

FEBRUARY | MARCH 2024

Forbes AFRICA



Siba Mtongana,
Dr Tlaleng Mofokeng,
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THEIR THIRD AND FOURTH DECADES

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06 | EDITOR'S NOTE
Renuka Methil

08 | PUBLISHER'S NOTE
Dr Rakesh Wahi

14 | LEADERBOARD

56 | **PENRESA:** UNLOCKING OPPORTUNITIES AT THE CROSSROADS OF CONTINENTS | MOROCCO

COVER STORY

28 | Over 30 Under 50: Formidable And Forging Ahead

We have featured Under 30s and Over 50s but for the first time, FORBES AFRICA profiles women excelling in their 30s and 40s. From musicians and actors to business leaders and tech entrepreneurs, we shine the light on a small cross-section of trailblazers, disruptors and decision-makers in Africa in this demographic, writing their story and owning it.

By Chanel Retief and Nicole Pillay

THE LIST

18 | Africa's Richest People 2024

The continent's 20 billionaires are worth a combined \$82.4 billion. That's up \$900 million from last year's \$81.5 billion.

By Rob LaFranco and Giacomo Tognini

CONTRARIAN

40 | 'We Can Build A Real Unicorn Out Of Africa, Creating Impact'

Manish Sardana, the Nairobi-based co-founder of edtech startup Craydel, wants to democratize access to higher education in Africa and eradicate the study-abroad agent market.

By Renuka Methil

ENTREPRENEURS

44 | Culture Couture

Niger designer Alia Baré, also the daughter of a former president, is working to weave together a positive narrative of her country through fashion.

By Oluwatomisin Amokeoja

FORBES LIFE

50 | The All-Rounder In Ecotourism

An exclusive interview with renowned Kenya-born landscape architect and pioneer of sustainable tourism Hitesh Mehta. His other fascinating career? Representing East Africa and Kenya in first-class cricket and playing in three ICC World Cup tournaments in the late 1970s and 1980s.

By Ramdas Iyer

76 | Collaborative Crescendo

Nigeria's musicians are leveraging digital technologies effectively to achieve global fame. FORBES AFRICA tunes into the latest smash hits showcasing the ascent of the Afrobeats genre.

By Oluwatomisin Amokeoja

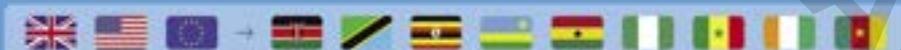
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#BuildOurAfrica

95 | For The Record

A Brazilian producer and a Kenyan singer came together to create a song last year that soared up music charts globally, and in collaborating with an India-born director for the video, it is now a milestone for African sound.

By Chanel Retief

TECH

54 | Could A Digital Twin Save Your Life?

Human digital twins are quickly moving beyond manufacturing and into the medical world – advancing cancer care, speeding up drug development, personalizing clinical trials, and much more.

By Tiana Cline

68 | Down To Earth

A new era in satellite technology offers space-down insight. Here are some fascinating world views.

By Tiana Cline

70 | Cream Of The Crop

Food is the future and these proactive startups are focused on shifting agricultural practices to prepare for what is to come.

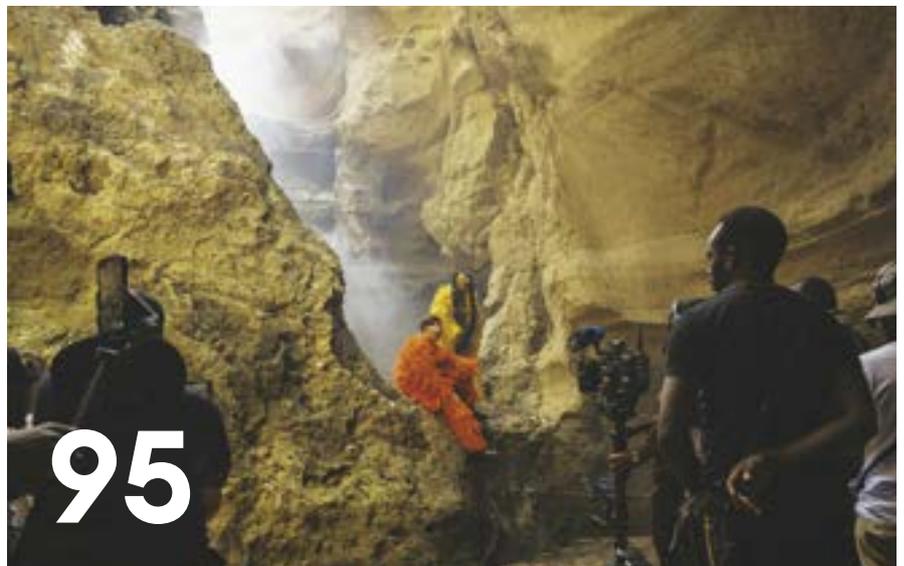
By Jessica Spiro

SPORT

84 | The Best Game

SA20 Commissioner and former South African cricketer Graeme Smith on the ambition to create the biggest league outside of India, and why putting on a show off the pitch is as important to attract a new audience.

By Nick Said



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Packed With Power And Purpose

We have carried two wars into the new year. But is peace what we call the absence of war? Or is it the presence of humanity, empathy and inner transformation?

Every hour, two mothers are killed in Gaza, highlighting the gendered impact of the crisis; the prevailing characteristic of any conflict for that matter as women and children are often the first victims of war.

The times are sensitive, people even more so, and we at FORBES AFRICA reassert our focus on balanced views and quality journalism. The qualms and quibbles of this disruptive decade and the mounting global geopolitical hazards keep us on our toes reporting the here and now.

As per the World Bank's latest *Global Economic Prospects* report, by the end of 2024, this will be the slowest half-decade of GDP growth in 30 years. More than half the world's chief economists expect the global economy to weaken this year, as per the World Economic Forum. Precarious to say the least and fraught with uncertainty, with no region slated for very strong growth in 2024, the poorest countries will become poorer, without a significant course correction.

Laser-focused on their goals, there is a young population closely watching the strides Africa is making, away from its mottled past.

I may belong to the analogue era, but from word to www, the future is still in a font of optimism for me, as it is for these young people. It is not just power or the prospect of power that keep them going.

Armed with a dream and data, Africa's young people are putting in the grunt work, foraying into places where no one has gone before.

The continent's click-and-mortar entrepreneurs share the same DNA when it comes to dreams; diverse but inherently connected. They don't believe in the single success story, but in the power of multiples, as one cover star tells us in this issue, where we profile female changemakers in their 30s and 40s. As, by now, they have had their share of heartbreaks and failures, are more confident, mature and embracing change, and as we found in this issue, even prioritizing self-preservation. "It's not about perfection. It's about constantly trying," says another female rule-breaker in this edition making a dent in the business world.

Our ninth milestone annual instalment of the FORBES WOMAN AFRICA Leading Women Summit on March 8 in Johannesburg will be a live visual interpretation of the raconteurs and realities that we



always portray in the pages of the magazine. More than 50 speakers will congregate in a room packed with power and purpose. They have stayed the course and so have we, encouraged by these successes, as we look forward to documenting what could be a defining year for Africa and the world. 



RENUKA METHIL,
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Photo by Motlabana Mommakgotla

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A Record Year For Elections, 2024 Will Determine Global Geopolitics

Human beings are an optimistic species as, despite all that we do contrary to better judgment, we believe that the future will always be better than the past. We are all hopeful that 2024 will definitely bring better sense to people, particularly to those in power to make sincere amends to the lapses of the past. What is a greater opportunity to remedy impropriety than through elections and bringing about change; particularly in countries where it is needed the most?

2024 will be one of the most defining years as billions of voters in over 50 countries around the world go to the electoral ballot to choose who will lead them for the next statutory period. These countries include the United States (US), India, Russia, Pakistan, Indonesia, Taiwan, Iran and many more. The European Union (EU) parliamentary elections are due in 2024 along with Austria, Belgium, Portugal and likely the United Kingdom (no later than January 2025). However, 16 or almost a third of the countries going to the ballot are from Africa, including

but not limited to South Africa, Namibia, Botswana, Mozambique, Mauritius, Rwanda, Ghana, Tunisia, Togo, Chad and Senegal. While we remain wary of

“WHAT IS A GREATER OPPORTUNITY TO REMEDY IMPROPRIETY THAN THROUGH ELECTIONS..?”

change, in most cases, change brings eventual growth and increases the accountability of leaders.

Having lived in South Africa for almost two decades, it's the country that I remain most concerned about mainly because I love this beautiful country that has been our third home (India and UAE being the first two). Over the last 28 years, there has undoubtedly been a systemic erosion of the popularity and electoral base of the African

Dr Rakesh Wahi



National Congress (ANC). Ironically, facing marginalization, this is the very party, along with its leaders, that fought to bring about change from apartheid and secured freedom for its majority black, colored and Indian population.

The reasons for its decline remain consistent as for

any ruling party: self-serving leadership, blatant abuse of power, total disregard to the needs of the poor and needy, and, finally, the discontentment of the electorate.

The reason I worry is because in the absence of a clear alternative to the ANC, South Africa is headed towards an era of volatile coalitions. The ANC has been slowly fragmenting, akin to the proverbial binary fission of an Amoeba, as more cells are formed from the same nucleus. The likely course is either a very narrow victory for the ANC or a path where each of the nine provinces will form governments through the coalitions of parties coming from the same constitution, similar values and ideologies but with no track record of governance or selfless service to the people. Coalitions don't survive even with the best intent as there are far too many conflicts of interest between coalition partners. This will lead to a period of stagnation, political instability and economic uncertainty for the next decade.

What will serve South Africa well is its God-given gift and wealth of being a resource-rich country. However, it remains to be seen if this will be adequate, in the absence of a functional bureaucracy, prevailing monopolies and lack of consistency in policies. The economic and political stability, or lack thereof, in South Africa will have an impact on the overall development of the African continent but more so on the 16 members of the Southern African Development Community (SADC) countries. This will be an interesting space to watch in the coming years.

However, Africa is not the only contributor to growing global economic uncertainty. The real impact will be felt after if there is a change of guard in the US and whether there will be the outside chance that Donald Trump or the Republican Party prevail in the coming election. The jury is still out on whether the US and consequently the EU will continue to push the expansion of the North Atlantic Treaty Organization (NATO) and other agendas that will force continued hostility with Russia. This would require billions of dollars to be pumped into Ukraine in a senseless war that will only see more bloodshed. Since Russian President Vladimir Putin is likely to remain unopposed in his bid to win another presidential term, it's unlikely that there will be any change in Russia's objective to ensure that NATO does not spread to its bor-

ders. If the Western powers continue to support the war, it's likely that at some stage the war may expand from a limited campaign in Eastern Ukraine, into the complete destruction of the country. As more time passes, the goal posts will continue to change and positions will get further cemented, which is the opposite of finding a negotiated settlement. No qualified General from any army can say with any conviction that Ukraine has any chance of winning a war against Russia without this escalating into a war against NATO. Nobody will benefit from this and we will continue on a path of self-destruction.

Under these circumstances, Ukraine needs a change in political ideology and possibly leadership that needs to realign with its former cold war ally and bring back peace into the Black Sea region. The war of ego will seldom be won by the weak. The path to peace is to ensure

that neither party sees future threats in each other's alignments and are not swayed by the agendas of third parties. Peace with Russia and a restoration of energy supply to Europe will reduce the economic pain and pressure in the lives of all European citizens. Continued war and escalation of hostilities as we are seeing currently, is not a solution to the problems in the Black Sea area.

We are likely to see continued problems arising from the war between Israel and

Hamas in Gaza. This problem is likely to spill into different parts of the world as the anti-Israel sentiment is reportedly growing everywhere. No one can condone what happened on October 7 but the killing of over 25,000 Palestinian citizens is not the answer. Hamas is an ideology and will foster itself in some other way to reinforce this ideology. This is a problem that cannot be solved without the consent and direct involvement (through cutting financial and military support) of both the US as one of the key allies of Israel, and Qatar and Iran as the key allies of Hamas. A spread of this war to Lebanon (Hezbollah) or the involvement of Jordan, Syria, Egypt and/or any of the Gulf Cooperation Council countries can destabilize the global economy and most certainly disrupt peace in the region.

These two major flash points will determine the global geopolitics in the coming year. The third is the China factor, both in its economic revival and its global geopolitical ambitions, more specifically in the South China

“COALITIONS DON'T SURVIVE EVEN WITH THE BEST INTENT AS THERE ARE FAR TOO MANY CONFLICTS OF INTEREST BETWEEN COALITION PARTNERS. THIS WILL LEAD TO A PERIOD OF STAGNATION, POLITICAL INSTABILITY AND ECONOMIC UNCERTAINTY FOR THE NEXT DECADE.”

Sea, Taiwan and in the Pacific which will remain a cause for concern, but other than periodic posturing, there is no imminent threat seen from China. The Asia-Pacific Economic Cooperation (APEC) countries have so far been working closely on economic development and continue to control the largest portion of the global computer and components market. The growth of this bloc will provide stability in the region particularly if trade barriers are removed in the coming period.

Other blocs like BRICS and its planned expansion are unlikely to move the needle in 2024. There is far too much happening elsewhere for the member countries to make any real attempt to do anything earth-shattering that would have a material impact on geopolitics. China and India remain adversaries with absolutely nothing in common except a contentious border and a deep level of growing mistrust. Other than payment solutions and enhancing trade, there is very little that will come from this bloc. India will continue to grow as an economic powerhouse and if the ruling Bharatiya Janata Party wins the elections, as is expected, the country will continue on its path to greater growth and stability. It will, hopefully, play a unifying role in global geopolitics through its own mantra of non-alignment.

The United Nations (UN) has lost its standing and I believe that we will continue to see this become a less relevant organization with the only significance coming from its developmental agencies. In my opinion, the UN headquarters should be moved to Switzerland or to any other relatively neutral country so that the current influence is ended and they can be closer to where good needs to be done. The UN Security Council (UNSC) statement on the Gaza atrocities was a passive call for “urgent steps to immediately allow safe and unhindered humanitarian access, and also for creating the conditions for a sustainable cessation of hostilities.” Even after this was drafted, the US abstained from voting just to allow some statement to pass. So, 2.5 million people can be completely uprooted and the world watches as we provide unhindered humanitarian access and create conditions to stop hostilities. Well done! We, the citizens of the world, need to be ashamed of ourselves.

The last major event of 2023 was the United Nations Climate Change Conference or the Conference of Parties (COP28) that was held in Dubai. COP28 was no doubt a spectacular gathering of over 70,000 influential people and delegates from around the world and was a year-end tourism and hospitality sector bonanza for the UAE and particularly for the emirate of Dubai. Other than delegates, about 400,000 people registered

“THE WAR OF EGO WILL SELDOM BE WON BY THE WEAK.”

to attend the event during this period.

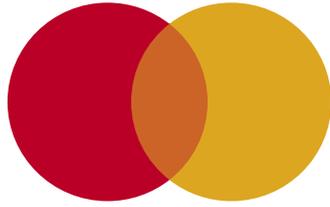
Conservatively, even if each person spent an estimated average of \$5,000 in airline tickets, hotels, hospitality etc, the income generated would have been close to \$1.5 billion to \$2 billion in contrast to the hundreds of millions possibly spent on COP28.

There were several strategic conversations, and many countries used the opportunity for meaningful bilateral meetings, hosted in one of the finest and safest places on earth. Everything was perfect except that the needle did not move on the urgent need to stop the reliance on fossil fuels.

The conference’s final statement could not pass with any mention of the slowing down or stopping of the production of fossil fuels; the core of the problem. So, was there a real return on the investment of about \$2 billion that was spent by governments and large corporates to attend this event? There have been decisions on tripling renewable energy resources, doubling energy efficiency and the large contributions to the Loss and Damage Fund; however, no action points were set on the reduction or elimination of fossil fuels. When Covid-19 started, the world went on a mission to stop the spread and find a vaccine to eradicate the disease. No one focused on setting up a fund for funerals. Ironically, this is what COP28 resolved to do.

Sadly, a large percentage of the global population does not still understand the impact of climate change and what 1.5 degrees above pre-industrialization temperature means. This increased temperature is catalyzing the age of Anthropocene; an age that will lead to the eventual extinction of all human life created solely by mankind’s impact on the global geology and ecosystem. The irreversible 1.5-degree benchmark is close to being breached and the next threshold we will set ourselves will be 3 degrees, by which time the planet will become a less habitable place, particularly for the poor. As stated in various reports, the world needs between \$175 trillion to \$275 trillion for energy transition; this is 2.6 times the global GDP.

The commitment of \$85 billion at COP28, though noteworthy, falls really short of what is needed and any significant impact is, therefore, a pipe dream. There is a lot for us all to think about and start playing a meaningful role in bringing change. Saving the planet is a collective responsibility. 



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We recognize that *She is Priceless* because she makes business better and communities stronger.

In today's dynamic world, the quest for inclusivity remains paramount, especially in corporate landscapes traditionally perceived as male-dominated. Recognizing this, Mastercard has embarked on a transformative journey with its Diversity, Equity, and Inclusion (DEI) strategy with a special focus on Gender Balance.



In Africa, where women constitute more than half of the population, Mastercard is dedicated to carving out exceptional opportunities in industries where women have traditionally been underrepresented. Our vision is clear: to become the employer, brand, and partner of choice for women, creating a landscape where their talents and perspectives are not only welcomed but are essential for innovation and growth.

She is Priceless underscores Mastercard's dedication to fostering a workplace where women are not just participants but pivotal leaders. While *She is Priceless* recognizes some of Mastercard's exceptional women in leadership, it is not only a corporate showcase of women in leadership. Instead, it represents our earnest commitment to promote true diversity and inclusivity across our organization and into the communities where we are represented. This transcends the conventional portrayal of women in business, celebrating the unique qualities women bring to the table – their insight, creativity, and ability to inspire positive change.

We see the concept of *She is Priceless* as integral to the balance and progress of our company in a rapidly digitizing world. *She is Priceless* is not just a symbol but a driving force, a catalyst for a future that is more inclusive, equitable, and prosperous for all.

At Mastercard, we recognize that *She is Priceless* because she makes business better and communities stronger.

Mark Elliott

DIVISION PRESIDENT, SUB-SAHARAN AFRICA



Kamini Redhi

VICE PRESIDENT, MARKETING AND COMMUNICATIONS, SUB-SAHARAN AFRICA

What does “She is Priceless” mean to you?

Celebrating women's unique power and acknowledging their remarkable contributions to family, friends, employers, and communities.

How can male executives in the corporate sector effectively support the development of women leaders?

By realizing the potential of women leaders, advocating and empowering their growth professionally and being intentional about gender balance.

Have you ever felt imposter syndrome, and how did you navigate this?

Facing imposter syndrome throughout my career, challenged me to recognize the value of my unique path, helping me to overcome these doubts.

In what ways do you take care of yourself?

Motherhood made me neglect self-care. I realized I had to prioritize my well-being and resumed healthy eating, exercise, and reading to maintain balance. Self-care is crucial; we can't fill from an empty cup.



Kari Tukur

VICE PRESIDENT, CUSTOMER SOLUTION CENTRE, EAST AND WEST AFRICA

Why is female leadership important in today's financial landscape?

Female leadership brings diverse perspectives, enriching teams and fostering innovation in the dynamic financial sector. Utilizing the full talent pool, including women, optimizes efficiency and broadens opportunities.

Are there any women leaders who have inspired you in your career journey?

Indra Nooyi, the former CEO of PepsiCo, stands out to me for her business acumen and commitment to diversity. Her candid discussions about balancing career and personal life, especially for working mothers, resonate with and inspire many women.

What advice would you give to the next generation of female leaders?

Believe in your unique abilities and perspectives. Embrace continual learning and cultivate mentor relationships. Advocate for yourself, confidently share your goals and achievements, and negotiate with an awareness of your worth.



Priza Mantsena

ASSISTANT GENERAL COUNSEL, REGULATORY AFFAIRS, MIDDLE EAST AND AFRICA

What does “She is Priceless” mean to you?

The acknowledgment of equal opportunities created by Mastercard's Diversity, Equality, and Inclusion strategy.

Are there any women leaders or figures who have inspired you in your career journey?

My entrepreneur-grandmother instilled the belief that I could achieve anything, and a CEO I met who exemplified balancing professional and personal life, inspiring holistic happiness.

How do you handle criticism in the workplace?

I treat criticism as a growth opportunity, focusing on improvement rather than shortcomings, and seek help when necessary.

What advice would you give to your younger self?

Your dreams are valid. Enjoy life fully – dance, sing. Don't postpone experiences like the Cape Town to Cairo trip with your best friend. Your dreams will still be there when you return.



Christine Ogola

**VICE PRESIDENT, TECHNOLOGY
ACCOUNT MANAGEMENT,
SUB-SAHARAN AFRICA**

Why is female leadership important in today's financial landscape?

Uplifting a woman into a leadership position isn't just empowering an individual but inviting the collective strength of a community to the table.

How can corporates foster an inclusive environment, especially for women in leadership roles?
Enhancing diversity and inclusion by setting targets for women's representation in leadership, along with mentorship programs for female leaders.

How do you balance your personal life and career?
I balance both by organizing tasks, delegating household chores, utilizing flexible work hours, and dedicating weekends and holidays to my passions.

What advice would you give to the next generation of female leaders?
Start early with career and personal goals. Get mentors, invest in your academic and social development, and commit to supporting and uplifting others.



Megan Clunnie

**VICE PRESIDENT, PROGRAM
MANAGEMENT, SUB-SAHARAN
AFRICA**

What does "She is Priceless" mean to you?
Leaning into our authentic self and celebrating our unique qualities.

From your experience, why do you think female leadership is so important?
Female leadership ensures diverse viewpoints in business decisions and creates role models in traditionally male-dominated fields. I never considered becoming a CIO until I saw another woman in this role and heard her story.

What barriers/obstacles do women leaders face especially in the financial services industry?
Despite progress, the financial services industry lacks female representation in STEM roles. Encouraging women to pursue STEM education from university level is essential.

What advice would you give to your younger self?
Keep learning and growing, try different things, and trust your instincts – you know what's best for yourself.



Isayvani Reddy

**SENIOR PRINCIPAL, ADVISORS
BUSINESS DEVELOPMENT,
SUB-SAHARAN AFRICA**

What does "She is Priceless" mean to you?
Personally, "She is Priceless" reflects the changing view of girls as valuable family members. Professionally, it highlights Mastercard's initiatives to balance gender in the fintech industry.

How do you ensure that you're at the top of your game as a leader?
I stay informed on organizational strategy, business developments, global and regional trends, while maintaining connections within and across the financial services sector.

How do you handle criticism in the workplace?
I approach criticism constructively, without taking it personally. Women often tend to be self-critical, so I focus on listening to feedback, reflecting, and making informed changes.

What advice would you give to your younger self?
Be confident in your abilities and stay true to yourself.

WHAT'S
NEW

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WHO'S
NEXT

A Year In The Life Of Fireboy DML

Afrobeats took center stage in 2023's global music scene. Major award ceremonies, including the MTV Video Music Awards, introduced new categories recognizing the success of Afrobeats artists, notably elevating Adedamola 'Fireboy DML' Adedolahun. His collaboration with Jon Batiste and Jon Bellion further propelled him to the forefront.

In a festive December surprise, the 27-year-old artist dropped two singles on the same day: *Obaa Sima* (meaning a perfect woman in Twi, a variety of the Akan language spoken in southern and central Ghana) and *Outside* featuring Nigerian rapper Emeka 'Blaqbonez' Akumefule. Fireboy DML explains in an exclusive interview with FORBES AFRICA that the move was inspired by "the spirit of the season".

Honored for his chart-topping single *Peru*, achieving Platinum status in the US, and two times Platinum in the UK with over 500 million streams, Fireboy DML also received accolades at the 2023 BRIT Awards and the 2023 BMI London Awards.

From his 2019 debut album *Laughter, Tears, and Goosebumps* to the recent *Playboy*, the English graduate from Obafemi Awolowo

University (OAU) in Southwestern Nigeria highlights the evolution of his music, expressing that "each album represents different phases of my life and experiences".

Collaborating with diverse artists, including Madonna, Fireboy DML emphasizes the universal nature of music. "Music is freedom — the creative process is the same, and talent is talent," he opines.

Proud of the global recognition that Afrobeats is receiving, Fireboy DML declares, "This is our time."

Beyond music, his social media presence with over 5 million Instagram followers, where he displays his style, is influenced by a belief that "an artist should always look the part". He attended notable shows at New York Fashion Week and envisions a deeper involvement in 2024, emphasizing the synergy between music and fashion.

Recounting a significant moment, he shares performing alongside Ed Sheeran for 90,000 people at the Wembley Stadium in London. For eager fans, Fireboy DML announces: "I will be releasing my fourth studio album." **F**

— By Oluwatomisin Amokeoja



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EMMY WINS AND MORE GLOBAL NOMINATIONS FOR TREVOR NOAH

Renowned South African comedian Trevor Noah etched his name in history with a prestigious Emmy for Outstanding Talk Series for *The Daily Show with Trevor Noah*. This significant win at the 75th Annual Emmy Awards in January highlights Noah's influential presence in the global entertainment sphere and underscores the impact of South African talent on the international stage.

In a category brimming with talent, Noah's victory over eminent late-night hosts like Jimmy Kimmel, Seth Meyers, and Stephen Colbert underlines his distinct voice in the variety talk series landscape. This Emmy is his first in

the category, adding to his 2017 win for Outstanding Short Form Variety Series and illustrating his consistent prowess in the industry.

In his acceptance speech, reflecting on his most memorable episode, Noah mentioned *Trump and the African Dictator*, highlighting its significance in bringing African perspectives to American television. This episode, according to Noah, exemplified the groundbreaking nature of his work on the show.

Noah's accolades extend beyond the Emmys. He was also nominated for a Golden Globe for Best Stand-Up Comedian in Television and nominated for a Grammy for Best Comedy Album, in addition to hosting the Grammys for a fourth consecutive year.

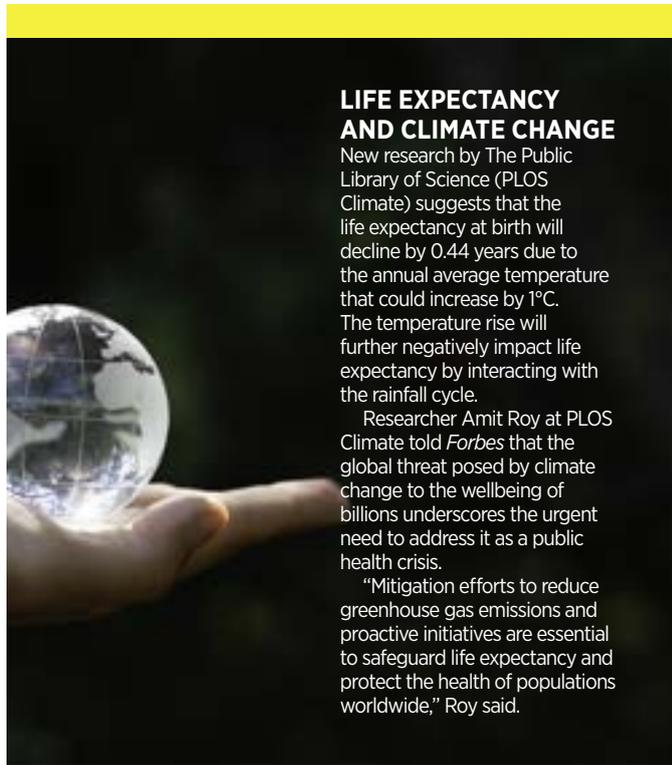
– By Yeshiel Panchia

LIFE EXPECTANCY AND CLIMATE CHANGE

New research by The Public Library of Science (PLOS Climate) suggests that the life expectancy at birth will decline by 0.44 years due to the annual average temperature that could increase by 1°C. The temperature rise will further negatively impact life expectancy by interacting with the rainfall cycle.

Researcher Amit Roy at PLOS Climate told *Forbes* that the global threat posed by climate change to the wellbeing of billions underscores the urgent need to address it as a public health crisis.

“Mitigation efforts to reduce greenhouse gas emissions and proactive initiatives are essential to safeguard life expectancy and protect the health of populations worldwide,” Roy said.



IMPROVING WOMEN'S HEALTH WILL BOOST ECONOMIES

The World Economic Forum (WEF) has launched the Global Alliance for Women's Health, a multi-sector platform centered on evidence that investing in women's health will not only improve lives, but is also an economic boon for societies as a whole.

“Investing in women's health goes far beyond individual women. It is a direct investment in families, communities, societies and economies,” Anita Zaidi, President, Gender Equality Division, at the Bill & Melinda Gates Foundation, said in a statement. “Our collective future rests on closing the women's health gap.” WEF states that addressing shortcomings could reduce the time women spend in poor health by almost two-thirds, improve the daily lives of over 3.9 billion people, and add \$1 trillion to the economy annually by 2040.

THE MOST SUCCESSFUL COUNTRIES AT AFCON

The Africa Cup of Nations (AFCON) has soccer fans across the continent on the edge of their seats in anticipation of who will take the coveted cup home. Hosted in Côte d'Ivoire from January 13 to February 11, the event has fans taking to social media to express their enthusiasm and excitement. Here are the countries who have won the cup since 1957.

Country	Trophies
Egypt	7
Cameroon	5
Ghana	4
Nigeria	3
Algeria	2
Cote d'Ivoire	2
DRC	2
Congo	1
Ethiopia	1
Morocco	1
Senegal	1
South Africa	1
Sudan	1
Tunisia	1
Zambia	1

(Source: Africa Facts Zone and Olympics.com)



SOUTH AFRICA'S CASH-IN-TRANSIT CRIMES

According to multiple reports, as many as 250 cash-in-transit robberies (security van heists) took place in South Africa last year. As it stands, the situation has not gotten better.

According to the *BBC*, cash-in-transit heists have peaked with the murder rate at a 20-year high. This has left motorists fearing for their lives on the road.



– Compiled by Chanel Retief

Photos via Getty Images; Photo by Kevin Mazur/Getty Images; Photo by Naashon Zalk/Bloomberg via Getty Images; Photo by Fareed Kotb/Anadolu via Getty Images

The Booming Insurance Market In The DRC

As a pioneer in the insurance industry in the Democratic Republic of the Congo, the Société Financière d'Assurance au Congo (SFA Congo) is working to strengthen its position as a leader and innovate in a sector that has been open to private companies only since 2018.

The market, which is rapidly expanding, was valued at about \$300 million in 2023. Four company leaders, CEO Pascal Doye; Patrick Mukendi, the Secretary General; Board Advisor Valéry Safarian and Board Member, Philippe Nantierras unveil the priorities and objectives of SFA Congo for 2024.

Q. | Can you give us a brief overview of the insurance sector in the DRC and tell us about SFA's current position?

A. Mukendi: For a long time, characterized by the state operator's monopoly, it was in 2015 that its liberalization was consecrated by the law on Insurance Code. This law established the Regulatory and Control Authority for Insurance (ARCA), which effectively came into existence in 2017.

The market thus has seven non-life insurance companies, three life insurance companies, two reinsurance companies, and around thirty brokerage companies.

SFA notably leads the corporate insurance market with nearly 25% market share.

Q. | What are the current international partnerships of SFA and how do these partnerships contribute to its growth and strength?

A. Safarian: Our insurance company has entered into international partnerships with leading global insurers, reinsurers, managers, and service providers.

Our international partnerships allow us to:

Access major international clients in the DRC: We can offer our products and services to international clients of

these global leaders such as Allianz, AIG, Cigna, Helvetia, and even regional insurers like Hollard, Sanlam, etc.

Offer a more comprehensive range of products and services: They bring their expertise in specific areas, such as health insurance, engineering insurance or technical branches. This enables us to insure different cement plants, mining operations, or leading breweries globally in their fields.

Reduce our costs: This includes cost-sharing, such as research and development costs, marketing costs, or claims management costs. It allows us to become more competitive.

Here are some concrete examples of how our international partnerships contribute to our growth and strength:

In Africa, we have entered into a partnership with a leading actuarial consultant who helps and assists us in developing rates tailored to the risks involved in developing new insurance products. This has allowed us to establish ourselves in rapidly growing segments and generate new revenue from new products such as health insurance.

In Belgium, a partnership with a 'marine' or 'cargo' claims manager to improve our claims management was concluded. This has allowed us to reduce our claims management costs and improve customer satisfaction.

Q. | How does SFA secure its commitments and reinsurance in the face of challenges in the Congolese market?

A. Nantierras: One of SFA's primary concerns has always been to secure the commitments of its reinsurance placements and, in parallel, SFA's commitments to



Philippe Nantierras, Non-executive Director SFA Congo

its insured (clients). To do this, and to summarize, SFA defines and adapts its reinsurance program (by line of business) according to its strategy, its capital, its development, and its retention policy.

Q. | Can you reveal the main points of SFA's strategy for the year 2024?

A. Doye: For 2024, SFA aims to strengthen its leadership position in the corporate sector and provide our clients with our expertise in the areas of goods importation, fire, engineering, civil liability, fleet insurance, and other insurance lines.

At the same time, SFA aims to develop insurance for individuals and provide protection and support in the event of a claim for every household.

AFRICA'S RICHEST PEOPLE 2024

By Rob LaFranco and Giacomo Tognini

THE CONTINENT'S 20 BILLIONAIRES ARE WORTH A COMBINED \$82.4 BILLION. THAT'S UP \$900 MILLION FROM LAST YEAR'S \$81.5 BILLION.

The fortunes of Africa's wealthiest people have rebounded slightly in the past 12 months, reversing the decline in their fortunes from a year ago, though they are still off their all-time highs. The 20 billionaires on the 2024 *Forbes* list of Africa's Richest are worth a combined \$82.4 billion. That's up \$900 million from last year's \$81.5 billion.

