

LHoFT Innovators Directory

SUMMER
2025

LHoFT Innovators Directory

Summary

01 Partners _____ 10

- Leadership..... 14
- Associate 20

02 Members _____ 22

- Big Data & AI..... 26
- Blockchain..... 28
- Consulting & Strategy..... 34
- Cybersecurity & Authentication 36
- Fundtech & Investments..... 38
- Insurtech..... 52
- Lending & Financial..... 54
- Payments..... 58
- Regtech 68
- Venture Capital..... 78

03 Catapulters _____ 82

- CATAPULT: FINANCIAL INDUSTRY 86
- Catapult: GreenTech 88
- Catapult: FundTech 92
- Catapult: Kickstart 94
- CATAPULT: FINANCIAL INCLUSION.....108
- Catapult: Africa110
- Catapult: Asia.....140
- Catapult: Ukraine.....152

- CATAPULT: FUTURE FOUNDATION.....155
- Mutualisation 157

Foreword

by Nasir Zubairi,

CEO LHoFT



Luxembourg may be small in size, but when it comes to financial services and innovation, it punches well above its weight. As one of the world's leading financial centres, with deep expertise in asset management, alternatives, private banking, insurance, and capital markets, Luxembourg has built a robust foundation upon which innovation is thriving.

Over the past few years, our Fintech ecosystem has evolved from a nascent collection of promising start-ups to a vibrant, interconnected network of entrepreneurs, incumbents, technologists, and policymakers working together to shape the future of finance. At the LHoFT Foundation, we are proud to have played a central role in this evolution, supporting hundreds of companies, forging links between key industry stakeholders, driving national initiatives, and representing Luxembourg's financial innovation agenda on the global stage.

But progress is not made in isolation. It relies on visibility, on collaboration, and on engagement. This directory is designed to serve precisely that purpose: to shine a light on the outstanding firms operating in and from Luxembourg, to connect decision-makers with cutting-edge solutions, and to demonstrate that Luxembourg is not only open for business, but open to innovation.

Whether you're a financial institution seeking new capabilities, a policymaker looking for partners in progress, or an investor with an eye for opportunity, I hope you find inspiration, and perhaps your next collaboration, within these pages.

**Nasir
ZUBAIRI**

Meet the LHOFT Team

The LHOFT Foundation has been central to Luxembourg's thriving FinTech ecosystem, supporting hundreds of companies, forging links between key industry stakeholders, driving national initiatives, and representing Luxembourg's financial innovation agenda globally. We're here to help you explore cutting-edge solutions and foster new collaborations.



Nasir ZUBAIRI
CEO



Alex PANICAN
Deputy CEO



Dilek AYAYDIN-BATAL
Head of Administration



Antony MARTINI
Head of Education
& Talent



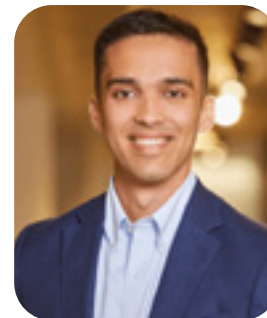
Romain IOVALONE
Head of Events



Jelena BARIC
Head of Finance
& Compliance



Annabelle ALBERT
Head of
Acceleration Programs



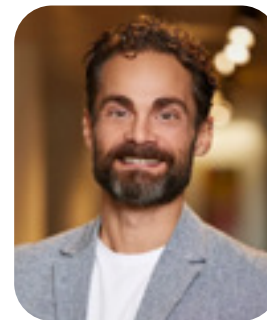
Luca MANCUSO
Ecosystem Manager



Oriane KAESMANN
Research Manager



Anna SOBKÓW
Senior Program
Manager



Symeon PAPADOPOULOS
Business Analyst



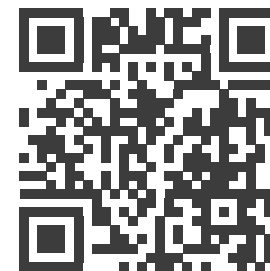
Maribel PAEZ VILLALBA
Marketing &
Communication Manager



Melina GUILLI
Accounting
& Legal Assistant



Mohanraj SHANMUGAM
Associate
Acceleration Programs



LET'S
CONNECT!

Partners



FINTECH CAMPUS: CORPORATE+

EXECUTIVE TRAINING FOR PROFESSIONALS
& INTRAPRENEURS IN FINANCIAL SERVICES.



IMMERSIVE
LEARNING
IN FINTECH
INNOVATION

Learn at Europe's fastest-growing Fintech hub: The LHoFT.
Explore the future of finance alongside experts, startups, & peers:
AI | BLOCKCHAIN | OPEN BANKING | REGTECH | SUSTAINABLE FINANCE

THIS ISN'T JUST EDUCATION, IT'S INNOVATION
Learn, Connect & Innovate – Book a training session

Want to know more?
Contact our Head of Education:
antony.martini@lhoft.com

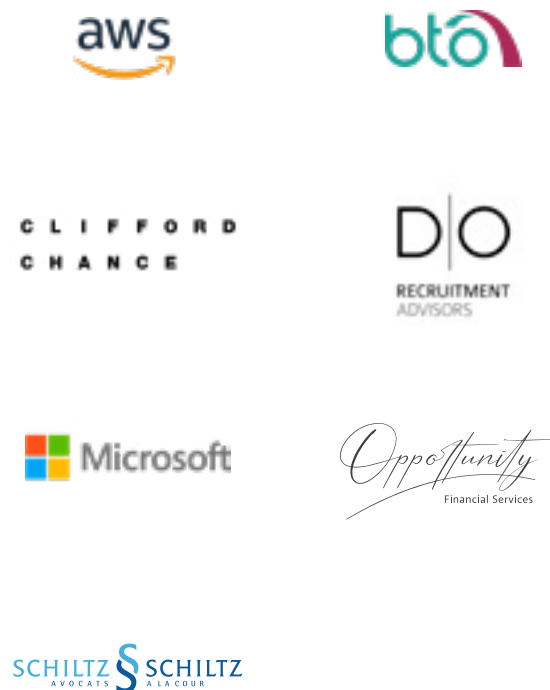


Partners

Leadership



Associate





THE GOVERNMENT
OF THE GRAND-DUCHY OF LUXEMBOURG
Ministry of Finance

Luxembourg Ministry of Finance mfin.gouvernement.lu

The Ministry of Finance aims to manage the means by which the government obtains and uses the necessary resources to cover government expenditures.

Gilles ROTH
Minister of Finance



THE GOVERNMENT
OF THE GRAND-DUCHY OF LUXEMBOURG
Ministry of the Economy

Luxembourg Ministry of Economy meco.gouvernement.lu

The Ministry of the Economy is in charge of the country's economic policy, thus making strategic choices and implementing the instruments necessary for the dynamism and sustainable development of the national economy, in line with its remit.

GILLES FUCHS
Ministry of Economy Representative



THE GOVERNMENT
OF THE GRAND-DUCHY OF LUXEMBOURG
Ministry of State

Luxembourg Ministry of State me.gouvernement.lu/en

MAX GINDT
Ministry of State Representative



BGL
BNP PARIBAS

BGL BNP Paribas www.bgl.lu

BGL BNP Paribas is a market leader in Luxembourg and the Grande Région, offering a wide range of financial services in Retail Banking, Wealth Management, and Corporate & Investment Banking.

Yves NOSBUSCH
Head of Private Banking Luxembourg,



CHAMBER
OF COMMERCE
LUXEMBOURG
POWERING BUSINESS

Chamber of Commerce Luxembourg www.cc.lu

The Luxembourg Chamber of Commerce brings together all organisations operating in Luxembourg.

PHILIPPE SEYLL
Chamber of Commerce Representative



Clearstream www.clearstream.com

Clearstream or the Clearstream Group is the central securities depository arm of the Deutsche Börse Group.

ANNE-PASCALE MALRECHAUFFÉ
Managing Director



Deloitte Luxembourg

www.deloitte.com/lu

Deloitte provides audit and assurance, consulting, tax and related services.

Pascal MARTINO

Partner Advisory & Consulting



Foyer Group

www.foyer.lu

Foyer S.A. is an insurance company in Luxembourg

Marc HOTTON

Innovation Coordination Officer



KPMG

www.kpmg.com/lu

KPMG is a global organization of independent professional services firms providing Audit, Tax and Advisory services.

Annick BRETON

Partner & Executive Team Member



Luxembourg for Finance

www.luxembourgforfinance.com

Luxembourg for Finance is an agency dedicated to the promotion and development of Luxembourg's Financial Centre.

Tom THÉOBALD

CEO



Post Finance

www.post.lu

POST Finance offers current account services, a wide choice of bank cards and digital payment methods.

Gabriel DE LA BOURDONNAYE

Financial Services & Legal Director



Profil

www.profil-luxembourg.lu

PROFIL brings together financial sector representatives and acts as a partner to those responsible for the promotion, development, and supervision of the financial sector.

GUY HOFFMANN

Profil Representative



Proximus NXT

www.proximusnxt.lu

Proximus NXT provides ICT and fixed and mobile telecommunication services to medium-sized and large companies as well as public administrations.

Gérard HOFFMANN

CEO



PwC Luxembourg

www.pwc.lu

PwC Luxembourg provides audit, tax and advisory services including management consulting, transaction, financing and regulatory advice.

François GÉNAUX

Partner & Advisory Leader



Société Générale Luxembourg

www.societegenerale.lu

Société Générale is one of the leading European financial services groups. Based on a diversified and integrated banking model.

Frédéric SURDON

CEO



Spuerkeess

www.spuerkeess.lu

Spuerkeess (also known as Banque et Caisse d'Épargne de l'État), is Luxembourg's leading and oldest financial institution.

ROGER KRAEMER

VP Head of Innovation



State Street

www.statestreet.com/lu

State Street provides investment servicing, investment management, investment research and trading services to institutional investors worldwide.

Riccardo LAMANNA

Senior VP & Luxembourg Country Head





AWS

www.aws.amazon.com

Amazon Web Services has been providing world-leading cloud technologies that help any organization and any individual build solutions to transform industries.



BTO

www.btoresearch.com

A Research and Consulting firm specializing in delivering innovative solutions tailored to unique challenges.

Florenzo MARRA
CEO



Clifford Chance

www.cliffordchance.com

Clifford Chance in Luxembourg advises both international and Luxembourg-based clients, including financial institutions, fund managers, business enterprises and state and regulatory bodies.

Katia GAUZÈS
Managing Partner



DO Recruitment Advisors

www.dorecruit.com

DO Recruitment Advisors is a recruitment agency specialized in the Luxembourg job market.

Nathalie DELEBOIS
Owner



Microsoft

www.microsoft.com/fr-lu/

A leading global provider of software, hardware, mobile devices, gaming systems and cloud services

Sébastien RESPAUT
Country Lead for Microsoft Luxembourg



Opportunity Financial Services

www.opportunityfs.com

Opportunity Financial Services S.A. is a pioneer and leader in integrated solutions for start-ups, institutional, corporate and private clients.

Adrien ROLLÉ
Partner & CEO



Schiltz Schiltz

www.schiltz.lu

SCHILTZ & SCHILTZ is a recognized actor in Business law, Innovation as well as Regulatory and Compliance.

Jean-Louis SCHILTZ, Senior Partner
Avocat à la Cour

Franz SCHILTZ
Managing Partner, Avocat à la Cour

Members



JOIN LUXEMBOURG'S FINANCE INNOVATION HUB



We're at the heart of Europe's Fintech transformation.
Redefining finance. Together.

Be part of Europe's fastest-growing Fintech
ecosystem. Everything you need to build the
future of finance — right here.

ACCESS TO A
STRONG NETWORK
OF FINANCE & TECH
LEADERS.

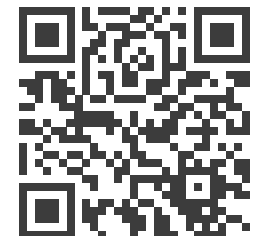
GUIDANCE AND
TRAINING ON
TRENDING INDUSTRY
MATTERS.

VISIBILITY TO
ELEVATE YOUR
BRAND AWARENESS
IN FRONT OF
YOUR AUDIENCE.

FLEXIBLE,
FUTURE-READY
OFFICE SPACES.

Learn, Connect, Build!
Join our FinTech Ecosystem.

