cfao MOBILITY



# Toward safer, cleaner, and accessible mobility in Africa

**WITH** AFRICA
**FOR** AFRICA



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# Andrew Velleman

## Chief Executive Officer CFAO Mobility South Africa



South Africa demonstrates that it is possible to build a mature automotive sector in Africa, spanning distribution, maintenance services and financing through to the industrial production of vehicles and components. An entire ecosystem continues to develop, creating skilled jobs, facilitating technology transfer and generating local added value.

Such an ecosystem does not emerge by decree; it must be carefully structured and regulated. This requires a bold policy framework capable of managing the massive influx of imported used vehicles to attract industrial investors and create a virtuous cycle: a dynamic new-vehicle market that generates its own supply of safe and reliable used vehicles.

In the face of climate challenges, our task is to progress the transition towards cleaner powertrains, which will only gain ground if they remain compatible with the economic realities of individuals and businesses.

As an active player across this entire value chain, we are committed to building this balanced model through our work every day.

JOHANNESBURG - SOUTH AFRICA

# Marc Hirschfeld

## Chief Executive Officer CFAO Mobility Africa



Sub-Saharan Africa faces a paradox today: while road infrastructure is being modernized, an aging vehicle fleet continues to pose critical road safety risks and exacerbate urban pollution.

Against this backdrop, renewing the vehicle fleet is a major priority to support the development of safer, cleaner mobility that also enhances the appeal of Africa's major cities.

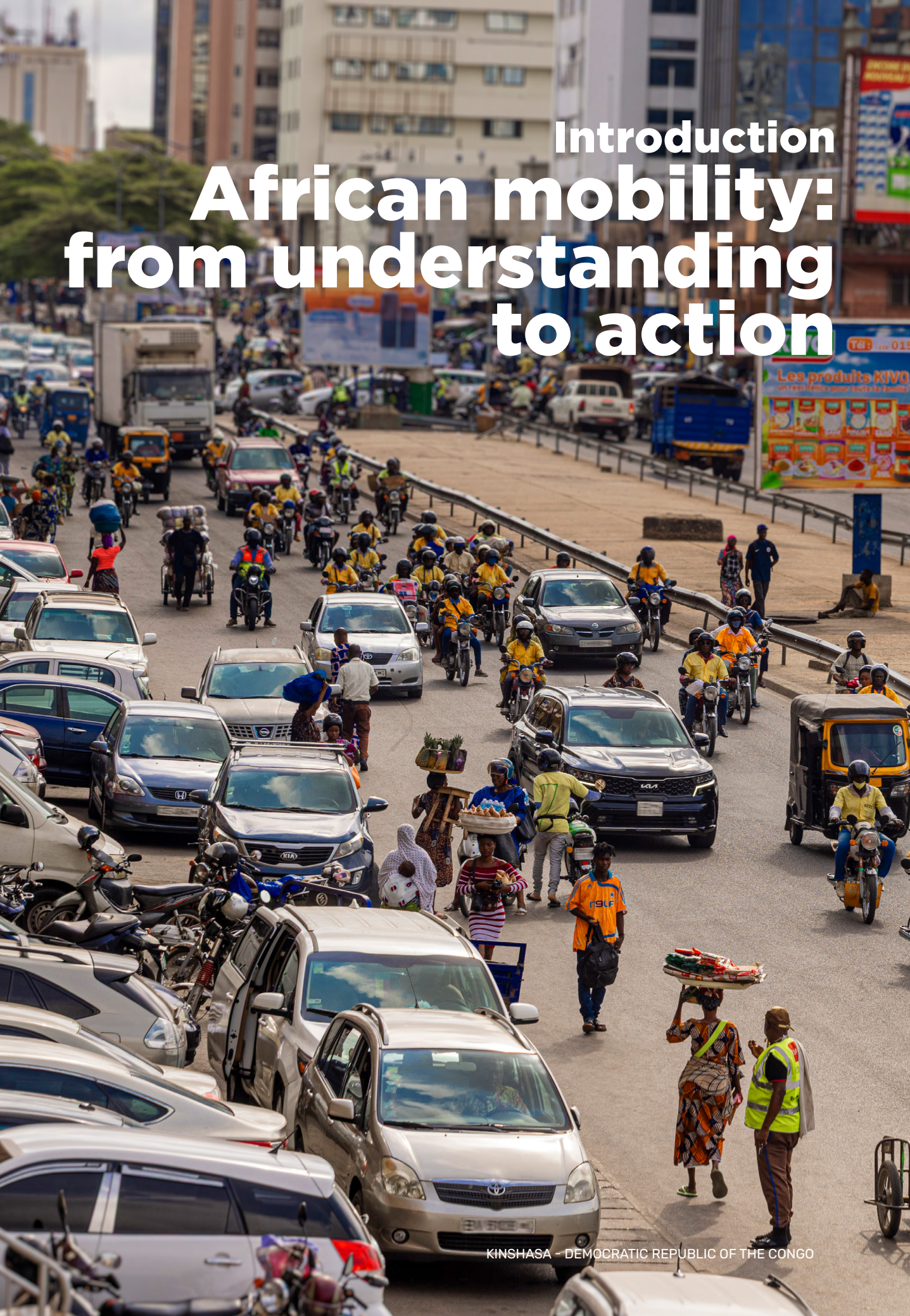
Mobility is not a luxury, but an essential prerequisite for development. Access to healthcare, education and economic markets depends directly on the ability of people and goods to move efficiently and safely.

Given the scale of these mobility challenges, this white paper is an invitation to dialogue and action. Through cooperation between public authorities, financial institutions and private sector operators, we can raise standards across the Continent and enable mobility to fulfil its role as a genuine driver of prosperity.



ABIDJAN - COTE D'IVOIRE

# Introduction
# African mobility: from understanding to action




KINSHASA – DEMOCRATIC REPUBLIC OF THE CONGO

Mobility is often understood first and foremost through its most visible components: infrastructure and vehicles. Yet having a road or an engine does not in itself guarantee mobility. Mobility refers more broadly to the practical ability of people and goods to move from one place to another. As the World Bank points out, transport derives its value from the access it enables - to jobs, healthcare, education, and economic opportunities. The Organization for Economic Co-operation and Development (OECD), likewise, identifies accessibility as a key indicator of a region's performance.

It is therefore important to distinguish between the physical provision of transport and the actual ability to use it. A road may exist without facilitating mobility if the cost of travel is prohibitive. A vehicle may be available but of limited practical use if it cannot be financed. A transport network may be in place without offering a reliable solution due to inadequate safety, maintenance, energy supply, or service continuity. Nor can mobility be viewed solely through the lens of increasing traffic flows - it must be organized in a manner that meets the requirements of safety, public health, and environmental sustainability.

From this perspective, mobility must be approached as a comprehensive ecosystem. Its effectiveness depends on the coordination of several factors working together: connected infrastructure, suitable vehicles, reliable energy access, rigorous maintenance, certified replacement parts, financing solutions, technical expertise and a safety framework that is effectively enforced. A weakness in any one of these areas is enough to undermine the entire system.

For a company like CFAO Mobility, driving mobility forward means strengthening the reliability of the essential links in this chain - vehicles, their maintenance, and the associated technical expertise. This will contribute, alongside other stakeholders, to a sustainable, reliable, and high-performing transportation service.

# A statistical portrait of African mobility

Mobility in Africa continues to be shaped by deep-seated structural vulnerabilities. Road safety challenges, heavy reliance on road transport amid infrastructure shortfalls, and growing environmental pressures all continue to weigh on the Continent's development.

## SAFETY



More than **700 people** die on the roads across the Continent every day. [1] Africa has the highest road traffic fatality rate in the world.[2]



The Continent accounts for **24%** of global road traffic deaths, despite representing less than **4%** of the global motor vehicle fleet.[1]



A **17%** increase in road traffic deaths was recorded by the World Health Organization (WHO) African Region between 2010 and 2021.[2] This region comprises 47 countries in sub-Saharan Africa. However, the global trend is declining by 5%.

## ACCESSIBILITY AND FINANCING



In sub-Saharan Africa, only around **12%** of vehicle buyers finance their purchase through formal credit.

In the United States, this figure reaches 36.5% for used vehicles and nearly 80% for new vehicles.[3]



**3%** of gross domestic product (GDP) was the average level of real infrastructure investment across Africa between 2016 and 2020, across all sources of funding.[4]



By 2040, the Continent will need to invest **5.6%** of GDP in infrastructure each year, according to the World Bank.[5]

## VEHICLE FLEET



The average age of the vehicle fleet in sub-Saharan Africa is estimated at between **16 and 20 years**[6] compared with **11 years** in South Africa.[12]



The Continent is the world's leading importer of used vehicles, with nearly **7.5 million** units imported between 2015 and 2022 - accounting for **33%** of global imports.[6]



**80 to 90%** of the growth in Africa's vehicle fleet comes from used vehicles.[7]

## ENVIRONMENT

Up to **80%** of used vehicles exported to developing countries do not meet the standards in place in the exporting countries.[8]



In sub-Saharan Africa, nearly **one in two people** breathes air with fine particulate matter concentrations at least five times higher than the level recommended by the WHO.[5]

Transport-related $CO_2$ emissions in Africa rose by **34%** between 2010 and 2021, one of the fastest increases in the world.[9]

## USAGE

More than **1 billion** of the Continent's **1.5 billion** people walk or cycle daily.[10]

**74%** of roads in Africa lack sidewalks.

**92%** of roads do not have pedestrian crossings.[10]

**80%** of the Continent's freight transport is carried by road[9], compared to roughly 26% in the European Union.[11]

## PRODUCTION

South Africa stands out as an exception. With more than **618,000** vehicles produced in 2025, the country accounts for half of Africa's automotive production.[12]

With more than **500,000** vehicles produced in 2025, Morocco has established itself as the Continent's other major industrial hub.[12]

Nearly **1.3 million** new vehicles were sold in Africa in 2025, including nearly 600,000 in South Africa, 235,000 in Morocco, and more than 160,000 in Egypt. Together, these three markets account for nearly 78% of the Continent's new vehicle sales.[13]

1 *Africa Status Report on Road Safety 2025*, SSATP / World Bank, 2025.

2 *Global status report on road safety 2023*, World Health Organization, 2023.

3 *Sub-Saharan Africa Automotive Market Size & Share Analysis*, Mordor Intelligence, 2026 ; State of the Automotive Finance Market, Experian, 2026.

4 *Africa's Development Dynamics 2025: Infrastructure, Growth and Transformation*, AUC / OECD, 2025.

5 *Accelerating Access to Clean Air for a Livable Planet*, World Bank, 2025 ; State of Global Air 2025, Health Effects Institute, 2025.

6 *Used Vehicles and the Environment: Update and Progress 2024*, UNEP, 2024.

7 *Safer and Cleaner Used Vehicles for Africa*, UNEP, 2023.

8 *New UN Report Details Environmental Impacts of Export of Used Vehicles to Developing World*, UNEP, 2020, updated in 2024

9 *UN Sustainable Transport Africa Report, United Nations* / UNECA, 2024.

10 *Pan African Action Plan for Active Mobility*, UNEP / UN, 2024.

11 *Freight Transport Statistics: Modal Split*, Eurostat, 2026.

12 *Automotive Trade Manual*, Naamsa, 2026.

13 *Registrations or Sales of New Vehicles: All Types, 2025*, OICA, 2026.

# A multitude of challenges amid demographic pressure

Understanding mobility in Africa requires abandoning the idea of a single uniform picture. The Continent is a patchwork of territories shaped by sharply contrasting realities. From rapidly expanding coastal megacities connected to global flows, to vast, isolated rural areas where quiet rural roads stand in stark contrast to the bustle of urban life. Yet these diverse environments share a common denominator: a major demographic transformation that is profoundly reshaping land use.

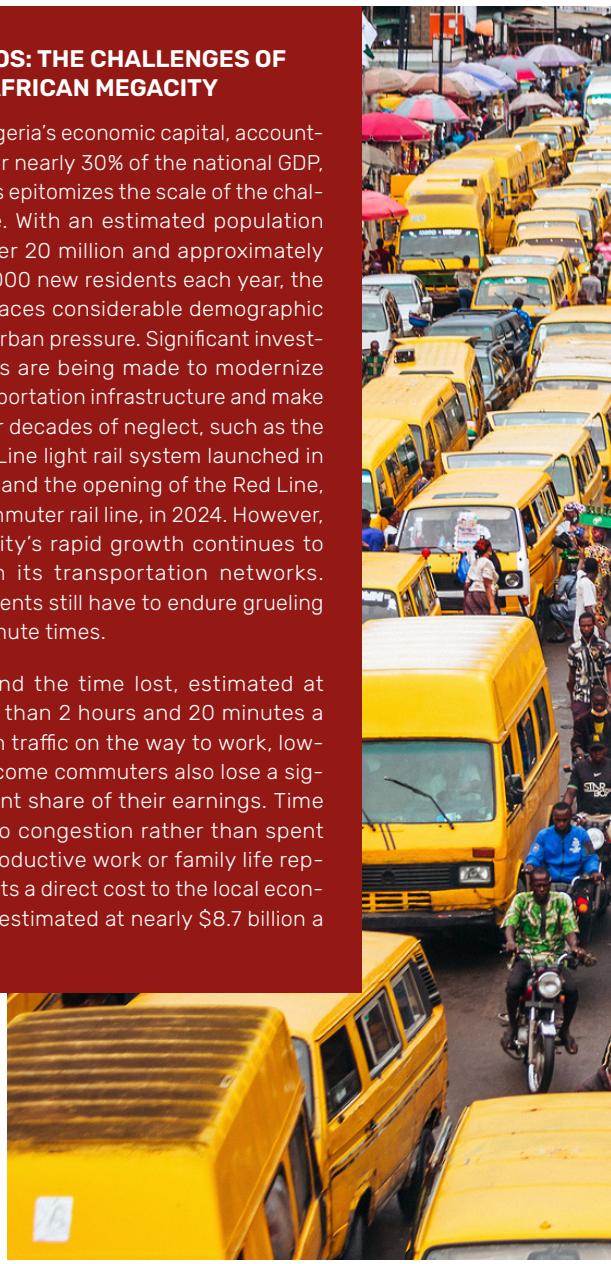
In major cities, rapid densification, coupled with sustained urbanization, is creating a massive and unavoidable need for transportation. The pace of population growth has often outstripped infrastructure development. New neighborhoods are springing up wherever space is available, sometimes far from major employment centers. However, transportation networks are not expanding fast enough to accommodate the resulting increase in daily commutes, creating a structural disconnect between residential areas and employment hubs.

This imbalance is pushing urban transport networks toward saturation. In Africa's economic capitals, congestion has become an almost constant drag on productivity. This phenomenon has tangible economic costs, eroding value, consuming productive time and placing additional pressure on household budgets. The primary challenge is therefore not to create demand for mobility, which is already evident, but to structure it more effectively so that it no longer constrains development.

### LAGOS: THE CHALLENGES OF AN AFRICAN MEGACITY

As Nigeria's economic capital, accounting for nearly 30% of the national GDP, Lagos epitomizes the scale of the challenge. With an estimated population of over 20 million and approximately 600,000 new residents each year, the city faces considerable demographic and urban pressure. Significant investments are being made to modernize transportation infrastructure and make up for decades of neglect, such as the Blue Line light rail system launched in 2023 and the opening of the Red Line, a commuter rail line, in 2024. However, the city's rapid growth continues to strain its transportation networks. Residents still have to endure grueling commute times.

Beyond the time lost, estimated at more than 2 hours and 20 minutes a day in traffic on the way to work, lower-income commuters also lose a significant share of their earnings. Time lost to congestion rather than spent on productive work or family life represents a direct cost to the local economy, estimated at nearly $8.7 billion a year.[1]



1 Danne Institute for Research / Financial Derivatives Company.

# Local ingenuity: an agile but precarious response

Faced with massive demand for mobility and the long-standing shortcomings of formal public transport networks, Africa has demonstrated a remarkable capacity to adapt through the vitality of its informal transport sector. Even before major mobility plans get off the ground, a multitude of private operators, including shared taxis, minibuses, and motorcycle taxis, provide a dense network of alternative transport options. This resourcefulness offers a pragmatic solution to mobility needs, providing last-mile connections, serving underserved peripheral neighborhoods and delivering a degree of flexibility that large-scale public transport systems often struggle to match.

However, this agility should not obscure the system's underlying vulnerabilities. While local initiatives help keep the city moving, they do not replace a structured mobility system. This improvised system often operates outside any regulatory framework, driven by a logic of immediate economic survival that sacrifices long-term priorities. The fragmentation of services makes mobility flows harder to organize, limits the professionalization of the sector, and makes it more difficult to raise safety and quality standards. The consequences are significant, including high accident rates linked to risk-taking, precarious conditions for workers in the sector and increased pollution. The entrepreneurial energy is clearly there - the challenge is to integrate it into a more formal, transparent, and ultimately safer framework.

