

Zambia

Zambie — ZM

Capital: Lusaka • Currency: ZMW • Population: 20.0M
Regulator: NHIMA • Languages: English

Executive Summary / Résumé exécutif

Africnam deploys a sovereign digital health-coverage stack in Zambia — USSD + native app + provider console — settling claims in ZMW through local Mobile Money rails: MTN MoMo, Airtel Money, Zamtel Kwacha. Two SaaS tiers: \$3/month Micro-Health and \$7/month Corporate. Regulator anchor: NHIMA.

Africnam déploie une couverture santé numérique souveraine au/en Zambie — USSD + application native + console prestataire — avec règlement en ZMW via les rails Mobile Money locaux : MTN MoMo, Airtel Money, Zamtel Kwacha. Deux offres SaaS : 3 \$/mois Micro-Santé et 7 \$/mois Corporate. Ancrage régulateur : NHIMA.

Market Snapshot / Panorama marché

Population:	20.0 M
Currency / Devise:	ZMW
Capital:	Lusaka
Mobile Money:	MTN MoMo, Airtel Money, Zamtel Kwacha
Languages / Langues:	English
Regulator / Régulateur:	NHIMA

Africnam Value Proposition

- 90/10 revenue split protecting providers and members
- Telemedicine triage filter reducing unjustified hospital visits
- Escrow caps (\$50 outpatient / \$150 hospital) blocking abuse
- OTP dual-key pharmacy dispensation preventing fraud
- USSD access for feature-phone populations (no smartphone required)

Financial Engineering / Ingénierie financière

Micro-Health tier at \$3/month generates recurring ARPU with 90 % returned to the local ecosystem (clinics, pharmacies, patients) and 10 % retained as SaaS margin. Corporate tier at \$7/month bundles telemedicine, wellness, and escrow-protected hospitalisation. Cross-border settlement is denominated in USD to shield operators from ZMW volatility.

Le palier Micro-Santé à 3 \$/mois génère un ARPU récurrent avec 90 % réinjectés dans l'écosystème local (cliniques, pharmacies, patients) et 10 % conservés comme marge SaaS. Le palier Corporate à 7 \$/mois intègre téléconsultation, prévention et hospitalisation sécurisée par séquestre. Le règlement transfrontalier est libellé en USD pour protéger les opérateurs de la volatilité du ZMW.

Regulatory Alignment / Alignement réglementaire

Africnam operates under NHIMA guidance in Zambia: encrypted data residency, HMAC-signed USSD webhooks, audit trail for every claim, and consent-first patient onboarding. All health data remains within the sovereign perimeter.

Go-to-Market / Mise sur le marché

- 1. Pilot** 3 corporate clients + 5 clinics + 10 pharmacies (90-day sprint)
- 2. Scale** USSD short-code activation with local MNO + Mobile Money integration
- 3. Public tender** Partnership with NHIMA for national micro-health cohorts
- 4. Cross-border** Diaspora funding channel from EU/US/UK to family members in-country

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