PhD student in Computer Science from UCT, is spending six months at the University of Zürich (UZH) Blockchain Center on an exchange.



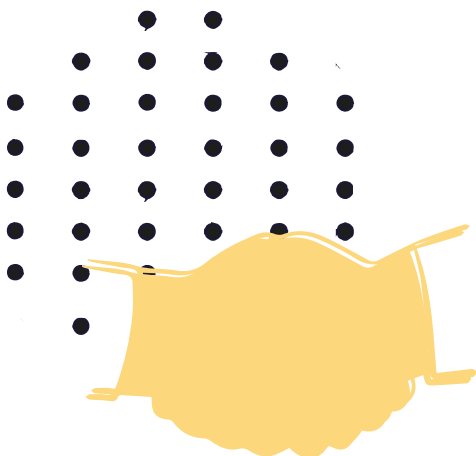
Bingle's relationship with the UZH Blockchain Center dates to July 2020, when he attended the first edition of the Deep Dive into Blockchain summer school. The summer school was presented online due to the Covid-19 pandemic. In the first half of 2022, Bingle was part of a group of UCT students that visited Zürich and Zug in Switzerland on a study tour. During the bilateral workshop between the UZH Blockchain Center and UCT, Bingle expressed an interest in an exchange at the UZH Blockchain Center.

Bingle's current PhD research focuses on malware detection and classification in networks. Bingle also attends two courses at UZH: Deep Learning for PhD Students and the PhD Seminar on Blockchain Research. In addition, Bingle is auditing two courses offered in previous semesters. Bingle also has the opportunity to attend postgraduate presentations at the UZH Blockchain Center.

There are also weekly meetings where team members present their research. He will also have the opportunity to present his research to receive invaluable feedback and suggestions from his peers at the UZH Blockchain Center. Bingle also plans to be a teaching assistant at the fourth iteration of the Deep Dive into Blockchain in July 2023 at UZH.

"I am very excited to be part of the UZH Blockchain Center in Zürich. The presentations by other PhD students and Post Doc researchers are on the cutting edge of Blockchain research. I am excited to collaborate with some of the best minds pushing the frontiers of blockchain-based research," said Bingle. "I believe the exchange will broaden my perspective and help me to solve challenging real-world problems."

UZH is currently ranked Europe's number one university for blockchain for the second year and third Worldwide (according to CoinDesk's Best Universities for Blockchain 2022).



Interledger Protocol Summit 2022

New Orleans, Louisiana

The 2022 Interledger Protocol Summit was held in New Orleans, Louisiana, from the 12th to the 13th of November at the New Orleans Marriott Warehouse Arts District. The summit brought together participants in the interledger ecosystem, including awardees of this year's financial services grants.



The interledger foundation is a non-profit organisation promoting open payment standards that remove payment barriers across ledgers, banks and borders. In line with this vision, the interledger protocol was the culmination of more than a decade of research in decentralised payment protocols. The protocol outlines a standard for routing payments across digital asset ledgers, thus connecting any sender with any receiver.

During the two days, presentations were mainly grouped into two categories; Tools and services for easier integration into the ILP ecosystem and the state of financial inclusion for those serviced by the platforms built on top of web monetisation and the interledger protocol. There were presentations from Rafiki, TigerBeetle, Arunjay from UNCDF and Michael Richards of ModusBox, among others.

Rafiki and TigerBeetle are tools and services for easier integration into the interledger ecosystem. Rafiki is an open-source package that wallet providers can use to offer interledger functionality to their users. The intermediary will communicate with other ILP nodes instead of the wallet building this infrastructure. Rafiki uses TigerBeetle, an accounting database capable of processing a million transactions per second. Arunjay and Michael presented the steps to achieve interoperability between individual payment services, including Mojaloop, which is a reference model to accomplish this.

"It is essential for a standard to be set and adopted to achieve open payments. The interledger protocol is that standard but more work still needs to be done to gain extensive adoption. Projects like Rafiki and Fynbos provide a foundation for platforms willing to integrate the interledger protocol into their payment systems. It is exciting to be at the beginning of such a revolutionary technology" - Takunda Chirema.

