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TECH TRENDS

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The paradox of capital *Why most startups fail even after securing funding*

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Welcome to the inaugural edition of the TechTrends Magazine.

It is distinct privilege to launch our first issue with a subject that is not just reshaping the global landscape, but is, right now, redefining the very fabric of business on our continent. For years, AI in Africa has been discussed as a futuristic promise, But as we discovered at the recent TechTrends AI Forum, the conversation

What unfolded at our forum was not a polite showcase of abstract technology, but a "working lab" of urgent, practical, and candid discussion. The single biggest takeaway was this: Africa is no longer asking if AI will be important, but how it will be deployed, governed, and scaled, starting today.

This shift from theory to practice is the central theme of our first edition. For too long, the primary barrier to adoption has not been the cost of technology or access to tools. The real constraints are often hesitation, internal resistance, and the inertia of legacy workflows.

Our mission with The TechTrends Magazine is to be the antidote to that hesitation.Inside, we explore the tangible, ground-level impact of AI in Fintech, Agriculture, and Healthcare,

Perhaps the most powerful insight from our forum was the mandate for practical inclusion. True transformation, as speakers argued, doesn't happen in an echo chamber of high-cost enterprise software, it happens when technology becomes accessible.

AI is not about futuristic tools but about addressing today's business challenges. This first edition of the TechTrends Magazine is your guide to this new reality.

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From left to right: Founder and CEO of iamtheCODE, Lady Mariéme Jamme, and Equity Group Foundation Executive Chairman, Dr. James Mwangi, during the signing of a strategic partnership between iamtheCODE and Equity Group Foundation

Equity, iamtheCODE to train 600k African youth in AI & digital skills

by Nixon Kanali

Equity Group Foundation (EGF) and iamtheCODE, the world's first African-led global STEAMD movement, have launched a strategic partnership to empower 600,000 learners across Africa with essential digital, technical, and artificial intelligence skills.

The initiative will roll out a comprehensive "Digital Academy" featuring over 65,000 free online upskilling and certification resources.



The program is designed to provide inclusive access for women, girls, and youth, with a strong emphasis on reaching underserved and refugee communities often excluded from high-cost training platforms.

This partnership combines a STEAMD (Science, Technology, Engineering, Arts, Mathematics, and Design) curriculum with leadership workshops, mentorship, and open-source courses. It builds on the success of EGF's established initiatives, such as the Wings to Fly program and the Equity Leadership Program, which have already provided over 60,000 secondary school scholarships and supported more than 29,000 scholars through university.

Speaking at the signing, Dr. James Mwangi, Executive Chairman of Equity Group Foundation, emphasized the urgent need to bridge the gap between formal education and the skills employers now demand.

"Employability is increasingly becoming difficult if you don't have the right skills," Dr. Mwangi stated, noting that capabilities in AI, coding, data analytics, and data engineering remain scarce.

> "Employability is increasingly becoming difficult if you don't have the right skills"

He highlighted Africa's "digital native" youth population as a key advantage, suggesting the continent can leverage technology to "leapfrog" development. "IamtheCODE is providing access to 600,000 licenses, meaning we can reach 600,000 young people with technical skills that could allow them to live in Africa but work for the rest of the world, because coding skills are scarce globally," Dr. Mwangi added.

Lady Mariéme Jamme, Founder and CEO of iamtheCODE, described the continent's skilling needs as an "emergency."

"We are in emergency mode in Africa right now. We need to make sure that our people are skilled. We cannot just sit and wait," she said. "This partnership with Equity Group represents the spirit of collaboration Africa needs. We need to restore dignity to people. When people have dignity, they gain skills, and with those skills, they achieve freedom."

The partnership extends beyond technical training. Participants will also be equipped with essential life and soft skills, such as collaboration, empathy, and teamwork.

Crucially, Equity Group will provide a comprehensive support system for learners. This includes offering loans to purchase tools like computers, providing internship placements, and making startup capital available for those looking to launch their own businesses. Graduates will also be connected to Equity's 23 million customers, helping to digitize small businesses and drive broader economic growth.



Esther Waititu, Chief Financial Services Officer, Safaricom PLC

Safaricom targets 10k M-PESA TPS with Daraja 3.0

by Nixon Kanali

Safaricom has set a bold new target to process 10,000 M-PESA transactions every single second by January 2026 to future-proof its dominance in the mobile money sector.