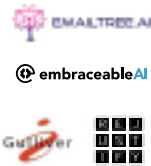
Want to know more?
Contact our Ecosystem Manager:
luca.mancuso@lhoft.com



BECOME A MEMBER

Members

Big Data & AI



Blockchain



Consulting & Strategy



Cybersecurity & Authentication



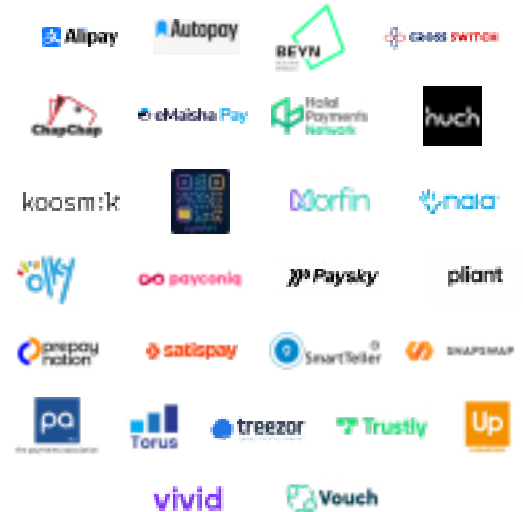
Fundtech & Investments



Lending & financial



Payments



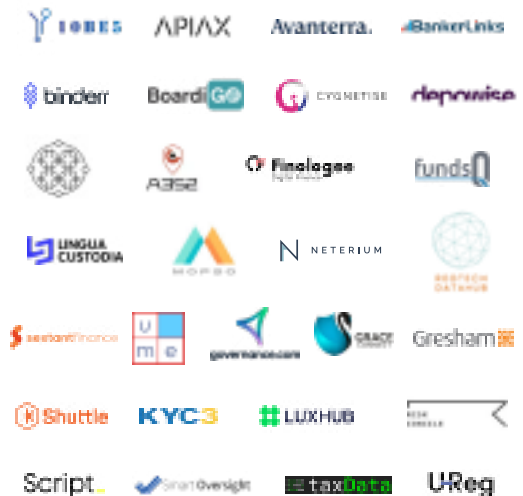
Insurtech



Venture Capital



Regtech





FELLOW

EmailTreeAI

UNITED STATES

www.emailtree.ai

EmailTree AI comes as an en-to-end solution to increase email productivity, automate email composition and trigger automatic actions in databases.

Casius-Mircea MOREA

Founder & CEO

HOSTED



embraceable AI

GERMANY

www.embraceable.ai

embraceableAI is designing, building and operating Next-Generation AI-Systems that serve as the AI-Backend for safe and reliable Agentic Automations.

Christian GILCHER

CEO



FELLOW

Gulliver Luxembourg

ITALY

www.gullivernet.com/en/

This company provides a modular platform for financial advisors and insurers, covering digital onboarding, CRM, portfolio management, and MiFID II/IDD compliance.

Paolo LAZZARONI

International Business Development Manager



HOSTED

rejustify

LUXEMBOURG

www.rejustify.com

Rejustify is a data orchestration engine to streamline data-driven decision making from high number of scattered data sources.

Vojtech SEMAN

CEO



FELLOW

Bakari

SWITZERLAND
www.bakari.ch

Bakari's mission is to build sustainable and technologically advanced capital market infrastructures by combining regulated financial services and new technologies.

Ciaran MACDEVETTE
Founder & CEO

FELLOW



BitFlyer EUROPE

JAPAN
www.bitflyer.com/en-eu/

bitFlyer Europe is a secure and regulated cryptocurrency exchange that makes it easy for individuals and institutions to buy, sell, and store cryptocurrencies.

Patrick Vincenot
Head of Business & Operations Europe

FELLOW



Bitstamp Europe

UNITED KINGDOM
www.bitstamp.net

Bitstamp provides premium access to crypto trading for both individuals and institutions through high liquidity, reliable order execution and constant uptime.

Jack Ehlers
COO



FELLOW

Compellio

LUXEMBOURG
www.compellio.com

Compellio SA is a deeptech company headquartered in Luxembourg providing global infrastructure components for bridging the gap between web2 and web3 computing.

Theofilos PAPASTERIOS
Head of Product & Presales

FELLOW



FundsDLT

LUXEMBOURG
www.fundsdl.net

FundsDLT S.A. provides a DLT-based platform that modernizes investment fund transactions, offering a seamless and more efficient experience for all actors in the fund value chain.

Paolo BRIGNARDELLO
Chief Commercial Officer

HOSTED



Infrachain

LUXEMBOURG
www.infrachain.com

Infrachain is a privately driven non-profit organization with public sector support created by the emerging blockchain-industry.

Christine TOUSCH
Admin and Accounting Management



FELLOW

Ripple

UNITED STATES

www.ripple.com

Ripple offers enterprise blockchain solutions for efficient global payments, leveraging crypto to improve how financial institutions and businesses transact worldwide.

Evan SCHWARTZ
Managing Director

FELLOW



Scorechain

LUXEMBOURG

www.scorechain.com

Scorechain SA delivers crypto compliance solutions, including transaction monitoring and risk scoring. It supports numerous blockchains, aiding firms in regulatory adherence.

Laurent KRATZ
Chairman & Co-Founder

HOSTED



Servichain

LUXEMBOURG

www.servichain.io

Servichain uses blockchain benefits to propose digital and financial services efficiently. Servichain apps and services fix the financial inclusion, identity problems and web3 access for the people.

Niamkey HABIB KOUAMÉ
CEO

The LHoFT



HOSTED

Sparling Financial

LUXEMBOURG

www.sparlingfinancial.com

Sparling Financial's partner banks can help facilitate clients banking needs. A Custom built banking product to fit the needs of today's online businesses.

Adam LEONARD
CEO

HOSTED



STOKR

LUXEMBOURG

www.stokr.io

STOKR is a virtual asset service provider (VASP), registered with the Luxembourg regulator CSSF.

Tobias SEIDL
Co - Funder, Product Strategy

HOSTED



The BlockHouse Technology

UNITED KINGDOM

www.tbtl.com

The Blockhouse Technology Ltd. is a British technology company founded on the basis of innovative, world-class scientific and technological research.

Petra KRIZAN
Managing Director

www.lhoft.com



HOSTED

TOKENY

LUXEMBOURG

www.tokeny.com

Tokeny is a leading onchain finance operating system.

Shurong Li

Head of Marketing



FELLOW

Zodia Custody

UNITED KINGDOM

www.zodia-custody.com

Zodia Custody, provides secure and innovative digital asset custody services tailored for institutional clients, ensuring safety and market accessibility.

Daniel SORIANO

Business Development Director





HOSTED

7th Degree Consulting

LUXEMBOURG

www.7thdegreeconsulting.eu/en/

This consultancy, 7th Degree Consulting Sàrl, aids European SMEs, particularly in finance, with business development, innovation strategy, and market entry.

Pierre MICHEA
Director

FELLOW



Akiba Solutions

LUXEMBOURG

www.akiba.mk

Akiba Solutions, a Luxembourg-based IT firm, delivers core banking and mobile solutions to support financial inclusion within the microfinance sector.

Mr. Tebogo MOKWENA
Founder

HOSTED



BTO Recherche

ITALY

www.btoresearch.com

BTO Recherche Sàrl conducts expert research and provides advisory on innovation and sustainable finance, empowering informed decision-making within the fintech ecosystem.

Martino SCANZIANI
Director

The LHoFT



HOSTED

Global Green Growth Institute

SOUTH KOREA

www.gggi.org/country/luxembourg/

The Global Green Growth Institute's Luxembourg office works to advance sustainable finance, supporting the development of green financial instruments and policy frameworks.

Srinath KOMARINA
Program Manager

FELLOW



LuxemBoard

LUXEMBOURG

www.luxemboard.lu

LuxemBoard Sarl-S helps organizations digitize their board and assembly processes with a secure platform for document sharing, online voting, and meeting management.

Richard NEALE
Director

HOSTED



Manghini

ITALY

www.manghini.info

Manghini S.A. delivers IT consulting and business analysis for financial players, driving projects in payments, securities, digital transformation, and risk management.

Pierre MANGERS
CEO

www.lhoft.com

→ Members/Cybersecurity & Authentication



HOSTED

Hacknowledge Lux

SWITZERLAND

www.hacknowledge.com

Hacknowledge Lux S.à.r.l. offers comprehensive cybersecurity solutions in Luxembourg, from penetration testing and audits to managed Security Operations Center services.

Barbara TERRA

Directrice commerciale



HOSTED

Ignisign

LUXEMBOURG

www.ignisign.io

With the IgniSign API, developers can easily automate document signing workflows, track signature progress in real-time, and securely store signed documents.

Julien JENOUDÉ

CEO



HOSTED

Intangic

LUXEMBOURG

www.intangic.com

Intangic is a platform for captive owners that instantly prices cyber risk, gives assurance on risk intensity and helps companies achieve better financial outcomes.

Jean-Baptiste GRAILLE

Data Engineer



FELLOW

LuxTrust

LUXEMBOURG

www.luxtrust.com/fr

LuxTrust secures the digital world. It provides verified digital identities for secure interactions and offers digital identity and electronic signature solutions to help companies digitize and grow.

Fabrice ARESU

CEO



HOSTED

AcceleX Technology Luxembourg

UNITED KINGDOM

www.accelextech.com

Specializing in alternative investments, AcceleX offers AI-powered data acquisition, portfolio analytics, and document management to investors and asset servicers.

Frank VIALARON
CEO



FELLOW

Active Asset Allocation

FRANCE

www.active-asset-allocation.com/fr/

Active Asset Allocation is a FinTech using AI and proprietary risk models to design tailored investment solutions, delivered via an integrated digital platform.

Adina GRIGORIU
CEO

FELLOW



Anote Music

LUXEMBOURG

www.anotemusic.com

AnoteMusic tackles limited investment opportunities in music royalties. It provides a platform for investing in and trading music rights, offering artists new funding avenues.

Marzio SCHENA
CEO & Co-Founder



HOSTED

Armundia Luxembourg

ITALY

www.armundia.com/en/

Armundia Luxembourg Sarl offers comprehensive digital solutions for the financial industry, from wealth advisory platforms to insurance process automation and banking software.

Paolo MACERATESI
CEO



HOSTED

AYDO Luxembourg

FRANCE

www.aydofinance.com

AYDO Luxembourg Sàrl is revolutionizing structured product investments. Its SHAPE platform offers advanced tools for design, optimization, and monitoring for financial advisors.

Charles BOUGEARD
Head of Innovation

FELLOW



Azimut Investments (Beewise)

ITALY

www.azimutinvestments.com

Beewise is part of the Azimut Group, a globally present asset manager. An app that brings down barriers to investing. Empowering anyone to start investing.

Matthias VANDEN EEDE
Head of Digital Business Development
& Head of Beewise Investment App



FELLOW

Bifin

LUXEMBOURG

www.bifin.ai

Bifin Sàrl confronts challenges in financial data analysis and compliance. Its AI-powered solutions automate data extraction and insights for better decision-making and reporting.

Tommi LINDFORS
CEO / Founder



FELLOW

Bunch Technology

LUXEMBOURG

<https://www.bunch.capital>

Bunch technology GmbH solves collaboration and deal flow inefficiencies for VCs and family offices. Its platform streamlines investment processes from sourcing to portfolio management.

Christophe SANTER
Director



FELLOW

CrowdX

UNITED KINGDOM

www.crowdx.eu

CrowdX addresses the illiquidity of shares in private European companies. It offers a trading venue to provide liquidity and easier access to capital for private growth firms.

Bart DE BRUIJN
Director

The LHoFT



HOSTED

DealFox

LUXEMBOURG

www.dealfox.pro

DealFox SA develops an «M&A Copilot» that uses artificial intelligence to assist in company valuation, automate deal processes, and manage data rooms for the M&A industry.

Laurent Marliere
CEO



HOSTED

Divizend Luxembourg

GERMANY

www.divizend.com/en

Specializing in tax reclaims, Divizend Luxembourg Sàrl offers a user-friendly platform that automates the process of recovering taxes withheld on foreign dividends for investors.

Yves Elomo
Managing Director



HOSTED

DOMOS FS

FRANCE

www.domosfs.com

DOMOS FS Limited tackles data fragmentation and complexity in alternative investments. Its platform automates data management and reporting, delivering crucial insights and control to GPs and LPs.

Benoît MOULIN
Co-founder – Sales & Marketing leader

www.lhoft.com



FELLOW

ElleQuant

LUXEMBOURG

www.ellequant.com

ElleQuant provides GPs and Private Market investors with both ready-to-use and tailor-made AI solutions, automating key fund operations and investment processes to enhance efficiency and accuracy.

Thomas DUFOUR
Founder & CEO

FELLOW



Fair Invest Trading

LUXEMBOURG

www.fairitlux.com

Fair Invest Trading Sàrl addresses IT challenges in financial services. It offers consulting and development for efficient payment processing, IT infrastructure, and compliance solutions.

Jean-Luc Ramboz
CEO

HOSTED



Finmars

LUXEMBOURG

www.finmars.com

FINMARS S.C. provides tailored software engineering and IT consulting to financial firms, helping them build innovative solutions and navigate complex technological landscapes.

Oleg GRESHNEW
Digital Strategy & Architecture Leader

The LHoFT



FELLOW

Fundcraft Holdco

LUXEMBOURG

www.fundcraft.lu

Fundcraft Holdco S.à.r.l tackles outdated and manual fund administration processes. Its technology automates workflows, enhancing efficiency and transparency for fund managers.

Julien DE MAYER
Co-Founder & CEO

FELLOW



FundGlobam

LUXEMBOURG

www.fundglobam.org

FundGlobam, a Luxembourg-based advisory firm, enables global fund distribution for asset managers by providing market intelligence, regulatory and operational expertise.

Yves TAMBOUR
Managing Director & Founder

FELLOW



Fundipedia

UNITED KINGDOM

www.fundipedia.com

Fundipedia Limited addresses the challenge of inaccurate and inconsistent fund data. Its platform provides data management solutions to ensure data quality and streamline distribution.

Simon SWORDS
Managing Director

HOSTED



FundProcess

LUXEMBOURG

www.fundprocess.lu

FundProcess creates SaaS Solutions with Coding Tools for Asset Managers to operate complex data management, eliminate manual operations and design their own business functionalities.