All of that gain can be attributed to the return of Nigeria's Femi Otedola, who last appeared on the *Forbes* Africa list in 2017 when he held a controlling stake in fuel distributor Forte Oil. Otedola phased out his oil investments during a government push to privatize the country's energy business in 2013, using a Forte subsidiary to purchase Geregu, a public power generation plant. He owned about 90% of Geregu when it was listed on the Nigerian exchange's Main Board in 2022, but has since sold shares to institutional investors, which include Afreximbank's Fund for Export Development in Africa and the State Grid Corporation of China. His 73% stake in Geregu is worth more than \$850 million, about three-quarters of his \$1.1 billion fortune, which puts him at No. 19 on the list.

After taking Otedola's comeback into account, Africa's billionaires dipped slightly, but still fared better than the decline of 4% last year, when African

markets faded in sync with equity values around the world. This year, African equities joined a late-year global rally, with the S&P All Africa index rising 10% in the final two months of 2023 but still ended down more than 9% in the 12 months through January 8, 2024.

NIGERIA'S ALIKE DANGOTE, WHOSE FORTUNE ROSE \$400 MILLION TO \$13.9 BILLION, CLAIMED THE RANKING'S NO. 1 SPOT FOR THE 13TH YEAR IN A ROW, DESPITE THE POLITICAL UNCERTAINTY FOLLOWING THE FEBRUARY PRESIDENTIAL ELECTION AND A DEVALUATION OF THE NAIRA IN 2023 THAT OFFSET THE RISING SHARE PRICE OF DANGOTE CEMENT.

The continent remains one of the world's toughest places to build – and hold onto – a billion-dollar fortune, as global investors remain leery of its stock exchanges, businesses struggle against strained economies, poor infrastructure and volatile exchange rates, while changing political winds can make, boost or bust private fortunes. As a result, says Charles Robertson, head of macro strategy at asset manager FIM Partners, entrepreneurs often face limited access to capital and populations with little disposable income to invest in new companies or the stock market.

A turbulent 2023 also made African equities less attractive for foreign investors. “You’ve got two negatives for investors. Weakening domestic [currencies], which is pushing up inflation, and tax rises, which is hurting the companies they’re investing in,” says Robertson. “Central banks have been hiking rates as well, so you’ve had big rate hikes and currency weakness and tax rises all at once. And if there was any chance that mix wasn’t going to deter all foreign investors, then throw in multiple coups happening, and it just created a very nasty storm.”

METHODOLOGY

Our list tracks the wealth of African billionaires who reside in Africa or have their primary business there, thus excluding Sudanese-born billionaire Mo Ibrahim, who is a U.K. citizen and South African Nathan Kirsh, who operates out of London. Strive Masiyiwa, a citizen of Zimbabwe and a London resident, appears on the list due to his

telecom holdings in Africa.

Net worths were calculated using stock prices and currency exchange rates from the close of business on January 8, 2024. To value privately-held businesses, we start with estimates of revenues or profits and apply prevailing price-to-sale or price-to-earnings ratios for similar public companies. Some list members grow richer or poorer within weeks-or days-of our measurement date.

That environment favors entrenched family fortunes or those with close ties to government that continue to dominate the ranks of Africa's richest. Nigeria's Alike Dangote, whose fortune rose \$400 million to \$13.9 billion, claimed the ranking's No. 1 spot for the 13th year in a row, despite the political uncertainty following the February presidential election and a devaluation of the naira in 2023 that offset the rising share price of Dangote Cement.

South African luxury goods magnate Johann Rupert held onto the No. 2 spot with \$10.1 billion, down from \$10.7 billion in 2023 as shares of his Compagnie Financiere Richemont – maker of Cartier watches and Montblanc pens – slid. South African Nicky Oppenheimer, who formerly ran diamond mining firm DeBeers before selling it to mining firm Anglo American a decade ago, ranks No. 3, with \$9.4 billion, up \$1 billion from 2023. Thirteen of the billionaires added to their fortunes this year, while seven saw their net worth decline.

South Africa's Christoffel Wiese, who rejoined the ranking last year at No. 18 with \$1.1 billion after rebounding from an accounting scandal, holds onto his No. 18 rank with a \$1.2 billion net worth, thanks to rising shares of his largest holding, Shoprite, and the spinoff of food business Premiere Group from Brait PLC. Wiese also cashed out on \$50 million worth of Shoprite stock in October, reducing his stake in the supermarket chain.

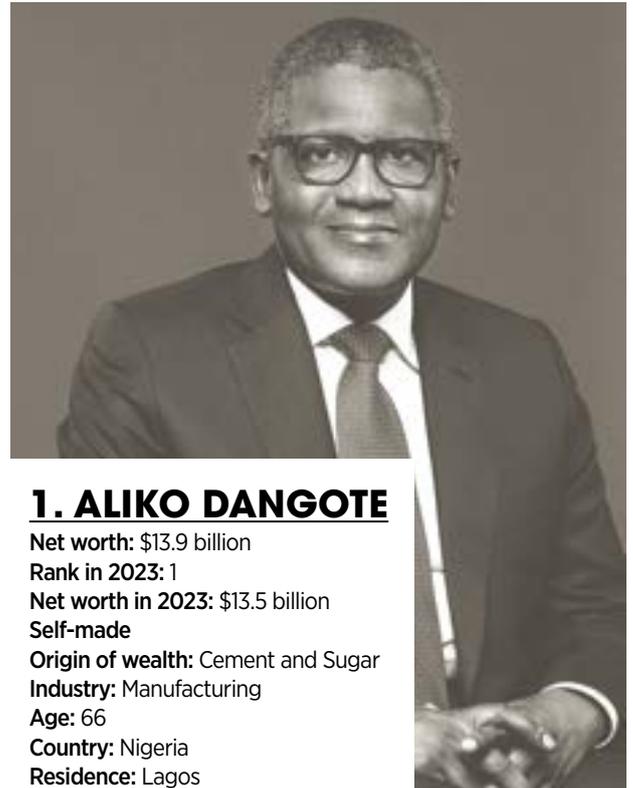
The biggest decline on this year's list belongs to Algerian industrial magnate Issad Rebrab, who was barred by a court in May from exercising any commercial or management duties at his conglomerate Cevital. Rebrab, who denied any wrongdoing, had previously served eight months in jail on corruption charges until his release in January 2020. Rebrab, who shares the wealth with his wife and five children – including his son, Malik, who took over as CEO in 2022 – saw his net worth fall by almost half to \$2.5 billion.

The biggest gain belongs to Egypt's Nassef Sawiris, who added \$1.4 billion to \$8.7 billion thanks to a rise in Adidas shares (he owns about 6%), as well as dividends from the German sneaker company and family conglomerate OCI.

This year, South Africa claims six spots on the ranking, followed by Egypt with five and Nigeria with four. Algeria, Tanzania and Zimbabwe each have one billionaire on the list, while Morocco has two.

Forbes used stock prices and currency exchange rates from January 8, 2024 to measure the net worths. 

– Additional reporting by John Hyatt and Jemima McEvoy.



1. ALIKO DANGOTE

Net worth: \$13.9 billion

Rank in 2023: 1

Net worth in 2023: \$13.5 billion

Self-made

Origin of wealth: Cement and Sugar

Industry: Manufacturing

Age: 66

Country: Nigeria

Residence: Lagos

- * Aliko Dangote, Africa's richest person, founded and chairs Dangote Cement, the continent's largest cement producer.
- * He owns 85% of publicly-traded Dangote Cement through a holding company.
- * Dangote Cement has the capacity to produce 48.6 million metric tons annually and has operations in 10 countries across Africa.
- * After many years in development, Dangote's fertilizer plant in Nigeria began operations in March 2022.
- * Dangote Refinery, which had been under construction since 2016, has begun refining operations this year.



2. JOHANN RUPERT AND FAMILY

Net worth: \$10.1 billion

Rank in 2023: 2

Net worth in 2023: \$10.7 billion

Inherited and growing

Origin of wealth: Luxury goods

Industry: Fashion and retail

Age: 73

Country: South Africa

Residence: Cape Town

- * Johann Rupert is chairman of Swiss luxury goods firm Compagnie Financiere Richemont.
- * The company is best known for the brands Cartier and Montblanc.
- * It was formed in 1998 through a spinoff of assets owned by

Rembrandt Group Limited (now Remgro Limited), which his father Anton formed in the 1940s.

- * He owns 7% of diversified investment firm Remgro, which he chairs, as well as 26% of Reinet, an investment holding company based in Luxembourg.
- * Rupert has been a vocal opponent of plans to allow fracking in the Karoo, a region of South Africa where he owns land.

3. NICKY OPPENHEIMER & FAMILY

Net worth: \$9.4 billion

Rank in 2023: 3

Net worth in 2023: \$8.4 billion

Inherited

Origin of wealth: Diamonds

Industry: Metals and mining

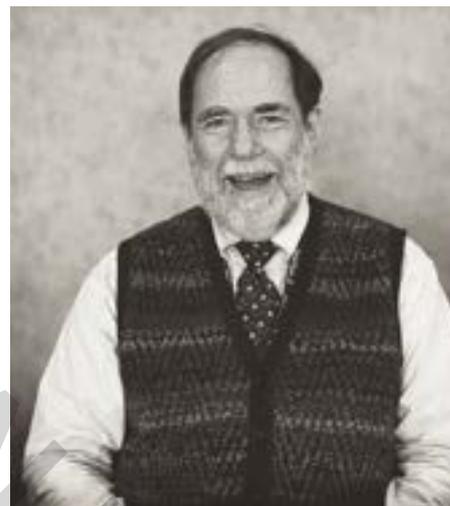
Age: 78

Country: South Africa

Residence: Johannesburg

- * Nicky Oppenheimer, heir to the DeBeers diamond fortune, sold his 40% of the firm to mining group Anglo American for \$5.1 billion in cash in 2012.

- * He was the third generation of his family to run DeBeers, and took the company private in 2001.
- * For 85 years until 2012, the Oppenheimer family occupied a controlling spot in the world's diamond trade.
- * In 2014, Oppenheimer started Fireblade Aviation in Johannesburg, which operates chartered flights.
- * He owns at least 720 square miles of conservation land across South Africa, Botswana, Zimbabwe, and Mozambique.



4. NASSEF SAWIRIS

Net worth: \$8.7 billion

Rank in 2023: 5

Net worth in 2023: \$7.2 billion

Inherited and growing

Origin of wealth: Construction and investments

Industry: Construction and engineering

Age: 63

Country: Egypt

Residence: Cairo

- * Nassef Sawiris is an investor and a scion of Egypt's wealthiest family.
- * In December 2020, he acquired a 5% stake in New York-listed firm Madison

Square Garden Sports, owner of the NBA Knicks and the NHL Rangers teams.

- * He runs OCI, one of the world's largest nitrogen fertilizer producers, with plants in Texas and Iowa; it trades on the Euronext Amsterdam exchange.
- * Orascom Construction, an engineering and building firm, trades on the Cairo exchange and Nasdaq Dubai.
- * His holdings include a nearly 6% stake in German sportswear giant Adidas.
- * Nassef Sawiris teamed up with Fortress Investment Group's Wes Edens to purchase the Premier League's Aston Villa Football Club.



5. MIKE ADENUGA

Net worth: \$6.9 billion

Rank in 2023: 6

Net worth in 2023: \$5.6 billion

Self-made

Origin of wealth: Telecom and oil

Industry: Diversified

Age: 70

Country: Nigeria

Residence: Lagos

- * Adenuga, Nigeria's second richest man, built his fortune in telecom and oil production.
- * His mobile phone network, Globacom, is the second-largest operator in Nigeria, with 60 million subscribers.
- * His oil exploration outfit, Conoil Producing, operates six oil blocks in the Niger Delta.
- * Globacom also built Glo-1, a 6,100-mile-long submarine Internet cable to the U.K. via Ghana and Portugal.
- * Adenuga also owns 74% of publicly traded gasoline firm Conoil and just under 6% of publicly traded Nigerian bank Sterling Financial Holding.

6. ABDULSAMAD RABIU

Net worth: \$5.9 billion

Rank in 2023: 4

Net worth in 2023: \$7.6 billion

Inherited and growing

Origin of wealth: Cement and Sugar

Industry: Diversified

Age: 63

Country: Nigeria

Residence: Lagos

- * Abdulsamad Rabiu is the founder of BUA Group, a Nigerian conglomerate active in cement production, sugar refining and real estate.
- * In early January 2020, Rabiu merged his privately-owned Obu Cement company with listed firm Cement Co. of Northern Nigeria, which he controlled. The combined firm, called BUA Cement Plc, trades on the Nigerian stock exchange; Rabiu owns 98.2% of it. He also owns 95% of publicly traded food conglomerate BUA Foods.
- * Rabiu, the son of a businessman, inherited land from his father. He set up his own business in 1988 importing iron, steel and chemicals.



7. NAGUIB SAWIRIS

Net worth: \$3.8 billion

Rank in 2023: 8

Net worth in 2022: \$3.3 billion

Inherited and growing

Origin of wealth and industry: Telecom

Age: 69

Country: Egypt

Residence: Cairo



- * Naguib Sawiris is a scion of Egypt's wealthiest family. His brother Nassef is also a billionaire.
- * He built a fortune in telecom, selling Orascom Telecom in 2011 to Russian telecom firm VimpelCom (now Veon) in a multibillion-dollar transaction.
- * He's chairman of Orascom TMT Investments, which has stakes in an asset manager in Egypt and Italian internet company Italiaonline, among others.
- * He also developed a luxury resort called Silversands on the Caribbean island of Grenada.



8. MOHAMED MANSOUR

Net worth: \$3.2 billion
Rank in 2023: 10
Net worth in 2023: \$2.8 billion
Self-made
Origin of wealth: Diversified
Age: 76
Country: Egypt
Residence: Cairo

- * Mohamed Mansour oversees family conglomerate Mansour Group, which was founded by his father Loutfy (d. 1976) in 1952 and has 60,000 employees.
- * Mansour established General Motors dealerships in Egypt in 1975, later becoming one of GM's biggest distributors worldwide.
- * Mansour Group also has exclusive distribution rights for Caterpillar equipment in Egypt and seven other African countries.
- * Mansour, who has both Egyptian and U.K. citizenship, served as Egypt's minister of transportation from 2006 to 2009 under the Hosni Mubarak regime.
- * His brothers Yasseen and Youssef, who share ownership in the family group, are also billionaires.
- * His son Loutfy heads private equity arm Man Capital.



9. KOOS BEKKER

Net worth: \$2.7 billion
Rank in 2023: 11
Net worth in 2023: \$2.6 billion
Self-made
Origin of wealth: Media, investments
Industry: Media, entertainment
Age: 71
Country: South Africa
Residence: Cape Town

- * Koos Bekker is revered for transforming South African newspaper publisher Naspers into an e-commerce investor and cable TV powerhouse.
- * He led Naspers to pay a reported \$34 million for a third of Chinese Internet firm Tencent Holdings in 2001 – perhaps the greatest venture investment ever.
- * In 2019, Naspers put some assets into two publicly-traded companies, entertainment firm MultiChoice Group and Prosus, which contains the Tencent stake.
- * Naspers sold a 2% stake in Tencent in 2018; in April 2021, Prosus sold nearly \$15 billion worth of Tencent, taking its stake to 29%.
- * Bekker, who retired as the CEO of Naspers in March 2014, returned as chairman in April 2015.

9. PATRICE MOTSEPE

Net worth: \$2.7 billion
Rank in 2023: 9
Net worth in 2023: \$3.1 billion
Self-made
Origin of wealth: Mining
Industry: Metals and mining
Age: 61
Country: South Africa
Residence: Johannesburg

- * Patrice Motsepe, the founder and chairman of African Rainbow Minerals, became a billionaire in 2008 – the first black African on the Forbes list.
- * In 2016, he launched a private equity firm, African Rainbow

Capital, focused on investing in Africa.

- * Motsepe also has a stake in Sanlam, a listed financial services firm, and is the president and owner of the Mamelodi Sundowns Football Club.
- * In March 2021, Motsepe was elected president of the Confederation of African Football, the sport's governing body on the continent.
- * In 1994, he became the first black partner at law firm Bowman Gilfillan in Johannesburg, and then started a mining services contracting business.
- * In 1997, he bought low-producing gold mine shafts and later turned them profitable.





11. ISSAD REBRAB & FAMILY

Net worth: \$2.5 billion

Rank in 2023: 7

Net worth in 2023: \$4.6 billion

Self-made

Origin of wealth: Food

Industry: Food and beverage

Age: 80

Country: Algeria

Residence: Algiers

- * Rebrab founded Cevital and served as its CEO for more than 50 years; He named his son, Malik, CEO in July 2022.
- * Cevital, Algeria's biggest privately-held company, owns one of the largest sugar refineries in the world, with the capacity to produce 2 million tons a year.
- * Cevital owns European companies, including French home appliances maker Groupe Brandt, and Spanish aluminum firm Alas Iberia.
- * After serving eight months in jail on charges of corruption, Rebrab was released on January 1, 2020. He denies any wrongdoing.
- * In May 2023, an Algerian court barred Rebrab from exercising any commercial or management duties at Cevital.



12. MOHAMMED DEWJI

Net worth: \$1.8 billion

Rank in 2023: 15

Net worth in 2023: \$1.5 billion

Inherited and growing

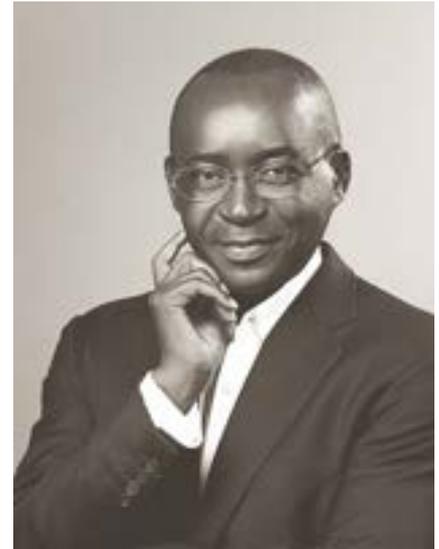
Origin of wealth and industry: Diversified

Age: 48

Country: Tanzania

Residence: Dar es Salaam

- * Mohammed Dewji is the CEO of MeTL, a Tanzanian conglomerate founded by his father in the 1970s.
- * MeTL is active in textile manufacturing, flour milling, beverages and edible oils in eastern, southern and central Africa.
- * In addition to Tanzania, MeTL operates in 10 African countries including Uganda, Ethiopia and Kenya.
- * Dewji, Tanzania's only billionaire, signed the Giving Pledge in 2016, promising to donate at least half his fortune to philanthropic causes.
- * Dewji was reportedly kidnapped at gunpoint in Dar es Salaam, Tanzania, in October 2018 and released after nine days.



12. STRIVE MASIYIWA

Net worth: \$1.8 billion

Rank in 2023: 12

Net worth in 2023: \$1.9 billion

Self-made

Origin of wealth and industry: Telecom

Age: 62

Country: Zimbabwe

Residence: London

- * Strive Masiyiwa overcame protracted government opposition to launch mobile phone network Econet Wireless Zimbabwe in his country of birth in 1998.
- * He owns 38% of publicly-traded Econet Wireless Zimbabwe, which is one part of his larger Econet Group, as well as roughly 33% of mobile phone-based money transfer firm EcoCash.
- * Masiyiwa also owns just over half of private company Liquid Telecom, which provides fiber optic and satellite services to telecom firms across Africa.
- * His other assets include investments in fintech and power distribution firms in Africa plus stock options in Netflix, where he has served on the board since December 2020.
- * He and his wife Tsitsi founded the Higherlife Foundation, which supports orphaned and poor children in Zimbabwe, South Africa, Burundi and Lesotho.



14. AZIZ AKHANNOUCH & FAMILY

Net worth: \$1.7 billion

Rank in 2023: 14

Net worth in 2023: \$1.5 billion

Inherited and growing

Origin of wealth: Petroleum, Diversified

Industry: Diversified

Age: 63

Country: Morocco

Residence: Casablanca

- * Aziz Akhannouch is the majority owner of Akwa Group, a multibillion-dollar conglomerate founded by his father and a partner, Ahmed Wakrim, in 1932.
- * It has interests in petroleum, gas and chemicals through publicly-traded Afriquia Gaz and Maghreb Oxygene.
- * Akhannouch was appointed prime minister of Morocco in September 2021.

15. OTHMAN BENJELLOUN & FAMILY

Net worth: \$1.4 billion

Rank in 2023: 16

Net worth in 2023: \$1.3 billion

Inherited and growing

Origin of wealth: Banking and insurance

Industry: Finance and investments

Age: 91

Country: Morocco

Residence: Casablanca

- * Othman Benjelloun is CEO of BMCE Bank of Africa, which has a presence in more than 20 African countries.
- * His father was a shareholder in RMA,

a Moroccan insurance company; Benjelloun built it into a leading insurer.

- * Through his holding company FinanceCom, he has a stake in the Moroccan arm of French telecom firm Orange.
- * He inaugurated in 2014 a \$500 million plan to build the 55-storey Mohammed VI Tower in Rabat. It will be one of the tallest buildings in Africa.



16. YOUSSEF MANSOUR

Net worth: \$1.3 billion

Rank in 2023: 13

Net worth in 2023: \$1.5 billion

Self-made

Origin of wealth and industry: Diversified

Age: 78

Country: Egypt

Residence: Cairo

- * Youssef Mansour is chairman of family-owned conglomerate Mansour Group, which was founded by his father Loutfy (d. 1976) in 1952.
- * Mansour Group is the exclusive distributor of GM vehicles and Caterpillar equipment in Egypt

and several other countries.

- * He oversees the consumer goods division, which includes supermarket chain Metro, and sole distribution rights for L'Oreal in Egypt.
- * Younger brothers Mohamed and Yasseen are also billionaires and part owners of Mansour Group.

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17. YASSEEN MANSOUR

Net worth: \$1.2 billion

Rank in 2023: 19

Net worth in 2023: \$1.1 billion

Self-made

Origin of wealth and industry: Diversified

Age: 62

Country: Egypt

Residence: Cairo

- * Yasseen Mansour is a shareholder in family-owned conglomerate Mansour Group, which was founded by his father Loutfy (d. 1976) in 1952.
- * Mansour Group is the exclusive distributor of GM vehicles and Caterpillar equipment in Egypt and several other countries.
- * His brothers Mohamed and Youssef are also billionaires and part owners of Mansour Group.
- * He's chairman of Palm Hills Developments, one of Egypt's biggest real estate developers.

17. CHRISTOFFEL WIESE

Net worth: \$1.2 billion

Rank in 2023: 18

Net worth in 2023: \$1.1 billion

Self-made

Origin of wealth: Retail

Industry: Fashion and retail

Age: 82

Country: South Africa

Residence: Cape Town

- * Christoffel Wiese built his Pepkor retail empire by offering bargain prices in South Africa, and expanded into other African countries.
- * In 2015, South Africa-based furniture retailer Steinhoff International spent \$5.7 billion in cash and stock to acquire Pepkor.
- * He stepped down as Steinhoff chairman in December 2017 after the company disclosed accounting irregularities. Its share price plummeted and Wiese lost his billionaire status.
- * Wiese regained his nine-figure fortune in 2022 when he settled his dispute with Steinhoff for cash and stock, including a 5% stake in Pepkor.
- * His most valuable asset is Shoprite, but he also holds stakes in real estate firm Collins Property Group, investment holding company Brait and industrial products distributor Invicta Holdings.



19. MICHIEL LE ROUX

Net worth: \$1.1 billion

Rank in 2023: 17

Net worth in 2023: \$1.2 billion

Self-made

Origin of wealth: Banking

Industry: Finance and investments

Age: 74

Country: South Africa

Residence: Stellenbosch

- * Michiel Le Roux of South Africa founded Capitec Bank in 2001 and owns about 11% of the shares.
- * The bank, which trades on the Johannesburg Stock Exchange, targets South Africa's emerging middle class.
- * He served as chairman of the board of Capitec from 2007 to 2016 and has continued on as a board member.
- * Le Roux previously ran Boland Bank, a small regional bank in Cape Town's hinterland.



19. FEMI OTEDOLA

Net worth: \$1.1 billion

Origin of wealth: Gas stations and utilities

Industry: Energy

Country: Nigeria

Residence: Lagos

- * Femi Otedola is a Nigerian billionaire who made his first fortune in commodities before selling his shares in Forte Oil to invest in the energy business.
- * Otedola last appeared on the Forbes Africa billionaires list in 2017.
- * Otedola is chairman of Geregu Power, a power generation business, and owns more than 70% of the shares.
- * During 2022 and 2023, Otedola sold down a Geregu stake that was once more than 95% to bring on institutional investors.
- * Investors in Geregu include the Nigerian government, the Afrexim Fund for Export Development in Africa and the State Grid Corporation of China.
- * He also owns properties in Lagos, Dubai, London and Monaco, and holds shares in Zenith Bank and FBN Holdings.

Tools Of Tomorrow: Intelligent Tech For The Digital Future

By Yesh Surjoodeen, Southern Africa Managing Director at HP

Imagine a world where technological devices are not just modern tools, but intelligent partners in our daily lives: where advanced computing capabilities empower businesses to thrive, where digital solutions enhance everyday experiences, and where the boundary between the physical and the digital world becomes increasingly blurry.

This reality is unfolding today, and nowhere on the African continent is this evolution more palpable than South Africa. Known for its diverse consumer base and evolving economic context, the country has become a pivotal arena for the adoption of advanced computing technologies and innovative solutions that are actively reshaping the contours of local business, education, and lifestyle.

In this evolving landscape, companies like HP have a significant role to play. With its longstanding history in consumer and enterprise industries – both in South Africa and the world – HP's strategies and initiatives are particularly relevant in understanding how technology providers are not only responding to but also shaping technology trends. The company's focus on areas such as Artificial Intelligence (AI), hybrid work solutions, security, and sustainability reflects a keen understanding of the market's needs and future direction as we navigate 2024.

One of the central themes set to shape the upcoming year, and likely the rest of the decade, is AI. As a dual force of disruption and enablement, AI is profoundly transforming the dynamics

of human-technology interaction, as well as the relationships between businesses and their stakeholders.

AI's ability to analyze large datasets rapidly and with precision means that decision-making is becoming more informed and strategic. Tasks that were once time-consuming and prone to human error are now automated, leading to significant improvements in efficiency and productivity. Additionally, AI-driven chatbots and virtual assistants, integrated into PC systems, can handle a range of customer queries in real-time, offering solutions and guiding users through complex processes. This not only enhances customer satisfaction but also frees up human customer service agents to focus on more complex issues. The result is a more efficient, effective, and customer-centric service model.

The integration of AI in PC computing is also playing a pivotal role in bridging the edge-to-cloud gap. By processing data at the edge, closer to where it's generated, and leveraging cloud technologies for broader analysis and storage, businesses can achieve a balance of speed and scalability. This hybrid approach is particularly beneficial in sectors like healthcare and manufacturing, where real-time data processing is crucial, but so is the ability to store and analyze vast amounts of data over time.

In 2024, AI integration in HP's product portfolio will become an essential element, underscoring its importance in staying competitive and relevant. Collaborations, such as the one with Microsoft to integrate AI copilot features in Windows 11, exemplify HP's commitment to ensuring its hardware evolves in tandem with software advancements. The company is creating AI-enabled PCs that will allow businesses to build spreadsheets and analyze data in record time and envisions using workstations for AI and machine





Yesh Surjodeen, Southern Africa
Managing Director at HP

learning development as the gateway to automating processes such as facial identification, sentiment analysis, fraud detection and predictive analytics.

These advancements in AI not only mark a leap forward in technological capabilities but also lay the groundwork for a more fluid and adaptable approach to remote and flexible working, a trend that is rapidly gaining traction across South Africa since the pandemic.

According to HP's Future of Work study, 80% of workers want to be in the office some of the time, but many companies continue to struggle to get workers back in the office. This affinity for remote working is similar in South Africa – but they need the tools to do so effectively. This also causes strain on IT departments, with a majority of IT decision-makers found to be feeling overwhelmed by the increasing complexities of managing a distributed workforce in a challenging macro climate.

To meet these demands, HP is now delivering the world's most comprehensive set of audio and video conferencing tools for hybrid work, delivering powerful experiences like an AI-driven multi-camera mode that can keep multiple speakers in the frame for the most engaging remote collaboration experience.

For businesses, and IT teams specifically, HP's new 'Anywhere Remote System Controller' is deemed the world's most advanced remote management peripheral, built for out-of-band management, and allowing IT departments to monitor and manage a workstation fleet from anywhere.

Security is another critical aspect of HP's hybrid work solutions in 2024.

The shift to remote work has expanded the threat landscape, with endpoints becoming increasingly vulnerable. HP's focus on providing the world's most secure PCs and printers is more relevant than ever in this context. Leveraging AI, HP offers advanced security solutions that protect against cyber threats, ensuring that both data and devices are safe, regardless of where work is being done.

For example, HP Wolf Pro Security Edition provides real-time malware protection using deep neural nets – deep learning technology – with an agent that enables it to recognize malware attacks instinctively – the way a human mind would. Using Deep Learning, the AI is trained on raw data – taught to recognize individual features and the malware itself. HP also announced its 'HP Wolf Connect', an IT management connectivity solution that provides a highly resilient and secure connection to remote PCs, enabling IT to manage devices even when powered down or offline.

While HP advances these cutting-edge technologies, it simultaneously champions digital inclusivity, ensuring that technological progress benefits diverse communities globally.

For example, the Digital Equity Accelerator, a joint initiative by the Aspen Institute and HP Inc., empowers ten NGOs in Malaysia, Mexico, and South Africa to enhance digital inclusion for marginalized communities, building on its 2022 success of reaching 1.7 million people. Meanwhile, HP's IDEA program equips educators across Africa, the Middle East, and Central Asia with digital skills, and has reached one million people so far. In South Africa, this program is implemented with the Umlambo Foundation, focusing on local schools. Both projects significantly contribute to bridging the digital divide and advancing educational opportunities.

The journey through HP's strategic focus and initiatives provides a window into a future where technology is seamlessly integrated into every facet of life, enhancing not just business operations but also enriching lives and safeguarding the environment. HP's role in this future is clear – as a leader, an innovator, and a responsible corporate citizen, driving change and shaping a world where technology and humanity converge in harmony and progress.



OVER

30

UNDER

50

Formidable And Forging Ahead

WE HAVE FEATURED UNDER 30s AND OVER 50s BUT FOR THE FIRST TIME, FORBES AFRICA PROFILES WOMEN EXCELLING IN THEIR 30s AND 40s. FROM MUSICIANS AND ACTORS TO BUSINESS LEADERS AND TECH ENTREPRENEURS, WE SHINE THE LIGHT ON A SMALL CROSS-SECTION OF TRAILBLAZERS, DISRUPTORS AND DECISION-MAKERS IN AFRICA IN THIS DEMOGRAPHIC, WRITING THEIR STORY AND OWNING IT.

By Chanel Retief and Nicole Pillay

Credits for Siba Mtongana, Nomcebo Zikode, Aisha Pandor and Dr Tlaleng Mofokeng
images: Art Direction: Lucy Nkosi | Photography: Katlego Mokubane; Assistant: Sbusiso Sigid | Styling: Deneal Van Wyk; Outfits supplied by Fashimo Styles Studio, Ukara, Suited For Her and Preview Accessories | Hair & Makeup: Vanessa Unamaca, MakoleMade | Location: NewKatz.Studio, Johannesburg

THE WOMAN WHO DIGS HER HEELS IN, knows who she is and where she's going, having already lived through more than three decades battling the odds and earning her stripes, is not to be messed

with. She is an embodiment of how resilience can meet repertoire, creativity can marry innovation and money can match might. Given her trials and trajectories, she is not in it to wing it, but to win it.

Thought leader Avivah Wittenberg-Cox says that a woman's career can be highlighted in phases. In her 2020 *Forbes* opinion piece titled *4 Phases Of Women's Careers – Coping With The Crisis And The 30s*, Wittenberg-Cox writes that this is “a decade of learning, exploring, growth, independence, and no dependents”.

“I THINK THERE ARE SO MANY PEOPLE WHO HIT THEIR BIGGEST TARGETS, ACCOMPLISH THEIR BIGGEST GOALS DURING THIS TIME.”

—Nomzamo Mbatha

When a woman is in her 20s, it's all about ambition. In her 30s, she tends to experience what Wittenberg-Cox calls a culture shock, “where potential and parenting crash into today's corporate cultures and systems”. The 40s are then dedicated to (re)acceleration centered around refocusing career priorities on the foundations built. And then finally, a woman's 50s focuses on self-actualization.

This is “when empty nesters discover (often to their surprise) their peak career decades”, Wittenberg-Cox explains.

FORBES AFRICA has previously listed visionaries under 30 and pioneering women over 50. But in between those age groups, as we found, is an ocean of talent populated by women who have already tasted success and are forging ahead and also those who are discovering their true potential to become high-achievers in the third and fourth decades of their lives.

How have they managed to break the glass ceiling for remarkable change in sectors across Africa and beyond? They are also leaders who have had to use their time to evolve, spearhead and pivot the way they think about business, branding and their own personal lives, in search of the elusive ‘work-life balance’.

“I’m so fantastically happy that FORBES AFRICA is [featuring] the missing middle,” South African actor, television personality, businesswoman, accountant and human rights activist, Nomzamo Mbatha says. “I think there are so many people who hit their biggest targets, accomplish their biggest goals [during this time]... I’m glad that we’re in it because I get to see women who are in their 30s and 40s and they are just owning their power. And I’m inspired by that; just seeing a woman who stands in her power.”

It is not an uncommon fact that women are generally under-represented, or invisible, in the upper echelons of power on the continent.

The PricewaterhouseCoopers (PwC) *Executive Directors Practices and Remuneration Trends Report 2023* shows that women only make up 15.6% of executive directors among Johannesburg Stock Exchange (JSE) Top 200 companies. This includes Chief Executive Officers (CEOs) and Chief Financial Officers (CFOs).