This ambitious goal is the driving force behind their newly launched developer platform, Daraja 3.0, which completely rebuilds the M-PESA engine using modern cloud technology to handle the massive growth of digital payments.

Just a few months ago, the system could handle about 4,500 transactions per second. Following a major core upgrade in September 2025, known as Fintech 2.0, that number jumped to 6,000. Now, the company plans to nearly double that capacity again in less than a year.

The leap to 10,000 TPS represents a near-doubling of capacity in less than a year, a necessity as high-frequency transactions from banks, betting, and e-commerce continue to increase. The Daraja platform serves as the portal for over 105,000 external developers and 66,000 integrations, allowing them to plug M-PESA payment capabilities into websites, apps, and business systems. The upgrade to Daraja 3.0 addresses long-standing developer concerns regarding speed, documentation, and support.

Key features of the upgraded backbone include a move to a cloud-native architecture designed to eliminate downtime during maintenance and a redesigned testing environment that allows developers to simulate complex transaction flows before going live.

The new upgrade also brings new APIs designed to enable Internet of Things (IoT) devices to communicate and initiate payments autonomously.

Safaricom's Chief Financial Services Officer, Esther Waititu, while speaking at the M-PESA Integrators forum event in Nairobi on Tuesday, November 25, 2025, said this upgrade is about more than just speed; it is a fundamental shift in how the company views its own platform.

"Daraja 3.0 is a gateway to the next frontier of fintech. By empowering developers with secure, scalable, and intuitive tools, we are unlocking new possibilities in digital finance and financial wellness."

Yellow Card taps Ex-PayPal exec Maria Oldham as COO

By Caroline Wavinya

Yellow Card, one of the largest licensed stablecoin-based infrastructures with capabilities spanning 34 countries, with a network spanning Africa, and other key global markets, has appointed Maria Oldham as its new Chief Operating Officer (COO).

A global executive with two decades of experience across finance, payments, and technology, Oldham joins Yellow Card to help scale the company's next stage of growth as it expands its pan-African infrastructure for stablecoin-based payments and international money movement to South East Asia, Latin America, and the Middle East.

"Over the past two decades, I have witnessed first-hand multiple waves of disruption in the payments industry. Now, the next wave is here with the advent of stablecoins", said Oldham. "Yellow Card's stablecoin infrastructure, built from the ground-up with a tech and compliance-first mindset, makes cross-border money movement simple, transparent, and reliable. I am thrilled to join Chris and the team to help scale this platform and build the next generation of financial infrastructure for businesses and their customers globally."



Maria Oldham is a global executive with two decades of experience across finance, payments, and technology

Oldham brings deep expertise in operational excellence, strategic finance, and market expansion, having led teams across multiple continents and industries. She previously served as SVP & Global Head of Strategy, Corporate Development and Finance at dLocal, VP of Marketplace at Brazilian unicorn Loft, and Head of Latin America for PayPal's SME business. Earlier in her career, she built and scaled iZettle Brazil and helped to deliver its $2 billion acquisition by PayPal. She began her career in investment banking at Goldman Sachs in London.

In her new role, Oldham will oversee all revenue and growth functions at Yellow Card including Strategy, Operations, Partnerships, Sales, Marketing, and Customer Success; reporting directly to CEO Chris Maurice.

"Maria has scaled some of the most successful fintech companies in the world, and she understands both the operational discipline and cultural nuance it takes to grow across emerging markets," said Maurice. "Her experience and leadership will be key as Yellow Card continues to expand into emerging markets and introduce new products that bridge global and local financial systems."

Originally from São Paulo, Brazil, and now based in London, Oldham holds a Bachelor's in Business Administration from EAESP-FGV São Paulo and an MBA from the London Business School.

Her appointment underscores Yellow Card's commitment to building a world-class leadership team as it accelerates its mission to modernize financial infrastructure across Africa and emerging markets.



David Brown, Vice President, of AWS Compute and Networking during the AWS Cloud Summit 2024, in Jorbug South Africa

Massive AWS outage disrupts global services, exposing critical cloud dependencies

By Nixon Kanali

On October 20, 2025, a severe infrastructure failure at Amazon Web Services (AWS) triggered a global digital blackout, impacting over 2,000 companies and generating more than 11 million user reports. The disruption, which originated in the US-East-1 data center, compromised critical internet infrastructure including DNS systems and load balancers.