Frédéric DUQUENNE
Managing Partner

www.lhoft.com



HOSTED

Fundvis

LUXEMBOURG
www.fundvis.org

Fundvis addresses the complexity and inefficiency in fund distribution. Its platform streamlines workflows and enhances communication between asset managers and distributors globally.

Leonhard KOSSMANN
CEO

HOSTED

Fundbook

FundBook (InvoPort)

LUXEMBOURG
www.invoport.com

Invoport SARL, a Luxembourg-based fintech, offers a digital platform to streamline fund formation, administration, and reporting for fund and wealth managers.

Mohammad ARRAB
Founder

HOSTED



HQLAX

LUXEMBOURG
www.hqla-x.com

HQLAX is an innovative fintech firm that leverages Distributed Ledger Technology (DLT) to bring game-changing efficiencies to the securities finance and repo industry.

Rodney JORDAN
Head of Platform Operations

The LHoFT



HOSTED

InvestSet

LUXEMBOURG
www.investset.com

For financial professionals like asset managers and IFAs, Invest-Set offers a solution. Its cloud platform provides a global asset database and advanced portfolio analytics.

Gyorgy VARGA
Partner

FELLOW



Jiway

LUXEMBOURG
www.jiway.lu

Jiway solves fragmented customer communication and document management for financial institutions. Its Mozak platform digitizes and automates interactions, enhancing client experience.

Luc CHARLIER
CEO

HOSTED



Kurtosys

UNITED KINGDOM
www.kurtosys.com

Kurtosys Systems tackles inefficient investment reporting and lackluster digital client experiences. Its platform automates data and content integration for timely reports and engaging portals.

Lee GODFREY
Chief Executive Officer

www.lhoft.com



FELLOW

Moniflo

LUXEMBOURG

www.moniflo.com

Moniflo by Investre SA is an EU-regulated investment platform and is supervised by the CSSF (Luxembourg supervisory authority for the financial sector).

Georges BOCK
Founder & CEO

HOSTED



Next Gen Value Investing

LUXEMBOURG

www.vingegpt.com

For value investors seeking to enhance their analysis, Next Gen offers an AI-driven solution. It simplifies complex financial data, identifies undervalued stocks, and supports informed decisions.

Candi Carrera
Co-Founder

FELLOW



Next Gate Tech

LUXEMBOURG

www.nextgatetech.com

Next Gate Tech S.A. tackles inefficient data management and oversight in the fund industry. Its solutions automate data harmonization and analytics for enhanced operational insights.

Davide Martucci
CEO & Co-Founder



FELLOW

Oriskany

FRANCE

www.oriskany.eu

Oriskany is a creator of quantitative investment strategies, using non-linear datasets and financial engineering to deliver robust, liquid, bespoke investments.

Herve KIAS
Managing Partner

FELLOW



QI Investment

AUSTRIA

www.qi-investment.com

QI Investment is a quantitative investment boutique. The firm follows a systematic investment approach based on insights from new data-sources and machine learning.

Axel Stahmer
Managing Partner

HOSTED

Roundtable

Roundtable

FRANCE

www.roundtable.eu

ROUNDTABLE addresses the complexities of private market fundraising and investment. It provides a platform and infrastructure to launch and manage funds or investment clubs efficiently.

Zaineb EL MESSOUSSI
Operations Manager



FELLOW

SDG Assessment

UNITED KINGDOM

www.SDG-Assessment.com

SDG Assessment addresses the need for transparent and standardized sustainability reporting. Its platform helps companies measure, manage, and report their SDG and ESG performance.

Dr Lowellyne James
CEO



HOSTED

Sedai

LUXEMBOURG

www.sedai.lu

Sedai Sàrl focuses on the challenge of identifying market opportunities through data. As a quantitative trading company, its solution involves building advanced automated trading systems.

Thibaut BRITZ
Founder



FELLOW

Simply Treasury

LUXEMBOURG

www.simplytreasury.com

Simply Treasury is a Luxembourg-based consulting firm offering strategic advisory in treasury, cash management, and ERM for financial institutions and non-financial corporates.

Francois Masquelier
Founder & CEO



FELLOW

SuisseTechPartners

SWITZERLAND

www.suissetechpartners.com

SuisseTechPartners is an innovative Financial Technology Company with a flagship product (PMplus) dedicated to providing Portfolio and Fund Management solutions.

Frédéric KEMP
Managing Director



HOSTED

Symbiose Management

FRANCE

www.symbiosemanagement.com

Symbiose Management addresses the disconnect between finance and environmental impact. It uses space technology to help asset managers invest in nature and enhance sustainable finance.

Marwen NEFATI
CEO



HOSTED

Unicorn Nest

UKRAINE

www.unicorn-nest.com

Unicorn Nest Sàrl tackles the startup challenge of finding the right investors. It offers a vast, verified VC database and fundraising support to connect startups with funding.

Denis DOVGOPOLIY
CEO

www.lhoft.com



HOSTED

Wixdom

LUXEMBOURG

www.wixdom.io

Wixdom Sàrl addresses the difficulty of making informed crowd-funding investment decisions. It provides a ratings system and analytics framework to analyze and select opportunities.

Alvaro REZOLA

CEO

FELLOW



Vestlane

SWITZERLAND

www.vestlane.com

Vestlane GmbH solves the complexity of managing real estate investments effectively. It provides a platform for portfolio management, data analytics, and investor reporting.

Ivo Schmiedt

Founder & CEO





FELLOW

Awabah

NIGERIA

www.awabahng.com

Awabah offers affordable monthly subscriptions for small business owners and gig workers, providing access to health insurance, micro pensions, life insurance, and accident coverage.

Oluwatunji ANDREWS
CEO



HOSTED

IBISA

LUXEMBOURG

www.ibisa.network

IBISA S.A. tackles the challenge of uninsured climate risks for smallholder farmers. Its solution provides affordable, transparent parametric crop insurance with swift, automated payouts.

Maria MATEO IBORRA
CEO



FELLOW

Inclusivity Solutions

SOUTH AFRICA

www.inclusivitysolutions.com

Inclusivity Solutions combines award-winning digital insurance platform, ASPin, supported by Open APIs to enable insurers and distribution partners to get to market fast.

Tyler TAPPENDORF
Chief Commercial Officer



HOSTED

The CareVoice LuxCo

CHINA

www.thecarevoice.com

The CareVoice addresses challenges in health insurance accessibility and member engagement. Its platform provides digital health and insurance solutions to improve user experience.

Sebastien GAUDIN
CEO & Founder



HOSTED

The Hokus Platform

FRANCE

www.thehokusplatform.com

The Hokus Platform is a digital wealthtech solution that allows private banks to centralize and simplify the management of their life insurance contracts.

Raphaël ENGLEBERT
Managing Director



HOSTED

CAPILEX

NETHERLANDS

www.capilex.com

Capilex provides loans of up to €200,000 to small and medium-sized enterprises. You will know within one day whether your financing has been approved.

Luc VAN LAARHOVEN

Co-Founder



FELLOW

Damansah

LUXEMBOURG

www.damansah.com

Damansah Inc addresses financial exclusion for African diaspora and their families. Its direct solution: a mobile platform for cross-border payments, savings, and community finance.

Nambégué COULIBALY

Co-founder & CEO

HOSTED



INFINIT

LUXEMBOURG

www.infinit.com

INFINIT is a global banking app revolutionizing several industries. INFINIT's innovative solutions streamline traditional practices and enhance growth and simplicity for business owners worldwide.

Benjamin FOSSAERT

VP of Finance



FELLOW

Juakali

KENYA

www.juakali.io

Juakali is the perfect solution for microfinance institutions and banks that are looking to increase their productivity and streamline their operations.

Julien MAHUZIER

Co-founder & CEO

FELLOW



LendInvest Capital GP II

UNITED KINGDOM

www.lendinvest.com

Aimed at institutional investors, LendInvest Capital provides access to UK property finance. Its solution allows investment in diversified, property-backed loan portfolios.

Ruediger KEMPEL

Managing Director

HOSTED



Letz Digitalize

LUXEMBOURG

www.letzdigitalize.lu

Letz Digitalize is your Luxembourg based IT-solutions partner for useful digitalization of manual, administrative tasks within different sectors of the economy.

Bojan KULISIC

Director



FELLOW

MaTontine

SENEGAL

www.matontine.com

MaTontine is a Digital Financial Services Platform. We integrate with partners to provide access to small loans and a range of services for the financially excluded in Africa.

Bernard AKPORIAYE
Co-founder & CEO



FELLOW

Mosabi

SIERRA LEONE

www.mosabi.co

For underserved entrepreneurs lacking credit history, Mosabi offers a mobile platform. Its solution provides financial education and embedded lending to foster financial inclusion.

Chris CZERWONKA
Founder & CEO

HOSTED



NowCM

LUXEMBOURG

www.nowcm.eu

NowCM is a leading primary market infrastructure provider, offering a cloud-native platform for creating, negotiating, and managing debt with a secure, end-to-end digital workflow.

Florian WAIZENEGGER
Director

The LHoFT



FELLOW

Ovamba Solutions

UNITED STATES

www.ovamba.com

Ovamba Solutions, a fintech firm, empowers African SMEs in key sectors with culturally sensitive lending, while offering global investors transparent, asset-backed opportunities.

Viola LLEWELLYN
Co-founder & President



FELLOW

Silcube Software

FINLAND

<https://www.silcube.com>

Silcube offers a platform designed to help direct lending, asset-backed and leveraged lending funds and managers originate loans, track covenants and report financial and non-financial indicators.

Jarno PIIRONEN
Co-founder & CEO

www.lhoft.com



HOSTED

Alipay

CHINA

www.antgroup.com/en

Serving consumers and merchants globally, Alipay offers a comprehensive digital lifestyle platform. Its solution is a super-app for mobile payments, financial services, and merchant tools.

Haode LI
Managing Director



FELLOW

Autopay Mobility

POLAND

www.autopay.pl

Autopay Mobility provides technological solutions for the banking sector and individual clients, having over 20 years of experience in the fintech industry.

Milosz KURZAWSKI
Board Member



FELLOW

Beyn

LUXEMBOURG

www.beyn.io

BEYN is a Fintech specialised in digital solutions and payments for the financial industry. We aim to propose flexible solutions to foster financial inclusion.

Haykel BEN AMARA
Founder

The LHoFT



HOSTED

Cross Switch Holdings

LUXEMBOURG

www.cross-switch.com

Cross Switch powers growth in emerging markets with CS+, a scalable payment platform for commerce, PSPs & enterprises, enabling global, multi-currency processing across Africa, Asia & LATAM.

Turan DAGLAYAN
Chief Product Officer



FELLOW

CHAPCHAP AFRICA LIMITED

SWITZERLAND

www.chapchap.co

Targeting Ugandan SMEs and unbanked communities, ChapChap Africa provides digital access. Its solution is an agent banking app for mobile money, bill payments, and financial tools.

Ambrose OPOLOT
Chief Executive Officer



FELLOW

eMaisha Pay

UGANDA

www.emaishapay.com

eMaisha Pay uses machine learning, alternative data, and psychometrics to credit score underserved African SMEs, enabling access to finance for businesses previously excluded.

Joseph SSERUBIRI
Co-Founder & CEO

www.lhoft.com



FELLOW

Halal Payment

NIGERIA

www.withhalal.com

For individuals and businesses seeking Sharia-compliant options, Halal Payment Service offers a dedicated platform. Its solution ensures financial transactions adhere to Islamic principles.

Ibrahim LUKMAN

CEO / Founder

FELLOW

Huch

FRANCE

www.huch.tech

Huch is an open banking solution that taps into 2,000+ banks across Europe and the UK to offer instant, secure transactions—without complicated steps or hidden fees.

Madelaine QUENTIN

CEO & Co-Founder

FELLOW

Koosmik

LUXEMBOURG

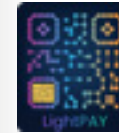
www.koosmik.com

Koosmik is a digital tech group helping governments and businesses boost efficiency through innovative solutions that streamline operations and enhance performance across industries.

Gregoire YAKAN

Founder

The LHoFT



FELLOW

LightPAY

LUXEMBOURG

www.lightpay.lu

For businesses in Luxembourg facing expense management hurdles, LightPAY offers a dedicated solution. It provides a payment card and platform for simplified expense tracking and control.

Kefah BADER

CEO

FELLOW

Morfin

LUXEMBOURG

www.morfin.io

Morfin boosts performance and loyalty through gamification and tokenization, offering a game element library and editor for quick deployment and tailored engagement scenarios.

Vlad CENTEA

CEO & Founder

FELLOW

NALA

TANZANIA

www.nala.com

NALA leverages government partnerships to create innovative solutions, ensuring faster, safer, and more affordable cross-border money transfers with reduced costs and improved reliability.

Samuel CASTLE

Chief of Staff

www.lhoft.com



FELLOW

Olky

LUXEMBOURG

www.olky.eu/en/

For businesses and professionals seeking diverse payment options, OlkyPay offers a comprehensive solution. It provides payment accounts, SEPA transfers, and card processing services.

Franck ROUAYROUX

CEO / Président

FELLOW



Payconiq

LUXEMBOURG

www.payconiq.com

Payconiq International is the first European payment company to offer proven, scalable and real-time payment solutions across the entire omnichannel experience.

Louise CAZZOLI

Head of Marketing & Communications

FELLOW



Yalla Solutions / Paysky

EGYPT

www.paysky.io

For businesses and financial institutions aiming to offer digital payments, Paysky provides a versatile platform. Its solution enables payment acceptance, issuance, and merchant services.