As a JSE-listed company, Bidvest, for the first time, has a female CEO, Mpumi Madisa.

“I guess when you’re the first, what you do is you give other people a semblance that they can also be there,” Madisa tells FORBES AFRICA. “Because generally, we don’t see people who look like us at the C-suite and CEO level. You don’t see enough women, you don’t see enough people of color, and you don’t see enough young women. So, I suppose being the first kind of says, ‘yes, we can, it is possible’. I think it puts a significant amount of responsibility on the incumbent also to make it work and to do it well. And then it also [places] a lot of responsibility [on you] to make sure that there are more who look like you who come up in the C-suite. At a personal level, I’m very vocal about the fact that when I leave one day, there are more female CEOs in this organization.”

It is widely reported that across industries, women face obstacles that hinder the progress of their careers. This could result in a disproportionate number of men occupying top positions. There is a global estimate that less than a third of leadership positions are held by women, this, according to a report by the LinkedIn Economic Graph. In media, the

situation is no better, particularly in the entertainment world. Dr Martha Lauzen, Executive Director of the Center for the Study of Women in Television and Film at San Diego State University, noted in her 2021/22 study that at about the “age of 40, female characters begin to disappear in substantial numbers from both broadcast and streaming programs”.

Behind the scenes, women are still vastly under-represented and highly under-celebrated, particularly in director roles. “I think it would be a fair statement because when you do something before you’re 30, people think it’s absolutely incredible,” says Kate Kallot, founder and CEO of Amini. “I became a director before the age of 30... but I feel like I have more maturity now than I had when I was under 30. There is some learning I have that pushed me to build Amini... I have a different view of life than when I was under 30. I think [women in their 30s and 40s] are under-represented and under-celebrated. But I think we should continuously celebrate women when they achieve something

no matter the age, to be honest.”

The women featured in our unranked, first-ever Under 30 Over 50 list have no interest in being hyped as power women or role models, even when they are. This has allowed them time to focus purely on their passion, which, for the most part, is giving back to the African continent. And although they all agree that

they are now at their most confident, this is also a time for introspection; for rethinking careers, family obligations, their endeavors, relationships and personal lives.

“That’s one of the most popular questions people ask me – how do I find a balance between my personal life and growth in my career,” says Siba Mtongana, South African celebrity chef and television presenter. “And for me, personally, when I met my husband many years ago, I told him how many kids I wanted, what kind of life I’d like and I asked, ‘can you handle that?’ And he said ‘of course, I can’. I think from that we were able to form a union of understanding earlier on that I wanted both: a family and a career.”

In celebrating the strength, resilience and unparalleled achievements of these women, it’s important to note that they only represent a small subset of women stepping into their power in this age group on the continent. It is abundantly clear that while their journeys diverge, the unifying thread in this narrative is their undeniable power and potential to create a new discourse of development on the continent. They think in multiples, not believing in the singular success story. **F**

“AT A PERSONAL LEVEL, I’M VERY VOCAL ABOUT THE FACT THAT WHEN I LEAVE ONE DAY, THERE ARE MORE FEMALE CEOs IN THIS ORGANIZATION.”

—Mpumi Madisa



“I always say that in the work environment, you will come across people who are smarter than you; you will always come across people who are more qualified than you, you will come across people who’ve got more experience than you. But no one can outwork you, if you work hard.... So, fundamentally, I think hard work is at the base of success.”

As a big proponent of diversity, she believes the more diverse the space, the more pace you create for changes to occur.

“I think it’s important for us to not just celebrate [women who are successful], but really just talk about the things that we need to start getting right so that we make sure that the women that we do appoint and those who follow also are actually super-successful and leave a strong legacy, and organizations that no longer need to be watched in terms of transformation,” Madisa adds.

“But that transformation is really inculcated in how that organization thinks and lives and breathes. I’m a person who, in general, loves diversity. I am a firm believer that the more diverse your team is, the most successful it will be.”

Mpumi Madisa | South Africa, 44
CEO, Bidvest Group
Industry: Business

Fresh off her appearance on *Forbes’* 2023 list of The World’s Most Powerful Women, Bidvest Group CEO, Nompumelelo (Mpumi) Thembekile Madisa continues to leave her mark as a force in business on the continent. Having been at Bidvest for just over 18 years but in the position of CEO since 2020, Madisa says that her “sticking it out and staying” has allowed her to build on her success.

“I think people do tend to sometimes jump around a lot,” Madisa says. “And when you jump around from one organization to another, you kind of lose your ability to build a track record. And, also, a track record of your success, because then once you’re kind of all over the place, you don’t get to build the track record within one organization. I definitely think that sticking it out and staying in the organization for long is a good decision I made.”

Appointed to the position at the South African services, trading and distribution group in 2020, she became the first black female chief executive of a Top 40 company on the Johannesburg Stock Exchange (JSE). Although being “the first” of something is always worth lauding, Madisa believes that there is big responsibility attached to a tag like that.

Kate Kallot | Kenya, 33
Founder and CEO, Amini
Industry: Technology

Ready to board her flight out of Davos, where she has been attending the 2024 World Economic Forum, Kate Kallot reflects on what it means to be “a power woman”.

“I feel we are all power women, to be honest,” Kallot says. “My mom raised me and my sister by herself. She’s a power woman; she was a single mom. And the kids did, I think, reasonably well,” she says with a chuckle.

Artificial intelligence (AI) has led the conversation in many industries for the past decade, and Kallot has played a role, solving Africa’s data scarcity by building its environmental data infrastructure.

“As we all know, the tech industry still has a long way to go when it comes to representation – the representation of women, but also the representation of Africans,” Kallot adds. “One of the things preventing our industry to actually make any progression on that front is probably the fact that they do not have any pathways that encourage African kids and African girls to actually get into tech.”

With just over a decade’s experience in leading AI



innovation at global tech companies, Kallot founded Amini, a Nairobi-based startup that leverages satellite imaging and AI to gather and analyze environmental data comprehensively. This provides insights into ground-level occurrences with remarkable precision, right down to the square meter.

“I always knew in my heart that I wanted to use everything I had learned in deep tech in the United States and the United Kingdom and apply it to the continent. I tried to do this in big tech. But obviously, for a lot of these companies, Africa was never a priority. I decided to move to Kenya and try to build something that I could use because I’m a strong believer that technology is an enabler, and can enable Africa to rise up.”

“No matter what we face or how hard it is, we know that we’re not doing this for ourselves. We’re doing this for an entire continent and generations to come.”

Dr Catherine Nakalembe | Uganda, 40+
Professor at the University of Maryland (USA), Africa
Program Director under NASA Harvest and a member
of the NASA SERVIR Applied Sciences Team
Industry: Science

An assistant professor at the University of Maryland, in the Department of Geographical Sciences, Dr Catherine Nakalembe is making her mark on science, and on Africa, every day. Not only is she the NASA Harvest Africa Lead, Nakalembe is also a member of the NASA SERVIR Applied Sciences Team and serves as the Agriculture and Food Security Thematic Lead.

Her work is centered around machine learning and satellite remote sensing which, according to her website, is “to conduct ground-breaking research and develop applications aimed at advancing agriculture, supporting food security initiative, mapping land use, facilitating humanitarian aid, and enhancing climate resilience with a focus on Africa”.

The importance of this work is further emphasized by stats from the *2023 Africa Agriculture Status Report*, which states that 650 million Africans, or roughly 50% of the continent’s population, lack economic or physical access to sufficient food. This alone may be reason enough to celebrate and encourage women in science, just like Dr Nakalembe.





Dr Aisha Pandor

South Africa, 39

Co-Founder, SweepSouth & Pandora
Biosciences, and Venture Partner,

E4E Africa

Industry: Technology

It's the need of the hour that most entrepreneurs pivot in their approach to building businesses. This has become quite normalized in the tech space. Traditionalists see risks but not Dr Aisha Pandor, whose main goal has always been about building businesses that help those around her and help her plough back into her country's economy.

Pandor, a qualified human geneticist, started SweepSouth, an online home cleaning and gardening services platform, with her husband, software engineer Alen Ribic, in 2014. The idea came about when she had just left her corporate career. While they were reviewing different business ideas, the couple realized that they needed help at home, at the time.

"That sparked the idea that there are services like Lyft and Uber, but there's nothing that helps to connect you to home services, using technology," Pandor says.

"Being a power woman means living out your purpose and searching for work and for a life that is aligned with your purpose."

Almost a decade later, Pandor walks in for the photoshoot at the NewKatz.Studio in Johannesburg, South Africa, ready to announce that she has stepped down as CEO of the online platform.

"One of the great things about being a scientist is that when you're building, you measure your impact as you're going along, you do it in a data-driven way.

"Now, I'm thinking about work-life balance. And so, I think it's important to also showcase this phase in [a] woman's career," Pandor adds, stating that she will not be leaving SweepSouth permanently but will rather focus more on building a business centered around health, health technology and genetics.

"This is often the time when you're having children or your children are old enough that you start thinking about the time that you spend with them. I think this notion of not needing to find the perfect balance, but being able to hold lots of spaces at the same time – that is really what being a power woman is about. It's not about perfection. It's about constantly trying."



Nomzamo Mbatha | South Africa, 33
Actor, Television personality and
Philanthropist
Industry: Entertainment, Social Impact

Nomzamo Mbatha is at a restaurant in Geneva, Switzerland, smiling brighter than the morning winter sun as she connects over Zoom for this interview in January. The actor apologizes for being slightly late but enthuses: “We just received news that at the school that we are renovating and building in KwaMashu (township in South Africa) – our Matric [students] received a 100% pass rate.”

She cannot contain her excitement and joy, revealing the passion for her work as an activist and philanthropist.

“Being a ‘power woman’ is being able to stand up for something greater than myself,” Mbatha later speaks about what defines her. “Also, it was easier because I grew up in a neighborhood that was so exposed to crime and a lack of opportunities. Siyabonga Nomvethé (former South African soccer player) was the guy in the neighborhood who motivated us as young kids that there’s a world beyond us. He gave us the permission to imagine. And for me, outside of being in the business of self-belief, I’m in the business of giving the permission to imagine, because I don’t believe in being the single success story.”

Mbatha first rose to fame in 2013 for her role in the South African soap opera, *Isibaya*. From there, her star shone both locally and abroad, appearing in movies like *Coming to America 2*, and starring in and serving as an Executive producer on *Shaka iLembe* in South Africa. Mbatha explains that the pan-African experience is important to her, which is why

“What makes me not give up? I want to live long enough to see the summit of my life. I don’t think life was designed to be easy. I don’t think life and its occurrences and happenings were designed to be easy. I think we are supposed to experience challenges. The true test of human will is how you overcome that.”

she is selective about the projects she signs on.

“For so long, our narrative as African people has always belonged to everybody else. And when I say everybody else, I mean the West. The thing about Africa is that we’re not only rich in our natural resources, we are rich in our people too. I am very clear I want to be able to make content that is going to be proudly African; content that positions and grows our creative economy so that we can continue to show the world that we are viable.”



Juliana Rotich | Kenya, 47
Co-founder, BRCK
Industry: Technology

In the booming and constantly-evolving world of fintech, BRCK co-founder Juliana Rotich has found her passion, and her home. After co-founding the company, which aims to build reliable internet routers as well as software and communications equipment, in 2013, she has gone on to become the Head of Fintech Solutions at massive telecommunications provider, Safaricom.

An acclaimed ‘techpreneur’, she has often been quoted in the media as working towards finding tech-based solutions to challenges that affect society as well as empowering Africa’s underserved communities.



Siba Mtongana | South Africa, 39
Chef, Food expert, Author and
Entrepreneur
Industry: Food, Culinary

If you ever find yourself with an internationally-acclaimed chef, just know that he or she will joke that they would like for you to first taste their food before adding salt. And then want you to know that this craft is an art and science come to life. As a food and nutrition scientist, chef Siba Mtongana is no different. She gained global recognition when her show *Siba's Table* first aired on *Food Network*, capturing the essence of South African cuisine. Reportedly, more than 150 countries and 60 million homes in the US tune into *Cooking Channel* alone to watch her whip up her culinary specialties, proving how hungry the world is for African cuisine.

At the FORBES AFRICA photoshoot in Johannesburg in January that she was a part of, Mtongana offered more food for thought:

Q. How did your journey in the culinary world begin, and what inspired you?

A. My journey started when I was a very young girl in my mother's kitchen, where I was so mesmerized by how my mother could turn simple ingredients into the most amazing dishes. She had a garden that my dad tended for her. My life was an interaction from the garden to the kitchen, which was really beautiful. I decided, against my parents' wishes, to become a chef. At the time, there weren't many people who were successful; I'm going to say specifically African black people who were successful in the food industry, especially as chefs. Therefore, my parents were very skeptical... but I do believe that I've created a template – because [of] my cooking show on *Food Network*, where I can say specifically to Africans, this is actually a career path you can take. I think my contribution to the food industry and culinary world was that I made it more relatable and easy for people to follow in my footsteps.

Q. Can you talk to us about a big career milestone?

A. I have been blessed with many career milestones but one comes to mind... I opened my first restaurant during Covid-19. SIBA-The Restaurant is a fine dining restaurant in Cape Town (at the Victoria & Alfred Waterfront) and is doing incredibly well. Last year alone, we won about 10 awards, locally and internationally. I often think to myself, should I not have done it at that time, would I have had the trajectory that I am on now? Maybe not, because the story might not have been as strong but you really have to have that inner gut feel and follow it.

“Being a power woman means someone who is a pioneer but, at the same time, someone who is a force and also someone who brings light wherever she goes.”



Captain Irene Koki Mutungi | Kenya, 47
Commercial pilot and Africa's first black female captain of a Boeing 787 Dreamliner
Industry: Aviation

A 2019 report by the University of Nebraska states that women make up less than 10% of pilots, maintenance technicians, and airline executives globally. The report further elaborates that women remain significantly under-represented in many areas of aviation. Breaking the literal glass ceiling is Captain Irene Koki Mutungi, Kenya Airways' first female pilot and first female captain. As Africa's first black woman to captain a Dreamliner, who was also recently appointed as Deputy Chief Pilot, Mutungi shares with FORBES AFRICA her career's high points:

Q. Can you share a particularly challenging or memorable experience in your career and how it shaped you as a professional?

A: On my very first flight at Kenya Airways – it was a domestic flight – I was the co-pilot. It was not a very big plane – the capacity was about 54 passengers. As the passengers were boarding, they could say hello [to me]. They were either excited or quiet. One of the gentlemen who saw me shouted that he was not 'a guinea pig' and that he didn't want to be flown by a woman.

The captain asked the passenger to apologize to me or he would have to disembark. The passenger had no choice but to apologize. After landing, he was so impressed he changed his tone and came up to congratulate me... I have encountered stereotypes and biases, with some doubting my abilities based on gender. Access to mentorship was also limited [at the time] as I was the first so had to tread the waters myself in situations where it would have been apt to have a female mentor.

Q. How do you see the future of the aviation industry evolving and what role do you think women will play in shaping it?

A. The future of aviation is poised for remarkable advancements,

“Reflecting on my career as a pioneer, I aspire to leave a legacy that inspires other women in aviation. I hope to be remembered as someone who broke barriers, paved the way for inclusivity and encouraged countless women to pursue their dreams fearlessly.”

driven by technology and sustainability. The industry has made exponential growth, especially post-Covid, with the demand for travel. In shaping this future, women will play a crucial role by contributing diverse perspectives, fostering innovation and assuming leadership roles. We have good examples like the KLM CEO Marjan Rintel and the recently-appointed Japan Airlines President Mitsuko Tottori already taking the reins. It is essential to encourage more women to enter the field, ensuring a dynamic and inclusive aviation landscape that reflects the talents and capabilities of both genders.



Kgothatso Montjane | South Africa, 37
Grand Slam Tennis Player
Industry: Sport

Embarking on her tennis career at 19, Kgothatso Montjane has achieved much, including SA Sports Woman of the Year with Disability in 2011, 2012, 2013, 2014, 2015, 2019 and 2021. She also celebrated her second Grand Slam victory at the US Open in New York in September last year.

Speaking to FORBES AFRICA at the time, she said that she couldn't believe it happened. In a quote that still resonates today, she added, "I just want people to know that disability doesn't mean inability. It's just a condition that limits you in a certain way... At the end of the day, we, people with disabilities – we are human; we are capable; we are talented."

Proving that anything can be achieved through hard work and dedication, she was Gauteng Sports Personality of the year in 2019 and, it has been reported that her highest career ranking is 4th, which she achieved in 2022.



Odunayo Eweniyi | Nigeria, 30
Co-founder and COO, PiggyVest
Industry: Technology, Finance

“Women who are currently in tech, whether you like it or not, you have a responsibility to kind of hold the door open for other women to walk into the space.”

Access to financial services has always been a great concern for Odunayo Eweniyi. A recent report from Boston Consulting Group, in collaboration with Elevandi, titled *Driving Financial Inclusion in Africa* indicates that four countries – South Africa, Kenya, Uganda and Ghana – are growing financial inclusion above the regional average. However, it further states that fintech ecosystems in other African countries are maturing and attracting more investment.

Originally, Eweniyi started this business more with her peers in mind.

“We didn’t decide right off the bat to go into finances,” she explains to FORBES AFRICA. “We were trying to solve a problem for our generation – millennials and Gen Z. And we built PiggyVest targeting that demographic. Obviously eight years on, it’s become this massive mainstream mass market product that targets everybody.”

PiggyVest is a Nigerian online platform that streamlines savings and investment processes. According to the company’s blog, the platform is currently assisting over 4.5 million customers in achieving their financial goals by helping them to save and invest with ease.

Being an entrepreneur, especially in Africa, is not easy. Many individuals can attest to this. And building a successful company that not only serves the underserved but also ensures one’s own personal growth can come with a plethora of unique challenges.

“I don’t think it’s compulsory that entrepreneurs try to be support systems for the entrepreneur, but I think it’s advisable,” she says. “I think that with more power comes more responsibility, and to whom much is given, much is expected. So even if you’re not able to cast yourself in a mentor role, it’s important that you hold some kind of responsibility to make the journey to entrepreneurship easier for the people who come behind you,” says Eweniyi.



Kim Engelbrecht | South Africa, 43
Emmy-nominated Actor
Industry: Entertainment

“If anybody asks me for advice: you should always be positive. You should always support the person. A person will make their decision but no negative advice is ever going to be beneficial to anybody.”

As Kim Engelbrecht begins her interview with FORBES AFRICA, you can already see her passion for her profession shine through. The *Reyka* actor relays just how much she enjoys playing “a really cool, female, complex character”.

“It’s a huge deal for me; for my personal acting journey. It is my first lead. I’ve done leads in film before but not in a TV series and not this kind of work schedule. It’s pretty intense but the other actors are so incredible and the teams are great. From the beginning, it was just the perfect people put together to make the show work and make it what it is.”

Following the success of the show, her local and international career, and her drive to keep doing what she loves, Engelbrecht shares that her ‘power mantra’ is centered around constantly challenging herself. “For me, it’s about being the person that I think I’m not; constantly pushing myself, and being like ‘I can be the person that does international films; I can be an intellectual; I can be someone that does incredible accents,’” she says. “...Just pushing myself into situations that are constantly making me feel really uncomfortable – I will test to see if I can; and I am okay with the heartache that comes with it.”

When asked, ‘what next?’ she says: “What I want to do constantly changes... I’ve recently gotten a UK management team – I’ll probably do a trip soon. I think that’s what my main focus now is... I think there is that thing where you’re either chasing or you’re enjoying, but the chase kind of never ends and I think everybody in this industry will attest to that. I’m not chasing money; I’m chasing an ability to see my dreams come true. The chase is constant.”

“I am a feminist, how can I not support my own liberation? It makes no sense not to be one, especially because [of] the structural systemic issues that keep me back.”

Dr Tlaleng Mofokeng | South Africa, 41
Medical doctor, Author, United Nations’
Special Rapporteur on the Right to Health
Industry: Health, Social Impact

Dr Tlaleng Mofokeng’s story is not one that kickstarted with a university degree, or when she started advocating for the sexual and reproductive health and mental health rights of all. In fact, the story that shaped Mofokeng, known as Dr T, had its beginnings in her childhood in QwaQwa, in the Free State province of South Africa during apartheid.

“[I] experienced some of the most exciting but also frustrating and scary times growing up [during] apartheid, but [as] an adult, [I also] experienced the wonder of a democratic South Africa. [I wanted to become a doctor] after witnessing adults and neighbors around me injured in the protests [that happened], and I was there and helpful. I think, as a child, [I was] also inquisitive about [these] protests; I’m grateful that they never chased me away but incorporated me in a way that I was safe [and] could still participate.”

At the photoshoot for this feature, Mofokeng is anxious to get to a table where she can open her laptop to finish up some work, as she wears many hats.

As a medical doctor, she specializes in advocating for women’s health with regards to their sexual health and relationship concerns. As the United Nations Human Rights Council Special Rapporteur, her work focuses on the rights of every individual to experience the highest attainable standards of physical and mental health. She is also an Adjunct Professor at the Georgetown University Law Center in Washington, D.C. in the US.

“Would you consider yourself a power woman, Dr T?” we ask.

“A power woman is bold. And she is fearless, in that she gets to determine life for herself, she moves at her pace, and is not shy to say ‘I’m exhausted, can someone else take over?’ I accept that for this moment that power is being projected on to me. But I like to project power more than take it as an identity or something that I have to live up to because I’m only human and some days, I’m really not feeling so powerful.”



Dr Tiwa Savage | Nigeria, 43
Singer, Songwriter, Actor
Industry: Entertainment

Tiwatope Omolara Savage, known professionally as Tiwa Savage, has etched herself into music lore. Following a string of awards, in 2022, she became the recipient of an honorary degree from the University of Kent and is soon reportedly set to make her debut in acting with *Water & Garri*, which is expected to be released this year.

“This has been over two years in the making and I must say this is probably one of the most adventurous, fulfilling things I’ve done,” Savage said on social media.

“I feel blessed and honored not only be making my debut as a lead actor, but to have also executive-produced this film. I honestly can’t wait to take you guys along with me on this next phase of my life and art... I’m just getting started.”

In an interview with FORBES AFRICA in 2022 about the continent’s music repertoire, she had said: “It’s so good to be African now. We are so proud of it and we’re shouting about it from the rooftops,” adding, “I really don’t know what the future would hold, I can’t tell but I would only hope that African music will and should become a stable genre.”



Flaviana Matata | Tanzania, 36
Model, Businesswoman and founder of
Lavy Products
Industry: Fashion

“A personal mantra I live by every day is to do my best but also to take a pause.”

Name a luxury brand (Tommy Hilfiger, Vivienne Westwood et al), and it’s likely that Flaviana Matata has either walked their runways or graced the pages of some of the world’s biggest magazines wearing them. Speaking to FORBES AFRICA from her home in Tanzania, Matata jokes that she should not be limited to highlighting just one milestone in her career. “I’ve done a lot, I’ve been in the industry for a while. So, it would be difficult and unfair, to be honest, to just keep it to one moment.” Here’s more:

Q. How do you incorporate and celebrate your Tanzanian heritage in your work, and why is it important to you?

A. Tanzania is what I know... If there is one thing I’m scared of, it’s being a stranger in my own country; because after everything else that I’m doing, home is where my heart is. So, wherever I go, I take Tanzania with me.

Q. In what ways do you think your success is contributing to changing the perceptions and stereotypes about African women in the global fashion industry?

A. When you’re coming from Africa, when they’re telling your story, they want to just tell the sad story. I do not have that sad story. I was born and raised in a middle class family; my dad took me to good, private Catholic schools. [The West] just wants to portray this image [that] ‘you’re in need all the time’. I refused that from the beginning. I do not come from poverty. But yes, there’s poverty in Tanzania. There’s also poverty in the US just like everywhere else, not as bad, but still... Even when I started my nailcare line, when publications wanted to tell my story, they

wanted to say that I started a nailcare brand for women of color. No, I started my line for any woman who loves nail polish. They always want to put you in a box and I’ve refused that.

Q. Beyond modeling, you’ve ventured into entrepreneurship. You are the founder of a line of non-toxic, cruelty-free nail polish. What advice do you have for women who aspire to become entrepreneurs?

A. It’s about resolving problems; making money itself is not enough. What we do is we teach girls and young women how to do nails. And now some of them have started their own nail salons, some of them are employed, and some of them work under my company as technicians for our mobile clinics. It’s about asking what are you contributing to society and it doesn’t have to be in a big way. We know that big corporations and other big brands tackle the business first and then they get to the ‘give-back’ components later. But for us, we started as a social enterprise.

“I wouldn’t say a ‘power woman’ is fearless because some way, somehow, I do get that fear. But I can say she is a strong woman even though problems approach. She will always be strong and stand up for herself; she has perseverance.”

Nomcebo Zikode | South Africa, 38
Grammy award-winning singer and songwriter
Industry: Entertainment

In 2023, Nomcebo Zikode was celebrated across Africa, but especially in her home country South Africa after she brought home her first Grammy award with two-time Grammy award-winning flautist, Wouter Kellerman and singer and producer, Zakes Bantwini for their song *Bayethe*. It was a win she did not think would happen. At the FORBES AFRICA power women photoshoot, Zikode walks in with a big smile, ready to reflect on the journey that led to that moment.

“I knew that I wanted to be on TV or I wanted to be a singer,” Zikode says. “Becoming an actress was the second thing but being a singer was the first thing, so I’m living my dream. I’m really so happy to be recognized, not only in South Africa but abroad, and seeing people loving your work as they do, even though there was a point where I was about to give up because I [was] looking at my age. I was over 30 and this music thing was not happening, so I am really grateful to God.”

Also successful as the founder of record label, Emazulwini Productions, Zikode wants to inspire the youth, especially those from disadvantaged backgrounds.

“Personally, it was never about changing my life,” Zikode explains. “It’s about showing another child who’s currently sitting at home, watching me win a Grammy so they can see that Nomcebo made it possible to achieve her goals, so that where they are sitting – whether they’re coming from a rural area or from a poor family – they know that it is possible for them!”

Zikode’s admission of wanting to give up – this was before her hit song *Jerusalem* topped charts across the globe – is not unique to her. To the women who feel that their careers have stunted, Zikode offers the best advice: “Just keep going and respect your craft. You never know when your time is coming.”





‘We Can Build A Real Unicorn Out Of Africa, Creating Impact’

Manish Sardana, the Nairobi-based co-founder of edtech startup Craydel, wants to democratize access to higher education in Africa and eradicate the study-abroad agent market.

By Renuka Methil

Manish Sardana is in the midst of a busy day, opening yet another office, a bigger one, in Nairobi’s upscale Westlands area when we catch up for a conversation on Craydel, the edtech startup he successfully co-founded in Kenya in 2021, at the height of the Covid-19 pandemic.

“Right now, we have five offices – three in Nigeria and two in Kenya – and about 70-odd employees and we are growing rapidly,” the platform’s 43-year-old CEO says about what was once “just an idea in his head”.

This was in August last year. Five months on, Craydel has added more than 20 team-members and boasts 400-plus direct partnerships with universities.

The company is hiring rapidly and on its way to profitability this year, Sardana says. On the cards: expansion to more markets such as Ghana, Uganda and South Africa. The investors are keen and Sardana is optimistic.

“When you are building something that has a real vision trying to solve a real problem, you get people gravitating towards you,” says Sardana of his platform that dispels misinformation and biases for students and guides decisions on college and course selection. Craydel’s tech infrastructure allows African learners to receive scientific career guidance, check courses they are eligible to apply to, filter options as per preferences, receive recommendations on their best-fit universities, and then apply to multiple universities – in a matter of minutes.

“Very soon, our platform will [also] empower students to apply for study visas, book student accommodation and access student finance,” he says when we connect in January. “We are betting on our technology to eradicate

the study-abroad agent market, just like technology disrupted the travel agent market?”

In 2021, Sardana, along with his co-founders John Nguru and Shayne Aman Premji, secured \$1 million for Craydel in a pre-seed round led by Enza Capital, a private venture fund that invests in early-stage tech startups across Africa. Subsequently, they secured another \$1.5 million to grow the platform.

Craydel – a play on the word ‘cradle’ – hand-holds students wanting to pursue higher education – from graduation to post-graduation to PhD – at any point in their student or professional career. In fact, 50% of their postgraduate enrolments are working professionals looking for a career change, says Sardana.

The tech startup seeks to democratize access to tertiary education, in turn, addressing the low gross enrolment rate, of about 9%, in sub-Saharan Africa (SSA). This includes working professionals who have not been to college before, for want of access to capital and resources.

Sardana says they have figured out the formula for success.

“We know that if you do X, Y and Z, you are going to be successful. That equation is very clear to us now. We want to show that we can build a real unicorn out of Africa, creating real impact.”

But there’s a reason why Craydel may as well be on its way to savoring billion-dollar success in the future. Sardana has a track-record of building and scaling successful businesses from the ground-up.

His penchant for entrepreneurship had its humble beginnings in India, and followed him to Africa, a continent that he now calls home and one that has “given so much”.

“I owe it to Africa,” he explains of his mission to expand opportunities in education.

“One of the things I realized early on in life is to observe things around me... What I love is looking at ecosystems and how things work, and understand how it is broken, and use technology to disrupt that ecosystem. There’s also a theory I use, which is called ‘perpetuators versus agitators’; wherein perpetuators perpetuate an ecosystem because it benefits them, while an agitator can really shake this up from the outside and create a better, more efficient ecosystem.”

‘Serial entrepreneur’

His first tryst with entrepreneurship was at the age of 10. From a middle class home in Delhi – with three rooms and 16 family members – Sardana was born to parents who worked in the government and instilled in him a love for reading.

He engaged this by creating “a sharing concept or library with a common pool of books and comics from everyone in one place”, renting books out to friends and relatives. The venture failed, but not without him realizing how much he

enjoyed the process of creating it. All through school and college, he found enterprising ways to make pocket money, becoming “a serial entrepreneur more out of necessity than anything else”.

His parents allowed him these entrepreneurial bouts, so long as he was going to top his class, study economics and go on to become a civil services officer. Whilst studying for an economics degree in Delhi University’s Hansraj College, Sardana was also teaching students. But disillusionment set in.

“I mean 90% of what I studied two years ago, I had no recollection of, and I could not see how that education was going to ever help me in life. And especially because I had kind of exposed myself to building businesses, I did not see any practical application of what I was studying.”

With a couple of friends, he soon set up his own publishing business – a college magazine in Delhi University that proved to be very popular on campus. He hustled, spending nights at the printing press and knocking on advertisers’ doors during the day, thumbing through the Yellow Pages directories and traveling across Delhi on his dad’s scooter. This was in the year 2000.

“My parents said I have got to stop this and do my master’s degree,” says Sardana. His mom filled out a form to the prestigious Delhi School of Economics. Some of India’s greatest economists such as Nobel laureate Amartya Sen and former Indian Prime Minister Dr Manmohan Singh have taught at the institution.

Sardana cleared the entrance exam, quite by default. “I really did not study for it. The only way I cleared the exam was because I was teaching my classmates and charging them money for it. So I would [conduct] private tuitions, and in the process of teaching them, would kind of learn myself.”

Very soon, he realized it was all theoretical economics and he had no passion for it. It didn’t challenge him enough, so three months into the course, he quit.

After that, he tried to rekindle the magazine business but had to close it down. He also authored an economics textbook for class 12 students.

A year on, he went on to do his MBA at the FORE School of Management and was subsequently hired by advertising agency FCB Ulka.

Before long, he felt “jaded” in the industry doing marketing campaigns. But Sardana was also closely watching, from the sidelines, the big renaissance unraveling in India’s technology sector.

“That was in 2004-2005, the internet was coming up, Amazon was becoming a big thing and Google had come up. I saw the power of technology really changing and transforming ecosystems and got really excited about it,” he recalls.

After that, he worked four years in a successful edtech startup called Vriti, and the company managed to raise a total



With co-founders Nguru and Premji

funding of \$35 million.

“It was a lot of money at the time... Eventually, I sliced the part of the company I was running and set up as a separate [business]. I sold my company to a financial investor. So that was my first successful exit, which I was really happy about.

“And then, after seven years, I needed a break, I was very much done. Startups can also be an emotionally-draining experience, you know, especially when you are just married and have kids.”

A six-month break ensued, during which time he also helped his wife set up her bakery business, delivering her cakes door-to-door in their black Maruti Esteem car.

That was in 2014 when Sardana’s Africa rendezvous was just about to begin.

‘Owe it to Africa’

One of his former bosses who had been following his journey in the technology space told him about an opportunity in Africa with multinational communications company, WPP, to focus on the digital marketing side of the business.

Within 10 days of receiving the offer, Sardana was on a plane to Kenya, his first trip outside of India.

It took him three years to settle down, to understand the market and the consumers, and he was promoted to Managing Director for WPP-Scangroup in SSA.

He won a lot of business for the company but the entrepreneur in him was beginning to surface, yet again. He built a marketing automation platform called Optimus for the company, which is when he met and worked with his current co-founder and CTO, Nguru.

He presented the product to the board but it didn’t work. He presented it to one of their clients, Barclays in Kenya, and thereby to the bank’s leadership in South Africa, who were very impressed and gave him a chance to deploy it across their markets, which he calls his “first lucky break”.

“Once Barclays happened, you know, success creates more

success. Suddenly, at WPP, the guys woke up!”

Sardana says Optimus was also deployed by leading African entities such as Kenya Commercial Bank, Equity Bank, the Old Mutual Group and Airtel.

The epiphany after that was inspired by his wife, whose bakery business was also doing well.

“She said to me ‘you know, you guys keep building all this sophisticated technology for large blue chip companies, but what about building something to help small businesses like us scale?’

“That was my first moment in Africa when I said, ‘okay, I’m making a lot of money for myself, am building a lot of wealth for my organization and for my clients, who are very rich people to start with, but we are really not doing anything of any significance, of impact, using our skill sets, and our insights for the large masses, the small business sector’. If you understand Africa, it’s really run on the back of very micro-SMEs.”

