

# Kenya Endpoint Expansion, African Remittance Rails, and Bolivia Merchant Growth

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## Kenya Endpoint Expansion, African Remittance Rails, and Bolivia Merchant Growth

*By Bitcoin Payment Adoption Tracker • May 18, 2026*

This report tracks new Bitcoin payment signals across Kenya, Africa-wide remittances, Bolivia, and Paraguay. The key themes are wider Lightning reach, faster settlement infrastructure, grassroots merchant onboarding, and the absence of new regulatory changes in the provided sources.

### Major Adoption News

#### **Kenya — Blink attaches Lightning addressing to every M-Pesa number**

“Every M-Pesa number in Kenya is now a Bitcoin Lightning Address — 40 million endpoints. Lightning volume hit \$1B/month.” [1]

This is the largest scale signal in the batch. For the Bitcoin payments ecosystem, the disclosed 40 million endpoint figure points to a much broader reachable base in Kenya than any other source in this set, and it is paired with a reported \$1 billion in monthly Lightning volume [1].

#### **Africa — Mavapay pushes Lightning into a large remittance corridor**

Mavapay says it settles Bitcoin Lightning payments in less than a second and describes the flow as invoice-based, with “no addresses” and no waiting [2, 3]. It also frames the opportunity around Africa’s \$20 billion annual intra-regional remittance market, where high transfer costs are absorbed by traders, families, and informal workers, and notes a Forbes Africa feature tied to financial inclusion in Africa’s informal economy [4, 5, 6].

**Significance:** This is a business-relevant payments story because it connects Lightning settlement speed to a named, high-cost payment corridor rather than

only to individual merchant demos [2, 4].

### **Bolivia — merchant growth is being matched by live spend examples**

Blink says Bolivia quadrupled its merchant count in a year [1]. Separate Bolivia posts showed BTC used to pay for cookies and framed the merchant activity around a deaf-community entrepreneurship and a young deaf entrepreneur [7, 8].

**Significance:** The combination of growth data and small-business spending examples suggests Bolivia’s payment adoption is extending into local commerce, not just community promotion [1, 7].

## **Payment Infrastructure**

### **Global — LDK released the server node used by named payment apps**

Blink says LDK released the server node that powers Cash App, Square, and Alby [1].

**Why it matters:** This ties several existing Lightning-facing services to a newly released shared infrastructure component, giving the batch a concrete technical adoption signal alongside the merchant examples [1].

### **Africa — Lightning is being positioned as a simpler settlement workflow**

“No addresses. No waiting. Just an invoice requested and fulfilled in less than a second.” [3]

Mavapay’s description matters because it centers a simpler payment flow built around invoice fulfillment and sub-second settlement [2, 3].

### **Rural Kenya — Bitcoin Chama is adding NFC payments and mapped merchant discovery**

Bitcoin Chama says it is officially launching NFC cards in its community, programmed by @GetangeIan, and pairs the rollout with a zap merchant identifier and a BTCMap listing [9]. Other community posts also pair zap merchant identifiers with BTCMap locations, extending the same discoverability pattern across rural merchants [10, 11].

**Why it matters:** The NFC rollout adds a tap-based interface to a merchant setup that already includes public payment identifiers and map-based discovery [9, 10].

## Regulatory Landscape

### Africa

No new payment-specific legal or policy changes were identified in the provided sources from Kenya or in the Africa-wide Mavapay coverage.

### Latin America

No new payment-specific legal or policy changes were identified in the provided Bolivia or Paraguay sources.

## Usage Metrics

- **Kenya:** Blink says every M-Pesa number is now a Bitcoin Lightning Address, representing **40 million endpoints** [1].
- **Lightning network activity:** Blink says Lightning volume reached **\$1 billion per month** [1].
- **Bolivia:** Blink says the country’s Bitcoin merchant count **quadrupled in one year** [1].
- **Africa-wide remittance corridor:** Mavapay cites **\$20 billion** in annual intra-regional remittances and says Lightning invoices are fulfilled in **less than a second** [4, 2, 3].
- **Rural Kenya:** Bitcoin Chama says each member contributes **1,100 sats weekly** to a shared wallet, and pooled sats are used each Sunday to buy one member’s household items [12]. It also says women earn sats from farm projects and use transparent clan wallets with majority-rule withdrawals for shared purchases [13].

Overall, the batch provides stronger signals on endpoint scale, merchant growth, and settlement speed than on merchant-level transaction counts [1, 2, 4].

## Emerging Markets

### Rural Kenya — community finance is turning sats into recurring household spending

“Bitcoin has become a daily form of transaction in our community. Some people are living on a Bitcoin standard in Rural Kisii!” [11]

Bitcoin Chama describes a local model where members contribute 1,100 sats weekly, spend pooled sats on household goods for one member at a time, and use transparent clan wallets with majority-rule withdrawals [12, 13]. It also says women earn sats from farm projects and use the merry-go-round structure to buy utensils, water tanks, and other homestead items [13].

**Significance:** This is a notable emerging-market pattern because the cited use is recurring household commerce inside a community process, not a single showcase purchase [12, 13].

### **Bolivia — inclusion-led entrepreneurship is part of the payment story**

Bolivia’s cookie-purchase examples link BTC payments to a deaf-community entrepreneurship and to a young deaf entrepreneur’s business [7, 8].

**Significance:** The cited activity connects Bitcoin payments to small-business inclusion and gives Bolivia’s merchant-growth data a concrete retail example [7, 1].

### **Paraguay — community organizations remain merchant-onboarding channels**

Bitcoin Paraguay says it helped incorporate new businesses that accept Bitcoin in Paraguay [14].

**Significance:** Even without merchant counts in the cited post, this shows community groups continuing to drive payment acceptance at the local business level [14].

### **Location not specified in the cited material — low-ticket spending remains visible**

The current notes also show sats used for bananas at Richland general shop, braiding at Bliss hair salon, and salt purchased by a child using Fedi [15, 16, 17].

**Significance:** Together, these examples keep the spendable basket anchored in ordinary food, personal care, and household staples rather than Bitcoin-native goods [15, 16, 17].

## **Adoption Outlook**

Momentum in this batch is strongest where broader payment rails meet grass-roots merchant activity. Kenya provides the largest scale signal with 40 million Lightning-addressable endpoints, Mavapay emphasizes faster settlement in a large remittance corridor, Bolivia combines merchant-growth data with inclusion-oriented retail spending, and Paraguay reports continued business onboarding [1, 2, 4, 7, 14].

What is still missing is regulatory movement and disclosed merchant-level transaction data. Based on the provided sources, the current picture is one of wider payment reach, better interfaces, and more everyday spending examples across emerging markets rather than formal policy change.

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### **Sources**

1. X post by @blinkbtc
2. X post by @mavapay

3. X post by @mavapay
4. X post by @mavapay
5. X post by @mavapay
6. X post by @mavapay
7. X post by @bitcoindr3
8. X post by @bitcoindr3
9. X post by @Bitcoinchama
10. X post by @Bitcoinchama
11. X post by @Bitcoinchama
12. X post by @Bitcoinchama
13. X post by @Bitcoinchama
14. X post by @BTCParaguay
15. X post by @BitBiashara
16. X post by @BitBiashara
17. X post by @btcshule