Sadek WALEED

Founder & CEO

The LHoFT



FELLOW

Pliant

GERMANY

www.getpliant.com/en/

Aimed at companies needing flexible credit card solutions, Pliant offers a digital platform. Its solution provides corporate credit cards with expense management and seamless integration.

Malte RAU

CEO & Founder

FELLOW



Prepay Nation LLC

UNITED STATES

www.prepaynation.com

Prepay Nation provides a global marketplace, enabling seamless mobile and e-commerce transactions for unbanked communities via its tech hub and network of operators, merchants, and partners.

Paolo MONTESSORI

CEO & Co-Founder

FELLOW



Satispay

ITALY

www.satispay.com

Targeting consumers and merchants seeking simple mobile payments, Satispay offers an independent solution. It provides a smart payment network for everyday transactions beyond cards.

Samuele PINTA

CEO

www.lhoft.com



FELLOW

SmartTeller

NIGERIA

www.smartteller.net

For financial cooperatives and microfinance institutions in Africa, SmartTeller provides core banking software. Its solution digitizes operations, offering mobile and agent banking.

Oluwale OGUNWANDE
Co-founder & CEO



FELLOW

SnapSwap

LUXEMBOURG

www.snapswap.eu

Snapswap provides a new way of business banking with instant account opening, online current account, multiple Mastercard cards and automated expense management.

Denis KISELEV
Founder & CEO

HOSTED



The Payments Association EU

LUXEMBOURG

www.thepaymentsassociation.eu

The Payments Association EU A.S.B.L. unites Europe's payments and commerce industry stakeholders through community building, events, advocacy, and promoting innovation.

Thibault DE BARSY
General Manager

The LHoFT



FELLOW

Torus Advisors

UNITED STATES

www.torusadvisors.com

SaaS intelligence platform for issuers, acquirers and processors to improve their business profitability through card network fees analysis and prediction.

Kirill LISITSYN
CEO



FELLOW

Treezor

FRANCE

www.treezor.com

Treezor is Europe's BaaS leader, offering a modular one-stop solution that lets fintechs and businesses fast-track banking projects by outsourcing their payment needs.

Cedric CASSINI
Chief Commercial Officer (CCO)

FELLOW



Trustly Europe

SWEDEN

www.trustly.com

Trustly, as a simple and fast online banking payments solution, enables consumers and merchants to execute out in and out payments using their bank account.

Philip TERNHEM
Chief Commercial Officer

www.lhoft.com



HOSTED

Up Luxembourg

LUXEMBOURG

www.up-luxembourg.lu

For Luxembourg companies and their employees, Up Luxembourg simplifies benefit management. Its solution is a card and digital platform for easy issuance and use of meal vouchers.

Alicia BRUN
CEO

FELLOW



Vivid Money

GERMANY

www.vivid.money/en-lu/

Aimed at individuals in Luxembourg seeking modern banking, Vivid Money offers a mobile-first app. Its solution integrates payments, savings, and commission-free stock investments.

Yuri ALEKSEEV
Co-Founder

FELLOW



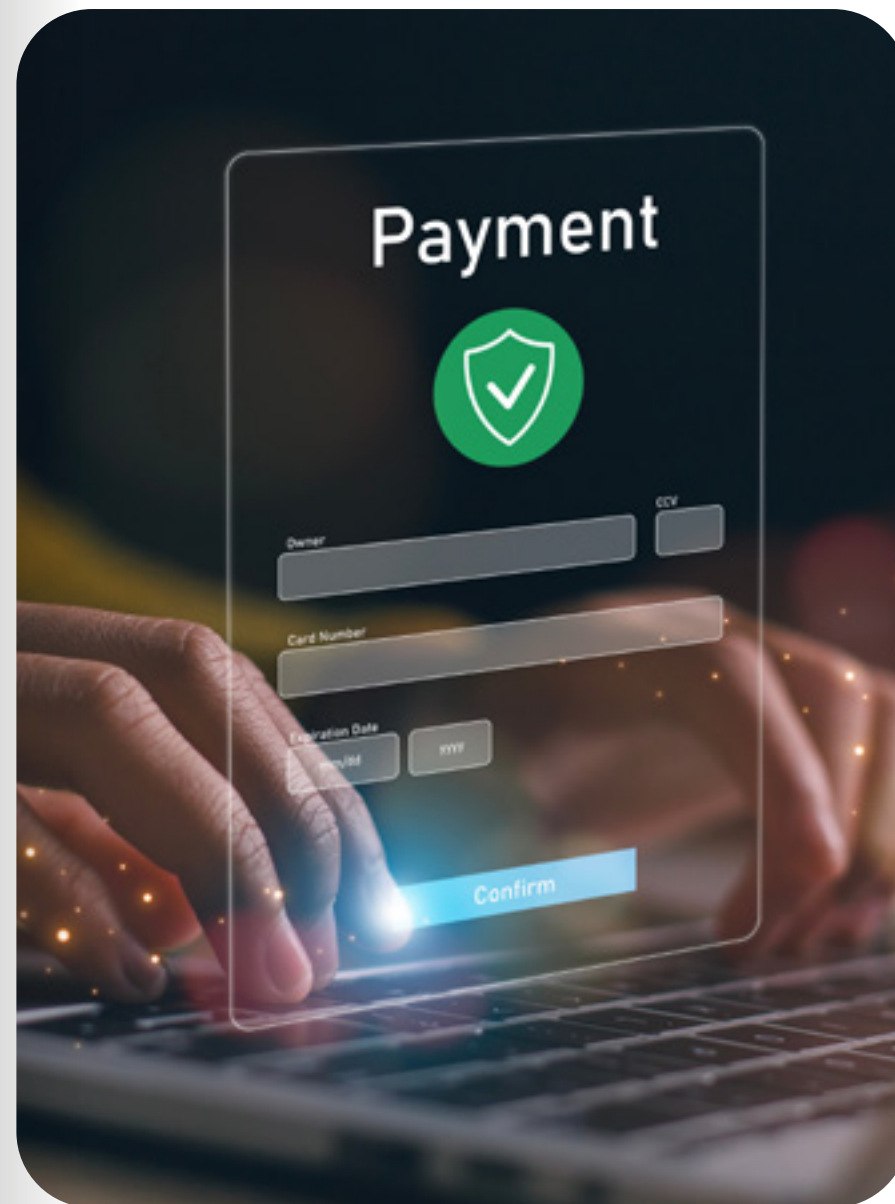
Vouch Digital

UGANDA

www.vouchdigital.africa

Serving African financial institutions needing identity verification, Vouch Digital offers a compliance solution. It provides an API for KYC, AML, and digital onboarding services.

Evelyn NAMARA
Founder & CEO





FELLOW

10BE5

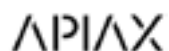
UNITED KINGDOM

www.10be5.com

10BE5 Ltd develops an AI-powered platform to automate drafting capital markets disclosures and related legal processes, streamlining substantive legal work.

John KWAN

CEO & Co-Founder



FELLOW

Apiax

SWITZERLAND

www.apiax.com

Apiax offers regulatory technology solutions that empower financial institutions to realise business opportunities, bring down costs and minimise risks.

Philip SCHOCH

CEO



FELLOW

Avanterra

LUXEMBOURG

www.avanterra.com

Targeting financial institutions requiring data-driven insights, Avanterra offers ESG and data solutions. It provides ESG data management and advanced analytics for informed decision-making.

Nicolas BUCK

CEO

The LHoFT



HOSTED

BankerLinks

LUXEMBOURG

www.bankerlinks.com

BankerLinks is a secure collaboration platform for financial services, enabling efficient teamwork, safe document exchange, and real-time updates to reduce risks and keep professionals connected.

Miguel OLIVEIRA

Founder



FELLOW

Binderr

MALTA

www.binderr.com

Binderr is a global marketplace connecting businesses with banks, legal, and financial providers, using advanced KYC/KYB tech to enable fast, secure onboarding for regulated firms.

Steve MUSCAT AZZOPARDI

Regional Director, Benelux



HOSTED

BoardiGO

LUXEMBOURG

www.boardigo.com

Targeting SMEs and startups needing effective board management, BoardiGO offers a digital platform. Its solution streamlines meeting preparation, execution, and follow-up processes.

Julien JENOUDT

CEO

www.lhoft.com



FELLOW

Cygnatise

UNITED KINGDOM

www.cygnatise.com

For organizations struggling with authorized signatory list management, Cygnatise offers a blockchain solution. It provides a secure, decentralized platform for managing and sharing data.

Stephen POMFRET
CEO & Founder



HOSTED

Depowise

ESTONIA

www.depovise.com

For asset managers and depositary banks, Depovise automates fund oversight. Its solution ensures compliance by automating cash flow monitoring, investment restrictions, and NAV checks.

Melanie MOOS
Managing Director



HOSTED

EVITY

LUXEMBOURG

www.evity.earth/en

Evity Impact-Buddy visualizes and measures your impact, offering data-driven suggestions to boost environmental, social, and human capital for sustainable, meaningful improvements.

Stephan RUDOLPH
Founder

The LHoFT



HOSTED

Financial Navigator (A352)

LUXEMBOURG

www.financial-navigator.io

For individuals seeking to manage their financial health across multiple banks, Financial Navigator offers a solution. It provides an AI-powered app for holistic financial oversight.

Juergen WOLFF
CEO



FELLOW

Finologee

LUXEMBOURG

www.finologee.com

Finologee is a top digital finance platform in Luxembourg, offering compliant APIs for payments, KYC, telecom, and multi-bank management to drive innovation and efficiency in finance.

Jonathan PRINCE
Co-Founder & CSO



HOSTED

FundsQ

LUXEMBOURG

www.fundsq.com

For fund managers and ManCos requiring efficient oversight, FundsQ offers a due diligence platform. Its solution streamlines delegate monitoring and operational risk management processes.

David KIENER
Managing Director

www.lhoft.com



HOSTED

Lingua Custodia Luxembourg

FRANCE

www.linguacustodia.finance

Aimed at financial institutions requiring accurate multilingual communication, Lingua Custodia offers a specialized solution. It provides AI-powered financial document translation.

Olivier DEBEUGNY
CEO



HOSTED

Mopso

ITALY

www.mopso.eu

Mopso leverages advanced algorithms and open source tech to detect complex money laundering schemes, cut workloads, and prioritize AML alerts—helping reduce operational and sanction risks.

Leonardo LONGHI
Software engineer



HOSTED

Neterium

BELGIUM.

www.neterium.io

For organizations needing real-time sanctions screening, Neterium provides an API-first solution. Its platform offers high-performance watchlist screening to ensure AML compliance.

Luc MEURANT
Chief Executive Officer

The LHoFT



HOSTED

Regtech DataHub

DENMARK

www.regtechdatahub.com

REGTECH DATAHUB retrieves, processes and structures data and combines it with other data and then makes it available in a simple and easily accessible structure.

Lars CHRISTIANSEN
CEO



HOSTED

Sextant Finance

LUXEMBOURG

www.sextant.finance

Targeting financial institutions and corporates navigating complex regulations, SEXTANT FINANCE offers advisory. Its solution provides expertise in regulatory compliance and risk management.

Julien LECERF
CEO



HOSTED

Ume Luxembourg

LUXEMBOURG

www.ume.solutions

ume is the leading platform for exchanging due diligence information between hundreds of fund providers and thousands of their distributors across more than 90 countries.

Laurent DENAYER
CEO

www.lhoft.com



FELLOW

Governance.com

LUXEMBOURG

www.governance.com

GOVERNANCE.COM is a low-code platform helping asset managers and servicers automate data-driven processes, improve compliance, reduce risk, boost client satisfaction, and cut costs.

Henning Swabey
Chief Commercial Officer



FELLOW

Grace Connect

LUXEMBOURG

www.gracegrc.net

For financial entities needing to comply with digital operational resilience (DORA), Grace Connect offers a GRC solution. It provides a platform to manage IT risks and ensure compliance.

Veronika ZUKOVA
CEO & Founder

FELLOW



Gresham Technologies (Luxembourg)

UNITED KINGDOM

www.greshamtech.com

Gresham delivers enterprise data automation for financial services, helping firms simplify complexity, streamline processes, manage risk, cut costs, and stay compliant with modern tech.

Jonathan CATHIE
Director

The LHoFT



HOSTED

kShuttle

FRANCE

www.kshuttle.io

kShuttle SAS develops software for financial data management and steering, helping businesses improve their reporting processes, data quality, and overall performance.

Melody CHANG
Business Development Director

FELLOW



KYC3

LUXEMBOURG

www.kyc3.com

KYC3 offers a one-stop, customizable automation solution for compliance. It reliably, quickly, and cost-effectively automates compliance tasks, allowing businesses to focus on their customers.

Jed GRANT
CEO & Founder

FELLOW



LUXHUB

LUXEMBOURG

www.luxhub.com

For financial institutions navigating Open Finance, LUXHUB offers a comprehensive solution. It provides API connectivity, data services, and compliance tools for secure collaboration.

Alexandre KEILMANN
Marketing Manager

www.lhoft.com



FELLOW

RiskConcile

BELGIUM

www.riskconcile.com

Aimed at financial institutions and asset managers needing precise risk calculations, RiskConcile offers valuation solutions. It provides PRIIPs EPT/EMT, NAV validation, and risk reporting.