### BODA-BODAS: KAMPALA'S UBIQUITOUS SEMI-FORMAL MODE OF TRANSPORTATION

In Kampala, Uganda, motorcycle taxis are used by nearly 70% of the population, allowing them to avoid congestion on major thoroughfares. With approximately 150,000 drivers, this sector is vital for youth employment in a country where 78% of the population is under 30.[1] However, against a backdrop of severe road safety challenges, with motorcyclists involved in a significant share of urban road deaths[2] demand is evolving. The success of formal operators such as SafeBoda, which has held its ground in a highly competitive market, reflects a growing expectation for greater passenger safety. By choosing trained, identifiable drivers equipped with helmets, users are sending a clear signal: access to mobility alone is no longer enough. The market now expects reliability and physical safety.[3]

### THE "SPIRITS OF DEATH," INDISPENSABLE MINIBUSES IN KINSHASA

In Kinshasa, private minibus taxis nicknamed "Spirits of Death," due to the accidents associated with them, account for a significant portion of daily travel. In 2014, the government launched the "Spirit of Life" program, aimed at gradually replacing these aging vehicles with new buses. However, this renewal has remained only partial, with around 1,200 vehicles estimated to account for one-third of motorized journeys in the city. The majority of vehicles remain imported second-hand ones that are between 15 and 20 years old. These privately operated minibuses can carry around 20 passengers or more and mainly serve short routes, particularly around Gombe and N'djili. They play a pivotal role in a capital where formal transport provision remains insufficient. Yet their age, limited maintenance, and waiting times that can sometimes exceed an hour highlight the fragility of a system still driven more by improvisation and resourcefulness than by formal organization.[4]

1 World Bank.

2 Anecdotal sources (Kampala).

3 SafeBoda data / Uganda Parliamentary Forum on Youth Affairs.

4 *Role of Informal Paratransit Report*, Africa Urban Mobility Observatory / Transport Links.

# Rural contrast: when mobility is a matter of survival

While major cities struggle with congestion, other regions face the opposite challenge: a lack of transportation links in sparsely populated rural areas far from major urban centers. In these vast, isolated regions, the rural Continent often lives under the tyranny of distance, where every kilometer traveled is a challenge.

Analysis of the most isolated areas points to a clear conclusion: without mobility, development suffers and access to essential services, such as healthcare, education and markets, deteriorates rapidly. When movement is restricted, whether because roads are impassable or security is lacking, access to basic rights is also undermined. Healthcare becomes uncertain, with medical emergencies too often turning fatal due to lack of transport. Education also suffers, as dangerous or impassable roads during the rainy season keep children away from school for extended periods. Meanwhile, the local economy is stifled. Without reliable logistics, agricultural producers are unable to transport their crops to urban markets, leaving them trapped in a subsistence economy. Over time, this isolation can even weaken social cohesion, as poorly connected regions fall behind broader national development, fueling a sense of abandonment and deepening the divide with urban centers.

This reality serves as a reminder that roads are lifelines. Ensuring safe mobility is not simply a transportation challenge; it is essential for guaranteeing access to basic rights, supporting local economies, and preserving regional stability.

### THE MOBILITY CHALLENGE FACING RURAL COMMUNITIES IN THE SAHEL

Rural areas in the landlocked countries of the Sahel - Mali, Burkina Faso, Niger and Chad - illustrate the consequences of isolation. Across this vast region, stretching over 5,500 km, paved roads are extremely sparse, accounting for an estimated 0.4% of the road network.[1]

This geographic isolation is exacerbated by extreme weather conditions and chronic armed insecurity targeting major transportation routes. This lack of mobility carries significant humanitarian consequences, with more than 9,900 schools and 922 healthcare facilities closed across the region.[2]



1 *Policy Center for the New South, 2025*

2 *United Nations Office for the Coordination of Humanitarian Affairs (OCHA).*

# Modern roads require a renewed vehicle fleet



To address urban congestion and rural isolation simultaneously, public authorities are launching a growing number of initiatives. This structural need is translating into major infrastructure programs, including the expansion of road corridors, the construction of interchanges and the introduction of mass transit systems. These projects are crucial, as they demonstrate that when the government takes the lead through proactive planning, it is possible to redesign mobility flows.

However, even the most modern infrastructure cannot solve everything. Road infrastructure may be improving, but the vehicles using it remain the weak link in the chain. This creates a paradox in certain metropolitan areas and along major logistics corridors, where modernized networks must accommodate vehicle fleets built to outdated standards.

Investing in modern infrastructure without a policy to renew the vehicle fleet leaves the system incomplete. Public investment will continue to deliver lower returns as long as these roads accommodate fleets of end-of-life vehicles that are slow, prone to breaking down and blocking traffic, and likely to cause fatal accidents.

This is compounded by a human factor: driving standards. In many contexts, drivers remain largely self-taught, while knowledge of traffic rules remains inconsistent. This increases risky behavior and limits the anticipated benefits of modern infrastructure.

The challenge of building sustainable mobility cannot be addressed through concrete and asphalt alone. It requires a comprehensive approach that integrates vehicle quality, driver training, and compliance with traffic rules. Without fleet renewal and stronger skills among road users, the human cost will remain unacceptably high, and the return on public infrastructure investment limited.

### URBAN MOBILITY CHALLENGES

In Uganda, the Kampala-Entebbe Expressway is the country's first toll highway. This modern four-lane highway was designed to ease congestion between the capital and Entebbe International Airport. However, its operation quickly highlighted two major accident risk factors: driver behavior and the poor condition of tires. The Egis Road Operation Uganda regularly addresses these risks through its road safety campaigns. At 100 km/h, the heat generated by contact with modern asphalt can turn already worn tires into a deadly hazard.[1] On high-speed roads, this risk is compounded by significant speed gaps between newer and older vehicles.

The same challenge applies to urban infrastructure, where unsafe road-user behavior can undermine the benefits of engineering and design. In Dar es Salaam, the Bus Rapid Transit system was designed to reduce congestion and reorganize mobility around dedicated corridors. Its launch in 2016 reduced the round-trip travel time on the relevant corridor by 90 minutes per day.[2] Yet authorities continue to warn about motorcycles and three-wheelers illegally using dedicated bus lanes to bypass traffic, causing accidents and disrupting the system's operation.[3]

1 *Egis Road Operations Celebrates One Year with a Collection of Shs34b from Kampala-Entebbe Expressway*, Kampala-Entebbe Expressway, 2023.

2 *Transforming Dar es Salaam's Road Transport*, World Bank, 2017.

3 *Safety Evaluation of the First Bus Rapid Transit System in Dar es Salaam*, Transportation Research Record, 2023.





# The human cost of unsafe transportation

Road accident statistics across the Continent underscore the urgency of the situation. Road traffic is claiming lives on a massive scale, reflecting a system in which safety is still not given sufficient priority. While infrastructure conditions and human behavior undeniably play a role, vehicle defects constitute a key aggravating factor.

Africa's vehicle fleet, dominated by used vehicles nearing the end of their service life, presents critical technical deficiencies. Counterfeit spare parts, outdated braking systems, worn tires, the absence of anti-lock braking systems (ABS) or airbags, and faulty lighting can all turn even a minor driving error into a tragedy. When a vehicle in poor technical condition is driven in a high-traffic environment, it becomes an immediate public safety hazard, compounded by inadequate road infrastructure and insufficient driver training.

The victims are overwhelmingly the most vulnerable road users. Pedestrians, cyclists and motorcyclists pay the highest price for this systemic lack of safety. The same tragic pattern is repeated across the Continent: in Kampala, these road users account for 94% of recorded road deaths[1]; in Kenya, 2024 reports from the National Transport and Safety Authority[2] confirm that they account for the majority of victims, far outnumbering car drivers; while in Ghana, they account for nearly 70% of road fatalities.[3]

Above the human and family tragedy, it also represents a significant economic loss for countries, as victims are often young people of working age. Unsafe mobility therefore imposes a direct financial cost on households and businesses. According to the United Nations Economic Commission for Africa (UNECA), road crashes can cost African countries as much as 5% of GDP each year.[4] Making mobility safer is first and foremost a human imperative, but it is also an economic one.

1 Local Accident Statistics, Kampala.

2 *Road Safety Situation Report, National Transport and Safety Authority (NTSA)*, Kenya, 2024.

3 *Provisional Stats 2024, National Road Safety Authority (NRSA)*, Ghana, 2024.

4 *Road Safety Performance Review*, UNECA, 2024.

# Air pollution: an invisible public health emergency

Alongside physical safety risks, another danger, less visible but equally deadly, threatens urban populations: air pollution. In Africa's major cities, road traffic is a leading contributor, as heavy industry often plays a less significant role than in other parts of the world.

In Nairobi, traffic accounts for 40% of pollutant emissions.[1] In Lagos, it is also identified as the primary source of fine particulate matter (PM2.5).[2] Here again, the composition of the vehicle fleet is a major factor, with the World Bank[3] directly identifying the age of vehicles as a key contributor to deteriorating air quality.

The large-scale import of aging diesel vehicles, which are often more than 15 years old, combined with the use of fuels of irregular quality, creates a toxic cocktail. These vehicles frequently lack catalytic converters, which have either been removed to resell the precious metal or simply never replaced. As such they emit significant amounts of nitrogen oxides and fine particulate matter directly into the air breathed by pedestrians.

This pollution knows no social boundaries, but street workers, vendors and children are hit the hardest. The health consequences include higher rates of chronic respiratory disease, asthma, and cardiovascular conditions. The State of Global Air 2024 report notes that air pollution has become the second-leading risk factor for death on the Continent, a challenge exacerbated by rapid urbanization.[4]

Improving mobility also means tackling this source of emissions. We cannot build sustainable and livable cities if they remain choked by aging, highly polluting vehicles that represent a ticking time bomb for public health.


NAIROBI - KENYA

1 *World Air Quality Report 2023-2024*, IQAir.

2 *Clean Air Fund,* 2024.

3 *Cote d'Ivoire Country Climate and Development Report,* World Bank Group, 2023.

4 *State of Global Air Report 2024,* Health Effects Institute (HEI), 2024.

# 01

# Taking action for safer mobility



ABIDJAN - COTE D'IVOIRE

The Continent remains the region of the world most severely affected by road traffic deaths. The rapidly growing demand for mobility clashes daily with a systemic lack of safety. This primarily affects the most vulnerable road users and weighs heavily on African societies.

First, the accelerated modernization of infrastructure, while essential to improving connectivity, is not always matched by a corresponding improvement in the vehicles that use it. On the contrary, risks can increase when vehicle fleets, whether aging or poorly maintained, are unsuited to new speed and traffic conditions. These challenges are compounded by other vulnerabilities. These include gaps in driver training, the limited reliability of maintenance - which is still often carried out under precarious conditions - the quality of untraceable spare parts, inadequate vehicle inspections, and the inconsistent enforcement of traffic rules.

For CFAO Mobility, overcoming this vulnerability requires raising standards at every link in the road safety chain. Making vehicles, particularly used vehicles, more accessible cannot come at the expense of their technical and environmental reliability. This endeavour calls for better-harmonized import criteria and coordinated inspections at the regional level. It also requires effectively enforced technical inspections, with maintenance networks capable of ensuring the traceability of parts, the quality of repairs, the tracking of manufacturer recalls and the fight against counterfeiting. They must go hand in hand with ongoing training efforts for both drivers and technicians. Finally, they also require a coordinated response between public authorities capable of regulating, monitoring, and overseeing the market with a private sector committed to professionalizing the industry and fostering a genuine culture of road safety and responsibility on the ground.

# The network expansion trap

**While road renovation work advances along the Abidjan-Ouagadougou corridor, the number of accidents is paradoxically on the rise. The African Development Bank has documented this phenomenon, noting that road fatalities often rise during the early stages of network development because infrastructure improves faster than safety standards, driver training and law enforcement.[1] This is known as the "network expansion trap."**

The World Health Organization's (WHO) findings are unequivocal: road deaths in Africa increased by 17% between 2010 and 2021, even as they declined globally.[2] These figures are all the more alarming given that the Continent is upgrading its road network to enable residents to move more easily within cities.

West Africa also faces the problem of "gray-market dealers." These informal importers or resellers, particularly those dealing in used vehicules, often operate outside official inspection and certification channels, flooding the local market with old, poorly maintained cars that are sometimes modified to lower their price or circumvent safety standards.

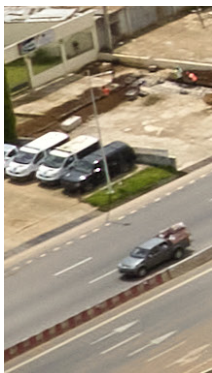
This dynamic further reinforces the paradox seen on recently modernized roads. Improvements to the road network, such as wider roads, smoother surfaces, and better connections, allow for higher speeds and can give drivers a greater sense of safety. However, these same road users often travel in older vehicles with faulty braking systems or lacking modern safety technologies. Furthermore, the coexistence of these vehicles with newer models - which can travel faster and stop over shorter distances - widens speed differentials, leads to more frequent passing and sudden braking, and increases the risk of accidents. This heightened accident risk persists as long as safety rules, driver training and enforcement remain inadequate.

### THE CASE OF THE ABIDJAN-OUAGADOUGOU CORRIDOR

The Abidjan-Ouagadougou corridor epitomizes this paradox. As a major strategic transportation and trade route between Cote d'Ivoire, via the port of Abidjan and Burkina Faso, it accounts for a significant portion of regional road traffic. On both sides of the corridor, several sections have been rehabilitated or upgraded.[3] However, these improvements were not accompanied by the same measures on both sides of the corridor.

According to World Bank assessments, on the Ivorian side the safety measures intended to accompany the roadworks, including training, audits, and equipment, were only partially implemented. The institution also notes that the number of recorded casualties nearly doubled over five years.[4]

On the Burkinabé side, the institution's report highlights the implementation of concrete measures, including an audit that resulted in the installation of 643 missing signs and the deployment of speed cameras. As a result, the same data show that accidents, injuries, and fatalities all declined between 2022 and 2023.[5] Taken together, the two sides of the corridor illustrate a clear lesson: modernizing roads is not enough unless safety improvements keep pace.



## COTE D'IVOIRE: FIGURES AND CONTEXT

A closer look at the situation in Cote d'Ivoire provides a better understanding of the corridor's dynamics. The country serves as its southern anchor point, centered around the port of Abidjan, from which a share of freight flows onward to Burkina Faso. According to the Road Safety Office, Cote d'Ivoire recorded more than 12,000 accidents and approximately 1,300 fatalities in 2024, with 90% of accidents attributed to human behavior. By the end of 2024, the Road Safety Office also reported a 14% increase in fatalities and a 17% increase in injuries compared with the previous year. The government's objective is to halve road accidents by 2030.[6]

At the same time, the country continued to modernize its road network in 2025 with the aim of expanding the paved network to 10,000 km. Since 2011, Cote d'Ivoire has made significant investments totaling 10 billion euros.[7]

## TOWARD AN INTEGRATED APPROACH

This situation is not inevitable, but addressing it calls for a comprehensive strategy. For road network modernization to deliver its full benefits, it must be accompanied by stronger enforcement, an upgrade of the vehicle fleet, and sustained driving training efforts. National measures, such as a points-based driver's license system, the renewal of transportation fleets, and the professionalization of drivers, can help close the gap between infrastructure modernization and road safety.

1 *Road safety framework and guidelines, Infrastructure and Urban Development Department /* African Development Bank, 2020.

2 *Road Traffic Deaths Rise in the African Region, but Down Globally, WHO Report,* World Health Organization (WHO), 2024.

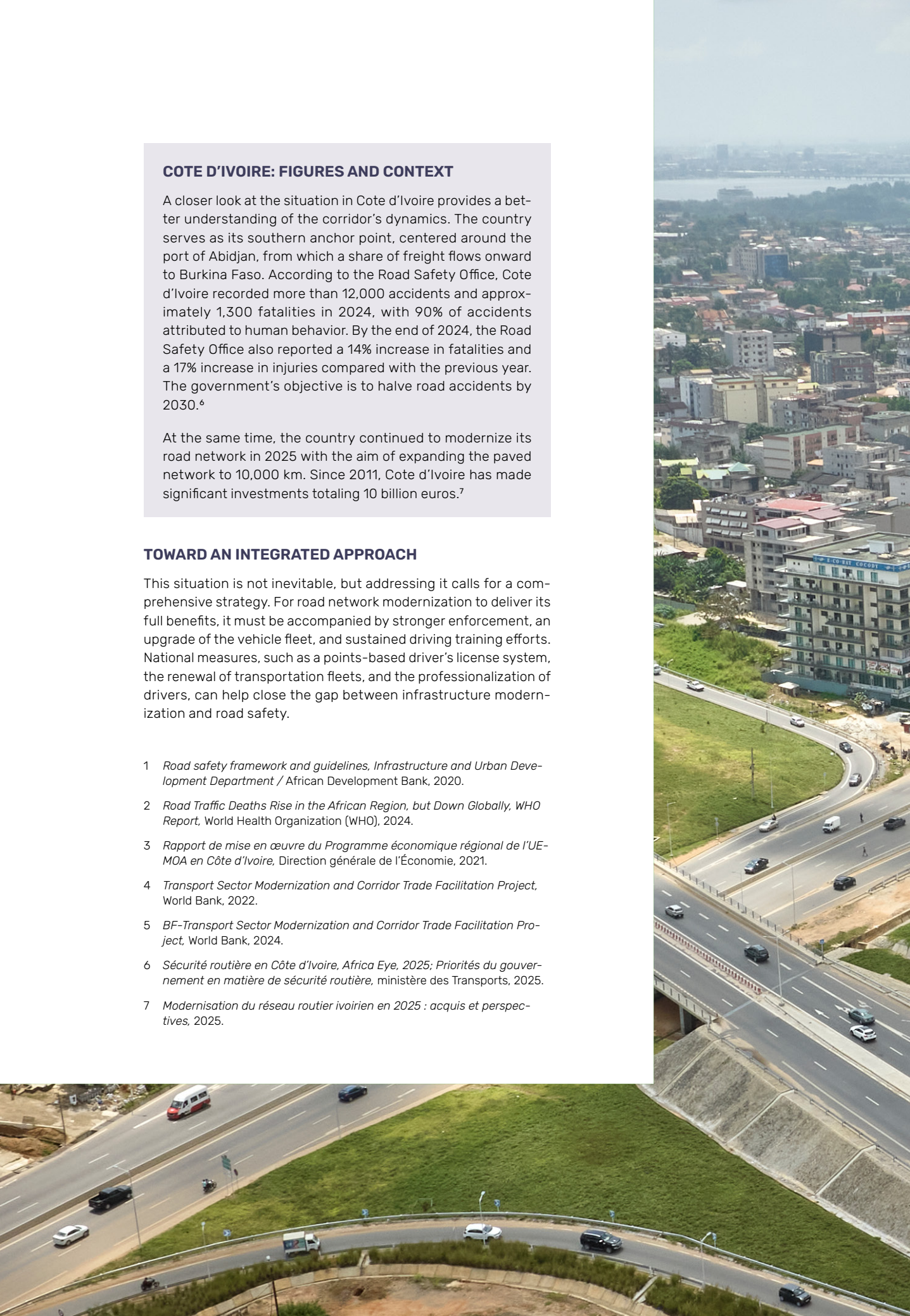
3 *Rapport de mise en œuvre du Programme économique régional de l'UEMOA en Côte d'Ivoire,* Direction générale de l'Économie, 2021.

