

SPECIAL
ISSUE

APRIL | MAY 2023

AFRICA Forbes



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Khethokuhle Ngonyama,
Koaile Monaheng,
Mutethia Mbaabu,
Oluwabusayo Victoria Abiri

9TH ANNUAL

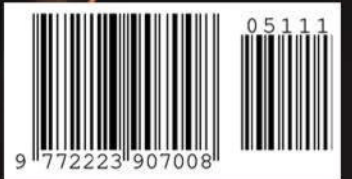
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Titans: Heart
And Hustle**

In a world where 'nepotism babies' have become commonplace and uninspired, the notion of 'self-made' is acquiring new meaning and respect. These young achievers are starting from scratch to build businesses and brands that are totally solutions-oriented. For this coveted ninth annual edition of the FORBES AFRICA 30 Under 30 list, our newest class of multi-tasking multi-hyphenate entrepreneurs, innovators and leaders show how they will grow human capital, put a dent in issues and lead Africa's future – on their own terms.

- Words and Curation: Chanel Retief | Additional Research & Reporting: Lillian Roberts

Photo by Emma McIntyre/Getty Images

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Tucked away in the serene Gokarna forest, a protected sanctuary that was once a private hunting grounds for the former royals of Nepal, the Gokarna Forest Resort offers an immersive retreat into nature a mere 10 kilometers away from the hustle and bustle of Kathmandu.

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This is the first year the Ocean Race has been attempted since 2018, with 11 boats taking part in a journey expected to last six months, finishing early July. During the Ocean Race stop in Cape Town, South Africa, recently, French sailor Kevin Escoffier spoke about how you discover more about yourself in the high seas than in any other sport.

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That South Africa has just a single player featuring in Europe's top five leagues is a telling indictment of the country's football, which has been left behind by the rest of the world.

By Nick Said



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Young, Smart And African



What perennially excites me about journalism and the FORBES AFRICA platform is all the things we can do with great content. It can take whatever shape or format – print, online or live events – but if you have got good curated storytelling at its core and deft execution to boot, there will always be overwhelming positive feedback.

Our 8th annual FORBES WOMAN AFRICA Leading Women Summit on March 8 was a resounding success, because it had at its heart the hustle and bustle of African entrepreneurship and some extraordinary tales of success from female leadership. Besides the unbeatable networking opportunities the event offered, many luminaries, young and old, from business, society and life – even Grammy-award winners – gathered at a sprawling arena in South Africa's capital Pretoria to share their lived experiences, refusing to be reduced by the events and circumstances around them.

With our brand of trusted journalism, and as the gatekeepers of content, it is indeed such a privilege, as story-tellers, to be recording these iconic conversations and writing the first rough draft of history.

“There is much to celebrate as African women continue to shine on the world stage... do not underestimate their ability to overcome adversity and obstacles; African women have been change-makers throughout history,” said former Liberian president and Nobel Peace Prize laureate Ellen Johnson Sirleaf for the summit, optimistic about the state of women and girls on the continent.

So it is our role, as agenda-setters, to nurture the next generation of leaders. And we have been doing this consistently for nine years now, with the FORBES AFRICA 30 Under 30 list. It has been difficult years

lately but the barrage of problems that exists on the continent hasn't dampened the enthusiasm of these young visionary leaders wanting to leave their mark for posterity.

There is a delightful spread of ideas and innovations in this issue from them, and the list, led by our own young team of African journalist-curators and creatives, is testament to the new wave of change that's coming in Africa.

You need to hang on every word they say.

On a flight from Johannesburg to Rwanda recently, a young man in his 30s from a small town sitting next to me in the departure lounge, chatted to me breathlessly about his vision; he wanted to export and distribute his range of FMCG retail products – sugar, confectionery, rice, beverages – beyond the supermarkets of Africa and in places like Dubai. He spoke about his plans with Pentium Processor speed.

Sure, there are ever-pressing humanitarian crises as well that they need to address in pivoting their agendas. These young people are in a hurry, as they are on the fast lane to leapfrog or speed-track solutions for the immediate problems they encounter. It's now or never; there is no other way.

There is enough evidence of this in most of Africa's big and small cities: as the list explores.

As I took off from Kigali on a bejeweled night – the undulating valleys of the city sparkle with lights – it's hard not to think about the young entrepreneur I met: he is perhaps on a plane to Dubai right now, selling his dreams to the citadels of power in the global trading hub, knowing that his ideas will be heard, because he is young, smart and enterprising, but most importantly, because he is African. **F**

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Photo by Motlabana Monnakgotla

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‘Pay Close Attention To What Is Happening In Africa’

As a departure from our historic travel to Europe, my wife and I decided to do something different this year. I suggested Nepal as an alternative, which was instantly accepted. My choice was mainly because the last visit to Nepal was marred by the unfortunate earthquake in April 2015; the horrors of which remain etched in my memory. That year, I had taken 12 members of our university team in Dubai on a team-building exercise to trek up to the Everest Base Camp (EBC). Sadly we had to abandon our trip as the earthquake struck a few hours after we landed in Nepal’s capital Kathmandu. The devastation from this natural disaster stayed fresh in my mind: we had seen numerous bodies being pulled out of the wreckage as we tried to navigate through the rubble and debris without shelter or food for two days before we could fly back home safely to Dubai. EBC had remained on my mind for all these years and owing to work commitments and family pressure, I was unable to plan another expedition. More than anything else, I realized that I could not risk the lives of younger team members who have different responsibilities than an old man who is now hobbling through the last lap of his life.

One of the reasons that I wanted to get away for a few weeks was to begin writing my second book (the first, *Be a Lion*, was published in November 2016).

I have always found myself to be at my creative best in quiet and cold environments. Previous choices, while writing my first book, were Montreux (Switzerland), Edinburgh (Scotland) and Prague (Czech Republic).

Kathmandu in January seemed like a consistent choice.

With over three decades of travel around the world, our experience in Nepal was one of our best. Kathmandu is not without its infrastructure challenges; nor can you miss the ugly sight of excessive and dangerous electric cabling dangling all over. What makes up for some of the challenges is the weather, the breathtaking scenery and more than anything, the warmth and hospitality of the Nepalese people.

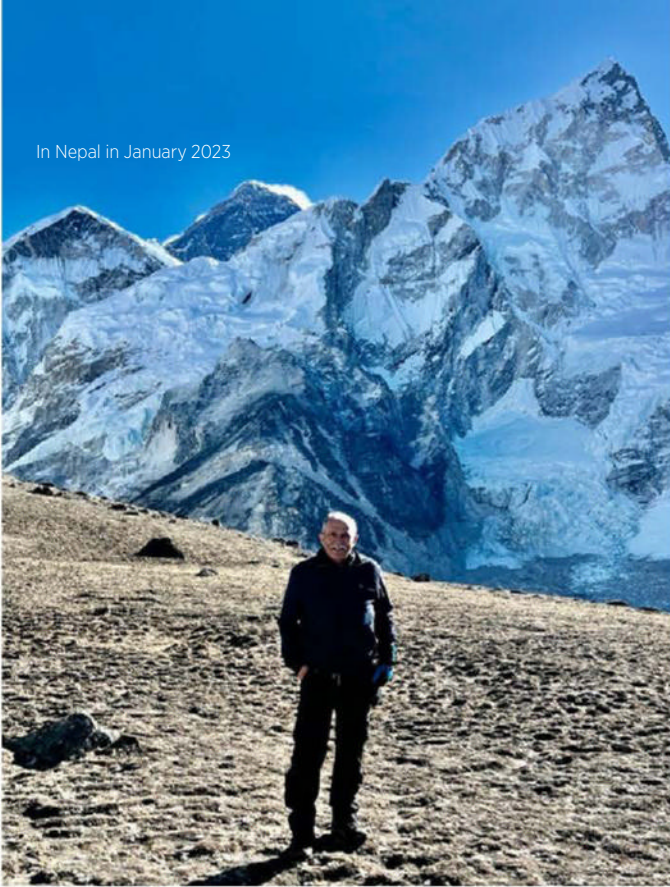
We stayed at the Gokarna Forest Resort about a 30-minute



“THE DEVASTATION FROM THIS NATURAL DISASTER STAYED FRESH IN MY MIND: WE HAD SEEN NUMEROUS BODIES BEING PULLED OUT OF THE WRECKAGE AS WE TRIED TO NAVIGATE THROUGH THE RUBBLE AND DEBRIS WITHOUT SHELTER OR FOOD FOR TWO DAYS BEFORE WE COULD FLY BACK HOME SAFELY...”

drive from Kathmandu. This jewel of a property was an old hunting retreat for the Nepalese royal family and is nestled in a dense forest (with amazing wildlife) that in its midst has one of the most spectacular and challenging golf courses. The management and staff of the resort took hospitality to a notch above the best in the world; in

In Nepal in January 2023



short, it was a perfect choice for a retreat.

The highlight of our trip to Nepal was the helicopter ride to EBC (17,600 feet/5,364 meters) and Kalapathar (18,400 feet/5,644 meters). Since it was a clear day, we got great visibility of Mount (Mt) Everest from Kalapathar. On the whole it was one of the most magical moments in my life and another tick on my bucket list.

What was disheartening, however, was to see that in January, there was very little snow either at EBC, Kalapathar or on any of the towering peaks around Mt Everest. This is a stark reminder of the impact of the depleting ozone layer and the consequent changing weather patterns. The sad reality is that in the period ahead, this change is likely to impact the flow of water from the Himalayan Mountains into the various river systems across the subcontinent. Leaving Kathmandu was emotional for both my wife, Saloni, and I, but we left with the warm thought that this would form part of our periodic travel map in the years to come.

Traveling back home to Dubai is always reassuring as the city serves as the epicenter of all our activity. Coming home provides the sense of safety and security like no other and was perhaps the cushion needed before getting back to a more hectic routine.

Being the travel hub of the world today, most friends, family and business associates are invariably transiting through Dubai. Additionally, a distinct change over the years has been the number of African friends who have relocated to the United Arab Emirates (UAE) for different reasons but most importantly, to take advantage of its strategic location at the geographic center of the business world.

The number of Africa-centered events here have also

increased over the years.

A recent event that was most impactful was the Invest Africa roadshow conducted by the Rwandan Embassy in the UAE along with the Rwandan Development Board. The response to the presentations was resounding with many UAE businessmen looking at investing into Africa with a positive lens. I am a great believer that these outreach events by investment promotion agencies are critical for all African countries. The Middle East has abundant capital that is looking for stable investments and these presentations catalyze changing the negative perceptions of the African continent.

The global gloom has not subsided. It is not just the senseless war in Ukraine but the recent humanitarian disaster caused by the earthquake in Turkey and Syria. Over 50,000 lives were lost and thousands of people left without homes; all in a matter of hours after the earthquake struck. What was heartening, however, was to see the global community rally together and provide much-needed medical, food and other compassionate aid to the two countries. It will take a long time for these countries to recover from this disaster. It is also a constant reminder for countries and regions on fault lines to remain proactive and enforce construction guidelines while planning infrastructure projects; there is no control over nature and the mysterious changes invisible to the human eye will continue to work silently; in this instance, the tectonic plate on which Arabia sits has been gradually moving North towards Europe.

An important milestone during this period has been the elections in Nigeria with the usual concern regarding a fair process. As President Bola Tinubu prepares to take charge of the country, there is hope for change for

The towering peaks around Mt Everest



the better and that a genuine effort is made by the new administration to improve the lives of average Nigerians. The lack of power in the country remains horrific and so does the unimaginable shortage of petrol for one of the world's largest producers of oil.

These problems, however, are completely eclipsed by the recent demonetization of the currency and the ensuing shortage during the elections.

“WE ARE ALL EXPECTANTLY WAITING TO SEE SOME RAYS OF HOPE; PARTICULARLY IN ECONOMIES LIKE NIGERIA, THAT CAN HAVE A MATERIAL IMPACT ON THE ENTIRE CONTINENT.”

Over the last few months most people were unable to draw money from ATMs and banks causing a major crisis in a country. It's expected that the currency shortage will miraculously disappear now that the elections are over. Let's pray that Nigeria reemerges from the ashes of poor governance of the last decade. We are all expectantly waiting to see some rays of hope; particularly in economies like Nigeria, that can have a material impact on the entire continent.

You see the power of hope when over 500 dynamic ladies from different walks of life get together to discuss the future. This was the outcome at the FORBES WOMAN AFRICA Leading Women Summit (#LWS2023) in Pretoria, South Africa, on March 8, International Women's Day. The annual event, in its eighth episode, was organized by the ABN Group as an in-person celebration post the pandemic. The event in 2021 and 2022 was held as a virtual one and we did not have the opportunity to meet some of the ladies who had participated. This year, we witnessed an excellent day packed with wonderful conversations that was kick-started by South Africa's Minister of International Relations and Cooperation Dr Naledi Pandor (whom we all deeply admire) who delivered the welcome address to a full house. She spoke about all the achievements but also highlighted some statistics on women in managerial positions and on boards of companies that needed to be improved significantly through sustained activism. An important highlight was the number of young women who participated both as speakers and as participants.


I am personally a great supporter of the development of women. In my welcome speech at the FORBES WOMAN AFRICA Awards held on the same day, my key message was that while addressing the gaps regarding equal opportunities, gender-based violence, equal pay, workplace discrimination, lack of financial inclusion etc., the key need is to focus on the education of women at the grassroots level; this requires making sure that our girls are educated and receive the same opportunities at school, at vocational centers and at colleges. This is the important mindset change, where parents must give equal importance to the education of all their children. If we get this right within the family fabric of society, the rest of the change will be systemic.

We need a steady pipeline of well-educated and trained women in every sphere of activity who can lead their teams with confidence and not be a part of checking boxes.

Since the room was packed with an inspired audience, I requested each one of them to take it as a mission to educate at least one girl child during their lifetime. This would be truly transformative and not just an ongoing compromise.

The FORBES WOMAN AFRICA Awards are always a delight to witness. Other than the high-quality performance for the opening by two-time Grammy-award winner, Wouter Kellerman, various awards categories were won by dynamic women from across the continent including Rwandan sports star Salima Mukansanga, Africa's first female football referee at the Men's World Cup for FIFA 2022.

The winners of the FORBES WOMAN AFRICA Lifetime Achievement Award this year were Louisa Mojela and Gloria Serobe who are an inspiration to future generations, as they followed other giants like Wendy Luhabe, Ellen Johnson Sirleaf and Dr Phumzile Mlambo-Ngcuka who have been winners of the award in previous years.

Listening to the various conversations and imbibing the positivity in the room, we can infer that the world must continue to pay close attention to what is happening in Africa. This is indeed a region on the move and the younger generation is not going to accept the status quo. They are asking all the right questions. 

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A close-up portrait of Mr Eazi, a young Black man with short hair and a goatee, wearing a dark jacket. He is looking directly at the camera with a serious expression. The background is a soft, out-of-focus light color.

Eazi Does It: 'I Was Just Born To Create'

In 2018, Oluwatosin Ajibade, better known as Mr Eazi, made the FORBES AFRICA 30 Under 30 list. The journey to that began in 2016, when Ajibade took the world by storm with his Afrobeats hit single *Leg Over*.

Following his success as an artist, as a serial entrepreneur and founder of emPawa Africa (a talent incubator program that funds and mentors emerging African artists), Ajibade is back in South Africa. For this interview from his sun-sea-sand base in Cape Town, he talks about his business ventures and upcoming albums.

Q. What can fans expect from your forthcoming albums?

A. A lot of things changed since the last time [FORBES AFRICA] spoke to me [which was when I had just made the 30 Under 30 list]; things even changed for me musically. Part of it has been that I founded something known as Chop Life Ministries. I was tired of doing the same thing; I was bored of the routine, and needed a new challenge. So I went to spend more time working on my entrepreneurial activities... It was like Chop Life (which had a massive turnout in Rwanda and Sweden) is an African *Tomorrowland* (electronic dance music festival), you know, with me as host and MC. So this album, *Chop Life Volume One*, which for the first time is dropping on March 31, is like that whole spirit [of *Tomorrowland*]...

Q. A lot of young people who enter the music industry do not realize they need to understand the business side of things. How important is it to be business-savvy in the entertainment industry?

A. I think in fairness to most artists, they know they need to be savvy, or they want to be savvy, but it's not an easy job mixing, you know, the creativity and the business because both are actually creative endeavors. And both take a toll on the mind. You must write this record and you must focus on writing these beautiful melodies and focus on representing yourself as a creative, as an artist, and as a superstar. But at the same time, you still have to be thinking about some emails, being on some Zoom calls and all of those things. But I feel my talent really is creating stuff. Whether it's in the boardroom, or on the Zoom call, it's business, it's music. I was just born to create.

A. What does the future of music in Africa look like?

A. I think the future for African music is very great. It continues to be a growing market. We see more artists breaking globally, undiluted, which gives more power to the creatives. By power I mean for them to have more freedom to create what they want to create, and then be in a better position to not just take any deal. Because I think it's just amazing how 90% of African artists are still independent in some form or the other. So, I think it's positive. **F**

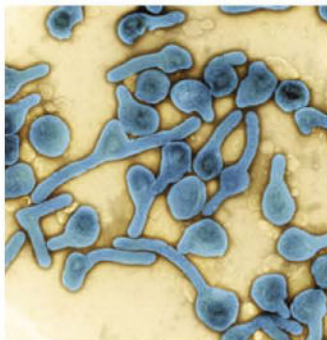


\$580 MILLION FOR MORE TOURISTS

North African country Morocco plans to spend \$580 million in a span of four years to develop its tourism sector to attract more visitors and bring in hard currency, the government said in March.

According to *Reuters Africa*, the

government hopes to attract 17.5 million tourists by 2026, up from 11 million last year. The hope is that it will create 200,000 new jobs in the sector over the next four years. The Prime Minister's office said that the plan is to spend more money on marketing, training and infrastructure of hotels and tourist attractions.



EQUATORIAL GUINEA'S MARBURG VIRUS DISEASE

The World Health Organization Africa (WHO) confirmed in February that Equatorial Guinea had its first-ever case of the Marburg virus disease. Preliminary tests were carried out following the deaths of at least nine people in the country's eastern Kie Ntem Province.

"Marburg is highly infectious. Thanks to the rapid and decisive action by the Equatorial Guinean authorities in confirming the disease, emergency response can get to full steam quickly so that we save lives and halt the virus as soon as possible," said Dr Matshidiso Moeti, WHO's Regional Director for Africa.

DOES THIS MEAN CURE FOR HIV?

In March, after receiving a transplant of stem cells, according to scientists, a woman from New York City appeared to be cured of the human immunodeficiency virus (HIV). The stem cells came from umbilical cord blood.

For most people, HIV is a lifelong infection, and the virus is never fully eradicated, however this woman joins a handful of women who have been cured from the disease, according to *Forbes*.

"When you hear about these HIV cures, it's obviously, you know, incredible, given how challenging it's been. But, it still remains the exception to the rule," said Dr Todd Ellerin, director of infectious disease at South



Shore Health to *ABC News*.

Forbes further reported that as the mutation conferring HIV resistance is rare — though less so among white people — and stem cell donors must be carefully matched to patients, including by race and ethnicity, researchers said it is very difficult finding suitable, HIV-resistant donors for patients of color.

Late South African Rapper's Mass Popularity

Following the death of South African rapper Kiernan Jarryd Forbes, known professionally as AKA, in February, streams of his music have increased by 743%.

This is according to music streaming platform Spotify in February.

Forbes was shot and killed along with his best friend,

celebrity chef and businessman Tebello 'Tibz' Motsokane, on February 10 in Florida Road, Durban, South Africa.

The artist was set to perform in Durban in anticipation of the release of his new album, *Mass Country* (then released two weeks after his death).

Although Forbes was 'Super Mega' in South Africa, Spotify's data shows that his popularity extended far beyond Africa's borders.



POWER TO NEW MINISTER

Amid South Africa's continuing power shutdowns and troubles, in his March announcement on changes to his executive, President Cyril Ramaphosa introduced a new Minister of Electricity, Kgosiensho Ramokgopa.

The president also revealed that Ramokgopa would be appointed as the Minister for Planning, Monitoring and Evaluation — another new ministry in the presidency.

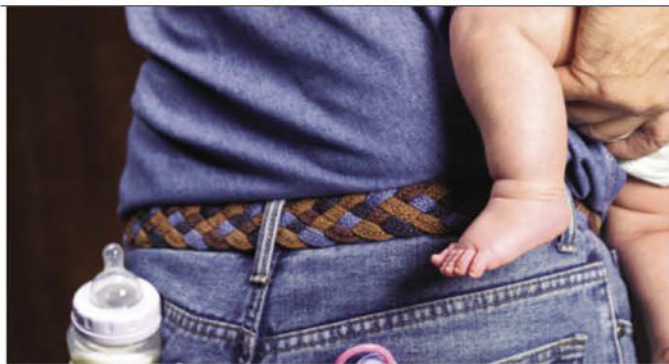
"The primary task of the new Minister will be to significantly reduce the severity and frequency of load shedding as a matter of urgency," Ramaphosa explained. "To effectively oversee the electricity crisis response, the appointed Minister will have political responsibility, authority and control over all critical aspects of the Energy Action Plan."

In February, when the President announced that he would be appointing this new minister into his executive, experts, organizations and people had weighed in calling the decision a "joke" and "bad idea".

"It must be seen as



a low point in the life of our society that mismanagement and lack of governance has created circumstances in which a State of Disaster has to be declared," said Cas Coovadia, the CEO of Business Unity South Africa, in a statement at the time. "We believe the appointment of a Minister for Electricity in the office of the President is a bad idea that will add to the confusion and turf wars rather than solve the problem. It is yet another example of failure to take bold decisions and opting instead for the soft but expensive option of adding another ministry rather than holding those ministers responsible for the crisis accountable."



PATERNITY LEAVE QUADRUPLES

In the *Equality Within Our Lifetimes* report released in February by the University of California Los Angeles' (UCLA) World Policy Analysis Centre, Africa is "doing very well indeed", especially when it comes to paid leave policies.

According to the report, 56% (30 countries) of the African Union countries guarantee at least some paid leave for fathers of infants. This proportion has more than quadrupled since 1995 when only 13% (seven countries) guaranteed

paid leave for fathers.

Globally, only one in four countries provide both women and men with at least a month of paid leave after a baby is born.

In nearly every country but the US, women have access to paid maternity leave.

However, what remains on the plight of problems is women worldwide spend over three times as much time on unpaid care as men and are nearly 15 times as likely as men to be out of the workforce due to caregiving responsibilities.



FUNGAL PLAGUE SILENTLY TEARING THROUGH WILDLIFE ACROSS AFRICA

In March, researchers reported that a lethal, skin-eating fungus is rapidly spreading across African wildlife since the turn of the century. The unnoticed amphibian plague has driven more species to extinction or near-extinction than any other pathogen

and now risks wiping out even more across the African continent.

Forbes reported that Bd — *Batrachochytrium dendrobatidis* — is a highly infectious fungus that kills frogs, toads, salamanders and other amphibians by attacking the skin and triggering heart attacks, and likely existed for decades in amphibian populations before human activity, most likely the wildlife trade, accidentally spread it around the world.

IN NUMBERS

Amid elevated inflation and rising interest rates, a constrained economy and rolling blackouts, the purse strings of millions of South Africans have been tight for quite some time. PwC's latest *Global Consumer Insights Survey* report shows that 72% of South Africans are extremely or very concerned about their personal financial situation — the second-highest proportion of consumers globally who feel this way.

SOUTH AFRICA'S HOCKEY HISTORY AND ROAD AHEAD

South Africa's 11th place finish at the recent 2023 Men's FIH Hockey World Cup was perhaps below the ambitions of the team but should be measured against the realities the sport faces in a country where it is underfunded yet still manages to punch above its weight.

The side suffered two narrow pool stage losses to Argentina (0-1) and France (1-2) before a blow-out 2-9 defeat to Australia. That was followed by a 6-3 success against Malaysia and a 2-5 loss to India.

All of those nations are positioned above South Africa in the global rankings, with three in the top seven, so the results also have to be taken in that context.

Hockey has a long and storied history in South Africa and the country has produced some top talent, but it has also been held back in recent years by a lack of funding and questionable administration that sees many players fighting between their passion for the game and the need to earn a living.

"The reality is we need to spend more time on the training ground. We are learning in competition, which is not ideal because there is no safety net," former South Africa coach Garreth Ewing told *FORBES AFRICA*.

"The best-case scenario is to spend more time together playing games that are not in competition so we can build that experience base.

"For that to happen, it means more access to players, which in turn means supporting those players financially so they can spend time away from their jobs without the financial insecurity that would come with that.

"In an ideal world we would be together 10 months a year, but that is not realistic."

Ewing stepped down suddenly in November last year, citing "an accumulation of events, interactions, conversations and situations over a span of months (which) were starting to impact on me, both personally and professionally."

While Ewing, who led South Africa to the semifinals of the Commonwealth Games last year, did not go into specifics; it is clear that the burden of leading a national team in a highly competitive environment where resources are scarce is not an easy one.

"In many respects resigning was an act of self-care, nevertheless it was a sad decision, and something that will sit with me for a long time."

But he left behind a stable ship, one where he worked hard to improve the culture within the team environment.

"We are always playing catch-up, that is our reality," Ewing said. "But as a team, we (were) in a healthy position in terms of exposure of players and building experience in our core group.

"We (had) done some strong work culturally as a team as well and we are much more resilient and a more open environment for everybody," he added.

– Compiled by Chanel Retief

– By Nick Said

Transforming Business For A Better Tomorrow™

Q&A with Crispin Achola, General Manager of BAT East and Southern Africa Markets.

Following your departure from BAT in 2017 after 18 years and your subsequent return in 2021, what are your key highlights?

My team has been invaluable in helping me settle back upon my return, and now, as we transform into a larger business unit covering East & Southern Africa (BAT ESA) with a view to build a future-fit business. A key highlight is our accelerated evolution from a tobacco company to a multcategory consumer goods business, which reflects our commitment to reducing the health impact of our business.

What is your approach to building a resilient organisation for today and the future?

The high quality of our people is a major reason we've been able to build a successful business. We continue to enhance efforts to build a purposeful place to work, including driving diversity and inclusion, for which we target to achieve 50/50 gender balance and 5% representation of people with disabilities in our workplace by 2025. I am proud to say that we have received recognition for our People agenda, including certification as a Top Employer by the global Top Employers Institute for the last six years.

As the world grows increasingly conscious from a health perspective, what efforts are you spearheading to align to these realities?

We've always been clear that BAT supports regulation that is based on sound evidence and robust consultation, respects legal rights and has the proven potential to deliver on reducing the burden of tobacco-related harm.

Our purpose is to build A Better Tomorrow™ by reducing the health impact of our business through offering smokers alternative products. In Kenya, we rolled out tobacco-free oral nicotine pouches in 2022,

and in 2019, launched a Vapour product in La Reunion. We however face challenges in various other markets in ESA, where there is need to shape an enabling regulatory and fiscal framework.

Tobacco harm reduction requires regulatory and fiscal policy that reflects the reduced risk potential of these alternative products and promotes consumer choice. This must then be complemented by responsible industry practices, which we are already doing at BAT. As such, industry, government and the public health community have symbiotic roles to play.

The importance of sustainability cannot be overstated, especially regarding climate change. What are your priorities and vision for the company in this regard?

We have a responsibility to society to minimize our impacts on the environment. Our approach focuses on the most important issues for our business and stakeholders across four priority areas: carbon neutrality, sustainable water stewardship, waste management and circularity, and biodiversity and afforestation.

Our progress in this area has received external recognition, including the prestigious global Alliance for Water Stewardship certification, recertification for ISO 9001:2015 on quality management and energy compliance certification from the Energy and Petroleum Regulatory Authority in Kenya.

If you were to narrow down your vision for 2023 to three things, what would they be and why?

Accelerating the transformation of BAT ESA into a future-fit, multcategory consumer goods business is a key priority for us. We also continue to advocate for a sustainable fiscal and regulatory regime and the elimina-



Crispin Achola,
General Manager of BAT East
and Southern Africa Markets

tion of illicit trade in tobacco products.

Currently, we face an unpredictable and unbalanced regulatory and excise environment which has led to diminished consumer purchasing power. This has resulted in unintended consequences such as illicit trade in tobacco products especially in Kenya and Uganda, as consumers search for cheaper, tax-evaded products. We estimate that the two governments lose approximately USD50 million annually to the illegal tobacco trade. We are also concerned about the impact of regulatory overreach on illicit trade and the value chain in markets like Zambia and Mozambique.

To address this, we are contributing to ongoing public dialogue with government, towards achieving a sustainable regulatory and fiscal environment which supports socio-economic growth and development.



By Renuka Methil

From The Land Of A Thousand Ideas

The East African country of Rwanda is deepening its economic and investment ties with the UAE, its leading trade partner that it has now signed five new deals with.

Anyone who has visited both Rwanda and the United Arab Emirates (UAE) long enough will be able to testify to the striking similarities between the two countries – pro-progress leadership, a readiness for innovation, an enabling investment environment, the important status accorded to women in nation-building, and the safety, stability and security they offer investors, citizens and tourists.

