

MSM ALGORIA

AI BEYOND THE EDGE

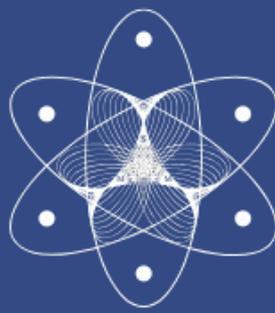
2026 - 2030

DIGITAL SOVEREIGNTY AND E-GOVERNANCE PLAN 2.0

BUSINESS PROPOSAL

Proposal for Design and
Build Services

Supported By :
MSM GIA



about us

MSM ALGORIA - AI Beyond the Edge is the strategic technology entity of MSM Global Investment Advisors (MSM GIA).

Our primary mission is to accelerate the digital transformation of African institutions and companies by deploying advanced intelligence systems (combining AI, automation, and data analysis) to structure, secure and optimize public decision-making and the quality of services.

Our major difference lies in this dual expertise: we are not mere technology providers, but facilitators of financing.

Our membership of the firm MSM GIA, specialized in project structuring for IFIs (International Financial Institutions), means that all our E-Governance, Cybersecurity solutions, of National Registry Management and Smart City are designed to ensure the transparency and compliance necessary for the attraction and secure management of development investments.

WHAT WE DO: THREE PILLARS OF ACTION

Vision at a glance

A1

Deploying Advanced Intelligence (AI, Data, Automation): We integrate Beyond the Edge AI into our clients' systems to transform manual processes into automated and intelligent flows. This includes the development of Data Management tools for predictive analysis, automation of operations and creation of digital citizen services (e-governance).

A2

Structuring for Compliance and Security: Thanks to our link with MSM GIA, we design technological solutions that ensure transparency and traceability. We implement cybersecurity platforms and audits (according to international standards) to make institutions and companies IFI-Ready and secure investments and sensitive data.

A3

Delivering Sector Turnkey Solutions: We capitalize on our areas of expertise to provide fast and proven solutions. This translates into the deployment of Smart City (urban management) platforms, National Registry Management systems (land, identity), and impact monitoring platforms for Donors.