4 *Transport Sector Modernization and Corridor Trade Facilitation Project,* World Bank, 2022.

5 *BF-Transport Sector Modernization and Corridor Trade Facilitation Project,* World Bank, 2024.

6 *Sécurité routière en Côte d'Ivoire, Africa Eye, 2025; Priorités du gouvernement en matière de sécurité routière,* ministère des Transports, 2025.

7 *Modernisation du réseau routier ivoirien en 2025 : acquis et perspectives,* 2025.



# Reducing accidents requires trained drivers and enforced rules

**Human behavior plays a central role in road crashes. Issues related to driver training, regulations and enforcement are just as important as physical infrastructure in reducing road fatalities.**

## RISKY BEHAVIOR AS A MAJOR FACTOR IN ROAD ACCIDENTS

Road safety is particularly poor on the Continent. According to the Africa Status Report on Road Safety 2025 (SSATP/World Bank), Africa accounts for 24% of global road traffic deaths, despite representing less than 4% of the global motor vehicle fleet.[1]

Uganda, for example, provides precise data on the role of driver behavior in traffic accidents in East Africa. According to the Uganda Police Force, the country recorded 25,107 traffic accidents and 5,144 deaths in 2024, equivalent to more than 14 road deaths per day. This figure represents an increase of approximately 7% compared to 2023. Dangerous overtaking and speeding are the leading identified causes, together accounting for 45% of accidents.[2] Speeding, risky overtaking, mobile phone use while driving and failure to wear a helmet are among the behaviors most frequently highlighted. The consequences are just as serious for those not behind the wheel. In Kampala, pedestrians, motorcyclists, and cyclists accounted for 94% of fatalities and 89% of serious injuries recorded in 2024.[3]

Unfortunately, Uganda is far from an isolated case on the Continent.

## INADEQUATE TRAINING AND POORLY ENFORCED RULES: THE ROOTS OF THE PROBLEM

While risky behavior is a major factor, it is largely rooted in structural shortcomings. In many African countries, access to high-quality driver training remains limited and the requirements for obtaining a driver's license vary widely. According to the WHO, although most countries have laws addressing the main risk factors, including speeding, alcohol consumption, helmet use and seat belt use, enforcement remains insufficient. No country fully meets international standards in this area.[4]

This lack of initial training is compounded by a lack of ongoing training, particularly for professional drivers working in public transportation and on motorcycles. As a result, unsafe driving habits become deeply entrenched. Enforcement is another critical issue. While measures such as vehicle inspections, points-based driver's license systems, and penalties are in place, compliance remains inconsistent because of limited resources and a lack of systematic follow-up.



## INITIATIVES TO FOSTER A CULTURE OF RESPONSIBLE DRIVING

In response to these challenges, initiatives are expanding across both the public and private sectors.

Countries such as Senegal have strengthened their training and enforcement measures in recent years, particularly for motorcyclists and informal urban transport operators. At the same time, private sector actors are playing an increasingly important role in improving driving skills.

CFAO Mobility, for example, works with Yamaha to provide free and practical safe riding training in several African countries through the Yamaha Riding Academy. The focus is on motorcyclists, who are especially vulnerable to road accidents, with approximately 450 drivers benefiting from this program each year. CFAO Mobility also develops internal and external awareness initiatives and contributes more broadly to the professionalization of mobility-related occupations. These initiatives help foster a culture of safety that extends beyond the regulatory framework alone.

In freight transport, companies such as TotalEnergies are helping to raise the sector's professional standards beyond their own fleets. Through its PATROM road transport improvement program, TotalEnergies applies globally harmonized safety standards to its transport operations, aligned with international best practices and regulations. Partners are assessed and supported in strengthening their capabilities through driver training and awareness, regular medical monitoring, the identification of high-risk routes, and the analysis of driving behavior. The latter is achieved by using onboard systems that monitor factors such as speed, fatigue, and distraction. Vehicles must meet the highest available standards and undergo enhanced maintenance and inspections throughout their lifecycle, while adhering to a maximum age limit. To account for infrastructure quality constraints, speed limits stricter than local requirements can also be established. This comprehensive approach helps raise safety standards across the sector over the long term.

## TRAINING TO BRING ABOUT LASTING BEHAVIORAL CHANGE

The experience of Uganda, like that of other West African countries, makes one thing clear: improving infrastructure and vehicles alone is not enough to reduce road accidents. Training, awareness-raising, and effective enforcement must be treated as key levers in their own right, on par with the condition of roads and vehicle fleets. Only by addressing all of these factors can public authorities and private sector players achieve a lasting reduction in road casualties.

1 *Africa Status Report on Road Safety 2025,* SSATP / World Bank, 2025.

2 *Annual Crime Report 2024,* Uganda Police Force, 2025.

3 *Kampala Annual Road Safety Report 2024,* Kampala Capital City Authority, 2025.

4 *Road Traffic Deaths Rise in the African Region, but Down Globally, WHO Report,* World Health Organization (WHO), 2024.





# Building a regulated, safe, and less-polluting used-vehicle market



**Alongside risky behavior, the condition of vehicles on the road presents another major vulnerability. The lack of regulation in the used-vehicle market is no longer sustainable, as it perpetuates structural technical shortcomings and directly contributes to road fatalities. Often obsolete, these imported vehicles are also rarely subject to any meaningful pollutant emissions control. With only a limited number of countries currently regulating their entry, imposing stricter import standards has become essential.**

## THE WORLD'S LARGEST IMPORTER OF USED VEHICLES

The Continent is the world's largest importing region for used vehicles. With nearly 7.5 million units imported between 2015 and 2022, it accounts for 33% of global imports, ahead of the Eastern Europe-Caucasus-Central Asia (EECCA) region, which purchased 5.4 million units during the same period. In 2022, Africa imported more than 767,000 used vehicles, of which nearly 350,000 came from Europe (46%) and more than 240,000 from Japan (31%).[1] This position as the leading importer is not new. Between 2015 and 2018, Africa accounted for approximately 40% of global used light-duty vehicle imports.[2]

## VEHICLES THAT ARE OFTEN OLD, POLLUTING, FUEL-INEFFICIENT, AND DANGEROUS

Although used vehicles are the main option for many African buyers due to their affordability, they do not always represent a truly advantageous solution. Their low purchase price often masks high operating costs related to breakdowns, maintenance, and fuel consumption. In reality, a significant share of these vehicles should not be put back on the road.[3]

These vehicles frequently enter the market through informal channels, without being subject to strict technical standards. Rather than being imported by established and authorized operators, they move through fragmented channels where compliance checks may be entirely absent. According to the World Bank's report, Safe and Clean

Vehicles for Healthier and More Productive Societies, a large proportion of these vehicles no longer meet the safety and emissions standards in application in their countries of origin.[3] Sometimes more than twenty years old, they arrive without valid certificates of conformity and with defective safety equipment, including ineffective braking systems, non-functioning lights, missing airbags, and severely worn tires.[4]

### COMBATING COUNTERFEIT SPARE PARTS TO IMPROVE SAFETY

Maintaining imported used vehicles requires access during their service life to suitable, compliant parts whose origin can be verified. On the Continent, however, supply is often fragmented, with certain parts difficult or expensive to obtain, which can push buyers toward components of uncertain quality or questionable traceability. While the scale of the Continent's informal market is, by its very nature, difficult to estimate, local surveys provide some indication of its size. In Kenya, for example, a 2025 survey of businesses estimated that counterfeit products accounted for 21% of the local market.[5]

The risk is particularly high for components directly related to safety, such as brakes, suspension, and airbags. Better-structured supply chains must therefore help make original or equivalent-quality parts more widely accessible.
CFAO Mobility contributes to this effort by offering original parts and manufacturer-approved parts sourced from recognized suppliers in its workshops for the maintenance of both new and used vehicles. The Group also distributes these parts to industry professionals in the countries where it operates.

## THE LACK OF SAFETY STANDARDS LEADS TO HIGH RATES OF FATAL ACCIDENTS

Technical vulnerabilities expose drivers to increased risks. For example, in sub-Saharan Africa, the annual cost of traffic accidents is estimated at US$98 billion. According to the World Bank, the vehicle fleet not only suffers from widespread structural safety deficiencies, but also largely lacks collision-prevention technologies such as anti-lock braking systems (ABS), electronic stability control, and audible seat belt reminders.[3]

According to a study by the United Nations Environment Programme (UNEP), countries with the weakest regulations also tend to have the highest road traffic fatality rates, with Burundi, Malawi, and Zimbabwe cited as examples.[2] Only a few countries have taken strong measures to regulate the market and reduce traffic accidents. South Africa, Egypt, and Sudan have adopted the strictest policy by banning used-vehicle imports. Morocco, Chad, Cote d'Ivoire, and Gabon only allow vehicles in that are less than five years old. In around thirty countries, however, there are still no restrictions in place.

## REGULATING THE USED-CAR MARKET IS ALSO AN ENVIRONMENTAL ISSUE

Regulating imports is also a public health challenge. According to UNEP, the absence of minimum standards encouraging the import of cleaner cars is one of the main causes of urban pollution. Across the region, the age of the vehicle fleet is compounded by the still uneven quality of fuels, contributing to rising air pollution in major urban centers.[2] Certain countries, such as Egypt and Ghana, nevertheless stand out for making notable progress through the development of legal and regulatory frameworks with a strong focus on reducing emissions of imported vehicles. This topic is explored in greater detail later in this White Paper.

1 *Used Vehicles and the Environment: Update and Progress 2024,* United Nations Environment Programme (UNEP), 2024.

2 *Used Vehicles and the Environment: A Global Overview of Used Light-Duty Vehicles: Flow, Scale, and Regulation,* United Nations Environment Programme (UNEP), 2020.

3 *Safe and Clean Vehicles for Healthier and More Productive Societies,* World Bank, 2025.

4 *Used Vehicles Exported to Africa,* Human Environment and Transport Inspectorate (ILT), 2020.

5 *Research on Levels of Awareness and Extent of Counterfeiting in Kenya: Firm-Level Survey Report 2025*, Anti-Counterfeit Authority, Kenya, 2025.

# In Benin, tax incentives stimulate the new-vehicle market


Charles
YEHOUENOU

**Economist at Benin's Ministry of Economy and Finance**


Charles Yehouenou works at the General Directorate of Taxes, where he serves as Director of Benin's Strategic Planning and Research. He offers insight into the impact of tax measures designed to steer the automotive market and support the modernization of transportation in the country, an area he follows closely.

**Better regulation of the used-vehicle market also depends on a strong incentive policy. In Benin, taxation has emerged as a key public policy tool in steering the market toward newer and safer vehicles. In 2022, the government extended the tax regime in public transportation, that has been in place since 2004 to new passenger vehicles. There are several objectives in mind. Charles Yehouenou discusses the rationale behind these measures and their impact.**

**Why did Benin implement this tax measure?**

**Charles Yehouenou :** The government wants to consolidate its transport modernization policy. We see a very large number of used vehicles entering the country each year. As new cars are expensive, people prefer to buy from the used car market. The government sought to take action to encourage the renewal of the vehicle fleet. As the legislation states, beyond modernization, it aims to protect the public from air pollution and preserve road infrastructure.

**How has this regulation changed the automotive market?**

**C. Y.:** The initial effects are most evident in import volumes. Before the measure was implemented, annual imports of new vehicles hovered around 1,025 units. At the same time, nearly 18,500 used vehicles were cleared for the domestic market each year. Since the measure came into force, imports of new vehicles have risen significantly, reaching approximately 6,000 units per year. At the same time, we have observed a decline in the number of used-vehicle imports. The figures also show that individual consumers now account for the majority of new vehicle buyers, ahead of businesses and government agencies.



### THE VIRTUOUS CIRCLE OF TAX INCENTIVES

According to statements by Nicolas Yènoussi, Director General of Taxes for Benin, as reported by the media outlet La Nation[1] in late December 2024, the measure has also had a positive impact on public finances. Since it took effect, corporate tax revenue from car dealerships has tripled, despite exemptions from customs duties and value-added tax (VAT). The measure has thus created a virtuous balance: households have easier access to new vehicles, dealerships are expanding their business, and the government is strengthening its tax revenues. The measure was renewed in the 2026 Finance Act.

**What effects are you seeing beyond vehicle purchases?**

**C. Y.:** The measure has also fostered the development of related activities. This is the case for passenger transportation and on-demand mobility services, with companies like Yango and Gozem in Cotonou. These companies have been able to not only expand their fleets but also to renew them. Another significant effect concerns maintenance. The increase in the number of new vehicles on the road requires the ability to service newer technologies.

*Since the measure came into force, imports of new vehicles have risen significantly, reaching approximately 6,000 units per year.*

To meet this need, dealerships have been able to train young mechanics to service these vehicles.

**What more needs to be done to build on this progress?**

**C. Y.:** The tax exemptions help considerably, but affordability remains a challenge for a large share of the population. Car loans are available, but interest rates, sometimes around 12% or 15%, remain a deterrent. To encourage buyers to opt for new vehicles, dealerships and banks must continue to work on improving access to credit, particularly by lowering interest rates. The other issue concerns electric and hybrid vehicles, which still account for only a very small share of imports. The necessary conditions are not yet in place, particularly regarding charging stations. To encourage the adoption of these vehicle technologies, this infrastructure gap will first need to be addressed.

1 *Budget 2025 : l'équilibre stratégique,* La Nation, 2024.



# A Public-Private Partnership to train tomorrow's technicians



## Pierre TEKAPSO

**Agency Director at the National Employment Fund (FNE), Cameroon**

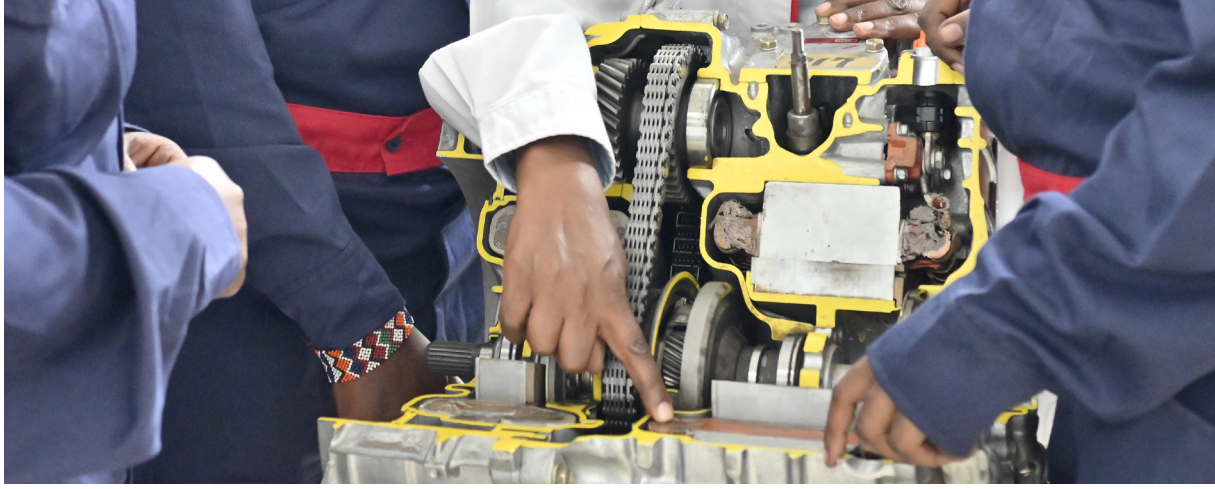
Pierre Tekapso has served as a Branch Director at Cameroon's National Employment Fund (FNE) since 2007, successively overseeing the West, Northwest, and Coastal regions. As a public administration, the FNE implements the country's national employment policy through job placement services, financing for microenterprises, vocational training as well as the collection, processing, and dissemination of information on the labor market. In response to technological changes, Pierre Tekapso also oversees the rollout of apprenticeship programs, in collaboration with industry partners, aimed at aligning local skills with market needs.

**Steering the market toward newer and safer vehicles is not enough - we must develop the skills needed to maintain them. While importing newer models ensures better initial safety, it requires constant technological upgrades for local expertise. Without certified maintenance, the potential life span of these vehicles deteriorates rapidly. To support this shift toward higher standards and move beyond makeshift repairs, Cameroon's National Employment Fund is banking on an alliance with the private sector. Pierre Tekapso discusses the origins of a partnership with CFAO Mobility designed to train a new generation of highly skilled technicians capable of ensuring the reliability of the vehicle fleet.**

**Is technical training in Cameroon suited to the modern vehicles on the roads today?**

**Pierre Tekapso:** We have to be lucid: our training institutions are not keeping pace with automakers. Newer vehicles make extensive use of electronics and artificial intelligence, while training often remains focused on outdated systems. I would estimate that we are nearly twenty years behind European technological standards.