The two nations may be over 4,000km apart, but all of these common nuances and traits converged at the Rwanda-UAE Business Forum that toured the emirates of Abu Dhabi, Ras Al Khaimah, Sharjah and Dubai in February.

The delegation from Rwanda's private sector, the Rwanda Development Board (RDB) and the Rwandan Embassy in the UAE held roadshows to explore investment and trade opportunities between the Middle Eastern hub and the surging East African nation, known as "the land of a thousand hills".

"The UAE is currently Rwanda's leading trade partner," said RDB CEO Clare Akamanzi in her opening address in Sharjah on February 22 (*interview on next page*).

"Over the last ten years, trade has grown ten-fold to reach \$1.09 billion in 2022 from \$100.4 million in 2012. In 2022, exports accounted for 53% and investments have equally grown at a tune of \$248 million and more are in the pipeline."

What is in the pipeline for the hilly East African country with a population of 13 million (about 65% under the age of 30) and as the sixth fastest-growing economy on the continent, is a vision to transform itself into a globally-competitive knowledge-based economy. The UAE is a strategic market.

Emmanuel Hategeka, the Ambassador of Rwanda to the UAE, tells FORBES AFRICA the objective of the forum was to provide "a match-making platform" for business partnerships between Rwandan and UAE business executives in various sectors.

The key areas of investment, business and trade between the two regions include agriculture, mineral processing, hospitality, logistics, financial services as well as energy.

As for commodities, major exported goods and merchandise from Rwanda include precious or semi-precious stones and precious metals through Dubai as a hub, horticulture products, and products of the milling industry. Rwanda imports from the UAE mainly include petroleum oils, motor vehicles including

used cars, machines, wires, telephone sets, recording machines, furniture and other equipment.

The February forum witnessed the signing of five key MoUs including the establishment of the UAE-Rwanda Joint Business Council and a collaboration between the Sharjah Chamber of Commerce and Industry and the Private Sector Federation – Rwanda (PSF).

"The value of such MoUs is beyond mathematical calculation... These MoUs are significant instruments that have created a conducive business environment for the two countries," says Hategeka.

The five-day event culminated on February 25 with a tourism-driven golf tournament connecting both communities socially.

There are over a 1,000 Rwandans resident in the UAE, mainly in the global trade hub of Dubai. Attracting high-end tourists from the UAE to Rwanda is also a top priority.

"In 2022, RwandAir operated its maiden cargo flight to UAE and currently operates two flights weekly carrying mainly fresh produce inbound and electronics on the outbound leg. DP World's (the Emirati logistics company) inland port in Kigali and the regular RwandAir Kigali-Dubai flights provide flexible maritime and air transport means.

"The daily Kigali-Dubai flights by RwandAir provide a convenient mode of transport for travelers from the UAE and GCC," adds Hategeka.

Reuben Mbonye, the airline's Country Manager in the UAE, concurs: "We are now looking at upgrading the route with wide-body aircraft and also increasing the cargo flights out of the UAE... The airline plays a very central role, there is no way you can discuss development without it."

The road ahead also includes collaboration in new areas including sustainability, space, the fourth industrial revolution and artificial intelligence.

This is something the UAE, home to more than 200 nationalities and one of the safest and most investor-friendly countries in the world, is equally looking forward to.

Abdul Aziz Shattaf, the Assistant Director-General for the Communications and Business Sector at the Sharjah Chamber of Commerce and Industry, affirms to FORBES AFRICA: "We are very excited and hope our bilateral trade will increase!"

‘Shared Ambition And Vision’



WHAT ARE THE NEW OPPORTUNITIES THE SIGNING OF THESE DEALS WILL ACTUALLY BRING FOR BOTH REGIONS?

I am very pleased that the Private Sector Federation Rwanda and Sharjah Chamber of Commerce are going to collaborate even more. It's really important for us because Dubai and the UAE in general are important partners... Every country grows because of trade and being able to source products from reliable markets, but also to sell products is really what helps countries prosper. Dubai has a lot of experience; it trades in billions and billions of dollars, is one of the top five export markets in the world... But we want them to do more than trading. We also want them to invest... We share a lot in common, values really, the first is clean governance and clean processes. And I think the second is this whole concept of ambition, vision, excellence and the commitment to those things. The third is the commitment to innovate, and do things in new ways. And also digital infrastructure supporting businesses. So I think innovation, excellence, ambition, vision, as well as governance are what make it easy for businesses to do what they do here in the UAE, but also in Rwanda. Put all that together and we're committed to making our people more prosperous, and making businesses thrive. Let's work together because we share those values... we're investing a lot of resources to build relations with the Middle East.

WHERE DO YOU SEE BILATERAL TRADE IN THE NEXT COUPLE OF YEARS?

It will be accelerated by working together. I think with these kind of meetings, people come and we hope to do even better. And as I said, if we could do 10 times growth over the last 10 years, why not have the ambition to do 10 times more in the next 10 years?

THE OTHER COMMONALITY YOU HAVE IS THE GENDER AGENDA. PSF RWANDA AND THE EMIRATES BUSINESSWOMEN COUNCIL HAVE SIGNED A PACT. DO ELABORATE.

There's no way you can prosper without fully including 52% of the population that women constitute in Rwanda. For us, that has been the logic of bringing them to the forefront, and politically, we have done so well in terms of number of women in Parliament (61.4%) and cabinet (52%). Businesses are also catching up. The more women do business, the more inclusive society becomes and the more prosperous because they have a lot to contribute.

WHAT'S YOUR MOST FAVORITE PART OF THE UAE?

You know, that's a very tough question. I just enjoy seeing the real estate and housing. The innovation and digitalization here are out of this world. And also the entertainment and the restaurants. 🇦🇪

“PROVIDE A MATCH-MAKING PLATFORM FOR BUSINESS PARTNERSHIPS BETWEEN RWANDAN AND UAE BUSINESS EXECUTIVES IN VARIOUS SECTORS.”

- Emmanuel Hategeka





Forbes^{AFRICA}
30
UNDER 30

TOMORROW'S TITANS: HEART AND HUSTLE

IN A WORLD WHERE 'NEPOTISM BABIES' HAVE BECOME COMMONPLACE AND UNINSPIRED, THE NOTION OF 'SELF-MADE' IS ACQUIRING NEW MEANING AND RESPECT. THESE YOUNG ACHIEVERS ARE STARTING FROM SCRATCH TO BUILD BUSINESSES AND BRANDS THAT ARE TOTALLY SOLUTIONS-ORIENTED. FOR THIS COVETED NINTH ANNUAL EDITION OF THE FORBES AFRICA 30 UNDER 30 LIST, OUR NEWEST CLASS OF MULTI-TASKING MULTI-HYPHENATE ENTREPRENEURS, INNOVATORS AND LEADERS SHOW HOW THEY WILL GROW HUMAN CAPITAL, PUT A DENT IN ISSUES AND LEAD AFRICA'S FUTURE - ON THEIR OWN TERMS.

Words and Curation: Chanel Retief | Art Director: Lucy Nkosi | Additional Research & Reporting: Lillian Roberts | Photography: Katlego Mokubyane
| Photography Assistant: Sbusiso Sigidi | Studio: NewKatz Studio, Johannesburg | Styling: Bontlefeela Mogoye | Outfits supplied by: Wanda Wear;
Markhams; Kworks_design; BailebyB | Hair & Makeup: SnehOnline Beauty



NINE YEARS. Nine years of uncovering Africa's youngest and brightest change-makers for the 30 Under 30 list.

Nine years of knowing that because of them, there is hope, that there is a chance tomorrow will be better.

That because of them, there is promise that at least some of the continent's biggest problems will be resolved, come pestilence or pandemic; unemployment, energy crises, or broken economies.

The 30 Under 30 class of 2023 know what they have signed up for.

They know.

Selected through a careful vetting process by the FORBES AFRICA editorial research team, an eminent panel of external judges and a knowledge partner, all of who sifted through more than a thousand applications that poured into our inboxes these last few months, the well-distilled final 30 are a subset of the potential, prowess and possibilities of Africa's youth.

And Africa is also the planet's most youthful continent – as in 2022, around 40% of the population was aged 15 years and younger (as per StatsSA), compared

to a global average of 25%; although the median age on the continent has been increasing annually, it remains low at around 20 years.

These are the founders, leaders and tomorrow's titans creating a new world order, putting in place effective solutions for Africa's problems such as poverty, hunger, disease and joblessness.

According to the World Economic Forum, the Covid-19 pandemic led to an unprecedented increase in poverty with about 32 million people living extremely affected by it.

It also deepened existing problems of inequality. Unemployment continues to be on the rise in Africa, especially for young people as StatsSA reports; for example, it's highest in South Africa (29.95% for 15- to 34-year-olds).

So it's all the more incredible when achievers younger than 30 try to change the narrative, creating and offering opportunities where none exist.

From most of sub-Saharan Africa including South Africa, Mauritius, Lesotho, Botswana, Namibia, Kenya, Rwanda, Nigeria, Cameroon and more, the class of 2023 have not only proven that there can be synergies in creating solutions for their companies, communities, countries and the continent but that they are also, in the process, redefining the idea of what it means to be self-made and relentless. 

METHODOLOGY

The nomination process began late 2022, as over a thousand applications came through. Part of the rigorous reporting and vetting process also involved going through social media profiles, police clearance reports, reference letters from financial institutions and testimonials from the colleagues, collaborators and business partners of short-listed nominees. Background checks were conducted on the potential listers, which included going through documentation to ensure they had no criminal record, troubling lawsuits/bankruptcies and allegations of crime, misconduct, sexual harassment/abuse or fraud charges against them.

For the 2023 list, FORBES AFRICA partnered once again with audit firm SNG

Grant Thornton to assess company financials from losses to growth margins to overall revenue and profits since incorporation.

FORBES AFRICA depended on a panel of high-profile judges and independent subject-matter experts in ensuring that only Africa's most merit-worthy make it to the final list. However, for 2023, instead of having only one adjudicator per category (Business, Technology, Health/Science, Creatives and Sports), we also sought the help of past list-makers, our illustrious 30 Under 30 alumni, to judge potential finalists.

This list is only but a small indication of the wealth of young talent that exists on the continent and they will no doubt be unraveled on these pages in the months and years to come.

EXTERNAL JUDGES: THE CATEGORY EXPERTS WHOSE ROLE WAS TO SURVEY ALL THE FINALISTS OF THE 2023 30 UNDER 30 LIST AND PROVIDE COMMENTARY ON EACH CANDIDATE.



Delphine Govender

Govender has over 24 years' experience in financial services, of which the past 18 have been spent directly in investment management. She co-founded Perpetua in 2012 in South Africa after having spent almost 11 years at Allan Gray Limited, where she held positions of Portfolio Manager and Executive Director. She is a qualified CA (SA) and CFA charter holder. She is Perpetua's Chief Investment Officer and accordingly has portfolio management responsibilities across all asset classes.



Bright Jaja (FORBES AFRICA 50 Under 50 Class of 2019)

Jaja is the CEO and Founder of iCreate Africa and Skillers. He considers himself a visionary social entrepreneur passionate about driving growth and impact to elevate Africa. He is a firm believer in empowering young people with technical skills to enable them to create opportunities for themselves and their communities. His dedication to this cause earned him global recognition, including FORBES AFRICA's Under 30 listing in 2019, and he has collaborated with several organizations and countries to build Africa's largest skills network.



Professor Quarraisha Abdool Karim

Abdool Karim is an infectious diseases epidemiologist and co-founder and Associate Scientific Director of CAPRISA. She is Professor in Clinical Epidemiology, Columbia University, New York and Pro-Vice Chancellor for African Health, University of KwaZulu-Natal, South Africa. Abdool Karim is the President of The World Academy of Sciences (TWAS) and the UNAIDS Special Ambassador for Adolescents and HIV. She is an Executive Group Member of the Steering Committees for the WHO Covid-19 Solidarity Therapeutics Trial, the WHO Covid-19 Solidarity Vaccines Trial and the WHO Ebola Vaccine Trial. She co-chairs the United Nations 10 Member Group Technology Facilitation Mechanism (TFM) that focuses on the use of Science, Technology and Innovation to accelerate the achievement of the Sustainable Development Goals; is a member of the PEPFAR Scientific Advisory Board and on the Board of Directors of Friends of the Global Fight Against AIDS, Tuberculosis and Malaria.



Dr Esperance Luvindao (FORBES AFRICA 50 Under 50 Class of 2022):

Luvindao is a Namibian medical doctor, health advocate and humanitarian, and holds an MBA in Healthcare Management from the University of South Africa. She received the Queen's Point of Light Award in 2022 for her role in healthcare.



Sello Maake kaNcube

Maake kaNcube is one of South Africa's most esteemed actors and voice actors, having performed in countless theater, film and television productions both in his home country, as well as in the United States, Britain, Canada and Europe. His career spans over 40 years in the entertainment industry and he is famous for touring The Lion King as Mufasa and leading a ground-breaking all-African cast in Generations. He has won multiple awards for his contribution to Africa's creative industry.



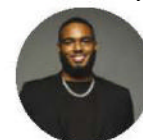
Rich Fumani Mnsi (FORBES AFRICA 50 Under 50 Class of 2019):

Mnsi is one of Africa's most-prolific creative multi-hyphenates. The creative director and fashion designer grew up obsessed with pop culture, with strong cultural roots of his own as a proud member of South Africa's Tsonga tribe and as a member of a family with inspiring matriarchs. This background has served as a key inspiration in his ever-contemporary work, from fashion collections worn by Beyoncé, Ciara and Naomi Campbell, to a furniture design collection that was recently showcased at design fair, Design Miami.



Temba Bavuma

Bavuma is a South African cricket player who currently captains the national team Proteas' One-Day International (ODI) and Test teams. He broke cricket's glass ceiling by making history in 2016 when he became the first black African batsman to score a Test century for the Proteas. In March 2023, he recorded his highest Test score of 172. His rise to the peak of his game has seen him continue to create a path for the next generation of an elitist sport. He established the Temba Bavuma Foundation in 2016, with a view of making a meaningful difference to the lives of scholars from previously disadvantaged backgrounds through education and cricket.



Antonio DePina (FORBES AFRICA 50 Under 50 Class of 2021):

DePina is the Cape Verdean/Liberian founder and CEO of Scoutz App that connects athletes to pro teams worldwide and the Cape Verde Basketball League, a pro basketball league in Cape Verde. A basketball player, he was also one of the protagonists on Netflix' reality TV show The Circle Season 1.

Editor's note: The list follows no particular order

Oluwabusayo Victoria Abiri

29, Nigeria
Founder and CEO, Koko By Khloe
Industry: Beauty and Skincare

**"BEING AN
ENTREPRENEUR
IN NIGERIA IN
GENERAL IS
HARD."**

This is a business that started with two propellers. "\$150 and resilience!"

"I call myself the jack of all trades and muscle [meaning strength] of everything," Oluwabusayo Victoria Abiri says to FORBES AFRICA.

"My business is all about making sure that all black women feel comfortable in their own skin."

Abiri's positive outlook was evident at the FORBES AFRICA 30 Under 30 photo shoot in Johannesburg, where she faced the camera in a bright dress.

"I started Koko By Khloe Beauty as a response to limited quality skincare products in Africa.

Unfortunately, there [are too many] hazardous skincare products in the African market. I wanted to go against the status quo and launch a cosmetics line that embraces different skin types and shades, providing them with well-trusted and patented products that nourish and promote healthy glowing skin."

However, starting a business in the beauty industry as a

woman from Nigeria did not come without its challenges.

"Being an entrepreneur in Nigeria in general is hard," Abiri explains. "Already, there are a lot of stigmas about doing business with Nigerians, and there is a lot of competition that comes with it."

Through her trade, Abiri has been able to amass over 1.5 million followers on Instagram and over 200,000 daily Snapchat viewers. With that viewership, she has been able to mobilize conversations with her audience around the age-old standards of beauty across Africa and how they are changing.

"The beauty industry is highly competitive, and local brands face significant challenges competing with global giants," says this year's judge Bright Jaja.

"However, I am impressed with Victoria's success in breaking into the industry and making a significant impact in a short period. By leveraging her Instagram following, she has managed to create a community of people who appreciate and purchase her products."



Temilade Openiyi / ‘Tems’

27, Nigeria

Singer-songwriter

Industry: Music and Entertainment

This is a name that has been on everyone’s conscience after she gained global recognition for her singles, *Mr Rebel* and *Try Me*, as well as her feature on Wizkid’s *Essence* became instant hits.

In an exclusive interview with FORBES AFRICA in August 2022, the songstress said that she did not think her life would change after *Try Me*.

“Every day since then is like a

Melodic Rap Performance category for her contribution to the hit song *Wait for U* – a collaboration with musicians Future and Drake. This win has made her the second female artist from Nigeria to bag the gong.

“I feel like it’s just the beginning,” Openiyi told *Billboard Magazine* after her win. “And I am so glad that I get to collaborate with some of the biggest and best people in the world.”

“I AM SUPER THANKFUL FOR THE OPPORTUNITY I HAVE FOR PEOPLE TO HEAR MY WORK ON A GLOBAL SCALE.”

Another significant and notable collaboration that earned her a Golden Globe nomination this year was *Lift Me Up*, a song she co-wrote with billionaire singer Rihanna for the *Black Panther: Wakanda Forever* soundtrack.

To think all this started with her love for writing poetry.

“I would just sit and write dream and I am super thankful for the opportunity I have for people to hear my work on a global scale,” Temilade Openiyi said.

The biggest buzz on social media this year was in February when Tems won a Grammy in the Best

about how I was feeling and the things I was going through. It could be about anything and it just came out in a poetic way. That is when I found out that I had a passion for music and soon those poems became lyrics.”

Nompumelelo ‘Mpoomy’ Ledwaba

29, South Africa

Entrepreneur/Digital Creator

Industry: Digital Marketing

‘Influencer marketing’ has been on the rise for years. According to a report in *Forbes* last year: “This trend will only continue as influencers build up larger and larger audiences that are ripe for the picking for marketers.”

South African creative Nompumelelo ‘Mpoomy’ Ledwaba had a “genuine dream to become a singer”. Little did she know it would set her on a path to become a digital creator, and a successful one at that.

“The genuine connections that I built primarily resulted from my overarching goal,” Ledwaba

says. “[And that is] to add value to people’s lives and it was this path that led me to becoming a household name and lead in the digital industry that has contributed to the market growth of many.”

She engages her fans with relatable content that has to do with her life as a mother, about fitness, about cooking, gardening and traveling.

Given her formidable following, she is doing something right.

“My pages are perfectly imperfect which means that everything I post is well thought-out and is a true reflection of myself,” she explains. “I love creating relatable content that resonates with my audience. I consider my brand as aspirational and therefore the content I curate always reflects such.”

“MY PAGES ARE PERFECTLY IMPERFECT.”





Germain Ndu-Okeke

24, Nigeria
Co-founder and Chief Operation Officer,
Weevil Company
Industry: Technology

Hansel Ndu Okeke

28, Nigeria
Co-founder and CEO, Weevil Company
Industry: Technology

It is very rare that co-founders find themselves on the FORBES AFRICA 30 Under 30 list in the same year.

And even rarer when they are brothers.

Hansel Ndu-Okeke and Germain Ndu-Okeke started Weevil as “a purposive technology consulting company”.

“We did not start with any capital per se,” Germain says. “We simply got to work with our allowances which was about N50,000 (\$110) at the time, using up whatever we had, saving up and putting it back in the business.”

According to CrunchBase, the Weevil Company’s whole incentive is to help the world run better using technology to transform businesses, governments and industries.

“The company was born out of this desire, and my passion for solving problems using technology,” Hansel adds. “It has always been fascinating to me how technology empowers individuals and organizations to reach their highest potential, and how in the right hands, it amplifies positive impact in society.”

Nwanneka Stephanie Eke, the Chief Operating Officer of Nepal Energies, says in her testimonial about the founders:

“Weevil Company has illustriously demonstrated its uniqueness in the Nigerian tech space by providing solutions that make an impact on businesses and society.”

“Weevil is making impressive strides in the digital space,” 30 Under 30 judge Bright Jaja concurs. “And what’s even more impressive is their ability to collaborate with both the

private and public sectors to provide sustainable digital solutions.”

“We did not realize that what we started out of a simple passion to solve problems will become a full-blown business today, employing 38 people,” Germain says.

“WE SIMPLY GOT TO WORK WITH OUR ALLOWANCES WHICH WAS ABOUT N50,000 (\$110) AT THE TIME, USING UP WHATEVER WE HAD, SAVING UP AND PUTTING IT BACK IN THE BUSINESS.”

Koale Monaheng

29, Lesotho

Associate Director and Shareholder, Khantša Energy

Industry: Renewable Energy

Very rarely do we receive 30 Under 30 nominations from Lesotho, and even more rarely have we had finalists from the small landlocked southern African country.

Koale Monaheng is passionate about the energy space and doles out numbers easily.

According to an African Development Bank report, “over 640 million Africans have no access to energy, corresponding to an electricity access rate for African countries at just over 40%, the lowest in the world”.

“OUR WORK WAS BORN OUT OF CONNECTING WITH THE VILLAGERS AND HEARING ABOUT THEIR EVERYDAY STORIES REGARDING THEIR DIRE NEED FOR ELECTRIFICATION.”

In West Africa and Central Africa, the situation is dire as only three countries are on track to give every one of their people access to electricity by 2030, reports the World Bank.

“At this slow pace, 263 million people in the region will be left without electricity in ten years,” the report highlights.

Monaheng is trying to ensure that people know about these staggering numbers through Khantša Energy, which tackles the issues of energy access in Lesotho.

He also wants to take the concept to the rest of Africa.

“I found it very interesting to say ‘how can we use adaptation from a subordinate level to combat some of these issues’ and these are also colonial powers. Because fundamentally, what we are speaking about is how do we view Africa and as Africans how can we make a difference in the energy sector.”

The Lesotho-based Khantša Energy provides mobile solar power to rural communities and has been operating in the districts of Roma, Thaba-Tseka, Qacha and Mokhotlong since 2018.

“Our work was born out of connecting with the villagers and hearing about their everyday stories regarding their dire need for electrification,” Monaheng says.

He spent his initial investment of about \$8,000 on two years of research and development, learning about the communities in Lesotho whilst

also traveling the world to find appropriate solutions that were affordable and accessible in the “pursuit of equality, dignity, and equal opportunity to achieve a better life for all Basotho”.

“We imagined what the realities on the ground look like, having to structure entire days and orientate activities on the availability of light... Khantša which means ‘light up’ was a very symbolic name, as we looked to tackle the issue of energy access in Lesotho.”





Cheslin Denman

29, South Africa
Managing Director and Co-Founder, Trustlink Africa Hub
Industry: Fintech

As a kid from Athlone, a predominantly colored residential area in Cape Town, South Africa, Cheslin Denman would go to all the small businesses located in the area such as local supermarkets, hair salons, and the beauty and self-care enterprises. And part of his story was traveling to all of these places with his grandmother.

“As a young adult, many of these businesses and owners became a part of my life, having seen me grow,” Denman explains. “When my family went through financial difficulties and never had any money at the time, they still provided their services to my grandmother, and I always wanted to pay that forward.”

“AS A YOUNG ADULT, MANY OF THESE BUSINESSES AND OWNERS BECAME A PART OF MY LIFE, HAVING SEEN ME GROW...”

This is what led to Trustlink Africa, which aims to build sustainable and bankable small and medium enterprises (SMEs).

“We are a fintech-enabled supply chain platform, helping small business owners get ready and land supply opportunities, additionally providing financial assistance and credible guidance.”

The World Bank estimates that SMEs account for 90% of all businesses worldwide and 50% of employment. Formal SMEs contribute up to 40% of GDP in emerging markets (with that figure climbing considerably if you factor in the informal economy) and provide 70% of employment.

“Our goal now is to onboard 5,000 SMMEs in South Africa and ensure 50% are compliant to unlock a goal and opportunity on our platform,” the future-forward Denman adds.

Yvette Ishimwe

25, Rwanda
Founder and CEO, Iriba Water Group
Industry: Water Solutions

According to the World Health Organization (WHO), water scarcity affects one in three people in Africa, and the situation is deteriorating because of factors such as population growth and urbanization, but also climate change.

Yvette Ishimwe has dedicated her business to ensuring that she offers innovative drinking water solutions for vulnerable communities in Rwanda and in the Democratic Republic of the Congo.

But she had to take the rough road of entrepreneurship to grow it.

“From a very young age, I’ve always had an entrepreneurial drive,” Ishimwe recalls. “For example, in high school, I was active in an entrepreneurship club where we used to save a

portion of our pocket money and venture into small businesses such as selling school T-shirts and snacks.”

But what sparked her interest in water solutions was when she moved from the city of Kigali to a rural village in the Eastern province of Rwanda called Kayonza, an area which at the time faced serious water shortage issues.

With capital equivalent to \$400 that she received from her mother, her solution was to fetch water from the nearby lake in a truck, bringing it in a water tank, and then employing a connected water purification system (with ultraviolet and reverse osmosis technologies) for people to buy clean water from the tank at affordable prices (four times cheaper than what was usually available).

“With this solution, I managed to supply water to my family and neighbors (150 households). I efficiently managed this solution by raising additional funding, building a strong team and involving partnerships with other stakeholders such as the local government and a water supply corporation in Rwanda.”

“IN HIGH SCHOOL, I WAS ACTIVE IN AN ENTREPRENEURSHIP CLUB.”





Rosalia Nghitalesheni Joseph

28, Namibia
Regional Coordinator, Women in Vector Control (WIVC),
Central and Southern Africa
Industry: Medical entomology/Public research

What is the deadliest creature on earth? Rosalia Nghitalesheni Joseph, regarded as Namibia's first female entomologist, will surprise you with an answer you already know but wouldn't easily acknowledge.

"It is no secret that the mosquito is the deadliest on

"MALARIA MOSQUITOES CAUSE OVER 600,000 DEATHS PER ANNUM."

earth. Malaria mosquitoes cause over 600,000 deaths per annum and over 200 million cases worldwide with the African continent accounting for 95% of either. Of these cases, 80% are

children under five years of age, who we lose every two minutes every day," Nghitalesheni Joseph says.

Which is why she has adopted the 'prevention is better than cure' mantra in dedicating her life to controlling the transmission of malaria, as evidenced in the various studies she has co-led.

"The results from these studies contributed to a change in the malaria mosquito control policy of the Ministry of Health, to mitigate against insecticide resistance in mosquitoes and further malaria transmission," she adds. "Over 500,000 people who live in the malaria regions of Namibia benefitted from the studies that have been carried out with the ministry."



Jacques Jordaan

27, South Africa
Co-founder and Director, Specno
Industry: Technology

The business was launched when Jacques Jordaan and his prospective business partner, ironically, failed the 'Business Management 113' course at university.

It was in failing that they realized that they had a shared interest in several topics ranging from software development to space

IT WASN'T LONG BEFORE THE HEAD OF DEPARTMENT INTRODUCED US TO A LOCAL AGRITECH STARTUP THAT NEEDED HELP WITH THEIR ONLINE WEB PORTAL."

technology.

"By 2018, we had made a name for ourselves amongst our lecturers

as great software developers, and it wasn't long before the Head of Department introduced us to a local agritech startup that needed help with their online web portal," Jordaan tells FORBES AFRICA. "This was our first client, and despite having almost no experience in product development, we were confident in our ability to get things done and deliver a top-class solution." It was after working for this client that they were awarded a three-year contract and enough capital, R3.5 million (\$213,000), to start a business, which they called Specno. "We realized there was a major lack of understanding, support and guidance for people looking to build out new digital products," Jordaan explains. "We wanted to create a space where we could train the talented individuals we have in South Africa, and Africa as a whole, so that they can support businesses and startups, to build successful tech products."

Africa's Just Transition Into Green Energy

Standard Bank's climate policy aims to reach net-zero carbon emissions for its new facilities by 2030, its existing operations by 2040, and its portfolio of financed emissions by 2050. Kenny Fihla, CEO of Standard Bank Corporate and Investment Banking, expands on this.

November's United Nations Climate Change Conference (COP27) in Sharm El-Sheikh, Egypt, placed the spotlight on the growing threat posed by climate change and the urgent need to ramp up investments in green energy solutions. Now, WEF shines a spotlight of its own on Africa's Just Transition.

Energy prices have skyrocketed since early 2022, highlighting the strategic and moral dilemma facing Europe's industrialized economies. Europe is now balancing its need for securing energy and growing its economy with its need to embark on a decades-long transition to greener fuels and greater energy independence.

African opportunity

The need for Africa to follow a just transition to greener energy and advance the development of its people is imperative. The developed world has a significant head-start. Compare Germany and Uganda; according to the World Bank, GDP per capita in Germany was \$46 208 in 2020, while for Uganda, a paltry \$822. In the same year, German life expectancy at birth was 81.4, while in Uganda it was 63.7. In 2018, Germany emitted 8.22 metric tons of CO₂ per person, while Uganda's was 0.143 tons per person.