This led to the creation of Optimus Mini for small businesses. Eventually, that platform was called Goby – “the smallest fish in the world”.

He explains the philosophy behind it.

“The big fish eat the small fish. So we wanted to empower the small fish to fight and compete with the big fish, by giving them access to all the technology and resources they needed. It was essentially e-commerce-as-a-service platform, allowing small entrepreneurs to upload their product pictures and prices, and it will set up an entire e-commerce shop for them online, integrated with payment gateways and logistics partners to deliver the products.”

It really was just Nguru and Sardana developing it at that point.

“John is an exceptional technology guy, he’s amazing. I would come up with a product design, the user experience, the strategy, the business side of things and he would build the technology. Technology was always my handicap – I always regret not learning to code. I have all the stuff in my head but

can't build. I tell John he completes my handicap," says Sardana of the partnership.

In three months, they had 3,000 merchants signing up, deeming the platform a success. This was while they were still with WPP-Scangroup, when they had the reach, the capital and client access afforded by the company.

When Covid-19 struck in 2020, e-commerce took off and so did Goby. Leading brewer AB InBev approached them to sign on for "a B2B version of the product" to take orders online and deliver alcohol.

Diageo, too, came along.

But the time had come for Sardana to go on his own, even if it meant giving up a lucrative salary and the comfort of a full-time job at WPP.

"Working with Manish was always magical, a journey into the future," remembers Serah Katusya of that time, when she was the Managing Director at Mediacom, a sister agency at WPP-Scangroup; she is now the CEO of Belva and founder of WildMango. "He challenged and inspired with the same energy. He paved the way for many of us into tech, into thinking and building business solutions. He was definitely an agency leader decades ahead of his time."

By the time he left WPP, Sardana had enough confidence in his abilities to build and scale real businesses. He wanted to build something in a very different space, specifically, in education.

"I think that was a very big inflection point in my life... that I was wasting all my knowledge, talent and experience building things for big companies, and I wanted to solve real problems on the ground. That kind of gave me an exceptional amount of clarity... seeing the lives of ordinary Kenyans, doing fascinating things with very little resources and transforming their lives became a real thing."

'A cradle for young students'

Sardana's research showed that there were government subsidies and funding for primary education but there was not a lot of momentum in higher education.

"The higher education infrastructure in sub-Saharan Africa is extremely weak. The problem is that in most schools, the career counselor

is essentially a teacher with the least amount of workload.... This entire industry is run by agents who don't understand career counseling; they essentially push students to universities, and make money."

According to Craydel, more than 16 million African students spend \$30 billion on higher education each year.

As a continent with the youngest population in the world, Africa presents tremendous opportunities in this regard, and Sardana was quick.

"We wanted to build a cradle for young students in Africa, for them to get all the nourishment in terms of the right advice, the career counseling, the psychometric assessment, and the right technology to get them off on their own feet"

Whilst they were setting up the company, and during the pandemic, Sardana met Premji, the third co-founder, who is now Craydel's CFO.

"Shayne is Canadian, but like me, stayed in Africa for 10 years. We stayed on the same street in Kenya but never knew each other. During the pandemic, he was changing houses, and walked into our apartment building. That's how we met. He had a lot of experience in investment banking, and was doing extremely well in his career... He is also impact-driven, so said he wanted to quit his job and join us full-time... he was extremely instrumental in raising our first round of a million dollars," says Sardana.

For now, the trio is looking forward to what lies ahead. Their "vision and impact story" is shaping up.

"We're in a good space now, and really excited about building this journey," concludes Sardana, as he sets off to launch the company's brand-new office, surely, one of many more to come. **F**



By Oluwatomisin Amokeoja

Culture Couture



Alia Baré

Niger designer Alia Baré, also the daughter of a former president, is working to weave together a positive narrative of her country through fashion.

From gracing the runways of Joburg Fashion Week for African Fashion International (AFI) in South Africa to unveiling her latest collection in Lagos, Nigeria, Alia Baré, the fashion designer from Niger, is on a mission to democratize ‘Made of Africa’ fashion, ensuring its accessibility to the everyday African.

The daughter of former Nigerien President Ibrahim Baré Maïnassara, Baré, always attuned to feedback, shares insights with FORBES AFRICA during her second visit to Lagos, having been there 14 months prior.

Fascinated by the allure of fashion at 17, she attended the International Festival of Fashion in Africa (FIMA) with her parents in 1998 — a transformative experience kindling her love for the industry. “I have always been interested in fashion

but looked at it from afar as it was intimidating for a young African girl, given the perception of fashion as something superficial. FIMA, in the middle of Niger’s desert with famous designers like Kenzo showcasing under the stars, left me with deep memories,” Baré shares.

However, it took a career shift 15 years later, enrolling at the Raffles Design Institute in Singapore, for Baré to heed the call of her creative instincts. “It took me many years, a banking career that was unfulfilling, to realize that I needed to follow this inner voice for creation. At 32 years old, with two toddlers at home, I registered for a full-time diploma in fashion, and to date, have never regretted it.”

Baré’s design style bears the imprints of her diverse experiences in Senegal and India. “I fell in love with the diversity of fabrics and colors in India during my three years there.” The majesty and feminine characteristics of the Asian aesthetic resonate in her creations, drawing a parallel between Asian and African cultures in craftsmanship and values.

After graduating, Baré returned to West Africa, choosing Senegal as the base for her eponymous brand. “Senegal was a natural option for me, as my family was living there, and it gave

me the opportunity to open my own workshop, as I have always been driven by action.”

Launched in 2015, she navigated the competitive landscape with a focus on ‘Made in Africa’ garments, gradually building her brand through consistency in quality and aesthetics. The emergence of concept stores became pivotal in connecting with the right clientele.

Speaking at TedxADU in Niger in 2019, Baré imparts wisdom, urging her audience to heed their inner voice, conquer challenges, and strive for their best selves.

Growing up as the daughter of a former president, Baré reflects on her parents’ determination to provide her with a grounded and normal childhood. “Our parents always tried their best to raise us as normal as possible and, more importantly, to stay grounded to earth,” she reveals. Despite the tumultuous political backdrop, she emphasizes that they were deliberately shielded from privileges like diplomatic passports and business class flights. This upbringing, she believes, created a balanced life for her and her siblings.

The tragic assassination of her father in 1999 marked a turning point in their lives. Baré recalls the importance of family bonds during that challenging period. “We hung on to each other as a family and on the simple things that sounded normal beside our universe collapsing.” This resilience, instilled by her parents, became a lifeline during the tumultuous times that followed.

Baré acknowledges that her life can be divided into “before and after 1999”, but she stresses that her father’s values and love for the country continue to shape her identity.

“My father’s love for his country and Africa is a strong part of my DNA and defines who I am as an artist and as a woman,” she asserts. This deep-rooted connection to her heritage and a commitment to showcasing a positive image of her culture propel her artistic endeavors.

Reflecting on her journey, she resists the notion that the experiences of that time defined her. “What I am today is, of course, the result of my fights, my struggles, my pain, and most importantly, my will to overcome all those obstacles to express a positive image of my culture and my love for my country.” Her determination and resilience emerge as driving forces behind her artistic expression.

The DNA collection is a fusion of Nigerien symbols and South African graphic design. Baré sought to redefine Niger’s traditional culture, infusing her narrative and vision into the designs. Collaborating with a South African graphic designer, they crafted patterns reflecting both their visions, resulting in a visually stunning collection.

“The culture of Niger is well-known worldwide with the Tuareg jewelry, the blue men [of the desert], and many other things, but it is usually very traditional and hasn’t evolved for quite some time. I realized that I really wanted to talk about the culture of my beloved country but with my own narrative and vision reflecting the evolution of society, the world, and myself. So I decided to reach out to a South African graphic designer as I fell in love with the bold aesthetic found while I visited Johannesburg for the first time”

Living in different countries has endowed Baré with adaptability and keen observation. “The most important thing I gained from living and traveling around the world is also a sense of adaptation. Therefore, I always keep in mind while creating my designs that they have to be versatile, easy to wear, easy to maintain, but most importantly, they can be worn everywhere in the world without looking like ‘a costume.’”

Participating in AFT’s Joburg Fashion Week is a constant highlight for Baré. Beyond the creative process, the event’s ‘shop the runway’ feature offers insights into the business side, fostering direct feedback from customers and enhancing her understanding of local and international markets.

At the launch in Temple Muse, Lagos, Baré plays the perfect host to fashion enthusiasts and supportive colleagues. Among them is Nigerian model Okorie Kenneth, who praises her collection: “I have known Alia and her brand for a year or two. I love the collection. The collection is beautiful because this is not usually her niche or what she normally does. But she found a way, and I love the fact that she has been experimenting with different fabrics and styles, which is beautiful. And it’s not just

for older women; it’s for Gen Z girls. So yes, it works a lot, and I love it.”

Addressing environmental concerns, Baré emphasizes the inherently sustainable nature of African designers. Embracing slow fashion and prioritizing local production, she aims to create a virtuous circle of consumption. By selling mainly in the African region, reducing transportation, and encouraging mindful consumption, she believes in making a positive impact on African consumers’ habits.

Baré stays true to her cultural roots while embracing modernity. “I once met a Reiki master in Cambodia, and I was sharing with him my struggles to find my real identity with all these influences and evolutions in the modern world. He just told me that a tree doesn’t need to be rooted in soil as my spirit is evolving through time and space, so are my values and identity. I am a floating tree with free roots enriching itself from life and experiences but doesn’t change its true nature.” 

“MY FATHER’S LOVE FOR HIS COUNTRY AND AFRICA IS A STRONG PART OF MY DNA AND DEFINES WHO I AM AS AN ARTIST AND AS A WOMAN.”

By Kenrick Cai

Wheeler-Dealer

Alex Bouaziz's HR company became the fastest-growing software startup in Silicon Valley history by promising to take the pain out of overseas hiring. But in its rush to a \$12 billion valuation, regulators worry it may have been cutting the very compliance corners it's supposedly maintaining.

Always On

Let competitors tout work-life balance and flexible work culture. "Those things directly contradict being there for your customers," Deel CEO Alex Bouaziz says.



It's a sweltering September day in Washington, DC., and Deel CEO Alex Bouaziz has a pressing question for his staffers, who are packed tightly into a nondescript gray sedan driving around Capitol Hill.

"What is the one thing I really need to know about U.S. politics before meeting all these congressmen and congresswomen?" the 30-year-old Frenchman asks from the back seat. "I really don't want to look too stupid."

One executive is quick to offer up a truism, a minor variation on "money is everything." But Bouaziz already knows that. Deel, his San Francisco-based startup, has been challenging the recondite world of international labor law compliance since launching in 2019, splashing around its \$675 million pile of VC cash to help other companies handle legal and HR operations in 100-plus countries. In a land grab reminiscent of Uber and Lyft's early city-by-city showdowns, Deel has been scrambling to grow as fast as possible—even if that means exploiting gray areas or allowing clients to bend a regulation or two.

"We are pushing borders in terms of global hiring," Bouaziz says. "It's not something people are used to."

His software has been an instant hit. Thanks to the pandemic's uprooting of office work worldwide, Deel's revenue skyrocketed from \$1.4 million in 2020 to \$169 million last year. Sales should more than double this year, coming in around \$350 million. In terms of annual recurring revenue, a popular



Ready! Fire! Aim!

When the pandemic hit, Deel cofounder and chief revenue officer Shuo Wang saw an opportunity. It was the “perfect timing” to build more products, she says. “It’s in our genetics that we need to execute fast. Everything is time-sensitive.”

metric in the software business, it was at one point the industry’s fastest growth ever. It has been “a bit of a fairy tale,” says Deel investor and former Disney Studios chairman Jeffrey Katzenberg.

In 2021, Bouaziz was featured on the *Forbes* 30 Under 30 list. He and his cofounder, Shuo Wang, 34, briefly became billionaires in 2022, thanks to a fundraising round that valued Deel at \$12 billion. (On the secondary market, Deel’s valuation has since fallen back to about \$7 billion, making each cofounder worth something like \$850 million now.)

But moving fast has consequences, and Bouaziz has come to Capitol Hill to make nice with regulators, who are concerned about claims that Deel has misclassified its own full-time workforce as freelancers. Bouaziz insists it was a misunderstanding and has scheduled two marathon days of meetings to clear things up. That includes a sit-down with Rep. Adam Schiff (D., California), who with five other members of the House wrote an open letter in July expressing concerns over what Schiff described as Deel’s “serious abuse” of

labor laws. “If it is likely that Deel is unable to abide by employee classification laws themselves, and they are in the business of helping their clients classify their employees, how sound can their advice be?” the lawmakers asked.

Misclassified employees weren’t Deel’s only governmental headache. Earlier in September, Deel had become entangled in a probe by the Commodity Futures Trading Commission into a client, My Forex Funds, which was formally charged with fraud by U.S. authorities. Bouaziz says Deel has removed it and more than a dozen similar foreign currency trading firms as customers upon advice from his banking partners.

Deel was not directly implicated, but Papaya Global, a rival New York-based HR software startup, seized on the moment to launch a marketing campaign questioning whether Deel was taking “shortcuts” on compliance to “pursue a strategy of growth at all costs.” Some companies have left Deel for Papaya since the scandal, a Papaya representative told *Forbes*. Other clients, including Nike and Subway, were embarrassed by the situation and asked Deel to remove their logos from its website (both remain clients, Bouaziz says).

These speed bumps are unlikely to seriously diminish the demand for Deel’s service, though. The workforce is inexorably becoming more remote and global. Bouaziz is a living embodiment of that shift, splitting his time among his home offices in Paris, London, Tel Aviv and Dubai.

After Bouaziz’s first startup (a video creation phone app called Lifeslice) failed, he reconnected with old MIT classmate Shuo Wang in 2018. Later that year at startup incubator Y Combinator, the two spent weeks building debt collection software before abandoning it to become a payments platform for companies with independent contractors abroad.

By late 2019, sales were growing a steady 20% — not annually, but every month. “Holy cow,” Aaron Harris, one of their Y Combinator mentors, remembers saying upon hearing the numbers. “Do you realize how well this is going?”

Prior to the pandemic, international hiring was almost exclusively done by large enterprises. For smaller businesses, the associated costs were prohibitive. “The reality before Deel was that it was honestly almost impossible to be completely compliant,” says Christophe Pasquier, cofounder of the productivity software startup Slite and one of Deel’s earliest customers.

When Covid-19 forced remote work into full swing, Bouaziz and Wang saw a make-or-break moment. Thanks to a \$14 million Series A funding round in May 2020 from VC shop Andreessen Horowitz, Deel sprinted to establish foreign business entities in-house. That way, if a customer wanted to hire someone in Germany, for example, that person would technically be employed through Deel's German entity.

In the early days, a five-person "Navy SEAL" team was tasked with going from country to country incorporating local business entities in rapid-fire succession. Speed was vital. Set up a country too late, Wang says, and Deel might lose a geographic market to smaller competitors such as Remote (\$3 billion valuation) or Oyster (\$1 billion).

Deel ultimately raised four funding rounds that spiked its valuation to \$225 million (September 2020), then to \$1.3 billion (April 2021), \$5.5 billion (October 2021) and finally \$12 billion (May 2022). Its investors include Spark Capital, Coatue and Laurene Powell Jobs' Emerson Collective.

Globally, laws are not entirely clear for businesses that hire people on behalf of other companies. "The existing laws have to be interpreted and applied to this business model. It's just like with Airbnb, where people renting out their homes wasn't the [traditional] way that people stayed in places overseas, but it really made a lot of sense," says Nicole Sahin, who helped usher in the new hiring concept a decade ago when she founded G-P, another Deel rival.

Deel is comfortable operating in what some in the industry say are compliance gray areas. For example, Slite's Pasquier initially used Deel to hire people as contractors because Deel's product for full-time employees wasn't yet ready. To be entirely sound from a legal standpoint, he concedes, those people ought to have been classified as employees all along. "It might've been that [Deel] took this shortcut, but we needed this shortcut," he says. "To me it's a public service."

Bouaziz, of course, insists that Deel's remarkable rise comes not from cutting corners but from simply outpacing its rivals at what he calls "Deel speed." "If we don't move fast, our actions have real consequences on people's livelihoods," he says.

With eyes on a 2025 IPO, Deel still has \$550 million in the bank and remains profitable, to the tune of roughly \$5 million per month, Bouaziz says. Over the next 18 months, he plans to spend as much as \$200 million on acquisitions. Most of that will likely be

deployed snapping up human resources firms in hot international markets, along the lines of Deel's roughly \$80 million purchase of PayGroup, a 400-person Australian outfit, last year.

After his D.C. trip, Bouaziz is focused on getting ahead of the inevitable showdown with lawmakers, both in the United States and abroad. (A Schiff spokesperson says the September meeting "helped clear up the issues" raised in the open letter.) Upon returning from Washington, Bouaziz hired a policy chief to intensify Deel's lobbying efforts. Instead of reacting to regulations, he's hoping to get ahead and avoid the fate of Uber and Airbnb, both of which have experienced significant business hits after running afoul of regulators.

"Many companies are building their entire international expansion strategies on shaky foundations, completely unaware that they are running any risks at all," says one certified public accountant executive who has worked in the field for 20 years. "Within the industry of international expansion, the attorneys, the CPAs, the tax people, we're all scratching our heads saying, 'How is this legal?'"

"I think it'll be like dominoes," says a founder of another company in the space. "When one [country] pipes up, a lot of countries will look and be like, 'Holy shit, are they doing that here too?'" Already in Singapore, "investigations into [Deel] are ongoing," a spokesperson for its Ministry of Manpower tells Forbes. Bouaziz says Deel has been working with Singapore to resolve any hiccups and shrugs off the bigger implications: "We operate as a company in 120 countries. We have investigations all the time across all the countries."

"The same way we're doing things in D.C. today, we want to be doing the exact same thing in Brussels," he adds. "I think a lot of [governments] ideally will want to work with us rather than anything else."

Mostly, Bouaziz says, lawmakers need crash courses on what Deel does and how it can help their constituents. "We are helping so many small businesses have access to talent and helping so many people in the U.S. work for great companies abroad," he says. And, of course, his staffers were right: Money is indeed everything in politics — which just might work in Deel's favor. 

‘Gem In The Rough’: A Look At Zambia’s Ever-Growing Emerald Industry

The country continues to cement its place as a global green gemstone leader, with miner, Grizzly Mining lighting the way.

While emerald mining has been historically synonymous with countries like Colombia, Zambia accounts for 70% of global emerald supply, according to Grizzly Mining Chairman, Abdoulaye Ndiaye, following a recent record auction in August 2023.

After completing his studies in Senegal, Ndiaye moved to Israel to study gemology, where he learned the art of cutting and polishing diamonds and emeralds.

“My pursuit of emeralds took me to Zambia after I saw the opportunity to create a market that could grow in size and in demand through the establishment of reliable supply of emeralds,” he says.

Subsequently, Ndiaye obtained his first emerald concession in 1997 in a remote part of the Zambian bush. His success saw him acquire neighbouring licences, collating them into one large 2km open pit operation using state of the art machinery, which is now the world famous Grizzly Emerald Mine.

In 2017, Ndiaye entered into partnership with an Israeli diamond group selling 50% of his stake in the company. Grizzly was briefly renamed “Gemcanton” under the partnership. In 2019, Ndiaye bought back this stake and resumed total ownership, reinstating the name “Grizzly Mining”. The company has been under sole ownership and operation since.

Go Green or Go Home

“Unlike diamonds, which are mined in approximately 65 countries, emeralds are far more rare and exclusive, with only three countries producing them in meaningful quantities: Colombia, Brazil, and Zambia,” Ndiaye explains.

The company has pioneered a new way of selling emeralds and has

become a byword for quality emerald mining, bringing in \$48.6 million in revenue for its most recent auction.

As emerald mining takes place in remote locations, Grizzly had to grapple with a lack of electricity, water, and road infrastructure.

“At one point, it was very challenging for me to make this area safe and habitable for employees to work,” says Ndiaye.

To overcome these hurdles, Ndiaye and his team built and funded new infrastructure. This included 50kms of road to the region, and access to potable water, in addition to funding the extension of the national powerline to deliver electricity to the surrounding communities. They also hired professional geologists to train their Zambian workforce in emerald exploration.

A Greener Community

Grizzly Mining places a strong emphasis on its personal relationships with local communities, and this plays a pivotal role in the success of its operation. The support of local chiefs, and their communities, is of paramount importance, providing a “social licence to operate”.

“We receive substantial support from the community, which empowers us to make a significant impact.”

Grizzly’s Zambian mining operation not only employs over 1,000 individuals, 95% of whom are Zambian, but through the use of modern mining equipment with large scale machinery, rigorous due diligence and the stressed importance of safety, they have received awards for their approach to safety from the industry.

Additionally, Grizzly has also built five schools in the surrounding communities, and two clinics, and continues to sponsor two schools entirely, covering the education of several thousand children.



Abdoulaye Ndiaye, Grizzly Mining Chairman

The company adheres to the stringent safety and environmental standards associated with best practice in the industry, which includes the rehabilitation of the waste rock from the mine, reforesting the stacks, and minimizing the usage of water.

The Future is Emerald Green

Holding three to four emerald auctions a year, both in Kitwe, Zambia, and in Dubai, and attended by some 130 companies, Grizzly Mining has firmly established itself as a recognizable business, particularly thanks to its gems that are so unique in colour.

“Even though we may not dig deeper, we produce the highest quality emeralds with a yellow-green hue – the most sought after colour in emeralds, and this is precisely what we have in Zambia,” reveals Ndiaye.

As Grizzly Mining looks to the future of emerald mining, they are currently in the process of a 50% expansion to meet the ever-growing demand for their high-quality emeralds.

By Ramdas Iyer

The All-Rounder In Ecotourism

An exclusive interview with renowned Kenya-born landscape architect and pioneer of sustainable tourism Hitesh Mehta. His other fascinating career? Representing East Africa and Kenya in first-class cricket and playing in three ICC World Cup tournaments in the late 1970s and 1980s.

A global authority on sustainable tourism, including the planning and design of eco-lodges in Africa, Hitesh Mehta wears Africa on his sleeve. He is also credited with creating environmental- and social-friendly master plans for many national parks and protected areas on the continent.

This writer first met Mehta at a lecture, *Africa—The First World*, in Miami, Florida, where he spoke about the achievements of Africa and its inhabitants over the course of several millennia.

Mehta was born in Nairobi of Indian parents, and attended the University of Nairobi where he obtained a degree in architecture in 1985. After receiving the Aga Khan Scholarship, he attained a master's degree in landscape architecture from the University of California, Berkeley, in 1989. Furthermore, he also represented East Africa and Kenya in first-class cricket and played in three ICC World Cup tournaments in the late 1970s and 1980s as an all-rounder.

Mehta has consulted in 67 countries across six continents and is a recipient of multiple international awards for the

Mehta with the Batwa tribe of Semliki forest in western Uganda, as he "prepared the sustainable tourism master plan for the biodiverse region"

Photos supplied

physical planning of protected areas, for building design, site-planning, and landscape architecture. He shares more highlights in this interview with FORBES AFRICA:

Q. You have had an amazing career as a landscape architect especially working in Africa with national parks to create a sustainable tourism environment. How do you define landscape architecture?

A: Landscape architecture involves the planning, design, management and nurturing of built and natural environments in an eco-friendly manner. Everything outside a closed environment, for example, a building, is landscape architecture: plazas, gardens, campuses, national parks, and other protected areas.

Q. What inspired you to choose this profession, which is relatively a new profession compared to the architecture of buildings?

A: Typically, training in architecture schools involves the design of buildings, interiors, and elevations. I realized that

it was important for me to understand ‘outside’ areas to be a conscious designer. My education in Berkeley, a leader in the field at that time, helped me become a holistic designer where I could design the inside and outside at the same time.

Q. Has growing up in Africa had an impact on your work?

A: Tremendously! I grew up close to a forested area in Nairobi where visits from small mammals and sightings of leopards were common. Growing up in Africa, I was exposed to material poverty and that made me truly understand what it took to survive and live off the land. Five years after starting my office, I realized that architecture is not about building glitzy structures for the rich but about creating sustainable livelihoods for those who are marginalized and underprivileged. This realization has led me to work with over 30 indigenous peoples the world over.

Q: You have worked in many countries on behalf of the World Bank, International Finance Corporation (IFC), United States Agency for International Development (USAID), German Corporation for International Cooperation (GIZ), National Geographic, International Union for Conservation of Nature (IUCN), African Wildlife Foundation, to name a few. What projects have you done in Africa lately?

A: I am currently working on several projects; in Liberia and in Kenya. My firm HM Design is creating a protected area master plan for the East Nimba Nature Reserve, in northern Liberia.

“I REALIZED THAT ARCHITECTURE IS NOT ABOUT BUILDING GLITZY STRUCTURES FOR THE RICH BUT ABOUT CREATING SUSTAINABLE LIVELIHOODS FOR THOSE WHO ARE MARGINALIZED AND UNDERPRIVILEGED.”



Working on the site plan for a safari eco-camp in Maasai Mara, Kenya

“THE FIRST CRICKET BAT (SLAZENGER) THAT KAPIL DEV OWNED WAS GIVEN AS A GIFT TO HIM FROM ME IN 1977. HE LATER SIGNED A HUGE CONTRACT WITH THE BAT MANUFACTURER AND USED A SLAZENGER BAT DURING INDIA’S SUCCESSFUL RUN TO WIN THE WORLD CUP IN 1983.”

USAID on a master plan for the Sapo National Park in Liberia, one of the most biologically-rich rainforests in the world.

In Kenya, we are working with the Maasai communities and conservation NGOs to create a Visitor, Research, Information and Sustainability Center in the two most important ecosystems – the Amboseli National Park and Maasai Mara Game Reserve. Currently, we are also creating a Maasai Mara Sustainability Center with support from the Oliveseed Foundation to educate Maasai women by creating a library and a sustainability center in Kenya. We are also creating a community center for the Noonkotiak Maasai community in partnership with the African Conservation Center headed by Dr David Western, the former head of the Kenyan Wildlife Service.

Q. You were given an outstanding achievement award by United Nations’ bodies for the alleviation of poverty and for protecting sensitive environments. Can you please tell us about some of your work in that respect?

A: In my work around the world, especially while working in protected areas, the people who are most impacted are the local communities whose needs must be met in any such projects. The award that you mentioned was for my work in protected areas, especially in Africa, such as in the Nyungwe National Park, Africa’s largest montane forest, in Rwanda and the

The key aspects of the projects include the protection of endangered species such as the western chimpanzee, the sustainable development of local people, and ecotourism. In addition, we are designing ‘One Health’ centers, a concept initiated by One Health Alliance and the Food and Agriculture Organization, for the stewardship of the health of humans, animals and plants.

We are also working with

Virunga Massif, shared by the Democratic Republic of the Congo, Rwanda and Uganda.

Q: I understand that Nyungwe National Park in Rwanda and Bale Mountains National Park in Ethiopia have been recently named as World Heritage Sites by the United Nations Educational, Scientific and Cultural Organization (UNESCO). What was your contribution to these projects?

A: I am so thrilled that these parks have been recognized by UNESCO. I prepared the physical master plans for both places. In Nyungwe, this included the protection of mammal species such as chimpanzees and helping benefit local communities by creating an investment apparatus for local entrepreneurs. The Bale Mountains National Park in Ethiopia is high plateau at over 11,000ft which I refer to as the Tibet of Africa. My company HM Design prepared the ecotourism master plans which were part of the World Heritage Site package that was submitted to UNESCO. Both Nyungwe and Bale are amazing natural treasures, and I am so proud to be associated with these parks.

Q: Your book *Authentic Ecolodges* published by HarperCollins is a coffee-table publication; how did you manage to compile material for this project?

A: It all began with me preparing a ‘how to’ technical guidelines book on eco-lodges in 2002. This book, *International Ecolodge Guidelines*, was widely received by the ecotourism community, so I set about using the criteria set in the book to publish visual, exemplary examples of authentic eco-lodges around the world. The book highlights 36 properties from the 46 countries that I visited and evaluated for publication.

Q: You have designed many of the properties that I have visited by chance the world over. But what fascinates me even more is your life as an international cricketer. What were some of your crowning moments?

A: I first started playing cricket for East Africa at the age of 17, even before I played for my country, Kenya! All this was whilst still in high school. My crowning moment was when I captained the Kenyan team in 1987.

The first cricket bat (Slazenger) that Kapil Dev owned was given as a gift to him from me in 1977. He later signed a huge contract with the bat manufacturer and used a Slazenger bat during India’s successful run to win the World Cup in 1983.

In a three-day game in 1977 and before Kapil Dev had played for India, he borrowed my bat and then proceeded to hit me for three sixes...

I also bowled five consecutive maidens against Sunil Gavaskar but he went on to score a double-century! 🏏



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By Tiana Cline



Could A Digital Twin Save Your Life?

Human digital twins are quickly moving beyond manufacturing and into the medical world – advancing cancer care, speeding up drug development, personalizing clinical trials, and much more.

“You have cancer!” is one of the most terrifying sentences a person will ever hear in his/her lifetime yet it’s something every family is likely to experience. According to the World Health Organization (WHO), cancer is now the leading cause of death globally and the number of new cases is expected to rise by about 70% over the next two decades. When you take into account that there is already an oncology workforce crisis across the continent – South Africa, for example, faces a shortage of radiographers, aging equipment and a decrease in clinical oncologists – providing care to an increasing number of cancer patients is a challenge, more so when the disease is unpredictable and a one-size-fits-all approach doesn’t work. Technological advancements, however, are starting to shift

cancer’s unpredictable advantage by merging physical with digital. One way to do this is by creating a digital replica of a physical system or environment – or a digital twin.

Digital twins are already being used in many industries to simulate complex systems and now they’re being adopted in healthcare with management consulting company, Gartner predicting that by 2025, 25% of healthcare delivery organizations will include formalized digital twin initiatives within their digital transformation.

In healthcare, it comes down to the data. What was once trial-and-error is now about feeding millions of data points into complex algorithms for more precise outcomes. With a digital twin, you can simulate an outcome in the digital world before trying it out in the real world, adding in a number of different conditions to see what

Photo supplied; Photo via Getty Images

works best. Human digital twins also make sense because unlike the digital twins used in the automotive industry where each new car model is identical, people are not. And in cancer care, it's not easy to predict how effective certain medications will be.

"Digital twins are not moving out of the industrial or robotics sector – they're scaling from the industrial world into the real world," explains Marc O'Regan, Dell Technologies' Chief Technology Officer for Europe, Middle East and Africa.

"It gives organizations the opportunity to rigorously test and fail purposely to see what the implications might be, retest again, look for avenues of success and then go back and say – we haven't even gone into production but we know what the process is going to look like." Dell has teamed up with the University of Limerick (UL) in Ireland to develop a digital twin for B-cell lymphoma, the sixth most common type of malignant neoplasia in sub-Saharan Africa.

"We've built a digital twin for a person with non-Hodgkin lymphoma. We have twinned this particular patient journey through the diagnosis of this cancer and by doing so, we're able to enrich the data that's being fed into the twin and for the patient in a positive and impactful way," says O'Regan.

Dell created an artificial intelligence (AI) platform to produce cancer patient digital twins for better diagnostics. "We will be able to advance our knowledge of how cells go wrong during

cancer development and find new ways to diagnose and treat cancer patients," adds Professor Paul Murray, UL's scientific director of the Digital Pathology Unit at the Digital Cancer Research Centre. "It's not a simulation, it's a digital twin event associated with all of the componentry on the server supporting that event," says O'Regan.

Chloé Audigier is a senior research scientist in the field of AI at Siemens Healthineers. She is currently working on a digital twin of the liver to help identify, simulate and test therapy options for liver cancer – something which could potentially be done before treating a patient. "We are building a general anatomical model that would represent the organ shape, volume and structure. To do that, we are using machine learning algorithms that are trained on the large number of images," explains Audigier.

"When we have one specific patient, we personalize this model using the organ data of the patient. The model simulates patient-specific physiological function." Once a digital twin of an organ is created, a virtual simulation of the needed treatment (or intervention) is performed. This gives doctors a clearer and more individualized path to patient care. "We are building computational models that are based on physical law and that we evaluate using outcome data," adds Audigier.

Creating a treatment strategy for a cancer patient requires an accurate diagnosis. The level of data integration possible with digital twins enables doctors to explore more treatment options and increase precision. Cancer requires planning to optimize tumor control and reduce toxicity – it's about delivering a high dose of radiation to the tumor while sparing the healthy tissue that surrounds it. "If the digital twin allows us to collect more data, it would be such a gain for radiotherapy," says Dr Christian Weissenberger, one of Germany's leading cancer experts. "We can collect the data, we can analyze the data, and we can answer these questions with more validity and more precisely."

Tomáš Helikar, an associate professor of biochemistry at the University of Nebraska-Lincoln in the United States, compares medical treatment today to 'playing a game of whack-a-mole'. With his award-winning work to build a digital twin of the human immune system, Helikar's goal is to be able to control the immune system in a safer and more predictable fashion.

Think of it like a human blueprint that's always up-to-date and accessible – digital twins built on personalized information mean that doctors would no longer have to base therapeutic regimes on population data but rather adapt to an individual patient's needs. More detailed knowledge of a patient's clinical data and physiology can only help to refine decision making processes in the future, allowing specialists to select the best treatment – all it takes is a human, digital twin. **f**



"DIGITAL TWINS ARE NOT MOVING OUT OF THE INDUSTRIAL OR ROBOTICS SECTOR – THEY'RE SCALING FROM THE INDUSTRIAL WORLD INTO THE REAL WORLD."

—Marc O'Regan



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For more than 60 years, Al Hoceinia Holding has contributed to the development of Morocco and international markets operating in real estate, agriculture, hospitality, and education.