This gap has a direct impact on safety and reliability. Today, unless you go through an authorized dealership, maintenance is often improvised or approximate. Yet modern vehicles cannot be serviced using makeshift methods without compromising passenger safety. There is therefore an urgent need to upgrade our human capital to move from a makeshift maintenance approach to genuine technical expertise.



**In which areas is this skills gap most critical?**

**P. T.:** The need cuts across all areas of modern maintenance, including electrical systems, bodywork, and air conditioning. But diagnostics are the most critical issue.

The industry is no longer limited to replacing mechanical parts. It now requires the use of sophisticated machines to identify electronic faults, particularly during vehicle inspections. The challenge is not only having access to these machines, but also having technicians capable of mastering them to recommend the right repairs.

There is also a major challenge around spare parts. With counterfeit components flooding the market, we need experts capable of certifying a part's quality to ensure vehicle safety.

**The FNE has launched a training partnership with CFAO. How did this project come about?**

**P. T.:** It all started with a site visit. We discovered CFAO Mobility's training center, a facility equipped with state-of-the-art equipment, but one that was reserved for internal staff. We then made a suggestion: why not open this center of excellence to other young Cameroonians? The idea was accepted, and we launched an initial cohort of apprentices.

This project is close to our hearts because it is aligned with Recommendation No. 208 of the International Labour Organization (ILO), adopted in 2023, which promotes "quality apprenticeships." In practical terms, this means that these young people benefit not only from high-level technical training but also from social protection, safety equipment, and a monthly stipend well above the guaranteed minimum wage. This is a first as it enables the highest international standards at the local level.

*There is therefore an urgent need to upgrade our human capital to move from a makeshift maintenance approach to genuine technical expertise.*

**How are Cameroonian youth responding to these new certification programs?**

**P. T.:** The response has been excellent. Given the reputation of the host organization and the quality of the program, we received a very large number of applications from high school graduates specializing in automotive mechanics and electrical systems.

For this pilot phase, we selected 21 young people for the training program. Demand will grow exponentially after this first cohort. These young people understand that this is a unique opportunity to move beyond the general education system to gain immediate employability and contribute to the professionalization of the national automotive sector.

# Partnerships to professionalize neighborhood garages



## Justin HOUESSOU SONON

**President of the UGPB**

Justin Houessou Sonon is the President of the Union of Professional Garage Owners of Benin (UGPB). Also serving as an elected representative to the Chamber of Trades and Crafts (Chambre des Métiers de l'Artisanat), he works continuously to support the development of skills among automotive professionals, as the country's vehicle fleet undergoes rapid technological change.

**In Benin, auto repair is no longer simply a matter of manual know-how. From electronic engine management to hybrid powertrains, technologies are evolving rapidly, sometimes faster than traditional training programs can keep up. For local mechanics, the stakes are high: they must adapt to ensure the sustainability of their businesses and the safety of road users. Justin Houessou Sonon discusses this need for professionalization and the role of private partnerships in helping to modernize neighborhood auto shops.**

**How do you view the current state of the profession in Benin?**

**Justin Houessou Sonon:** Automotive mechanics is a dynamic field. The days when you could repair any vehicle with basic tools are long gone. Today, we are dealing with complex technologies such as Common Rail diesel systems - electronically controlled high-pressure direct injection - as well as the arrival of hybrid vehicles.

The conclusion is clear: Beninese mechanics have an obligation to stay up to date. Without continuous strengthening of technical capabilities and improvements in diagnostic equipment, the gap will only widen. Motorists need reliability, and mechanics need technical expertise to stay in the race.

**Does the need for safety apply only to drivers?**

**J. H. S.:** It is also a vital issue for mechanics. Traditionally, a mechanic works on 12- or 24-volt circuits. With a hybrid or electric vehicle, the voltage can reach up to 600 volts. If the mechanic is not adequately trained and does not have the proper protective equipment, the risk of severe electric shock is very real. So this is also a safety issue: we need to prepare our mechanics for these new technical environments.

**How can the private sector support this skills development?**

**J. H. S.:** The private sector provides the standards and the technical tools. For example, CFAO Mobility supports us through a certification program that attests to the quality of our workshops and opens its training centers to automotive professionals. This framework then makes it possible to leverage public sector support mechanisms such as the Assurance for Human Capital Development project (ARCH). Other forms of international support can also come into play, such as that provided by the Chamber of Trades and Crafts of Pays de la Loire in France, which sends European experts to train our technicians on the ground. It is this combination of private sector expertise and public funding that makes it possible to modernize our workshops over the long term.

*The synergy between private expertise and public funding will enable us to modernize our skills sustainably.*

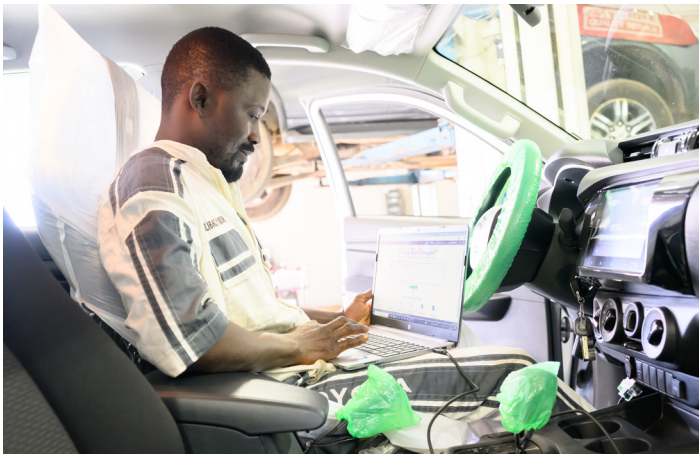
# CFAO is committed to fostering a new generation of technicians

Road safety also depends on the quality of vehicle maintenance. However, as automotive technologies evolve, particularly with the development of hybrid and electric powertrains, the skills of professionals must keep pace. One key challenge is to better align theoretical learning with hands-on workshop practice.

To help raise skill levels across the market, CFAO Mobility is developing academies and training centers based on a single principle: exposing learners to the tools, methods, and technologies they will encounter in the field.

These training programs take different forms. They range from two-year courses, such as the one offered in Kenya and soon to be replicated in Angola, to shorter, more specialized modules, such as those delivered in Douala. Nearly 42,000 hours of training were provided last year across 171 sessions. These programs are primarily designed to strengthen the skills of teams across the CFAO Mobility network. However, depending on the country, they are also open to recent graduates, companies operating vehicle fleets, mechanics in the informal sector, and professionals looking to start their own repair shops.

CFAO Mobility's training programs have also facilitated partnerships with public sector entities involved in employment and training. In Kenya, for example, instructors from public technical institutes come to learn about the latest automotive technologies, taking advantage of the equipment and tools that meet international standards and are available within the CFAO Mobility network. In Cameroon, a partnership with the National Employment Fund enables young graduates to round out their education with hands-on, field-based apprenticeships. In Angola, CFAO Mobility has also worked with the National Institute of Employment and Vocational Training (INEFOP) and secured official recognition for the certifications awarded by the academy since July 2026.



Finally, training can serve as a catalyst for social inclusion. In Cameroon, for example, roughly 20 Central African refugees are trained each year in preventive maintenance in order to learn a trade, improve their skills, or facilitate their entry into the workforce. In Kenya, CFAO Mobility also works with the United Nations Development Programme (UNDP) on training programs for people living in the Kakuma refugee camp.

Through these initiatives, CFAO Mobility is helping to foster a broader ecosystem of technicians, trainers, and entrepreneurs who are better prepared for the changes impacting the automotive sector. This helps promote more rigorous maintenance practices and makes the vehicle fleet safer.

# Integrated service offerings to improve automotive maintenance reliability

Beyond training mobility professionals, the private sector also helps improve vehicle safety by developing maintenance services to complement the efforts of public sector actors. As discussed previously, the condition of the vehicle fleet and unequal access to maintenance services remain risk factors. In this context, private sector actors are playing an increasingly important role by developing integrated service offerings based on high standards for diagnostics and repairs.

Service centers exemplify this trend. By offering structured services, such as preventive maintenance, corrective maintenance, and the use of original equipment manufacturer (OEM) parts, they help improve vehicle reliability and minimize technical failures. This approach also relies on diagnostic tools and standardized procedures, enabling more rigorous monitoring of service work.

Rolled out in several countries, these initiatives are part of a strategy to build closer relationships with customers and tailored to local conditions.

### HOW CFAO MOBILITY CONTRIBUTES TO IMPROVING MAINTENANCE QUALITY

In 37 of the 54 countries on the African continent, CFAO Mobility operates a network of service centers aimed at improving the quality of maintenance operations. With more than 260 dealerships across the Continent, these facilities offer maintenance services in workshops or directly on-site to accommodate the needs of business customers.

These services, which comply with manufacturers' standards, combine technical diagnostics, preventive and corrective maintenance, and the use of genuine parts. The goal is to ensure the reliability of maintenance throughout vehicles' lifecycle, thereby extending their service life, ensuring their safety and minimizing the risk of breakdowns.

Beyond maintenance, CFAO Mobility also develops fleet management solutions. Through its Loxea network, these services ensure continuous vehicle maintenance, enable the planning of service operations, and optimize vehicle availability. By structuring both fleet maintenance and management, CFAO Mobility helps improve control over operating conditions, enhance safety, and create a certified technical history. This transparency about a vehicle's actual condition provides financial institutions with a clear view of the asset's true value, making it easier to finance.

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# 02

# Overcoming challenges for accessible mobility



ABIDJAN - COTE D'IVOIRE

Safer mobility is only meaningful if it remains accessible. On the Continent, purchasing a reliable vehicle, getting around efficiently in the city, or transporting goods is still too often an uphill battle. The challenge therefore goes beyond safety and regulation: mobility must be available in practice and be financially affordable.

This accessibility is hampered by fragmentation in many forms. First, financial fragmentation: the lack of a traditional credit history deprives many households and suitable informal-sector entrepreneurs from securing credit, keeping them dependent on aging used vehicle fleets. Next, there is fragmentation in governance: in congested metropolitan areas, the organization of mass transit systems struggles to find a sustainable model, often because the roles between public authorities and private operators are blurred. Finally, market fragmentation: inconsistent regulations, fragmented customs procedures, and bureaucratic red tape at borders automatically drive up the final cost of equipment and hinder the emergence of a true local industry.

For CFAO Mobility, access to more reliable mobility first requires more effective regional integration, so that industrial projects can serve multiple markets and achieve sufficient scale. It also requires smoother logistics to reduce delays, unnecessary transshipments, and double taxation. It then calls for a tax system that supports fleet renewal by making new vehicles more affordable rather than prioritizing immediate taxation. In cities, it requires clearer public-private frameworks to organize viable transportation networks. Finally, it relies on credit and leasing solutions tailored to the realities of households and the middle class.

# Reducing the cost of new vehicles: no African country can build its automotive industry alone




Themba KHUMALO

**Senior Advisor to the Secretary-General of the AfCFTA**


Themba Khumalo is Senior Advisor to the Secretary-General at the Secretariat of the African Continental Free Trade Area (AfCFTA). At the heart of Continent-wide negotiations, he works to implement strategies for engaging with the private sector to stimulate intra-African trade. His efforts are particularly focused on structuring regional value chains, such as those of the automotive industry.

**Making mobility more accessible in Africa means making new vehicles more affordable. But to lower their cost sustainably, effective regional value chains must be established. This is the central challenge of the strategy championed by the AfCFTA. Themba Khumalo explains how regional integration, regulatory harmonization, and financing could make this ambition a reality.**

### Why has the AfCFTA made the automotive sector a priority for the Continent?

**Themba Khumalo:** As part of our strategy with the private sector, we needed to identify the value chains offering the best opportunities to stimulate intra-African trade. The automotive sector stood out as the obvious choice. Today, the Continent imports a very large number of used vehicles, some of which no longer even run.

Yet we already have investments and strong industrial capacity in countries such as South Africa, Morocco, and Egypt. We also have assembly plants that are expanding in Ghana, Kenya, Rwanda, Nigeria, and Algeria. Our goal is to build on these existing hubs to create a competitive continent-wide value chain by encouraging local assembly and regional integration on a large scale.

**So how can these different countries be linked up to create a truly regional industry?**

**T. K.:** That's the whole challenge of integration. No country can do everything on its own. The fundamental principle of the AfCFTA is based on complementarity. The idea is simple: to achieve a target of 40% local content in a vehicle, that 40% doesn't necessarily have to come from a single country.

If one country handles final assembly, the components can come from anywhere in Africa, in addition to parts imported by the manufacturers.

In practical terms, Zambia can supply copper for wiring harnesses manufactured in Botswana, which will then be shipped to South Africa for final assembly. Similarly, seat covers are now manufactured in Lesotho for South African factories. It is this "hub-and-spoke" model that will enable countries to contribute to the industry on a regional scale, leveraging the logistical and industrial expertise of all stakeholders.

**What are the main obstacles to creating this common market, and how are you addressing them?**

**T. K.:** The first major challenge-which required years of negotiations beginning in 2015-concerned the 'rules of origin.' Specifically, it involved agreeing on the minimum percentage of value added in Africa required for a car to be considered locally produced and eligible for duty-free trade. Our automotive strategy was adopted in February 2023 and the automotive rules of origin were adopted in September 2025-a huge success in coordinating the market.

Next is the issue of financing. Together with Afreximbank, the African Export-Import Bank, we have established a $1 billion facility to support the localization of the industry. For example, we are exploring rubber processing projects in Liberia.

On the consumer side, the major obstacle to affordability remains the lack of credit. Today, an African buying a car-even a new one-often pays for it in cash. We need to develop long-term financing solutions to truly structure demand.

The last challenge is policy harmonization. For this strategy to work, policymakers must share the same vision; that is why we have launched an executive training program on automotive policy bringing together officials from 19 African countries.

**Is it really possible to imagine the emergence of a unified automotive market in Africa in the coming years?**

**T. K.:** Yes, we now have the conditions to envision it. A single market is the most suitable framework for developing the sector. Our common strategy sets ambitious goals, such as reducing imports of used vehicles by 50% by 2035. Of course, this will be subject to the sovereign decisions of each country, but we must create an investment-friendly ecosystem that makes this transition a natural step-for example, by imposing strict environmental and safety standards across the Continent.

To move toward a true common market, the next step will be to implement a unified customs policy to protect our fledgling industry from massive imports. The potential is immense: look at India, which has a population comparable to that of Africa's and already produces 5 million vehicles per year. With the creation of this single market and the coordinated efforts of all partners, it is entirely realistic to achieve such assembly volumes by 2035.

*A single market is the most suitable framework for developing the sector.*

# South Africa: a model for local industrialization in Africa?




## Justin BARNES

**Executive Director of TWIMS**

Justin Barnes is a leading figure in the African automotive industry. Both an academic and a strategic consultant, he heads the Toyota Wessels Institute for Manufacturing Studies (TWIMS), a business school in South Africa. An expert in industrial policy, he has drafted automotive strategies for numerous governments, including those of South Africa and Cote d'Ivoire, and has worked with nearly 45 countries. He serves on the boards of several companies and advocates for a vision of the automotive sector as an essential driver of modernization, productivity, and societal development.


**With a history spanning a century, the South African automotive industry stands out as an exception on the Continent. Unlike the assembly hubs in northern Africa, which rely on proximity to Europe, South Africa has a value chain that is deeply rooted and integrated on a global scale. But is this success an exception or a roadmap for the rest of Africa? Between the critical need for volume, the thorny issue of managing used-vehicle imports, and the requirements for transitioning to completely knocked-down (CKD) assembly, Justin Barnes sets out the essential conditions for true African industrialization.**

**South Africa is the Continent's leader in automotive production. What are the main factors behind this leadership?**

**Justin Barnes:** The South African industry is 100 years old. It began developing as early as 1924 thanks to local content programs. But paradoxically, it was the country's international isolation in the 1970s and 1980s that forced its consolidation: the country had to produce everything itself, from engines to transmission systems, to ensure its self-sufficiency and meet its military needs. As a result, we had a highly advanced production capacity, although it was not very efficient at the time.

With the advent of democracy, this solid industrial base, combined with a large domestic market, attracted multinational corporations. They acquired local assets and integrated South Africa into their global value chains. This is a major difference from Morocco, which functions more as an extension of the European production system. South Africa has its own autonomous industrial core.

**In your view, is the South African industrial model replicable in other African countries?**

**J. B.:** It's possible, but a vicious cycle must first be broken. South African industry demonstrates what is achievable, but it rests on one non-negotiable condition: market size.

Today, most national markets in Africa are too small to justify local production. But if you create regional hubs (for example, in West Africa with Cote d'Ivoire, Ghana, Benin, and Togo, or in East Africa with Kenya, Tanzania, and Uganda) and replace imports of used vehicles, you can tap into potential markets of more than 200,000 new vehicles. That is where the great opportunity lies: in creating regional value chains, for example in Southern Africa, by better integrating our neighbors.

The main obstacle remains governments' failure to understand the link between supply and demand. They all want factories (supply), but they're killing demand for new vehicles by allowing massive imports of used cars. The two are incompatible. You can't build a local industry while flooding the market with imported used cars.

This is Africa's biggest problem: it's not that it doesn't produce enough, it's that it doesn't buy enough new vehicles. As long as countries continue to buy used vehicles, no investor will come to build factories. So political courage is needed: to restrict used-car imports, secure a regional market through trade agreements, and thereby create the critical mass of demand necessary to attract manufacturers.