Toon DAENEN

Business Development

FELLOW

Script_

Script (by Yoba)

LUXEMBOURG

www.scriptrating.com

SCRIPT by Yoba S.A. provides AI-powered, real-time access to structured business information, governance data and credit risk analytics from official filings.

Partanen JARNO

Founder & CEO

FELLOW



Smart Oversight

LUXEMBOURG

www.smart-oversight.com

For fund industry players needing efficient oversight, SMART OVERSIGHT provides a digital solution. Its platform automates due diligence, risk monitoring, and reporting for ManCos and AIFMs.

Paul Claude CAYON

Founder & CEO

The LHoFT



FELLOW

Tax Data Analytics

LUXEMBOURG

www.taxdata.lu

TaxData (Tax Data Analytics S.à r.l.-S) combines tax knowledge, state-of-the-art technologies and the power of data analytics to generate insights about your tax data.

Ruben Simon GOTTBORG DE LOS RIOS

Data analytics

FELLOW

UReg

U-Reg

SINGAPORE

www.u-reg.com

For financial institutions managing complex regulatory reporting, U-Reg offers an AI-powered solution. Its platform automates data extraction and report generation for global compliance.

Florian DUMAS

Founder & Executive Director

www.lhoft.com



HOSTED

Bamboo Capital Partners

LUXEMBOURG

www.bamboocp.com

An impact investing platform providing innovative financing solutions to businesses in emerging and frontier markets serving the needs of low- to middle-income populations

Xavier SABATIER
Head of Finance

HOSTED



Fabric

UNITED KINGDOM

www.fabric.vc

For founders building in the Open Economy and Web3 space, Fabric Ventures offers early-stage capital. Its solution is providing investment and support for decentralized data networks.

Max Mersch
Partner

HOSTED



Gener8tor Luxembourg (GP)

UNITED STATES

www.gener8tor.com

The gener8tor Luxembourg accelerator is a 12-week program that supports leading startups across various industries with the seed capital and tools needed to build and scale their business.

Shelby PERANICH
Program Manager

The LHoFT



HOSTED

MiddleGame Ventures

LUXEMBOURG

www.middlegamevc.com

MGV is a venture capital firm investing in early stage startups at the intersection of FinTech 3.0 and Web 3.0 that are re-architecting financial services.

Pascal BOUVIER
Managing Partner

HOSTED



Multiple Capital

LUXEMBOURG

www.multiple.capital

Targeting early-stage B2B software startups across Europe, Multiple Capital offers venture funding. Its solution is providing seed capital and support to foster growth and innovation.

Ertan CAN
Founder

HOSTED



R3i Ventures

SINGAPORE, LUXEMBOURG, UNITED STATES

www.r3icapital.ai/r3iventures

An innovation advisory delivering Planet43 and deeptech accelerators in solving humanity's greatest challenges, creating industry leaders in climate, healthcare and water.

Ian CRESSWELL
Chief Innovation Officer

www.lhoft.com



FELLOW

Tioga Capital

BELGIUM

www.tioga.capital

For European entrepreneurs building Web3 and blockchain-based solutions, Tioga Capital offers early-stage investment. Its solution provides funding and expertise to scale their ventures.

Patrick VAN DE MOSSALAER
Managing Director

FELLOW



Wajenzi Fund

NETHERLANDS

www.wajenzi.fund

Aimed at impactful SMEs in Sub-Saharan Africa, Wajenzi Fund provides growth capital. Its solution is offering patient investment and operational support to foster sustainable development.

Alain NKURIKIYE
Founder and CEO



Catapulters



Alumni of our Catapult Acceleration Programs

03 – Catapulters

THE FUTURE OF FINANCE IS BEING BUILT HERE.

Catapult Acceleration Programs gives high-potential fintechs direct access to Europe's top financial hub.

- › FINANCE MENTORSHIP
- › REAL-WORLD TRAINING
- › LHOFT ECOSYSTEM ACCESS
- › FUNDING OPPORTUNITIES
- › INDUSTRY VISIBILITY

**GROW
FASTER**

**GO
FURTHER**



**READY TO SCALE YOUR FINTECH STARTUP?
APPLY TO OUR PROGRAMS.**



GREEN FINTECH

Drive innovation in sustainable finance innovation



BANKTECH

Redefine the future of banking and digital finance



FUNDTECH

Transform asset management and fund services

Want to know more?

Contact our Head of Acceleration Programs:
annabelle.albert@lhoft.lu

Powered by The LHOFT & the Luxembourg Ministry of Finance

CATAPULT

GREENTECH 2024



Callirius

SWITZERLAND

www.callirius.com

Callirius helps enterprises reach their climate net zero strategies, bridging private capital and effective, high-integrity nature-based solutions, scaling them up for the needs of tomorrow.

Michael GROHMANN
Founder & CEO

BLOCKCHAIN



Carbify

NETHERLANDS

www.carbify.io

Carbify is a blockchain-based platform that transforms climate action into traceable, tradable, and impactful outcomes through Carbon Debits, a transparent alternative to traditional carbon credits.

William TEN ZIJTHOFF
Co-Founder & Strategic Lead

REGTECH



Comply Taxonomy EU

NETHERLANDS

www.complytaxonomy.eu

ComplyTaxonomy EU is an all-in-one platform that assists financial institutions in collecting, aggregating, and auditing customer sustainability data to ensure compliance with EU regulations.

Maxim MILLER
Founder & CEO



DATA & AI

Connect Earth

UNITED KINGDOM

www.connect.earth

Connect Earth's AI-powered platform turns financial data into carbon insights, enabling banks to embed carbon tracking and green finance tools in their apps.

Alex LEMPKA
Co-Founder & CEO

FUNDTECH & INVESTMENTS



Datia Sustainable Finance

SWEDEN

www.datia.app

Datia automates ESG data for 26,000 companies and 250,000 funds, helping investors integrate sustainability metrics into investment and reporting processes.

Juan Manuel SERRUYA
Co-Founder & CEO

REGTECH



Green Score Capital

FRANCE

www.greenscorecapital.com

Green Score Capital's SaaS platform quantifies biodiversity and carbon footprints of companies and products, factoring in financial constraints for accuracy.

Valérie TIERSEN
Founder & CEO

CATAPULT

GREENTECH 2024

IMPACT
SCOPE

REGTECH

ImpactScope

SWITZERLAND

www.impactscope.com

ImpactScope helps organizations (incl. NASDAQ-listed crypto miners, global NGOs & financial regulators) deploy AI & web3 tools to measure, verify & amplify sustainability impact.

Michele SOAVI

Co-Founder & COO



FUNDTECH & INVESTMENTS

InvestConservation

SWITZERLAND

www.investconservation.com

IC® protects irreplaceable biodiversity in tropical forest by making conservation investable. They specialize in providing & managing high-quality nature conservation projects.

Andres VERGARA

Chief Marketing Officer

METRICSAT

REGTECH

MetricSat

LUXEMBOURG

www.metricsat.com

METRICSAT provides environmental metrics for investment assets using satellite data, AI, and analytics to deliver location-based KPIs to financial institutions.

Loise WANDERA

Founder & CEO

VALUECO
aligning value with innovation

BIG DATA & AI

ValueCo

FRANCE

www.valuecometrics.com

ValueCo integrates environmental, social, and human factors into company valuations, offering an ESG market view that reflects diverse investor perspectives.

Mariem MHADHBI

Co-Founder & CEO

CATAPULT

FUNDTECH 2024



REGTECH

Fund XP
LUXEMBOURG
www.fund-xp.lu

Fund XP empowers fund managers and institutions with advanced fintech solutions to simplify and navigate the complexities of fund regulatory reporting.

Arnaud COLLIGNON
Founder & Managing Partner



FUNDTECH & INVESTMENTS

Fundvis
LUXEMBOURG
www.fundvis.org

Fundvis automates financial admin workflows and delivers best-practice processes for structuring, reporting, due diligence, ICT oversight, and governance.

Leonhard KOSSMANN
Co-Founder & CEO



BIG DATA & AI

GaiaLens
UNITED KINGDOM
www.gaialens.com

GaiaLens is an AI-powered ESG analytics platform that helps institutional investors assess sustainability performance and make data-driven investment decisions.

Gordon TVEITO-DUNCAN
Co-Founder & CEO



BIG DATA & AI

Sentometrics
BELGIUM
www.sentometrics.com

Sentometrics uses AI to deliver ESG news insights via APIs and dashboards, with expert-backed controversy analysis covering key events, impact, and responses.

Kris BOUDT
Founder & CEO



REGTECH

U-Reg
SINGAPORE
www.u-reg.com

U-Reg is a platform that helps financial institutions of all sizes streamline and manage regulatory processes, compliance data, and reporting requirements.

Florian DUMAS
Founder & Executive Director



BIG DATA & AI

WeavAir Team
POLAND
www.weavair.com

WeavAirTeam offers an AI data platform for sustainability and telemetry, integrating modular sensors, satellite imagery, and IoT devices to monitor emissions, energy efficiency, and climate risks.

Natalia MYKHAYLOVA
Founder & CEO

CATAPULT

KICKSTART 2021 F

BLOCKCHAIN

cent

Cent Finance

UNITED KINGDOM

www.cent.finance

Cent Finance acts as the gateway to the growing world of De-centralised Finance (DeFi). It allows users to understand, explore and invest in digital assets, responsibly.

Uzair QIDWAI
CEO & Co-Founder

BIG DATA & AI



Finanzmining

GERMANY

www.finanzmining.de

Finanzmining is a Berlin-based fintech that analyzes customer banking data in real time to identify business opportunities and risks, enhancing decision-making for financial institutions.

Dr. Stefan LANG
CEO

PAYMENTS

FLEXVELOP

Flexvelop

GERMANY

www.flexvelop.de

Flexvelop is a payment solution combining financial technology with a circular economy. It enables customers to rent equipment flexibly from any vendor in seconds through leasing, loans or renting.

Dr. Hans-Christian STOCKFISCH
CEO & Founder

The LHoFT

FUNDTECH & INVESTMENTS

FUNDSaiQ™

FUNDSaiQ

UNITED KINGDOM

www.linkedin.com/company/fundsaiq

FUNDSaiQ is a UK-based AI-driven platform helping financial advisors identify top-performing active funds, monitor ESG factors, and track performance against passive benchmarks.

Tashfin SHAFIQUE
Co-Founder & COO

BIG DATA & AI

goscore+

GOSCORE+

NORWAY

www.goscore.me

GoScore+ is a cross-border credit scoring platform that provides reliable credit checks and enhanced risk assessments for businesses operating within the EU.

Maksim HARDZIYENAK
CEO

REGTECH



SCHWARZTHAL
TECH

Schwarzthal

UNITED KINGDOM

www.schwarzthal.tech

Schwarzthal Tech tackles financial crime leveraging AI, revolutionizing compliance and investigation techniques with network assessment, data linkage, flow aggregation, and machine learning.

Marius-Cristian FRUNZA
Founder & CEO

www.lhoft.com

CATAPULT

KICKSTART 2021 F



BIG DATA & AI

Trendtracker (Trensition)

BELGIUM

www.trendtracker.ai

Trendtracker is an AI-driven strategic intelligence platform that delivers a customized, data-based view of emerging trends, supporting organizations in strategic decision-making.

Vincent DEFOUR

Founder & CEO



REGTECH

Velotix

ISREAL

www.velotix.ai

Velotix has developed an AI-powered data security platform, enabling users to freely discover and utilize data while remaining secure and compliant through appropriate policies and access rights.

Uriel EKSTEIN

Co-Founder & CBDO



CATAPULT

KICKSTART 2021 S



PAYMENTS

Autopay Mobility

POLAND

www.autopay.eu

Autopay enables seamless, touchless payments for mobility—tolls, parking, fueling, charging, and more—via its app or partners like banks, car makers, telcos, and navigation systems.

Milosz KURZAWSKI
Co Founder

BLOCKCHAIN



Cygnatise

UNITED KINGDOM

www.cygnatise.com

Cygnatise is the first blockchain platform for managing Authorised Signatory Lists, boosting efficiency, reducing risk, and improving the user experience for organizations worldwide.

Stephen POMFRET
CEO

FUNDTECH & INVESTMENTS



Divizend

GERMANY

www.divizend.com

Divizend is a FinTech platform helping investors reclaim foreign dividend taxes via automated, user-friendly B2C software, offering insights, analytics, and tax tools in one central hub.

Yves ELOMO
Managing Director



REGTECH

Greenomy

BELGIUM

www.greenomy.io

Greenomy is a regtech SaaS platform helping companies and financial institutions comply with EU sustainable finance rules, aiming to support global carbon neutrality by 2050.

Alexander STEVENS
CEO

INSURTECH



PayPact

ROMANIA

PayPact is Romania's first digital platform for filing and settling insurance claims online, cutting processing time to 10 minutes and enabling payouts within 48 hours of insurer approval.

Dan Alexandru COBEANU
CEO

CATAPULT

KICKSTART 2022 F



BLOCKCHAIN

Bilic

UNITED KINGDOM

www.bilic.io

Bilic is an AI-powered compliance platform that detects and prevents money laundering by analyzing financial transactions for anomalies, risk factors, and suspicious patterns.

Saminu SALISU

Co Founder & CTO



FUNDTECH & INVESTMENTS

Drebbel (Acquired Byrssa)

CZECH REPUBLIC

www.linkedin.com/company/byrssa

Drebbel offers a trusted European digital execution platform for SAFE-based seed funding and Security Token Offerings, streamlining and democratizing the investment process for startups and investors.