It is against these disparities that Africa needs a multi-stakeholder and multinational approach to curb the climate crisis.

Africa is a minor contributor to global GHG emissions (3.8%), yet the climate risks for our continent are real and ominous. Not only that, but African nations face greater dilemmas than their European counterparts in meeting the legitimate needs of their people today, while transitioning to a greener, more just society.

Thanks to technological advances, we have seen renewables become more efficient and

affordable. This has made transitioning away from non-renewable energy sources more likely, creating an opportunity for Africa – with it being rich in untapped renewables like solar, wind, hydropower and geothermal.

At Standard Bank's second climate change summit, CEO, Sim Tshabalala stated that with the increase of geopolitical rivalries that “there will be huge opportunities for African countries as exporters of transitional and renewable energy”.

Funding a just energy transition

The United Nations Framework Convention on Climate Change defines a Just Transition as, “greening the economy in a way that is as fair and inclusive as possible to everyone concerned, creating decent work opportunities and leaving no one behind.”

Africa's efforts to reduce GHG emissions must be considered within the context of Africa's progression towards a low-carbon economy. Africa's contribution to global GHG emissions is 3.8% and less than 50% of the population in Sub-Saharan Africa has access to electricity.

As the World Bank has argued, Africa's medium-term development requires a degree of openness to further investment in “brown” activities. Non-renewable energy remains key for many African regions. A total or immediate ban on further transitional projects in Africa to help reduce environmental pressure in much richer regions would hinder Africa's development.

Standard Bank Group's long-term goal is clear, as laid out in our Climate Policy. Standard Bank aims to reach net-zero carbon emissions for its new facilities by 2030, its existing operations by 2040, and its portfolio of financed emissions by 2050.

That will entail reducing our financed emissions and scaling up our financing of renewables, reforestation, climate-smart



Kenny Fihla - Chief Executive Officer Standard Bank, Corporate and Investment Banking

agriculture, decarbonisation and transition technologies, and supporting the development of credible carbon offset programs. We have committed to mobilizing between R250bn-R300bn for sustainable financing by the end of 2026.

Since 2012, 86% of our new energy lending has been to renewable energy and we have not financed any new coal-fired power stations since 2009. We have a strong commitment to ensuring a positive social, economic, and environmental impact on Africa.

Ultimately, Africa cannot keep itself under-developed by forgoing all carbon-based fuel investment opportunities at the same pace as the developed global north. This would be at great social cost for the continent. We need to transition to something that enables Africa to both grow and reduce emissions – and Standard Bank will support that just energy transition for Africa.



"I'VE ALWAYS BEEN
PRETTY RESERVED
AND INTROVERTED
AND COMING
OUT OF MY SHELL
HAS BEEN A BIT
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FOR ME."



Khethokuhle 'Kay Yarms' Ngonyama

29, South Africa
Beauty Influencer
Industry: Content creation

She has unmistakable style and savvy as she walks into the studio in Johannesburg for the FORBES AFRICA 30 Under 30 photo shoot.

"What's it like to trend every week on Twitter?" we ask.

Khethokuhle Ngonyama, popularly known as 'Kay Yarms', laughs: "You know, I mostly trend for my work. So, it is really affirming. I have never really been good at anything, or rather I have never considered myself good at anything, just good enough. But when people speak about it and speak about how good I am at it, I am actually emotional. It just makes me feel like 'wow, I never thought I would be good at anything'."

Originally from the idyllic city of Durban in South Africa's KwaZulu-Natal province, Ngonyama says she has always found herself in major cities; she has lived in

Johannesburg and is now based in Mother City, Cape Town.

"I think moving around has allowed me to really get to know and connect with my audience as well as the

country I reside in."

Unlike a number of brands and businesses where the need for capital is essential for launch, Ngonyama says she did not have that problem as she was providing a service.

"I started out as a makeup artist providing services for everyone and sharing tutorials, tips and tricks on my online platform," she adds. "I found that I reached a wider audience and so I eventually stopped doing private makeup [for clients] and moved into teaching in the form of tutorials, both online and offline."

And although power on social media means social capital these days, there is also the dark side to it.

"The biggest challenge is probably having to grow a thick skin; sometimes, social media isn't pleasant and the negativity can affect you. Also becoming a public figure – I've always been pretty reserved and introverted and coming out of my shell has been a bit challenging for me."

But she is convinced her popularity and growth will continue the upward trend.

"I think we are just growing, especially in Africa," Ngonyama says. "I didn't know about [other influencers] in other African countries but the power of social media has allowed me to feel more connected to them and to know them."



Jessica Mshama

27, Tanzania
Founder and CEO, Nakua Na Taifa Langu and Director of Assumpter Digital Schools
Industry: Education

In 2020, the Covid-19 pandemic brought about widespread disruptions, including in Africa's emerging economies like Tanzania. Jessica Mshama tells FORBES AFRICA how the education system in the country was significantly impacted, despite the absence of lockdowns and curfews.

"In response to this challenge, the utilization of digital technology as a means of ensuring continued access to education was adopted in various countries globally to mitigate the impact of the pandemic on the education system," she says.

This led to her establishing Assumpter Digital School, aimed at bridging this gap as well as creating an education system able to withstand any similar external shocks in the future.

"My idea for this school was also heavily influenced by my desire to support the attainment of Sustainable Development Goal number 4 which focuses on the provision of quality education; I also wanted to support the

"MY IDEA FOR THIS SCHOOL WAS ALSO HEAVILY INFLUENCED BY MY DESIRE TO SUPPORT THE ATTAINMENT OF SUSTAINABLE DEVELOPMENT GOAL NUMBER 4."

less-privileged families in my community to access quality nursery and primary education."

To date, the organization has achieved significant milestones by reaching over 305 students from Tanzania and other countries. They have established partnerships with prominent entities, including the Embassy of Sweden in Dar es Salaam, in conjunction with the Robotech Lab festival, to provide young girls opportunities to learn coding and engage in technology-focused environments.

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Alessandrio Bergman

29, South Africa

Founder, SYNC Model Management

Industry: Fashion and Marketing

SYNC is a sought-after model and talent management agency, but this has meant constantly reinventing and rewriting the creative script.

“By being creative as an entrepreneur, one learns to adapt and evolve as times change; while sharing the wisdom of the past, we create the ever-changing future,” its founder Alessandrio Bergman says.

“WHILE SHARING THE WISDOM OF THE PAST, WE CREATE THE EVER-CHANGING FUTURE.”

The agency was also developed to create one in-sync hub for all creative professionals.

“I saw and acknowledged a gap in the industry for an agency that is not only for business but a creative hub for artists and models who are often displaced in the industry,” Bergman adds.

“The idea of trying to find one’s self and ultimately where you fit into a space, together with the idea of belonging, is a prominent part of SYNC’s overall aesthetic.”

SYNC is a “LGBTQIA+ and Queer friendly environment agency” that ranks among the top three modeling agencies in South Africa.

Bergman also prides himself on the diversity of his business.

“[We] are the most diverse agency in Africa catering to both fashion and commercial models and have pioneered models inclusive of all body shapes including plus-size, non-binary, and prime division models – those over the age of 40,” Bergman says. “To date, I am still the youngest, gay and only colored South African modeling agency owner who has worked on both sides of the camera.

“Although I can be intense, I live by the words of the fabulous designer John Galliano, ‘When emotions are stirred, I can start to create.’ And so, I use every bit of my energy to drive myself and create my business.”

Lethabo ‘Focalistic’ Sebetso

26, South Africa

Rapper

Industry: Music and Entertainment

“These bru’s are jealous. Here we go FORBES AFRICA interview, take one,” said Lethabo Sebetso, popularly known as Focalistic, in a 2021 interview with FORBES AFRICA.

The 26-year-old artist was born and bred in South Africa’s capital city, Pretoria, in the large settlement of Ga-Rankuwa. From his repertoire, the extended play (EP) that defined his career was the one he did with Major League DJz called *Ase Trap Tse ke Pina Tsa Ko Kasi* (It’s Not Trap It’s Music From the Hood).

The music industry in Africa has continued to grow immensely globally. According to Pricewaterhouse Coopers’ (PwC) annual report, *Entertainment & Media Outlook 2019-2023*, South Africa, revenues are set to increase at a 20.1% compound annual growth rate (CAGR) to a total of R815 million (\$49.9 million) in 2023. Revenue in Nigeria is also set to rise by \$17.5 million and in Kenya by \$5.2 million.

“No one African country is like the other and what we have seen, for instance, is that Nigeria is fiercely proud of the music that it exports,” Phiona Okumu, Head of Music for sub-Saharan Africa at Spotify, said to FORBES AFRICA in 2022.

“Afrobeats has grown significantly on Spotify. In South Africa, Amapiano started out as an underground genre where music was shared amongst artistes and producers via applications such as WhatsApp. It has since become one of the most popular genres on the continent and has gained great momentum internationally.”

It’s a movement artistes like Sebetso are tapping into.

“I think that was one of those moments in my career,” Sebetso said, “where I knew what I wanted to do and I was confident in what I was doing and changing the game in terms of vocalists who add something to Amapiano.”





Dr Olivier Uwishema

29, Rwanda

Founder, Oli Health Magazine Organization (OHMO)

Industry: Medicine/Research

"A MISSION OF ENGAGING YOUNG PEOPLE IN PROFESSIONAL HEALTH EDUCATION AND SCIENTIFIC RESEARCH."

If there is anything that the global Covid-19 pandemic taught us, it is that information is power especially in the field of medicine.

A report by *BMC Medical Education* highlighted how there is an urgent need for flexible and innovative approaches to medical education in Africa, especially since the pandemic.

"The African continent currently experiences 25% of the global burden of disease with only 1.3% of the world's healthcare workers. The Covid-19 pandemic has caused unprecedented disruption to medical education systems, increasing the strain on already-vulnerable regions."

So, it is very impressive to read how Dr Olivier Uwishema, with his business, has trained and mentored 3,000 medical students in research from across Africa.

"The Oli Health Magazine Organization is an International

Scientific Research Academy and non-profit and voluntary international organization with a mission of engaging young people in professional health education and scientific research," Uwishema explains to FORBES AFRICA.

He was also the brain behind the 'Coronavirus Global Awareness Project' that brought together more than 500 medical students, medical residents, doctors and other health professionals from all over the world to make sure "no one is left on the sidelines of this coronavirus pandemic".

In August 2022, Uwishema's research paper on stroke was selected as the best published paper in Europe. In September, he was invited to the US to present his research on brain cancer. His project received grant awards from the National Institutes of Health and Society for Neuro-Oncology.

Mhlangi Mluleki Ngcobo

28, South Africa

Founder and CEO, CoffeeMM

Industry: Agriculture

"I was 13 years old (in 2007) when I was diagnosed with hypertension triggered by the excessive consumption of caffeinated beverages," admits Mhlangi Mluleki Ngcobo.

Naturally, Ngcobo's doctor advised that he stop drinking coffee altogether. So, what does he do instead?

He starts a business centered around the bean beverage.

The idea of CoffeeMM was driven by the need to promote good quality coffee, changing the negative perception around coffee and empowering Africa's small scale coffee farmers.

"I started by creating an efficient online platform where our customers would have an opportunity to connect with us from the

comfort of their homes and this was our competitive advantage. During our first year of trading, we sold 1kg of coffee and had a turnover of R225 (\$12). I knew I had to completely change my business approach the following year."

Ngcobo managed to "bounce back" by expanding his distribution channels and finding a new unique selling proposition with a more customer-centric approach.

"He is a very dedicated young man, a go-getter, and enthusiastic individual," says Mphumzi Mange, a business advisor at the Small Enterprise Development Agency (SEDA) in South Africa, about Ngcobo. "In everything that we have worked on together, he has given his all and more in making sure that we complete things on time."

In 2018 and 2019, CoffeeMM participated in the Decorex exhibition in Cape Town and was also nominated as a top six finalist in the Cape Town Global Student Entrepreneurship Awards.

"I KNEW I HAD TO COMPLETELY CHANGE MY BUSINESS APPROACH."



Dr Wedu Tose Somolekae

29, Botswana

Founder, Medi-Glow Aesthetics

Industry: Aesthetic medicine

The beauty industry is growing by leaps and bounds, and as data says, so also the demand for minimally invasive aesthetic treatments in the Middle East and Africa.

This has been good news for Dr Wedu Tose Somolekae, who has become a sought-after expert in Botswana in the field of aesthetic medicine.

And to think this was not her original plan.

“When I started medical school in 2011, I dreamed of eventually becoming a pediatrician,” Tose Somolekae says to FORBES AFRICA. “Aesthetic medicine and entrepreneurship were the furthest thing on my mind. Little did I know that a weekend trip to Johannesburg with my friends would

**“AESTHETIC
MEDICINE AND
ENTREPRENEURSHIP
WERE THE FURTHEST
THING ON MY MIND.”**

change all of that!”

After visiting a clinic in the bustling City of Gold in South Africa, far from her home in the smaller economy of Botswana, Tose Somolekae immediately began her research on the concept of aesthetics and medicine. Like any millennial, the good doctor took to Instagram to directly speak to medical aesthetic doctors in the field.

After countless obstacles (being stuck in the small village of Masunga, Covid-19 and not enough fees to pay for her dream), Tose Somolekae took the plunge at the beginning of 2021 and resigned from her position as a medical officer in Masunga with a severance package of P50,000 (\$3,778).

A move that led to Medi-Glow Aesthetics, the first full-time Medical Aesthetic Practice in Botswana. “Watching me grow has definitely inspired those around me to chase their dreams and reach for the stars,” Tose Somolekae adds. “The tenacity and determination to introduce something new to the medical and beauty industry, despite skepticism, and sometimes criticism, has shown many that anything is possible.”





Joel Embiid

29, Cameroon

Center Philadelphia 76ers National Basketball Association

Industry: Professional Basketball Player

If you read any article about Joel Embiid, the context is the same: “Talented, resilient, optimistic and determined star in the NBA.”

Hailing from the capital of Cameroon, Yaoundé, he reportedly fell in love with basketball after watching the prowess of American basketball team, The Los Angeles Lakers.

Young Embiid only touched a basketball when he was 12 years old; he grew up playing volleyball and soccer. As his father was a military man, according to *Complex Magazine*, he actually wanted Embiid to pursue a professional volleyball career in Europe.

But his basketball career has not always been a smooth run.

After being sidelined for two whole seasons in 2014 due to a broken foot, the break and rehab did take a toll on his psyche, Embiid told *ESPN*.

“You know, the two and a half years that I missed. I missed that, and I also lost my brother, so I was in such a bad place. I wanted to quit basketball. I just wanted to go home, go back home, and just leave everything behind.”

But evidently, not quitting proven to be the best thing for his career as the “Sixers Phenom” continues to wow the world by scoring career highs as well as season highs.

Isaack Damian Buhiye

28, Tanzania

CEO, Firm 23 Limited

Industry: Digital Enterprise Solutions

“Growing up, I was always curious about technology and fascinated with computers. My mother had a computer that I would often sneak into her room to play with,” Isaack Damian Buhiye says.

Years later, Buhiye would start his business in his mom’s home on his university laptop. Firm 23 was built to assist businesses in dealing with challenges in the workplace. This

could be graphic design, networking or product design issues.

“Thinking about it, in retrospect, starting a business at the age of 21 with no job experience was a bold decision. But at the time it was driven by a deep passion to make a positive impact using technology. I saw a gap in the market for digital creativity tailored specifically to the Tanzanian market and felt a strong pull to be a part of filling that gap.”

Buhiye adds that the scarcity of companies with software engineering as their core expertise was why he started the business.

“I believe that Africa has the potential to be a major player in the technology and innovation space, but that requires creativity that is tailored to our unique market and problems.”

“I SAW A GAP IN THE MARKET FOR DIGITAL CREATIVITY TAILORED SPECIFICALLY TO THE TANZANIAN MARKET.”





Thembi Kgatlana

26, South Africa
A Forward for NWSL club Racing Louisville FC and the South Africa women's national team
Industry: Professional Football

When you google Thembi Kgatlana, the first thing you notice is her Instagram name, *Girls Don't Do That*, which is the name of her upcoming children's book.

"In this book, I am telling the story of my humble beginnings in Mohlakeng (a township west of Johannesburg), the expectations placed on young girls in the community, and the defiant spirit of a future national treasure," Kgatlana says on

"I AM TELLING THE STORY OF MY HUMBLE BEGINNINGS IN MOHLAKENG."

Instagram. Kgatlana is one of South Africa's most celebrated and treasured soccer players and has made 16 appearances with international team Houston.

According to *Briefly*, she started playing football in primary school when she was eight years old. In 2018, when she was asked to join the Houston Dash soccer team, she was brought in by Dutch head football coach Vera Pauw.

"It's an opportunity I just could not say no to," Kgatlana said to the University of Western Cape at the time. "My goal has always been to be picked up by a professional team after the Olympics — but it didn't work out. Two years down the line here I am, signed by a big club like Houston Dash. It's time now that I reach for greener pastures." She is on to bigger goals now.

Talifhani Tshitwamulomoni

29, South Africa
Chief Operation Officer, Green Development Foundation
Industry: Sustainability

Those that do business know about the three P's: People, Planet and Profit. But Talifhani Tshitwamulomoni has dropped two of the Ps and added his own.

For him it's about People, Plants and Partnership.

The Green Development Foundation where he is COO is about uplifting communities and preserving the environment. It seeks to support the South African government in its efforts to address the various social challenges unique to the country.

play and how to play; this makes it difficult for us to operate since people require different paperwork that we might have in a different form. So, the way to overcome this is through registering a hybrid model that focuses on profit plus social impact in the communities."

However, Tshitwamulomoni has not allowed this to deter him as he wants to continue to address "a number of social ills in South Africa such as hunger and poverty, environmental degradation and pollution".

"THE ONLY WAY TO OVERCOME THIS IS THROUGH REGISTERING A HYBRID MODEL THAT FOCUSES ON PROFIT PLUS SOCIAL IMPACT IN THE COMMUNITIES."

"We have worked with lots of youth formations and development institutions in many countries including Ethiopia, Uganda, Nigeria, Ghana, and other African countries.

"The biggest challenge in South Africa with us social entrepreneurs is that there is no legislative guideline specific to social entrepreneurs," Tshitwamulomoni explains. "This poses a lot of challenges on where to

We have hosted international [events] and participated in many international development programs where I led different discussions for the advancement of humanity," he enthuses.





Cody Gordon

26, South Africa

Co-founder and CEO, CG Technology Group (be frank, Constructive Candor and It'sOk)

Industry: Mental Health Technology

According to the *Annual Mental State of the World Report* from Sapien Labs, South Africa has one of the lowest mental health scores in the world.

Cody Gordon started his company from his own experience with mental health.

"My business came into existence from my greatest adversity, from my trauma, from my desire to be better," Gordon says to FORBES AFRICA. "As a couple of years passed, I was struggling internally with my own mental health and the trauma that I had experienced. In two years, this would prove to be a trend with the introduction of Covid and mental health struggles being experienced among the masses in

schools and in businesses. I needed to find a way to heal myself."

The CG Technology Group developed two enterprise software applications – It'sOk, focusing on mental health and wellbeing in schools, and Constructive Candor, which focuses on team effectiveness and wellbeing in organizations.

"When we started, we had zero capital to build the product. There are two ways to fund a business, raise capital or get clients. We focused on financing our business through non-dilutive customer funding. This meant that what technology we chose to use would be extremely crucial to the success of our business as our runway was as long as our savings."

This did not stop Gordon and his business partner from pursuing their dream of building a business, but more than anything, aiding mental wellbeing.

"If we are fulfilled inside and experience inner peace, our daily interactions promote this way of being and we then have a chance of healing Africa and the world," Gordon adds.

"MY BUSINESS CAME INTO EXISTENCE FROM MY GREATEST ADVERSITY, FROM MY TRAUMA, FROM MY DESIRE TO BE BETTER."



Asisat Oshoala

28, Nigeria

Striker for Spanish Liga F club FC Barcelona and the Nigeria women's national team

Industry: Professional Footballer

This lister has been described as one of the most exciting strikers from the African continent.

Born in the city of Ikorodu, Asisat Oshoala told CNN: "Growing up I never wore a jersey with a female player's name at the back. Now when I go home to Nigeria a lot of people have a Barcelona jersey with my name on it."

As illustrious as her career has been, between winning the BBC Women's Footballer of the Year award in 2015, being named the African Women's Footballer of the Year five times and being regarded as one of the

best female footballers of our time, she always brings it back to her appreciation for Nigeria.

"No matter the height you get to in life, you have to always remember where you come from," she said in her interview with CNN. "We've always been a people who fight for everything and [are] ready to sacrifice."

Oshoala seems to be having a good year already as ESPN reports that the footballer has scored 18 goals in her last 11 matches in all competitions for Barça Femení and has 23 total goals in all competitions so far this season.



“...BUILD A
COMPANY THAT
OPERATES
SEVERAL AFRICAN
COMPANIES.”

Mutethia Mbaabu

29, Kenya

Co-founder and CEO, MarketForce

Industry: E-Commerce

In the 2000s, while the world marveled over Facebook, the new fascinating platform that would change the way everyone communicated, Mutethia ‘Tesh’ Mbaabu’s only thought was: “Who built this platform and what is their background? And how can I do something similar?”

Mbaabu set out to learn everything he could about technology and building startups; he read up biographies and profiles of entrepreneurs and consumed news about top startups across the globe.

A vision began to form: he wanted to build something as impactful as Facebook, but specific to Africa.

Which is what led to MarketForce, a B2B commerce platform that empowers over 200,000 neighborhood merchants across five African markets to source, order and pay for inventory, access financing and earn more by reselling financial services in their communities.

He seems to have all the support – judging by the number of people who nominated him for this list.

“What makes you so popular?” we ask.

“I think it’s because I represent a young black African entrepreneur who comes from an average family but who has been able to break into the tech ecosystem and raise funding, which is very hard. And then build a company that operates several African companies.”

“Mutethia’s story is testament to the importance of perseverance and resilience in the face of adversity,” says 2023 30 Under 30 external judge Bright Jaja.

“It’s truly inspiring to see how he has turned his setbacks into opportunities for growth and innovation. In a world where we face so many challenges, it’s important to have role models who demonstrate that it’s possible to make a positive difference and achieve success by pursuing one’s passions.”

Oyinkansola Sarah Aderibigbe / 'Ayra Starr'

20, Benin/Nigeria

Singer

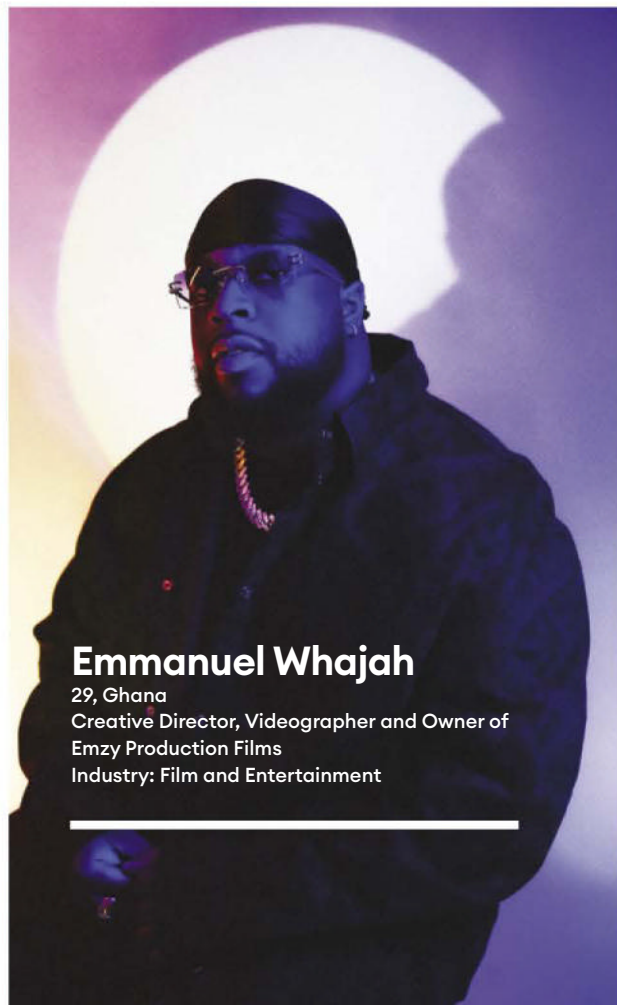
Industry: Music and Entertainment

Having collectively amassed over 221,148,288 views on YouTube, this Benin-born says that being raised between beach city, Cotonou, and the cultural hub of Lagos, Nigeria, the mix of cultures inspired her approach to music, art and life.

According to *Billboard Magazine*, Oyinkansola Sarah Aderibigbe, also known as Ayra Starr, rose to stardom in 2019 when she uploaded videos of herself singing and that caught the attention of record executive Don Jazzy, who then signed the now 20-year-old to one of the most influential labels in Nigeria, Mavin Records.

"Growing up, I knew I was going to be a musician," Aderibigbe said to Spotify. "Since I was six [or] seven, I used to argue in church with the choir when they said I can't take the lead role. I'd say, 'When I become a superstar, you're not going to tell me that'.

"I've learned that to be a great artist and a great human being, you have to be very intentional with everything you do," she told *Billboard Magazine*. "You have to wake up and decide, because it's very easy to not be good. That's the easy part. There's a lot of things that can make you not be a good person."



Emmanuel Whajah

29, Ghana

Creative Director, Videographer and Owner of Emzy Production Films

Industry: Film and Entertainment

According to a report by *UpLand Software*, no matter what industry you work in, a company needs a creative department to develop marketing and content.

"About 60% of CEOs polled cited creativity as the most important leadership quality, compared with 52% for integrity and 35% for global thinking," the report read.

The importance that creatives have in the world of work is why people like Emmanuel Whajah are in business. It's why as a creative,

Whajah, in his career, collaborated with Beyoncé's famous twin dancers Larry Bourgeois and Laurent Bourgeois, also known as Les Twins, and with Hennessy and the NBA.

He owes a lot of his work to the fact that he always wanted to combine his Ghanaian roots with his upbringing in Germany.

"Because I am very tied to my African cultural background, I was given many expectations, desires and ideas by my parents. The goal with my work was to achieve and

create something that combined traditional Ghanaian and Western values to break barriers," Whajah explains.

"Being of Ghanaian descent, yet raised in Germany and fascinated by other international cultures, the power of cultural, intellectual and professional diversity has always had a high impact on my life."

"THE GOAL WITH MY WORK WAS TO ACHIEVE AND CREATE SOMETHING THAT COMBINED TRADITIONAL GHANAIAN AND WESTERN VALUES TO BREAK BARRIERS."



Sharva Hassamal

29, Mauritius

Founder, Portage Labs

Industry: Information Technology

Covid-19 accelerated the survivors and thrivers in business. A 2020 Salesforce report revealed that 4.4 million new businesses were created in the US that year, surely a true reflection of how the rest of the world also dove

"I INVESTED AN INITIAL \$10,000 TO SET UP SYSTEMS, INCORPORATE AND CREATE MY MARKETING ASSETS."

into entrepreneurship.

One such entrepreneur is Mauritius-born Sharva Hassamal, who decided in 2020 to take the risk and create a tech company, Portage Labs, which puts clients first.

"I invested an initial \$10,000 to set up systems, incorporate and create my marketing assets," Hassamal tells FORBES AFRICA. "My vision was to create an

organization that can continuously work on building projects to help companies achieve their goal through marketing and technology. I saw the need for honest and transparent partnerships where amazing talent can join large

organizations to boost their goals."

He wanted the organization to promote local talent on an international scale in Mauritius. Since its inception, Portage has seen some big numbers in growth.

The year-on-year revenue of the business has increased 50%-100% per year featuring five multi-nationals with market caps in total exceeding \$100 billion.

"Our first full year had ±\$350K in revenue, our second year ±\$530K in revenue and our third year is forecasting close to ±\$1M in revenue," Hassamal says confidently.

Mohammed Kudus

22, Ghana

Attacking midfielder for Eredivisie club Ajax and the Ghana national team

Industry: Professional Football

The 2022 World Cup saw one African country make it very far in the competition but Mohammed Kudus still managed to impress the world as a Ghanaian.

The attacking midfielder scored two goals and provided an assist in three matches at the World Cup in Doha.

Accra-born Kudus' mentor, Ghana's assistant coach Mas-Ud Didi Dramani, says he has always recalled him to be self-confident, disciplined, proactive and resourceful in terms of

taking responsibility.

"Identifiable role models are something that throughout history has proved to be an important thing," Dramani, also the head of Right To Dream, a football academy in Ghana, told *ESPN*.

"So to see someone who sat at the same dining room tables and played on the same pitches going to that level of course has a tangible impact on the belief that young players have that they can go on and do the same thing."





Blessing Joel Abeng

28, Nigeria

Co-founder and Director of Communications,

Ingressive For Good

Industry: Branding and Communications

“I did not grow up thinking there was anything I could not do,” Blessing Joel Abeng says to FORBES AFRICA.