**Beyond market challenges, what industrial levers could be used to move from assembly to full-scale manufacturing?**

**J. B.:** The fundamental lever is to move beyond the semi-knocked-down (SKD) stage and aim for completely knocked-down (CKD). Many countries are moving into SKD: this involves reassembling pre-assembled kits with minimal labor. It creates very little local added value. And while it allows for slight savings on logistics costs, it involves additional assembly activities that drive up costs versus CKD.

True manufacturing is CKD: it involves welding, painting, and final assembly. This is the prerequisite for ensuring technological transfer and creating skilled jobs. But the requirements are high: robust infrastructure (particularly a stable water and energy supply) and heavy investment are needed. To recoup the costs of a paint or body shop, at least 15,000 units per model must be produced. Below this technical threshold, the economic viability of a full-scale factory falls apart. And that is where market-size trap volume closes in.

*As long as countries continue to buy used vehicles, no investor will come to build factories.*



# Challenges facing the South African automotive market



## Andrew VELLEMAN

**Chief Executive Officer**
**CFAO Mobility South Africa**

As head of CFAO Mobility South Africa, Andrew Velleman has a front-row view of the evolution of a unique automotive market on the Continent. With a presence across the entire value chain (production, distribution, after-sales, spare parts, and logistics), CFAO Mobility South Africa is supporting the transformation of a South African sector that is mature, competitive, and deeply intertwined with local industry.

**While South Africa remains one of the most well-structured automotive markets on the Continent, its maturity is not without challenges: pressure on purchasing power, longer financing terms, the rapid arrival of Chinese brands, and expectations for local production. For Andrew Velleman, the South African model relies on a delicate balance: supporting the new-car market while managing the used-car market, and investing realistically in local production.**

**How does the South African automotive market compare to the rest of the Continent today?**

**Andrew Velleman:** The South African market is very different. It is extremely structured and recently reached a record high with 600,000 new vehicles sold in a single year. Customers there benefit from an abundance of choice, ranging from the ultra-premium segment to new Chinese entrants. With so much choice, margins are thin and some brands struggle to be profitable.

Its structure is also quite unique: only about 6% of buyers account for nearly all new-vehicle purchases. These are primarily premium customers, along with large corporations and rental fleets (such as Hertz or Europcar), which account for a significant portion of our sales. The rest of the customer base, which is very price-sensitive when it comes to the initial purchase price, turns to the used-car market, which is even larger than the new-car market.

**What are the purchasing patterns?**

**A. V.:** The initial purchase price remains one of the main criteria. Unlike in other African countries where people pay in cash, auto financing is very accessible. But pressure on purchasing power is causing loan terms-historically 60 months-to stretch to 72 or even 84 months today. Customers end up paying a huge amount in interest.

In this context, new Chinese brands are experiencing rapid growth. Less expensive, they offer state-of-the-art connectivity (infotainment, built-in navigation) that is particularly sought after. The paradox is that these are still overwhelmingly internal-combustion vehicles with high fuel consumption. To give you an idea, of the 600,000 vehicles sold last year, only 15,000 were hybrid or electric. The savings realized at purchase are therefore often offset by higher daily fuel costs. Furthermore, we still lack sufficient data on the resale value of these vehicles after five years, which could increase the total cost for the user.

**Can the South African model inspire the rest of Africa to develop a genuine local industry?**

**A. V.:** I agree with Justin Barnes' analysis on one crucial point: it is impossible to build a local industry while allowing the massive importation of used vehicles. In South Africa, the importation of used vehicles is strictly prohibited. This is one of the factors behind the success of the South African market: the new-car market feeds our own used-car market, allowing both ecosystems to thrive.

Many African countries want their own assembly plants. However, economically, this is unsustainable if the volumes aren't there. As long as these countries allow the import of very low-cost Asian used vehicles, demand for new vehicles will be stifled. Limiting these imports is a prerequisite for creating a high-volume market capable of attracting viable industrial investment.

**To meet expectations for local production, the Group recently invested alongside equipment manufacturer Ogihara. What is your strategy?**

**A. V.:** Our ambition is to be a full-service player, active across the entire value chain: production, distribution, and after-sales service. Historically, in South Africa, we primarily handled logistics for imported parts on behalf of automakers.

Today, the government is calling for an increase in the share of local content in vehicles assembled in South Africa. Rather than importing components, we need to produce more of them locally. Building on our ties with Japan and Toyota Tsusho, we are positioning ourselves as a partner of choice to support this transition. Our joint investment with the auto parts supplier Ogihara fits perfectly into this strategy. By manufacturing locally, we're not just complying with regulations. We're supporting the development of infrastructure, skills, and the South African automotive ecosystem.

*It is not possible to build a local industry while allowing the massive import of used vehicles.*

# Trade: time lost at borders is the heaviest tax




## Andy MCLOUGHLIN

**Managing Director, I.T. Transport**

Andy McLoughlin leads I.T. Transport, a British consulting firm specializing in strategic infrastructure management in developing countries. Currently based in Ethiopia, he applies his expertise primarily in East Africa (Kenya, Tanzania, Uganda) and Southern Africa. His role is to support governments and international institutions in streamlining logistics corridors, navigating daily between on-the-ground realities (deteriorating roads, unpredictable weather) and macroeconomic imperatives.


**The AfCFTA aims to create a more integrated African market capable of streamlining trade and supporting the Continent's industrialization. However, as long as this harmonization remains incomplete, operators must contend with a far more restrictive reality: congested borders, bureaucracy, as well as regulatory and fiscal instability. Andy McLoughlin explains these very real obstacles, which continue to drive up transportation costs and hinder the emergence of a true regional market.**

**What are the main obstacles currently hindering the smooth flow of trade on the Continent?**

**Andy McLoughlin:** It is an accumulation of structural factors that makes intra-African trade particularly difficult. The Continent still trades primarily with the outside world rather than with itself, due to a lack of effectively implemented trade agreements and genuine political will. Added to this are cumbersome bureaucracy and persistent corruption at border crossings.

The immediate consequence is the unpredictability of transit times. When a truck is stuck at a border for a week due to administrative formalities, the cost isn't just financial, it's operational: you lose the productivity of both the driver and the vehicle. For perishable goods, the cargo may be lost before it even arrives. Furthermore, the condition of the roads results in significant maintenance costs for carriers.

Then, there is the physical vulnerability of transportation networks, exacerbated by climate change. In Mozambique, a coastal country, torrential rains recently rendered National Highway N1 (the country's lifeline) completely impassable. With no alternative route, trade came to a complete standstill. In Ethiopia, a landlocked country, roads leading to ports are sometimes so poorly maintained that they physically damage trucks and their cargo. This reality also dictates the



type of vehicles used: the market favors sport utility vehicles (SUVs) or other high-clearance vehicles, not for comfort, but out of sheer necessity for resilience. Finally, the challenges posed by the terrain are compounded by administrative hurdles, which are further exacerbated by regional disparities.

**How does this disparity in national regulations play out in practice for operators?**

**A. M.:** It creates major inconsistencies, the most striking example of which is the automotive sector. Vehicles are goods that bear the full brunt of bureaucracy, leading to longer delays and higher costs. But it is the tax system that poses the most problems, as it varies radically from one neighboring country to another and sometimes results in double taxation.

Some countries take a virtuous approach: they tax imports based on the vehicle's age. The newer the vehicle, the lower the tax, which promotes safety and environmental protection. Others do the opposite: they impose a higher tax on new vehicles. This encourages the importation of aging, inefficient, and dangerous fleets, as they lack modern safety standards. The problem is exacerbated by the lack of rigorous technical inspections: the roadworthiness certificate is often obtained as a mere administrative formality, without any actual inspection.

Yet regulation can be a powerful tool. Here in Addis Ababa, home to the African Union's headquarters, the import of internal-combustion vehicles is now banned; all vehicles must be electric. This proves that rapid change is possible when the rules are clear.

**Do you think effective coordination is possible to foster the emergence of a true regional market?**

**A. M.:** It is achievable, but there is a gap between intention and action. While there is complete consensus at African Union summits, implementation falls apart once leaders return home to face their domestic emergencies: civil instability, defense, or economic crises systematically take precedence over trade. To break this inertia, donors must use both incentives and sanctions. Funding for infrastructure must be made conditional on the effective removal of customs barriers.

*Africa has the resources to succeed; it now needs to build the regulatory framework that will enable it to harness them on its own.*

This free flow of goods is essential for moving away from a rentier economy. The example of coffee speaks volumes: Africa supplies the raw material, but it is Europe that reaps the wealth from processing it. To change this paradigm, capture more of the value-added, and industrialize the Continent, a unified internal market is absolutely essential. Africa has the resources to succeed; it now needs to build the regulatory framework that will enable it to harness them on its own.

# The Lomé hub: an immediate response to the fragmentation of African markets



## Sébastien BEUQUE

**CEO of Drive 2030, Africa Global Logistics**

A leading figure in Africa's logistics sector, Sébastien Beuque spent more than thirty years with the Bolloré Group before taking the helm of Drive 2030 at Africa Global Logistics (AGL). Leading this operational and commercial transformation program, he oversees the design of concrete logistics solutions tailored to meet clients' needs and support their growth across the Continent. His expertise spans the entire supply chain, from ocean freight to final delivery. He draws on this experience to advance his conviction: transforming logistical constraints into drivers of growth for African markets.

**Until the AfCFTA is fully implemented, the fragmentation of trade puts African markets at a direct disadvantage. Customs barriers and logistical red tape automatically drive up the final cost of vehicles. The logistics hub model stands out as an immediate and concrete solution to this constraint. In Lomé, this approach makes it possible to centralize cargo flows, bring inventory closer to end markets, and streamline regional distribution.**

**Africa is made up of 54 distinct markets. How does this fragmentation impact the automotive supply chain?**

**Sébastien Beuque:** That's the major challenge. Today, the size of most national markets is too small to justify large-scale direct deliveries. Historically, this has led to costly supply chains with a high carbon footprint: for example, vehicles produced in South Africa were shipped all the way to the port of Antwerp in Europe to be stored, before being shipped back down to West Africa.

This fragmentation forces operators to navigate a patchwork of regulations. To optimize costs and reduce the carbon footprint, we need a paradigm shift. We must stop thinking "country by country" and start thinking in terms of "regional corridors and hubs." This is the only way to consolidate volumes.

**You're developing the concept of a "logistics hub," particularly in Lomé. What is the principle behind this model?**

**S. B.:** The hub functions as a regional distribution platform. Instead of sending small quantities to each port, we consolidate the flows into a single entry point. In Lomé, we've scaled our facilities to handle up to 2,500 vehicles.

The huge advantage is flexibility. Once the vehicles are at the hub, they can be rerouted very quickly to the end market that needs them (whether that's Nigeria, Benin, or countries in the hinterland) by road or coastal shipping. We're turning a geographical constraint into an opportunity: we're bringing inventory closer to the end consumer while reducing delivery times.

**This model relies on a specific customs management system. What role do public authorities play in this equation?**

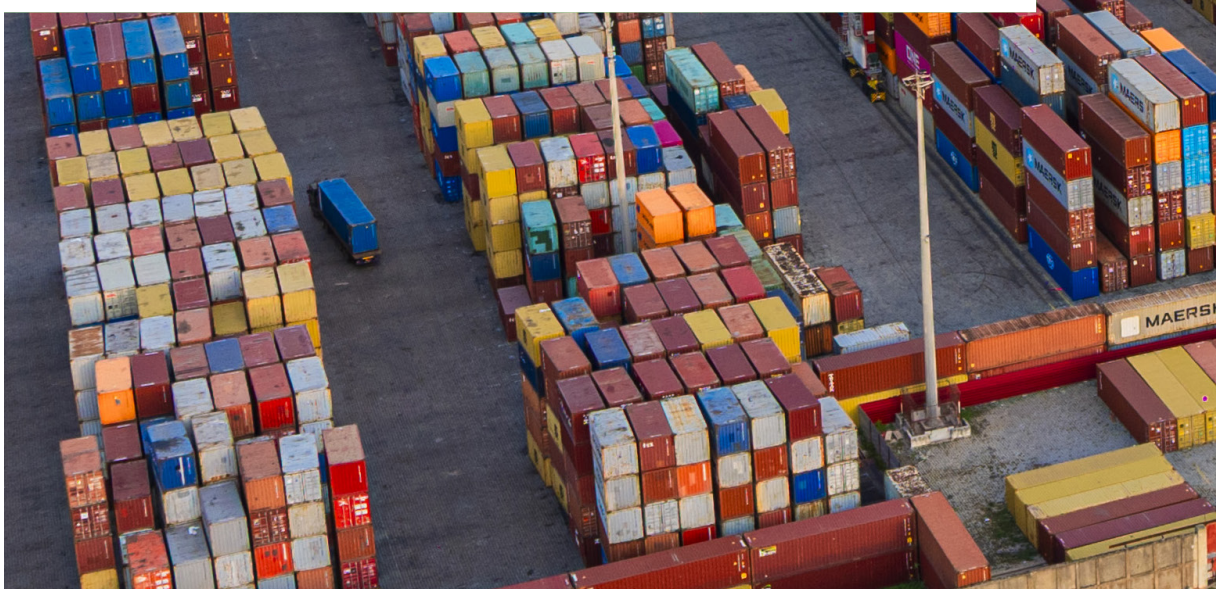
**S. B.:** The role of the authorities is absolutely central. A hub cannot exist without coordination and joint implementation with the relevant government agencies. In Togo, we have worked with the authorities to establish a duty-suspension arrangement tailored to vehicle traffic flows and turnaround times. Specifically, vehicles can remain at the hub without immediately paying customs duties and the associated VAT, as long as they are intended for re-export to another country. This is essential to avoid "double taxation." Furthermore, the Togolese government has implemented strong incentives, such as a reduction of nearly 80% in customs duties on new vehicles. This proves that when authorities adjust tax policies to favor new vehicles and transit, a virtuous cycle is created.

*If we want new cars to be more accessible, we must streamline the flow of goods.*

**Is this a concrete way to prepare for the African Continental Free Trade Area (AfCFTA)?**

**S. B.:** Absolutely. The AfCFTA is the political ambition; the hub is the immediate operational response. Pending the full harmonization of trade rules, these logistics platforms effectively create a unified regional market.

If we want new cars to be more accessible, we must streamline the flow of goods. Fewer transshipments and streamlined customs procedures ultimately mean lower costs for the consumer. It's a pragmatic model that's bound to inspire similar initiatives along the coastline across the Continent.



# Urban mobility in Africa cannot be transformed without effective public-private partnerships



## Patricia NZOLANTIMA

**Congolese entrepreneur and investor, founder and president of Bizzoly Holdings**

Patricia Nzolantima is a Congolese entrepreneur and investor, founder and president of Bizzoly Holdings. Initially known for her initiatives promoting women's entrepreneurship and women's mobility, she has gradually expanded her scope of action to include more structural issues related to transportation, financing, and investment. Today, she is fully committed to public-private partnerships (PPPs) based on a clear division of roles between the government and the operator, within a stable legal framework, and supported by modernized management systems.

**For Patricia Nzolantima, the challenges of urban mobility in Africa are not solely due to a lack of equipment. They also stem from issues of governance, policy frameworks, and management. Her analysis is clear: it is up to the government to set the rules, regulate, and oversee; and up to the private sector to operate, organize, and optimize. Under these conditions, public transportation can become a true driver of economic and social development, supporting economic activity, access to essential services, and improving the quality of life for the population.**

**Why is urban mobility such an important issue in your view?**

**Patricia Nzolantima:** We cannot talk about Africa's transformation without talking about transportation. Mobility determines access to work, healthcare, education, and markets. Yet in many African countries, a large portion of the population still relies on buses, taxis, or walking to get around. When transportation systems break down, it's not just traffic that suffers, it's the entire economic and social fabric that grinds to a halt.

I initially focused on improving mobility for women, but I quickly realized that the issue was much broader. You can't think about mobility without also considering infrastructure, energy, traffic management, financing, and regulation. There's a lot of talk about electric vehicles, for example, but where do you charge them if the country is already experiencing power outages? Mobility isn't just about vehicles: it requires a holistic vision that takes into account the realities of transportation networks and usage patterns.

It's also a deeply social issue. Poor mobility disrupts daily life, takes a toll on families, and particularly undermines the middle class. When a father spends hours stuck in traffic and gets home after his children are already asleep, that's not just a minor inconvenience: it speaks to the human cost of a failing system.

**In what ways is collaboration between private actors and governments essential for structuring this sector?**

**P. N.:** Urban mobility requires a partnership between public authorities and operational expertise. The government must set the framework, enact laws, define service standards, and exercise oversight. The private sector, for its part, brings management expertise, a results-oriented culture, and the ability to run the system on a day-to-day basis. That's why I'm so committed to public-private partnerships (PPPs). In many countries, public transportation companies aren't lacking in potential, but they end up going bankrupt because of excessive blurring between public service and political interference. The government isn't a business manager.

However, a well-structured partnership allows us to go beyond simply operating a fleet. When a private entity is granted genuine delegation of authority, it can raise funds, invest, digitize operations, and build bus shelters or charging stations. In other words, it can develop the entire transportation ecosystem, whereas the government, on its own, lacks both the resources and the expertise to do so.

**In your opinion, what distinguishes a successful PPP from a failed one?**

**P. N.:** A PPP fails when the government retains control over operations, uses the buses for other purposes (such as filling stadiums during election season), or appoints a minister's uncle to the management team for political reasons rather than based on his qualifications: that's when abuses and misappropriation begin.

A PPP can only be successful if the government agrees to take a back seat: it retains a role in governance, monitors the numbers, sets the rules, and exercises oversight, but it truly delegates day-to-day management to the private operator. The entire arrangement must be based on a strict legal framework capable of withstanding political upheavals: if, with every change in government, a minister can appoint someone from their own camp, nothing can last over the long term.