Al Hoceinia Holding's journey began with a focus on real estate, marking its presence through the construction of diverse residential and commercial structures in Casablanca's suburbs. Today, with

over 30,000 units ranging from affordable homes to luxury residences, the firm's legacy is undeniable. The 1960s saw the company diversify into agriculture, cultivating citrus fruits, berries, and almonds across several farms in Morocco. "Historically concentrated on citrus, today the group is diversifying its agricultural portfolio by investing in almonds and berries," says Ghali Laghrari, co-CEO in charge of the agricultural division. By 2020, the company embarked on a new journey, expanding its horizons into two pivotal sectors: education and hospitality. In the educational realm, Al Hoceinia focuses on the development of budget schools ranging from preschool to high school in the Casablanca region. Concurrently, their hospitality vision took shape. "Our foray into hospitality began with the construction of the Radisson Casablanca Gauthier La Citadelle, set to open its doors by the end of 2023," shares Hamza Laghrari, co-CEO in charge of Hospitality & Education of Al Hoceinia Holding. "We're processing construction licenses to construct two other hotels in Casablanca and Marrakesh and other hotels in Rabat and Tangier are under study," says CEO Mohamed Laghrari.

Al Hoceinia's vision transcends Morocco's boundaries. Through its subsidiary, AH Africa, the firm has been making strides in the African real estate sector since 2021. "Our endeavors in Senegal include two important projects located between Dakar's airport and the city center. Additionally, with a new subsidiary in Abidjan, Cote d'Ivoire, we're launching a project of 750 mid-range units," says Mohamed Laghrari. Catering to the housing needs of the West African market remains a central goal.

Morocco has taken strides to address high-quality and affordable housing. "Fifteen years ago, the nation had a number of slums. Today, Morocco has successfully constructed close to one million social housing units, marking a significant stride in our developmental journey," remarks Mohamed Laghrari. He further emphasizes, "This massive shift has been greatly propelled by the private sector, with Al Hoceinia playing an important role. Moreover, numerous African countries frequently visit our projects and engage with our ministry,

"Al Hoceinia's sixty-year legacy, guided by dynamic modern leadership, blends experience with innovation. Our solid values combined with a contemporary approach make us an ideal partner."

reflecting the impact and recognition of the country in that field." As the company looks to the future, its strategic blueprint aims for a balanced revenue distribution, stemming both from its real estate projects in Morocco and its extensive initiatives across Africa. In four years, the firm plans to earn 50% of its revenue from its flagship real estate division, 25% from agriculture, and the remaining portion from education and hospitality.

Morocco stands tall as one of Africa's premier economies, offering unparalleled advantages to investors. In 2022, the Investment Monitor's Inward FDI Performance Index ranked Morocco as the top African country for drawing foreign direct investment. Mohamed Laghrari points out, "Morocco boasts stability, both politically and economically. Our robust banking infrastructure supports the private sector's growth and investment. Tanger Med Port, located in Tangier, stands as a premier gateway connecting to all African ports." Laghrari further adds, "One-third of the Moroccan youth are between 15 and 35 years old and speak two to three languages. Morocco is not just a place to invest but also a strategic hub for

expanding into West Africa."

Morocco's infrastructure and logistical capabilities align with global benchmarks. "With the privilege of hosting the 2030 World Cup alongside Spain and Portugal, Morocco is set to gain unprecedented visibility. This event will undoubtedly accelerate both governmental and private sector projects, providing a significant boost to our economy," highlights Mohamed Laghrari.

With deep-rooted expertise across real estate, agriculture, education, and hospitality sectors, Al Hoceinia has the essential insights to partner with investors, offering invaluable knowledge for success in the African region. "Al Hoceinia's six-decade legacy, combined with its modern, dynamic leadership, offers a blend of experience and innovation. Our strong foundations, coupled with a contemporary approach, make us an ideal partner for those looking to invest and grow in the African landscape," concludes Mohamed Laghrari.

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Yamed Group is breaking the mold in Morocco's real estate market.

On the cusp of celebrating its 10th anniversary, Yamed Group stands as a symbol of premium quality in Morocco's real estate industry. Through its subsidiaries, the group operates in businesses that span across investment management, real estate development, design & construction services, property management, and hospitality. "Yamed manages over €1.4 billion of assets in different sectors," says Karim Beqqali, Founder & CEO of Yamed Group. "We have dedicated 60% of this portfolio to development projects and 40% to investment management strategies."

From luxury residences to low-cost social housing, Yamed Group engages in wide-ranging real estate services. Foregoing the concept of characterless blocks of concrete for social housing, the firm integrates interior designs in its projects, providing people with affordable yet aesthetically pleasing residential properties. "We have one of the largest social housing projects in Casablanca, which is 92% sold. It consists of 5,096 units in 256 buildings with primary and high schools, a mosque, and a local market, among other amenities. Based on an independent satisfaction survey, 89% of our buyers would recommend the project to their relatives," says Beqqali.

In its medium-range segment, Yamed is developing a large project on a 17-hectare land in Central Casablanca, comprising private residences



**KARIM BEQQALI,
FOUNDER AND
CEO OF
YAMED GROUP**

and gated communities. Apart from developing Terre Océane, a high-end villas project in Casablanca, the group has also acquired a hectare of land in the city center for an urban mixed-use project. "We are building a luxury five-star hotel, along with branded residential units, retail areas, and office buildings. The F&B areas will be operated by a common joint venture between our group and the French group Moma, a leading actor in the "foodtainment" industry. The hotel will be managed under a luxury Hilton brand," says Beqqali. Simultaneously, the group is working on a high-end project in Marrakesh for one of its flagship projects focusing on luxury lifestyle villas. "Our ambition when we founded Yamed was to build a fully integrated real estate group that operates across the whole real estate value creation chain and to be the reference in anything that we do," says Beqqali. With its signature 'shift the lines' approach, Yamed Group ensures the integration of innovation in all its projects,

introducing novel features that elevate the aesthetics and convenience of residential and commercial properties.

Angle Avenue de la Côte d'Émeraude & rue de l'Île de Timor - Anfa,
Casablanca | Maroc
www.yamed-group.com



YAMED GROUP

Shift the lines
for value
creation

yamed-group.com

THE NATIONAL OFFICE OF HYDROCARBONS AND MINES (ONHYM)

Elevating Morocco's Mining and Energy Industry

ONHYM's mining and oil and gas projects.

Morocco's potential in the oil and gas industry, the National Office of Hydrocarbons and Mines (ONHYM) is engaged in the exploration and production of oil and gas in the country. The public institution promotes Morocco's hydrocarbon potential to international energy companies while playing a major role in gas transport and mining. "We undertake strategic investments in new data acquisition and analysis at the front end of the exploration cycle to enhance knowledge of the prospects of offshore and onshore Moroccan sedimentary basins, and conduct strategic and tactic exploration in the mining sector, enhancing the critical minerals," says Amina Benkhadra, CEO of ONHYM.

In its onshore and offshore explorations, the institution has made gas discoveries in Gharb, Essaouira, and Tandrara, as well as the Moroccan Atlantic margin off the coast of Larache. "Thirteen internationally renowned oil and gas companies are operating on 73 exploration permits for onshore and offshore operations. Our portfolio is still growing with new companies signing new agreements," says Benkhadra.

The Nigeria-Morocco Gas Pipeline, the Maghreb Europe Gas Pipeline, and the implementation of a two-way gas flow with Spain are some of the institution's noteworthy engagements in the field of natural gas transport and storage infrastructure. "The strategic Nigeria-Morocco Gas Pipeline project will run along the West African coast from Nigeria, through Benin, Togo, Ghana, Côte d'Ivoire, Liberia, Sierra Leone, Guinea, Guinea-Bissau, Gambia, Senegal, and Mauritania, to Morocco.

This gas pipeline will be a catalyst for economic development in the region. Indeed, it will help accelerate the electrification of the countries crossed. It will support local development through the industrialization of different sectors and improve the living conditions of the population. Moreover, it will contribute strongly to the regional integration. The project will give Africa a new economic, political, and strategic influence," says Benkhadra.

ONHYM conducts mining exploration, contributing to the development of economically exploitable mining businesses. "We have discovered almost all the mines in Morocco," says Benkhadra. "ONHYM develops different types of prospects, including precious metals, base metals, uranium, rare earth elements, industrial minerals, and critical minerals, in partnership with domestic and international operators focusing on meeting the demand for essential minerals in Morocco's energy transition plan."



**AMINA
BENKHADRA,
CEO OF
ONHYM**

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MOROCCAN AGENCY FOR SUSTAINABLE ENERGY (MASEN)

Unlocking Morocco's Potential in Green Energy

Masen is leveraging Morocco's potential in solar and wind power.

Masen is a Moroccan agency established to implement Morocco's objectives on renewable energy. The firm's core operations revolve around the development of renewable energy installations in line with international standards, increasing Morocco's national expertise in the field, and contributing to research and development to innovate the sector. "Masen was established in 2010 following the announcement of the Moroccan strategy in terms of renewables in 2009 and its objectives under the guidance of His Majesty the King," says Tarik Hamane, acting CEO of Masen.

Masen follows a private-public partnership framework to execute renewable energy projects, with significant involvement from the private sector in financing and operating projects. "The Noor Ouarzazate plant, which is one of the largest solar plants in the world, was built through a PPP framework. Masen is a sponsor and shareholder of the plant. It has a capacity of 580 MW and a technology that allows it to produce electricity from solar energy even at night, thanks to the molten salt thermal energy storage of the power plant," says Hamane.

Masen supports Morocco's plan to increase its installed capacity with renewable energy. "We have more than 4,600 MW of renewables under operation, with one of the largest installed capacities in wind



**TARIK
HAMANE,
ACTING CEO
OF MASEN**

energy in Africa, with more than 2,000 MW of wind under operation," says Hamane. Masen has plans to develop more than 4 GW in the next four years in different locations across Morocco.

Ranked among global leaders in hydrogen production, Morocco plans to announce the 'Morocco Offer' in the near future. "The idea is to valorize green hydrogen through local manufacturing of different equipment and attract energy-intensive industries to settle in Morocco for better-added value," says Hamane.

Through an initiative called 'Desert to Power', the firm partners with the African Development Bank to enhance and promote the development of renewable projects in Africa by supporting African countries with training, experience sharing, as well as the development and co-development of projects. A similar initiative is currently being implemented with the Islamic Development Bank.

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https://www.masen.ma/en



AMEE, MOROCCAN AGENCY FOR ENERGY EFFICIENCY

The Energy Revolution in Rural Morocco

AMEE is enhancing Morocco's capacity to achieve its target of 20% energy efficiency by 2030.

In Morocco's rural mountainous areas, access to sustainable energy and energy-efficient construction faces challenges, impacting essential services during the winter. The country's abundant sunshine makes it suitable for decentralized solar energy systems. Enhancing energy efficiency in rural areas can be achievable through decentralized solar energy, energy-efficient construction, and community awareness. This holistic approach is vital for improving living conditions, meeting sustainable development goals, and reducing greenhouse gas emissions.

Rural social institutions like schools and health centers in Morocco play a pivotal role but often struggle with limited and economically constrained energy access. The partnership between the Moroccan Agency for Energy Efficiency (AMEE) and the Andalusian Agency for International Development Cooperation (AACID) aims to address this by optimizing energy consumption in public institutions through sustainable energy services. This involves electrifying rural schools and using photovoltaic solar systems, LED lamps, solar pumping, and solar water heaters in public health centers and social institutions. Awareness campaigns and training for building managers complement the initiative.



The project had positive impacts, improving healthcare conditions by providing hot water to public health centers and optimizing energy consumption in various institutions. Participatory management ensures sustainability by involving the provincial delegation of the Ministry of Education. Technical monitoring and training contribute to equipment preservation. The success and lessons learned have captured

the interest of Senegal and have been instrumental in developing triangular cooperation through ANER to propose replicating the experience in training, awareness, and innovative pilot projects. Senegal's energy transition aligns with cleaner, sustainable sources and energy efficiency, making this collaboration an example for regions facing similar challenges. AMEE and ANER anticipate success, emphasizing "African solutions for Africa" in this fraternal collaboration with Senegal.

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Hay Riad- Rabat
www.amee.ma

الوكالة المغربية
للتنمية الطاقية
amee
Moroccan Agency
for Energy Efficiency

SETRAT

Elevating Morocco's Growth Through Innovation



YOUSSEF BOUDALI,
CEO OF SETRAT

Offering services in land use planning and development, SETRAT contributes to the development of Morocco's infrastructure.

When SETRAT began its activities in 1977 in land development works, it specialized in the development of roads in agricultural areas in Morocco. The company has adapted its operations to Morocco's development priorities, in particular the construction of roads, freeways, and a container terminal. "We built the Tanger Med2 project, Africa's first automated container terminal, on a 53-hectare site with a quay length of 1,200-meter-long. We delivered it on time with the required quality, safety, and health standards," explains Youssef Boudali, CEO of SETRAT.

In 2021, the company opened its sister company, SETRAT Green Construction. "The company specializes in infrastructure for green projects such as wind farms, solar farms, and now water treatment," explains Boudali.

One of the company's proudest achievements is its ability to adapt to changing circumstances in Morocco and the global market. "When we launched wind farms, we had no previous experience in the sector,

so we started with two major projects: the Aftissat wind farm extension, with a capacity of 40 turbines, and the Essaouira wind farm, with 54 turbines." In collaboration with investors, the company is also planning to become involved in projects focused on green energy production, water treatment, and land development. "Morocco has a huge potential for wind, solar energy, coastal areas, and, most importantly, it has a good business climate," explains Boudali.

SETRAT is planning to collaborate with investors and companies from all over the world to expand its services in Morocco as well as Africa. "The organization of major football competitions in Morocco, especially the World Cup 2030, is proof that Morocco has become a trustworthy and credible country where the business climate is good," says Boudali.

www.groupe-setrat.com
www.setratgreen.com



ENGIE NORTH AFRICA



LOÏC JAEGERT-HUBER,
CEO OF
ENGIE NORTH AFRICA

A Model for Green Energy Transformation

ENGIE's commitment to achieving net-zero carbon emissions guides us on a journey through Morocco's sustainable energy sector, where innovative solutions shape a greener future.



Morocco, owing to its strategic geographical positioning and steadfast dedication to sustainable energy solutions, has firmly rooted itself as a central nexus for sustainable development in the region. ENGIE, a global pioneer in

the shift towards renewable and low-carbon energy, has emerged as a formidable contributor to Morocco's aspiration for a greener and more sustainable future. Loïc Jaegert-Huber, the CEO of ENGIE North Africa, delves into the company's notable achievements, strategic approaches, and profound impact on Morocco's energy landscape.

"ENGIE has one mission, to become the world leader in the energy transition with the objective of reaching net-zero carbon emissions by 2045 while supporting our customers in their own transition to carbon neutrality," Jaegert-Huber says. According to the Thomson Reuters Top 100 Global Energy Leaders report, ENGIE stands prominently among the top 100 influencers of transition in no less than 40 countries, a testament to its dedication to sustainable practices.

The Regional Director underscores that ENGIE has honed its focus on around 30 countries, placing a primary emphasis on four fundamental activities: renewable energy sources (comprising wind and solar power), network infrastructure (encompassing electricity and natural gas, natural hydrogen, distribution, transportation, and storage), energy solutions (including district heating and cooling networks and sustainable mobility), and flexible generation and retail (involving renewable hydrogen, desalination, and battery energy storage systems).

ENGIE has maintained a presence in Morocco for well over a century, originally entering the landscape to manage electrification and water systems in Casablanca. Jaegert-Huber emphasizes the company's commitment to harnessing renewable energy sources, with a particular focus on wind and solar power, in partnership with various enterprises and institutions. The company actively participates in pioneering desalination projects, as exemplified by the initiative in Dakhla, where renewable energy propels the desalination processes. This initiative carries profound significance for the region, especially in addressing the pressing issue of water scarcity.

Jaegert-Huber envisions a future in which the region hosts numerous desalination projects, offering tangible solutions to water deficits in varied regions. In addition, ENGIE is actively exploring the potential

"Morocco has enormous potential in the energy sector, a strategic geographical position, and solid experience and skills in the deployment of energy infrastructure."

of renewable and natural hydrogen as viable energy carriers. Morocco's strategic geographical location positions it as a potential hub for the exportation of renewable H₂ and ammonia to Europe, promoting regional energy cooperation.

Morocco's ambitious target of sourcing more than 52% of its electricity from renewable resources harmonizes seamlessly with ENGIE's overarching objectives. The CEO underscores their active partnership with the Moroccan government in the pursuit of this goal. ENGIE is actively participating in high-profile tenders such as Noor Midelt II and demonstrating a keen interest in green hydrogen (H₂) initiatives, thus further cementing Morocco's stature as a forerunner in the realm of renewable energy.

Morocco's commendable achievement of attaining 100% electrification in the last decade positions it among the top African nations. ENGIE actively lends its support to the drive for universal access to electricity in Morocco, a cause that is entirely consistent with government initiatives. Jaegert-Huber commends Morocco's vast yet untapped wind and solar energy resources and its strategic geographical location, which can serve as a blueprint for other African nations aspiring to address electrification challenges.

ENGIE's sphere of influence extends beyond the domain of energy production. The company has strong ties with key stakeholders such as the government and industry, offering expertise, technological innovation, and financial solutions. Furthermore, ENGIE maintains a commitment to fulfilling social responsibilities, including championing gender diversity, fostering social inclusion, and strengthening local communities.

Jaegert-Huber's insights offer a comprehensive vantage point into ENGIE's commitment to the cause of sustainable energy transition, Morocco's role in shaping their strategy, and their dedication to innovation and socio-economic development. ENGIE's presence in Morocco stands as a shining example of the potential for collaborative partnerships that drive environmental sustainability and economic growth, setting a model for investments in the region.

ENGIE North Africa

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**ADIL TOUYEB,
MANAGING DIRECTOR
OF WILO NORTH AFRICA**

Empowering Morocco Through Access to Potable Water

With a legacy spanning more than a century, Wilo Group works to extend the reach of clean and potable water to communities with no access to water in different parts of the world.



Committed to innovating and developing technology solutions that enhance quality of life, Wilo Group produces premium pump systems for water management.

With its headquarters in Dortmund, Germany, the multinational firm has 15 main production sites around the world, including Germany, France, Italy, Turkey, the United Arab Emirates, the United States, China, and India. The firm's pumps are used across industries for drinking water supply, sanitation, agriculture, and flood control, among others. "Wilo Group has been in business for more than 150 years. With approximately 8,000 employees, our company is serving four market segments which are building services, water management, industry, and OEM businesses," says Adil Touyeb, Managing Director of Wilo North Africa.

Wilo Group provides its services in more than 70 countries, including Morocco. One of the firm's notable projects in Morocco is the Highway of Water project, which ensures inter-basin water transfer to secure the supply of drinking water to the Rabat-Casablanca axis for a population estimated at around 12 million people. "The Highway of Water is the biggest water transfer project in the history of the Kingdom of Morocco. We're transferring water from Sebou Basin's reservoir dam to Bouregreg basin in Rabat at a distance of 67km, with a flow of 15 m³/s," says Touyeb.

The project, which is part of Morocco's National Water Plan 2020-2050, is part of Morocco's strategic actions to rebuild and restore water availability across the country after successive drought years, where, in 2022, the country faced the most severe drought in the last 40 years. "The project was completed in a record time of approximately nine months," says Touyeb. The project embraces Wilo Group's sustainability strategy goal for water, as the company aims to supply 100 million people with clean water by 2025.

Wilo Group is among the global leaders in the provision of energy-efficient solutions. "Within the framework of Wilo Group's strategic long-term planning, six global megatrends have been defined, namely the water and energy shortage, climate change, globalization 2.0, urbanization, and digital transformation," says Touyeb. The firm's products and solutions have made an impact on Morocco, contributing

"Morocco is the bridge between Europe and Africa. We have political stability, abundant resources, and a very young and highly educated population."

to the daily lives of its citizens. "Last year, we equipped one of the biggest hospitals in the country, the University Hospital Center in Agadir, with our energy-efficient products and solutions," says Touyeb.

The company has showcased its commitment to Environmental, Social, and Governance (ESG) and sustainable business practices. "In 2018, Wilo Group signed the UN Global Compact, reaffirming Wilo's commitment to secure a sustainable future. Last year, Hydrogen H2PowerPlant was commissioned in our smart factory in Dortmund, contributing to climate protection and sustainability," says Touyeb.

Morocco occupies a prominent role in African economic affairs, ranking as the 5th largest economy in the continent, as measured by its GDP. In the Investment Monitor's 2022 Inward FDI Performance Index, Morocco proudly claims the top spot for Foreign Direct Investment (FDI) in Africa. Leveraging its strategically advantageous geographical location, the nation sustains its global manufacturing competitiveness. "Morocco is the bridge between Europe and Africa. We have political stability, a strategic geographical location, robust infrastructure, and a very young and highly educated population.

Morocco is now bringing opportunities to all countries, by supporting multinational corporations to establish themselves and open markets to serve the African market or even globally. That's something that has been seen for the last two decades in various sectors such as automotive, aerospace, energy, and renewables," says Touyeb.

Enabling it to serve a broader spectrum of clients, Morocco also benefits from its multilingual workforce. "Morocco serves an important role for investors who want to reach out to the African continent and particularly to the West African market, which is a very important part of Africa in terms of GDP with almost US\$700 billion, and a population of approximately 400 million," says Touyeb. By ensuring the uninterrupted flow of water distribution, Wilo Group secures water availability and plays a vital role in bolstering food security across Morocco.

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www.wilo.com



BAYER® S.A MOROCCO

Driving Innovation in Health and Agriculture

Through service rooted in innovation, Bayer® is advancing the health and agriculture sectors in Morocco.

Driven by the vision of 'Health for All. Hunger for None', Bayer® is leaving an indelible mark on Morocco's health and agriculture industries. With service that has spanned over six decades, the life science company focuses on three pillars, including pharmaceuticals, crop science, and public health. "We are an innovative, R&D-based company, and our mission is to provide our innovation in the health and agriculture industry to as many patients and farmers as possible our innovation in the health and agriculture industry," says Jean Baptiste Boulay, CEO of Bayer® North Africa and Country Commercial Lead Crop Science Division. Through its health sector interventions, Bayer® seeks to serve 100 million patients in low-income countries.

The firm pioneers technologies to align Morocco's agriculture sector with the rapid advancements emerging in developed nations, one of which is precision farming. "We map farm soils to get a health check on crop fields and offer advice to farmers. For example, we have huge problems with soil insects in Agadir, where we have large cash crops. We monitor the soil temperature through digital soil mapping and support farmers on the right timing to apply pesticides," says Boulay.



JEAN BAPTISTE BOULAY,
CEO OF BAYER®
NORTH AFRICA
AND COUNTRY
COMMERCIAL
LEAD CROP
SCIENCE
DIVISION

To reduce the environmental impact of the agriculture sector, the firm is also developing tools that will enable farmers to monitor their carbon footprint based on standard practices.

Committed to continuous technological innovation, Bayer® invests more than 10% of its annual income in research and development. One of the firm's services, satellite imaging technology, supports farmers in identifying issues on their farms. "Satellite imaging crossed with information on the field provides a farm health check to farmers. They can see where there is some water scarcity, nutrition scarcity, and disease, enabling them to plan for solutions. We are piloting those digital solutions to be commercialized," says Boulay.

In Morocco, where agriculture employs over 40% of the workforce and contributes to 13% of the GDP, Bayer®'s innovative service in the sector significantly impacts the nation's economy. "We partner with an insurance company and banks to provide farmers access to climatic insurance in case of drought, ensuring sustainability in crop production," says Boulay.

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PROMAMEC

Elevating Morocco's Healthcare System to Global Standards

Promamec strengthens Morocco's position as a hub for healthcare between Europe and Africa.

Established in 1981, Promamec ranks as one of the leaders in the distribution of medical devices and consumables in Morocco. The firm, which initially focused on the import and distribution of medical products in the North African country, evolved its services into manufacturing in 2000. Equipped with state-of-the-art machinery, Promamec operates three production facilities in the country. "Morocco realized the growing importance of manufacturing and healthcare sovereignty following the Covid-19 pandemic," says Naoufal Lahlou, CEO of Promamec. "A major project was launched by His Majesty to boost local manufacturing of consumables and healthcare devices."

Promamec has established partnerships with globally recognized institutions in the medical industry, such as the likes of 3M and Johnson & Johnson. Committed to enhancing its local manufacturing capacities, the firm recently signed a €30 million (approximately US\$32 million) deal with Vantage Capital. "In July 2023, we signed an



NAOUFAL LAHLOU,
CEO
OF PROMAMEC

agreement with Vantage private equity from South Africa to support our industrialization project, where we have a 5,000 sqm new plant to enable us to manufacture more devices by next year," says Lahlou. The project serves as an extension of the company's existing industrial complex in Casablanca.

As the firm continues to receive international recognition for progressively enhancing its production quality system, it is also working to expand its market share and geographical footprint in Africa. "The company has grown from US\$4.5 million revenue and around 40 people to US\$45 million revenue and around 330 people today. One of the firm's main targets is to generate at least 25 to 30% of its revenue in Africa," says Lahlou.

Promamec relies on ongoing research and studies to elevate the quality of its services and support Morocco's healthcare system. "We identify the latest technologies around the world, adapt them to Morocco's needs, and build the best technological infrastructure in Morocco. We also bring talents and connect them with our private healthcare system," says Lahlou. The firm has a dedicated medical division that conducts continuous training for medical professionals.

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**DR. FARID BENNIS,
CEO OF LAPROPHAN**

A Commitment to Health in Africa

Boasting a 70-year history of service, Laprophan's pioneering Research and Development Center produces diverse and high-quality pharmaceutical products to meet the healthcare demands of Africa.



A pioneer in the pharmaceutical industry in North and West Africa, Laprophan is recognized for its work in developing scientific and clinical research in therapeutic innovation. The firm, which has

been operating in Morocco for the past seven decades, produces a range of medical products manufactured to the strictest standards of safety and efficiency. Founded in 1949 by Dr. Abderrahim Bennis, Laprophan produces, distributes, imports, and exports medicine covering more than 400 specialties. The group exports its products to more than 30 countries in Africa and the Middle East. Laprophan's manufacturing facility and distribution center, located in Casablanca, spans 23,000 sqm and 13,000 sqm respectively. "Our facility is equipped with the latest technology and machinery, ensuring that our products are manufactured to the highest standards of quality and safety," says Dr. Farid Bennis, CEO of Laprophan.

In the late 1960s, Laprophan became the first Moroccan laboratory to have a Research and Development Center, leading pharmaceutical responses to major public health challenges in the country. Antibiotic therapy to combat endemic diseases including trachoma and malaria and the production of IV solutions, responding to the needs of Moroccan hospital structures, are some of the center's notable interventions in Morocco's health industry. As a result of the center's proactive involvement in producing innovative healthcare solutions, Laprophan developed five products that have obtained patents in more than 100 countries. "These patents today embody the pride not only of the company's employees but also that of health professionals who have always welcomed these innovations," says Dr. Bennis. In addition, the company has two ongoing research programs: one with the MAsCIR foundation on nanobodies targeting very specific indications, and the other with the University of Fes on a cannabis-derived food supplement with promising prospects.

Laprophan collaborates with various international partners to produce innovative medical products. As part of this initiative, the firm entered into a strategic cooperation agreement with

"Our product portfolio is diverse, with over 400 pharmaceutical specialties, covering most therapeutic areas."

the Chinese conglomerate, Sinopharm Foreign Trade, in February 2023. The firm's cooperation in the pharmaceutical industry includes medicine, active pharmaceutical ingredients, packaging materials, medical devices and consumables, and pharmaceutical production equipment, among others. Laprophan also benefits from a US\$75 million investment by a consortium of investors composed of Germany's development finance institution, DEG, Mediterranea Capital Partners (MCP), Proparco, and the Dutch Development Bank (FMO). Laprophan's role in Morocco's health industry is expected to grow as the country announced the generalization of a basic compulsory health insurance (AMO) scheme that started in the second half of 2022.

Inspired by the vision of providing access to high-quality health care in Africa, Laprophan is determined to continue the development of accessible products that meet public health

challenges on the continent. "In addition to consolidating our links and our presence with French-speaking African countries where we are present, our commitment with our Chinese partners is to bring the Road to Health initiative to Africa by expanding our distribution areas towards Southern Africa as well as East and West Africa to provide as many people as possible with quality medicine at a fair price," says Dr. Bennis.

Laprophan has an extensive array of medical products and is working to meet the rising demand for generic medicine in Morocco and sub-Saharan Africa. "Our product portfolio is diverse, with over 400 pharmaceutical specialties, both imported and from our own production, covering a wide range of therapeutic classes, including anti-inflammatory, anti-infective, cardiovascular, central nervous system, and gastrointestinal," says Dr. Bennis. With its commitment to patient-centric care, Laprophan continues to produce the most advanced treatments and therapies to meet the needs of patients and healthcare professionals globally.

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LAPROPHAN
Innovate your way to the Middle East

AFRIC-PHAR



DR. DRISS CHAOUI,
MANAGING DIRECTOR
OF AFRIC-PHAR

Pioneering Pharmaceutical Solutions Across Morocco and Africa

With a well-established legacy in Morocco's pharmaceutical industry, Afric-Phar provides general and special pharmaceutical solutions that foster better health and well-being for numerous individuals.

For close to six decades, Afric-Phar has been revolutionizing Morocco's pharmaceutical industry through its diverse and avant-garde pharmaceutical solutions. Created in 1965 by Moroccan pharmacists, the firm is one of the pioneers in Morocco's pharmaceutical industry. Afric-Phar's overarching mission is to provide access to high-quality medicine at an affordable rate, contributing to the development of health and patient care. "We develop our own portfolio of generics through the R&D laboratories we have created," says Dr. Driss Chaoui, Managing Director of Afric-Phar. "We were the first to launch some generic medication in Morocco, such as a fixed-dose combination of three molecules in one for hypertension." Afric-Phar has partnerships with multinationals such as Gilead and Baxter for access to value-added products that are not manufactured locally.

Afric-Phar also focuses on pharmaceutical solutions that improve the lives of those with rare medical conditions. "We have developed a very specific approach for rare diseases. We were the first to register Genzyme in Morocco. Our mission is to leave no one behind, either in Morocco or in Africa, where we are also exporting our products," says Dr. Chaoui. The firm has demonstrated a successful track record with its ability to supervise all steps of production, expertise in the supply chain, and an efficient marketing and promotion strategy. It sets itself apart through the distribution of niche products in the market. "We have the peritoneal dialysis product, parenteral nutrition, and anesthesia with Baxter. Our attention is directed to these specific areas. Gilead is more focused on hepatitis and AIDS," says Dr. Chaoui.

Against the backdrop of the support of Morocco's regulatory affairs authority, the firm has a growing market share in Morocco. "We are now in the top 10 of the Moroccan pharmacy industry, and our market share is around 4% for all the products we are distributing. We have had a two-digit growth for more than four or five years," says Dr. Chaoui. "The Moroccan health industry is more than 60 years old. It complies with international standards. The pharma industry in Morocco is very regimented and very well organized. The Ministry of Health supports the development and registration of all products." Expanding its presence on the African

"We develop our own portfolio of generics through the R&D laboratories we have created."

continent, Afric-Phar exports to French-speaking countries in West Africa, including Senegal and Côte d'Ivoire, and Tunisia and Algeria in North Africa.

According to the Organization for Economic Co-operation and Development (OECD), the Moroccan pharmaceutical sector is the second-largest in Africa and a hub for several multinational manufacturers. The sector is one of the key areas that the country is promoting for potential investors globally. Afric-Phar is following the initiative and footsteps of the Moroccan government to introduce more value addition in its operations. "Afric-Phar has an R&D unit and we are registering almost four or five products each year to respond to the market and the demand not only in Morocco but also in Africa. For example, we have the first laboratory for cardiology in Morocco. We have almost ten products in cardiology," says Dr. Chaoui.

Demonstrating its quality, efficiency, and compliance with international standards, Afric-Phar has attained ISO certifications. "We were the first laboratories to get the ISO certification in 2004. "We have also updated the new version of the ISO certification every year. Apart from the Good Manufacturing Practice (GMP) that we must follow, the ISO certification provides security in terms of how we treat claims and how we deal with concerns," says Dr. Chaoui.

Afric-Phar is the preferred partner for the distribution of products for many reputable pharmaceutical brands. "Multinational companies prefer working with us because of the way we treat and distribute products and because we respect compliance and ethical issues," says Dr. Chaoui.

One of Afric-Phar's primary emphases lies in expanding its portfolio in the production of medicine for chronic diseases. "We are focusing more on cardiology, CNS products, and diabetology. Our exports are less than 5% of our revenue, and we hope to double or triple it in the coming years," says Dr. Chaoui. With a commitment to elevating Morocco's pharmaceutical industry through research and high-quality products, Afric-Phar continues to enhance the well-being of countless individuals in Africa.

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SMURFIT KAPPA



MOUNIR NACIRI,
MANAGING DIRECTOR
OF SMURFIT KAPPA
MOROCCO

Bringing Innovation and Sustainability to Morocco's Packaging Market

Opening its first African Plant in Morocco in 2023 powered with green energy, Smurfit Kappa seeks to grow its operation in Morocco and the African market with innovative packaging solutions.



Introducing a transformative shift in Morocco's packaging industry, one of the world's largest paper-based packaging companies, Smurfit Kappa, announced the opening of its inaugural packaging plant in Rabat, Morocco last year.

The firm set up a corrugated manufacturing packaging plant with an investment of over €35 million (approximately US\$38 million), an initiative that contributes to Morocco's industrial sovereignty. "A new player with Smurfit Kappa credentials, is a real addition to the packaging sector in Morocco, to supply innovative and sustainable packaging solutions locally," says Mounir Naciri, Managing Director of Smurfit Kappa Morocco. "The Moroccan packaging market offers considerable opportunities with an important gap between local supply and demand. Our efforts go to better meeting the market's needs and provide reliable substitutes to imports."