INTRODUCTION

AI BEYOND THE LIMITS

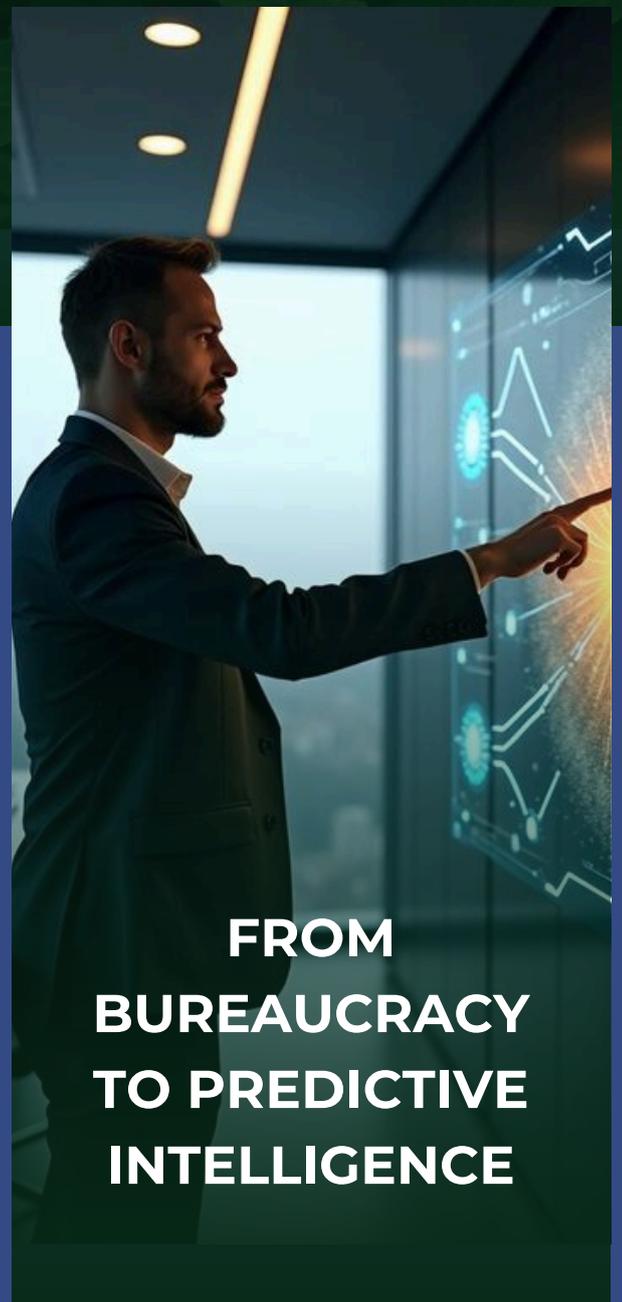
BY MSM GIA

The contemporary digital era confronts public administrations with a dual fundamental requirement that goes beyond mere technological updating: it is a matter of national sovereignty and global competitiveness. In an interconnected world, states that do not master their data and digitize their processes are not only exposed to cyber vulnerabilities, but also deprive themselves of essential levers to accelerate economic and social development. Ensuring the resilience and performance of public services is therefore the pillar on which any modernization strategy must be based.

THE DUAL REQUIREMENT OF SOVEREIGNTY AND TRANSPARENCY

This acceleration is strongly solicited by both the base and the top. On the one hand, citizens - drivers of the economy - legitimately expect faster public services, more transparent, and accessible from any point in the territory, thus reducing administrative barriers that hinder their daily life. On the other hand, donors and development partners make traceability, good governance and operational efficiency essential conditions for the granting and proper management of funds, positioning digital transparency as the key to access massive investments.

It is in this decisive perspective that MSM Algoria proposes a concrete and ambitious roadmap. Our goal is to integrate Beyond the Limit Intelligence into the state apparatus, thus transforming structural and bureaucratic challenges into powerful opportunities for efficiency, predictability, and quality governance. We propose to go beyond simple digitization to co-build a digital future where every public decision is secure, intelligent and compliant with global standards, ensuring a more resilient and more efficient state.



FROM BUREAUCRACY TO PREDICTIVE INTELLIGENCE

BACKGROUND AND RATIONALE



Structural Challenges of the Pan-African Context

The current pan-African context demonstrates that, while the potential for growth is immense, inherited structural challenges continue to hinder the accelerated development of states. The continent is faced with efficiency issues that translate directly into critical resource losses. We observe in particular a strong fragmentation of information (the "data silos" between ministries), preventing holistic decision-making based on real facts. These inefficiencies, coupled with the lack of automation of tax and customs systems, are a major source of revenue leakage and weakness in the mobilization of own revenues, complicating budgetary management.

The Economic Issue of Administrative Opacity

The challenge of digital transformation now goes beyond the technical sphere to reach the economic and governance foundations of the State. The cumbersome and slow administrative delays – direct consequences of largely manual work processes – generate a colossal hidden cost. These bureaucratic obstacles not only discourage private initiative and slow down the execution of large national infrastructure projects, but also have a direct impact on potential investors' perception of market reliability.

Even more serious, these inefficiencies create a confidence gap with the population, in addition to significantly increasing the operational and financial risk for the State. Therefore, it becomes imperative to adopt integrated technological solutions to break these cycles of opacity and inefficiency. Investment in E-Governance, Cybersecurity and Data Intelligence Systems is no longer an option, but the only way to ensure fast, efficient public affairs management, and, above all, fully traceable and compliant in the face of increasing demands from development partners and international financial institutions.



There is therefore a strategic urgency to transform this state of affairs. Investing in modern and compliant E-Governance platforms is not an expense, but the most powerful driver to restore citizen trust and ensure efficient and transparent absorption of development funds allocated by IFIs and donors. By structuring the state apparatus through advanced technology, MSM Algoria proposes to transform these challenges into sustainable competitive advantages, thus ensuring better governance and public policy execution in line with international expectations.

THE PROBLEM

Security, Opacity and Financing Risks

The first major difficulty lies in the vulnerability of legacy systems and the lack of a centralized cybersecurity strategy. Current information systems are often subject to cyber-attacks, data leaks and service interruptions. This weakness not only creates an operational risk for the continuity of the State, but especially generates an opacity on the management of information flows. Consequently, this lack of clear traceability considerably hinders cooperation with international partners and financial institutions, as the condition for transparency and good governance is not fulfilled at digital level.



Inequality of Access to Services and Territorial Divide

The challenge of digitalization cannot be dissociated from the imperative of territorial equity and social inclusion. The administration can no longer afford to operate with systems that effectively serve only capitals and large cities. Today, a large proportion of citizens living in remote areas, or those with limited access to conventional infrastructure, find themselves de facto in a situation of inequality of access to basic public services.