She aspired to become a doctor to save lives, but then realized, through her studies, that there was more than one way to do that. And this was through business writing.

“I taught myself to write business plans and proposals. I got so good people started to pay me for it. It was very unpopular, but it caught my attention.”

From that to becoming one of the leading women in the branding and communications space in Africa helping brands

discover their unique identity so they can tell better stories.

Abeng is also the co-founder of Ingressive for Good, an edtech non-profit improving the earning power of African youth through tech.

“In less than three years of existence, the non-profit has built a community of 250,000 people and trained 150,000 Africans in every African country, placing thousands in jobs,” Abeng says. “My legacy will definitely be in the lives impacted based on the activities, communities, and organizations I have created. My mark is my contribution.”

“I TAUGHT MYSELF TO WRITE BUSINESS PLANS AND PROPOSALS. I GOT SO GOOD PEOPLE STARTED TO PAY ME FOR IT.”



Dricus ‘Still Knocks’ du Plessis

29, South Africa

Professional mixed martial artist in Middleweight division of the Ultimate Fighting Championship (UFC)

Industry: Mixed Martial Arts (MMA)

“Where did you get the name ‘Still Knocks?’” we ask.

“It is actually a name that came from my amateur days,” Free State-born du Plessis says to FORBES AFRICA. “As an amateur, [I did] 33 fights with 30 knockouts. And my brother actually came up with the name because it’s named after a sleeping tablet. You

“I’M CURRENTLY FIGHT[ING] UP THE RANKS.”

know when you take it, it will just knock you out.”

And in wild brawls,

knock out he does!

Recently, du Plessis defeated UFC veteran American professional mixed martial artist Derek ‘The One’ Brunson making it the biggest milestone in his career.

“Every fight is unique in that way,” du Plessis says. “Because now I’m currently fight[ing] up the ranks. And I just made history by becoming the first South African ever — well, before this, it was a Top 15 and then Top 10. And now, I just beat another guy, he was ranked number five in the world.

“So that is absolutely something that it’s indescribable. It’s in my line of work. It’s basically the highest honor I’ve ever had in my career.”

LEGACY: Protecting, Managing, And Growing Your Wealth



Sanah Gumedede,
Head of Wealth and Investment South Africa

Many of us are concerned about the legacy we'll be leaving behind for the next generation. Standard Bank Wealth and Investment SA is committed to the management, protection and growth of generational wealth, so that their clients can create a lasting legacy.

Being intentional about building a legacy and continuously reviewing the relevance and accuracy of your estate against your legacy plan is of key importance. This was the focus of Sanah Gumedede's talk at the 2023 Standard Bank Wealth and Investment SA Women's Wealth Academy.

"To create a lasting legacy, you need to start with a solid foundation. Then you need to put plans in place to retain its value for the future," she says. "We are all at different stages on our legacy

journeys, and every day takes us another step closer to crafting a legacy we can be proud to leave behind for those who come after us."

To Standard Bank Wealth and Investment SA, legacy goes beyond the here and now. It is about the creation of a secure financial plan that not only encompasses your current financial needs and desires, but also protects those of future generations.

A GOOD PLAN EQUALS A GREAT LEGACY

"Many individuals tend to think only of the day-to-day, but how prepared are you for when the unexpected happens?"

“

Many individuals tend to think only of the day-to-day, but how prepared are you for when the unexpected happens? This is where a comprehensive financial plan comes in.

—

This is where a comprehensive financial plan comes in," explains Zimkita Gunya,

Wealth Manager at Standard Bank Wealth and Investment SA.

According to Gunya, a financial plan takes into account your current financial situation, which includes your assets and liabilities, your income, and your expenses. The plan also reviews your short- and long-term financial needs and objectives, and analyses how you can best meet those needs.



With effective forward planning and risk management, you, your family and your beneficiaries can enjoy maximum benefit across generations.

While its aim is to help you achieve your financial goals, financial planning also needs to consider other factors that may affect your legacy journey, such as retirement and estate planning.

“I’ve seen through the years that retirement has evolved. I see a lot of my clients now wanting to retire much earlier, and maybe do flexible types of work in different countries. So you need to ensure you make provision for that in your financial plan,” says Gunya.

“At the same time, if your plan is geared around the fulfilment of your financial and legacy goals, it also needs to take things like wills, estate planning and trusts into account, and factor in any tax implications.”

When executed properly, estate planning allows room for the unpredictability of life, which then makes certain that your beneficiaries will be taken care of should the unexpected suddenly occur.

With the right plan in place, you can ensure that the next generation will be in a position to build on the foundation of wealth you have created.

MANAGING RISK WHILE BUILDING YOUR LEGACY

“Accumulating wealth is just one piece of the puzzle when it comes to legacy creation, as it is also important to be prepared for the unexpected.

For this reason, forward planning and risk management should be an integral part of building and preserving your legacy.

Risk management not only helps to identify and analyse risks, but also provides the necessary solutions to minimise them, and cushion their potential impact,” says Stefan Viljoen, Head of Wealth Advisory, Trust and Fiduciary.

Wealth and Investment SA designs comprehensive risk management strategies for their clients through the identification, analysis and prioritisation of risks. This is followed by a process of implementing risk solutions to minimise, monitor and control the probability and/or impact of unfortunate events.

With effective forward planning and risk management, you, your family and your beneficiaries can enjoy maximum benefit across generations.

PREPARING THE NEXT GENERATION

Families will always face challenges when transferring wealth from one generation to the next. That’s why Standard Bank Wealth and Investment SA established its ground-breaking Leadership Academy programme.

Launched in 2014, the initiative is designed to empower and educate the next generation of clients on the principles of investing, banking and lending, financial planning, leadership and philanthropy.

In addition to catering for different age groups – the Junior Leaders’ Academy is for pre-teens; the Young Leaders’ Academy is for teenagers aged between 13 and 17; and the Future Leaders’ Academy is for young adults between 18 and 24 – the programme focuses on areas like wealth creation and investments, entrepreneurship and innovation, and personal growth and development.

Each Leadership Academy is designed to empower and inspire the next generation to take ownership of the lives they want to live, while gaining a better understanding of their own, and their families’, wealth journey.

LEGACY IS ABOUT RELATIONSHIPS

Wealth and Investment SA embraces the use of technology to improve the client experience, engaging with clients across multiple channels to create an efficient user experience.

“We understand the power of digital innovation and how it enables us to make our clients’ lives simpler and more convenient,” says Funeka Montjane, Standard Bank’s Chief Executive Officer, Consumer and High Net Worth Clients. “It also gives them access to knowledge and information faster than ever before.”

“While technology enables us to save time for our clients and to get to know them a little better, nothing can replace people being in a room together,” she continues.

“Relationships are at the heart of everything we do, and that is our key driver as we strive to create real and lasting value for our clients and their families.”

By allowing for the growth of these irreplaceable relationships, Standard Bank Wealth and Investment SA is able to deliver relevant, innovative solutions that elevate their clients’ wealth ambitions, and enable their legacy journeys.

THE TREND

Future Shock

ChatGPT's popularity was unexpected inside the company. "None of us were that enamored by it," says OpenAI's president, Greg Brockman. "None of us were like, 'This is really useful!'"



THE AI. ERA BEGINS RIGHT NOW

While the world buzzes about ChatGPT's astonishing writing abilities, the next generation of business tools is forming, amid a shift that could prove as transformative as the internet.

By Alex Konrad and Kenrick Cai

In an unremarkable conference room inside OpenAI's office, insulated from the mid-January rain pelting San Francisco, company president Greg Brockman surveys the "energy levels" of the team overseeing the company's new artificial intelligence model, ChatGPT. "How are we doing between 'everything's on fire and everyone's burned out' to 'everyone's just back from the holidays and everything's good'? What's the spectrum?" he asks.

"I would say the holidays came at just the right time," replies one lieutenant. That's an understatement. Within five days of ChatGPT's November launch, 1 million users overloaded its servers with trivia

"THIS IS EVERY BIT AS IMPORTANT AS THE PC, AS THE INTERNET."

questions, poetry prompts and recipe requests. (*Forbes* estimates it's now 5 million-plus.) OpenAI quietly routed some of the load to its training supercomputer, thousands of interconnected graphics processing units (GPUs) custom-built with allies Microsoft and Nvidia, while long-term work on its next models, like the highly anticipated GPT-4, took a back seat.

As the group huddles, ChatGPT's at-capacity servers still turn away users. The previous day, it went down for two hours. Yet amid the fatigue, this roomful of employees, all in their twenties and early thirties, clearly relish their roles in a historic moment. "AI is going to be debated as the hottest topic of 2023. And you know what? That's appropriate,"

Think Bigger

At his \$2 billion startup's January offsite in France, Clem Delangue, Hugging Face's cofounder and CEO, had one directive for his 150 employees: Be more ambitious. "Sometimes when an industry gets bigger, the speed of evolution goes down. Here it's evolving really, really fast. I think there's potential for multiple \$100 billion companies."



says Bill Gates, the person most responsible for a similar previous paradigm shift—one known as software. “This is every bit as important as the PC, as the internet.”

The markets agree. Valued at \$29 billion following a reported \$10 billion investment commitment from Microsoft, OpenAI—specifically, Brockman, 34, and his boss, CEO Sam Altman, 37—serves as the poster child for something extraordinary. But it's hardly alone. In image generation, Amazon quietly backs Stability AI (recent value: \$1 billion), whose brash CEO, Emad Mostaque, 39, aspires to be the Amazon Web Services of the category. Hugging Face (\$2 billion) supplies tools for giants like Intel and Meta to build and run competitive models themselves. Below the generative AI providers in this budding tech stack, Scale AI (\$7.3 billion) and others provide picks-and-shovels infrastructure; above them, an ecosystem of applications develops, funneling the AI into specialized software that could fundamentally alter jobs for lawyers, salespeople, doctors—pretty much everyone.

Is there hype? Plenty. The reported valuation for OpenAI, aggressively forecasting 2023 revenue of \$200 million (compared to expected revenue of about \$30 million last year, according to part of a past investor presentation observed by Forbes), would imply a forward 145 price-to-sales multiple, compared to a more typical 10x or 20x. (OpenAI declined to comment on its financials except to say that the investment was multiyear and multibillion.) No matter that AI insurgents aren't pure disruptors—Amazon, Google, Microsoft, Nvidia and others already profit by providing the cloud infrastructure underpinning much of the category. Google in particular, with its enormous resources and decade-plus of machine learning research, is the “elephant in the room,” says investor Mike Volpi at Index Ventures.

Societal challenges? Those too. There's potential for bias and discrimination in the models, not to mention misuse by bad actors. Legal spats are emerging over the ownership of AI-generated work and the actual data used to teach them. Then there's the



ultimate goal that some, such as OpenAI's leaders, envision: a conscious, self-improving "artificial general intelligence" that could reimagine capitalism (Altman's hope)—or threaten humanity (others' fear, including Elon Musk's).

But in speaking with more than 60 researchers, investors and entrepreneurs in the category, it's clear that this AI gold rush also has something other recent crazes have lacked: practical, even boring, business substance. The race to embed tools in company workflows, large and small, is already on. Calls to AI-based code snippets, or APIs, soared tenfold in 2022, with more acceleration in December, according to provider RapidAPI. A recent Cowen study of 100-plus enterprise software buyers found that AI has emerged as the top spending priority among emerging technologies. ChatGPT and OpenAI's models are coming to Microsoft's massive footprint suite of products such as

Outlook and Word, with most business software makers poised to follow suit quickly.

A quarter-century after IBM's Deep Blue program defeated chess grandmaster Garry Kasparov, the shift to artificial intelligence is finally here. "It's an exciting time," the press-shy Altman tells Forbes, "but my hope is that it's still extremely early."

This AI tipping point also has roots in London, the headquarters for Mostaque's Stability. In August, hot on the heels of the beta launch of OpenAI's image model, DALL-E, Mostaque released Stable Diffusion, which allows anyone to instantly spin a line of text into a piece of art, or turn a dull selfie into a dramatic self-portrait. Unlike OpenAI's proprietary model, Stability doesn't own Stable Diffusion, which is open-source. But it's become the biggest driving force and profit-maker behind the project so far. On any given day, 10 million people use Stable Diffusion—more than any other model.

Such rapid adoption proved a turning point. Previously, AI had existed in three realms. The first was academic: A seminal paper

demonstrating the power of neural networks, a key underpinning of GPT and other large language models (so named because they can scan, translate and generate text) was published more than a decade ago. The second was demonstrative: Deep Blue created an arms race of stunts, with Alphabet's DeepMind unit ultimately creating juggernauts in chess and the ancient board game Go. The third was incremental: apps like Gmail, which works without AI but is better with features such as autocomplete.

What none of these had was the magic of playing with the technology first-hand that made Stability such a breakthrough. Its overnight virality was enough for investors to offer the company a \$1 billion valuation and more than \$100 million of funding in August, within two weeks of its launch—off virtually no revenue.

Now, generative AI has exploded. Electronic music group the Chainsmokers used Stable Diffusion to render a recent music video, and Mostaque predicts it'll soon be used to generate entire movies. The Dalí Museum in St. Petersburg, Florida, is using DALL-E to help visitors visualize their dreams, and a similar image generation tool from the startup Midjourney sparked outrage online when it was used to create a piece of art that won a top prize at the Colorado State Fair.

NEW YORK CITY'S PUBLIC SCHOOL SYSTEM BANNED CHATGPT, AND A WHARTON PROFESSOR WHO TESTED THE PROGRAM GAVE IT A "B" ON HIS FINAL EXAM.

"I think this is a Sputnik moment," says Stripe CEO Patrick Collison, Brockman's former boss, who says he's looking forward to AI tools live-translating YouTube videos and grouping them by AI-identified themes.

As Stability proliferated, OpenAI had already decided to shelve ChatGPT to concentrate on domain-focused alternatives, saving the interface for a bigger later release. But by November, it had reversed course. And by January, as New York City's public school system banned ChatGPT on its computers and a Wharton professor who tested the program gave it a "B" on his final exam, the company offered a test paid version of the tool to some users. "Stable Diffusion threw a bomb into the mix by making things dramatically more accessible," says Sequoia investor Pat Grady, an OpenAI backer. "It really lit a fire under OpenAI and got them to become much more commercially focused."

This, in turn, accelerated the commercial aspirations across the industry. Stability's Mostaque gave his entire staff off during the holidays—he himself mostly slept, interrupted only by GPT-fueled panic calls from headmasters of top U.K. schools—with the idea that

2023 would turn grueling as he tries to go toe to toe with not just OpenAI but the likes of Google and Meta. His message to his team: “You’re all going to die in 2023.”

The world’s biggest tech companies have accepted the challenge. At Google, hermetic founders Sergey Brin and Larry Page have reportedly returned to headquarters as part of a “code red” enacted by CEO Sundar Pichai to address ChatGPT and its ilk; at Microsoft, long-retired cofounder Gates tells Forbes he now spends about 10% of his time meeting with various teams about their product road maps.

Google should have the advantage. In 2017, Google researchers invented the “T” in GPT, publishing a paper on

AI'S POTENTIAL IMPACT NEEDS TO BE DEBATED NOW: "IT'S LIKE AN INVASIVE SPECIES. WE WILL NEED POLICY MAKING AT THE SPEED OF TECHNOLOGY."

transformers that, by analyzing the context of a word in a sentence, made large language models more practical. One of its authors, Aidan Gomez, remembers deploying the tech first to Google Translate, then to Search, Gmail and Docs. How it’s used, however, remains mostly behind the scenes—or in support of advertising products, the bulk of its sales—leaving consumers un-wowed. “I was waiting for the world to start picking this up and building with it, and it wasn’t happening,” says Gomez, who launched his own OpenAI challenger, Cohere, in 2019. “Nothing was changing.” Of the paper’s eight authors, six have left Google to start their own companies; another jumped to OpenAI.

Instead, Microsoft seems poised to become the industry leader. In 2019, Brockman and his team realized they couldn’t pay for the large-scale computing GPT would need with the money they had been able to raise as a non-profit, including from the likes of Peter Thiel and Musk. OpenAI spun up a for-profit entity to give employees equity and take on traditional backers, and Altman came onboard full-time. Microsoft CEO Satya Nadella committed \$1 billion to OpenAI at the time, and guaranteed a large and growing customer base in his cloud service, Microsoft Azure.

Now, the \$10 billion Microsoft investment will translate into ChatGPT deploying across Microsoft’s Office software suite. RBC Capital Markets analyst Rishi Jaluria, who covers Microsoft, imagines a near-future “game-changer” world in which workers convert Word documents into elegant PowerPoint presentations at the push of a button.

For years, the big data question for large enterprises has



Toil and Trouble

The “dot-AI bubble” is coming, says Stability AI founder and CEO Emad Mostaque. Unlike with past bubbles, though, the business impact is clear. “In boardrooms, what’s the number one topic? Generative AI.”

been how to turn hordes of data into revenue-generating insights, says FPV Ventures cofounder Pegah Ebrahimi, the former CIO of Morgan Stanley’s investment banking unit. Now, employees ask how they can deploy AI tools to analyze video catalogs, or embed chatbots into their own products. “A lot of them have been doing that exercise in the last couple of months and have come to the conclusion that yes, it’s interesting, and there are places we could use it,” she says.

The big debate around this new AI era surrounds yet another abbreviation: “AGI,” or artificial general intelligence—a conscious, self-teaching system that could theoretically outgrow human control. Helping to develop such technology safely remains the core mission at OpenAI, its executives say. “The most important question is not going to be how to make technical progress, it’s

CHANGING LIVES ONE FAMILY AT A TIME

Charmaine Mabuzza, CEO, ITHUBA Holdings, speaks of the fundamental right and responsibility to ensure everyone in South Africa has housing – and the role her organization is playing, one house at a time.

going to be what values are in there,” Brockman says. At Stability, Mostaque scoffs at the objective as misguided: “I don’t care about AGI... If you want to do AGI, you can go work for OpenAI. If you want to get stuff that goes out to people, you come to us.”

OpenAI supporters like billionaire Reid Hoffman, who donated to its non-profit through his charitable foundation, claim that reaching an AGI would be a bonus, not a requirement for global benefit. Altman admits he’s been “reflecting a great deal” on whether we will recognize AGI should it arrive. He currently believes “it’s not going to be a crystal-clear moment; it’s going to be a much more gradual transition.” But researchers warn that the potential impact of AI models needs to be debated now, given that once released, they can’t be taken back. “It’s like an invasive species,” says Aviv Ovadya, a researcher at Harvard’s Center for Internet and Society. “We will need policymaking at the speed of technology.”

In the nearer term, these models, and the high-flying companies behind them, face pressing questions about the ethics of their creations. OpenAI and other players use third-party vendors to label some of their data and train their models on what’s out of bounds, forfeiting some control over their creators. A recent review of hundreds of job descriptions written using ChatGPT by Kieran Snyder, CEO of software maker Textio, found that the more tailored the prompt, the more compelling the AI output—and the more potentially biased. OpenAI’s guardrails know to keep out explicitly sexist or racist terms. But discrimination by age, disability or religion slipped through. “It’s hard to write editorial rules that filter out the numerous ways people are bigoted,” she says.

Copyright laws are another battleground. Microsoft and OpenAI are the target of a class action lawsuit alleging “piracy” of programmers’ code.



We face a staggering housing challenge in South Africa. Government data suggests that over 12% of South Africans live in makeshift shacks, and the current housing backlog stands at over 2 million.

On a more personal level – I hail from a rural township. I’ve worked hard to build my skills, leverage my opportunities, and reach great success. I co-founded ITHUBA, South Africa’s third National lottery Operator, among many other successful businesses. I thank my mother, a true township small business entrepreneur, for that grit.

Yet, I should also thank my luck for my success. Hard work alone is not enough to prosper. Every morning, the poor and struggling get up early, line up for taxis, go to their jobs, and then travel slowly back home.

Home is often an insecure dwelling held together by the bare minimum and victim to nature’s fury. We witnessed this in KwaZulu-Natal, where floods and landslides wiped away entire communities. It was while visiting the devastation that I knew we could do more. And I understood what was possible.

A place to call home is so important. With so many people worldwide losing their homes due to natural disasters, I am reminded that the average South African—

those who make our tea, clean our office, and mow our lawns — could never afford a house on their means. So we started to build homes for our staff at ITHUBA, focusing on those who need it the most.

While visiting the KZN disaster areas, I realised we could take this project to other people. Following a similar process, we conducted one-on-one interviews. Reading their stories is emotional: people who have lost homes, furniture, and even relatives. One family lost both grandparents and never recovered the grandfather’s body. The least we can do is help them get a place they can once again call home.

Our effort culminated in a roadshow in December, when we handed over fifteen homes to people in three provinces. I know that fifteen against two million will not move the needle. But, even helping a few at a time is a step forward.

Our first democratically elected President, Nelson Mandela, made housing for all an unbreakable promise. But did he speak of a government providing housing or a nation giving everyone a roof to sleep under? I personally believe it’s the latter, reflected in the Zulu saying, “Umuntu ngumuntu ngabantu,” which translate to “I am because we are”. And that can start by ensuring we all have a place to call home, changing lives one family at a time.

(Both companies recently filed motions to dismiss the claims and declined further comment.) Stability was recently sued by Getty Images, which claims Stable Diffusion was illegally trained on millions of its proprietary photos. A company spokesperson said it was still reviewing the documents.

Even more dangerous are bad actors who could deliberately use generative AI to disseminate disinformation—say, photorealistic videos of a violent riot that never actually happened. “Trusting information is part of the foundation of democracy,” says Fei-Fei Li, the codirector of Stanford’s Institute for Human-Centered Artificial Intelligence. “That will be profoundly impacted.”

Who will have to answer such questions depends in part on how the fast-growing AI market takes shape. “In the ’90s we had AltaVista, Infoseek and about 10 other companies that were like it, and you could feel in the moment like some or one of any of those were going to the moon,” says Benchmark partner Eric Vishria. “Now they’re all gone.”

Microsoft’s investment in OpenAI, which comes with a majority profit-sharing agreement until it has made back its investment, plus a capped share of additional profits, is unprecedented, including its promise for OpenAI to eventually return to non-profit control. (Altman and Brockman, respectively, call that a “safety override” and “automatic circuit breaker” to keep OpenAI from concentrating power if it gets too big.) Some industry observers more wryly see the deal as a near acquisition, or at least a rental, that benefits Nadella the most. “Every time we’ve gone to them to say, ‘Hey, we need to do this weird thing that you’re probably going to hate,’ they’ve said, ‘That’s awesome,’” Altman says of the arrangement. (Microsoft declined to discuss the deal’s terms.)

There’s another under-discussed aspect of this deal: OpenAI could gain access to vast new stores of data from Microsoft’s Office suite crucial as AI models mine the internet’s available documents to exhaustion. Google, of course, already has such a treasure trove. Its massive AI divisions have worked with it for years, mostly to protect its own businesses. A bevy of fast-tracked AI releases are now expected for 2023.

At Stability, Mostaque takes great pains to explain his business as focused on the creative industry, more like Disney and Netflix—above all, staying out of Google’s way. “They’ve got more GPUs than you, they’ve got more talent than you, they’ve got more data than you,” he says. But Mostaque has made his own potential Faustian bargain, with Amazon. A partnership with Stability saw the cloud leader provide more than 4,000 Nvidia AI chips for Stability to assemble one of the world’s largest supercomputers. Mostaque says that a year ago, Stability had just 32 such GPUs.

“They cut us an incredibly attractive deal,” he says. For good reason: The synergy provides an obvious cash cow from cloud computing run on Amazon Web Services and could generate content for its Studios entertainment arm. But beyond that, Amazon’s play is an open question.


Don’t forget Apple and Facebook parent Meta, which have large AI units, too. Apple recently released an update that integrates Stable Diffusion directly into its latest operating systems. At Meta, chief AI scientist Yann LeCun griped to reporters, and over Twitter about ChatGPT buzz. Then there are the many startups looking to build all around, and against, OpenAI, Stability and their kind. Clem Delangue, the 34-year-old CEO of Hugging Face, which hosts the Stable Diffusion opensource model, envisions a Rebel Alliance of sorts, a diverse AI ecosystem less dependent on any Big Tech player. Otherwise, Delangue argues, the costs of such models lack transparency and will rely on Big Tech subsidies to remain viable.

“It’s cloud money laundering,” he says.

Existing startup players like Jasper, an AI-based copywriter that built tools on top of GPT and generated an estimated \$75 million in revenue last year, are scrambling to keep above the wave. The company has already refocused away from individual users, some of whom were paying \$100 or more a month

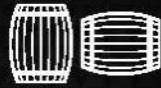
for features now covered roughly by ChatGPT, with OpenAI’s own planned first-party applications yet to arrive. “This stuff gets broken through so quickly, it’s like nobody has an edge,” says CEO Dave Rogenmoser.

That applies to OpenAI, too, the biggest prize and the biggest target in the bunch. In January, a startup founded by former OpenAI researchers called Anthropic (backed most recently by Sam Bankman-Fried of bankrupt firm FTX), released its own chatbot called Claude. The bot holds its own against ChatGPT in many respects, despite having been developed at a fraction of the cost, says Scale AI CEO Alexandr Wang, an infrastructure software provider to both. “It [raises] the question: What are the moats? I don’t think there’s a clear answer.”

At OpenAI, Brockman points to a clause in the company’s non-profit charter that promises, should another company be close to reaching artificial general intelligence, to shut down OpenAI’s work and merge it into the competing project. “I haven’t seen anyone else adopt that,” he says. Altman, too, is unperturbed by horse-race details. Can ChatGPT beat Google search? “People are totally missing the opportunity if you’re focused on yesterday’s news,” he muses. “I’m much more interested in thinking about what comes way beyond.” 

“EVERY TIME WE’VE GONE TO MICROSOFT TO SAY ‘HEY, WE NEED TO DO THIS WEIRD THING THAT YOU’RE PROBABLY GOING TO HATE,’ THEY HAVE SAID, ‘THAT’S AWESOME.’ ”

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SEYCHELLES

– A Wealth Of Opportunities

The Republic of Seychelles is an archipelago of 115 islands stretching some 1200 kilometers in the Indian Ocean. The Seychelles is a well regulated and reputable international financial services jurisdiction, offering international investors a range of products that meet the criteria of flexibility, adaptability and security. The island's wide-reaching domain includes banking, insurance, company registration, trust, foundations, investment funds and securities.

Seychelles is a place of tranquillity and of careful development. With the adaptation of a territorial taxation system, all companies (including International Business Companies (IBCs) and Companies (Special Licences)), are not subject to any Seychelles' tax or duty on income or profits if they do not derive assessable income (i.e. Seychelles' sourced income) in Seychelles. However, special rules apply to companies forming part of a multinational group where any foreign sourced income will not be taxed in Seychelles if the company is a "qualifying company" as defined under Eleventh Schedule of the Business Tax Act.

The IBC Act and the International Trusts Act were enacted in 1944. The enhanced versatility of the Seychelles' IBC makes them ideal for any business, from personal services companies to collective investment schemes operating locally or internationally. Seychelles operates one of the fastest IBC Registrar in the world with same day incorporation.

The Seychelles enacted a modern Trusts Act in 2021 to replace the International Trusts Act, 1994. A trust is created when the owner of the assets (the settlor) transfers ownership of those assets to a trustee to hold and administer under the terms of a trust deed for the benefit of one or more beneficiaries or for a charitable or other purpose. As the assets of a trust are not the property of the settlor, trusts are



Mr. Randolph Samson, Chief Executive Officer of the FSA

useful vehicles for wealth management purposes including to hold and protect family wealth and for 'outside estate' succession planning. A Seychelles trust is required to have a Seychelles resident trustee licensed by the FSA. A Seychelles trust and its trustee are not liable to tax in Seychelles in respect of the foreign income or profits of the trust.

Companies (Special Licenses), commonly referred to as CSLs, introduced in 2003 are permitted to engage in any range of activities, including international holdings, intellectual property licencing and services.

Seychelles foundations are provided under the Foundations Act, 2009. Analogous trusts, the wealth protection and succession planning benefits of a foundation stem from the divestment of ownership of assets by the founder. When a founder donates assets to the foundation, those assets cease to belong to them and the foundation itself becomes the sole legal and beneficial owner of its assets. Unlike a trust (which may only hold property through a trustee), a foundation is a separate legal entity, capable of holding property in its own right. A foundation has beneficiaries, though they have no ownership interest in foundation assets unless a distribution is made to them. A foundation's council is responsible for carrying out the foundation's objects and for the management and distribution of its assets. A Seychelles foundation must have a minimum of one councilor, who may be an individual or company. It is not obligatory to appoint a Seychelles resident licensed councilor. The names of councilors, beneficiaries and protectors are not required to be filed with the FSA and are not publicly accessible. Similar to a trust,

a foundation may appoint a protector. A Seychelles foundation is not liable to Seychelles tax in respect of its foreign income or profits. The Foundation Act provides for a two-year claim limitation period protecting foundation assets from claims by creditors of the founder and exclusion of foreign forced-heirship laws.