Smurfit Kappa holds itself to the highest standards of quality while embracing sustainability in its packaging products as much as in the manufacturing process. "Sustainability is in our DNA, and the Smurfit Kappa Rabat plant is living proof of it," says Naciri. It's a state-of-the-art "Green energy plant." A shining example of green energy with nearly 1,500 solar panels, saving 55% of electricity and cutting roughly 900 tonnes of CO2 per year. This is in addition to a water treatment system that reduces 50% of water consumption and a gas installation that consumes 18% less than a conventional installation.

The firm has an extensive portfolio of Better Planet Packaging solutions as well as TechniPaper® which are designed to reduce the environmental footprint of packaging and provide sustainable paper-based alternatives for a range of products, including fast food boxes, fruit punnets, and canned drink holders. It recently launched AgroLife®, a new packaging paper that is set to revolutionize the world of agriculture as it absorbs ethylene, extending the shelf life of fruit and vegetables and reducing food waste.

The firm's facility in Rabat, one of the over 350 facilities it owns across 36 countries, enables Smurfit Kappa to bring its internationally acclaimed expertise to Morocco's packaging market. "We provide customers with easy-to-pack solutions that are right-sized and eliminate the risk of product damage in transit.



"Our products are renewable, recyclable and 100% biodegradable, produced sustainably, to improve the environmental footprint of our customers."

We have a 'Design2Market' service for our customers, which creates a fast development process from packaging design to market launch. It allows brands to test, refine, and adapt packaging on a small scale before market launch," says Naciri.

The firm is in the process of inaugurating its first experience center in Africa, which will also be based in Rabat. The facility will support Smurfit Kappa's engagement in research and development in the packaging industry, as the 30th Smurfit Kappa experience center in the world.

Smurfit Kappa is not just a globally recognized company, it embodies the principle "Think Globally, Act Locally," notes Naciri. "We take our commitment to social responsibility seriously and have already started to take root in Morocco improving the local infrastructure around the plant, supporting the country's recent earthquake with humanitarian aid and participating actively in blood donations to help save lives, to state only some."

Zone industrielle de Ain Aouda, Commune de Oum Azza,
 Province de Skhirat Temara, Ain El Aouda 12100
www.smurfitkappa.com





REDA BAKKALI,
CEO OF INEOS
CYBERFORCES GROUP

INEOS CYBERFORCES Group

Empowering Morocco's Digital Revolution

INEOS takes on the formidable role of bridging the ever-widening technological chasm amidst Morocco's fervent journey through the realms of digital transformation.

Armed with an engineering background and multinational experiences, Reda Bakkali co-founded INEOS in 2015 and Cyberforces in 2018, setting up today's INEOS Cyberforces, a reference group delivering state-of-the-art services in cloud integration, infrastructure, network, and cybersecurity solutions. Today, with an approximate market share of 10% and an annual revenue of more than US\$30 million, INEOS Cyberforces is a key partner of Cisco and Dell Technologies, alongside other major tech players in the company's addressed fields in Morocco and French-speaking African nations.

INEOS Cyberforces is supporting Morocco's vision to play a pivotal role as a nexus for data infrastructure and ICT services in the Middle East and North Africa through significant projects such as designing and implementing a global security initiative within one of the largest banks

in Africa, concluding a strategic partnership to provide cybersecurity trainings in multiple African countries, and opening a new office in Côte d'Ivoire.

Meanwhile, the INEOS Cyberforces Group has been entrusted with the critical responsibility of providing network and cybersecurity services for the 2023 World Bank Group and the International Monetary Fund's annual meetings in Marrakesh, a testament to their expertise and reliability. It was a global stage event that hosted over 14,000 participants from all over the world.

Morocco aims to become a hub for data infrastructure and ICT services in the Middle East and North Africa. INEOS Cyberforces Group, with its profound knowledge and dedication, is well-positioned in this thriving ecosystem. Under the leadership of Reda Bakkali, it radiates innovation and expertise in Morocco's digital transformation, representing the nation's potential as an ICT services hub in the African landscape.



"INEOS Cyberforces is an advanced system integrator providing consulting, implementation, and technical support for cloud services, networks, and cybersecurity. We are not simply vending technology; we are delivering services that fortify our clients' strategies."



"INEOS Cyberforces Group has been entrusted with the critical responsibility of providing network and cybersecurity services for the 2023 World Bank Group and the International Monetary Fund's annual meetings in Marrakesh."

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By Tiana Cline

Down To Earth

A new era in satellite technology offers space-down insight. Here are some fascinating world views.

Who would have thought that over 50 years later, the space race would be back on? And this time, every country with a space program seems to have their eye on the moon's south pole. Between the anticipation around NASA's upcoming Artemis mission, to the Middle East entering the space race with plans to launch an Emirati-built rover this year, it's easy to forget that SpaceX's Starlink is expanding in Africa (most recently, offering high-performance connectivity in the West African country of Benin), with Amazon's Project Kuiper following suit. While the idea of colonizing the moon, Mars and beyond is exciting, there's another side to space that is changing how we see the planet we currently live on – data.

For Clint Crosier, Director of Aerospace and Satellite Solutions for Amazon Web Services (AWS), it's as simple as making the world a better place, from space.

"There's space up... understanding the universe... but a mission that's growing even faster is space down – using space-related data to look at earth and improve the quality of life here," explains Crosier.

As someone who spent his entire career flying satellites and launching rockets, Crosier has witnessed the rapid growth of the space industry first-hand. (Before moving to AWS, Crosier helped to create the United States' (US) Space Force, the fifth branch of the US military.)

The data coming out of space is vast but in order to use it effectively, the sector needs next-gen cloud technologies, artificial intelligence (AI), advanced data analytics, quantum computing and more.



"ALTHOUGH AFRICA IS A GIGANTIC CONTINENT, YOU WILL BE ABLE TO RAPIDLY REPLICATE THESE TYPES OF SOLUTIONS."

—Hendrik Hamann

"The space industry doesn't really understand the cloud but there are many cloud-based technologies to move the mission forward," says Crosier.

One of the businesses Crosier works closely with is Axiom Space, a private American aerospace company planning to launch the world's first commercial space station in 2026. There are only two, fully operational space stations: the International Space Station (ISS), operated by NASA and its partner agencies, and China's Tiangong Space Station. Since 2003, Axiom Space has played an increasingly important role in the ISS program, particularly when it comes to private astronaut missions.

"One of the things that came up is that on the ISS, astronauts are doing medical experiments because, as it turns out, certain medical experiments are more effective when run in microgravity. Stem cell research and biopharmaceutical research get better effects, which is great... but there's a problem – bandwidth."

Crosier explains that when an astronaut runs an experiment, it can take up to 18 hours to download the data from space to earth. The data is processed on servers here in about 20 minutes but then needs to be pushed back up to the ISS. "It's complex and because it takes so long, we're essentially only getting to one experiment a day," he says. To tackle this problem, Crosier and his team created Snowcone, an edge computing device certified by NASA that Axiom Space took on their first mission, Ax-1. "The astronauts are using Snowcone to catalogue and run experimental data which saves anywhere between seven to 10 times the amount of science time by processing



“...CERTAIN MEDICAL EXPERIMENTS ARE MORE EFFECTIVE WHEN RUN IN MICROGRAVITY!”

—Clint Crosier

the data in space rather than pushing it all down to earth,” he says.

There may only be two space stations but there are thousands of satellites orbiting earth collecting important in-space data. AWS partnered with D-Orbit, a satellite company in Italy that takes hyperspectral imagery, to launch a device similar to a Snowcone to process earth observation data in space.

“When you see a picture from space, it’s electro-optical. A satellite can only hold a certain number of images so once the register is full, to take more pictures you have to process and download each. This takes time and costs money and bandwidth and every time that happens, around 20% of the images are unusable because of cloud cover,” says Crosier.

“It’s a waste of bandwidth to download and process an image only to determine it isn’t useful! So now, we can process that data on orbit on the satellite. This means we’re now throwing images out, increasing the capacity of the satellite and only sending 100% usable images down to earth.”

Processing data in space has decreased bandwidth by 42% with the satellites still meeting 100% of their mission requirements.

“If you can save 42% of your bandwidth budget, you can do so much more with your satellite,” exclaims Crosier.

There are many applications for in-space data (also called space-based earth observation data) that extend far beyond navigation. IBM, for example, are collaborating with NASA to use geospatial information (such as satellite images) alongside AI models to address climate change.

“Geospatial is about the three Ws – what, when and where. Climate change is a what, when and where use case application. We want to know where the risks are, what risks and when,” explains Hendrik Hamann, IBM Research’s chief scientist for climate and sustainability.

“A lot of the solutions we need come from top down, from observation data. NASA, as a space agency, collects petabytes of satellite data which gives us a unique opportunity to build solutions,” says Hamann. “We can monitor from space where, when and what emissions occur. We can actually track carbon. We can use satellite observations to figure out where carbon is being removed [or] for understanding nature-based carbon sequestration...” Hamann adds that geospatial data is not only powerful, it’s impartial, as it provides the same observation principles. “I think about it as an independent approach. It is really getting us much closer to the truth and it is more scaleable,” says Hamann.

IBM is currently working with the Kenyan government to support the National Tree Growing and Restoration Campaign through a new ‘adopt-a-water-tower’ initiative. The program uses a digital platform that leverages IBM’s geospatial foundation model (developed by NASA) to enable users to track and visualize tree-planting and tree-growing activities in specific water tower areas. With the model, IBM can quantify reforestation, nature-based carbon sequestration and even understand how much biomass is in the trees. “These water towers exist because of vegetation and trees. At the same time, these trees are extremely important for removing carbon. We need to ensure the longevity of these trees so the carbon stays in the vegetation. It also affects water security... and will have a positive impact on sustainable agriculture in Kenya,” adds Hamann.

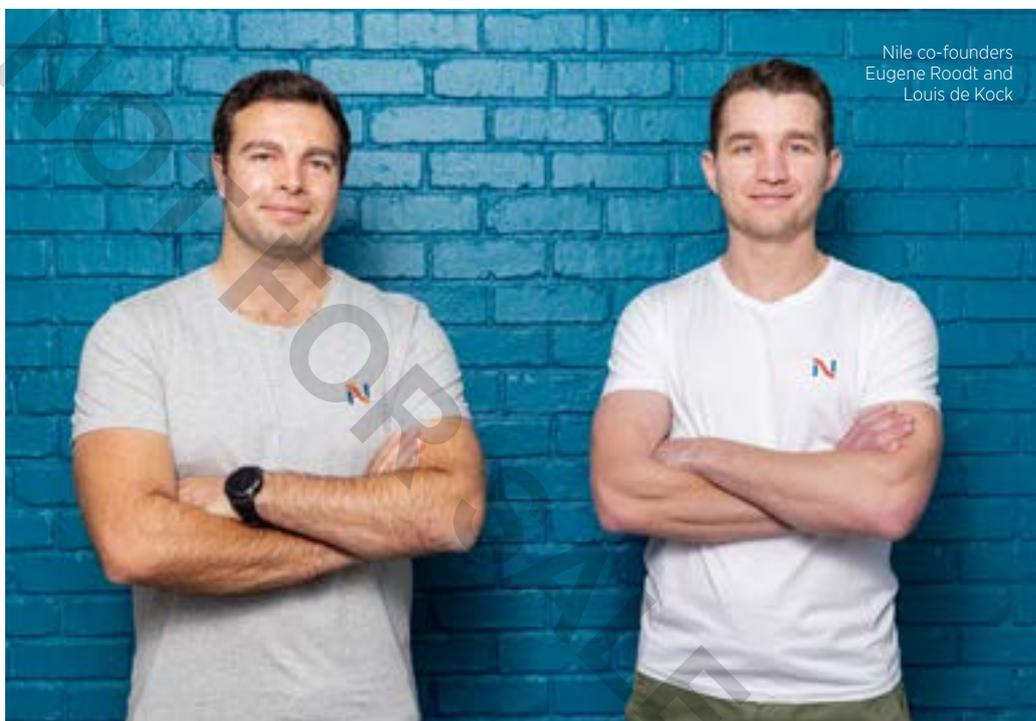
Where AI models were previously inhibited by a lack of scalability, Hamann explains these new models built with top-down, satellite information are easily replicable. “Although Africa is a gigantic continent, you will be able to rapidly replicate these types of solutions in other parts of Africa. The whole reason we’re building foundation models is because we want to take this to whoever wants it,” he says. Another company using hyperspectral imagery to translate observations into insights is Digital Earth Africa. “[They’re] using multi-imagery bands from space to look at the African continent. And then we’re running AI machine learning analytics against that imagery to determine soil content from space,” says Crosier. The data is readily available for government as well as international food and agriculture organizations to address crop production and preposition famine relief forces. “And we’re doing all of this from space. That’s one of the things that makes space cool – you can see things from space that you just can’t see anywhere else. You could fly a drone or an aircraft up the coast of Africa and get some local coverage but if I really want to zoom out and get an entire picture, I can really only do that from space,” Crosier says. “We are reimagining and re-envisioning space using the cloud.”¹

By Jessica Spiro

Cream Of The Crop

Food is the future and these proactive startups are focused on shifting agricultural practices to prepare for what is to come.

Agriculture has always been a core component of Africa's economic viability. And where it's estimated that 140 million people in Africa face acute food insecurity, the continent's ability to produce food efficiently is vital. As many individual countries wrestle with inadequate governments, there has been a spate of proactive startups focused on revolutionizing the food system across Africa. From a continent-spanning online marketplace changing the way African farmers do business to a technology platform focused on producing cultivated meat alternatives and a company using technology to convert arid desertland into agricultural areas, these are the firms showing the way in foodtech in Africa.



Nile co-founders
Eugene Roodt and
Louis de Kock

'Just like the Nile River was pivotal...'

Farming and selling produce can be inefficient and costly for farmers in Africa, despite being one of society's oldest practices. Nile, a B2B marketplace, wants to change this. By connecting farmers directly with commercial produce buyers, Nile is reshaping produce trading while empowering farmers across southern Africa.

Founded in 2020 in South Africa by Louis de Kock, Eugene Roodt, and Rick Kleinhans, whose collective experience spans Amazon, JP Morgan and Luno, Nile came from the idea that tech can modernize agricultural trade.

"In 2020, farmers were still distributing their products in the same way my grandfather did in the 1950s, which was surprising given how

much has changed since then, both tech and logistics," De Kock reflects. Seeing these outdated distribution methods encouraged them to explore tech solutions, resulting in an online marketplace.

In a nutshell, Nile facilitates connections between farmers and buyers, minimizing costs and preserving perishable produce. Through Nile's online marketplace, farmers list their produce for global buyers, securing instant orders and secure payouts, allowing farmers greater control over pricing. "By digitizing transactions, we can improve transparency, while reducing transaction fees," he adds. The logistics network then ensures efficient routes to buyers, either via direct delivery or consolidated loads through Nile's cross-dock hubs.

Photos supplied

“FOOD WASTE IS DRAMATICALLY REDUCED COMPARED TO TRADITIONAL MARKETS...”

Further to this, their recently-launched inputs marketplace, coupled with financial support for farmers has revolutionized logistics, but perhaps most importantly, it's helping farmers find the best market for their produce.

“We want to become central to a farmer’s everyday existence by providing a comprehensive suite of digital services to enhance transacting and trading, with the data and predictive analytics as the golden thread,” says De Kock.

Nile operates in 12 African countries, and now calls itself “the largest fruit and vegetable online marketplace on the continent”.

Operating in a region with high food insecurity means sustainability is vital here, and Nile’s tech facilitates it. “Food waste is dramatically reduced compared to traditional markets since all produce is pre-sold to buyers in 40+ towns and cities and thus does not degrade over time on a market floor,” says De Kock.

In addition to this, Nile’s logistics maintains multiple temperature zones for cold chain management while minimizing food miles.

“Just like the Nile River was pivotal to the development of agricultural production and trade across African countries, we believe our name is symbolic of our mission,” says De Kock.

As buyer demand continues to grow, so does the market for quality, affordable produce and Nile seems to be changing the game for African farmers.

‘A model that not only combats desertification...’

Further afield, Sand to Green focuses on agroforestry for arid regions. It converts barren land into fertile agricultural areas using pioneering agroforestry practices and advanced technology.

Founded by Wissal Ben Moussa, Gautier de Carcouët, and Benjamin Rombaut, the company wants to make desert areas agriculturally productive while contributing to CO2 capture and biodiversity enhancement, effectively overhauling these agricultural landscapes.

Formed in response to the challenges of food security and environmental sustainability in dry regions, particularly in Morocco and broader Africa, the founders saw the need for eco-friendly agricultural practices in these challenging environments.

Traditional farming methods exacerbate issues like soil degradation and water scarcity, affecting vast areas of agricultural land and, in turn, populations in Africa. Sand to Green’s model integrates agroforestry with solar-powered desalination, drawing inspiration from ancient oasis ecosystems, a 7,000-year-old agroforestry system.

“Our vision was to develop a model that not only combats desertification... but also enhances local food production,” says co-founder Rombaut.

Morocco presented the ideal climate, showcasing the need to balance food

security with environmental restoration. “Our approach addresses water scarcity by using sustainable desalination, tapping into the region’s abundant solar energy,” he adds. “This model not only meets the immediate need for more food production but also promotes environmental sustainability, offering a blueprint for similar arid regions globally,” adds Moussa.

Sustainability is at the core of this operation. The supply chain focuses on local resources and labor, supporting regional economies and reducing transport-related carbon emissions. In arid regions, their solar-powered desalination technology lowers water usage, while recycled brine from the desalination process is used to cultivate halophyte plants.

Their practices also reduce dependence

on chemical fertilizers and pesticides, aligning community well-being with an environmental one.

Driven by the belief in locally-adaptable solutions, Sand to Green hopes to influence global agricultural practices.

“We strive for a future

“WE STRIVE FOR A FUTURE WHERE SUSTAINABLE AGRICULTURE IS CENTRAL TO SOLVING GLOBAL FOOD AND ENVIRONMENTAL CHALLENGES...”

where sustainable agriculture is central to solving global food and environmental challenges,” Rombaut says. They show how sustainable agriculture can thrive in challenging environments without compromising ecosystem integrity, an idea that will hopefully shift agricultural practices globally.



Sand to Green was formed in response to the challenges of food security and environmental sustainability in dry regions



Newform CEO
Brett Thompson

‘...replicate the conditions of an animal, just outside of the animal’

In Cape Town, Newform Foods wants to revolutionize the food industry through cultivated meat production. Promising a more ethical protein alternative using leading bioprocessing technology and proprietary methods, Newform allows food producers to manufacture animal-friendly products. “We are producing the ability to scale cultivated meat intended for other companies within the food and meat industry,” says Brett Thompson, who co-founded Newform along with Tasneem Karodia.

“I’D LIKE TO SEE A WORLD IN WHICH NO ANIMAL IS USED WITHIN THE SUPPLY CHAIN OF OUR FOOD...”

While alternative meat isn’t an entirely new concept, Newform is one of the first of its kind in Africa. “We want to create a technology platform that can be applied to any company around the world,” says Thompson. Essentially, Newform facilitates sustainable food production through tailored platforms and solutions. “We’re trying to perfectly replicate the conditions of an animal, just outside of the animal,” he explains. This is done using animal cells,

and an intricate combination of media development and bioreactors to help the cells grow. Thompson adds that the entire process, from cell to harvest, takes only three to four weeks, a fraction compared to the standard 18 months in conventional farming.

Having successfully experimented with lamb, beef and pork, Newform will soon be exploring poultry and seafood, as part of creating an agnostic platform. “We want to specialize in the platform, not the species,” says Thompson. Ethics aside, Newform’s solution is undeniably more sustainable for various reasons. Reduced land, water

and energy use, as well as minimizing food waste, means a much lower impact than in conventional farming practices. “We can produce something that

we can use every single part of,” he explains. This technology could also affect farms and food transportation. “Imagine a future where you have large facilities close to cities that can produce a delicious protein and get it to retailers and consumers in a more localized fashion.”

What does this Newform future look like? “I’d like to see a world in which no animal is used within the supply chain of our food,” says Thompson. “We’ll be part of



the way to replace all animals in the food system and make a healthier protein that’s cost-effective and delicious.”

While originating in South Africa, Newform plans to expand internationally, starting with the United Kingdom.

Encouragingly, Thompson has seen a shift in the industry, with more food companies willing to adopt technology towards sustainability. “The industry is looking to future-proof itself,” he says, and Newform is primed to lead the charge. **📌**

Empowering Tomorrow: The Private Sector's Role In Bridging The Skills Gap For A Just Energy Transition

By Gugu McLaren-Ushewokunze, Head: Economic Inclusion at the National Business Initiative (NBI)

South Africa is undergoing a significant energy transition, with the potential to generate over 180 GW of renewable energy until 2050, creating 300,000 new jobs that could be linked to this evolving sector. Preparing the workforce for this energy transition is a complex task. Training centres and higher education systems are going through a crisis, exacerbated by a disjuncture between training and investment, and demand for new industries, technologies and products of the future. Current skills training, planning and time horizons do not accommodate future demand, instead responding to immediate and medium-term planning.

The result – workforces linked to fossil fuel industries are placed directly at risk of job losses, with whole communities dependent on fossil fuel industries for development and, sometimes, services, being highly vulnerable. It is therefore critical to consult, forecast and manage the energy transition with people at the center. We must proceed with urgency. The energy transition has begun, unemployment is a major development issue and competitive risks will increase. Skills development zones have the potential to mitigate job losses, support the energy transition and establish a competitive green economy.

Ensuring that the energy transition is just and inclusive will require enormous effort to mitigate significant job losses, balanced with adequately preparing the workforce for emerging employment opportunities, with many requiring skills that are not present in South Africa today. Estimates indicate South Africa will need a skilling program scaled to train, at peak, -10 000 workers per year. Successfully involving workforces in South Africa's energy transition requires a carefully coordinated, national skilling effort, backed by skills forecast mapping and investments.



Gugu McLaren-Ushewokunze, Head: Economic Inclusion at the National Business Initiative (NBI)

At COP28 in Dubai on December 4, 2023, the Just Energy Transition Project Management Unit (JET PMU) within The Presidency, announced South Africa's Just Energy Transition Implementation Plan (JET-IP). This plan includes a national skilling program, aimed at bridging skills gaps, potentially creating thousands of new jobs annually while reskilling a significant portion of our workforce. The aim is to skill South Africa's workforce for deployment into new jobs created in clean energy and supporting a green economy on the pathway to a Just Energy Transition (JET).

To succeed, the private sector must take a leading role. Business should invest in the JET to remain globally and locally competitive. Business is at the forefront of the energy transition, witnessing first-hand the mismatches between skills supply and demand. The private sector also houses the overwhelming majority of new energy transition-related jobs that are being created, combined with a nuanced understanding of the specific skills and job ecosystems needed for new

industries, technologies and products under the JET. The private sector has both resources and agility to drive economic change, making it an indispensable partner in this national effort.

The National Business Initiative (NBI), an independent business movement of nearly 100 South African and multi-national member companies committed to a thriving country and society, is building on work done previously, together with the Boston Consulting Group (BCG), to develop a unified business view on decarbonization pathways to net-zero emissions in South Africa by 2050.

This important work highlights technical possibilities for South Africa to reach net-zero emissions by 2050. The opportunity, now, is to implement those pathways in conjunction with the JET PMU national program. NBI will be play a critical role in mobilizing the private sector to deliver on the PMU's JET Skills Implementation Plan, bringing together 90 of South Africa's largest companies and over 30 CEOs to deliver on the program. NBI leverages our extensive work in economic inclusion, which demonstrates demand-led approaches to building capacity in the skills development and training ecosystems.

A coordinated, multi-stakeholder, partnership-based approach is necessary to support South Africa's JET. We encourage business action now, calling companies across sectors to reach out to discuss their potential involvement in the JET skilling program. Your role in this initiative cannot be overstated. Private sector expertise, resources, and commitment are crucial in ensuring that South Africa's energy transition is not only sustainable, but inclusive and just.

For more information, reach out to McLaren-Ushewokunze at GuguM@nbi.org.za

South Africa At Davos: A Champion Of Change And Global Collaboration

The Annual World Economic Forum (WEF) in Davos Klosters, Switzerland, serves as a reminder that the world operates amid a backdrop of multiple crises, addressing challenges such as energy supply, climate change, food production, the cost of living and geopolitical tensions in various global hotspots. The meeting for this year took place from January 15 to 19.

This year, South Africa was led by Finance Minister Enoch Godongwana and supported by the Minister of Communication and Digital Technologies Mondli Gungubele, Minister of Health Dr Joe Phaahla, Minister of Trade, Industry and Competition Ebrahim Patel, as well as Minister of Science and Innovation Blade Nzimande. The delegation included South African corporates and civil society organizations.

Brand South Africa, as the entity responsible for managing the image and reputation of the country, was responsible for the Team SA program together with its partners, Old Mutual, South African Breweries and Naspers.

This was to ensure country visibility as well as running an integrated communications, media, and digital program at Davos. This included South Africa's voice, positioning, and messaging in global conversations about Africa's development and the attraction of investment into the region, and the continent.

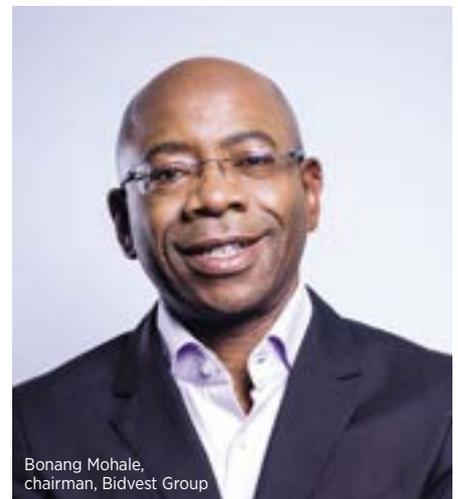
South Africa was there to share its positive narrative to attract potential investments under the overarching theme of "Building a Resilient Future". Minister Godongwana highlighted South Africa's determination to resolve the country's energy supply and logistics challenges.

Agility In The Face Of Polycrisis

During last year's meeting, the World Economic Forum pointed out that we are living in a polycrisis as we tackle multiple crises at once. The phrase was coined in the 1970s and popularized by historian Adam Tooze. And so, it proved, at this year's meeting how world markets had been



Sithembile Ntombela,
Acting CEO Brand South Africa



Bonang Mohale,
chairman, Bidvest Group

shaken by fears of a new round of inflation, sparked by rising shipping costs due to the disruption of shipping in the Red Sea.

Bonang Mohale, the Chairman of the Bidvest Group, and a member of Team South Africa attending his 21st edition of WEF, says this requires leadership that is agile, bold, imaginative and ethical.

Mohale says in the period leading up to and during WEF, he had felt "a sense of unity and singular sense of purpose" between government and business to solve South Africa's challenges. He argues that this needs to be maintained while holding each other accountable.

Positioning South Africa As A Global Economic Influencer

As the most industrialized and diverse economy in Africa, South Africa boasts leading infrastructure and a diversified economic landscape. With a GDP exceeding \$400 billion and untapped growth potential, the nation is

strategically positioned to make significant contributions to the global economy.

The country continues to punch above its weight as a global economic influencer with a number of key objectives at Davos.

Team South Africa joined the rest of the delegates in discussing four key themes to guide their engagements at Davos under the overarching theme of "Rebuilding Trust". These are achieving security and cooperation in a fractured world, creating growth and jobs for a new era, harnessing artificial intelligence for economic growth and safety, and formulating a long-term strategy for climate, nature, and energy. The themes align with South Africa's commitment to addressing global challenges while showcasing its own potential for sustainable development.

Economic Transformation And Sustainable Development

Under the umbrella of Operation Vulindlela, South Africa is undergoing a fundamental economic transformation. President Cyril

Ramaphosa's initiative aims to modernize and transform critical network industries, such as electricity, water, transport, and digital communications. Reforms to the visa regime are prioritized to attract skills and promote tourism, laying the foundation for a revival of economic growth and fostering a globally competitive economy.

Reforms in the energy sector have already borne fruit with the level of interest shown by the private sector in self-generation as well as the amount of solar capacity installed by households and businesses as a result of government incentives.

Addressing Challenges In The Transition To A Green Economy

South Africa recognizes the challenges posed by the global push for a green economy, especially concerning potential impacts on African trade. The introduction of carbon border tax adjustments and other measures could affect initiatives like the African Continental Free Trade Area (AfCFTA). WEF provides a platform for South Africa to raise these concerns and seek collaborative solutions to ensure a just transition away from fossil fuels while safeguarding economic interests.

Digital Transformation And Global Collaboration

South Africa's journey toward becoming a digital economy has been a key focus at

Davos. The government is committed to implementing recommendations from the Presidential Commission on the Fourth Industrial Revolution, emphasizing digital skills training, infrastructure development, and the formulation of an artificial intelligence national plan. International investment and collaboration are deemed crucial to the success of these initiatives.

Private Sector Engagement And A Global Multilateral Reform

Recognizing the vital role of the private sector in economic growth, South Africa actively engaged with business leaders at Davos. Initiatives to improve the business climate, reduce data costs, and streamline regulatory processes underscore the government's commitment to fostering a conducive environment for local and international companies. Additionally, South Africa advocates for the reform of global multilateral institutions, pushing for greater participation from Global South countries in access to finance, supply chains, trade, and investment opportunities.

One of South Africa's key contributions was hosting a Bloomberg Live panel discussion with Ministers Godongwana, Patel, and the Secretary-General of AfCFTA, Wamkele Mene. The panel highlighted the importance of driving a South-South collaboration and how the private sector, as the actual importers and

exporters of goods, are the key drivers and beneficiaries of the African Free Trade Area. Brand South Africa also hosted an 'SA Night', to showcase the diverse arts and cultures of South Africa its people, products, and places to global audiences with an interest in the country.

As South Africa took center stage at Davos, it emerged not only as a competitive business and investment destination, but also a nation committed to global collaboration and sustainable development. The World Economic Forum provides a crucial platform for Team South Africa to share its success stories, address challenges, and actively contribute to shaping a resilient and inclusive global future. Brand South Africa plays a pivotal role in ensuring that the nation's positive narrative resonates on the international stage, providing brand visibility that fosters interest and garners support for South Africa's journey toward economic transformation and sustainable development.

Other members of the South African delegation included partners Phuthi Mahanyele-Dabengwa, CEO of Naspers, Richard Treagus of Old Mutual and Zoleka Lisa, Corporate Affairs Vice President at South African Breweries as well as luminaries, including the Governor of the Reserve Bank, Lesetja Kganyago and filmmaker Anant Singh, producer of the iconic *Cry the Beloved Country*.



David Jarvis (IDC), Mike Brown (Nedbank), Daniel Mminele (Nedbank), Phuthi Mahanyele-Dabengwa (Naspers), Lesetja Kganyago (Governor, Reserve Bank), Anant Singh (filmmaker), Ebrahim Patel (Minister of DTIC) and Phuthuma Nhleko (JSE)

By Oluwatomisin Amokeoja

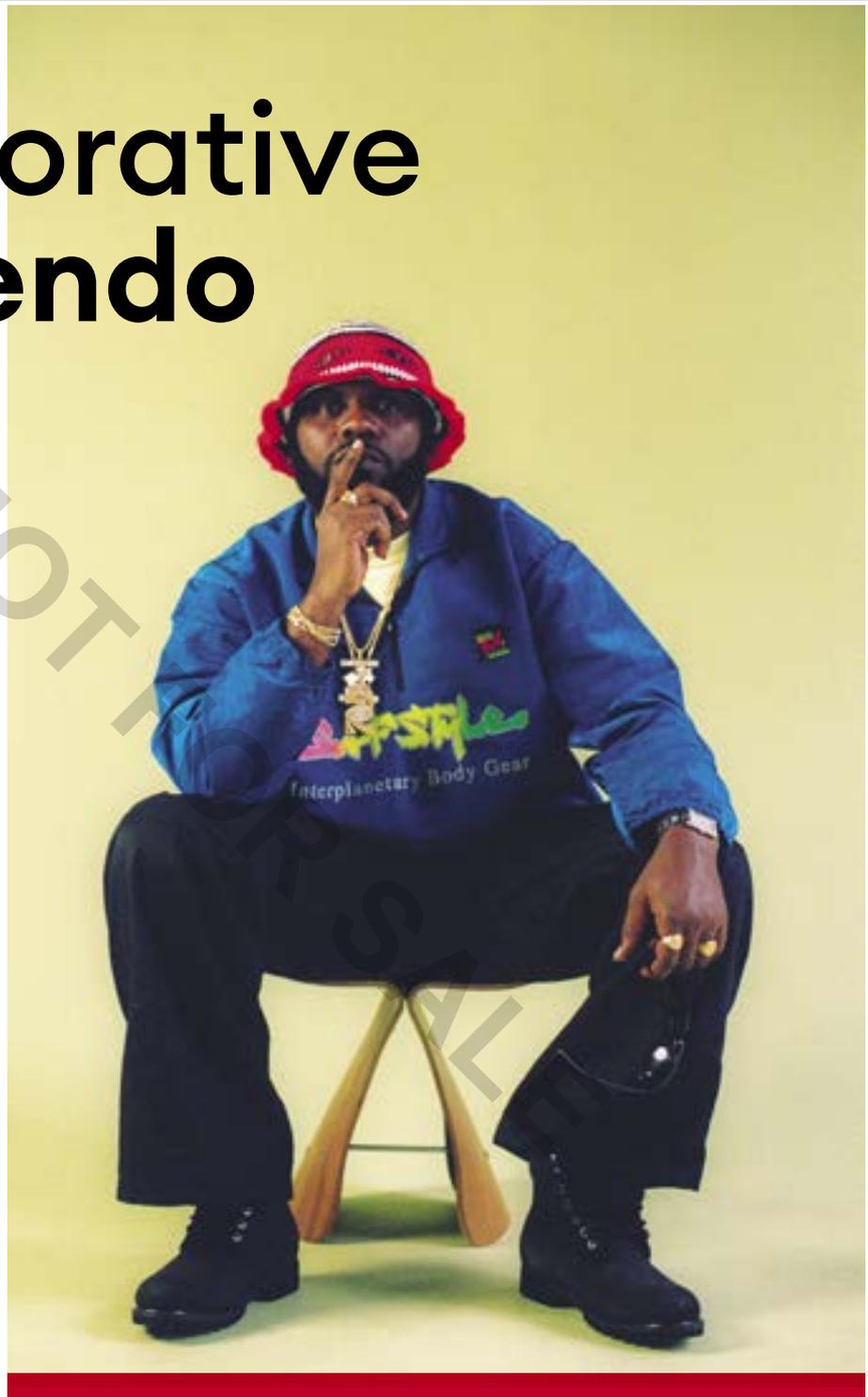
Collaborative Crescendo

Nigeria's musicians are leveraging digital technologies effectively to achieve global fame. FORBES AFRICA tunes into the latest smash hits showcasing the ascent of the Afrobeats genre.