Finally, digitization can open up decisive new possibilities. As long as the system relies exclusively on cash, it will foster gray areas where corruption and embezzlement thrive, which erode revenue. For example, electronic payments allow funds to be secured instantly, but they also generate valuable data on users: Who takes the bus? At what time? How often?

These are useful insights that can help improve network organization, tailor service offerings to actual usage patterns, as well as a more reliable, clearer, and more useful transportation service for the entire population.

In short, mobility in Africa by 2030 will need to be based on the digitization of transportation, strong public-private partnerships, regulations designed to attract and protect investors, and an ecosystem capable of meeting the needs of the population.

*Urban mobility requires a partnership between public authorities and operational expertise.*

# South Africa: behind the maturity of a well-funded market, weaknesses in the relationship between Government and the private sector remain

Patricia Nzolantima's views on the need for a balanced alliance between the government and the private sector find an instructive parallel in South Africa. In this country, which has a highly developed road network, experience shows that the availability of capital-however substantial it may be-is not enough to guarantee infrastructure development. Projects must also be sufficiently well-structured, supported, and secured for this funding to be effectively deployed.

## FINANCIAL MECHANISM SUPPORTING STRUCTURED PROJECTS

With a level of maturity unmatched on the Continent, the South African market is now focusing its efforts less on creating new routes and more on modernizing, expanding, and maintaining existing corridors. In this area, the public-private partnership (PPP) model has amply demonstrated its effectiveness. With a long-standing commitment to financing regional mobility, Standard Bank has supported several landmark projects, such as the N4 East highway concession -connecting South Africa to Mozambique - and the N4 West highway concession - connecting South Africa to Botswana - as well as the Gautrain, the regional express train in Gauteng Province.

The success of these projects relies on meticulous planning: dedicated project companies (special-purpose vehicles, SPVs) are created to design, operate, and maintain the infrastructure for terms of up to thirty years. Operational risk is borne by the private sector, while financing is backed by predictable revenues, such as tolls. Financing, therefore, does not replace the project's soundness, it must stem from it.

## THE PITFALLS OF MEGAPROJECTS

This tailored structuring is essential because the South African experience also highlights the practical limitations of megaprojects. Standard Bank, which has long supported the financing of mobility infrastructure in the region, itself emphasizes that the implementation of PPPs regularly runs into significant operational hurdles: *"In practice, technical and financial preparation often suffers from institutional complexity. The need to align the various levels of government (national, provincial, and municipal) frequently leads to administrative gridlock. The colossal scale of the bidding processes also exposes contract awards to disputes and legal challenges, which can bring construction projects to a standstill for several years. Finally, on-the-ground realities sometimes add their own obstacles: intimidation, extortion, or community conflicts can cause actual construction stoppages. In the context of a PPP, where even the slightest delay weighs heavily on the project's financial stability, the ability to mitigate these risks becomes a matter of survival."*

In other words, the maturity of the South African market does not eliminate the fragility of PPPs: it confirms that such a model depends entirely on clear rules, sound project preparation, and effective management of on-the-ground uncertainties.


CAPE TOWN - SOUTH AFRICA

# Financing for users: the challenge of building a credit history for everyone



## Korede ODJO-BELLA

**Head of Retail Banking, Ecobank Cote d'Ivoire**

Korede Odjo-Bella heads Ecobank's Retail Banking division in Cote d'Ivoire. Within this pan-African banking group, which operates in 34 countries across the Continent, her mission is to support the financial needs of households and entrepreneurs. She leads the retail financial inclusion strategy with a strong conviction: the bank must adapt to African realities, not the other way around.

**In West Africa, demand for mobility is keeping pace with rapid urban growth. However, access to a vehicle, whether for personal or professional use, depends largely on the financing solutions available. How can banks lend to customers who lack a traditional pay stub or established banking history? Korede Odjo-Bella, Head of Retail Banking at Ecobank Cote d'Ivoire, breaks down the mechanisms at work. From "credit scoring" based on Mobile Money to the explosive growth of ride-hailing platforms, she explains how the banking sector is innovating to adapt to changing local practices.**

### What financial products does Ecobank offer to support vehicle purchases?

**Korede Odjo-Bella:** Our approach is segmented to align with the realities of each customer type. We don't finance a vehicle; we finance a use case, a personal project, or a business model.

In the new-car market, which remains the safest for a bank, we offer traditional auto loans or asset financing, often in partnership with dealerships. We tailor our campaigns to the local rhythm of life: since January is a financially difficult month for households, we launch our promotional offers in February or March, or at the start of the school year.

However, the vast majority of the vehicle fleet consists of used cars. In this segment, the rapid depreciation of the asset and mechanical uncertainties make it difficult to use the vehicle as collateral. We therefore support these purchases primarily through consumer credit, which does not require the vehicle to be used as collateral but has structurally different interest rates.

Finally, there is a significant business-to-business component, particularly in Cote d'Ivoire: support for the agribusiness sector. For these players, we finance commercial and logistics fleets through leasing to secure the transportation of raw materials such as cocoa and cashews. In this context, mobility becomes a driver of national competitiveness: financing a truck means securing an export supply chain.



**What trends are you currently observing in the regional mobility market?**

**K. O-B.:** We're seeing a profound shift in usage patterns, driven by urban congestion. Abidjan, for example, is facing massive traffic congestion, reminiscent of the situation in Lagos, Nigeria. This constraint is transforming demand: the middle class is now seeking 'productive' mobility. The goal is to avoid driving themselves in order to gain time for work or rest during commutes. This has created strong demand for ride-hailing services: we're seeing the emergence of a new class of entrepreneurs who no longer seek loans for personal use, but to build fleets.

They purchase new vehicles (often sturdy small city cars) to connect them to platforms such as Yango, Heetch, or Gozem. We also actively support women's entrepreneurship in this sector through mentoring provided by the association Women in Logistics in Africa (WILA), as it is a powerful driver of economic empowerment.

At the same time, the boom in e-commerce is driving last-mile logistics, increasing demand for two-wheeled vehicles. This momentum is fueled by a stable regional context: the West African Economic and Monetary Union (WAEMU) benefits from a common currency and major infrastructure projects, such as the Abidjan metro and port renovations, that are shaping the ecosystem.

*Banking innovation must involve aggregating new sources of information: Mobile Money transactions, repaid microloans, and digital savings.*

**What are the structural barriers to financing and the drivers for modernizing the fleet?**

**K. O-B.:** The main obstacle to making auto loans more accessible is information asymmetry and a lack of financial literacy. Unlike English-speaking countries, our region lacks a centralized credit history system. When an entrepreneur in the informal sector applies for a loan, the bank struggles to assess their creditworthiness through traditional channels.

The key to overcoming this obstacle is data. Banking innovation must involve aggregating new sources of information: Mobile Money transactions, repaid microloans, and digital savings. Our responsibility, as a pan-African bank, is to transform these digital footprints into a basis for trust.

By developing a hybrid "scoring" system, we will be able to provide financing to thousands of individuals who are currently overlooked.

On the regulatory front, the Ivorian government has already set a positive trend in motion by limiting the age of imported used vehicles, which automatically "pushes" the market toward new or nearly new vehicles. To take this further, we would need to structure the used-car market through certification: if we can certify the value of a used vehicle, we could shift from consumer credit to asset financing, which is less costly for the customer.

Finally, the energy transition remains a challenge. The purchase cost of electric vehicles is high, and the network of public charging stations is insufficient once you leave Abidjan.

Without a comprehensive ecosystem - infrastructure, local maintenance, and tax incentives - electric vehicles will remain a niche market. Green financing must be part of a systemic vision, not a standalone one.

# Gozem: using digital technology to professionalize and develop urban mobility



## Gennate HASSAD

**Director of Financing at Gozem**

Gennate Hassad heads the vehicle financing division at Gozem. Her role involves structuring financing solutions to enable drivers, who are often excluded from the traditional banking system, to purchase new vehicles. She works closely with industrial and financial partners to transform informal operators into well-equipped entrepreneurs.

**In major cities across West and Central Africa, mobility relies primarily on informal services: motorcycle taxis and aging used vehicles make up for the lack of mass public transportation. In light of this, the "Super App" model is emerging as a powerful tool for streamlining the sector. By digitizing the matching process and integrating financial services, Gozem is transforming this fragmented sector. Gennate Hassad explains how the digitization of services brings efficiency, safety, and financial inclusion to drivers and users in Togo, Benin, Cameroon, Gabon, and Congo-Brazzaville.**

**Can you briefly describe Gozem's activities?**

**Gennate Hassad :** Gozem was launched in 2018 in Togo with the goal of offering a mobility service designed to improve the efficiency, transparency, and safety of urban transportation. We operate in five countries: Togo, Benin, Cameroon, Gabon, and Congo-Brazzaville.

Our core business remains transportation (motorcycles, tricycles, cars), but around this core, we've added complementary verticals. We offer e-commerce services (meal delivery, grocery delivery, gas delivery, and event ticketing) and a Fintech division that includes vehicle financing and Mobile Money. The goal is to replace a multitude of fragmented services with a single, reliable interface, a "Super App", for African users.

**What concrete benefits does digitalization bring to the transportation sector?**

**G. H.:** Above all, technology solves the problem of inefficient matching between riders and drivers. For the user, it eliminates the uncertainty of waiting on the street and haggling over prices. The algorithm ensures pricing transparency and reduces estimated arrival times by geolocating the nearest vehicle.

For drivers (who we call "Champions"), the app is a tool for optimizing earnings. We encourage "back-to-back" trips: the algorithm identifies the next ride even before the previous one is finished, to reduce downtime and empty miles. We also provide them with management tools, such as "heat maps," so they can position themselves in high-demand areas. In short, digital technology transforms an improvised operation into a rational, data-driven activity.

**Why did you develop a vehicle financing business?**

**G. H.:** It addresses two bottlenecks in the market. On the one hand, drivers often lack formal banking history and pay stubs, so they don't have access to traditional credit. On the other hand, the vehicle fleet is outdated, consisting mainly of imported used cars that are 10 to 15 years old.

Our financing business aims to address both of these issues by making it easier to purchase new vehicles. Our model is based on a comprehensive "package": the vehicle, comprehensive insurance, safety equipment (helmets, vests), a maintenance program, and compliance with administrative requirements.

To date, we have financed approximately 7,000 vehicles. While motorcycles make up the majority, cars are showing the strongest growth momentum.

*Digital technology transforms an improvised operation into a rational, data-driven activity.*

**What are the main barriers to deployment you've encountered in your markets?**

**G. H.:** Connectivity is no longer a major obstacle; smartphone penetration is high. However, we face challenges that are very specific to our markets: for example, the Champions' ability to master the app. We've had to adapt to some of their practices, such as integrating voice notes in local languages directly into the app for navigation.

Another obstacle is the prevalence of cash. Although we offer digital payments, the majority of rides are still paid for in cash. This limits the traceability of revenue, complicates repayment for "Champions" who must make regular deposits into their digital wallets, and, more broadly, slows down the financial structuring of the business.

To secure both drivers' earnings and vehicle repayments, we've launched our own Mobile Money solution. We're partnering with banking institutions, such as the NSIA Group in Togo. This allows drivers to manage their financial transactions within a closed-loop system, without having to handle cash.

**What are your growth prospects, particularly regarding electric vehicles?**

**G. H.:** We're continuing our geographic expansion, with plans to launch in Cote d'Ivoire. From an industrial standpoint, we're closely monitoring the transition to electric vehicles. While users appreciate the comfort of these vehicles, drivers make their decisions based on profitability. The economic equation must add up for them: charging time and purchase cost must not reduce their daily income compared to internal-combustion vehicles. We are already deploying pilot fleets of electric cars, tricycles, and motorcycles, but scaling up will depend on our ability to make these vehicles as competitive and practical as internal-combustion vehicles for the operator.

# 03

# Building a transition toward cleaner mobility



COTONOU - BENIN

While accessibility is a prerequisite for the Continent's economic development, it inevitably raises the question of how to make that growth sustainable. Making transportation more accessible without reducing its environmental footprint would place a growing health burden on African cities, which are already weakened by congestion and an aging vehicle fleet.

This environmental pressure reflects an ecosystem that remains incomplete. Large-scale, inadequately regulated imports of end-of-life used vehicles fuel urban pollution. The Continent also remains largely dependent on imported fuels, the quality of which limits the effectiveness of modern emissions control technologies. At the end of the chain, the lack of industrial recycling networks leaves dismantling to an artisanal sector that, despite its economic value, struggles to properly handle fluids, batteries, and polluting materials.

For CFAO Mobility, the transition cannot simply replicate models designed for markets that are already well-equipped and highly structured. It must proceed in stages: advancing vehicle-fleet renewal and fuel quality together, while encouraging hybridization as a transitional solution.

This approach also requires considering the vehicle's entire life cycle. Establishing formal recycling channels, by building on existing networks to professionalize them, will ensure the safe management of waste, reintegrate critical materials into the local economy, and reduce unfair competition from an informal sector not bound by pollution control standards. It is by combining the regulatory rigor of governments with the innovative capacity of private operators that a more sustainable mobility system, tailored to African realities, can be rolled out.

In the longer term, Africa's potential in renewable energy and strategic minerals can enable the Continent not only to import solutions for the transition but also to produce some of the energy, components, and services needed for their deployment.

# Improving mobility means taking action for public health

Mobility is not merely a matter of access, traffic flow, or cost. It is also a public health issue. In many of the Continent's major cities, traffic congestion, an aging vehicle fleet, poor fuel quality, and inadequate public transit systems contribute to air pollution, which has significant health and economic impacts.

In major urban centers, road transport is a major contributor to air pollution, particularly through emissions of fine particulate matter and nitrogen oxides, which are especially harmful to health. Outdated engines, the prevalence of diesel vehicles, chronic traffic congestion, and the prevalence of aging vehicles amplify these emissions.

Transportation-related pollution does not merely degrade the urban environment; it directly affects people's health. Fine particulate matter, particularly PM2.5, penetrates deep into the body and contributes to respiratory and cardiovascular diseases, notably strokes and ischemic heart disease.[1] In the most exposed metropolitan areas, improving mobility thus becomes a lever for public health: modernizing vehicles, strengthening public transit, improving fuel quality, and better controlling emissions also means reducing a preventable portion of the health burden borne by cities.

## NAIROBI: AIR QUALITY SHAPED BY THE IMPACT OF SEMI-FORMAL TRANSPORTATION

In the Kenyan capital, road transport accounts for approximately 40% of PM2.5 concentrations, making it the primary identified source of fine particulate matter pollution.[2,3] This contribution is due in particular to the age of the vehicle fleet, urban congestion, and the prevalence of matatus[4] -private minibuses widely used in the country for urban and suburban travel. Although essential for daily mobility, they operate in a semi-formal sector that, by definition, is poorly regulated. In 2024, the average PM2.5 concentration in Nairobi was estimated at 14.4 µg/m³, nearly three times the annual guideline value recommended by the WHO.[5]

## DAKAR: THE HEALTH AND ECONOMIC COSTS OF CONGESTION

In Dakar, the challenge is similar. Transportation is one of the main sources of urban emissions: according to Climate Chance, it accounts for approximately 40% of the city's total emissions.[6] The capital region is home to a large portion of the national vehicle fleet, causing traffic congestion, which in turn exacerbates pollutant emissions. According to the Executive Council for Sustainable Urban Transport (CETUD), problems related to vehicle pollution, congestion, poor road safety, and noise are estimated to result in nearly 900 billion CFA francs in annual losses, equivalent to about 6% of the national GDP and 11% of Dakar's regional GDP.[7]

## POSSIBLE LOCAL SOLUTIONS

Despite these challenges, concrete initiatives do exist. In Senegal, a decree enacted in 2025 regulates the importation of used vehicles, setting a maximum age of 10 years for passenger cars and light commercial vehicles, and 15 years for trucks and passenger transport vehicles.[8] In Dakar, the Bus Rapid Transit system, launched in 2024, relies on a fleet of high-capacity electric buses to strengthen public transit services and reduce dependence on diesel along one of the capital's main thoroughfares.[9]

In Nairobi, the county is working to establish a regulatory framework for electric vehicle infrastructure. The guidelines introduced in 2025 are intended, in particular, to support the deployment of fast-charging stations for cars, battery-swapping systems for boda-bodas (local motorcycle taxis), and safety standards for the facilities.[10]



DAKAR - SENEGAL

In Morocco, the postal operator Barid Al-Maghrib is rolling out electric vehicles for the last mile. Since 2022, a fleet of more than 200 all-electric vehicles has been delivering mail and packages in 42 cities. With a range of 75 km and a full charge in three hours using a standard outlet, these vehicles are particularly well-suited for short, regular, and easily organized urban delivery routes.

Private initiatives complement these public efforts. BasiGo, for example, is deploying electric buses tailored to local public transport operators, with a model designed for operating conditions in Kenya.[11] Since 2024, CFAO Mobility has been offering 100% electric BYD vehicles for purchase or lease, along with charging station installation at the point of use, solar solutions, maintenance and spare parts.

1 *How air pollution is destroying our health,* World Health Organization (WHO).

2 *Nairobi and Air Pollution,* Clean Air Fund, 2025.

3 *Fine Particulate Matter Air Pollution and Health Implications for Nairobi,* 2024.

4 *Regulation Is Not Enough: Struggling Paratransit Reform in Kenya,* Southern African Transport Conference, 2024.

5 *2024 World Air Quality Report,* IQAir, 2025.

6 *Dakar: Decongesting traffic to meet the challenge of sustainable urban mobility,* Climate Chance.

7 *Étude sur les externalités négatives du transport à Dakar,* Conseil exécutif des transports urbains durables (CETUD).