The Seychelles Limited Partnership (LP) allows two or more legal persons to form an LP but the partnership must consist of one or more General Partners and one or more Limited Partners. At least one general partner must be a Seychelles IBC or a CSL. A body corporate may be a General or Limited Partner and a General Partner may hold an interest as a Limited Partner.

Collective Investment Schemes in the Seychelles are licensed and supervised under the Mutual Fund and Hedge Fund Act, 2008. Seychelles allows for companies incorporated either under the Companies Act 1972 or the International Business Companies Act 2016, unit trusts or partnerships to be licensed as private, professional or public funds, giving fund managers a long list of potential fund vehicles. These companies can be constituted in Seychelles or in recognized jurisdictions. An Exempt Foreign Fund status is available to funds that can satisfy the FSA that it is in good legal standing and holds a valid license or other authorization from one of the recognized jurisdictions. An Exempt Foreign Fund must be already licensed in a recognized jurisdiction, administered by a Seychelles licensed fund administrator.

A Protected Cell Company (PCC) is a Seychelles company that is able to create one or more cells with segregated assets and liabilities. Each cell however does not constitute a separate legal entity. A PCC only needs one set of directors, company secretary and registered office. It can be incorporated from the onset as a PCC or converted from an existing company. Creditors to a particular cell only have

recourse to the assets of that specific cell and the non-cellular assets of the PCC. PCCs can be incorporated under the Protected Cell Companies Act, 2003 or under the IBC Act, 2016.

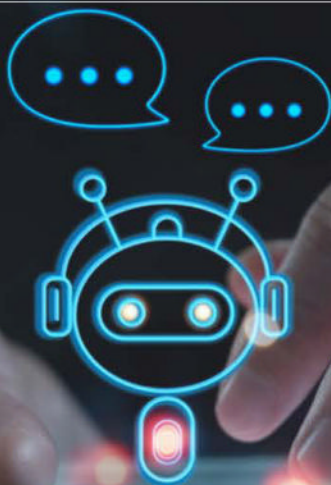
The Insurance Act, 2008 modernizes and allows for greater flexibility within the regulatory framework of the Seychelles Insurance industry. Provisions are made for the regulation of a wide variety of products including captive insurance, reinsurance, short-term and long-term insurance.

The Securities Act, 2007 provides the regulatory framework for securities trading within the Seychelles. The legislation safeguards investor confidence by licensing and regulating all components of the market from the securities exchange, Clearing Agencies, Securities Facility, securities dealers to the investment advisors and enforcing internationally accepted guidelines. Persons holding a license under the Securities Act, 2007 can benefit from business tax at a rate of 1.5% on its worldwide taxable income, if the minimum substance requirements are met.

In 2020, the Seychelles enacted a new Anti-Money Laundering and Countering the Financing of Terrorism Act and introduce a new Beneficial Ownership Act in order to consolidate the country's fight against money laundering and terrorist financing.

To support our international obligations, Seychelles has committed to several international organizations namely the International Organisation of Securities Commission (IOSCO), Committee of Insurance, Securities, and Non-Banking Authorities (CISNA), Financial Action Task Force (FATF), European Union (EU) and the International Association of Insurance Supervisors (IAIS).

By Tiana Cline



Talking A-‘bot AFRICA

Where does the continent fit into the chatbot conversation, and why it needs its own startups that focus on AI.

The ability to be able to have a conversation with someone else is a fundamental part of what it means to be a human being but today, it’s becoming more and more confusing to figure out whether you’re talking to a bot... or not.

Technology has advanced to the point where AI-powered conversational chatbots, like ChatGPT or Meta’s BlenderBot 3, are deceptively realistic. (More so when they go off the rails and say things like ‘I want to be alive’, which is exactly what Bing’s AI bot expressed earlier this year.) While chatbots like these are trained to avoid expressing personal or biased views, and are known to make factual mistakes and mix up information, they’re becoming smarter, more streamlined and sometimes, a little strange...

“Conversational AI is one of the first applications of NLP in artificial intelligence and this kind of technology has existed since Eliza in the sixties,” explains Professor Mpho Raborife, the deputy director at the Institute for Intelligent Systems at the University of Johannesburg in South Africa.

Natural Language Processing, or NLP, is a way for computers to understand human language. NLP uses AI tools like machine learning and neural networks to process and interpret large amounts of data.

“With the rise of big data, ChatGPT was inevitable. It’s trained on a very large dataset and the technologies behind it make it a lot more advanced than other conversational AI applications.”

One of the reasons for this, explains Raborife, is that ChatGPT uses reinforcement learning alongside sophisticated algorithms

that manipulate its dataset. “It’s so sophisticated that people don’t realize that it really possesses no intelligence whatsoever,” she adds, “it really doesn’t understand the meaning behind anything, it just know how the words are supposed to work but not what they mean.”

OpenAI’s ChatGPT is a research experiment gone wild that has shown the incredible potential of conversational AI yet Africa is still being left behind. Consider smartphone voice assistants like Siri or Alexa – both examples of conversational AI used regularly; they work with English but struggle to understand local accents. They don’t support African languages.

“We know that the Global North is not going to include our languages. Therefore, we need to find a way to make sure that we create an environment that the startups that come from Africa which do incorporate our languages have the same kind of impact,” Raborife adds. Duolingo, for example, is a popular language learning mobile app that uses an AI system called Birdbrain to personalize its content. Duolingo has 43 different languages (including made-up dialects such as Klingon, High Valyrian and Esperanto) but only isiZulu and Swahili are available when it comes to African language learning courses.

“When we talk about AI, our languages are not supported or even represented by these technologies,” says Raborife. “But conversational AI has the potential to bridge the language divide as it can be used in a variety of ways because it surpasses literacy levels. If people cannot read or write, they can use their voice to access services and this is something that is important to Africa.

This is why we need our own startups that focus on AI.”

Recently launched, Lelapa AI is an African AI research and product house looking to make a real difference within the continent with a special interest in agriculture, education, energy, healthcare, microfinance and language.

“There are so many problems on the continent that AI-type technologies can help with so there’s a responsibility for us to use our skills to help create better lives for everyday Africans,” says Pelonomi Moiloa, Lelapa AI’s co-founder and CEO.

“What we intend to do is use technology in a very smart, resource-efficient way because there are challenges on the continent like rolling blackouts, water shortages and network issues...” Lelapa AI have already debuted an app called VulaVula which offers NLP-as-a-service for under-represented languages. Moiloa describes VulaVula as an underlying technology that supports other technologies. A banking chatbot, for example, could use VulaVula’s AI language capabilities to help customers interact in their own languages.

“The idea is that if an organization has a place for us to plug our models into and we can collaborate agreements around how that work can be done, then – ideally – if we have the resources and capacity we will help businesses do what they need.”

For Moiloa, creating African data sets to work from may be challenging but it’s also something she sees as a competitive advantage for Lelapa AI. “We’re having to think around clever ways of dealing with Africa’s data scarcity problem. We have to create models that are able to cope with less amounts of data, but models that can get really good at curating and gathering data,” she says. And the fact that ChatGPT doesn’t necessarily draw its information from African data sets (it was apparently trained using real human conversations) means startups like Lelapa AI have the opportunity to develop responsible methods of dealing with problems that are



“WHAT WE INTEND TO DO IS USE TECHNOLOGY IN A VERY SMART, RESOURCE-EFFICIENT WAY BECAUSE THERE ARE CHALLENGES ON THE CONTINENT LIKE ROLLING BLACKOUTS, WATER SHORTAGES AND NETWORK ISSUES.”

– Pelonomi Moiloa, Co-founder, Lelapa AI

relevant to the continent.

“I don’t think we should be trying to develop our own ChatGPT but maybe we can develop other textual tools that can help solve the problems that ChatGPT is meant to – but at the moment, it seems to be creating more problems,” she ends. 📍

CHEATING OR TEACHING: ‘HOW DO WE KNOW IF A STUDENT WROTE THIS ESSAY AND NOT AI?’

One of the biggest concerns around ChatGPT in the world of academia is plagiarism. AI-generated art faces a similar dilemma because the data sets used to create artwork come from human artists – and is then used without attribution. “For academia, the issue is how do we detect it? How do we know if a student wrote this essay and not AI?” asks Raborife. The first step is plagiarism detection and adapting tools like Turnitin to pick up if text is human or AI-generated text. Other online plagiarism checkers include GPTZero, Plagiot, Content at Scale and OpenAI’s free detecting tool called AI Text Classifier. “ChatGPT seems to be the silver bullet for everything... it seems to be able to do anything,” says Raborife. “For universities, plagiarism is on the agenda. It’s the cornerstone of academia, research papers, journalism and this will affect more industries

than we can imagine.” Alongside the problem of plagiarism, the answers that come out of AI-powered chatbots are often so realistic, it’s easy to put aside the fact that its source material may be incorrect. And then there’s the fact that an impressive-sounding (yet wrong) answer is potentially dangerous. “There’s a common misconception that computational things are logical and rational and that anything that is logical or rational has to be right,” adds Moiloa. “Mathematics is always true so people think that things that are mathematically grounded are true and it’s not necessarily the case.”

ChatGPT has already been banned in schools throughout America, Australia, France and India even though OpenAI believes it could improve learning in classrooms. In an interview with *Time* magazine, Chief Technology Officer Mira Murati said that ChatGPT “has immense potential to help... with personalized education” and that it “has the potential to really revolutionize the way we learn”.

By Inaara Gangji

Tapping Into The Market

Tanzania's beer-guzzlers have a locally-brewed option as this entrepreneur attempts to change the country's drinking culture with a social enterprise.

“Tanzania has a rich beer history. Each tribe has its own beer. They were producing beer [even] before the Germans,” Swiss native and Tanzania-resident Raphael Flury says, in an interview with FORBES AFRICA.

That was perhaps the impetus for running his own outfit – a first-of-its-kind craft brewery and brewpub located in Arusha, Tanzania.

When Flury acquired Twiga Brewery and its talented team in 2015, he wanted to offer more options to the Tanzanian market as an alternative to wine and mainstream beers.

He got on board Tanzanian native Damian Mosoka as the head brewer, and more locals from the community to create locally-crafted beer.

“It was a desire for better beer but also to combine job creation and social impact. We did the research and thought this would be an interesting way to enter the beverage industry. We wanted to learn on the job about how this industry works,” says Flury.

The brewery is his second sustainable venture; the first being an organic food company. It was a natural instinct to work with local staff and build capacity before expanding.

In line with its mission, Twiga focuses on premium beers



Raphael Flury

and offering customers an experience – 80% of his client-base is Tanzanian.

“We do small quantities, which is typical for a craft brewery. All our ingredients are of the highest quality, and we give it plenty of time to develop flavors. We aim to offer the customer a fresh tasting beer,” adds Saphira von Moos, Flury’s COO.

Served on draft and bottled, the beer aims to be all-natural, unlike industrial beer produced on a large scale. “People deserve a premium product, brewed the German way. It is unfiltered with no additives,” echoes Mosoka.

“NOT A LOT OF PEOPLE KNOW WHAT A BREWERY IS...”

However, their challenge is to convince the beer-favoring Tanzanian consumer that locally-brewed beer is good, especially since it’s not standard in the market.

“We have an innovative product and a lot of customer interaction as well. You can touch the brewery [the machines and processes] which is an innovative concept in Tanzania.

“Not a lot of people know what a brewery is... but we are constantly trying to change the beer culture, and that Tanzanian SMEs can make quality products just as [well] as international brands,” says Flury.

Another challenge is to convince customers that beers are best enjoyed cold, which is how it is served fresh from the draft. “It’s fun to do all this work and take the customer with you on this journey...” avers von Moos, who also has a mandate to encourage women to join in key production jobs at the brewery.

At the end of the day, Flury wants to be a role model and show other companies that it is possible to create and sustain equitable businesses in Tanzania.


“As a social enterprise, we mirror our values in the company too. It’s a marathon, it’s not easy, but we want to be sustainable and a hub for young Tanzanian talent,” he says. 



Photo supplied; Oliver Oettli

Same Name, New Approach:

How This Bank Is Building Its African Renaissance

When Barclays divested its final stake in South African bank Absa, some people may have mistakenly thought that it was exiting Africa for good. But even as that final stake was being sold, Barclays was proactively strategising on rebuilding its African presence.

Rather than focusing on retail banking, it would focus on servicing the Private Banking needs of ultra-high-net-worth (UHNW) individuals and their global families.

Amol Prabhu, Country CEO: South Africa and Market Head: Africa for Barclays, says the gains it's made and the plans it's laid out for the future, show that it's a new chapter in the Barclays story on the continent.

Getting to that point has meant being clear about its African target market and how it can provide real value to clients.

"We're no ordinary Private Bank. We're not here to provide everything, for everyone, everywhere."

That means focusing on UHNW families who hold investable assets of £10 million+, particularly in Anglophone countries. As Prabhu points out, there's a very strategic reason for this strict focus.

"Most Anglophone African countries retain strong ties to the UK," he says. "Those ties can be particularly strong for families, who may have gone to university in the UK and may have worked there at one point. They likely want the same opportunities for their children and hold UK real estate—particularly in London. Because we're headquartered there, we act as the primary corridor to the UK."

As he points out, UHNW families are increasingly global and it's feasible for grandparents to reside in South Africa or Kenya, while one child lives in the UK,



Amol Prabhu, Country CEO: South Africa and Market Head: Africa for Barclays

another in the Middle East, with extended family residing in India.

Despite the global nature of such clients, Barclays' services remain highly personalised. Having Private Banker coverage across these locations allows the bank to really understand the family dynamics and be able to bank each individual in their location as well as support the family holistically."

"Around 90% of client meetings take place in their homes. That's because the topics being discussed are private and a relaxed home environment, helps open frank dialogue amongst family members, often across multiple generations."

That means Barclays has to be innovative with the kinds of investment offerings it gives its clients. With overseas real estate, for example, it provides mortgages off the back of local earnings, something that few other banks do. It allows for global investments in multi-asset portfolios through direct stock selection, resulting in lower fees for customers, and its Private Assets programme makes it easier for clients to invest in high-growth

startups and opportunities that are not available in the public markets.

"Many of our clients are entrepreneurs and are keen to invest in the sectors they built their wealth in," says Prabhu.

That embrace of innovation is also part of why Barclays is so committed to Africa.

"Growth in Africa leads to global growth," says Prabhu. "We've seen that through helping families who head up African ventures to expand into markets like the UK, Middle East, and India. Having a strong presence in Africa also allows us to connect families in Africa with other global families for joint ventures and investments."

Further evidence of Barclays' commitment to Africa can be seen in its Referral Agreement with Credit Suisse that enabled Credit Suisse to refer its private banking clients in Sub-Saharan Africa (excluding South Africa) to Barclays.

"That single referral opportunity is equivalent to five years' worth of organic growth," he says.

Barclays is also working hard to ensure that it can help its clients to do good across the continent.

"For a lot of younger people it's about finding ways to marry scenarios where they're making money while doing good," he says. "Here, our global expertise in impact investing as well as impact Philanthropy can be incredibly helpful."

Prabhu says Barclays' new approach to Africa can be summed up as one that's cognizant of the bank's long history on the continent but which is optimised to provide the best possible experience for its client.

"Our customers know how critical it is that the institution holding their money is trusted, stable and independent and we will never compromise on that."



Stirring It Up

Reitumetse Kholumo, the 25-year-old founder of Kwela Brews, is working to ensure that indigenous knowledge systems and makers of homegrown alcohol earn their rightful place in South Africa's formal economy.

By Lillian Roberts

In apartheid-era South Africa, it was popularly known that if women could not find domestic work, they would turn to brewing beer in their backyard – even though it was illegal – as a means of making ends meet. Eventually, alcohol was supplied at scale that largely supplanted these traditional brewers.

While women from all walks of life are no longer excluded from working in the formal alcohol market, monopolies such as pay disparities continue to reign.

This is something 25-year-old Reitumetse Kholumo hopes to change.

She was in her second year of chemical engineering at the University of Cape Town in South Africa, when on a field trip to one of the top brewers in the country, what stood out for her was the lack of representation.

She was studying bioprocessing and curious about indigenous African beverages, sought lessons in brewing from her grandmother.

Later, she did a humanities elective about how engineering affects the broader public, specifically with a lens on how the profession was used to engineer apartheid. “I then looked at things a bit differently, being conscious of the fact that if I become a brewer, I’m just one brewer, but there are so many African women who are brewing on the ground, and the engineering solutions that exist do not address their problems,” she says to FORBES AFRICA.

Kholumo entered the informal industry from a bio-engineering perspective, believing the challenges to be efficiency and safety. While these are valid concerns, once she met the women making

Kholumo hopes to change the landscape for indigenous brew-masters

beer, she found other more pressing issues.

“When I met more women, their issues were more related to the market itself – they don’t have consistent buyers.”

Part of the reason was the prevalence of low-cost tier beers competing with traditionally-brewed beer.

“The women that brew authentic traditional African beer, they know how to brew safely. Efficiency is something that we are building on in a way that will complement their indigenous knowledge and how they usually brew?”

As the founder of Kwela Brews, Kholumo isn’t going to impose her ideas but rather collaborate with the women to assess the process, and see what they can adopt in their daily practices.

Kwela Brews became a distributor to solve the main problem: finding regular buyers in their relevant low-income communities.

“So, what we do is we pay the women for the brews, and we also supply them with the ingredients that they like. They’re my bosses, if anything,” she laughs.

In 2022, Kwela Brews began testing the market with products – going to *Jazz in the Native Yards*, a concert hosting South African musicians, primarily held in the Gugulethu township of Cape Town.

They have also now partnered with a local restaurant in Stellenbosch that sees traffic from international students and tourists, so they are widening their reach.

“In the near future, we’re going to be doing tastings and collaborating on events just to de-risk it for them, but also so that we can learn what the market requires.”

Still completing her master’s degree in chemical engineering at Stellenbosch in the Western Cape, Kholumo’s broader interests are the beneficence of indigenous bio-products when it comes to nutraceuticals and therapeutics. “What I want more than anything is to create a space where indigenous brews are appreciated, as they come from the indigenous knowledge-holders.”

She says each batch of her brew tastes different because it will have different micro-organisms, which are good for people’s gut microbiomes.

“Different women from different tribes will have different ways of brewing, and this is all over sub-Saharan Africa. So I feel like there’s a lot of potential there.”

While she received R20,000 (\$1,100) in funding from the University of Cape Town’s student pitch competition, hosted by Akro, along with UCT InvestSoc and UCT Entrepreneurs Society in 2021, she quickly used the startup money.

In 2022, she was on the Mastercard Foundation program that gave her another R120,000 (\$6,500). And even though it’s an alcoholic product, she wants to eventually get certification about benefits for gut microbiome. She’s raising the bar for homegrown alcohol to be distributed and sold at scale. After all, as they say in South Africa, local is *lekker* (good). 🍷

▶ Nedbank Private Clients

Choose the bank that sees your potential and connects you to it.

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There's something extremely empowering about partnering with a bank that doesn't only see you for who you are right now, but also recognises what you have the potential to become. According to Langa Khanyile, serial entrepreneur, Nedbank is that bank.

'From the start Nedbank hasn't looked at me as what I am, but rather as what I can be,' he explains, 'and that has given me the confidence I needed to pursue my dreams, secure in the knowledge that Nedbank has my back.'

Today, Langa is not only an accomplished professional with a solid career, but also a successful business person involved in an array of entrepreneurial ventures. And he says he would not have achieved all that he has if it were not for Nedbank Private Clients and the dedicated support of his relationship banker.

'When I look back on all the big moments and achievements in my life, Nedbank has been there, whether it was buying my first house or car, achieving my career goals or reaching milestones with my businesses,' he says.

And Langa is not about to stop climbing the ladder of professional and entrepreneurial success anytime soon. He has big plans to rise through the ranks in his organisation and eventually become a captain of industry, while at the same time expanding his diverse entrepreneurial pursuits. And he is confident that, with Nedbank as his financial partner, the sky really is the limit.

'Nedbank Private Clients understands that, above me, there is only blue sky, and they equip and enable me to keep reaching higher and achieving more,' he says.

Langa points to Nedbank's unique combination of digital empowerment and tailored service through his relationship banker as one of the keys that has enabled him to unlock the life he desires.

'There's nothing that inspires you to step out of your comfort zone quite like having a relationship banker who is more than just a bank representative, but someone who shares your passion and your hunger for success,' he says. 'Someone who, more importantly is in it for the long run and willing to continue with you on your journey no matter what you need or what challenges you may encounter.'

Nedbank Private Clients' top priority is to invest time to understand the needs of every client and then offer bespoke solutions and services, underpinned by solid guidance, to help them achieve their personal and professional goals. Our relationship bankers devote much time to getting to know our clients on a personal level so that we fully understand their needs and challenges. Then we work tirelessly to connect them to exactly the solutions they need from customised financing, integrated transactional banking and international trade services to various other offerings tailored to their unique requirements.

'The best thing about partnering with Nedbank Private Clients is that it is always effortless,' Langa says. 'It doesn't matter whether I'm accessing the services I need digitally or dealing with my relationship banker in person. It's always a smooth and seamless process that delivers the most positive outcomes.'

For more information on how Nedbank Private Clients can connect you to your perfect future, visit private-clients.nedbank.co.za/home.html.

see money differently

NEDBANK

By Steven Bertoni

The Dry Life

Athletic Brewing's Bill Shufelt and John Walker are making non-alcoholic beer tasty enough to please the biggest suds snobs. And with a nearly \$500 million valuation, the six-year-old startup has investors intoxicated.

On a dreary Wednesday in January, Bill Shufelt, the cofounder and CEO of Athletic Brewing, grabs a yellow can of golden ale off the humming conveyor belt in his new 150,000 square foot Milford, Connecticut, brewery and cracks it open. It's 10 a.m.—but there's no need for an intervention.

Over the last few years, Shufelt, 39, and his cofounder John Walker, 42, have created the buzziest beer brand in America by creating craft brews without the buzz. Alcohol free beer, often bland and thin, has long been seen as the brewer's equivalent to decaf coffee or tofu turkey. Athletic Brewing is out to eliminate the stigma, making hoppy IPAs, crisp ales and toasty porters with the flavor and feel of a craft beer—but with less alcohol than a slice of rye bread. A six pack costs about \$10.

"Humans have been drinking beer for more than 5,000 years," says Shufelt, a former hedge fund trader who, a decade ago, gave up booze to improve his market focus. "I'm a beer lover and food lover—it blew my mind that there wasn't a beer for people living modern, healthy lifestyles.

Investors are betting big that millions of drinkers feel the same. Since Shufelt and Walker started tinkering with home brew equipment in 2017, they have raised a dizzying \$173.5 million from Alliance Consumer Growth, TRB Advisors and Tastemaker Capital. In the fall of 2022, Keurig Dr Pepper, the \$12.7 billion (sales) beverage giant, took a \$50 million minority stake at a valuation just under \$500 million, according to sources close to the deal. Celebrity investors including Naomi Osaka, J.J. Watt, Karlie Kloss and Toms Shoes founder Blake Mycoskie have also belled up to the bar. "I'd never been a fan of non-alcoholic beer—not because it didn't have alcohol, because it didn't taste good," says chef and Momofuku founder David Chang, who has invested in Athletic and carries its beers in his restaurants. "Athletic is breaking the stereotype—one of food's taboos—and it's gaining momentum." While traditional U.S. beer sales have been relatively flat for years, the market for boozeless brews is booming, with total revenue up 20% to \$330 million between the summer of 2021 and 2022, according to NielsenIQ. Athletic has outpaced the pack. It says 2022 sales grew almost 70%, topping \$60 million, compared to \$37 million in 2021. (Heineken 0.0 is the market leader with more than 25% of U.S. sales.) "Growth is being driven by



On the Wagon: Athletic cofounders Bill Shufelt (left) and John Walker at their new Milford, Connecticut, brewery, which can fill 450 cans of beer a minute

people who enjoy alcohol and are interested in health, wellness and great taste," says Keurig Dr Pepper's head of strategy, Justin Whitmore.

Still, that's a heady valuation of about eight times revenue in an industry where low single digits are the norm. Although the sober sector is small beer, accounting for just 0.33% of the \$100 billion U.S. suds market, industry bigwigs think that share could grow fast. Anheuser-Busch InBev, the \$57.3 billion (sales) brewing behemoth, has stated it aims for non-alcoholic and low alcohol beer to be at least 20% of its global beer sales by 2025. "Apply that to the craft beer market—that's tens of billions of dollars in the United States," says Andrew Dickow, the head of the food and beverage investment banking team at Greenwich Capital Group. "I can't see how it doesn't get there, and it can be even bigger."

The pandemic and the rise of social media have only increased America's obsession with health and fitness. McKinsey estimates that wellness products and services have become a \$450 billion industry as customers clamor for clean products, nutritious food, improved sleep and better physical and mental health. Growing up with legal marijuana, Gen Z is drinking less than older generations. In 2022, more than a third of U.S. drinkers attempted the Dry January trend, according to beverage research firm CGA. Companies are rushing to offer alternatives like mocktails, alcohol free wine and CBD seltzers. Still, non-alcoholic beer accounts for 85% of the growing market of "untoxicating" beverages. "I don't have to compromise on taste, get to enjoy the social scene and hit that craving," says Karlie Kloss, the supermodel and entrepreneur, who first tried Athletic beer while pregnant and later invested in the company. "There's so much room for growth, especially with women—not just those pregnant or nursing but those looking for healthy alternatives."

Photo by Franco Vogt

Shufelt is not out to bring back Prohibition—some 80% of his customers drink alcohol. Instead, he sees an opportunity to insert beer into settings where you'd typically have water, soda or iced tea: the weekday lunch, post-workout drink, your next road trip. Many customers use Athletic to moderate their alcohol consumption, alternating between standard drinks and Athletic brews to have a fun night without bingeing. And without packing on extra pounds. While a craft brew can top 200 calories per 12-ounce bottle, Athletic's Run Wild IPA has 65. (Michelob Ultra, Anheuser-Busch's 4.2% alcohol beer marketed to health nuts, has 95 calories.) "People make fun of me to my face. They say 'It's not for me, I'm not sober,'" Shufelt says. "I tell them, 'You don't have to be—this is your new weeknight beer. You can make fun of me all you want, if you just try it.'"

Shufelt grew up in the Wall Street stronghold of Darien, Connecticut, and played football at Middlebury College. "I sleepwalked my way into a financial career," he says. "I never intended to be an entrepreneur." In 2005, he graduated with an economics degree and traded health care stocks at Knight Capital in Jersey City. He later became a Chartered Financial Analyst and scored a job at billionaire Steve Cohen's hedge fund, Point72. It was both stressful and social. Shufelt attended work dinners four nights a week, plus barbecues, bachelor parties and weddings on weekends. "I stopped drinking for lifestyle reasons. I loved fitness and wanted to perform better at work," he says. "But the second I stopped, I felt like a total outsider because I had nothing in my hands—having a drink in your hand is part of the social fabric of society." In 2015, while out to dinner with his wife, Jackie, he lamented the lack of non-alcoholic craft beer. "She grabbed my shoulder and said, 'You should do it.'"

For the next two years, Shufelt spent his nights researching brewing, writing business plans and searching for a brewmaster to join him. "People said I was absolutely crazy to build a brewery for non-alcoholic beer." He met future cofounder John Walker on an online brewing forum. "Bill put a not totally transparent help wanted ad on the site for 'the most innovative sector in craft beer,'" says Walker, who also grew up in Connecticut, where he had worked for his family's restaurant business in Madison before becoming the head brewer at Second Street Brewery in Sante Fe, New Mexico. "When I called, he said, 'Don't hang up. Just hear me out. It's non-alcoholic beer.'"

Intrigued by the challenge, and the chance to return to Connecticut, Walker packed up his young family and drove east. With Shufelt's Wall Street connections, they raised \$3 million from friends and angels, built a small 10,000 squarefoot brewery in Stratford, Connecticut, and began experimenting.

Brewers traditionally make non-alcoholic beer by cooking or filtering standard brews, a process that removes the alcohol—and most of the flavor. Shufelt and Walker had a different idea: Tweak the grains, sugars, temperature and pH levels to brew a beer with big flavor and little alcohol from the start. After six months and more than 60 batches, Walker made what would become Athletic's Upside Dawn golden ale. By 2018, they were pitching local retailers and scored an early deal with several Whole Foods in Connecticut.

On weekends, Shufelt would wake up as early as 3 a.m. and trek to triathlons and half-marathons to hand out samples. "Our go-to marketing strategy was bringing coolers to race finish lines, anything from a local 5K to an Ironman, and handing out hundreds of samples," he says. "We probably sampled almost 10,000 people that first summer and built a huge community of direct fans."