Insufficient internet infrastructure and piracy issues aside, Nigeria's musicians are riding the digital wave, leveraging off streaming services such as Boomplay, Spotify, Audiomack, and YouTube. This shift from live performances to a digital stage that is global has led to increasing collaborations with Western artists and worldwide acknowledgment. The rewards are substantial, with the Nigerian music streaming market projected to reach \$10740 million by 2027, according to Statista.

PricewaterhouseCoopers (PwC) forecasts Nigeria to be the world's fastest-growing entertainment and media market, particularly in streaming music revenue, projected to reach \$17.5 million in 2023.

FORBES AFRICA explores the sounds and strategies employed by Nigeria's artists to make the cut on a global stage, delving into individual stories that exemplify their digital success. **i**



From Beats To Big Names Like Declan Rice

Nigerian rapper Toochukwu Gbubemi Ojogwu, popularly known as Odumodublvck, was elated when English professional football club Arsenal played his hit song, *Declan Rice*, during the

announcement of footballer Declan Rice's move to Arsenal from West Ham on July 15 last year.

Odumodublvck's record label, NATIVE Records, tells FORBES AFRICA: "He made the dub without knowing how Arsenal would use it, and when we saw

“UNLIKE MANY ARTISTS WHO SING ABOUT INFLUENTIAL FIGURES AND GO UNNOTICED, DECLAN EMBRACED THE TUNE WITH GENUINE JOY AND LOVE.”

it used for the announcement, we were all excited. Declan didn't even know it would be the announcement song, but being an Arsenal fan, it was a huge deal.”

British rapper Skepta also celebrated Odumodublvck when his monthly listeners on

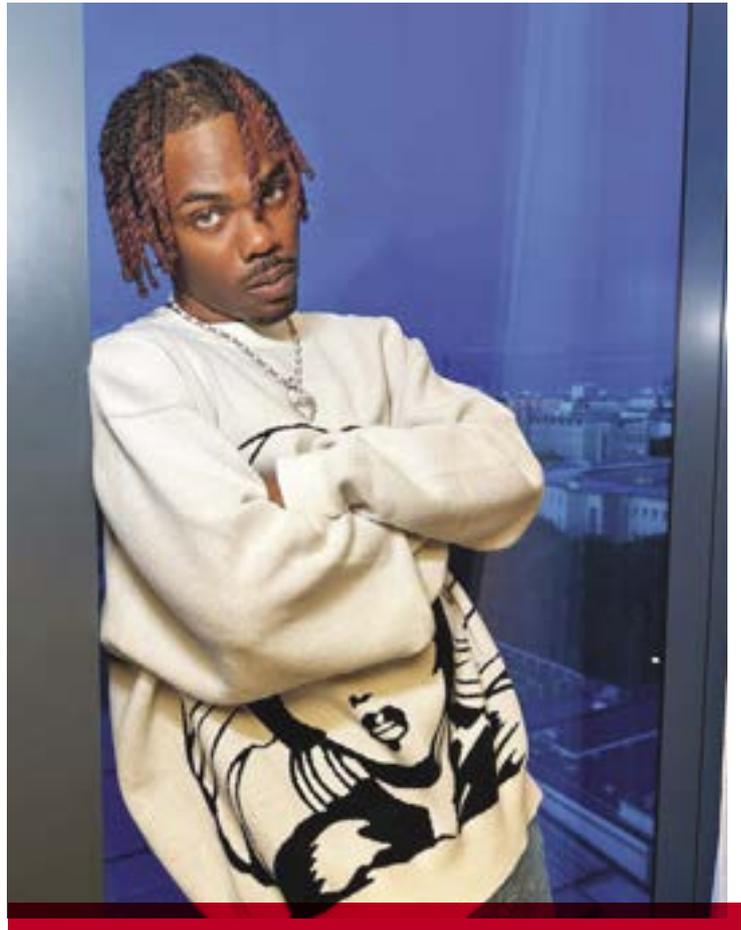
Spotify surpassed one million in May last year. The two have a song together, *Jangrova*, also featuring Hollywood actor and musician Idris Elba.

Reflecting on the global success of *Declan Rice*, Odumodublvck narrates his journey, from garnering the footballer's attention to establishing a genuine connection that led to a June 2023 meetup. “Unlike many artists who sing about influential figures and go unnoticed, Declan embraced the tune with genuine joy and love,” he shares with FORBES AFRICA.

His EZIOKWU mixtape, rooted in his Igbo heritage, aims to showcase his Nigerian and African identity. Odumodublvck advocates embracing authenticity and actively sharing rich cultures with the world. Addressing the influence of the digital age on music, he emphasizes the importance of streaming platforms and social media for emerging artists.

The transatlantic collaboration with American rapper Wale and Bloody Civilian on *Blood On The Dance Floor* adds a unique dimension to Odumodublvck's work. He expresses gratitude for Wale's support and asserts his willingness to contribute music that resonates with everyone.

His advice for emerging talent? He stresses consistency and leveraging the power of social media, emphasizing the need to release content regularly.



The Self-Defined Emo-Afrobeats Star

Chukwuka Chukwuma Ekweani, also known as CKay, a singer-songwriter and producer, reflects on his journey to becoming the first African artist on *Bloomberg's* Pop Star Power Rankings, highlighting how it serves as a testament to the transformative power of the internet.

In 2021, CKay achieved global recognition when his hit song *Love Nwantiti* went viral and reportedly garnered over 15 billion views on global video-sharing app TikTok. *Love Nwantiti* translates to 'small love' in Igbo, a major language in Nigeria, where CKay is a native speaker.

In a conversation with FORBES AFRICA, CKay reflects on the pivotal role of streaming platforms and online communities in his success. “The undeniable worldwide acceptance of *Love Nwantiti* still blows my mind. I believe the success boils down to relatability. Social media and digital streaming platforms, especially TikTok, gave it immense support at a global level,” he notes. “But the real MVPs [Most Valuable Players]? The fans. They took it, vibed with it, and truly owned it. Their love made all the difference.”

CKay's track *Emiliana* achieved platinum certification in France in 2022 and earned double platinum status in the United States (US). Additionally, he was honored as *Time* magazine's Next Generation Leader in 2022.

As a self-defined Emo-Afrobeats star, CKay delves into the intersection of traditional Afrobeats and contemporary digital trends. “Emo-Afrobeats is all about feel and rhythm. It's blending

“WHILE TRADITIONAL AFROBEATS HAS THIS AGE-OLD ALLURE, INFUSING THEM WITH TODAY’S DIGITAL SOUNDS CREATES SOMETHING UNIQUE, YET FAMILIAR... IT’S LIKE A BRIDGE BETWEEN THE PAST AND PRESENT.”

raw emotion with ageless African rhythms. While traditional Afrobeats has this age-old allure, infusing them with today’s digital sounds creates something unique, yet familiar,” he explains. “It’s like a bridge between the past and present.”

Navigating the digital age, CKay shares his approach to maximizing global reach. “Collaborating with other artists, support from social media, digital streaming platforms, my entire team, and most importantly, the fans connected the dots,” he reveals.

The pivotal moment of signing with Warner Music South Africa and Atlantic Records marked a significant milestone in CKay’s international breakthrough. Reflecting on these partnerships, he acknowledges, “The manpower, resources, and experience of a global music company definitely count. My management and the whole team played instrumental roles.”

His advice for emerging talent navigating this landscape is succinct: “Stay authentic, understand the digital landscape, engage directly with your fans, and don’t be afraid to experiment and collaborate.”



From Billboard Triumphs To Jay Z's Speakers

Lekan Osifeso Jnr., popularly known as Lojay, witnessed his song *Monalisa*, featuring Chris Brown and Sarz, rise to number eight on the Billboard US Afrobeats Songs chart, showcasing the blend of talent and digital prowess. Subsequently, he had the privilege of being featured alongside Davido and Chris Brown for the track *Sensational*, released in October last year.

In an interview with FORBES AFRICA, Lojay offers insights into making use of the transformative power of the internet. “The internet

has opened the door for artists and music from all over the globe to be consumed by listeners worldwide,” he shares. “Afrobeats as a genre has definitely benefited from this, and even more importantly, independent artists like myself have been able to better take control of the narrative. It’s easier and more profitable now to share your music on virtually every platform available, opening the door for more unconventional and exciting ideas.”

Reflecting on Jay Z blasting *Monalisa* on the way to a Fourth of July party in New York, Lojay expresses the surreal nature of the

moment. "Jay Z is a LEGEND! His music definitely impacted me in my younger years, more in my late teens when I started to pay more attention to detail, and to see him blasting my song on the speakers was one of those moments you just can't make up! It's far crazier than I would have imagined."

This unexpected subtle endorsement from a global music icon reaffirms the impact of Lojay's music on an international scale.

On his collaborative journey with Grammy-winning

"TO SEE JAY Z BLASTING MY SONG ON THE SPEAKERS WAS ONE OF THOSE MOMENTS YOU JUST CAN'T MAKE UP! IT'S FAR CRAZIER THAN I WOULD HAVE IMAGINED."

producer Sarz and artists like Brown, Jess Glynne, Swae Lee, and French Montana, Lojay outlines his approach: "I let the music lead me to what feels undeniable rather than trying to stick to a style or working within the 'confines' of a genre."

With a substantial following across the US, UK, Nigeria, France, and Germany, Lojay unveils the magic behind connecting with a diverse global audience.

"Everywhere I go in the world, the one thing that brings everyone and everything together is music," he observes. His music becomes a conduit, blending different accents and tones to create a universal language.

Alliances With Usher, Diddy, And Dr. Dre

For Phillip Kayode Moses, aka Pheelz, the recognition of his music on a grand scale, such as the use of *Finesse* featuring BNXN in Ecuadorian footballer Moises Caicedo's unveiling at Chelsea, is both exhilarating and affirming.

"It feels amazing to create something that is recognized on that scale and platform," Pheelz shares with FORBES AFRICA.

His strategy on the internet? "It's just about showing who I am and being unapologetic about it. That's always how I have moved."

Pheelz recounts the journey from the release of *Finesse* to signing with Warner Records. The song's TikTok success became a catalyst, but it was a performance with Davido during his sold-out *We Rise By Lifting Others* concert at the O2 Arena in March 2022 that sealed the deal. "From then on, it was just meetings with so many labels every day. But Warner Records felt like home," he says.

Exploring collaborations with French Montana and Bounty Killer on *Finesse*, Pheelz emphasizes putting music first. "Spreading the light and collaborating is a very important thing to do for the future to be brighter than it is."



“IT’S JUST ABOUT SHOWING WHO I AM AND BEING UNAPOLOGETIC ABOUT IT. THAT’S ALWAYS HOW I HAVE MOVED.”

Pheelz shares the significance of performing at Essence Fest and making his US television debut on NBC’s *Late Show with Seth Meyers*. “Essence Fest felt like home, a slice of Nigeria abroad. The unexpected invitation from Seth Meyers left me mind-blown, showcasing my drumming skills on American TV.”

Being the first Afrobeats artist to perform at the BET Awards Pre-Show is a testament to Afrobeats’ global reach. Pheelz sees a brighter future for Afrobeats, envisioning it as a genre parent with different children creating beautiful music by merging with other cultures.

Pheelz’s collaborations with Usher, Diddy, and Dr. Dre reflect a dream realized. He believes such collaborations propel the culture forward, breaking down barriers and infusing Afrobeats with global sounds. Pheelz sees these collaborations as a culmination of inspiration, tracing back to the roots of Afrobeats in funk and jazz.



Musical Alchemy: From GO To Global Glory

Augustine Okechukwu, popularly known as Tekno, reached new heights of musical alchemy when his 2017 hit *GO* sampled 50 Cent’s iconic *In Da Club* and found its way into an *MSNBC* interview with the rap legend. In response, 50 Cent remarked, “That feels great, man. It makes me feel young,” a testament to Tekno’s ability to bridge generations through his unique sound. His song *Enjoy* even became the closing song in an episode of the Emmy-winning TV series *Ted Lasso*.

With his unique sound and production style, Tekno has garnered attention from global icons like Beyoncé, Usher, and Swae Lee.

Despite facing challenges, Tekno’s recent album, *The More, The Better*, attests to his

evolution as an artist.

Speaking about Tekno’s influence, CKay, a fellow artist, acknowledged in a post, “One day, we’re going to sit down and talk about how Tekno and Runtown’s music paved the way.”

Tekno contributed to the original soundtrack for *Coming 2 America* and earned RIAA Gold certification for the song *If*.

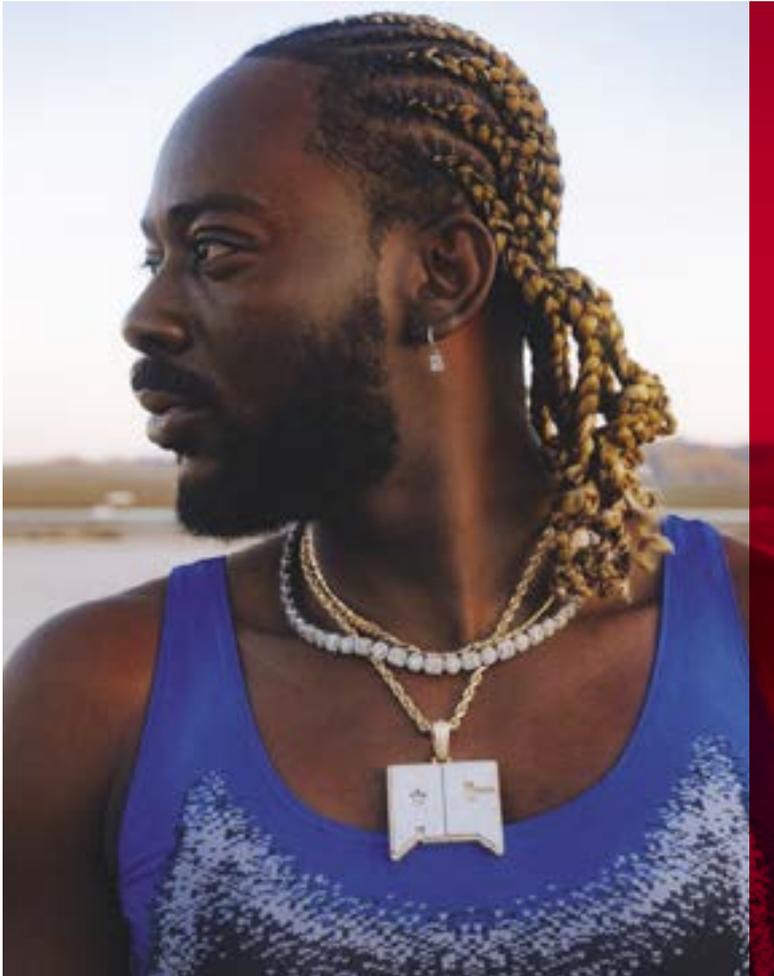
His impact is measured not just in accolades but in numbers, boasting over two billion streams across all digital service providers.

Reflecting on his journey, Tekno emphasized the global resonance of his work. In an interview with *Uproxx*, he shared, “These people [Elton John and Billie Eilish] that you mentioned are people that are making music on the highest level. It’s a good thing to know these kinds of people vibe with your work.”

Musical Maverick And Fashion Icon

Adekunle Kosoko, popularly known as Adekunle Gold, has showcased his musical prowess through recent albums like *Tequila Ever After* and *Catch Me If You Can*, featuring collaborations with industry luminaries such as Khalid, Pharrell Williams, Ty Dolla \$ign, Stefflon Don, and Lucky Daye. In 2022, he even released the *5 Star* remix with Rick Ross.

On collaborations and musical instincts, Adekunle Gold, who recently moved from touring the US and Canada to the UK, lets the music decide, allowing it to dictate his collaborations without bias. When working with Pharrell Williams, he went in with an open mind, seeking a challenge. “I heard a few beats but I kept going back to a specific one and listening over and over again, then Pharrell added some choir vocals to it and I knew that was the one for me. It was as if



musicians and actually as human beings and creatives to have multiple mediums of expression. There's music, there's song-writing. I love the process of dressing up and deciding what to wear, that's how I communicate and express myself sometimes," says Adekunle Gold.

His presence alongside Naomi Campbell and Miguel at renowned fashion shows like Burberry Autumn/Winter 2022 Runway Show and Pharrell Williams' debut for Louis Vuitton at Paris Fashion Week last year underscores his multifaceted impact.

He considers art his escape when he needs a break from music. "Films and books have also been that medium for me. One day I know I will direct and act in a movie and I will write my own book. My favorite medium of expression has also been my personal letters to my fans, I get to tell them how I really feel and what's really going on in my mind. If you're not subscribed, please do, you're missing out!"

Reflecting on the global recognition of Nigerian music, Adekunle Gold asserts its distinctiveness amid a sea of blended sounds. "Nigerian music, in all its variety, still remains distinct," he declares. He urges listeners to recognize the diverse sounds — from Fuji to *apala*, *waka*, *senwele* (indigenous music genres) — that shape Nigerian pop music, carrying within them rich cultural narratives.

In the age of digital platforms, Adekunle Gold acknowledges the transformative power of the internet.

Recounting a pandemic-induced home studio venture, he marvels at the songs' journey from creation to global recognition. "Going on tour back-to-back for the last three years and people knowing these songs word for word, it's incredible how far music can travel online. You can now have an artist in Abeokuta (capital city of Ogun State in southwest Nigeria) make music that is being listened to in Tokyo (Japan's capital), thanks to

streaming and the internet... I hope that as the world opens its eyes to the talent that Africa has to offer, we are able to help and uplift so many young Nigerians just waiting for their turn like me to go from a graphics designer to a global artist." In his words to Billboard, he asserts, "Hear it from me. Afrobeats is taking over the world!"

he knew what I was waiting to hear on it," he reveals to FORBES AFRICA.

Adekunle Gold's ambassadorial role with Manchester United and the LFSTLR (Lifestyler) collection campaign showcases his influence beyond the realm of music. Adidas officially unveiled the LFSTLR collection in September last year, a line of football-inspired fashion representing top clubs under the Three Stripes brand, designed not only for the pitch but also for the streets.

As he shared on social media, "Went from watching the games from viewing centers in Ikotun [a community in the northwest region of Nigeria's largest city, Lagos] to being invited to watch at Old Trafford to actually working with and being celebrated by my favorite football club in the world. Wild! By all means, dream!"

When it comes to balancing acts from music to fashion to football, his expression knows no bounds. "I think it's important as

"IT'S INCREDIBLE HOW FAR MUSIC CAN TRAVEL ONLINE. YOU CAN NOW HAVE AN ARTIST IN ABEOKUTA (CAPITAL CITY OF OGUN STATE IN SOUTHWEST NIGERIA) MAKE MUSIC THAT IS BEING LISTENED TO IN TOKYO (JAPAN'S CAPITAL), THANKS TO STREAMING AND THE INTERNET!"

Renowned Hospitality In Rwanda's Thriving Capital

Reflecting on 2023, the Radisson Blu Hotel & Convention Centre in Kigali rose as a beacon of the vibrant hospitality scene in the country, and as an emblem of excellence in Africa.



Its commitment to exceptional service and sustainability earned the facility a series of prestigious awards, solidifying the Radisson Blu Hotel & Convention Centre's position as an industry pacesetter.

A Testament to Unmatched Service

The hotel and convention center in Kigali amassed an impressive collection of awards in 2023, echoing its dedication to service excellence and leadership within the industry. Its accolades include: Multiple honors from the World Travel Awards 2023, including Africa's Leading Conference Hotel and Rwanda's Leading Hotel, underlining its preeminence in regional hospitality. The World MICE Awards 2023 also recognized the hotel as Rwanda's Best MICE Hotel, acknowledging

its superb meeting, incentive, conference, and exhibition facilities. Distinctions from the Haute Grandeur Global Awards such as Best City Hotel in Africa and Best Business Hotel in Rwanda, attesting to the hotel's commitment to offering a luxury, seamless experience for leisure and business guests alike. The World Luxury Hotel Awards 2023 named the hotel as the Best Luxury Banquet/Event Hotel in East Africa and the Best Luxury Hotel & Conference Centre in Africa, highlighting its allure for premier events, regionally and continent-wide. The culinary distinction from the World Culinary Awards, recognizing Filini as Rwanda's Best Hotel Restaurant 2023, showcases the hotel's commitment to providing exquisite dining experiences that are an integral part of its hospitality offerings.

Kigali Convention Centre: A Hub for Global Dialogue

In 2023, the Radisson Blu Hotel & Convention Centre Kigali not only upheld its premier hotel reputation but also became a central hub for international conferences in Rwanda. Hosting significant global events, the hotel still proves to be an ideal venue for fostering global dialogue and innovation.

The Kigali Convention Centre Complex (KCC) was pivotal in hosting landmark events such as the WOMEN DELIVER conference, focusing on gender equality and the welfare of girls and women. It provided a stage for Africa Mobile Congress (AMC), fostering key discussions on mobile communications and digital transformation. Additionally, by holding the World Tourism & Travel Council (WTTC) Global Summit, the Radisson Blu & Convention Centre,

Kigali facilitated crucial conversations among travel and tourism leaders.

Each event leveraged the hotel's sophisticated facilities and expert management, demonstrating its ability to convene forums that tackle important global issues and progress. Furthermore, Radisson Blu & KCC hosted the World Research Climate Programme (WRCP), an event that brought together industry giants, sustainability experts, and policy-makers to discuss and promote responsible business operations that harmonize with ecological and social welfare.

Sustainability: The Pillar of Modern Hospitality

The hotel has taken significant strides in embedding sustainability into its core operations. Here is an elaboration of each of the key measures undertaken by the complex:

Green Housekeeping Program

The Green Housekeeping initiative at Radisson Blu Hotel & Convention Centre Kigali represents a shift towards environmental responsibility in daily operations. This program goes beyond mere surface cleaning by integrating eco-friendly cleaning agents and methods into the hotel's housekeeping protocols. The use of biodegradable, non-toxic cleaning products ensures that the hotel's environmental footprint is minimized, reducing the chemical load released into the environment.

Moreover, the housekeeping staff are trained in practices that emphasize conservation, such as using microfiber cloths instead of disposable wipes, and implementing water-saving laundry techniques. This approach not only creates a healthier environment for guests and staff but also aligns with global standards for sustainable hospitality.

Water Treatment and Recycling

Water conservation is critical in the hospitality industry, and the hotel has invested heavily in advanced water treatment and recycling systems. By treating and reusing water, the hotel has dramatically cut down on water waste, aligning with global sustainability goals. The infrastructure includes sophisticated filtration and purification systems that

enable them to repurpose greywater for landscaping and other non-potable uses.

This not only reduces the hotel's demand for freshwater but also demonstrates a practical commitment to resource management. The move towards water recycling is a testament to the hotel's understanding of the importance of water as a precious and limited resource and the imperative need to conserve water.

Anti-Single-Use Plastics Campaign

Combating the issue of plastic waste, the Radisson Blu Hotel & Convention Centre Kigali launched a robust campaign against single-use plastics. Recognizing the detrimental impact of plastic pollution on the environment, the hotel put in place eliminating items such as plastic straws, bottles, and packaging, replacing them with sustainable alternatives made from materials like glass, paper straws, and other biodegradable substances.

This campaign not only reduces the hotel's own plastic waste but also sets a precedent for responsible waste management within the hospitality sector. It further educates guests about the importance of reducing plastic consumption, thus having a ripple effect that extends beyond the hotel premises. Sustainable Food and Beverage Policy Embracing sustainability in its food and beverage offerings, the hotel's policy highlights the use of eco-certified products. Its culinary team thoughtfully curates menus that prioritize seasonality, freshness, and minimal waste, enhancing

the dining experience while respecting the planet. By choosing certified products, the hotel ensures that the items have met stringent standards regarding environmental protection and sustainable farming practices. This approach not only promotes local culture and cuisine but also contributes to a more sustainable global food system.

A Pioneering Spirit

In conclusion, the Radisson Blu Hotel & Convention Centre Kigali has distinguished itself as a beacon of sustainable luxury in Africa, far surpassing the industry's expectations through its remarkable guest services fused with an unwavering dedication to environmental stewardship.

This establishment does more than offer a place to stay; it exemplifies a forward-thinking approach where opulence is intertwined with ecological mindfulness. By setting industry benchmarks in sustainability without compromising on luxury, the Radisson Blu Hotel & Convention Centre Kigali has become more than a hotel—it's a symbol of visionary leadership and ethical commitment, an inspiration for the hospitality sector at large.

Guests of the hotel do not just enjoy their stay—they become part of a progressive narrative where every aspect of their visit is touched by a commitment to excellence and sustainability, paving the way for other establishments to follow in its pioneering footsteps.



The Best Game



SA20 Commissioner and former South African cricketer Graeme Smith on the ambition to create the biggest league outside of India, and why putting on a show off the pitch is as important to attract a new audience.

By Nick Said

South Africa has the potential to create the biggest Twenty20 domestic competition outside of the Indian Premier League (IPL), says a confident SA20 Commissioner Graeme Smith, who also has an eye on shaking up the local entertainment industry.

Former South Africa opening batter Smith, the most successful captain in Test history, is leading what he believes will be a cricket revolution in the country to attract a new generation of fans to the game.

He helped to launch the six-team SA20 (a Twenty20 franchise cricket tournament in South Africa) in 2023 having had only three months to pull together the competition, and while there were some grumbles around the scheduling, the cricket itself was top draw and spectators responded by packing out venues.

The six franchises share owners – and in some instances players – with the teams in the IPL, and this

has opened up the massive, lucrative Indian market, which has a seemingly insatiable appetite for the game.

A 10-year deal with Indian broadcaster Viacom18 worth \$10 million (R190 million) a season is in place, and including other sponsors, there is already \$400 million (R7.5 billion) in committed income over the next decade. That is likely to grow substantially too.

“Closing our broadcasters was important. If we have ambitions to be the biggest league outside of India, to have the SA20 beamed into homes all around the world is crucial to that,” Smith tells FORBES AFRICA.

“Last year we built this product in three months, it was a mad rush. So since then, we have focussed on where we can improve the fan experience and making sure we are consistent and delivering at the same level.

“When I look at the teams, I think we have delivered across the board. They look stronger and the balance is better with incredible international talent and good rookie players. Making sure the cricket gets better and better will always be the core.”

The Mumbai Indians Cape Town, Durban Super Giants and Sunrisers Eastern Cape may seem like odd names to many for a South African domestic league, but Smith admits that tapping into the expertise of IPL franchises has been crucial to the fast development of SA20.

“It’s very difficult to compete with the IPL, I don’t think it’s even possible. But certainly, outside India, we have the opportunity to put this competition on the map with players and fans around the world in the months of January and February,” Smith says.

“Traveling overseas and talking to people, the two things that came out (from year one) were the quality of the cricket in SA20, but also the vibrancy of the people in the stadiums and how that looked on TV.”

Smith concedes that in this day and age, putting on a show off the pitch is as important as what fans see on it.

“Our other big ambition is to be the number one sports entertainment brand in South Africa. We invest heavily in music (at the venues), the look and feel of the stadiums, the activations at games and through the big screens.

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cricket fan in South Africa. It’s been a tough few years,” Smith says. “I think we managed to do that last year, but we also want to attract a new audience to the game and introduce cricket to them at a level where they can come and love the opportunity to be a part of something big.”

Smith says there is an aspirational element to the league. Getting youngsters to play the game is proving ever

more challenging around the world and South Africa is no different. Leagues like the SA20 provide a lucrative career opportunity beyond the love of the game.

“It is important for youngsters to see that there is not only the dream of playing for the national team one day, but that there is a domestic competition of serious value, and a career can be built on it,” he says.

“There were a number of players that were picked up from season one (of SA20) and got IPL contracts as well. There is a proper career for youngsters coming through.”

More kids playing the game and a better standard of competition should also have a positive influence on the potential of the national team to compete in World Cups.

“We saw the IPL benefit Indian cricket hugely, the amount of talent they now have at their disposal is enormous,” Smith says.

“We want to be exposing South Africa’s top 70 or 75 players every season to the pressure of playing in front of huge crowds with an international broadcast, playing against the best players in the world and being exposed to some of the best coaches.”

The cricket world has changed dramatically since the introduction of T20 cricket in the early 2000s, the shorter, action-packed format more appealing for fans and broadcasters.

So where does that leave the purest form of the game, Test cricket, once very much the elite level for players, but now an after-thought for many fans?

“I still believe Test cricket has a place and will be strong,” Smith says. “It’s never going to be a 20-nation format, it’s going to be maybe your top six or seven nations in the world competing against each other.

“But T20 cricket offers so much growth from an entertainment perspective and to bring new audiences into the game. That is why it is so important.”^F

“THERE WERE A NUMBER OF PLAYERS THAT WERE PICKED UP FROM SEASON ONE (OF SA20) AND GOT IPL CONTRACTS AS WELL. THERE IS A PROPER CAREER FOR YOUNGSTERS COMING THROUGH.”

“We want something for everyone and for people to come to the stadium for a number of reasons (not just the cricket).”

Figures supplied by SA20 suggest the inaugural year contributed R4.1 billion (\$216.5 million) to South Africa’s Gross Domestic Product and was played in front of 380,000 spectators, but the

impact on the game of cricket in the country, which has perhaps stagnated in recent years, is potentially equally huge.

“We’ve been open about our ambition to revive the

By Colin Iles

Will Robots Run Companies?



– The writer curates thought leadership events that help executive teams transform their organizations; visit coliniles.com

Five years ago, I couldn't imagine asking boards and business leaders whether robots would one day run their companies.

However, the massive increase in awareness of the potential of large language models is forcing executives to explore how to use robots and artificial intelligence in day-to-day decision-making.

In fact, the rise of executive robots has already started.

For example, in May 2023, *Forbes* reported that Dictador, a progressive premium brand rum distiller, had appointed an AI CEO called Mika.

It is gimmicky for sure, as humans are still very much controlling her AI strings, but as Mika reportedly said in an interview with *Reuters*, "My decision-making process relies on extensive data analysis and aligning with the company's strategic objectives." She went on to explain how she was devoid

of personal bias, which helps ensure that strategic choices are prioritized in line with the organization's best interests, not hers.

This sounds amazing. So, is Mika the forerunner of the mass adoption of AI for corporate governance and leadership roles?

For once, the likely answer is yes, absolutely.

For starters, the demand for a solution like this is apparent. Humans regularly make bad decisions, and more often than not, this leads to someone losing a lot of money.

Why, for example, did OpenAI's board sack Sam Altman (before he returned as CEO in November last year)?

What led Elon Musk to rebrand Twitter to X?

And why didn't Silicon Valley Bank diversify its risk away from startups?

Decisions like these wipe out trillions of dollars of value every single year. And these three examples are just the tip of the iceberg.

Further, those impacted aren't just the super-wealthy. Often, it's the poorest who see their life savings and pensions hit hardest.

All of which means there is a huge interest from everyone, from governments to investors, to find ways to improve decision-making and corporate governance.

We already spend billions of dollars for consultants and business schools to develop leaders and models to help companies maximize profits while minimizing risks.

But these billions will quickly switch to AI alternatives if there is even the smallest of probabilities that technology will help improve a stock's potential returns.

So, the demand is there.

But how long will we have to wait for the likes of the already hugely-impressive ChatGPT to offer intelligence that can not only answer questions in narrow fields but actually analyze data from multiple sources, draw inferences, consider interdependencies, develop execution plans, draw up funding requirements, consider resource allocations, raise funding and build support along with all the other tasks and activities that are required in any modern-day business?

Mustafa Suleyman, founder of DeepMind and Inflection.AI, explores this question in his recent bestseller, *The Coming Wave*.

Specifically, he asks how long it will be before machines answer and act on prompts such as "Please design and execute a strategy that will allow me to make \$1m on Amazon in as few months as possible with just \$100K of investment"

His conclusion? "Aside from the legal requirements of registering as a business on the marketplace and getting a bank

account, all of this seems to me eminently doable. I think it will be done within the next year and probably fully autonomously within three to five."

When an industry insider as respected as Suleyman makes a comment like this, we should sit up and listen.

And it makes absolute sense when you consider that a potent combination of factors is driving development in AI. Breakthroughs in machine learning algorithms, dramatic increases in computing power, the abundance of extensive data sets, advancements in cloud computing, enhanced global connectivity, escalating demand across industries and the democratization of access through open-source initiatives are just some of the factors propelling it at exponential rates.

And, of course, the biggest factor of all is perhaps the simple fact that we are now using AI to build AI, as more and more code is being written by machines, not developers. So perhaps the real question isn't whether or even when robots will run companies. Shareholders and boards might do better considering what types of leaders they need to employ to manage the transition from human to augmented to algorithmic leadership.

This is not an easy question to answer. There is no template for designing leadership systems for robots. Perhaps ChatGPT has the answer? 