The ripple effect halted services across the finance, education, retail, and gaming sectors. While analysts confirmed the root cause was an internal infrastructure fault rather than a cyberattack, the event underscored the severe concentration risk of the modern web. For many small to mid-sized businesses, the outage exposed hidden dependencies where third-party vendors rely on AWS, causing cascading failures even for companies that believed they were insulated.

Abigail Wright, a business-resilience expert at ChamberofCommerce.org, emphasizes the gravity of these supply chain vulnerabilities. She notes that businesses are only as resilient as the weakest link in their service-supply chain, highlighting how an upstream provider's lapse quickly becomes a downstream business risk. The consequences of such failures extend beyond immediate downtime, leading to eroded customer trust and mounting recovery costs. Wright warns that brand strength is irrelevant if the technical backbone fails, noting that customers cannot distinguish between a front-end brand and its backend provider when services go dark.

In response to the disruption, experts are urging businesses to shore up resilience through several strategic measures. First, companies should map their dependencies to identify which cloud vendors underpin their operations, helping to spot hidden risks. Second, adopting multi-cloud or multi-region strategies is crucial to avoid single-point failures. Additionally, establishing rapid response plans to inform stakeholders immediately during downtime and conducting post-incident reviews to adjust vendor contracts for better transparency are vital steps.

Wright concludes that the question is not whether another cloud outage will happen, but when. She advises that smart firms must plan today for business continuity in a world where the cloud is imperative.



Fredrique Achieng, PR Manager, OPPO Kenya

AI-Powered creativity and expression in mobile photography

By Fredrique Achieng

The evolution of photography is taking the world by storm. From the early days of basic image editing, color correcting, and adjusting exposure to applying filters, image focusing, and even night shots, we see how innovation and creativity have always driven the digital imaging sector towards greater heights and potential. At the foot of this digital photography evolution, we see how Artificial Intelligence plays such a crucial role in determining the direction in which smartphone manufacturers take to ensure they set the pace in mobile photography.

Presently, AI-driven photography plays a key role in determining the relevance a mobile device will have to its user. Consumers now know they do not need to go to a studio to get the images or portraits they would want; just owning an AI-powered smartphone gives having all the studio you would need at their disposal.

However, with the growth of AI advancements within the imaging technology sector, it has come to the attention of many that photography in general may lose its value in this new era, as issues of image authenticity and image manipulation are taking the lead in the digital space. I believe that staying true to the ethical development and use of AI through observing international regulations on AI, Proper labeling of AI-generated content, and enacting strict safeguarding rules on AI's use will promote AI as a key to creativity. There is no need to fear AI, generative AI, and other advancements. Instead, they should be seen as tools that make it easier for everyone to create and capture the beauty of life.

In efforts to enable people to express, create, and capture the beauty of life, OPPO resonates with its consumers and has previously aimed to incorporate AI-driven photography into almost all its recent and upcoming mobile devices. In a move to put creative control in the hands of the people, OPPO, through AI, is empowering casual photographers to effortlessly document life the way they see it.

Whether you're out camping at night or on the beach in the summer, the AI Night Portrait and

Soft light Portrait features on the OPPO Reno 13F Series are bound to give you the most personalized portraits that best express your emotions at the time. By optimizing and balancing lighting dynamics, AI will ensure you get vibrant images. To add to it, the phones' IP69 water and dust resistance features enable users to take underwater pictures and videos up to a depth of 2 meters for 30 minutes. However, it is not just about its hardware. OPPO's unique AI Color calibration algorithm plays an important part in enabling users to capture remarkable content beneath the surface by dynamically altering focus, color, and contrast to overcome underwater challenges such as light distortion and variation in color.

Since the introduction of live-photos in 2015, mobile developers have aimed at perfecting the stability and flow between the short video clips and the key image frame. AI is helping make this possible; the AI Live-photo feature debuts in the Reno 13 Series, automatically recording 1.5 seconds of footage before and after the shutter is pressed. Using electronic image stabilization ensures the video remains clear and steady. Now this is not all new, but backed up with the AI-Editor that can enhance clarity, un-blurs images, remove reflections, clear the faces of people in group photos, erase objects or people, and correct facial expressions, AI perfects the live-photo shot, making your every moment flawless and immortal.