Willem Lambrechts

Co-Founder, CRO & Chairman



FUNDTECH & INVESTMENTS

Fundbook (Invoport)

LUXEMBOURG

Fundbook is a Luxembourg-based digital platform that enables investment fund managers and administrators to perform administrative tasks efficiently and accurately.

Mohammad Khair Arrab

Founder & CTO



INSURTECH

Lyyna

SWITZERLAND

www.linkedin.com/company/lyyna-insurance-financial-services-ltd/

Lyyna is a FinSurTech company, blending FinTech and InsurTech, established in 2020, that empowers banks to unlock the full value of payment data using AI and Web3 technologies.

Habib Gzara

Founder & CEO



REGTECH

Omnio

BULGARIA

www.omniocompliance.com

OMNIO is a RegTech platform that automates financial crime compliance using AI and machine learning to detect money laundering, fraud, and terrorist financing.

Stoyan Lozanov

Founder & CEO

CATAPULT

KICKSTART 2022 F



INSURTECH

Paperless

GERMANY

www.paperless.io

Paperless.io offers an all-in-one platform to create, approve, send, sign, and automate business documents. It streamlines workflows, provides e-signatures, and manages contracts and online forms.

Jonathan GARREIS

Business Development Manager



REGTECH

Pelt8

SWITZERLAND

www.linkedin.com/company/pelt8

Pelt8 enables climate action through the platform with scalable processes and controls to collect sustainability-related data in an easy and traceable way.

Julian OSBORNE

Founder & CEO



REGTECH

Regtech Datahub

DENMARK

www.regtechdatahub.com

Regtech Datahub retrieves, processes, and structures data, subsequently combining it with additional sources and making the integrated information available in a simple, accessible format.

Lars CHRISTIANSEN

Founder & CEO



BIG DATA & AI

SDG Assessment

UNITED KINGDOM

www.sdg-assessment.com

SDG Assessment is a mobile ESG reporting platform helping organizations measure sustainability performance, manage supply chain data, and reduce Scope 3 emissions.

Sian YOUNG

Co Founder & COO



FUNDTECH & INVESTMENTS

Symbiose Management

FRANCE

www.symbiosemanagement.com

Symbiose Management offers carbon-negative, nature-positive investments using satellite data, AI, and forest modeling to align finance with sustainability and support biodiversity restoration.

Marwen NEFATI

Co founder & CEO

CATAPULT

KICKSTART 2022 S



BIG DATA & AI

10BE5

UNITED KINGDOM

www.10be5.com

10BE5 uses NLP to automate capital markets disclosures and legal work, freeing up capacity and reducing risk. Built with input from top law firms, their platform streamlines complex legal processes.

John KWAN
CEO



BIG DATA & AI

Etiqu AI

UNITED KINGDOM

www.etiq.ai

Etiqu is a data science copilot that integrates into your IDE, providing tools to test and monitor machine learning models for performance, drift, data issues, leakage, and bias.

Raluca CRISAN
Co Founder & CTO



FUNDTECH & INVESTMENTS

Finmarie

GERMANY

www.finmarie.com

Finmarie's mission is to provide financial education and to empower women to take control of their financial futures, making access to investment easier.

Karolina DECKER
Founder & CEO

The LHoFT



FUNDTECH & INVESTMENTS

Fundvis

LUXEMBOURG

www.fundvis.org

Fundvis digitalizes fund oversight with administrative workflows automation and consolidates data from different sources and counterparties, centralizing compliant and innovative cooperation.

Leonhard KOSSMANN
Co Founder & CEO



FUNDTECH & INVESTMENTS

iCEIBA

UNITED KINGDOM

www.iceiba.com

iCEIBA provides a zero-cost, risk-free hands-off solution, evaluating the financial value of claims and, if they meet risk and pay-off criteria, taking over their resolution and litigation process.

Petr STRANSKY



BIG DATA & AI

Lynxai

PORTUGAL

www.lynxai.tech

Lynxai is a data-driven platform that makes ESG investment more efficient. It helps asset managers by collecting and providing analytics on billions of data points from multiple data sources.

Tiago FREIRE DE ANDRADE
Co Founder & CEO

www.lhoft.com

CATAPULT

KICKSTART 2022 S



LENDING

Nu-Credits

UNITED KINGDOM

www.nu-credits.com

Nu-Credits is a UK-based trade finance platform offering borderless working capital solutions to global businesses and providing invoice financing within 24 hours.

Kenneth GUANGYO MA



REGTECH

Umazi

UNITED KINGDOM

www.umazi.io

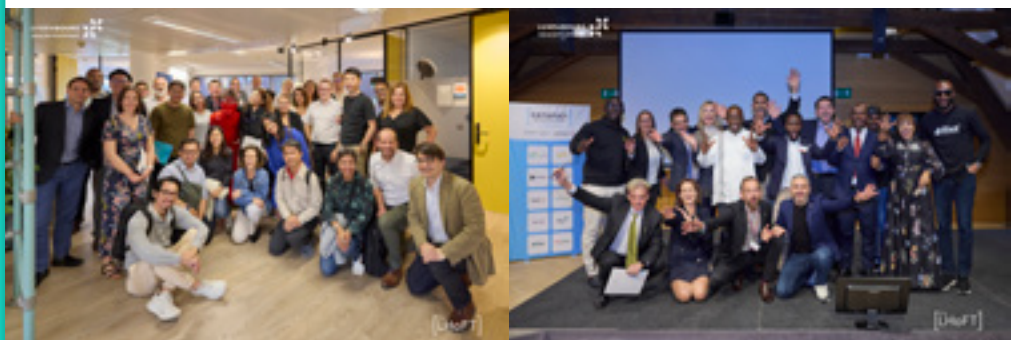
Umazi is a UK-based compliance and digital identity platform leveraging AI and Web3 to automate due diligence and risk assessments for businesses, decreasing onboarding time.

Cindy VAN NIEKERK

Co Founder & CEO



INNOVATION WITH IMPACT:



BUILDING INCLUSIVE FINANCE

Catapult empowers
fintech startups
to close financial gaps
and foster inclusion
in underserved regions
globally.

**READY TO MAKE FINANCE ACCESSIBLE TO EVERYONE?
APPLY TO OUR ACCELERATION PROGRAMS
AND DRIVE IMPACT FASTER.**



**CATAPULT:
INCLUSION
AFRICA**
Applications OPEN!



**CATAPULT:
INCLUSION
ASIA**
NEW Edition!



**CATAPULT:
INCLUSION
LATAM**
Coming SOON!

Want to know more?

Contact our Head of Acceleration Programs:
annabelle.albert@lhoft.lu

Powered by LHoFT
& Luxembourg Directorate of Development and Humanitarian Affairs.

www.lhoft.com

CATAPULT

AFRICA 2018



LENDING

AKABOXI

UGANDA

www.akaboxii.com

Akaboxi is the digital financial inclusion system for small holder farmers organised in Village Savings and Loan Association groups (VSLAs) in communities.

Atuhaire Sarah BARYAIJA

LENDING



Akiba Digital

SOUTH AFRICA

www.akibadigital.com

Akiba Digital is a next-gen risk decisioning platform that helps businesses improve lending decisions using alternative data to promote inclusive financial services.

Tebogo MOKWENA

Co-Founder & CEO

FUNDTECH & INVESTMENTS



Four One Financial

UGANDA

www.fouronefinancial.com

Four One Financial provides mass-market savings platforms that support individuals in the informal economy to achieve both short and long term financial goals.

Livingstone MUKASA

Co-Founder & CEO



INSURTECH

Ibisa

LUXEMBOURG

www.ibisa.network

IBISA creates scalable climate insurance solutions for the agriculture sector, using cost-efficient, tech-enabled systems to support climate resilience and growth.

Maria MATEO

Co-Founder & CEO



INSURTECH

Inclusivity Solutions

SOUTH AFRICA

www.inclusivitysolutions.com

Inclusivity Solutions is a B2B2C insurtech that delivers embedded digital insurance across Africa via APIs, enabling partners to offer affordable coverage at scale.

Sam NDORI

Head of Operations

PAYMENTS



Koosmik

LUXEMBOURG

www.koosmik.com

Koosmik provides mobile banking services to users in Franco-phone Africa, giving smartphone owners access to digital wallets, transfers, and financial management tools.

Grégoire YAKAN

Founder & CEO

CATAPULT

AFRICA 2018



LENDING

MaTontine

SENEGAL

www.matontine.com

MaTontine is a digital platform in Senegal that enables financially excluded individuals to access microloans and financial services through group-based savings models.

Bernard AKPORIAYE

Founder & CEO



PAYMENTS

Nala

TANZANIA

www.nala.com

Nala is a fintech enabling fast, low-cost money transfers from Europe, the US, and the UK to multiple African countries, Pakistan, and the Philippines seamlessly.

Benjamin FERNANDES

Founder & CEO



INSURTECH

OkO

ISRAEL

www.oko.finance

OKO uses advanced weather tech to provide index insurance and farming services to smallholder farmers, helping them mitigate risks and access agricultural financing.

Simon SCHWALL

Co-Founder & Director



LENDING

Ovamba Solutions

UNITED STATES

www.ovamba.com

Ovamba empowers SMEs in Africa and other emerging markets with fintech and trade solutions, offering capital and technology to drive growth and economic resilience.

Viola LLEWELLYN



PAYMENTS

Bettalyfe

UGANDA

www.vouchdigital.africa

Vouch is revolutionizing digital entitlements by helping governments, NGOs, and private players efficiently deliver benefits and services through a trusted platform.

Afolabi

Founder

Kilaso

CATAPULT

AFRICA 2020

PAYMENTS



CinetPay

IVORY COAST

www.cinetpay.com

CinetPay is a payment gateway enabling businesses in Franco-phone Africa to accept mobile money, cards, and wallet payments through a single integration.

Idriss Marcial MONTHE DJOMBISSIE
CEO

LENDING



Esusu Africa

NIGERIA

www.esusu.africa

Electronic Esusu is a unified finance management solution designed to simplify and automate the process of thrift savings, collection and microcredit.

Abdulazeez Femi OGUNTOYINBO
CEO

PAYMENTS



Eversend

FRANCE

www.eversend.co

Eversend is a mobile-based platform for cross-border payments, virtual cards, bills, crypto, and APIs for crypto-fiat collections, payouts, and FX services.

Stone ATWINE
CEO

The LHoFT



LENDING

Exuus

RWANDA

www.exuus.com

Exuus is a fintech company that fosters financial resilience by enabling communities to access digital tools that support savings, credit, and economic empowerment.

Steve SHEMA
Founder & CEO

PAYMENTS



Oze

US/GHANA

www.getoze.com

Oze is a platform that equips small business owners in Africa to make data-driven decisions to improve their performance, tap into networks, and access capital.

Meghan MCCORMICK
CEO & CO Founder

INSURTECH



PaddyCover

NIGERIA

www.paddycover.com

PaddyCover enables affordable pay-as-you-go insurance in Africa by partnering with insurers to offer flexible, multi-channel access and convenient payments.

Mayowa Edward OWOLABI
CEO

www.lhoft.com

CATAPULT

AFRICA 2020



FUNDTECH & INVESTMENTS

People's Pension Trust

GHANA

www.peoplespension.global

People's Pension Trust offers flexible, mobile-based pension solutions tailored for Ghana's informal workers, enabling them to save securely for retirement.

Nazir SAQIB

CEO



LENDING

Pezesha

KENYA

www.pezesha.com

Pezesha is a Kenyan fintech platform offering embedded lending infrastructure that connects underserved African SMEs to affordable working capital and financial services.

Hilda Moraa MORARA

Founder & CEO



PAYMENTS

Ukheshe Payment Solutions

SOUTH AFRICA & UK

www.eftcorp.com

EFT CEFT Corporation is an African fintech provider delivering end-to-end payment solutions that automate, integrate, and optimize financial operations across all sectors.

Christopher Mark LISTER JAMES

Founder

CATAPULT

AFRICA 2021



FUNDTECH & INVESTMENTS

Asilimia France

FRANCE

www.asilimia.co.ke

Asilimia is a fintech platform that enables informal traders to formalize their businesses, offering mobile-based tools for payments, bookkeeping and credit access.

Tekwane MWENDWA

CEO



PAYMENTS

Awabah

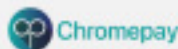
NIGERIA

www.awabahng.com

Awabah offers a monthly subscription service for small business owners and Gig workers, providing access to essential financial services such as health.

Tunji ANDREWS

CEO



PAYMENTS

Chromepay

ISRAEL

www.chromepay.io

ChromePay is a fintech platform providing transaction-linked digital IDs and mobile-first financial services allowing financial institutions to seamlessly onboard customers.

Gabriel SAUNYAMA

Co-Founder

The LHoFT



LENDING

Crop2Cash

NIGERIA

www.crop2cash.com.ng

Crop2Cash is a Nigerian agri-fintech platform offering small-holder farmers digital payments, credit access, and AI-powered advisory via mobile and USSD tools.

Michael OGUNDARE

CEO



LENDING

Emata

UGANDA

www.emata.ug

Emata is the in-house bank for agri companies. They partner with exporters, processors and cooperatives to offer digital financial services to smallholder farmers.