8 *Le Sénégal relève à 10 et 15 ans la limite d'âge des véhicules d'occasion importés,* Le Soleil, 2025.

9 *Au Sénégal, l'arrivée des bus électriques entend révolutionner les transports en commun,* Le Monde Afrique, 2024.

10 *Nairobi City County Unveils Air Quality Action Plan 2025–2029,* Nairobi City County, 2025.

11 *BasiGo Is Reshaping Urban Transport in Africa,* Proparco, 2026.

# Upgrading the vehicle fleet requires higher-quality fuels

While fleet renewal and targeted electrification offer initial solutions to this public health crisis, the effectiveness of these measures also depends on another structural factor: fuel quality.

To support the technological transition of vehicles, adapting petroleum products is a technical prerequisite. Modern engines, equipped with emission control systems such as particulate filters or catalytic converters, require fuels that meet strict specifications. Inappropriate levels of sulfur or metallic additives prematurely clog engine components, render emission control equipment ineffective, and shorten the lifespan of vehicle fleets.[1] Improving fuel quality at the pump is therefore a priority.

## THE IMBALANCE BETWEEN HIGH EXTRACTION AND LOW REFINING CAPACITY

Quality management faces an energy paradox. While Africa is a major hub for hydrocarbon production, with nearly 6.5 million barrels extracted per day in 2024[2], its local refining capacity remains structurally insufficient. A significant portion of this crude is exported for processing in Europe or Asia, making the Continent heavily dependent on imports of finished products.[3] Industrial initiatives are now attempting to redress the balance (as exemplified by the ramp-up of the Dangote refinery in Nigeria), but in the short term, dependence on external supplies remains high.

## EVOLVING REGULATORY FRAMEWORKS, A VULNERABLE DOWNSTREAM SECTOR

Regulations are adapting in response to import volumes. East Africa took the lead as early as 2015 by lowering the permitted sulfur content to 50 parts per million (ppm) for diesel, a trend followed by West African countries starting in 2017.[1] However, setting an import standard is not enough: maintaining quality depends on the integrity of the supply chain.

From unloading at the port to transport by tanker trucks and distribution at gas stations, fuel remains vulnerable to degradation due to handling conditions that are sometimes substandard. Compounding this logistical challenge is the illegal roadside sale of fuel. By bypassing official channels and compliance checks, this informal market adulterates the product poured into tanks, undermining the environmental efforts undertaken upstream.

1 *United Nations Environment Programme (UNEP).*

2 *The State of African Energy 2025 Outlook Report,* African Chamber of Energy, 2025.

3 *African Trade Report 2024*, Afreximbank, 2024.

## A DISTRIBUTOR'S PERSPECTIVE

**Pascal Manuelli, Director of Regulation and Public Affairs at TotalEnergies, sheds light on the macroeconomic realities shaping the African market.**

For Pascal Manuelli, the quality of distributed fuels is primarily a matter of sovereign policy decisions, linked, among other factors, to local purchasing power: *"The choice of specification level is a sovereign decision that rests with the government. Obviously, the more refined the product, the more expensive it is. Ultimately, during bidding processes, the operators responsible for supplying petroleum products to the countries in question often choose the product that meets local specifications, and is therefore the least expensive, to avoid imposing excessively high energy costs on their populations."*

These policy choices explain the contrasting trajectories across the Continent. East Africa, free from the need to protect a local industrial base, has shifted more rapidly toward fuels around 50 ppm, *"with a quality that approaches European or American standards."* West Africa, which is modernizing its own refineries, is moving at a more gradual pace, even as the arrival of new Continental infrastructure begins to shift the landscape.

Beyond official standards, P. Manuelli points out that traditional distributors (who impose strict quality control standards throughout their supply chain) face vulnerabilities in the "last mile." *"Alongside official networks, you can find people on the side of the road selling fuel of unknown origin, handled under uncontrolled conditions. It's completely untraceable,"* he warns. This vulnerability constitutes unfair competition and, above all, eludes any compliance verification. TotalEnergies is participating in efforts led by the African Refiners & Distributors Association (ARDA), the Economic Community of West African States (ECOWAS), and the African Union to harmonize specifications: *"The industry is now aiming for 10 ppm by 2030, while West Africa is already moving toward an initial target of 50 ppm."*

To overcome these disparities, reconcile economic imperatives with health standards, and secure the value chain against informal channels, market structuring requires a coordinated response. Here too, hopes for harmonization rest heavily on the AfCFTA.



CAPE TOWN - SOUTH AFRICA

# The fuel market must overcome fragmented standards



## Anibor KRAGHA

**Executive Secretary of ARDA (African Refiners & Distributors Association)**

A former Group Executive Director and Chief Operating Officer in charge of refining and petrochemicals at the Nigerian National Petroleum Corporation and a senior executive in the oil industry, Anibor Kragha has led ARDA for six years. He serves as the voice of the downstream oil industry's stakeholders to promote investment, energy security, and the harmonization of standards across the Continent.

**While improving fuel quality is a recognized necessity, its implementation still faces a major obstacle: the fragmentation of standards across the Continent. As Africa's energy demand is set to grow significantly by 2050, this lack of uniformity hinders the sector's development, complicates supply chains, and discourages investors. Anibor Kragha explains why the adoption of common specifications is now an essential prerequisite for ensuring Africa's energy security and supporting its transition to sustainable mobility.**

### What is the current state of the Continent's refining capacity to meet these needs?

**Anibor Kragha :** By 2040, one out of every two births worldwide will take place in Africa. Combined with rapid urbanization, growing industrialization, and improved access to energy, these trends are expected to increase Africa's energy demand by 55% to 60%. In this context, gasoline and diesel will continue to play a significant role in transportation. However, our local refining capacity remains insufficient. New refineries such as Dangote in Nigeria, Sentuo in Ghana, and Cabinda in Angola are bringing greater stability to West and Central Africa, while North Africa maintains strong momentum thanks to infrastructure in Algeria and Egypt. Despite these recent projects, sector analyses estimate that there is still a shortfall of approximately 3.5 million barrels per day in refining capacity needed to meet the additional demand over the coming decades. This shortfall is particularly pronounced on the East Coast and in Southern Africa.

**Beyond refining, why does the fuel supply remain vulnerable?**

**A. K.:** The challenge goes far beyond the issue of refining. Producing fuel is one step, but transporting and storing it is another. Together with CITAC, the consulting firm that assists ARDA with technical and economic studies, our association published a thought piece last year, with almost prophetic undertones, that raised an alarming scenario: what would happen to Africa if we were unable to import fuel for just 30 days? In reality, very few African countries have strategic reserves sufficient to cover such a period. Without investments in terminals, pipelines, and storage capacity to support larger strategic reserves, the Continent's energy security and economic continuity remain vulnerable.

**What conditions must be met to unlock these infrastructure investments?**

**A. K.:** Historically, the industry has prioritized oil extraction over downstream value creation. Today, investing in refining or distribution first requires stable regulations over investment horizons that are generally measured in decades. Second, consideration of environmental, social, and governance (ESG) criteria has become central: the decarbonization of refineries is now a key criterion for accessing international financing. Finally, human capital remains the critical factor. A financier will invest only if the project sponsor demonstrates the ability to recruit and retain qualified personnel to operate this infrastructure over the long term.

*This lack of uniformity prevents us from aggregating demand and attracting large-scale logistical or industrial investments.*

**You've made the harmonization of fuel specifications a top priority. Why is this so crucial?**

**A. K.:** Africa lacks harmonized fuel standards: we've identified 11 different grades of diesel, with sulfur thresholds ranging from 10 to 10,000 ppm, and 12 grades of gasoline, ranging from 10 to 2,500 ppm. This lack of uniformity prevents us from aggregating demand and attracting large-scale logistical or industrial investments.

By adopting common pan-African specifications, an entire subregion can present itself as a unified market. This convergence also facilitates the transition to cleaner fuels. Our studies show that moving toward cleaner, better-regulated fuels generates significant health, environmental, and socioeconomic benefits, particularly by reducing air pollution linked to the transportation sector. Furthermore, investors and financial institutions are placing increasing importance on environmental performance, energy efficiency, and the decarbonization of the downstream infrastructure necessary for the distribution of cleaner fuels across the Continent.

# Automotive recycling: moving from an informal network to a true circular industry

The lack of structured systems for the collection, processing, and recycling of end-of-life vehicles limits the development of sustainable urban mobility. It leaves the field open to informal networks that, while they have their uses, remain rudimentary, polluting, and dangerous.

According to the latest monitoring report from the United Nations Environment Programme (UNEP), published in 2024, the Continent has emerged as the world's leading importer of used vehicles. Between 2015 and 2022, more than 22.6 million used light-duty vehicles were exported to developing countries, with Africa accounting for one-third of that total. The region is often referred to as an automotive "dumping ground," particularly for models from Europe and Asia. These older vehicles are highly polluting, energy-intensive, and dangerous.

## SOME COUNTRIES BAN THE IMPORT OF OUTDATED USED VEHICLES

According to a study published in 2025 by the Veblen Institute, vehicles imported from Europe are often of lower quality than those scrapped in Europe. They emit between 13% and 53% more $CO_2$.[1] To stem this flow, only a few countries have taken strong measures. South Africa, Egypt, and Sudan have adopted the strictest policy by banning the import of used vehicles. Others impose strict age limits, such as Morocco (5 years) or Kenya (8 years), while Ghana, Senegal, and Nigeria have standardized their limits at around ten years. However, in some thirty countries, there are no provisions in place to phase out the oldest vehicles. With the global vehicle fleet set to double by 2050, and 90% of that growth occurring in developing countries, the creation of industrial processing systems is becoming imperative.[2]

## AN END-OF-LIFE VEHICLE PROCESSING SECTOR THAT MUST BECOME MORE PROFESSIONAL

To achieve this, we must first build on what already exists. Networks of scrap dealers and informal dismantling operations cannot be sidelined: they create jobs, know where recoverable vehicles and materials can be found, and already recover value from some of the vehicles by reusing parts. The challenge, therefore, is to work with them to professionalize and formalize their operations, in order to ensure traceability, process residues, and recycle the most complex materials.

Eventually, these networks could become full-fledged processing centers, capable of reintegrating steel, copper, and aluminum into the local economy. A combustion-engine vehicle contains approximately 700 kg of ferrous metals and 20 kg of copper, a critical material for the European Union. Its recovery therefore requires efficient and clean dismantling processes. However, artisanal processing costs far less than compliant dismantling, while posing a high environmental risk. In many sub-Saharan countries, market fragmentation, a lack of traceability, and the multiple "lives" of vehicles complicate the emergence of a profitable industry. Added to this is a significant cost disparity: while an industrial sector must finance decontamination and waste treatment, the informal sector often avoids these costs, which permanently distorts competitive conditions.

### SOUTH AFRICA: MOVING TOWARD A LEADING ROLE IN CIRCULAR ENGINEERING

CFAO Mobility South Africa is working on structuring a circular approach, still in its early stages, drawing on Toyota's industrial ecosystem. It is establishing an organized loop: collection and processing of scrap metal and waste, recycling of catalytic converters, as well as the gradual integration of other industrial wastes (plastic, resins, cardboard, industrial sludge, and paint residues). Connected to international supply chains, the South African market offers fertile ground for this type of initiative.

However, a major obstacle remains: on the African continent, vehicles are rarely taken out of service. Repaired, resold, and kept in service longer, they consequently limit the available volumes of such inputs. In the absence of regulations mandating the removal of end-of-life vehicles, the market does not yet naturally generate the necessary raw materials. CFAO Mobility South Africa is therefore working with Toyota and institutional stakeholders to develop the legal framework and prepare for the recycling of the most complex components.



## END-OF-LIFE VEHICLES: A TOXIC BOMB FOR SOILS

Beyond structural materials, there is the issue of treating residual toxic fluids. Used oil, brake fluid, fuels, antifreeze, and battery acid are veritable toxic bombs for the soil. These fluids can contaminate groundwater. Neutralizing them has become an environmental priority. Investing in compliant, clean recycling processes would bring major benefits to the Continent, but structured recycling systems will only take root if someone bears this cost.

## THE FUTURE CHALLENGE OF RECYCLING USED ELECTRIC AND HYBRID VEHICLES

The processing and recycling of electric and hybrid vehicles represent another challenge on the horizon. Although their market penetration remains low, it is set to grow, driven by global supply and tax incentives in certain African countries. The end-of-life phase for these "clean" vehicles, and particularly their batteries, will require the Continent to develop new processing capabilities. However, recycling components such as lithium and cobalt involves particularly complex operations.

## RECYCLING SYSTEMS THAT NEED TO BE CONSIDERED AT THE REGIONAL LEVEL

To address this, the solutions that need to be developed go beyond each country's domestic market alone. Pooling volumes across countries, harmonizing regulations, and facilitating the movement of recycled materials can make these supply chains more viable. Changes in import duties on certain industrial inputs represent another lever: if they remain too high, they risk penalizing formal operators and hindering the emergence of a genuine local recycling industry.

1 *Pollution exportée : le cas des véhicules d'occasion,* Institut Veblen, 2025.

2 *Used Vehicles and the Environment: Update and Progress 2024,* United Nations Environment Programme (UNEP), 2024.

# Hybrid vehicles: a pragmatic path toward cleaner mobility

While interest in alternative energy sources is growing in Africa, the rollout of all-electric vehicles still faces significant local challenges. Between an embryonic charging network and limited power capacity, the transition must adapt to the specific conditions on the ground. In this context, the adoption of hybrid vehicles emerges as a pragmatic solution. It represents a step toward the gradual electrification of the vehicle fleet, providing an initial concrete response to the challenges of decarbonization.

## THE EMERGING ADOPTION OF ELECTRIC VEHICLES

Driven by urbanization, rising fuel costs, and the emergence of national climate policies, the market for electrified vehicles is growing across the Continent. The growth prospects are real, even though the sector is still in its early stages. According to Mordor Intelligence, a market research firm specializing in sector analysis and economic projections, the market's value could rise from 690 million U.S. dollars in 2026 to nearly 6 billion in 2031.[1]

To date, however, this trend remains highly uneven. The International Energy Agency (IEA), a leading intergovernmental organization on energy issues, notes that while sales of electric cars on the Continent more than doubled in 2024, reaching nearly 11,000 units, they still account for less than 1% of total sales, with a marked concentration in Morocco and Egypt.[2]

## HYBRIDS: AN INITIAL RESPONSE TO WEST AFRICAN REALITIES

In West Africa, hybrid technology fits more easily into current driving habits, whereas 100% electric vehicles still require a more profound transformation of the ecosystem. By combining internal combustion and electric powertrains, hybrid vehicles help reduce fuel consumption and emissions without relying on a public charging network that is still underdeveloped.

Hybrid technology also offers another advantage: it is easier to integrate, both for users and for fleet managers. Vehicles can be deployed without significantly altering driving habits, organizational structures, or maintenance procedures.

By gradually familiarizing markets with electrified powertrains, this technology enables the transition to proceed under realistic conditions. It thus serves as a first step toward more advanced models as infrastructure becomes more widespread.



## TOYOTA, A GLOBAL PIONEER IN HYBRID TECHNOLOGY

Toyota is among the automakers that have invested most consistently in hybrid technology. In fact, between 1997 and March 2025, the group sold nearly 32 million electrified vehicles worldwide, a total that includes hybrid, plug-in hybrid, all-electric, and fuel-cell models. The diversity of technologies within Toyota's portfolio reinforces the idea that there is no one-size-fits-all solution: according to the automaker, the mobility transition must rely on a range of technologies capable of addressing different uses, energy contexts, and local realities. In Africa, this hybrid lineup is notably represented by several iconic models, such as the Corolla Hybrid, the Corolla Cross Hybrid, and the RAV4 Hybrid.[3]

## TECHNOLOGICAL EXPERTISE: THE CHOICE OF BYD

To support the transition to cleaner mobility in the challenging African context, CFAO Mobility relies on several partners. One such partner is BYD (Build Your Dreams), a global leader in electric vehicles that also specializes in energy storage and is already present alongside CFAO Mobility in eight African markets.

The manufacturer highlights two key technologies. The first is the Blade Battery, a lithium iron phosphate (LFP) battery designed to offer a high level of safety and stability, even under heavy loads. The second is Super DM, its plug-in hybrid technology, designed with an "electric-first" approach: in most situations, the electric motor provides the bulk of the propulsion, while the internal combustion engine kicks in to extend range or optimize efficiency on longer trips. BYD states that this architecture can exceed 1,000 km of combined range on certain models.

For CFAO Mobility, these solutions make it possible to support markets where infrastructure is developing at varying paces, thanks to technologies that are already compatible with on-the-ground realities.

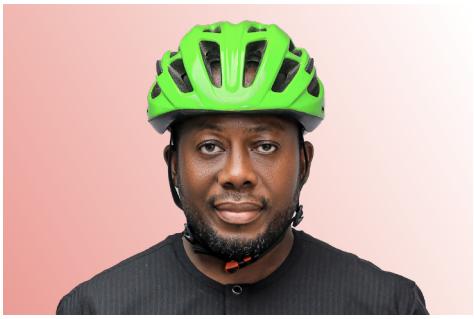


1 *Africa Electric Vehicle Market Size & Share Analysis: Growth Trends and Forecast (2026-2031),* Mordor Intelligence, 2026.

2 *Global EV Outlook 2025: Trends in Electric Car Markets*, International Energy Agency (IEA), 2025.

3 *Climate Public Policies Report 2025,* Toyota, 2025.