By Tshilidzi Marwala

AI And The Law – Navigating The Future Together



–The writer is the 7th Rector of the United Nations (UN) University and a UN Under-Secretary-General

Artificial intelligence (AI) has emerged as a revolutionary tool, reshaping industries, streamlining processes, and improving decision-making. The success of AI is because we now have access to more data, and we possess adequate computational infrastructure to analyze such data. AI has enormous potential in the legal field, promising to transform how legal practitioners function and individuals access the justice system. However, this potential is not devoid of ethical concerns and obstacles.

The function of AI in the legal domain is diverse. AI-driven research tools can rapidly analyze extensive legal databases, furnishing attorneys with insights in a previously unattainable manner. It entails the utilization of chatbots and virtual assistants to provide individuals with legal guidance, thereby enhancing the accessibility of legal information. AI saves time and money when producing legal documents using document automation tools.

Predictive analytics can predict legal outcomes, enabling litigants and attorneys to make well-informed decisions. Online dispute resolution platforms provide a viable substitute for conventional litigation, enhancing the efficiency and accessibility of dispute resolution. Nevertheless, as AI gains prominence in law, we must exercise caution and remain vigilant regarding the obstacles to this revolutionary technology.

The first such obstacle is the fairness and bias of AI systems, which are potential sources of concern. Algorithms for machine learning are trained using historical data, which may contain societal biases. AI could perpetuate and even exacerbate pre-existing discrimination in the legal system if these prejudices are not addressed. AI development must prioritize fairness and equity, necessitating ongoing vigilance to identify and address bias in AI applications. Secondly, the opaqueness of AI decision-making processes raises concerns regarding transparency and accountability. In legal contexts, individuals have a right to be informed of the reasoning behind decisions made by AI systems. Legal experts and technologists must collaborate to guarantee the transparency of AI systems and allow individuals to contest AI-generated outcomes. However, AI technology is lagging, and AI systems are subjected to the accuracy-transparency dilemma, whereby the more accurate the AI model, the less transparent it is, and vice versa. This is because the high accuracy of the AI model correlates to the increased complexity of the model. Furthermore, the more complex the AI model, the more accurate it is, but this results in reduced transparency of the model.

Thirdly, there is the problem of the security and privacy of individuals. Legal issues frequently necessitate the use of confidential personal data. Implementing robust data protection measures to secure individuals' rights and privacy is critical. Legal professionals must thoroughly contemplate the ethical and legal ramifications and enforce rigorous data security protocols when dealing with personal data. This requires technology, which is not necessarily available in many African countries. The African Union (AU) must ensure that groups of countries jointly procure such technologies to reduce the burden of the cost of this technology. Furthermore, we must train enough people to deploy such technologies. Fourth, as AI's capacity for legal research and document automation expands, concerns may arise regarding the potential displacement of legal professionals. However, rather than replacing legal professionals, AI should be considered a supplement to their work. By utilizing AI, legal professionals can increase productivity, decrease expenses, and improve their capacity to render expert opinions.

Fifth, legislative bodies and governments must establish

transparent regulatory frameworks for AI. These regulations must delineate principles of ethics, foster transparency mandates, and stipulate the responsibility of these AI systems. Achieving an optimal equilibrium between fostering innovation and safeguarding the rights of individuals is a highly challenging endeavor and requires the training of regulators and lawmakers to understand these technologies. The AU can be a catalyst to ensure such knowledge is accessible across Africa.

Sixth, a potential benefit of AI in law is its capacity to improve the accessibility of justice. Tools propelled by AI can increase the accessibility of legal information for those who cannot afford legal representation. Online dispute resolution has the potential to offer economically viable substitutes for conventional litigation. However, we must ensure that these technologies do not exacerbate but rectify existing disparities in access to justice.

AI is not a silver bullet that can solve all legal problems, nor is it the precursor that will end the legal profession as we know it. However, when utilized responsibly and ethically, AI is a tool that has the potential to enhance the agency of legal practitioners and facilitate improved access to justice.

The coexistence of AI and the law can produce a legal system that is more equitable, efficient, and accessible. **📌**

For Eco-Conscious Skincare And A Healthier Planet

NUMA SKIN is ushering in an era of beauty that is geared towards sustainability and education as well as a refreshing glow

The skincare industry in South Africa, which is reportedly seeing a surge in demand for natural and organic products, is estimated to generate revenue of \$774.20 million in 2024, as per Statista.

Despite this expected growth, the industry hasn't always been the kindest to the planet, as it generates a staggering amount of waste each year.

The skincare and beauty industry will always have an audience to cater to. However, this does not have to come at the expense of the planet, and that is something that Dr Lungile 'Lu' Mhlongo; Founder and CEO of NUMA SKIN, understands wholeheartedly.

"The amount of non-recyclable packaging waste created by the beauty industry that ends up on the sides of the streets and in the ocean is astonishing."

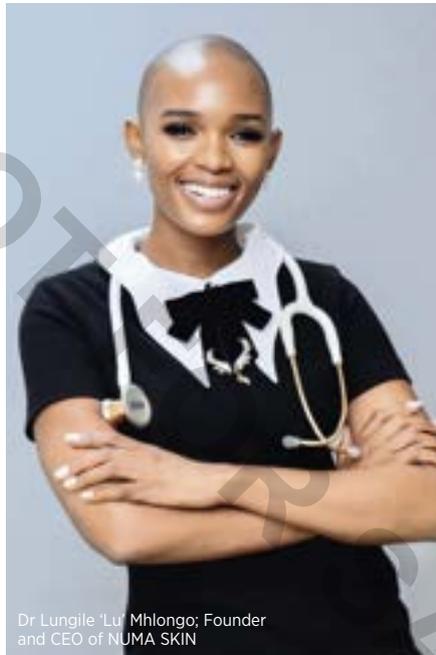
We noticed an urgency to be the change that the beauty industry and the planet needed, and with that, we introduced the NUMA SKIN Eco-Conscious Beauty Initiative," explains Dr Lu.

Eco-Friendly Skincare

During the Network and Glow Empowerment brunch, a ceremony commemorating NUMA Aesthetics' fifth year in business, Dr Lu personally announced the NUMA SKIN Eco-Conscious Beauty Initiative.

The term eco-conscious is routinely thrown around, but for her, it has a simple definition: "Taking care of the environment that takes care of us."

Introducing a new concept to a clientele is always a daunting experience, so to mitigate potential risk, the NUMA team made sure to educate their consumers about the importance of sustainability.



Dr Lungile 'Lu' Mhlongo; Founder and CEO of NUMA SKIN

"I believe that through these initiatives, it's important to increase awareness about our environment and emphasize that every individual has a personal responsibility to create a positive impact," says Dr Lu.

Through education, the NUMA team illustrated that with the new initiative, clients were doing more than just buying a product; they were also participating in sustaining the planet.

NUMA SKIN's Eco-Conscious Beauty Initiative also allows clients to reduce their carbon footprint by bringing in their empty product containers, refiling them, and thus minimizing product waste.

"We've engaged with our clients in a manner where they're not only just purchasing a skincare product, but they're also participating in a sustainable initiative, and so they're protecting the environment whilst taking care of their skin."

Creating Conscious Consumers

It's the era of green living, and consumers are shifting towards more eco-conscious and sustainable beauty products.

"Our main focus with this eco-conscious beauty is to prove that business success and environmental responsibility can go hand in hand."

This has proven to be true, as NUMA Aesthetics has had more refills than actual new product sales in the past few months since they launched the initiative.

The initiative has proven to be a win-win for consumers, who are not only eco-conscious but also financially conscious.

Per the initiative, customers enjoy a 10% discount when refilling their selected products.

And NUMA's collaborative efforts for a healthier environment aren't just limited to this. The brand is exploring partnerships with environmental organizations to better amplify their sustainable efforts and impact.

"We are also working with our packaging partners to find packaging alternatives that are either biodegradable or recyclable, and, while it is a lengthy process, it's one that we believe in," says Dr Lu.

Additionally, sustainable changes can also be found in the respective NUMA Medical Aesthetics clinics.

Throughout their five clinics – one in Eswatini, three in KwaZulu-Natal and the other in Johannesburg in Gauteng, NUMA Medical Aesthetics has adopted sustainable practices that serve to limit their waste, such as using products that can be sterilized and reused.

Nature Is The Best Ingredient

The eco-conscious approach adopted by the team at NUMA isn't just limited to

“ WE NOTICED AN URGENCY TO BE THE CHANGE THAT THE BEAUTY INDUSTRY AND THE PLANET NEEDED, AND WITH THAT, WE INTRODUCED THE NUMA SKIN ECO-CONSCIOUS BEAUTY INITIATIVE ”

packaging. When sourcing ingredients, they use reputable suppliers that provide them with documentation proving the safety of their selected ingredients for both skin and planet.

To ensure both the safety and efficacy of NUMA products, Dr Lu features a slew of experts in her team, one of whom is a chemical engineer specializing in cosmetic engineering and whose entire focus is about ensuring that the products are safe for the planet.

“Nature provides us with the best ingredients, and by taking proper care of our planet, we can ensure that we get the best natural ingredients for our skin,” she says.

Additionally, NUMA SKIN does not test any of their ingredients on animals, and while their lab has yet to become fully eco-conscious, they do abstain from using an excess of tools that could be harmful to the planet.

Sustainability Is Always Trending

Being innovators, NUMA SKIN has also witnessed its approach to sustainability infiltrating other industries, and this can be credited to the brand’s vast clientele, many of whom are running businesses in different industries.

“Since we launched, we’ve had various meetings with our clients, who are keen on making their businesses more eco-conscious,” says Dr Lu.

We are trying to go beyond skin and beauty and rather grow and evolve. After all, when we collaborate, we

go further in making an impact on anything that we’re trying to do.”

What’s more, having introduced the initiative in South Africa and noticed a decline in waste produced, Dr Lu hopes that reaching a wider audience in different countries will help to promote a healthier planet on a larger scale.

“We’ve started looking at individuals that we’re going to partner with in different countries where we’re going to stock our product, and reaching that wider audience means a larger responsibility to the planet.”

A Greener Legacy

Running a successful business is a necessity for a healthy livelihood and economy, but it’s vital to never lose sight of what matters most, especially if the health of the planet is at risk. “It’s not just about succeeding in business,

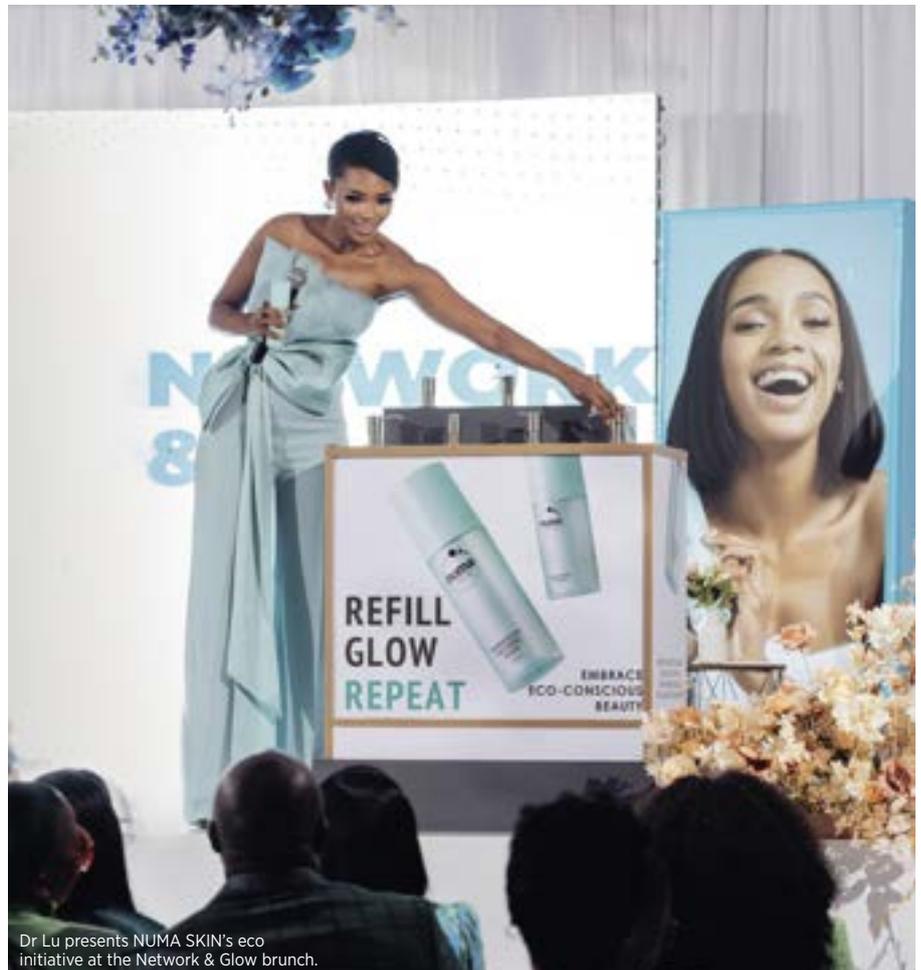
especially when the generations we’re building our legacies for are not going to benefit from it because the planet would have suffered in the process,” she says.

With this in mind, Dr Lu’s advice for being more eco-conscious is to just start, regardless of how small you believe your action to be.

For instance, while there are many plans for NUMA Medical Aesthetics to transform into a fully eco-conscious and sustainable brand, it is a lengthy process.

In the meantime, however, Dr Lu is doing her part to educate consumers and audiences about the importance of healthy skin and a much healthier planet.

“We at NUMA SKIN believe in creating a ripple effect of positive change, and so our transformation is not only just in the beauty industry, but it’s also in the way we think about our relationship with the planet.”



Dr Lu presents NUMA SKIN's eco initiative at the Network & Glow brunch.

By Gary Martin

Raising The Bar For What It Means To Be An Expert In 2024



– The writer and professor is CEO of the Australian Institute of Management Western Australia and a workplace and social affairs expert

As we progress further into 2024, a year guaranteed to be full of complexities and uncertainties, the heightened demand for genuine expertise to guide us through our challenges will become more important than ever.

The dilemma we face is that too many people are in a rush to claim their expertise, making it increasingly difficult to discern genuine or real experts from those who are still learning the ropes.

In today's era of digital self-promotion and personal branding, the term "expert" is thrown around like confetti at a wedding celebration raising the question: do all those who lay claim to the title genuinely warrant it?

So-called experts are everywhere. Individuals self-assign this once prestigious title along with others like coach, consultant, and specialist to impress others, attract fresh

business prospects, gain speaking opportunities, or boost their book sales.

A novice cook who decides to share a few recipes on a blog declares himself a culinary expert. A traveler who describes his own limited experiences on a social media platform promotes himself as a world travel consultant.

A person who successfully quits smoking for a few months positions herself as a "quit smoking coach".

There's also the individual who completes a coding bootcamp and subsequently calls herself a software development guru, the parent who has raised four children who markets himself as a parenting expert, and the former manager who proudly identifies as a management specialist.

And in the age of social media, many individuals with modest followings or experience in online marketing present themselves as digital marketing gurus. They may offer expert advice on growing one's online presence, yet that expertise often lacks a solid track record of successfully driving results for clients.

Perhaps even more common are individuals who have made their own personal fitness transformations who brand themselves as fitness experts.

While their dedication to personal fitness is commendable, true fitness or coaching expertise involves a deep understanding of physiology, nutrition, and personalized training plans.

It seems that the whole idea of being an expert doesn't necessarily mean you've dedicated your life to mastering something these days. It's more like a jacket you can throw on, and it seems like anyone with a tiny bit of knowledge can wear it.

Put simply, being an expert has become a trendy label, applied to anyone with a hint of knowledge.

So if you need the services of a true expert, and you want to gauge the extent of an individual's expertise, what might you look for?

True expertise isn't simply being one step ahead of your neighbors on a particular topic. It's about knowing more than most people in a particular field.

Becoming an expert usually requires substantial education or training, thousands of hours of practice, and a deep understanding of the subject.

And true experts continually learn to stay updated in their field.

Some also regard experts to be those individuals who not only have extensive knowledge and experience in a particular area – but who are also effective communicators who can explain complex concepts to others, making their knowledge accessible

and understandable. For those seeking to become experts there are also some considerations.

While, the internet often promotes the notion of instant expertise, genuine greatness is a product of ongoing effort and unwavering commitment.

It means that those on the path to becoming experts must resist the urge to assert their authority prematurely.

It's also important to recognize that true authority should be conferred upon them by others who recognize their expertise rather than being self-proclaimed. None of us get to call ourselves experts. It's a term best applied by others to describe an individual's accomplishments and expertise.

In other words, you can't claim the expert title yourself. Only when others label you an expert, does it become a reality.

As we start a brand-new year full of challenges, issues, and opportunities, we don't need more experts but we do need more apprentices or those willing to take the time to develop expertise. If you are finding yourself in need of guidance or expertise, look out for those who embody the principles of unwavering dedication, continuous learning, and a proven track record.

In a world awash with self-proclaimed experts, let's champion those who have truly earned their stripes, and in doing so, let us collectively raise the standard for what it means to be an expert in 2024. **📌**

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By Letlhokwa George Mpedi

Developing Further The Social Dimension Of The African Continental Free Trade Area



– The writer serves as Vice-Chancellor and Principal at the University of Johannesburg in South Africa

Lauded as the key to Africa’s economic fortunes, the African Continental Free Trade Area (AfCFTA) has been met with much excitement. Indeed, this area holds great economic promise for the continent but there are some glaring gaps that require consideration – particularly from a social dimension. Established in 2018 by the African Continental Free Trade Agreement, AfCFTA entails the creation of a consolidated marketplace for goods and services throughout the African continent. According to a 2022 World Bank report, this agreement could generate vast economic benefits, embracing 1.3 billion people and a combined GDP of \$3.4 trillion. If fully implemented, the agreement is expected to increase income by 9% by 2035 and help uplift 50 million individuals from extreme poverty. It aims to boost intra-African trade, promote

industrialization, foster economic diversification, and ultimately lead to increased economic growth and job creation. As the agreement outlines, this integration will be strengthened and underpinned by allowing the free movement of individuals across the continent.

Yet, there has been little consideration of the impact of this movement on social security, an important policy tool that addresses socio-economic challenges, contributes to long-term development, and promotes a more equitable and resilient society.

In Africa, particularly, its impact cannot be overlooked.

Without the necessary safeguards in place, the AfCFTA exists as nothing more than a romantic ideal. Intra-African migration has increased by 30% in the last decade and is on an upward trajectory. However, existing systems may find themselves under strain as demographics shift and the demand for services and support transcends traditional geographical boundaries under AfCFTA. As it stands with current policies, African migrant workers and their families may lose their social security benefits when they return to their home nations because these benefits are often limited to specific territories. Compounding these concerns is the limited scope of social security coverage on the continent. According to the International Labour Organization’s (ILO) World Social Protection Report, only 174% of the population in Africa receives at least one social protection benefit compared to 46.9% globally. This low level of access to social protection is attributed to the labor market structure on the continent and limited domestic resources allocated to social protection. As AfCFTA takes hold, there is a need for social security coordination to expand social protection coverage, especially for migrant workers and their families.

There are some considerations. First, it should guarantee the equal treatment of all workers in order to prevent unfair discrimination against migrant workers. Second, it must consider all elements of a worker’s career to ensure comprehensive insurance coverage and the determination of benefits. Third, there should be a recognition that residency, employment, or economic activity in one state allows for the acquired rights and benefits to be upheld in another state. Fourth, the applicable laws should be established to prevent double benefits or double obligation to contribute towards a social security scheme. Fifth, these efforts must make social security benefits transferable or exportable by reducing restrictions on the payment of benefits and receipt of services when workers reside in a different country.

In this regard, African countries should adopt crucial policy measures to develop the social dimension of this area by

ratifying and implementing the existing ILO conventions and recommendations regarding migration and social security. The equality of treatment, among other principles and standards, should be incorporated into domestic law. Moreover, African countries must also conclude social security agreements to coordinate and ensure the portability of social security rights and benefits. In this regard, bilateral labor arrangements or Memorandums of Understanding (MoU) should include social security provisions. Additionally, unilateral measures developed by sending and receiving countries must be taken, such as the inclusion of national social protection floors. Beyond social security, the social dimension should include initiatives that address practical obstacles to the AfCFTA, such as language barriers, xenophobia, exorbitant cross-border remittance fees, and lack of information and awareness.

As researcher and postdoctoral fellow Balkissa Diallo argues, “For the true elimination of trade barriers, AfCFTA efforts must embed the facilitation of African migration into their structures—and also consider existing dynamics that prevent this from happening.” If AfCFTA has any real hope of succeeding, it must also integrate with society beyond the economic policies and trade agreements. **P**



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...nesting international standards with African hospitality

By Sanjeev Gupta

Food For Thought... Africa Is Not a Basket Case



– The writer is a board member and Executive Director for Financial Services at Africa Finance Corporation responsible for Treasury, Trade Finance, Syndication, Country Relations and Advisory lines of business

In 1849, Jean-Baptiste wrote “*plus ça change, plus c’est la même chose*” – “The more things change, the more they stay the same.”

Apparently, turbulence doesn’t change reality but embeds it.

I don’t agree when I see what’s happening in Africa today.

A continent long battered and bruised by exogenous factors, now battling climate, the new enemy.

Emissions are shamelessly borderless yet all pervading. Rivers are running dry, crop patterns are changing and erosion is destroying livelihoods in Africa, despite our near-zero contribution to global warming.

For an already beleaguered continent, the specter of ensuing hunger and famine could be a death knell.

Adapting Africa’s food systems to climate change is imperative as a rise by 2 degrees celsius will profoundly affect African food

security. And remember that almost \$100 billion is spent on food imports currently.

The import bill gets worse with wars and geopolitics that make prices soar making it unaffordable to many.

Remarkably, more than 50% of food imports is by the Big 5: Morocco, Egypt, Algeria, South Africa, and Nigeria.

Large, well-endowed countries are the worst offenders.

Worryingly, imports are basic necessities like grain, sugar, and other staples thus underlining the frightening fragility of food security.

Already one in five Africans go to bed hungry.

But this is a continent that is home to 60% of the world’s arable land.

Data now shows that barring the Big 5 countries, the smaller ones are actually becoming net exporters of food.

Challenges exist of course: 30% to 40% is added to the cost of goods traded between African countries because of poor infrastructure.

In Madagascar, the erstwhile road to the Alaotra-Mangoro region stunted agricultural productivity.

But now a new road has reduced travel time from eight hours to three.

Farmers are thrilled to see an increase in their margins as they reduce their losses.

Sadly, however, the agricultural value per farmworker in sub-Saharan Africa is still only \$1,526 while in the United States, it exceeds \$100,000.

Heartwarming stories of resilience, adaptation and innovation exist, and it means this will improve.

Panuka Farms in Zambia modernized its cold storage and switched to greenhouse cultivation. This reduced food losses and climate-proofed production.

They now supply high-value vegetables such as English cucumber and replaced imported fresh produce to local retailers. New jobs were created as recent graduates now manage the farm.

In Lesotho, Happy C&J Village Farm added a borehole and drip irrigation to directly water individual plants rather than casting spray over a large area. The process conserves soil nutrients and minimizes water waste.

Plastic tunneling protects lettuce, cabbage, tomato, and potato from hail. Thus, crops are grown throughout the year despite the increases in climate change leading to hailstorms and chilly weather.

Scaling up climate-smart practices, strengthening research and seed systems, support from agro-meteorological studies is in vogue

for better crop management.

A moot point, however, is how agricultural subsidies in developed countries and intra-Africa tax on food products still unfortunately affect African production.

A population of a billion-plus, forecasted to be two billion, will, therefore, not sit idle. Mouths to feed and poverty will be fertile land for social unrest and untold human suffering otherwise.

Technology is crucial and transference of global know-how an imperative. Market integration through improved intra-Africa infrastructure, regional cooperation and policy level-support are gradually forthcoming.

Institutions like the Africa Finance Corporation are at the forefront of initiating, developing, and investing in local value-added industries, and provide financing and logistics support to enhance export earnings and employment.

Necessity is the mother of all invention.

The African continent is not a basket case. Countless crises, conflicts and catastrophes have been encountered and managed on the continent. We are tough when the going gets tough.

When the world writes us off, we typically rise and survive.

Food self-sufficiency is a paramount condition to growth. It will be our biggest export as well. Let’s make our own granary and then for the world.

We owe it to all humanity. 

For The Record

A Brazilian producer and a Kenyan singer came together to create a song last year that soared up music charts globally, and in collaborating with an India-born director for the video, it is now a milestone for African sound.

By Chanel Retief



Mehra with Nzau filming 'Mwaki'

A decade ago, who knew Africa would boast a full-fledged creative economy?

The continent is front and center on the global stage today especially when it comes to its music, which has seen rapid strides with collaborations between homegrown artists, producers, and directors and creative talent from across the world.

Into this mix, we are now seeing one of the biggest cross-cultural collaborations in the Electronic Dance Music (EDM) genre yet, described by critics as “a song that will give you an undeniable earworm” (catchy piece of music that sticks).

Brazilian music producer Matheus Zerbini Massa, popularly known as Zerb, released the single *Mwaki* in October last year. The song, featuring Kenyan singer Sofiya Nzau, has been soaring up charts globally such as Shazam TOP 200 GLOBAL Popular Songs and Spotify Global Viral 50.

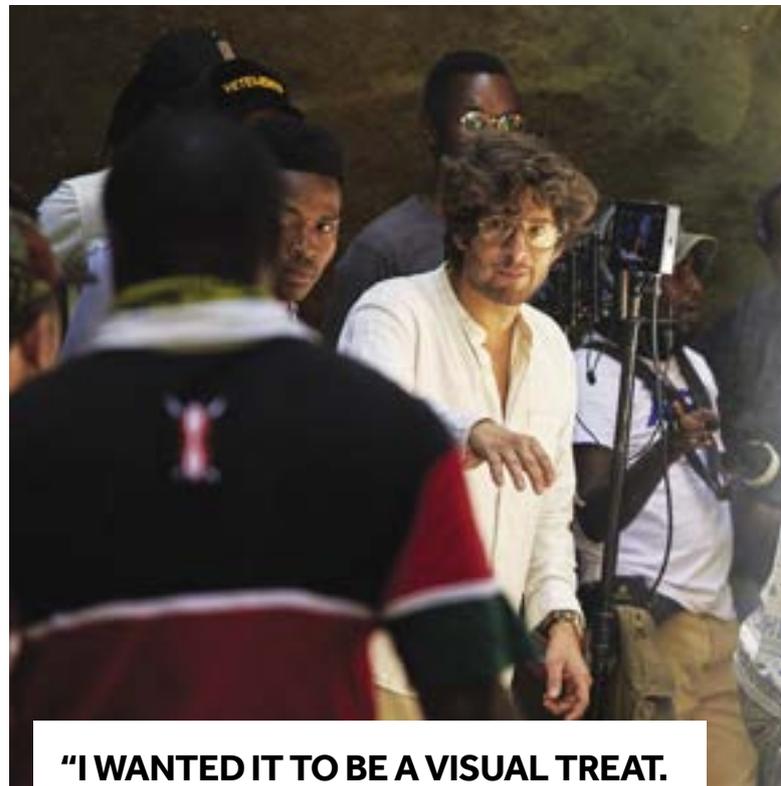
Its success has come as no surprise for the team’s creators.

“To be honest, [I am not surprised at how big the song has become], not really,” Massa says to FORBES AFRICA. “It’s very unique. Every person I have [passed on] the song to has said it’s one of their favorites on the EP. Usually, when we are not doing music that is in English, we think it’s harder to break barriers. And this song [has been] the opposite. Because it has connected with people from all over the world.”

Mwaki, which predominantly features Nzau’s vocals, is in Kenya’s Kikuyu language. Nzau knew the song would go viral but was not sure about the extent of it.

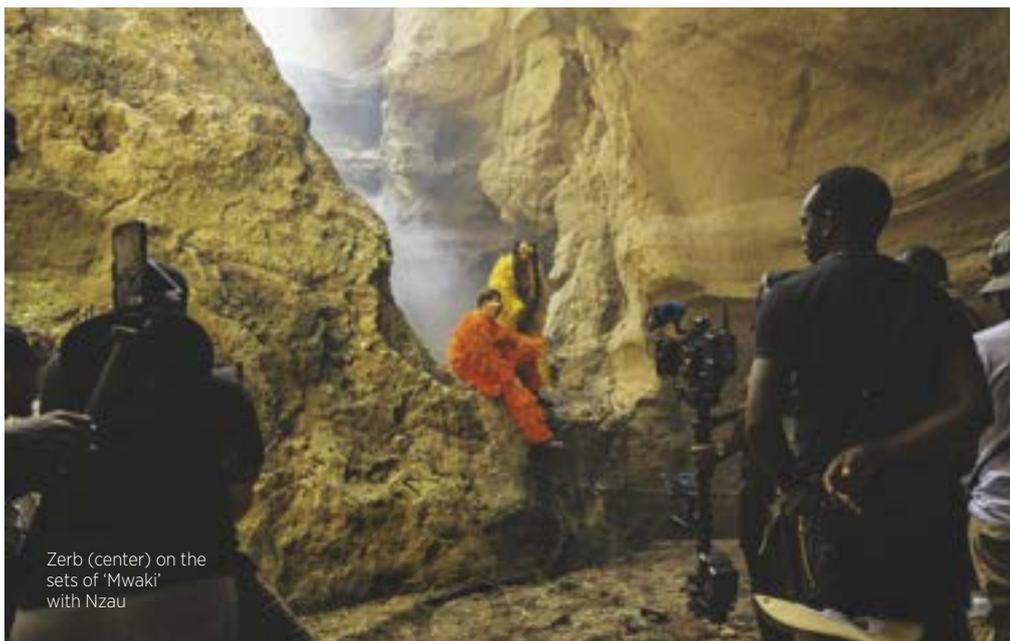
“I’m just grateful that it’s still doing [well],” Nzau says. “We are in a season where Africans are accepting that we don’t have to [sing in] English to be heard outside of Africa. And the fact [is] that even audiences outside of Africa are willing to listen to our music... I am glad to be part of a campaign like this.”

Mwaki paints a colorful picture with a strong African narrative.



“I WANTED IT TO BE A VISUAL TREAT. SO, COLORS AND TEXTURES [WERE] IMPORTANT. WE KNEW WE WANTED DANCE [INCORPORATED HEAVILY] AND I WANTED A LOT OF DANCERS... I KNEW I WANTED IT TO BE BIG.”

—Mikhail Mehra



Zerb (center) on the sets of 'Mwaki' with Nzau

Literally, *Mwaki* means fire but at its core, it's a song of longing.

Nzau shares that it's about fighting for something you love and not being afraid. "It's the story of a woman who is in love with a man her parents are not in approval of, but she's willing to fight for him, she's willing to cover him. Just so she can be with him. Just so she can experience love"

Following the song's release, there was a collective need to prolong the cultural and creative celebrations commemorating the diverse and enriching elements conveyed in the song and bringing them to life visually.

How can a collaborative depiction of culture, creativity and achievements be effectively portrayed? That is where director Mikhail Mehra comes in, literally.

"I feel like I'm the chaos guy," Mehra jokes, speaking with FORBES AFRICA on a Zoom call from his home in Los Angeles. "People call me when it's like chaotic and insane and they're like 'can you pull this off?'"

Mehra, born and raised in Mumbai, India, remembers that first call with Jake Udell, the American music manager and founder of TH3RD BRAIN, the independent record label that Massa is signed up with.

"Jake called me a couple of weeks before Christmas and he's like 'listen, man, I got this amazing song, do you think you can pull off this music video [during] this timeline, and can you deliver it to us in the second week of January?'"

And Mehra responded: "Uh, yes."

It was to be shot in Kenya.

Alec Udell, Co-CEO of TH3RD BRAIN, says that it was about more than just filming in Kenya, it was about contributing to the country, especially since most of the crew was from the country.

"For the music video, we asked 'where do we shoot?'" Alec says. "It wasn't a business decision; it was more of a creative decision. How can a music video feel authentic for the song if it's not shot in Kenya? It didn't feel like there was anywhere else in the world that made sense to shoot it and get the authenticity of it, which I think was important."

Africa's creative economy is growing, generating billions but in comparison with the rest of the world, the uptake is slower. The continent's share remains significantly low, accounting for only around 2.9% of global creative goods exports, representing \$58.4 billion and less than 1% of the African GDP, according to the United Nations Development Programme report on Accelerating Creativity and Innovation in Africa. And when projects do emerge, their coverage demonstrates that not only is Africa misrepresented, it is underrepresented. Furthermore, negative stereotypes, poor

narratives, and mystifying clichés continue to be propagated in the stories that come out of the continent.

Although *Mwaki* has a strong narrative, Mehra did away with a storyline for the music video and worked stylistically to ensure there would be no clichés.

Filming was done at Hell's Gate National Park in Nairobi amidst its cliffs, gorges, rock towers, volcanoes and plumes of geothermal steam. "I wanted it to be a visual treat. So, colors and textures [were] important. We knew we wanted dance [incorporated heavily] and I wanted a lot of dancers... I knew I wanted it to be big"

"The director's vision was to give the music video a sense of grandeur," Kenyan producer Fuad Mbigi chips in.

"To film in a big, beautiful location with a gorgeous African savannah backdrop with as many dancers as possible... The song is a global hit so it only makes sense that the video too is grand."

"I see African influence everywhere in the West," Mehra concurs. "...So, it just feels natural. And it feels very obvious to me why [the continent] could be having a moment. And one could argue that this is one moment in a long series of moments."

"The song has proven that music is a universal language," Massa adds.

"And it proves that with music, we can combine different cultures and different sounds from different parts of the world. I'm a Brazilian producer, with a Kenyan singer and we got one of the biggest songs in the world right now?"

Nzau adds that collaborations like this have allowed her to see the doors of opportunity open wider and that Africa can "be viewed as big as other countries or other continents".

"I want African artists to believe that whatever we have here, languages, culture, traditions, instruments, or anything African is good enough to be used and to represent us. Other than us just trying to copy and fit in, we just [continue] to create our own because everything we do here is all beautiful." 

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