Bram Willem VAN DEN BOSCH

CEO



FUNDTECH & INVESTMENTS

Igugu Global

NIGERIA

www.igugu.global

Igugu is a climate fintech platform offering Africa's Green Finance Marketplace, providing standardized climate data and investment tools to accelerate sustainable finance.

Anele MAKHAWAZA

CEO

www.lhoft.com

CATAPULT

AFRICA 2021



REGTECH

Juakali

FRANCE

www.juakali.io

Juakali is the perfect solution for microfinance institutions and banks that are looking to increase their productivity and streamline their operations.

Julien MAHUZIER
CEO



PAYMENTS

Kotani Pay

KENYA

www.kotaniipay.com

Kotani Pay is an African on/off-ramp platform enabling businesses to convert fiat to stablecoins and vice versa, integrating with local payment channels.

Felix



FUNDTECH & INVESTMENTS

Mipango

TANZANIA

www.mipangoapp.com

Mipango digitizes traditional savings circles, helping women achieve financial goals, build wealth, and drive inclusion through smart, community-driven tools.

Lilian MAKOI
CEO



PAYMENTS

Moja Ride (Moja Bank)

IVORY COAST

www.mojaride.net

Moja Ride is an Ivorian Mobility-as-a-Service platform integrating informal and formal transport in Abidjan, offering digital booking and cashless payments.

Jean Claude GUESSE
CEO



BIG DATA & AI

Mosabi

SIERRA LEONE

www.mosabi.co

Mosabi is a fintech-edtech platform offering mobile financial education and AI-driven tools to help underserved entrepreneurs improve financial decisions.

Chris CZERWONKA
CEO



BIG DATA & AI

Nokwary Technologies

GHANA

www.nokwary.com

Nokwary Technologies is a Ghanaian AI company building voice-driven fintech tools in local languages to expand digital access and financial inclusion.

Dennis ASAMOAH-OWUSU
CEO

CATAPULT

AFRICA 2021



PAYMENTS

RePay Africa

KENYA

www.repay.africa

RePay Africa is a neo-bank offering mobile and USSD-based financial services payments, transfers, and bill pay to unbanked users across Sub-Saharan Africa.

Yurie WALTER

CEO



INSURTECH

Vooli Insurtech

KENYA

www.vooli.net

Vooli is an Insurtech that offers on-demand general insurance through an app and website. It offers a seamless and accessible on demand insurance platform.

Joel KIPKORIR

CEO



CATAPULT

AFRICA 2022



LENDING

Africred

MALI

www.africred.org

AfriCred is a fintech platform that empowers African youth with education loans, global admissions, and remittance solutions to enhance global mobility.

Stanley MUGWE
COO

Agrix Tech

LENDING

Agrix Tech

CAMEROON

www.agrixtech.com

Agrix Tech is a Cameroonian agri-fintech platform helping small-scale farmers transition to commercial farming through AI-driven tools and bundled services.

Adamou NCHANGE KOUOTOU
Founder & CEO

AKIBA

LENDING

Akiba Digital

SOUTH AFRICA

www.akibadigital.com

Akiba Digital is a South African fintech platform that leverages alternative data and AI to provide inclusive credit scoring and risk decisioning solutions for underserved markets.

Kamogelo KEKANA
CEO



LENDING

Chap Chap Africa

UGANDA

www.chapchap.co

ChapChap Africa is a Ugandan fintech platform empowering MSMEs with digital tools for mobile money, bill payments, and business management to boost growth.

Ambrose OPOLOT
CEO



CORE BANKING

ComGrow

ZAMBIA

www.comgrow.org

ComGrow is a fintech platform that digitizes village banking, enabling savings groups to manage funds, loans, and records securely via mobile and web apps.

Mkuso KUWANI
CEO & Founder



PAYMENTS

Damansah

IVORY COAST

www.damansah.com

Damansah Smartshop is a mobile app that enables entrepreneurs to showcase their products or services directly to their target audience, enhancing business growth.

Claver Nambégué COULIBALY
Co-Founder & CEO

CATAPULT

AFRICA 2022



INSURTECH

DanAid

DENMARK

www.danaid.io

DanAid is a mobile micro-health insurance platform offering affordable, customizable health plans that cover up to 70% of medical expenses across Africa.

Fabrice MBANGA
Founder & CEO



BIG DATA & AI

eAgro

ZIMBABWE

www.eagro.co.zw

eAgro is a Zimbabwean agri-fintech platform using AI, satellite data, and mobile tools to help farmers boost yields, access credit, and build climate resilience.

Nhumhama Golden TAZIWA
Co-Founder & CEO

LENDING



eMaisha Pay

UGANDA

www.emaishapay.com

eMaisha Pay is a Ugandan fintech platform providing agribusiness MSMEs with mobile-based tools for payments, credit, savings, and supply chain management.

Uhuru SSERUBIRI
Founder & CEO

The LHoFT



PAYMENTS

Hello Tractor

KENYA

www.hellotractor.com

Hello Tractor is an ag-tech platform connecting smallholder farmers in sub-Saharan Africa with affordable tractor services, enhancing productivity and income.

Jehiel OLIVER
Founder & CEO



PAYMENTS

International Airtime Top Up

UGANDA

www.internationalairtimetopup.com

International Airtime Top Up is a Ugandan ICT and mobile financial services company, offering airtime, mobile money, and remittance solutions since 2014.

Lawrence ZIKUSOKA
Founder & CEO



REGTECH

Kayko

RWANDA

www.kayko.rw

Kayko offers a suite of digital tools simplifying financial management for small and medium-sized businesses across Africa, accelerating growth and closing the gap between data insights and actions.

Crepin Gontran KAYISIRE
Co-Founder & CEO

www.lhoft.com

CATAPULT

AFRICA 2022



INSURTECH

Lami Insurtech

KENYA

www.lami.world

Lami is an insurtech platform enabling agents and brokers to digitize insurance sales, offering instant quotes, policy management, and real-time claims processing.

Roy PERLOT
CFO



LENDING

Mamamoni

NIGERIA

www.mamamoni.co

Mamamoni is a Fintech Social Enterprise that is closing the credit gap for low-income female entrepreneurs in rural and urban slum communities in Nigeria.

Nkem OKOCHA
Founder & CEO



LENDING

Motito

GHANA

www.motito.co

Motito is a Ghanaian fintech platform offering flexible asset financing solutions like Buy Now Pay Later, Pay4Me, and KeepMyPrice to enhance financial inclusion.

Tobi MARTINS
Co-Founder & CEO

The LHoFT



FUNDTECH & INVESTMENTS

Nkwa

CAMEROON

www.mynkwa.com

Nkwa is a licensed Cameroonian fintech app that helps users plan and save money via mobile money, offering goal-based savings, emergency funds, and 4.5% annual interest.

Akwo Ashangndowah NGWASHIE
Co-Founder & CEO



LENDING

Proxalys

SENEGAL

www.proboutik.io

ProXalys is a Senegalese fintech platform digitizing informal retail with tools for credit management, payments, and supply chain logistics.

Thierno SAKHO
Co-Founder & CEO



PAYMENTS

Radava Mercantile

KENYA

www.radavamercantile.co.ke

Radava Mercantile is a Kenyan agri-fintech platform offering smallholder farmers access to a digital commodity exchange, alternative financing, and post-harvest technologies.

Ivan Otieno OMONDI
Head of Operations

www.lhoft.com

CATAPULT

AFRICA 2022



BLOCKCHAIN

Servichain

LUXEMBOURG

www.servichain.io

Servichain is a Luxembourg-based blockchain platform delivering digital identity, financial services, and Web3 access to promote inclusion across Africa.

Niamkey KOUAMÉ

Founder & CEO



LENDING

Virl Rural & Social Financial Services

ZIMBABWE

www.virlmicrofinance.co.zw

VIRL Financial Services is a Zimbabwean microfinance institution offering tailored loans and training to empower rural women, youth, and smallholder farmers.

Virginia SIBANDA

Founder & CEO



LENDING

With Halal

NIGERIA

www.withhalal.com

With Halal is a Sharia-compliant fintech platform offering digital banking, payments, and financial tools aligned with Islamic principles for ethical finance.

Ibrahim LUKMAN

Founder & CEO



PAYMENTS

Yalla Solutions

EGYPT

www.yalla.online

Yalla Solutions offers a prepaid Visa card and Super App, providing digital financial services like payments, savings, and investments to underserved communities.

Waleed SADEK

Founder & CEO

CATAPULT

AFRICA 2023



PAYMENTS

Amira Global Technologies

IVORY COAST

www.amiraglobaltech.com

Amira Global Technologies is a company that supports businesses in their digital transformation and the implementation of digital web business solutions.

Rukayatou SAKA
Founder and CEO



PAYMENTS

CA Pay

GABON

www.capay.pro

Ca Pay is a mass payment platform enabling organizations to disburse salaries, pensions, and scholarships via mobile money to unbanked and remote workers.

Ariane AKERET
Founder & CEO



INSURTECH

Cova Africa

CAMEROON

www.cova.africa

Cova Africa is a Cameroonian insurtech that partners with sectors like fintech and healthtech to distribute tailored insurance products across Francophone Africa.

Virginie POUNA NGOMI
Founder & CEO

The LHoFT



CORE BANKING

Kola Group

CAMEROON

www.kolagroup.io

Kola provides SMEs and Solopreneurs with a set of tools enabling them to better manage their business and access financial support to boost their growth.

Anselme KOTCHAP
Product Director



CORE BANKING

Mansar (DreamCash)

CAMEROON

www.usemansar.xyz

Mansar is a no-code, AI-driven BaaS platform that enables companies to embed compliant financial services into their products and launch in just 15 days.

Fabrice ALOMO
Product Manager



PAYMENTS

Microfinance Pro

TOGO

www.microfinancepro.com

MicroFinance Pro is a web platform that helps microfinance institutions strengthen internal controls, streamline operations, and enhance organizational efficiency.

Lionel ALUKA
Founder & CEO

www.lhoft.com

CATAPULT

AFRICA 2023



PAYMENTS

Orya Technologies

SENEGAL

www.oryatech.io

Orya Technologies is an African fintech offering API-based financial services. Its Fintra platform automates salary advances and provides employee financial tools.

Oumar DIALLO
Founder & CEO



BIG DATA & AI

Rubyx

SENEGAL

www.rubyx.io

Rubyx is a data-driven fintech offering digital lending solutions for service providers in emerging markets, enabling fast, fair, and scalable credit access.

Thomas CARRIÉ
Product Leader



BIG DATA & AI

Toumai

MOROCCO

www.toum.ai

Toumai is a SaaS Data Analytics platform that collects and analyses local data in Africa, aiming to empower local communities and provide data for international investors.

Odin DEMASSIEUX
Co-Founder & CEO



FUNDTECH & INVESTMENTS

Wajenzi

LUXEMBOURG

www.wajenzi.fund

Wajenzi is a digital marketplace connecting African SMEs with EU and US investors, enabling equity-based funding to promote inclusive economic growth.

Alain NKURIKIYE
Founder & CEO

CATAPULT

AFRICA 2024



BIG DATA & AI

Axiom Zorn

UGANDA

www.axiomzorn.com

Axiom Zorn is a leading data forensic enterprise with a tailored and holistic agritech approach in solving complex agricultural challenges in Financial inclusion, production and market access.

Carol KAKOOZA

Founder & CEO



INSURTECH

Bee Group

CAMEROON

www.beegroup.app

Bee Group's digital platform empowers the informal sector by offering asset financing, insurance products, and traditional loans with inclusive access.

Patrick

Co-Founder & CEO



PAYMENTS

Bettalyfe

NIGERIA

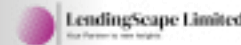
www.bettalyfe.com

Bettalyfe supports drivers and low-income earners through a digital bundle offering health insurance, savings, and maintenance via daily micro-payments.

Afolabi KILASO

Founder & CEO

The LHoFT



LENDING

LendingScape

ZAMBIA

www.lendingscape.co.zm

LendingScape offers digital loans tailored to underserved and underbanked businesses, combining secure tech and flexible terms to expand access to affordable financing.

Mzondiwe MWANZA

Founder & CEO



LENDING

Maalocard

UGANDA

www.maalocard.com

Maalocard brings digital finance to the unbanked via Maalipot, an online wallet, and prepaid cards that enable safer, cashless transactions.

Robert KINTU

Founder & CEO



INSURTECH

MicroInsurance Services

MALAWI

www.microinsurance.mw

MIS delivers affordable insurance products tailored for rural, low-income populations, using smart distribution to improve financial resilience.

Gift LIVATA

Founder & CEO

www.lhoft.com

CATAPULT

AFRICA 2024

Naa Sika

PAYMENTS

Naa Sika

GHANA

www.naasika.com

Naa Sika's E-Micro Banking services provide essential banking products to those in the informal sector and African youth that do not have access to mainstream financial institutions.

Ralph MENZ

Founder & CEO



LENDING

Oye

KENYA

www.oye.ke

Oye seeks to empower the over 100 million moto-taxi drivers on the African continent by embedding financial services that save them up to 15% of their costs monthly.

Kevin MUTISO

Founder & CEO



INSURTECH

Riwe Technologies

NIGERIA

www.riwe.io

Riwe Technologies is an agri-insurtech providing satellite based advisory services and affordable insurance to protect farmers in Africa's underserved communities.