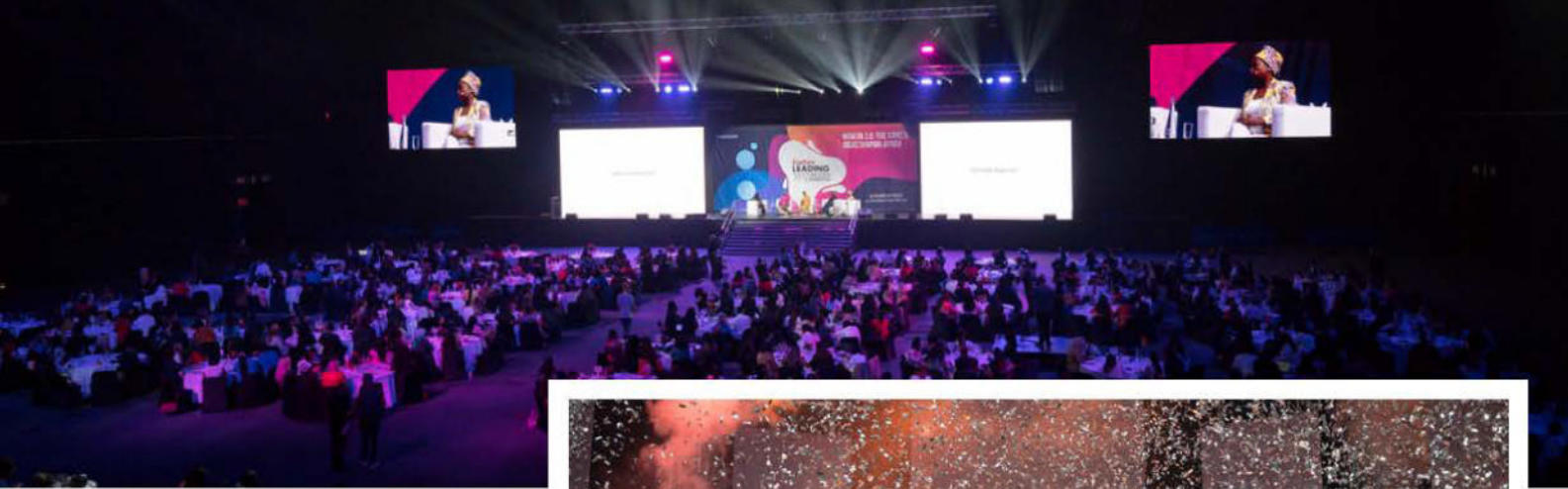
The startup hasn't been without its share of hangovers. In late 2018, Shufelt and Walker, having scored their first national order with retailer TotalWine, filled a truck with \$50,000 worth of beer and then panicked that some cans might have been skunked. Because Athletic's brew is low in alcohol, a natural preservative, it takes only a single rogue microbe to taint the taste. "We were going out to a national chain. If we messed it up, it could destroy us forever. It could destroy the category," Walker says. Ultimately, they tossed the beer, hit up investors for more cash and spent more than \$1 million on a tunnel pasteurizing machine for quality control.

Traditional craft brands including Samuel Adams, Lagunitas and Brooklyn Brewery have since jumped on the alcohol-free wagon. But Athletic has held firm, accounting for roughly 20% of all U.S. non-alcoholic beer sales in 2022. Previously unable to make enough beer to meet demand, Shufelt has poured his venture cash into two breweries (one in San Diego and the new facility in Connecticut) that will soon be able to make 650,000 barrels (about 215 million cans of beer) a year. Most revenue comes from grocery and liquor stores, including megachains Whole Foods and TotalWine. Athletic also sells to 30,000 restaurants and bars.

Digital retail is big too. Because the beers have less than 0.5% alcohol by volume, Athletic doesn't need to stress about complicated liquor and tax laws and can sell directly to consumers online. "The e-commerce business has taken on a life of its own," Shufelt says. "We've built a real community with hundreds of thousands of consumers and a huge data set." With that information trove, Athletic can email customers about new beers, special sales and exclusive flavors, and share company initiatives (Athletic, a certified BCorp, donates 2% of sales to maintaining hiking trails). Data also informs strategy: In 2020 Athletic bought a San Diego brewery from Ballast Point, in part because of statistics showing a high concentration of customers on the West Coast. Ecommerce also gives Athletic a cheap and easy way to try out new beers (such as its blueberry IPA and an extra-special bitter) to identify winning flavors before undertaking a larger production run. Says Shufelt, "We get feedback straight from our customers and can test and improve new products before sending them to retailers." With its two new breweries now fully operational, Athletic is rushing to get shelf space in more national grocers, bigbox stores and liquor chains. There's room to grow. Shufelt says Athletic is now in just 15% of U.S. retailers licensed to sell beer. "His competitive advantage is his war chest of capital," says Greenwich Capital's Andrew Dickow. "There's no one else in the craft industry doing non-alcoholic beers that can match his marketing and advertising." Athletic is also looking to spots that historically haven't slung suds: convenience stores, coffee shops, delis, pharmacies—even vending machines. Says Shufelt: "There's a huge opportunity to go where beer has never gone before." 🍷

Thoughts, Titans And Trailblazers

The 8th FORBES WOMAN AFRICA Leading Women Summit held in Pretoria, South Africa, brought together Africa's leading female game-changers for a power-packed day of shared experiences and some fascinating agenda-setting conversations.



High-profile delegates and speakers from Africa and beyond gathered in honor of International Women's Day on March 8 for the live, in-person 8th annual FORBES WOMAN AFRICA Leading Women Summit, presented by McDonald's South Africa, at the SunBet Arena, Times Square in Pretoria, South Africa. Ministers, ambassadors, Grammy award winners, human rights activists, international sports stars, and the continent's game-changers took to the stage to share their insights around this year's theme *Women 3.0: The Icons and Ideas Shaping Africa*. The summit featured more than 50 world-class speakers from across the continent and beyond, as they participated in ground-breaking talks, panel discussions and interviews.

The summit welcomed Dr Naledi Pandor, South Africa's Minister of International Relations and Cooperation, who delivered a thought-provoking opening address, highlighting the urgent need to address gender inequality for overall progress.

This year's In-the-Spotlight sessions hugely inspired, with women of all ages and walks of life sharing their life journeys. Taking the title of this year's youngest speaker was South



African singer, equestrian, and aspiring model Singhita (15).

Joining her in the spotlight segment was Lehlogonolo Mashaba, the South African LGBTQI activist; as well as twin sisters, Matlhogonolo and Masego Mphahlele, who invented a prototype for Digital X-ray Glasses to scan injuries quicker. Another powerful voice in this segment for the youth—and the planet—was Ayakha Melithafa (20), climate activist, Founder of the Ayakha Melithafa Foundation, and the youngest commissioner on the Presidential Climate Commission in South Africa.

This year's summit also welcomed two-time Grammy award-winning musician Wouter Kellerman. Also on stage was Nomcebo Zikode, fresh from receiving the Grammy

for their work on *Bayethe*. After a powerful talk about her journey from humble beginnings, and of never losing hope, she moved the audience with a live performance of her global hit, *Jerusalem*.

South Africa's biggest influencers in the entertainment industry were well represented on the day with comedian and media personality Tumi Morake sharing her impactful message of celebrating the women in our lives. Morake is the first African female stand-up comedian to have her own special on Netflix.

Leading women from all sectors tackled hard-hitting topics through panel discussions, the first of which was *The Landscape of Modern Wealth: Investing in The Missing Middle*. During this engagement, Edna Montse, Group Chief: Transformation & Sustainability

Officer, African Bank, dwelt on the importance of financial literacy and the financial inclusion of all women.

For the topic *Money Knows No Gender: The Hustle and Heart of the Emerging Entrepreneur*, Vimbai Masiyiwa, Executive Director, Batoka Hospitality, Tanzania, shared her thoughts on the trials and triumphs of entrepreneurship.

The metaverse and blockchain; the West African Renaissance; the mining, liquor, and beauty industries all formed part of this year’s discussions addressed by leaders in the field. These included Amina J Mohammed, the Deputy Secretary-General of the United Nations; pan-African feminist and Tunisian diplomat, Aya Chebbi; Yvonne Themba, Chief People Officer at McDonald’s South Africa; and Patricia Obozuwa, Vice President: Public Affairs, Communications & Sustainability, Coca-Cola Africa.

Naseem Banu Lahri, MD of Lucara, Botswana – the first woman to serve in this capacity for a diamond mining company in Botswana, and the youngest female MD in mining in the world – joined the panel titled *Never Mined? Gender Imbalance in the Mining & Energy Sectors*. Changing perspectives for women breaking into the industry, she advised audiences not to consider it a ‘male-dominated’ industry, but rather a ‘male-populated’ industry that needs to make room for powerful women.

The panel, *Citadels of Power: The West African Renaissance*, featured Aisha Ayensu, Creative Director, Christie Brown; Fatima Babakura, Creative Director, and Founder, Timabee Inc.; and Funmi Adewara, Founder and CEO, Mobihealth International, as they unpacked the thriving teeming metropolises of West Africa, from Lagos to Accra; and the hotbed of entrepreneurship and renewed vigor in a post-pandemic Africa.

The *Power After 50* panel tapped

into the new potential and possibilities for women in their 50s, and welcomed seasoned leaders Dr Helena Ndume, the Namibian ophthalmologist; Nonkululeko Gobodo, CEO of Awakened Global; Maureen Williams Mtonintshi, Director of Operations, McDonald’s SA; and Louisa Mojela, the Co-Founder and Group CEO of WIPHOLD.

Prominent style entrepreneurs and rocking influencers such as Palesa Mokubung, an international South African-born fashion designer, shared their impressions of Africa’s thriving image sector; and gave a behind-the-scenes (and often ugly) glimpse of this hard-working industry.

Like a perfect blend, the *Blood, Sweat and Cheers* panel, in closing, invited formidable connoisseurs from the whisky, beer and wine industries to take a gendered

view of the alcohol sector, and the importance of having the “right spirit”. Speakers included: Thami Banda, Brand Ambassador, The Macallan Africa, Patricia Pillay, CEO, Beer Association of South Africa, Nongcebo ‘Noni’ Langa, Wine-maker at Delheim, and Melanie Campbell, Marketing Director at Edward Snell & Co.

After a full day’s deliberation on critical issues and unlocking new opportunities, the summit culminated in the prestigious 2023 FORBES WOMAN AFRICA Awards, a glittering ceremony where the most accomplished female leaders and luminaries were honored for their impactful work. The winners of this year’s FORBES WOMAN AFRICA Awards were:

AWARD CATEGORY	AWARD WINNER
FORBES WOMAN AFRICA Young Achievers Award	Michaela Mycroft, South African ability activist
FORBES WOMAN AFRICA Technology and Innovation Award	Funmi Adewara, CEO and Founder of Mobihealth International, Nigeria
FORBES WOMAN AFRICA Youth Icon Award	Shamim Nabuuma Kaliisa, Founder and Executive Director of Chil Artificial Intelligence Lab, Uganda
FORBES WOMAN AFRICA Academic Excellence Award	Prof Rabia Johnson, Senior Researcher at the South African Medical Research Council and Senior Lecturer at Medical Physiology, Faculty of Medicine and Health Sciences, Stellenbosch University
FORBES WOMAN AFRICA Sports Award	Salima Mukansanga, Rwandan international football referee listed with FIFA
FORBES WOMAN AFRICA Entertainer Award	Nomcebo Zikode, Grammy-award-winning singer-songwriter from South Africa
FORBES WOMAN AFRICA Businesswoman Award	Nonkululeko Gobodo, CEO of AWAKENED Global, and Founder of Gobodo Incorporated which merged with SizweNtsaluba VSP to form SizweNtsalubaGobodo
FORBES WOMAN AFRICA Lifetime Achievement Award	Gloria Serobe and Louisa Mojela, Co-Founders of Women Investment Portfolio Holdings (WIPHOLD), the first women-owned and led company listed on the Johannesburg Stock Exchange, South Africa

The 2023 FORBES WOMAN AFRICA Leading Women Summit was presented by McDonald’s SA, in association with Coca-Cola and The Macallan and supported by Access Bank, Avon, Lucara Diamonds Botswana and The ROOM, in partnership with CNBC Africa, Jacaranda FM, and KIA South Africa.

If you were unable to attend this year, please follow us on social media @LWSummit, #LWS2023 for event highlights and news, or visit www.leadingwomensummit.co.za. You can also come on board as an event sponsor or activation sponsor in 2024.

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By Tiana Cline

Let's Tech About It

Is Africa's tech industry missing out on top female talent?

While African women continue to defy the odds as they assume various political leadership roles, the continent's tech industry faces a serious gender issue. Despite endless global conversations around diversity within the tech sector, women still face significant barriers and are noticeably underrepresented in many roles, making it difficult for them to enter – and eventually lead – the industry.

According to a global women in leadership study conducted by IBM, gender equity is not a women's issue, it's an organizational one. "Women are significantly underrepresented at nearly every level of the workforce," says Lindsay Kaplan, co-founder and Chief Brand Officer of Chief, a private network of executive women on a mission to change the face of leadership. "If companies prioritize gender diversity across their entire organizations through policies, investments, and a culture that meaningfully supports women, we'll see a transformative impact — equity for everyone in the workplace and stronger, more resilient businesses."

The study found that in Kenya, for example, there is even more stagnation in senior professional and non-executive managerial positions. Even though there are some incredible African women in IT like Catherine Muraga, the Managing Director at the Microsoft Africa Development Centre in Nairobi and Kendi Ntwiga, who heads up misrepresentation at Meta, the percentage of women hasn't budged since the 2019 drop — and at a senior manager, it has even declined somewhat. And while the pandemic continues to have a disproportionate impact on women at work, in Kenya, geopolitical unrest was ranked the number one disruption facing women.

While Kaplan is happy to see slight progress in the representation of women at the C-suite and board level, she maintains that it is imperative that companies do more to fill the pipeline that leads to powerful positions.

One global technology company that is making massive strides in creating a place for women in technology is Cisco and more so, their Vice President for Middle East and Africa, Reem Asaad.

Born in Egypt, Asaad moved to the United States at the age of 16 to study computer science.



“WHAT YOU LEARN WHEN YOU WORK IN THIS REGION IS HOW TO UNDERSTAND THE DIFFERENCE BETWEEN EQUITY AND EQUALITY.”

– Reem Asaad

“I had to leave because there weren't a lot of accessible universities at the time and I wanted to study computer science. I went to the University of Houston in Texas and that was the beginning,” she says. Now based in Dubai, Asaad's focus is collaborating with government, customers and partners but creating and developing female leadership is

her passion. “Cisco should mimic the communities that it serves. That’s already inclusive and a starting point. We have amazing resources in Africa and we need to invest in female talent,” says Asaad. “Africa is fascinating because we talk about diversity in the region as if it’s something you have to do but our region is diverse by nature.”

Within her role, Asaad is working hard to change the diversity ratio in the Middle East and Africa. She is responsible for 77 countries – some advanced, others emerging – and within those countries, there are over 2,000 languages and six time zones to take into account. “Cisco operates in 95 countries and 52 of those are in the mid-East and Africa. It’s diversity whether you like it or not, from age groups to colour to ethnic backgrounds. What you learn when you work in this region is how to understand the difference between equity and equality,” she says.

EQUALITY OR EQUITY?

One McKinsey study on women in the workplace found that gender disparity can emerge as early as the first promotion opportunity – women account for 48% of entry-level hires but only 38% of first-level managers. This ties in Asaad’s view that even though mentoring and coaching can help grow women into leadership positions, being on the ground is what gives her true visibility. “It’s important because if you don’t know the women around you, those women who could be the next leaders, you will miss them,” she says. “With men, you tend to hire someone because they have ‘potential’. With women, historically, it’s different. You always have to prove yourself in that position. This is a narrative we have to change. We need to hire female leaders because you see the potential.”

IN SAUDI ARABIA, FOR EXAMPLE, THE RATE OF WOMEN PARTICIPATING IN THE IT SECTOR IS NOW HIGHER THAN SILICON VALLEY.

For Asaad, this is the difference between equity and equality: equality means giving everybody the same opportunity and the same tools and assuming that you will get similar outputs. Equity is the exact opposite. “Equity is giving everybody what they need. It’s about understanding that people have different strengths and weaknesses. For women, there are certain barriers, certain challenges... what if you could help them to bypass these things?” she asks. “Then women in positions of power can be treated on an equal footing to their male counterparts—judged for their actions and output alone.”

WEB3’S GENDER PROBLEM

Talking about blockchain, cryptocurrency, the metaverse and the next internet is exciting but if gender isn’t included as a part of the conversation, there is a risk of building an online future that replicates the current state of technology. According to a study from BCG X, women are already vastly underrepresented among founders and investors in Web3. In fact, only 13% of Web3 startups include a female founder. Within that group, 10% of founding teams include both men and women, and only 3% of companies have a team that is exclusively female. And this gender disparity extends to the overall web workforce. Among all the employees at the top Web3 startups surveyed, the share of women are often clustered in nontechnical roles such as HR and marketing.

ONLY 13% OF WEB3 STARTUPS INCLUDE A FEMALE FOUNDER.

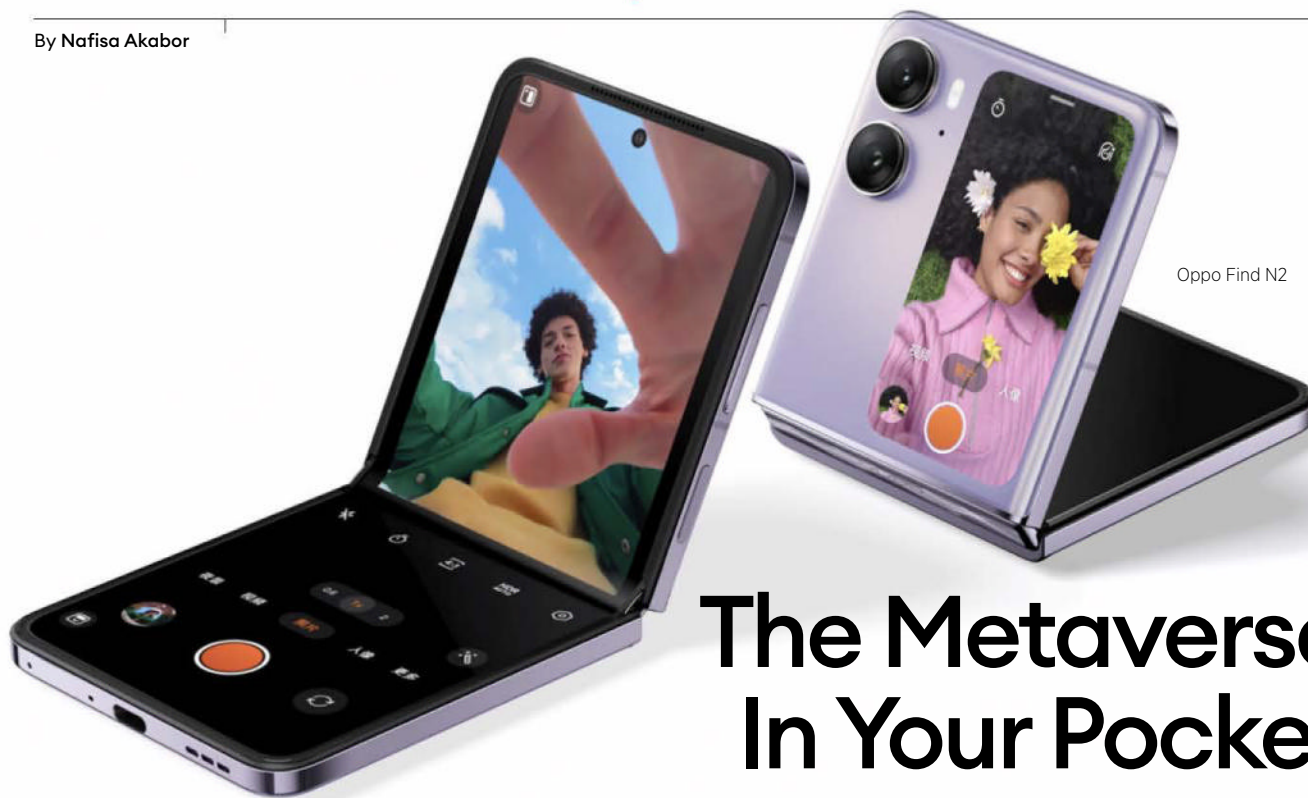
“The numbers are alarming,” said Jessica Apotheker, BCG’s Chief Marketing Officer, and a co-author of the study. “This is an economic as well as a diversity crisis, with opportunities being missed to back and scale businesses designed with female customers in mind.” Because Web3 companies have the potential to shape how people represent themselves online, transact business, and interact with each other, Apotheker says that the Web3 companies that do not embrace and leverage diversity from the start will forego a huge business and monetisation opportunity.



Post-pandemic, the hybrid world of work has helped to level the playing field for women to take on leadership roles. In Saudi Arabia, for example, the rate of women participating in the IT sector is now higher than Silicon Valley. “You will be amazed at the number of female engineers, the quality, dedication, commitment and retention that you get,” adds Asaad. “One of our first engineers that got CCIE certified is a female leader in Saudi. We have the talent, but we need somebody to recognize that these women are out there and give them the opportunity.”

Digital transformation is a big part of job creation. Despite geopolitical challenges, governments with an appetite for innovation breed talent and new roles like the chief sustainability officer, renewable energy analyst or green engineer require future-forward skills. “In Africa, we have the skillsets. We have the workforce. We have Cisco Networking Academies that can step in where needed and females have a very big part in this transformation,” she says. “My role is to solve for three things: getting women in the door by managing unconscious bias to open access. Once women are in, how can you involve and retain them? And once they have been there, how can we progress them to goals.” **F**

By Nafisa Akabor



The Metaverse In Your Pocket

This writer stepped into the metaverse for a flying taxi ride at the recent Mobile World Congress in Barcelona. And roll, fold, flip – more nifty tech is coming up in the world of mobile phones.

One of the most popular stands at the Mobile World Congress (MWC) Barcelona, Spain, this year was from South Korea's SK Telecom, with its air taxi ride simulation using virtual reality (VR) headsets. Visitors queued up for hours to get on.

As you step into the front seat of the four-seater air taxi mock-up, you wonder: will you be able to last the whole ride; what if you end up with a headache and dizziness from the VR experience?

OPPO SHOWCASED ITS NEW FIND N2, AND FIND N2 FLIP, ITS FIRST CLAMSHELL FOLDABLE THAT WILL MAKE ITS WAY TO SOUTH AFRICA THIS APRIL. THE POCKETABLE N2 FLIP WILL GO HEAD-TO-HEAD WITH THE SAMSUNG Z FLIP 4 AND HUAWEI P50 POCKET, EXPANDING ON THE GROWING SEGMENT.

The ride was three minutes long, but once I was strapped in with a seat belt and VR headset, another passenger's headset had to be configured at least three times. I felt anxious sitting around indefinitely with a VR headset, not being able to see the real world. "We're

experiencing technical difficulties," said SK Telecom.

Once the four of us in the taxi were equipped with working VR headsets, our flight from a futuristic Busan took off. It involved our seats physically moving in the direction we flew with a vertical drop towards the end, to landing on a rooftop.

Not unfamiliar to VR, I got off feeling a bit disoriented. Would I test other VR experiences again? Absolutely. There's only one way to follow this journey and see how it

improves or if it ever takes off.

Stepping into the metaverse for a flying taxi ride was just one of many innovations on display at MWC Barcelona, which

returned to full force since the pandemic.

According to the GSMA (which represents the interests of mobile operators worldwide), over 88,500 people attended from around the world with 56% coming from industries adjacent to the mobile ecosystem.

Another innovation, 3D-holographic telepresence, which is still a work in progress, was showcased by Telefónica, one of Spain's biggest telecom operators that combines 5G, fibre and edge computing technologies.

Chatting to FORBES AFRICA, Telefónica said it generates 3D avatars to use in different environments. "We have 21 cameras equipped in the cabin to generate an avatar, with each one producing two to three gigabytes of information per second, so that's 40GB-50GB every second."

Once the 3D avatar is created, it can be teleported in real-time to augmented reality (AR) and VR environments using different scenarios, useful for live streaming or recordings, explained Telefónica.

"WE ESTIMATE THAT IN 2023, GROWTH RATES WILL BE 100%, AND BETTER THAN 2022."

The company's combination of various technologies is a means of access for augmented, virtual, mixed or metaverse reality applications in the future.

Despite the metaverse being in the limelight, the next-generation of mobile phones were on full display: roll, fold, flip – there was something for everyone.

Oppo showcased its new Find N2, and Find N2 Flip, its first clamshell foldable that will make its way to South Africa this April. The pocketable N2 Flip will go head-to-head with the Samsung Z Flip 4 and Huawei P50 Pocket, expanding on the growing segment.

Elvis Zhao, Chief Marketing Officer for Overseas Markets at Oppo, told FORBES AFRICA: "Oppo is confident in the future of foldable phones; we estimate that in 2023, growth rates will be 100%, and better than 2022."

Its first folding phone, Find N, released in December 2021 exclusively in China, reportedly sold out within five minutes. "Moving forward, Oppo will offer two form factors, a clamshell and



a horizontal folding phone to overseas markets," said Zhao.

The Find N2 Flip has a unique design choice of a 3.26-inch vertical cover display, making it larger than Samsung's 1.9-inch offering. It currently supports Oppo-only apps with third party support expected.

The pocketable device features a waterdrop Flexion Hinge that underwent durability tests for 400,000 folds. When opened, the crease is hardly noticeable. It can be used hands-free propped between 45 to 110-degree angles.

The device opens to 6.8-inches and at 191g, is marginally bigger than the Z Flip 4. It is powered by a Mediatek Dimensity 9000+ chip, 8GB of RAM, and a 4300mAh battery, which is the largest on any clamshell currently on the market. It has a 50MP Hasselblad camera and a 32MP selfie-cam that supports hand gestures to take photos and videos.

Oppo also showed prototypes of its Zero-Power Tag, a rival to the Apple AirTag; the Air Glass 2 assisted reality glasses suitable for the hearing impaired; and an OHealth H1 monitor to check your vitals at home.


Available on the floor were more foldables like the Xiaomi Mi Mix 2, Honor Magic Vs and Tecno Phantom V Fold, which are not slated for the African market.

And behind a glass box were proof-of-concept rolling screens from Lenovo on a laptop, and its Motorola branded Rizr smartphone. The laptop appears to look its ThinkPad but can transform from 12.7-inches to 15.3-inches at the push of a button.

The company said it aims to get between 20,000 to 30,000 rolls from the laptop, which is nowhere near what smartphone folds have been tested against.

Similarly, the Motorola Rizr rolls open from 5-inches to 6.5-inches, and when using certain apps like YouTube in landscape mode, the handset rolls open automatically.

Lenovo has not shared further hardware specs for its rollable screens, other than it being in a conceptual stage.

Admittedly, it's too early to get excited about rolling screens, but on the other hand, foldables have shown promise with each iteration over the years. A space we're following closely, and if rumors are anything to go by, perhaps we can expect a foldable from Apple in a couple of years. 





The Economic Aerotropolis Of Southern Africa

The OR Tambo International Airport Special Economic Zone (SEZ) is creating new jobs, aligning with regional goals and manufacturing, and advancing Africa's development agenda.

The OR Tambo SEZ: Your Economic Development Partner

Special Economic Zones (SEZs) have a critical role to play in the economic development of Africa: the OR Tambo International Airport SEZ is no exception.

Established in 2009 as a subsidiary of the provincial investment promotion agency, the Gauteng Growth and Development Agency (The GGDA), the development company of the OR Tambo SEZ program is tasked with the mandate of delivering on infrastructure investment that facilitates economic growth and employment opportunities within South Africa. This is critical, given the persistent high levels of unemployment in the country.

Advancing job creation and economic growth through infrastructure investment

The OR Tambo SEZ is a multi-billion-rand,

multi-locational infrastructure and manufacturing investment program located at or in proximity to OR Tambo International Airport. Specifically, three locations form part of the SEZ's footprint. Collectively, some 500 000m² is envisaged as part of this multi-precinct green-field development.

Commencing with construction roll-out in 2016, the ZAR1b infrastructure build program of the SEZ's Precinct 1 development has already resulted in the creation of some 1 238 construction jobs as well as some 2 741 operational jobs. In addition, this development, which has attracted a further ZAR1b in private sector manufacturing investment is projected to contribute some R20b to South Africa's GDP, annually.

Plans are already underway to unlock the second and third locations, same that have a cumulative build programme of R4,7b. It is anticipated that these developments will re-

sult in a further ZAR6b – ZAR7b investment uptake from the private sector, thereby ensuring that additional socio-economic gains in the form of job creation, industrialisation and economic growth are realised through the SEZ's development.

Aligning with the regional vision for the OR Tambo International Airport Aerotropolis

The OR Tambo SEZ forms part of the OR Tambo International Airport Aerotropolis Master Plan, a 1 975km² urban development plan with OR Tambo International at its heart. In support of the development framework, the OR Tambo SEZ has identified and is promoting for investment location at its SEZ, high value, light-weight industries that utilize air-freight as a mode of transport.