Today's smartphone users want to capture authentic visual content that resonates emotionally with them and their audience. They want their photos to be a mirror of everything they value in life, whether it's a wedding, a music festival, or a simple moment of fun during a family trip.

It is not every day you get a second chance at life. Still, with AI's potential of increasing the margin for error when shooting content, you get a second chance at correcting and perfecting unsatisfying images so that no moment is lost.

At OPPO, portrait photography is more than just capturing isolated faces—it's about giving meaningful context to the image by making subjects feel connected with their environment.

Looking into the future, OPPO sees a future where universally available AI-Imaging technology is a force for freedom and innovation that empowers creative expression in mobile photography.

Samsung wins 47 honors at IDEA 2025 for design innovation

By Tawheeda Ali



Samsung Electronics has reaffirmed its leadership in design, securing 47 honors at the prestigious International Design Excellence Awards (IDEA) 2025.

The company received two Gold, three Silver, and three Bronze awards, along with 39 finalist recognitions.

Samsung's design philosophy, focused on creating products that adapt to user lifestyles, was central to its success. "Innovation born from advanced technology and human empathy enriches our people's lives," said Mauro Porcini, President and Chief Design Officer of Samsung Electronics. The company earned two Gold Awards. The first was for its Mobile Design Visual Identity System, which unifies the Galaxy Series. The second Gold went to Samsung Inclusive Essentials, a concept for home appliances designed to enhance accessibility for visually impaired and elderly users. Silver Awards were given to the AI-enhanced Galaxy Tab S10 Series, the futuristic Samsung Smart Modular House, and the Digital Twin smart building solution. Bronze Awards recognized the Galaxy S24 FE, the Samsung Vision AI Onscreen Story, and the EHS Mono Outdoor Indoor System.

Other notable finalists included the Galaxy Z Fold6 and Z Flip6, the Smart Monitor M9, and the Bespoke AI Laundry Hub. Samsung's performance highlights its commitment to blending advanced technology with human-centered, empathy-driven design.



Visa and Mojaloop foundation partner to combat payment fraud in Africa

By Tawheda Ali

Visa and the Mojaloop Foundation have announced a strategic collaboration to combat fraud in Africa's rapidly growing instant payment ecosystems. The partnership aims to build trust and advance financial inclusion by integrating Visa's advanced security technology with Mojaloop's open-source platform.

At the core of the deal, Visa's Account-to-Account (A2A) Protect solution will be offered as a service on the Mojaloop platform. This AI-powered tool provides real-time transaction risk scoring, specifically designed to stop fraud in instant payments, such as Authorized Push Payment (APP) scams.

Joanne Kubba, SVP at Visa, said the collaboration combines Visa's technology with Mojaloop's open platform to "build trust and resilience in instant payment systems."
Paula M. Hunter, Executive Director of the Mojaloop Foundation, noted that fraud risk has been a "key concern" for potential adopters. She highlighted that adding Visa as a service provider gives countries powerful options to strengthen their fraud mitigation.

Huawei cloud ranked top hybrid cloud leader in Sub-Saharan Africa

By Nixon Kanali

Huawei Cloud has been named the top "Carrier Hybrid Cloud Leader" in Sub-Saharan Africa in a new white paper by analyst firm GlobalData, at the AfricaCom event.

The report, "Unleashing the Potential of Carrier-Grade Hybrid Cloud in Sub-Saharan Africa 2025," cites Huawei's technological innovation and strong market performance for its number one ranking. The research assessed vendors across 13 Sub-Saharan countries and interviewed 25 leading telecom operators.

GlobalData evaluated vendors on Market Performance and Technology Leadership, with Huawei Cloud achieving the highest rating in both. The report noted Huawei's "stronger market push," "Telco Expertise," and "coherent and comprehensive capability."

In the competitive ranking, Microsoft was named the second-ranked "Leader," followed by "Dominant" players AWS and Google. VMware and Oracle were listed as "Challengers."

The report concludes that carrier-grade hybrid cloud is essential for African operators to deliver secure, scalable services needed to support the continent's growth in mobile data, AI, and fintech.