Chigorizim ISRAEL

Founder & CEO



INSURTECH

ShopOkoo

KENYA

www.shopokoo.com

ShopOkoo connects farmers and agrodealers through mobile-first tools, enabling big firms to reach smallholders and promote climate-smart farming.

Kelvin MULAMA

Founder & CEO

CATAPULT

ASIA 2024



BIG DATA & AI

AIForesee

INDONESIA

www.aiforesee.com

AI Foresee is an innovative credit scoring company supporting lenders targeting MSMEs by leveraging alternative data and machine learning for accurate risk assessment.

Christian LIMAWAN
Founder & CEO



LENDING

Blue Duck Tech Sdn

MALAYSIA

www.blueduck.my

BlueDuck is a Malaysian fintech offering zero-deposit rental solutions, enabling tenants to move in without hefty upfront costs and landlords to secure guaranteed protection.

Earnest WONG
Founder and CEO



LENDING

Ekko

VIETNAM

www.ekko.vn

Ekko is a Vietnamese fintech platform offering Earned Wage Access, financial education, and tools to enhance employee financial well-being and reduce turnover.

Mads WERNER
Co-Founder & CEO

The LHoFT



CLIMATE TECH

Farmvocabulary

PHILIPPINES

www.farmvocabulary.com

Farmvocabulary is a fintech platform that boosts farmer incomes through a climate-smart, eco-friendly rice farming model tailored to serve Filipino consumers.

Vincent Roy P. MENDOZA
Founder and CEO



CORE BANKING

Fina Fintech

LAOS

www.finafintech.com

Fina is a modern finance institute offering digital financial services through an expert team and smart systems, serving both individual customers and partners.

Souphaphone SOUANNVONG
Founder & CEO



LENDING

Finfra

INDONESIA

www.finfra.io

Finfra is a licensed embedded lending platform that enables Southeast Asian digital businesses to offer credit products via API, including payroll, invoice, and working capital financing.

Markus PROMMIK
Founder & CEO

www.lhoft.com

CATAPULT

ASIA 2024



CORE BANKING

Global Credit Pros

PHILIPPINES

www.globalcreditpros.com.ph

Global Credit Pros is a fintech firm offering financial products and literacy programs to break debt cycles and guide Filipinos toward long-term retirement goals.

Ronica PINEDA-JONES
Founder & CEO



CORE BANKING

GoodBank

PHILIPPINES

www.goodtech.com.ph

GoodTech is a sustainable financial technology company connecting farmers and homebuyers, merchants and gig workers, with rural financial institutions.

Jove TAPIADOR
Founder & CEO



LENDING

iCare Group

SINGAPORE

www.icaregroup.asia

iCare is an employee benefits platform designed for large factories in Cambodia and Laos, helping low-income women workers access essential household products.

Meas MOLIKA
GROUP CEO

The LHoFT



LENDING

InvestEd

PHILIPPINES

www.invested.ph

InvestEd is a youth-focused financing platform lending to Gen-Z students and institutions, using an algorithmic risk model to achieve low student loan defaults.

Carmina BAYOMBONG
Co-Founder and CEO



CORE BANKING

Laneth Tech

THAILAND

Laneth Tech provides Core Banking Solutions designed for microfinance institutions, rural banks, and credit unions to enhance operations and financial access.

Sushil TULADHAR
Co-Founder & Executive Director



CORE BANKING

Lao Mobile Money

LAOS

www.mmoney.la

M-MoneyX is a Lao e-wallet app offering cash-in/out, QR payments, bill pay, and transfers, enhancing financial inclusion with over 3,500 agents nationwide.

Thip Kesone LUANGLATH
Head of Business

www.lhoft.com

CATAPULT

ASIA 2024



LENDING

LTS Ventures

LAOS

www.ltsventures.com

LTS Ventures is a Lao FinTech company advancing financial inclusion through digital innovation, operating over a thousand village banks and serving more than 230,000 people.

Tim SCHEFFMAN
CEO & CO-founder



LENDING

Noburo

THAILAND

www.noburo.co

Noburo is a Thai fintech platform offering gamified financial literacy, debt restructuring and fair credit access to help employees overcome debt and build savings.

Thisana THITISAKDISKUL
CEO & Co-Founder



FUNDTECH & INVESTMENTS

Wahine Capital

MALAYSIA

Wahine Capital is a Malaysian fintech empowering women with tools like W Vault, financial education, and expert support to build financial independence and legacy.

Rejina Rahim
CEO & Founder



CATAPULT

ASIA 2025



INSURTECH

Aman
INDONESIA
www.liveaman.com

Aman helps Indonesian SMEs access flexible, affordable health insurance. Its web dashboard and app save HR time and guide employees to cashless care, speeding recovery and easing claim management.

Thanh Nam NGUYEN
Co-Founder & President



LENDING

Djoin
INDONESIA
www.djoin.id

Djoin is a technology company providing core banking systems and a credit decision engine for credit union cooperatives (CUs) that are at the forefront of financial inclusion in underserved markets.

Farzikha SOERONO
Co-Founder & CPO



PAYMENTS

GoBarakah
MALAYSIA
www.gobarakah.com

GoBarakah is a fintech platform transforming charitable giving by converting donations into e-vouchers, enabling real-time traceability of how funds are raised, distributed, and used.

Firdaus MOHAMED
Founder & CEO



LENDING

Kaya Credit
PHILIPPINES
www.kayafin.com

Kaya Credit offers digital MSME loans in SE Asia, targeting FMCG retailers via a platform built with top manufacturers. It bridges a \$500B credit gap with strong repayment and relending rates.

Richard ALIKPALA
Co-Founder



PAYMENTS

MADCash
MALAYSIA
www.getmadcash.com

MADCash is a Shariah-compliant fintech providing zero-interest microloans and business training to underbanked women entrepreneurs in Malaysia, Singapore, and Tajikistan.

Nuraizah SHAMSUL BAHARIN



BIG DATA & AI

Packworks
PHILIPPINES
www.packworks.io

Packworks empowers micro-retailers with digital tools to streamline operations, access financing, and manage sales and inventory via a lightweight, scalable, and user-friendly mobile app.

Ibba BERNARDO
Co-Founder & CMO

CATAPULT

ASIA 2025

PAYMENTS



Payd
SINGAPORE
www.justpayd.com

Payd partners with employers to provide Earned Wage Access, allowing employees to access their earned wages instantly, reducing financial stress and improving retention.

Darvesh DASWANI
Co-Founder & CEO

FUNDTECH & INVESTMENTS



Pewarisan
MALAYSIA
www.pewarisan.com

Pewarisan is a Malaysian Islamic fintech platform offering digital estate planning tools like Wasiat, Hibah, and Faraid calculators to reduce RM90B in frozen assets.

Azmi ABDUL KADIR
COO

PAYMENTS



Phapay
LAOS
www.phapay.com

PhaPay is a Lao fintech platform offering digital payment solutions, including QR code payments and digital wallets, to enhance financial inclusion in Laos.

Vannapha SOUTHIVONG
Founder & CEO



FUNDTECH & INVESTMENTS

Qazwa
INDONESIA
www.qazwa.id

Qazwa.id is a licensed Indonesian Sharia-compliant peer to peer lending platform connecting investors with SMEs via Murabahah and Mudharabah contracts.

Dikry PAREN
Founder & CEO

PAYMENTS



Rize
VIETNAM
www.rize.farm

Rize provides data-driven guidance for agronomists to cut greenhouse gas emissions and creates economic incentives for rice farmers, driving sustainable adoption across the farming ecosystem.

Siem Daantje SCHREURS
Head of Fintech and Partnerships

PAYMENTS



Rolling Pay
MALAYSIA
www.rollingpay.co

RollingPay is a Malaysian fintech platform that provides instant, Shariah-compliant credit to SMEs by converting daily sales into accessible financing.

Cellou DIALLO
Founder and CEO

CATAPULT

ASIA 2025



LENDING

Salary Hero

THAILAND

www.salary-hero.com

Salary Hero is a financial health platform for Thai workers, offering Salary on Demand, budgeting tools, financial education, and savings to help employers support their staff's financial wellbeing.

Tanya SERTTHIN
Product Executive

BIG DATA & AI



Spiro Carbon

USA

www.spirocarbon.com

Spiro Carbon uses AI, blockchain, and satellites to help Southeast Asian farmers access carbon markets via scalable monitoring, reporting and verification of sustainable practices.

Ammarin DARANPOB
Co-Founder

INSURTECH



Wakalahmu

INDONESIA

www.wakalahmu.com

Wakalahmu is an insurance technology company that aims to disrupt the market by focusing in Shariah Insurance through the use of technology that provides inclusiveness and seamless process.

Anggatama WIRANATAKUSUMAH
Founder and CEO

CATAPULT:
INCLUSION SE ASIA

POWERED BY:



Luxembourg House
of Financial Technology

LUXEMBOURG
AID & DEVELOPMENT



ASIAN DEVELOPMENT BANK

CATAPULT

UKRAINE 2024



LENDING

AgriAnalytica

UKRAINE

www.agrianalytica.com

AgriAnalytica is a Kyiv-based fintech platform empowering agri-MSMEs with digital tools to access finance, markets, and expert support across Ukraine.

Liudmyla TYMOSHENKO
Founder & CEO

REGTECH



Allpass.ai

UKRAINE

www.allpass.ai

Allpass.ai streamlines identity verification using AI-driven OCR and real-time analytics, enabling secure, efficient onboarding with customizable workflows.

Denys GALENKO
Co-Founder & CEO

FUNDTECH & INVESTMENTS



Crowd Ukraine

GERMANY

www.crowdukraine.de

CrowdUkraine is the first EU-regulated crowdfunding platform dedicated to financing sustainable reconstruction projects across Ukraine, such as climate-neutral modular co-living spaces.

Alexander TEBBE
Founder & CEO

The LHoFT



LENDING

FlexiPay

UKRAINE

www.flexipay.com.ua

FlexiPay is an on-demand salary service that allows employees to access their earned wages before payday, helping them manage expenses without incurring debt.

Yaroslav KAPLAN
CEO

FUNDTECH & INVESTMENTS



HANDSTREE

Handstree

GERMANY

www.handstree.com

Handstree is a transparent crowdfunding platform enabling direct, fee-free donations to Ukrainian nonprofits, with multilingual tools and real-time reporting.

Alex KUVALLINI
Co-Founder & CEO

REGTECH



Identomat

UNITED STATES

www.identomat.com

Identomat offers an AI-powered identity verification platform with biometric authentication and AML screening, supporting over 8,800 ID types globally.

Zurab KOTARIA
Co-Founder & COO

www.lhoft.com

CATAPULT

UKRAINE 2024



FUNDTECH & INVESTMENTS

Lucky Invest

UKRAINE

www.luckyinvest.com

Lucky Invest is an online platform offering access to diverse financial instruments, real-time market news, and engaging educational content for investors.

Anton KHODYSKO

Founder & CEO

FUNDTECH & INVESTMENTS



Midcontract

Midcontract

UKRAINE

www.midcontract.com

Midcontract turns freelance agreements into automated smart contracts with escrow protection, instant multi-currency payouts, and no platform lock-in.

Andrew NIKULIN

Founder & CEO



CATAPULT: FUTURE FOUNDATION MUTUALI



REAL PROBLEMS. REAL COLLABORATION. REAL IMPACT.

Want to know more?

Contact our Program Manager:
anna.sobkow@lhoft.lu

SATION

We connect fintech & finance leaders
to co-create shared solutions
for mutual success.

DATA
EXCHANGE

AML/KYC

CLOUD
SECURITY

ESG



Learn how
we co-create
the future
of finance

Powered by The LHoFT, with the support of ABBL, ACA, ALFI, LPEA, L3A,
LuxCMA, and LuxSE.

CATAPULT

MUTUALISATION



REGTECH

Governance.com

LUXEMBOURG

www.governance.com

Governance.com provides a platform that helps businesses optimise and simplify internal governance by allowing companies to connect data and documents across the organisation.

Henning SWABEY
Chief Commercial Officer



REGTECH

Proximus (Wecan)

LUXEMBOURG

www.proximusnxt.lu

Proximus hosts and deploys the Wecan Comply, a blockchain-based application for the centralized and secure management of personal and professional data and documents.

G rard HOFFMANN
CEO



REGTECH

Sonata One

UNITED KINGDOM

www.sonataone.com

Sonata One's platform simplifies private markets investing with end-to-end solutions for fund access, reporting, and a global KYC passport backed by 24/7 support.

Mark COPPIN
Managing Director

The LHoFT



REGTECH

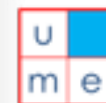
U-REG

SINGAPORE

www.u-reg.com

U-Reg is an Internet based software-as-a-service platform built to facilitate the exchange of documents and data used for regulatory purposes, including KYC processes.

Florian DUMAS
Founder & Executive Director



REGTECH

Ume Luxembourg

LUXEMBOURG

www.ume.solutions

Ume is the leading platform for exchanging due diligence information between hundreds of fund providers and thousands of their distributors across more than 90 countries.

Laurent DENAYER
Chief Executive Officer



REGTECH

Vestlane

GERMANY

www.vestlane.com

Vestlane supports fund managers with an automated onboarding and compliance platform, combining AI, real-time collaboration and integrated regulatory workflows.

Moritz POEWE
COO

www.lhoft.com



9 Rue du Laboratoire – L - 1911 Luxembourg
+352 28 81 02 01

www.lhoft.com

info@lhoft.lu