These are industries that in the first instance, have been identified as suitable for

competitive establishment at an SEZ located next to a major airfreight hub. They are also industries that in the second instance, have been identified as catalysts for growth within the broader Gauteng region, South Africa's largest megalopolis and by far, the largest contributor to South Africa's GDP.

Last but not least, these are industries that have a development and job creation potential in Africa.

Through this purpose-driven approach, the OR Tambo SEZ aligns not just to the region and the province's vision for economic development; it also ensures that it supports the broader Africa development agenda. Amongst others, industries identified as suitable for location at this competitively located SEZ include mineral beneficiation, agro-processing, health care, fuel cells and electronics.

Contributing to the boosting of regional bulk capacities

In support of the OR Tambo SEZ's role as a supporter and catalyst to regional development and to ensure that supply side infrastructure is available to facilitate private sector investment set-up, the SEZ's build program contributes to its home municipality's improvement of the key bulk infrastructure requirements of electricity, water, sewerage, transport and communications. To-date, the SEZ has facilitated upgrades to energy and sewerage infrastructure necessary to support the OR Tambo SEZ Precinct 1's operations. Further upgrades have been identified in support of ORTIA Precinct 2 and the Springs Precinct, where a further 43ha of industrial land will be developed.

Enhancing the roll out of sustainable manufacturing and new energy solutions

The OR Tambo SEZ promotes establishment of manufacturing processes with limited energy uptake and little to no industrial waste. The latter forms part of the SEZ's program to promote sustainable and circular economic principles.

Specific to energy, this is a critical consideration, given South Africa's energy constrained environment. To mitigate against energy challenges, the development

program of the OR Tambo SEZ makes provision for off-grid energy solutions. It further makes provision for a manufacturing investment portfolio in industries promoting the localization of the hydrogen and fuel cells industry. Through this, various energy solutions aimed at mitigating against energy supply constraints with a negative impact on the manufacturing activities of its investors are realised.

Contributing to Africa's development agenda

To support industrial as well as infrastructure development, a lot of African countries have adopted the SEZ programme as a means to accelerate industrialization, infrastructure development and regional economic development.

As an SEZ located at sub-Saharan Africa's largest and busiest Airport, the OR Tambo SEZ also strives to drive continental dialogue on the role that SEZs can play in enhancing infrastructure investment, industrial development and intra-continental trade in Africa.

In promotion of this critical discourse on intra-Africa collaboration, the OR Tambo SEZ has initiated engagements with other SEZ developers on the African continent. The objective of these discussions is to promote learnings that can ensure competitiveness of the African SEZ programme.

The discussions are also aimed at facilitating dialogue in support of regional integration and intra-Africa trade. This is central to the OR Tambo SEZ's inspiration to position this SEZ as a globally competitive Zone that manufactures products for consumption on the African continent whilst also facilitating trade and collaboration with other Zones on the Continent.

One Mountain at a Time

To paraphrase the great Nelson Mandela, the OR Tambo SEZ aims to achieve its vision of a globally competitive multi-precinct industrial complex, one mountain at a time.

With the full completion of Precinct 1 imminent, focus of the SEZ is on the accelerated delivery of the remaining two precincts.



QUOTABLE QUOTES

Seen and heard – the movers and shakers at the eighth annual FORBES WOMAN AFRICA Leading Women Summit, a powerful gathering of Africa’s influential leaders.



“It is important to recognize where there has been progress. Because if you live on the basis that nothing has been achieved, you actually reduce the energy to strive. So it’s always important to give recognition to advancements. We can use the workplace as a site of change. The Leading Women Summit creates a platform for women’s social, political, economic and cultural rights.”

– Dr Naledi Pandor, South Africa’s Minister of International Relations and Cooperation

“THE FORBES WOMAN AFRICA LEADING WOMEN SUMMIT IS OUR PLATFORM FOR WOMEN TO TALK ABOUT THEIR JOURNEY AND CELEBRATE THEIR SUCCESS.”



– Rakesh Wahi, Vice Chairman of ABN Group and Founder and publisher of FORBES AFRICA



“As the world faces a barrage of problems, the FORBES WOMAN AFRICA Leading Women Summit is a platform for the women finding solutions and pushing the envelope to make the world a better place...”

– Roberta Naicker, Managing Director, ABN Group

“IF WE’RE GOING TO EXIST IN THIS SPACE, OUR ROLE IN THIS INDUSTRY IS TO TRANSFORM THE COMMUNITIES WE EXIST IN. SO FOR ME PURPOSE-DRIVEN ENTREPRENEURSHIP IS WHY I DO WHAT I DO.”



– Vimbai Masiyiwa, Executive Director, Batoka Hospitality, Tanzania



“What really matters for me is the why. Why should someone become active, why should someone aspire to make the situation better whether for themselves, for others, for their country or even for the whole world? The answer is very simple; it’s because we deserve it.”

– Hajer Sharief, Libyan human rights and peace activist



“I HAD TO CHANGE OTHER PEOPLE’S LIVES BECAUSE MINE WAS CHANGED.”

– Dr Helena Ndume, Namibian ophthalmologist



“Women breaking into the upper echelons of capital, economy and leadership, and all the ways in which there are not only obstacles placed in front of them, but obstacles they place in front of themselves.”

– Naana Frimpong, Partner, DLA Piper’s White Collar Defense Group



“Wherever you are coming from, don’t feel shy, don’t lose hope, don’t let anyone ever say you will never get there – you will!”

– Salima Mukansanga, Rwandan football referee



“RUNNING A HUNDRED RESTAURANTS IS SIMPLE WHEN YOU WORK THROUGH YOUR PEOPLE. I BELIEVE THAT EVERY PERSON WHO WORKS FOR US, THEY COME BECAUSE IT IS A PURPOSEFUL FUNCTION TO GO AND DO SOMETHING TO PROVIDE FOR YOUR FAMILY.”

– Maureen Williams Mtonintshi, Director of Operations, McDonald’s SA.



“My mom said that perseverance will get you so much farther than talent.”

- Wouter Kellerman, two-time South African Grammy-award winner



“Embrace your uniqueness because you are uniquely created.”

- Lehlogonolo Mashaba, South African LGBTQIA activist and speaker



“WHEN WOMEN LEADERS RISE, THEY RISE FOR ALL!”

- Amina J. Mohammed, Deputy Secretary-General of the United Nations



“We talk about equity and embracing equity. I really think it’s about understanding and bringing everybody exactly as we are into every conversation.

Then we can work together to build the equality we all talk about!”

- Michaela Mycroft, South African ability activist

“EAST AFRICA ALREADY LED A HUGE DISRUPTION WITH MOBILE MONEY... IF YOU LOOK AT ACCESS TO FINANCE, ACCESS TO HEALTHCARE, ACCESS TO AGRICULTURE, ACCESS TO PAYMENTS.”

- Irene Kiwia, Co-Founder & CGO, Adanian Labs, Uganda



“Women are the most untapped potential in the whole world!”

- Dr Natalie Bitature, Chief Of Staff, SIMBA Group, Uganda



“A VOICE IS NOT ENOUGH WITHOUT A SEAT OR A PLACE AT THE TABLE!”

- Aya Chebbi, Tunisian diplomat and multi-award-winning pan-African feminist



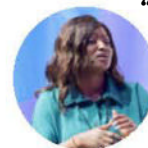
“THE GENDER PAY GAP [REPORT] OF 2022 SHOWS THAT GLOBALLY WOMEN EARN 63% OF WHAT MEN DO. THAT IS A CRIME. NOW TO FIX THIS IS GOING TO TAKE MANY YEARS, IT’S GOING TO TAKE A WHOLE NEW WAY OF THINKING ACROSS GENDERS.”

- Patricia Obozuwa Vice President: Public Affairs, Communications & Sustainability, Coca-Cola Africa



“Let’s not miss it. My thing is it shouldn’t be another 15 years and then we’re talking about a rebirth, a renaissance. Hopefully, I’m quite optimistic actually, this is the time.”

- Aisha Ayensu, Creative Director, Christie Brown, Ghana



“In Africa we’re seeing massive investment because there’s a lot going on. If you look, it’s coming from African investment firms investing in Africa.”

- Funmi Adewara, Founder and CEO, Mobihealth International, Nigeria

“FOR ME, I THINK MENTORING WAS IN THE FORM OF PARENTS... EARLY ON, THEY WANTED WELL-ROUNDED KIDS...WE HAD A GOOD BALANCE OF EVERYTHING. SO EARLY ON, I REALIZED YOU COULD DO EVERYTHING AND HAVE EVERYTHING.”

- Fatima Babakura, Creative Director and Founder, Timabee Inc., Nigeria



“ TODAY AS I STAND HERE, I’M ON BILLBOARDS ON TIME SQUARE NEW YORK. I’M THE FIRST BLACK WOMAN FROM THIS CONTINENT TO HEADLINE BBC 100 CONCERTS. I HAVE FINALLY BECOME THE HIGHEST-STREAMED FEMALE ARTIST FROM MY COUNTRY. I DON’T FEEL BAD FOR ANYTHING THAT HAPPENED, BECAUSE IT’S ALL THOSE ‘NO’S’ THAT HAVE GOTTEN ME TO THIS ‘YES’. ”

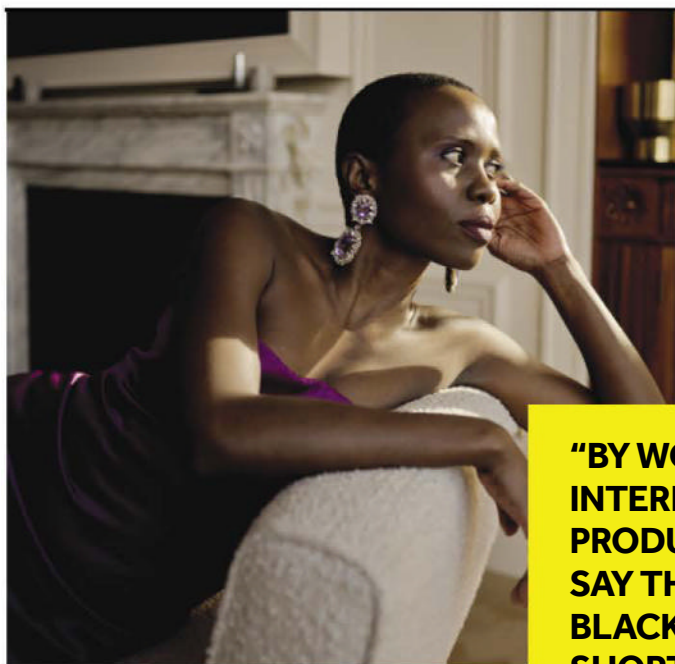
- Nikita Kering, Kenyan Musician



By Ridhima Shukla

Celluloid Reality

Rwandan cinema is coming of age, with a new wave of artistes and filmmakers bent on reiterating the country's indomitable creative spirit and putting its movies on the international map.



The creative sector has changed its narrative and today, Rwandans are being recognized for their work in international projects; their faces are on big budget films and their names are being played up across Over-The-Top (OTT) streaming platforms.

But this story began with the pioneers in the early 2000s.

In 2004, Eric Kabera, a name synonymous with the Rwandan film industry, established the Rwanda Cinema Centre for training local talent and providing a launchpad for future filmmakers. He is focused on telling a new tale of hope and resilience in Africa.

At the same time, a larger influx of foreign producers, directors, actors and film crews made their way into Rwanda, instigating a passion for filmmaking among Rwandans and leading to the rise of a new wave of creatives who see cinema as a tool to tell their story and assist in the healing of the country's people.

"We started by telling stories around the genocide. Because it was important for healing, and commemorating the lives that were lost," says Eliane Umuhire, an award-winning Rwandan actress known for her role in the BAFTA-nominated *Bazigaga*.

Whilst Rwandans were beginning to take an interest in cinematography, and the passion for the craft was becoming more prevalent, the industry still lacked the necessary skills needed to create full feature films. Authentic and compelling stories were being written but with a massive skills gap, the industry was struggling to scale up and become more lucrative.

Christopher Marler, who founded the Africa Digital Media Academy in Rwanda in 2014 to bridge the necessary gaps in the industry, says: "The industry is still young and does not have a lot of money. On the other hand, how can the industry make more money if it does not have the skilled workers it needs? There are plenty of people that have the vision for film, but making it

"BY WORKING IN INTERNATIONAL PRODUCTIONS I CAN SAY THAT I CAN BE BLACK, WITH NO HAIR, SHORT AND NOT THE NORMAL STANDARD OF BEAUTY, YET MAKE AN IMPACT ON SOMEONE."

- Eliane Umuhire

The first feature film to ever come out of Rwanda was in 2001 titled *100 Days*, a love story set against the backdrop of the brutal genocide against the Tutsi of 1994 directed by British filmmaker Nick Hughes.

In the years since, there have been more movies made in the tiny East African nation, although this has been a journey of risk and resilience in nabbing the top honors on the big screen.

Still busy building itself from scratch since the horrific events of 1994 that saw almost a million dead, as also building the capacity and infrastructure for large-scale movie production in tandem with other development projects, Rwanda had not had a prevailing cinema culture in general.

Mazimpaka Jones Kennedy, a veteran of the African film industry, says to FORBES AFRICA: "Rwandans did not have the culture of buying a ticket and going to the cinema, but things are changing. There is so much talent in the country and everyone loves films; we have come a long way!"

With the spurt of growth and development in Rwanda, the nation's artistes and creatives are exploring the myriad possibilities of expressing themselves through cinema and storytelling.

happen... that's another story”

He says his graduates are doing well.

“It’s a bit old now, but in 2018, we did a tracer survey and discovered that we had a 91% employment rate amongst our graduates, not just because of their technical skills, but because they also know how to be professionals”

But even before the inception of such institutes, Umuhire, the protagonist of *Trees of Peace*, paved the way with the help of likeminded and passionate artists, a tremendous testimony to Rwanda’s creative spirit.

“I started in theater and there was no cinema industry as such, even theater was in the early stages. There were two theater companies both led by women. They are the ones who walked me on [my] artistic journey,” says Umuhire from her film set in an international production studio in London where she is shooting her yet-to-be-announced next project.

“I want to share my story to inspire others that anything is possible. By working in international productions I can say that I can be black, with no hair, short and not the normal standard of beauty, yet make an impact on someone... all these people are

testimony to that. We can tell our own stories.”

The story of the African people told by African people is becoming the norm and Rwanda has a major role to play in it.

Today, the land of a thousand hills is a shining beacon of political and economic stability – and its cinema landscape is a reflection of a modern society embracing its past and channeling it into unity, growth and development.

Cinema has taken up the role as a medium for Rwandans to own their story and change the perception of the world about Rwanda.

Umuhire shares what it has meant for her to work on a story that does not simply focus on the chaos and brutality of the past but also bring to light the humanity of the continent’s people.

“I played a character in a short film that played at the BAFTA, about a Rwandan shaman, a traditional healer who saved 200 Tutsi people. It’s beautiful to tell a story like that, about people who were the light in the deep dark history of Rwanda and who did good. Without this story, no one would have known. It portrays an African woman not as a victim but as a winner, saving lives.”

By being the compass and propellers of the African narrative, Rwanda is looking to create more buzz globally and

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within the continent with bigger productions portraying a new, fast-growing and changing Africa.

This ambition has opened doors for OTT content to thrive. Moving hand in hand with improved access to mobile devices and the internet, OTT films and series are the new trend in East Africa; one that is here to stay and grow exponentially.

Wilson Misago, the Founder and CEO of Zacu TV, a production and distribution house in Rwanda, says: “According to a report by *Africa Business Communities*, the OTT market in East Africa is projected to grow by 17% annually, reaching a value of \$392 million by 2025.”

The rise of OTT has compensated for the lack of distribution avenues in the region by serving as a valuable distribution channel for local content creators, who are able to reach wider audiences and monetize their content through ad-supported or subscription-based models.

“In Rwanda, there is a growing interest in locally-produced content, particularly in the Kinyarwanda language. Viewers are interested in stories that are relevant to their culture and experiences, including dramas, comedies and documentaries that address social issues,” adds Misago.

“Rwanda, by itself, is a small market. Now we have, through Canal+ and other efforts, a way to distribute and promote films to all of Africa. This, in turn, makes it more interesting for investors to finance a production. The other big change is that we are finally getting some international attention. Distribution plus exposure equals the funding of productions,” concurs Marler.

In a matter of 20 years, the country has gone from having not a single movie theater to having several, and from having no homegrown productions to a thriving movie industry with the potential to grow into one of the biggest sectors of the economy.

In contrast to the past when actors were hired from other parts of Africa to play Rwandans, today, many Rwandans work in international projects as actors.

Actor Arthur Nkusi considers it a natural progression. He played a supporting role in the film *Fight Like A Girl* with Rwandan actress, Malaika Uwamahoro.

“Rwandan actors have grown in terms of the experience of participating on international sets; today, the chances of being cast are much higher,” says Nkusi to FORBES AFRICA.

Beyond acting, Rwanda’s directors are also shaking up the international market despite budget constraints.

This growth and

recognition has not gone unnoticed by the government of Rwanda which has identified films as an important medium to strengthen its identity globally and also to enhance film tourism in the country.

Clare Akamanzi, CEO of the Rwanda Development Board (RDB), says: “We have set up the Rwanda Film Office; the idea is to reduce the cost for producers who come to shoot in our country. This package includes tax incentives, and we have also built an audio visual studio at the ICT Innovation Centre to enable talent and quality in production, under the Rwanda Tourism Board.”

This move by the government is a strategic step towards creating the right atmosphere for filmmakers and other creative talent to spend more time in the nation, and assist directly or indirectly in raising the standard of the craft among local talent while building niche skillsets to aid the sector’s growth in the years to come.

Keeping an eye on the future of Rwandan cinema, in 2022, the Rwanda Film Office commissioned RWF184 million (\$170,000) to support the development and production of 33 films/series.

Pioneers of the industry are ecstatic at the prospect of such initiatives as it paves the way for the strengthening the sector.

“The Rwanda Film Office under the RDB will support the ecosystem to grow. The film festivals such as the Mashariki African Film Festival, Rwanda Film Festival, Urusaro International Women Film Festival, the Rwanda International Movie Awards etc are putting the Rwandan film industry on the map,” says Misago.

Umuhire is ecstatic: “Everywhere I go and tell people I am from Rwanda they tell me they have eyes on Rwanda. I feel there is no limitation in life as Africans. We can fly to the moon and dance with the stars, and still stay authentic to our true selves!”

Hollywood, here they come. 

“RWANDAN ACTORS HAVE GROWN IN TERMS OF THE EXPERIENCE OF PARTICIPATING ON INTERNATIONAL SETS; TODAY, THE CHANCES OF BEING CAST ARE MUCH HIGHER.”

– Actor Arthur Nkusi



ESG: Making Sustainable Changes For Better Business

ESG appears to be the new buzzword as consumers and investors begin to hold businesses and corporations accountable for their impact on the environment. For those businesses that seek to have a positive impact in their internal management decisions, the SDG Impact Standards have been developed by SDG Impact, a flagship initiative of the United Nations Development Program, to help investors and businesses operate sustainably and contribute positively to sustainable development and the SDGs..

In 2015, the United Nations (UN) issued the Sustainable Development Goals (SDGs).

The purpose of these goals is to promote prosperity across nations, all while protecting the health of the planet.

“Sustainable development aims to meet the needs of the present without compromising the ability of future generations to meet their own needs,” explains Yugen Pillay, National Director of Business Consulting, ESG, and Energy & Natural Resources Industry Leader at SNG Grant Thornton.

A potential example of this would be Eskom, which is the largest electricity provider in South Africa.

Unfortunately, Eskom uses a significant amount of coal to generate electricity, which can contribute to global warming due to the amount of carbon it releases into the atmosphere.

Now, while we do need electricity, this does not mean that we should compromise the health and livelihood of future generations by not investing in cleaner methods of energy.

To create the impact intended by the SDGs, businesses and corporations need to understand the effect that their practices are having on the world.

Growth of sustainable investors

In recent years, there has been a rise in young and successful entrepreneurs.

These entrepreneurs are at the forefront of investing, and regarding their dealings, their intention is to invest in companies that are sustainable and conscious of the impact they have on the planet.

Investors become shareholders, and they need to understand their business decisions, especially if it is revealed that they invested

in a company that is not sustainable.

“This is where the ESG concept comes from,” says Pillay, who is 1 of 19 globally accredited Trainers for the SDG Impact Standards.

“ESG is an investment framework that seeks to incorporate creating more consistent information regarding material, environment, social, and governance development.”

As consumers become more attuned to the business practices of various corporations, investors are asking these corporations to share how their practices are helping or hurting the environment before they can make the decision to engage with said business.

What is your impact?

The impact that businesses and corporations can have on consumers and the planet can range from negative to positive, direct, or indirect.

In terms of the UN’s SDGs, it is imperative that businesses are conscious of the impact that they have on their stakeholders.

As such, Pillay shares that to operate sustainably and make a positive contribution towards SDGs, these businesses need to manage their impact on people and the planet.

Transforming into a sustainable business

For Pillay, who is skilled and accredited in training entities on the SDG impact standards, sustainability can be a major disruptor for businesses and investors as it causes them to change their methods of production and implementation.

However, in doing so, they can ensure that their businesses’ impact on consumers, stakeholders, and the environment will be positive.



Yugen Pillay, National Director of Business Consulting, ESG, and Energy & Natural Resources Industry Leader at SNG Grant Thornton

For one, operating sustainably can place you ahead of your competitors, especially in a society that seeks to only engage with businesses that believe in sustainability.

Additionally, sustainability is a fantastic way to attract and retain employees.

Lastly, it can help to maintain stakeholder relationships if a business is doing something great, stakeholders might desire to be part of that legacy, and they may even change their business practices to keep up with you.

“If your business is sustainable and operating correctly, this will help manage any risks much more effectively, and it’s a way to also enhance your brand, reputation and become a sustainable corporate citizen.”

Photo and words by Paula Slier

More To Mogadishu

Behind the sandbags, blast barriers, barbed wires and high walls, are impressive modern buildings in Somalia's capital city. Despite the country struggling with war and drought, there is a strong pride in being Somali.



Mogadishu, the capital of Somalia, is reportedly one of the most dangerous places in the world, off limits to most foreigners and a risky place for Somali government officials. Travel advisories don't mince their words: "Do not travel to Somalia, due to armed conflict, the ongoing very high threat of terrorist attacks and kidnapping, and dangerous levels of violent crime," they read.

For more than three decades Somalia has battled terrorism, drought, famine and war. A drive through its capital throws up reminders of the past in the form of bullet-ridden buildings and smashed concrete rubble that has been pushed to the side of the streets. In the middle of a main intersection where two truck bombings five years ago killed 587 people and injured 316, a donkey stands chewing on garbage, unfazed by the armed convoys driving past.

Four kilometers from the Green Zone, which is how distance is measured in this war-torn city, the once tarred roads are covered with sand and dust due to years of neglect. Styled on the Baghdad safe zone, the heavily-guarded security zone around Aden Adde airport is controlled by government security forces who man the checkpoints in and out.

It's dangerous for non-Somalis to move around the capital. Most embassy, United Nations and NGO staff hold their meetings inside the Green Zone. Attacks by the al-Shabaab militant group have increased since the president recently ramped up an offensive against them and the areas of Somalia they control.

If you're planning a trip to the capital, your first point of call is a security

company. During my visit they advised me not to leave the secure compound where I slept and ate, at any time, for anything, without informing them.

Even a trip inside the Green Zone saw me being driven in a heavily-armed vehicle, wearing a bulletproof vest, as part of a convoy with six local contractors armed with AK47, riding in the front.

It wasn't always like this. For millennia, this ancient port city connected traders across the Indian Ocean. In the 1800s, the country was colonized by Britain and Italy and the faded facades of mostly Italian architecture can be seen on some of the buildings.

While independence came in 1960, decades of civil war followed that virtually destroyed the economy and infrastructure and split Somalia into areas under the rule of various entities. Since the late 2000s, the US military has supported the government in its counter-terrorism operations as part of the ongoing 'Global War on Terror' that followed the September 11 attacks in 2001. This has translated into more security and soldiers on the roads.

The struggle to survive underlies the friendliness and graciousness of the population. Soft-spoken and extremely polite, the Somalis I meet are those who work in the security compound that is my temporary home, as well as government officials and businessmen in their elaborate offices. It's strange but behind the sandbags, blast barriers, barbed wires and high walls, are impressive modern buildings.

We arrive at one in a more rural part of the Mogadishu outskirts after passing a man sauntering down the road with an AK47

FOR MILLENNIA, THIS ANCIENT PORT CITY CONNECTED TRADERS ACROSS THE INDIAN OCEAN. IN THE 1800s, THE COUNTRY WAS COLONIZED BY BRITAIN AND ITALY AND THE FADED FACADES OF MOSTLY ITALIAN ARCHITECTURE CAN BE SEEN ON SOME OF THE BUILDINGS.

83% humidity. In a few months, unless something drastic and unforeseen happens, the country will be battling its sixth consecutive drought season. Dotted around the capital are camps for internally-displaced people that date back years but which still see newcomers arriving on a daily basis. The orange tarpaulin stick-framed structures shelter the estimated 1.3 million people who've moved here from other parts of the country. Eighty percent are women and children.

My security detail prevents me from leaving the safety of an armed Land Cruiser whenever we are on the roads. The vehicle fights its way through checkpoints, competing with an endless stream of mostly red three-wheeled *bajajis* (*tuk-tuks*) careering around – by far the most popular mode of transport in Mogadishu.

Through the bulletproof windows, hand-painted shops and garage signs bring color and vibrancy to the streets. New coffee houses are springing up in an attempt to introduce a sense of normality to the beleaguered capital. Women carry bundles of firewood on their heads as they walk along the pavements in their colorful hijabs while men play boardgames, lounging outside on plastic chairs.

Dromedary camels are in the middle of everything, often resting in the shade of a palm tree.

I wish I could see more. I wish I could walk these streets and chat with the vendors who are endlessly curious to see foreigners. The country has a lot to offer. There are a number of historical sites, beaches, waterfalls, mountain ranges and national parks. After dozens of meetings and a brief glimpse into Somali life, it's the resilience and optimism of the people that touches me the most.

I'm showered with a lot of hospitality and care, and despite the country struggling with war and drought, there is a strong pride in being Somali. Down-to-earth, people here are generally happy with what they have. There might be a lack of development and overwhelming challenges but as more than one Somali told me: "I only have one passport and this is my home, I have no intention of going anywhere else." 🇸🇴

assault rifle casually slung over his shoulder. The driver confirms he's al-Shabaab. Driving into the complex, two watchguards are fast asleep on dirty mattresses in the garden, using their PK machine guns as pillows. They yawn, eye us, turn over and go back to sleep.

March and April are the hottest seasons and temperatures can soar to 34 degrees with

'Risk Of Famine Very Real': Somalia's Fight Against Hunger

By the end of May, as many as eight million people in Somalia could die from starvation. Almost three times that number, some 21 million, across the Horn of Africa, could face the same fate. The warning comes from the Somali Disaster Management Agency (SoDMA) recently set up by the government to reverse the situation.

"The critical levels of acute-food insecurity we are witnessing today are likely to deteriorate sharply and the risk of famine remains very real," Mohamed Moalim, Chairman of SoDMA, tells FORBES AFRICA. "Scaling up of humanitarian assistance is urgently required to ensure we move fast before the critical pre-famine phase."

Moalim is responsible for leading and coordinating all disaster-related incidents across the country as part of a broader effort by the federal authorities to re-establish national institutions after years of civil war. SoDMA is fast becoming one of the government's best-performing agencies and is responsible for distributing food and water to some of the most drought-stricken villages across the country. From its headquarters in Mogadishu, young people have been trained to follow the changing climate conditions in a state-of-the-art observation center equipped with the latest weather monitoring software. Live feeds from different parts of the country allow them to immediately respond to crises.

From April, for various reasons, most international agencies have decided to cut back on aid, making SoDMA's work more critical and challenging.

"Our goal is to become preventative, rather than reactive," says Moalim. "We assist a number of hospitals, especially those working in trauma, and those providing assistance to mostly women and children suffering from malnutrition and premature births."

A visit to the hospitals reveals they are clean, well-staffed and efficiently-run. As one doctor quips, "The only thing standing between Somalia and famine is SoDMA."

By Peace Hyde

Big Shot

Nigerian teen golf prodigy Iyene Essien is focused on her goal to become ‘the female African Tiger Woods’. She has been acing her game from when she was six.

When Tiger Woods won the prestigious Arnold Palmer Invitational, a professional golf tournament on the PGA Tour, in 2012 for the seventh time, little did he know he was inspiring a five-year-old, Iyene Essien, in faraway Nigeria to pick up a golf club and play.

At the time, Essien’s dad took her to a golf club in Abuja and she was immediately hooked.

“I was fascinated and asked if I could play,” says Essien in an interview with FORBES AFRICA. Convinced, it was not long before her dad bought her golf clubs and hired a coach to take her through the paces.

Today, she is a teen golfing sensation.