Whether it is obtaining civil status documents, school enrollment or access to essential government information, the lack of accessible, reliable and adapted digital platforms for rural environments maintains and exacerbates a persistent territorial divide. By not modernizing these access points, the state is not only losing a crucial opportunity for social inclusion and administrative efficiency, but it is perpetuating a system that hinders the full participation of all citizens in the economic and social life of the country. Technology must become a vector of equality, not division.



Finally, the resilience of manual bureaucracy imposes a considerable hidden cost on the state. The time spent by civil servants on repetitive and time-consuming administrative tasks (archives management, data re-entry, manual processing of files) directly harms the main mission of the State which is to design and implement public policies. This process inefficiency leads to excessive administrative delays, reduces the overall productivity of services and wastes human resources that could be allocated to strategic tasks requiring human expertise.

OUR SOLUTIONS

MSM Algoria offers a modular, scalable and targeted deployment for your digital transformation, articulated around the three fundamental pillars of our solutions catalog. We are not limited to the integration of existing software; we are also builders, creating custom digital tools - mobile applications, modern institutional websites and complex web platforms - to ensure accessibility and efficiency of services.

POLE 1: MODULAR E-GOVERNANCE & CITIZEN SERVICES

Creation of citizen service portals and modern mobile applications (iOS/Android) for administrative procedures. We ensure the digital management of crucial registers (land, agricultural, school) for citizen accessibility 24/7.



POLE 2: DATA SOVEREIGNTY AND CYBERSECURITY

Implementation of a Digital Compliance Hub and secure cloud infrastructures (via AWS/Azure/Google partners) to ensure national data sovereignty. We provide audit and protection against digital threats.

POLE 3: PUBLIC INTELLIGENCE AND DECISION SUPPORT

Use of AI for predictive analysis (traffic flow management, tax evasion modeling, intelligent resource allocation) and strategic decision support. We provide real-time dashboards (BI) for informed management of public policies.

POLE 1: MODULAR E-GOVERNANCE AND CITIZEN SERVICES

The implementation of Pole 1 is a guarantee of radical transformation of the quality of public service. Beyond the technical aspect, the deployment of E-Governance ensures that the State has easy and equitable access to services throughout the territory (24/7). Users benefit from reduced travel and queues, directly improving their satisfaction. Finally, the digital centralization of crucial registers provides a unified and reliable data source for faster and more accurate administrative management.

les points cruciaux



- Digital and Mobile Services: We design and develop citizen service portals as well as modern mobile applications (iOS/Android) to simplify all administrative procedures. The objective is to ensure a smooth and intuitive user experience.
- Digitalization of Registers: We deploy E-Governance solutions for the digital management of crucial registers (civil status, land, agricultural, school). This ensures 24/7 citizen accessibility and a unified database.
- Direct Benefit: The state gains easy and equitable access to public services, a significant reduction in travel and queues, and an immediate improvement in user satisfaction.

The implementation of this pole guarantees immediate gains for the administration and the citizen. The State ensures easy and equitable access to public services throughout the territory through platforms accessible 24/7. Users benefit from a significant reduction in travel and queues, resulting in a measurable improvement in their satisfaction. Finally, the digital centralization of crucial registers allows the administration to have a unified and reliable data source for faster and more accurate management.

POLE 2: DATA SOVEREIGNTY AND CYBERSECURITY



Audit and Compliance:

We conduct comprehensive Cybersecurity audits to establish a Digital Compliance Hub aligning your infrastructure with the strictest international standards.

Secure Infrastructure and National Cloud:

We implement highly secure cloud infrastructures (relying on trusted global partners) to ensure the sovereignty of national data and guarantee the total resilience of your vital systems.

Direct Benefit:

The State obtains increased security for its strategic information, a guarantee of essential compliance with the requirements of partners (IFIs, donors), and an unwavering operational resilience of infrastructures.

This pillar is the guarantee of digital trust. It ensures the state maximum security against cyber threats and provides essential proof of compliance for IFIs and donors. It is the strategic asset that makes your digital posture unbeatable.



POLE 3: PUBLIC INTELLIGENCE AND DECISION SUPPORT

This pillar is the engine of a modern administration, capable of anticipating the future and optimizing the use of its resources. We move the state from reactive to predictive logic using Artificial Intelligence and advanced data analysis.