# Electrification in Cote d'Ivoire: an environmental and economic solution




Andy
COSTA

**Founder and President of the My Dream For Africa Foundation**


A leading figure in the green transition in Cote d'Ivoire, Andy Costa is a social entrepreneur and a longtime advocate for reimagined urban mobility. Founder of the My Dream For Africa Foundation in 2010, he first made a name for himself through his advocacy for cycling in an environment largely dominated by cars. As the initiator of the Salon Africain du Vélo and the AVELO project, he was recently named an honorary member of CODATU (Coopération pour le développement et l'amélioration des transports urbains et périurbains/ Cooperation for the development and improvement of urban and suburban transport), an international association specializing in sustainable urban mobility. He has gradually expanded his work to address broader issues of transportation, the environment, and the energy transition. Today, he advocates for a gradual transition to electrification, tailored to African realities, that benefits the climate, purchasing power, and employment.

**Against a background of chronic traffic congestion, population pressure, and rising fuel costs, electrification is beginning to emerge as a credible solution. However, it must not be viewed as an abrupt shift, but rather as a gradual, structured transition tailored to actual usage patterns. In Cote d'Ivoire, this momentum is beginning to take shape. From government commitment and the first electric vehicles on the road to public interest and the need for infrastructure and public education, Andy Costa examines the practical conditions for a shift to electric vehicles in a country he considers one of the most advanced in the subregion on this issue.**

### How mature is Cote d'Ivoire in terms of transportation electrification?

**Andy Costa :** Electric mobility remains an innovation, something new, so the mere fact that there is now a political commitment in Cote d'Ivoire is already a very encouraging sign. You can't hope to make a new form of mobility accessible to everyone without governmental involvement. The government plays a central role, whether it comes from infrastructure, permits, investments, or market-related taxation. In particular, the government has expressed its commitment to converting more than 10% of its national fleet to electric vehicles by 2030 and to funding more than 120 100% electric buses for Abidjan's future Bus Rapid Transit (BRT) system.

The government can, of course, rely on the commitment of private-sector players, such as CFAO, which was among the first to develop the electric vehicle market alongside BYD. Today, more than a hundred electric vehicles are already on the roads in Cote d'Ivoire. This shows that we've moved beyond mere talk.



**In what ways does the electrification of mobility represent an important opportunity for Cote d'Ivoire?**

**A. C.:** We are a young Continent with rapid population growth. This means one thing: in the coming years, mobility needs will be high and will continue to grow. The real question, then, is what model we will use to support this growth. If we begin the transition now, we can avoid creating a mobility system that is more expensive, more polluting, and harder to correct later on. From this perspective, electric vehicles represent a strategic path.

In this regard, Cote d'Ivoire has an advantage in the subregion and can play a significant role in its development.

Electrification can be a solution to another very concrete challenge: the cost of living. Beyond its environmental benefits, it offers an economic alternative. A World Bank study shows that transportation is the second-largest expense for Ivorians. Electric vehicles offer an opportunity to reduce transport's share of household budgets, freeing up money for more essential needs.

**What are the obstacles slowing down its adoption on the ground?**

**A. C.:** Any change faces human resistance. This is true for digital technology, and it's true for electric vehicles as well. The first challenge, therefore, is raising awareness. People cannot make a lasting commitment to a cause they do not understand. We must therefore explain, educate, and help people understand what this transition entails and why it is necessary. Of course, we are already facing the effects of climate change, a reality that people are aware of.

Practical needs are slowing down the transition. The first is charging infrastructure. People want to know where to charge their vehicles, under what conditions, and how reliable the charging is. Next comes after-sales service. When an electric vehicle breaks down, there needs to be the expertise to repair it. This is an opportunity for our young people and a driver of green jobs for the country.

*If we begin the transition now, we can avoid creating a mobility system that is more expensive, more polluting, and harder to correct later on.*

# BasiGo: a successful test of electric mobility



## Jit BHATTACHARYA

**Co-founder of BasiGo**

A major player in the electric vehicle and lithium-ion battery sector for over 15 years, Jit Bhattacharya built his expertise in Silicon Valley. Formerly CEO of a company specializing in high-performance electric vehicle technologies, he later served as a senior executive in Apple's Special Projects Group. He is now based in Africa with his company BasiGo, where he is dedicated to the electrification of African public transportation. Jit holds a master's degree in engineering from Stanford and an MBA from the University of California, Berkeley.

**Viewing electrification as a gradual transition, tailored to local uses and constraints, requires providing concrete evidence of its viability. This is precisely what BasiGo is demonstrating in Kenya and Rwanda with its fleet of electric buses and its pay-per-kilometer model, which addresses one of the main barriers to adoption: the upfront cost. Founded in 2021, the company now has 119 buses in service, has covered more than 6 million kilometers, has avoided more than 3,000 metric tons of $CO_2$ emissions and has transported more than 8 million passengers. Insights from Jit Bhattacharya, co-founder of BasiGo.**

### How did you manage to convince operators to adopt the electric model?

**Jit Bhattacharya:** In March 2022, we took the risk of purchasing two electric buses and importing them. We put them into service on a per-kilometer basis, without requiring a deposit, with two pioneering operators. The gamble and this "pay-as-you-drive" model paid off: these operators reported that their revenues were higher than with diesel buses. In 2022, the fuel crisis linked to rising U.S. interest rates also helped us. The fact that electric buses provide them with higher revenues convinced them once and for all.

### How does your "pay-as-you-drive" business model work?

**J. B.:** While the electric fleet has many advantages, its total acquisition cost remains a barrier. We've turned this into an opportunity by developing a 'pay-as-you-drive' model: an operating lease based on mileage, rather than a sale. This way, operators don't need to take out a loan, and the lease includes charging, servicing, and maintenance.

**What benefits do operators gain from switching from diesel to electric?**

**J. B.:** First, it's important to note that 100% of the diesel used in Kenya is imported, which puts a strain on the economy. Public transportation fares thus reflect global fuel price fluctuations. Conversely, 93% of Kenya's electricity is already generated by renewable sources, primarily geothermal and hydroelectric. This has an immediate impact on the climate: replacing just one of Nairobi's 20,000 privately owned diesel buses with an electric bus reduces emissions by about 50 metric tons of $CO_2$ per year. We've also found that electric buses can compete with diesel buses without subsidies, thanks to their high utilization rate. So we're already competitive. BasiGo is capitalizing on this opportunity.

*Conversely, 93% of Kenya's electricity is already renewable, primarily geothermal and hydroelectric.*

**What are the current barriers to the development of electric vehicles in Africa?**

**J. B.:** Many are hesitant to invest in Africa, even though the electrification of commercial vehicles is working particularly well there. Another obstacle relates to the market approach. We have to source electric buses from original equipment manufacturers (OEMs), often Chinese, and build relationships with them. We then import the vehicles as completely knocked-down (CKD) kits, and have to assemble them locally. We also need to deploy charging infrastructure and a network for service, maintenance, and financing. But we have the necessary resources. There are many opportunities, and the future looks promising.




NAIROBI - KENYA

# Thinking beyond technology in renewable energy to address local realities



## Tetsuya SUWABE

**President & CEO of Eurus Energy Holdings**

Tetsuya Suwabe leads Eurus Energy Holdings, a Japanese renewable energy company with nearly forty years of experience. Under his leadership, the company has gradually expanded its scope of operations beyond its historic core business in onshore wind and solar power. This expansion includes energy management, energy sales, and new developments involving green hydrogen and green data centers. In April 2024, to support its expansion in Africa, Eurus partnered with the CFAO Group to create the joint venture Aeolus. Its goal is to leverage strong partnerships to develop projects tailored to local conditions.

**Rising electricity demand driven by population growth means that Africa offers significant potential for renewable energy. But solar or wind potential alone is not enough.**

**A project's success depends on several factors, such as the regulatory framework, investor protection, grid connection, and local community support. Tetsuya Suwabe reflects on the creation of Aeolus and explains why, in his view, the development of renewable energy in Africa requires a combination of technical expertise, on-the-ground knowledge, and trusted partnerships.**

### Why did you choose to invest in Africa and partner with CFAO through Aeolus?

**Tetsuya Suwabe:** Africa's appeal lies in its long-term growth in electricity demand, driven by its increasing population. This is a positive sign for our investments.

However, natural resources, such as wind and solar power, are not the whole story. We must also pay attention to the policy environment supporting renewable energy. As foreign investors, we need visibility: protective regulations, clarification of currency risk, and guarantees regarding the repatriation of funds.

It is in this context that, together with CFAO, we established the Aeolus joint venture in April 2024, dedicated to developing projects in African countries. Eurus is one of the global pioneers in renewable energy, and CFAO is a major player on the Continent with a presence in 40 countries. CFAO understands the realities on the ground in Africa; we bring our expertise as an independent renewable energy producer.

Today, we operate in approximately 16 countries and regions around the world, including African countries such as Egypt and Tunisia, and we are currently exploring several other African countries with CFAO's teams.

**Beyond technical constraints, what is the main challenge for your projects?**

**T. S.:** Grid connection is an important issue, but the real challenge, in Africa as elsewhere, is gaining the support of local communities.

To gain this support, we must show local residents how our project can benefit them and contribute to their country's development. Renewable energy cannot be viewed solely as technical infrastructure: it must also fit into the local context and address concrete needs.

Our approach, therefore, is to consult with local authorities about their top priorities. Given the diversity of needs expressed, a single energy producer quickly reaches its limits. We have accumulated a great deal of experience and expertise in the development, construction, and operation of renewable energy projects in many countries around the world, but we have also seen the limits of what a single company can accomplish on its own. That is why we believe it is essential to work with trusted partners who can provide complementary expertise.

*Renewable energy cannot be viewed solely as technical infrastructure: it must also fit into the local context and address concrete needs.*

## AN ECO-FRIENDLY CAR DEALERSHIP IN MAURITIUS

In Pailles, Mauritius, CFAO Mobility inaugurated a multi-brand car dealership in October 2024, featuring Mercedes-Benz, Volkswagen, OMODA, and JAECOO, among others.

The site is equipped with photovoltaic panels with a total capacity of 422 kW, which enable it to generate its own electricity.

This electricity powers the dealership's equipment, including charging stations for electric vehicles. A connection to the national grid allows the dealership to adjust its energy needs based on periods of production and consumption.

By generating a significant portion of the energy it consumes, the dealership demonstrates how new infrastructure can support the shift to cleaner mobility.



MAURITIUS ISLAND

# 04

# Our lessons and conclusions



LUANDA - ANGOLA

This chapter concludes the white paper's analyses and perspectives by identifying three strategic priorities to support the sustainable transformation of mobility across the Continent. In the face of rapid urbanization, regional disparities, an aging vehicle fleet, and rising safety and environmental standards, modernizing mobility systems is a key challenge for the Continent's economic and social development.

These priorities draw on the white paper's findings and on CFAO Mobility's operational experience, working alongside public and private stakeholders in 37 countries across the Continent to gradually replace aging vehicle fleets with more modern, safer, and less polluting vehicles. They reflect concrete challenges identified on the ground and shared by all the stakeholders interviewed.

They aim to highlight realistic courses of action capable of gradually improving the safety, quality and accessibility of mobility, in line with the Continent's specific economic and industrial dynamics. They are also intended to foster dialogue among public authorities, financial partners and private operators, so that all can contribute collectively to the transformations already underway.

## 1. ACTING FOR SAFER MOBILITY

Ensuring the physical safety of users is the foundation of any sustainable transportation system. Across the African continent, the road traffic fatality rate reached nearly 20 deaths per 100,000 inhabitants in 2021, the highest rate in the world. Infrastructure modernization is progressing notably faster than the renewal of the vehicle fleet: the new roads are often used by aging vehicles, which increases the frequency and severity of accidents.

→ **Regulating the quality of imports**

Used vehicles, which account for 80 to 90% of the growth in Africa's vehicle fleet, remain essential to keep mobility affordable for households. The goal must be to ensure that this accessibility does not come at the expense of technical and environmental reliability. Several countries already restrict the entry of vehicles that are too old and polluting, but this approach is not yet widespread. The challenge is to harmonize import criteria and effective inspections across all countries to improve the quality of the vehicle fleet. Up to 80% of used vehicles exported to developing countries do not meet the standards of the exporting countries.

→ **Making vehicle inspections an effective standard**

Safety depends as much on maintenance as on the vehicle itself. The widespread adoption and strict enforcement of vehicle inspections are essential to remove dangerous vehicles from the roads and limit informal "DIY" repairs. Public authorities must also be able to rely on structured maintenance networks capable of ensuring the traceability of parts, the reliability of repairs, and follow-up on manufacturer recalls.

→ **Combating counterfeit parts**

Counterfeit brake pads, tires, airbags, suspension components, or body components can accelerate wear and tear, reduce the effectiveness of safety systems, and trigger or exacerbate accidents. Some components may even contain hazardous materials, such as asbestos. Their apparent cost savings mask a real cost: more breakdowns, greater risks, and sometimes fatal consequences. The solution lies in enhanced inspections, improved traceability, and distribution channels capable of guaranteeing the origin of parts.

→ **Investing in skills and training**

Technology alone is not enough. Professionalizing drivers and providing ongoing training for technicians are essential to achieving a lasting reduction in road risks. While the public sector must take full ownership of this effort, the private sector can act as an ally, for example by collaborating with training centers, universities, and national employment agencies.





## 2. OVERCOMING CHALLENGES FOR ACCESSIBLE MOBILITY

Automotive industrialization is a legitimate ambition for the Continent. For it to be sustainable and not limited to short-lived projects, it must be based on a tangible economic reality: the size of the market.

→ **Regional integration as an industrial driver**

The automotive industry needs scale. However, the Continent accounts for less than 1.5% of global new vehicle sales. Assembly plants will only be viable if they serve regional consumer markets, rather than merely fragmented national markets. The effective implementation of "harmonized markets" such as the African Continental Free Trade Area (AfCFTA) is a prerequisite for creating this critical mass and justifying major industrial investments.

→ **Smooth logistics to reduce shipping costs, particularly in sub-Saharan Africa**

A vehicle's affordability also depends on its transportation and transit costs. It is crucial to reduce customs barriers, promote efficient logistics corridors, and prevent unnecessary transshipments, administrative delays, or double taxation from driving up the final cost to the consumer.

→ **Tax incentives to renew the vehicle fleet**

Tax policy should be viewed as a lever for growth, not merely as a tool for immediate revenue collection. By lowering import duties on new vehicles and aligning tax systems with fleet renewal objectives, the government can make new vehicles more affordable, stimulate economic activity, and ultimately generate more revenue than punitive taxation would.

→ **Easier access to financing**

Access to vehicles, whether new or used recent models, remains dependent on purchasing power. Developing credit and leasing solutions tailored to the realities of the middle class is essential for making safer mobility accessible to more people.





## 3. BUILDING A TRANSITION TO CLEANER MOBILITY

Although the Continent is a low emitter of $CO_2$, it bears the brunt of the effects of climate change and urban pollution. The solution cannot be a simple "copy-and-paste" of Western models, but rather a transition tailored to local infrastructure.

→ **Improving fuel quality**

The renewal of the vehicle fleet and the improvement in fuel quality must proceed hand in hand. As long as high-sulfur fuels remain in circulation, modern emission control technologies (catalytic converters, filters) will not be optimally efficient, and the lifespan of these products will be reduced. Conversely, an excessively old vehicle fleet limits market pressure for cleaner fuels. It is therefore urgent to initiate a transition, even a gradual one, toward stricter refining and import standards to deliver lasting improvements in air quality in African cities.

→ **Fostering an ambitious yet realistic technology mix**

While electric mobility represents the future, particularly for urban public transportation, its widespread adoption still requires the deployment of appropriate infrastructure and a gradual evolution of energy systems. In this context, hybridization is a particularly relevant transitional step. By significantly reducing fuel consumption, it helps limit emissions while reducing dependence on fuels whose quality improvement remains costly. It is thus part of a technology mix that is set to evolve over time, combining several complementary solutions. This gradual approach is all the more necessary given that transportation emissions in Africa increased by 34% between 2010 and 2021. In the long term, however, Africa has everything it needs to become a leader in new energy sources: with its exceptional potential for solar, wind, and geothermal energy, as well as its strategic mineral resources, the Continent is well-positioned to integrate the entire energy value chain, from production to end use.

→ **Developing the circular economy**

Clean mobility doesn't stop at the exhaust pipe. There is an urgent need to consider the entire life cycle of vehicles on the Continent. With the global vehicle fleet set to double by 2050, and 90% of this growth expected in developing countries, leveraging the ingenuity of existing networks to professionalize them and establish formal recycling systems represents a major industrial and environmental opportunity that the public sector must encourage. This framework will ensure the safe management of waste (batteries, oils) and the reintegration of critical materials (steel, copper) into the local economy.

## CONCLUSION

Africa's mobility challenges are immense, but so is the Continent's dynamism. What's at stake goes far beyond transport: access to healthcare and education, social inclusion as well as economic prosperity.

CFAO Mobility believes this transformation is within reach. It demands constant dialogue between governments, financial institutions and private operators. Through cooperation built on a shared vision, we can accelerate the shift toward safer, cleaner, more accessible mobility and drive sustainable growth across the Continent.



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# About

## About CFAO Mobility

As a Pan-African leader in mobility solutions, CFAO Mobility's mission is to renew Africa's vehicle fleet with safer, cleaner, and accessible vehicles.

CFAO Mobility operates the largest multi-brand distribution network on the continent, with more than 260 dealerships stretching from Casablanca to Cape Town. As a partner to major international brands, we import and distribute a wide range of solutions designed to meet Africa's growing mobility needs: new and used vehicles, trucks, two-wheelers, handling equipment, spare parts, maintenance and rental services. We support the production of vehicles in South Africa and meet local assembly requirements in certain markets. We also support the development of hybrid and electric mobility across the continent.

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