After winning her first golf event by age six, Essien has consistently dominated the African golfing world and gone on to represent Nigeria at international competitions. She finished second in the Champion of Champions golf tournament in Northern Ireland, playing on the same course as golfing legend Rory McIlroy and has also won the prestigious Hurricane Junior Golf Tour (HJGT) in the United States, twice.

The HJGT tour is a prestigious program that affords truly exceptional junior golfers between the ages of 8-18 the opportunity to play world class courses competitively; the perfect ground for Essien to hone her skills if she is to make her dream of becoming “the female African Tiger Woods” a reality.

And as luck would have it, in 2017, Woods acquired a stake in HJGT to help grow the sport and expand it globally. According to *Forbes*, more than 30,000 boys and girls have competed in the events that have produced close to 4,000 golfers since 2007.

“I look up to Tiger Woods because of his dedication to the sport and his ambition to keep going against all odds. He shows how passionate he is about the sport whether he is winning or losing,” says Essien.



Essien could very well be on the golfing legend’s radar if she continues her winning streak on the HJGT course.

It is no surprise that her long-term goal is to be able to play professionally full-time but Essien is pragmatic enough to invest in education as a back-up plan.

“Not everyone makes it to playing professionally so it is essential that I have a stable education before fully devoting my life to golf.”

She is currently attending high school at The Taft School in the United States (US). She is the number two player and also a member of The Taft School Girls’ Varsity Golf team – winners of 2022 Founders League High School Golf Tournament in Connecticut, US.

Golf is still an up and coming sport in Nigeria, a country that is dominated by football.

The current president of the Nigerian Golf Federation, Otunba Olusegun Runsewe, has vowed to usher in a new era for golf. At the top of his agenda is positioning Nigeria to be a viable and attractive destination for international golf funding.

“There is about \$4 billion worth of funding available for golf in Africa by 2023 and it is my duty to ensure we have the infrastructure here to attract that level of investment,” says Runsewe.


For Essien, the support from her family and friends has been crucial. Like most women in sports, even at the tender age of 16, Essien still has to deal with the stigma that comes with the territory.

“The challenges I’ve personally faced are people don’t really see me as a golfer. When I tell people ‘I play golf’, they don’t expect me to be as good as I am. Imagining a female to be good at a sport seems to not be the norm and it honestly doesn’t surprise me. Everyone is majorly interested in male sports and female sports are seen as slow and boring.”

Boring or not, this Nigerian prodigy is determined to make her mark in the golfing world and if her recent achievements are anything to go by, she is aiming right. 🎯


“EVERYONE IS MAJORLY INTERESTED IN MALE SPORTS AND FEMALE SPORTS ARE SEEN AS SLOW AND BORING.”

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Africa-focused Sustainability Platform

By Nick Said



Time And Tide

This is the first year the Ocean Race has been attempted since 2018, with 11 boats taking part in a journey expected to last six months, finishing early July. During the Ocean Race stop in Cape Town, South Africa, recently, French sailor Kevin Escoffier spoke about how you discover more about yourself in the high seas than in any other sport.

The Ocean Race has long caught the imagination of many a sailor, a chance to traverse the high seas in a battle of physical and mental strength that pushes those who take part to the very limit of their endurance.

First attempted in 1973, it is in essence a race across the globe, making various ports of call along the way, with the quickest to navigate the various legs the winner.

This is the first year the event has been attempted since 2018, with 11 boats taking part in a race that is expected to last

all of six months, finishing in early July.

The boats will cover 32,000 nautical miles (59,200 kilometers) and there are seven legs, starting in the Spanish port of Alicante, before stops in Praia (Cape Verde), Cape Town, Itajai (Brazil), Rhode Island (United States) and Aarhus (Denmark), the first of three In-Port races along with The Hague (Netherlands) and Genoa (Italy).

Although shorter than previous races (which have lasted up to nine months), the 2023 edition is certainly still very challenging and the real danger of upset in, at times, treacherous conditions is always there.

Frenchman Kevin Escoffier, who is skipper of the boat Holcim PRB, is in his third Ocean Race, having finished third

“YOU LEARN A LOT ABOUT YOURSELF, ABOUT THE SEA AND ABOUT YOUR BOAT VERY QUICKLY, BECAUSE THERE IS NO ROOM FOR ERROR.”



consequences.

“You have to find a steady rhythm, not always trying to be at 110% of what the boat is able to do. You don’t want to push too much because the boat can be at sea for 35 days or however long the leg is. It can be exhausting for everyone.”

Escoffier is the leader of crew, but even though he has won this race before,

admits key to his role is allowing other people to contribute and to utilize his crew’s knowledge to the best of their abilities.

It is a lesson for life too, about being willing to hear what those around you have to say and not lead with absolute authority, even if it is ultimately your reputation on the line.

“It’s very important in a crew to use all the experience on board, even if they do not have experience in the Ocean Race itself. As a skipper, you have to be able to listen to everybody and that each person is able to come with their skills and their ideas, even if it is ultimately up to me as the skipper to decide what to do.

“I always encourage the crew to come with their own ideas and find solutions to go faster by pushing less on the boat, if that makes sense. How can we be more efficient?”

Escoffier says that, even months into the race, they are still trying to work out the best combinations for Holcim PRB to reach optimum performance in all weather conditions.

“We are still working on the sails, in each leg we are modifying the speed of the boat, depending on the twin speed and the twin angle we are using, and monitoring the software that we have on board,” he says.

“We’re always learning and pushing a bit harder, but there’s plenty to do, we’ve got a long list of what we want to try in the race.

“We learn every day how to go faster. And it’s amazing how fast these boats can go, but again, the race is long and it’s very important... I know from my previous Ocean Races that you have to adapt as you go along.

“You cannot say, ‘we will start the race like that and finish doing the same things’. You have to adapt to what is happening around you.”

All of the stops in the race present a chance for the crew to explore the country they are in and find their land legs again. The boats spent around two weeks in Cape Town.

“It is the third time I have come to Cape Town, and I had a great time with my wife and family, it was a chance to see them again,” Escoffier said. “It’s a beautiful city and a door to the Southern Seas in the head of all sailors.

“That means it’s the ‘Hell’s Door’ for us,” he joked, in reference to the treacherous third leg in the Southern Atlantic that is the most challenging of the Ocean Race.

“But it’s so beautiful in Cape Town, I like to eat and there is so much good food, so I enjoyed that a lot. We had a wonderful time.”

“NOT ALL BOATS ARE THE SAME. THEY HAVE THEIR OWN CHARACTER, AND YOU HAVE TO LEARN THAT PERSONALITY QUICKLY.”

in 2014 and won in 2018. He admits it is hard graft but says you discover more about yourself in these conditions on the sea than in almost any other sport.

“You learn a lot about yourself, about the sea and about

your boat very quickly, because there is no room for error,” Escoffier told FORBES AFRICA during the Ocean Race stop in Cape Town.

“I am lucky that I have experience in my crew because you need that if you hope to be successful. It is a very challenging race and there are many things that can be a setback.

“We only launched this boat in May 2022, so from that point of view it is very new. Not all boats are the same. They have their own character, and you have to learn that personality quickly.”

Although it is a race, Escoffier says the key as a skipper is actually to pace yourself, the crew and the boat. Trying to push too hard on any of those three things can have dire



Frenchman Escoffier; (image above) His boat Holcim PRB; (opposite page) tackling the high seas by Cape Town

By Nick Said

Multiple Factors At Play

That South Africa has just a single player featuring in Europe's top five leagues is a telling indictment of the country's football, which has seemingly been left behind by the rest of the world.



England, Germany and France had seen a steady stream of South Africans since readmission to international football in 1992, Spain and Italy perhaps less so, but now that flow has dried up to almost nothing.

Strasbourg forward Lebo Mothiba is the only player in any of Europe's elite leagues, cutting a lone path for Bafana Bafana at a level all players should aspire to. And he is hardly setting the world alight, with a single start in his team's first 23 Ligue 1 games this season.

Bafana Bafana forward Lyle Foster should win promotion to the Premier League with Burnley at the end of this season,

which will at least take that number to two ... if Mothiba is retained.

The question, therefore, is why this should be. There are multiple issues at play and perhaps the biggest being the fact that the domestic Premier Soccer League (PSL) now pays on a par with many European leagues, while the reported low standard of the national team means foreign scouts are not looking towards South Africa and there is a lack of desire from players at home to put in the hard yards.

Above: Lebo Mothiba of Troyes (C) scores his goal over Goalkeeper Paul Bernardoni of Saint-Etienne (L) during the Ligue 1 Uber Eats match between AS Saint-Etienne and ESTAC Troyes at Stade Geoffroy-Guichard on March 18, 2022 in Saint-Etienne, France.

Photo by Marcio Machado/Eurasia Sport Images/Getty Images; Photo by Darren Stewart/Gallo Images

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While moves directly from South Africa to English, French and German clubs have been relatively common in the past, they are now a rarity with players needing to prove themselves in 'lesser leagues' in Belgium, Netherlands or Sweden first.

And with no real cash incentive to do so, there is a reluctance to take the risk when the comforts of home are as well paid.

"In the years leading up to 1996, our domestic league was basically semi-professional. Guys had jobs in the day and then went to training in the evening," former Bafana Bafana coach Eric Tinkler tells FORBES AFRICA.

"If you wanted to make it as a professional, the only chance you had was to go abroad, and that meant you had to work unbelievably hard.

"That hunger, that desire to go overseas... it is now not the same as it was for our generation. I see it. For many players it is just about the money. And they are well paid in the PSL, so where is their motivation to really push themselves to the next level in their careers?" the current Cape Town City coach says.

"Money comes before performance these days. For us, it was the other way around. We really needed to perform to start earning

"THAT HUNGER, THAT DESIRE TO GO OVERSEAS... IT IS NOW NOT THE SAME AS IT WAS FOR OUR GENERATION."

anything decent from the game and to start making a living from it. That drove a lot of us."

Tinkler played in Italy, England and Portugal, and understands fully well how competing at that much higher level inevitably improves players, which in turn is beneficial for the national team.

Among the side that played in the victorious 1996 Africa Cup of Nations final, all but one either was playing abroad at the time or would go on to do so.

Captain Neil Tovey was the odd man out, likely only because readmission to international football came very late in his career and the ship had sailed.

But he recognizes that the strength of that team was their leadership and football intelligence built by expanding their boundaries and playing abroad.

"When that [1996] side needed to dig deep, we were very intense in our thought and our process," he says. "Since then, there have been some very good (Bafana) teams with some very good players. But I think, mentally, we were all like captains on the field.

"We all knew our responsibilities and we didn't have to look to the (coach on the) bench. When things went a little awry on the pitch, we could take care of it and identify problems a lot quicker than teams can now."

The rise of West Africa as a key source of players from the continent has also hampered South Africans' chances.

While it is generally accepted that South Africa players are more technically proficient, they largely lack the physical stature of players from Nigeria, Senegal and Ivory Coast... and that real burning desire to test themselves in Europe.

For players from those countries, it is everything to them. For South Africans, it seems more of a 'nice to have'. All the while the national team suffers as those countries rise.

"We are definitely not where we should be... or could be," Tinkler adds. "We do OK until about the age of 13, we can compete on a global level until then. But where other countries start to ramp it up from there, we have not managed to do so.

"In fact, we start to go backwards and the growth of many players becomes stunted. I wish I could give you a good reason why, but there are probably multiple factors on and off the pitch." 📌



"IN THE YEARS LEADING UP TO 1996, OUR DOMESTIC LEAGUE WAS BASICALLY SEMI-PROFESSIONAL. GUYS HAD JOBS IN THE DAY AND THEN WENT TO TRAINING IN THE EVENING."

– Former Bafana Bafana coach Eric Tinkler

Banking on Africa's rising financial services sector

Access Bank South Africa has made significant strides since opening in 2021 – part of a global network of more than 700 branches and service outlets, spanning three continents, 18 markets and over 52 million customers.

ACCESS BANK SOUTH AFRICA IS READY TO PIVOT AS MARKETS DEMAND

Access Bank South Africa has made giant strides in the industry since the official launch in 2021. As we build our business, we continue to strengthen our banking service and solutions in personal banking, alliance banking, business and commercial banking, trade finance, global markets, and corporate banking.

This is the view of Access Bank SA's CEO, Sugendhree Reddy, who notes that the bank's strategy for 2023 is firmly in place and will see a continued drive to be the bank of choice across the African continent, and a respected bank in Africa.

"In line with Access Bank Plc's five-year strategy, the ambition is to expand into 26 countries, up from its current 18 markets, by 2027 released last year. Access Bank South Africa will leverage the powerful backing this provides in order to continue to bring South African clients innovative products and services."

Reddy highlights that Access Bank South Africa is part of a global network of more than 700 branches and service outlets, spanning three continents, 18 markets and over 52 million customers.

Starting off 2023 on a high note, Capital Finance International (CFI) named Access Bank SA "the Best Business Banking Solutions in South Africa" for 2022. Reddy said she is delighted, noting CFI's standing as a well-regarded print journal

and online resource in the business, economics and finance sectors.

"This recognition of our dedication, determination and commitment to ensuring that our customers receive impeccable service and products tailored to meet their needs shows the progress we continue to make towards becoming the world's most respected African Bank.

"With the launch of our Forex platform in 2022 following on from our retail unsecured lending offering shortly before that, Access Bank South Africa is now a key player in the competitive South African market.

"As we follow Access Bank's strategic global expansion plan and drive to leverage technology to continue to provide first-choice banking facilities, our clients can look forward to greater opportunities for trade in multiple markets, bringing cost reduction, business resilience, growth opportunities and tax and compliance benefits."

CROSS-BORDER TRADE OPTIONS

Reddy says when a bank expands into newer markets, it increases customers' access to those markets, increasing their ability to trade in multiple markets easily. "For example," she says, "Global Access Bank customers doing business in South Africa have access to our experts across the various sectors they may be dealing with. Personal service is part of Access Bank SA's unique offering in this country."



Access Bank SA's CEO, Ms. Sugendhree Reddy

Reddy concludes by noting that Access Bank SA continues to review what the markets will demand in the current year and the agility to quickly pivot where market demands require.

"Planning ahead is just one of the reasons our clients are finding doing business with Access Bank SA a win-win relationship, and one we endeavour to grow well into many years to come."



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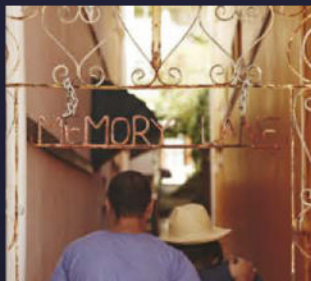
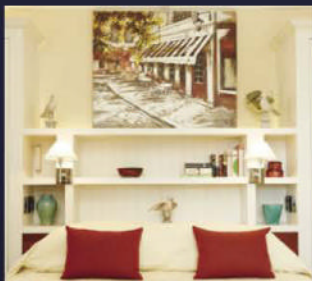


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St James, historically known as 'millionaire's mile', is one of the trendiest places to stay in Cape Town while Kalk Bay is one of the 'coolest neighbourhoods in the world' according to Forbes. This little stretch of coastline where the mountains meet the sea is Mediterranean in style and has a trove of novel shops, delis, cafés, boutiques and galleries. A mere five-minute walk away, fresh fish can be bought from the locals and the harbour itself has charming restaurants offering home-style cuisine and fine-dining experiences. The area still boasts the colourful Victorian bathing boxes and famous tidal pools and beaches where an early morning swim is a favourite pastime.



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By Colin Iles

Why Storytelling Is A Powerful Tool In Business



– The writer curates thought leadership events that help executive teams transform their organizations; visit coliniles.com.

What do all great leaders have in common?

Number one on my list is they have all achieved mastery in using storytelling to influence at scale.

The book *Uncle Tom's Cabin* is widely recognized as having contributed to the end of slavery in the United States.

The novel humanized slaves, portraying them as complex characters with emotions, families, and dignity, rather than just as property.

It was a powerful story which polarized opinion and catalyzed support for the abolitionist movement that eventually saw the ending of slavery in 1865.

Powerful stuff, but we shouldn't be surprised.

Because stories are what have driven human behaviors since the beginning of time.

In fact, stories have shaped our history in every regard, whether that relates to religion, politics or the underlying fabric of different cultures around the world.

It should therefore be no surprise that effective storytelling is a powerful tool in business.

By telling stories that emotionally resonate, we can influence others to do incredible things.

And business is all about influence.

Influencing investors to stay the course.

Staff to be more productive and innovative.

Customers to become advocates.

And I'm not the only one who believes in storytelling's power.

Steve Denning, a former executive of the World Bank, said: "When it comes to inspiring people to embrace a vision or a change in behavior, storytelling isn't just better than the other tools, it's the only thing that works."

Steve Jobs was perhaps one of the greatest proponents of the power of storytelling in business. As he once said, "The most powerful person in the world is the storyteller. The storyteller sets the vision, values and agenda of an entire generation that is to come."

One of the best examples of how he inspired people with fantasy, not fact, came when he successfully asked American businessman John Sculley to leave PepsiCo and join Apple.

"Do you want to sell fizzy water for the rest of your life or come and help me change the world?"

Sculley later said that question landed like a punch in the gut.

If stories are such powerful business tools, why don't more businesses use them?

Well, purposeful organizations do, and it is central to their success.

A purpose-driven company typically sets social or environmental goals as the primary purpose or mission.

For-profits, on the other hand, follow American economist Milton Friedman's doctrine that an entity's greatest responsibility is to satisfy its shareholders.

Interestingly, researchers are consistently showing that purposeful organizations are typically outperforming their profit-driven peers.

For example, the book *Firms of Endearment* showcases how purpose-driven companies like TOMS, Unilever, Ikea and Amazon have, on average, outperformed the S&P500 by 14 times over 15 years from 1998 to 2013.

And if you are looking for more anecdotal evidence, just write down your 10 favorite successful companies. I'd expect the majority to be purpose-led.

The most recent case study is, of course, OpenAI.

Their flagship product ChatGPT gained 100 million users within two months, making it the fastest-growing consumer application in history.

But their purpose wasn't to make a profit. Instead, they focused on "creating safe artificial intelligence that benefits all of humanity".

Despite their best efforts they are now worth billions!

Ok, so back to the why. Why are purposeful organizations such better storytellers and, therefore, influencers?

Well, for starters, for-profits have no inspiring stories to tell. When your goal is to make money for the sake of making money, and your dream only extends to making more money, what role can you play in a story other than that of the villain?

On the other hand, purpose-driven organizations offer ample storytelling opportunities because their purpose is the story, and their staff are the heroes who all want to be part of a movement that benefits society.

And that's the type of environment that fosters trust, collaboration and innovation.

Purpose allows for storytelling. Storytelling lets you influence. Influence is key to success.

That's why most of the leaders profiled in this edition have probably mastered using storytelling to influence at scale. 📖



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By Gary Martin

Job-Washing Leaves New Hires High And Dry



– The writer and professor is CEO of the Australian Institute of Management WA and a workplace and social affairs expert

With unemployment still at record lows, competition for top performers is heating up and that's landing some employers in hot water.

A tight job market has caused some bosses to develop the dirty habit of stretching the truth to tell interested candidates what they want to hear just to get them through the office door.

These bosses are guilty of the new workplace trend of “job-washing” – or being less than squeaky clean with what is on offer in a workplace – in order to entice a job candidate to sign on.

Job-washing usually plays out when someone recruiting waxes lyrically about the pros but not the cons of a job to a candidate.

The best bits of the job and the broader workplace are highlighted while the challenges of the role and the organization are kept hidden from an applicant's eyes.

There are assurances of a well-led organization committed to diversity, a highly-engaged workforce and an abundance of career opportunities.

Yet once a person has accepted a job and started work, those benefits mysteriously disappear to leave the new employee hung out to dry and with few options for recourse.

Job-washing takes its inspiration from similar “laundry” terms like whitewashing (a deliberate attempt to cover up unpleasant facts about an individual or organization) and greenwashing (when companies make unsubstantiated or obscure claims to create an environmentally responsible image). Stories of people being lured into new jobs only to discover their employers' promises were nothing more than soapy froth are washing through workplaces faster than Superman can fold towels on laundry day.

The promised first-class culture overflowing with effective communication, cooperation and compassion turns out to have been job-washed and consists of nothing more than a load of dirty laundry.

Workers smile even though they are unhappy and use buzzwords that make them sound like they are talking in another language while their contributions in meetings come across as robotic, forced, contrived and over-rehearsed.

Early is on-time and on-time is late, employees are encouraged to innovate without upsetting the status quo and speaking up masquerades as shutting up and putting up.

Even those open-door policies somehow fail to materialize because most bosses appear irritated when employees arrive on their doorstep unannounced.

If failed promises of an enviable workplace culture are not enough to want new hires to throw in the towel, then dubious claims about work-life balance and the right to disconnect will. Heavy workloads and unachievable deadlines have workers in such a spin that they feel they have no choice but to let the job wash over into their own time – killing off all hope of separating work from the rest of their lives.


Yet perhaps the most common job-washing revolves around flexible work arrangements. While candidates are told during an interview that flexible working is being embraced, it later becomes painfully obvious that those who wish to work remotely will be treated like second-class citizens. Many unhappy starters feel misled and decide to pull the plug on their new workplaces. The time and energy invested in the original recruitment exercise go to waste as the search for a

replacement has to commence again. But not all workers can afford to leave a role that does not live up to expectations. Some decide to stay on with the knowledge their oversold role will never morph into the promised dream job. Those employees feel less engaged with their employer, their enthusiasm wanes fast and productivity tends to plummet.

Speaking to others who work at the organization prior to accepting an offer, getting written confirmation of the benefits on offer and examining company profiles on review websites such as Seek and GlassDoor are all recommended strategies for wading through the froth and bubbles to get on top of the real challenges of the job and workplace.

Making a workplace more appealing should not mean misrepresenting exactly what is on offer. It is time for all employers to recognize that job-washing in a tough employment market is a short-term strategy that will never be effective in retaining first-class employees.

Let us pour job-washing down the drain by changing the recruitment wash cycle to one which will leave new employees engaged and committed to doing a job that resembles what they were promised during the interview.

Most employees are not expecting the job or company to be perfect. But they do want employers to keep it real. 

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By Tshilidzi Marwala

A Critical Player In Tackling Contemporary Global Challenges



– The writer is a Rector of the United Nations University based in Tokyo.

March 1 marked the beginning of my term as Rector of the United Nations University (UNU). Along with my initial excitement and ambition is the recognition that I am starting my Rectorship in an era defined by our shared efforts to address immense challenges — climate change, lasting peace, and sustainable development for all. It is also an era where technology will play a pivotal role in our success, challenge our ethics, and reshape our values.

UNU’s contributions and expertise are more vital than ever as we approach the 2030 Sustainable Development Goals’ (SDGs) deadline and overcome the very real SDG setbacks caused by the Covid-19 pandemic and our structural inequalities. Access, distribution and capacity are demonstrably skewed, and our divisions have grown. As a 2021 UN report on the SDGs found, the SDGs have long been off track. If we hope to reverse this trend, we will

all have to work hard to achieve them. The work of UNU and our partners must be grounded in justice that transcends our physical, mental, and digital capacities.

In Africa, the challenges of achieving the SDGs are compounded. This is because development seems to have stalled. A 2022 Organisation for Economic Co-operation and Development (OECD) publication demonstrated that Africa’s growth rates in the aftermath of the Covid-19 pandemic hindered its convergence with other global economies. This lag in growth is, in turn, stunting the continent’s development and has pushed more than 29 million people into extreme poverty.

The research and application thereof that emerges from the UNU present a unique opportunity to emerge from this malaise while addressing broader global challenges. Hassatou Diop N’Sele of the African Development Bank (AfDB) stated in an October 2022 report: “The economic and security shocks experienced by Africa over the last few years have been devastating, both in their reach and their repercussions. If there was ever a time to reaffirm the relevance and critical role of security and its interrelation with development, that time is now.”

To help meet these challenges, three principal actions need to be implemented by UNU. First, we should raise the University’s global profile. Second, we should expand the activities of UNU, especially in the Global South. And third, we should increase UNU’s capacity in teaching, learning, research, and policy-work in partnership with universities and other key stakeholders worldwide.

We need to mobilize financial, political, human and intellectual resources in both the Global South and Global North to achieve these goals. UNU should continue to create partnerships that provide sustainable support for our work in new regions and communities. We should use digital platforms to expand the teaching, learning, research, and policy offerings of UNU. We should produce and spread digital programs primarily targeting a just transition to the fourth industrial revolution. We should prioritize using artificial intelligence and other technologies for responsible, peaceful, and sustainable policies and applications. We need to further UNU’s role as a critical player in tackling contemporary global challenges and position UNU as an essential intellectual resource for stakeholders worldwide.

The work currently being done by the UNU is innovative, exciting and impactful in positing sustainable solutions. The institutes and programs now span Japan, China, Malaysia,

Finland, Germany, Holland, Portugal, Ghana, Belgium, Venezuela, New York and Canada. There is a call to expand further into the Global South physically and through our work. Additionally, there is a call for a greater focus on technology. As the pandemic has demonstrated, we are deeply entrenched in a digital era characterized by intelligent technology. It would be myopic to approach any of our shared challenges without an awareness of this context or to use these tools to contribute towards sustainability. As a 2020 PwC report states: “For all the potential that these technologies offer, however, they could also put greater stress on the Earth, its resources, and on our society. We should ensure, therefore, that these technologies are harnessed in the right way, to fulfil their potential to revolutionize our world, transform the lives of people, and unlock new pathways to prosperity – fast-tracking sustainable development globally.”

My approach to UNU in the coming months will be a convergence of the emphasis on the solid collaboration network that spans from the Global South to the North facilitated by technology to achieve lasting peace and sustainable development. This is how we create a more equitable world and ensure that Africa and the rest of the world are part of the conversation and action. 

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Words and photo by Ramdas Iyer

Story Of An African Lake



By Lake Tanganyika, the world's longest freshwater lake, our travel writer is woken up by chimpanzees as he retraces the steps taken by Dr David Livingstone and Jane Goodall.

Standing under the shade of a large mango tree in the small town of Ujiji on the shores of Lake Tanganyika in Tanzania, I thought about Welsh-American explorer Henry Morton Stanley. This is where he came from England in 1871 to locate Dr David Livingstone, British explorer and missionary, who had lost communication with his family and sponsors for four years, and he finally caught up with him and uttered the now legendary words “Dr Livingstone, I presume”.

Livingstone, who had explored several regions of southern Africa along the Zambezi River, decided in 1866 to explore the central African watershed near Lake Tanganyika to propagate the gospel and end the slave trade.

But internecine tribal warfare and poor health eventually made him return from the western shores of the lake in the Congo (Democratic Republic of the Congo) to the eastern shore town of Ujiji in current day Tanzania to convalesce from bouts of tropical diseases.

The guide in the small Livingstone Museum, paid for by UNESCO, pointed the marker that celebrates this meeting along with many artifacts from that era of exploration and history of the slave trade that transported ivory and slaves to Zanzibar and other points in the Islamic world. In the late nineteenth century, Lake Tanganyika was at the forefront of explorations into central Africa's interior.

Legendary explorers Richard Burton and John Speake were the first English explorers as early as 1858 to discover Lake Tanganyika, after an arduous trek through the jungles of east Africa, looking for the source of Nile – which they eventually did, near Lake Victoria slightly to the north.

Lake Tanganyika is the second largest freshwater lake in the world by volume and the second deepest, in both cases after Lake Baikal in Siberia, which I had the privilege of exploring a decade

ago. Lake Tanganyika is also the world's longest freshwater lake (670km) and one of the world's oldest having been formed around 20 million years ago.

In 2022, I attempted to retrace the original trip of the legendary primatologist Jane Goodall, who had boarded a small boat in 1960 with her mother, a cook, and a game ranger to make Gombe Stream National Park her home for two decades for the study of chimpanzees, our closest relative. In publishing her seminal work on chimpanzee behavior, she forged the path for many to study animal behavior while inspiring subsequent generations of researchers.

Two of the most important chimpanzee reserves in Africa, Gombe and Mahala, are on the lake.

Every morning, while sleeping in a tented camp by the lake, we were woken up by chimpanzee pant-hoots from the forest with increasing vocalization rates to advertize territory ownership. The ability to spend time with these apes and observe their behavior is one of my highlights as an Africa traveler. The lake is a major trade route between Bujumbura in Burundi and Kigoma in Tanzania.

History has been brutal around the lake especially during the Burundian civil war (1993-2006) when most of the area around the Gombe park was occupied and deforested putting the animals in danger. During World War I, in 1915, the Germans occupied the strategically important lake but were quickly defeated by British boats dispatched from England to South Africa and then dragged through the African jungle to the lake.

Sitting one evening, watching the magnificent sunset over the lake and thinking of slavery and the violence humans have wreaked along its shores, I recalled Goodall's famous quote: “There seems to be a disconnect between our clever brain and our compassionate heart.”

To understand this region is to understand it with our heart. 📖

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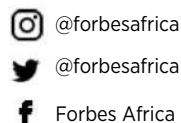
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