En quelques points



AI Predictive Analytics: We deploy Artificial Intelligence (AI Beyond the Edge) for predictive analytics, ranging from tax avoidance modeling to intelligent resource allocation and flow management (traffic, utilities).



Real-Time Strategic Management: We provide dashboards (Business Intelligence) that transform raw data into immediately actionable information for informed public policy management.



Direct Benefit: The State benefits from data-driven decision making, immediate budget optimization and better anticipation of needs and risks, ensuring increased efficiency of public investments.

WHY MSM ALGORIA? OUR UNIQUE COMPETITIVE ADVANTAGE

1. L'Innovation : AI Beyond the Edge et Services Prédicatifs

We do not stop at simple digitalization. MSM Algoria brings true Augmented Intelligence that exceeds the standard features of conventional tools. Our approach integrates AI and automation to offer predictive public services: the administration is able to anticipate citizen needs, optimize resource allocation, and model risks (fraud, tax evasion) before they manifest. We thus provide the state with tools to govern proactively.

2. The GIA MSM Factor: Financing and Compliance Guarantee

Our alignment with MSM GIA, a firm specialized in the structuring of IFI financing, is our most decisive asset. For a public project, the challenge is often not only technological, but financial. MSM Algoria is the only partner able to structure sustainable financing models (PPP, Donor Funds) for your project, as our digital solutions are designed from the ground up to meet the traceability and compliance requirements of international investors.

3. Local Expertise, International Standard Guaranteed

Technological efficiency relies on a balance between cost, quality and local relevance. We combine in-depth knowledge of the Malian regulatory and social context with world-class development standards. We guarantee optimal costs thanks to our development network, and above all, each system is rigorously compliant with international cybersecurity and governance standards (ISO, GDPR), ensuring the security and credibility of the State on the global stage.

4. Proven Model: Rapid and Risk- Free Deployment

To minimize the deployment time and the risk of failure of large projects, we focus on sector-specific "ready-to-sell" solutions - models of E-Governance already proven in School Management, Health, or Land Registries. This modular and proven approach guarantees rapid implementation, a drastic reduction in design costs and immediate efficiency of the services delivered to citizens.

WHY MSM ALGORIA?



SECTION 1: Our Unique Competitive Advantage

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SECTION 2: Our Contribution Competitive Tailor-Made



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METHODOLOGY AND APPROACH (PPP MODEL)

growth opportunity

➤ 1. Structuring and Access to IFI Financing: The initial audit establishes the precise diagnosis. The MSM GIA expertise structures the project for direct IFI/Donor funding, guaranteeing its "fundability" and immediate compliance.

➤ 2. Agile Execution and Accelerated Deployment: The technical execution is based on sector pilots (Agile model) and the use of White-Label solutions. This model ensures quick implementation, minimizing delivery times and risks of delay.

➤ 3. Sustainability, Training and Long-Term Resilience: We guarantee the autonomy of the administration through the full transfer of skills (MSM Digital Academy) and ensure resilience through continuous support (outsourcing) of the digital infrastructure.

NEXT STEPS

To transform this vision into operational reality, we propose an immediate commitment in three steps:

- **Strategic Meeting and Launch of the Diagnosis (Paid Phase):** Meeting with Management to validate the priorities. Immediate submission of the Cybersecurity Audit and Systems Mapping proposal. This paid diagnosis will serve as the indisputable technical basis for the final proposal.
- **Detailed Roadmap and Structuring of IFI Financing:** Definition of the multi-year roadmap. MSM GIA expertise will be mobilized to structure the project's financing (IFI/Donors) and guarantee the acquisition of funds.
- **Contractualisation and Deployment Start:** Submission of the final technical and financial proposal, followed by contract validation and immediate start of the Agile development phases.

10. CONCLUSION AND CALL TO ACTION

Choosing MSM Algoria - AI Beyond the Edge is not simply opting for a technological solution; it is making the strategic decision to accelerate the digital transformation of the State with a double guarantee: that of operational transparency and that of structuring for access to international financing. Our unique approach, backed by the expertise of MSM GIA, de-risks your project and ensures its immediate compliance with IFI standards.

We are ready to be the partner that will give your institution the predictive intelligence and robust digital structure it needs to serve its citizens quickly, efficiently and securely. We are convinced that the digital future of Mali begins with this level of commitment.

We formally invite you to schedule the Strategic Work Meeting n°1. Let this initial diagnosis be the starting point for a smarter, more transparent and resilient administration.

MSM

**ALGORIA
THANK YOU
FOR YOUR
ATTENTION**