Jacqueline Shi, President of Global Marketing and Sales, Huawei Cloud



At the TechTrends AI Forum, Ryan Mule, Product Manager at Samsung Electronics East Africa, dismantled the idea of AI as a luxury or a far-off upgrade

How Samsung is transforming work and life with AI

By George Kamau

The conversation around AI is often dominated by futuristic concepts and server-side behemoths. But at the recent TechTrends AI Forum in Nairobi, Samsung delivered a message that was as clear as it was disruptive: the most significant AI revolution isn't happening in a distant data center; it's already happening in your pocket.

In a keynote presentation titled "Transforming Business and Personal Productivity with AI," Ryan Mule, Product Manager at Samsung Electronics East Africa, dismantled the idea of AI as a luxury or a far-off upgrade. Instead, he positioned it as a practical, accessible tool available today.

The core insight? The primary interface for this new era of productivity is not the desktop, but the smartphone. Samsung's strategy is to embed this intelligence so deeply into the devices we use every day that it becomes an invisible, indispensable extension of our own capabilities. This article borrows from the key insights presented at the forum to explore Samsung's multi-layered approach, from the powerful Galaxy AI features transforming personal tasks to the secure Knox ecosystem empowering the modern enterprise.

The Personal Productivity Leap: AI as a Daily Co-pilot

Mule's presentation emphasized a shift in user mindset, from "Should I use AI?" to "Why am I not using it yet?" Samsung is answering that "why" by integrating AI features that solve real, immediate problems. This isn't about replacing the user; it's about augmenting them. The Galaxy AI suite, at the heart of Samsung's newest devices, exemplifies this.

Breaking Down Barriers:
Communication and SearchAdd header

The friction in our daily lives often comes from small barriers: language, finding information, and crafting the right message. Galaxy AI tackles these head-on. Imagine making a phone call to a colleague or client who speaks another language and having a real-time, two-way voice translation. This feature, Live Translate, is a cornerstone of Galaxy AI, transforming the smartphone from a simple communication device into a universal interpreter and opening up global collaboration for businesses of any size. Another feature, Circle to Search, fundamentally changes information discovery. As demonstrated in Samsung's showcases, there is no more need to switch apps or try to find the right keywords. If you see something in a photo, video, or

on a webpage, you can simply circle it with your finger or S Pen, and AI provides instant, context-aware search results.
We've all struggled to find the right tone for an email. Chat Assist, built directly into the Samsung Keyboard, acts as a personal editor.

It can rewrite your message in various tones, from professional to friendly, and provides grammar and spelling checks. This small enhancement has an outsized impact on personal productivity, saving time and reducing the cognitive load of communication.

Redefining Business: The Enterprise-Grade Mobile
The TechTrends AI Forum highlighted a major pain point for businesses: scaling AI tools securely and effectively. Samsung's presentation framed the smartphone as a "full-scale productivity tool," not just a "Bring Your Own Device" (BYOD) security risk. This is where AI-driven utility merges with an enterprise-grade ecosystem.

Streamlining the Workflow
For the modern professional, work is no longer chained to a desk. It happens in meetings, on the go, and in collaborative sessions. Galaxy AI provides tools to capture and process this scattered information.

Note Assist is a game-changer for anyone who takes notes. In the Samsung Notes app, AI can instantly auto-format messy, handwritten notes into clean, professional-looking text. More powerfully, it can generate concise summaries of long notes, lectures, or meetings, complete with clear action items. This one feature can save hours of administrative work each week.

Used with the native Voice Recorder app, Transcript Assist transcribes spoken-word recordings, accurately identifying different speakers. It can then summarize the entire conversation and even translate the full transcript. For businesses, the implications are enormous: instant, searchable, and summarizable minutes for every meeting, interview, or brainstorming session.

Professionals tasked with research can also get bogged down in dense articles and reports. Browsing Assist, integrated into the Samsung Internet browser, generates succinct summaries of any webpage, pulling out the key points so the user can absorb information in a fraction of the time.

The Ecosystem is the Strategy: Beyond the Single Feature
Perhaps the most critical insight from Samsung's presentation was that isolated features are not the end goal. True transformation comes from an integrated, secure ecosystem. This is Samsung's key differentiator. The power of Note Assist is amplified when a user jots down notes on their Galaxy tablet, and that summarized note is instantly available on their phone.

The workflow extends further with Samsung DeX, which allows a user to connect their phone to a monitor and get a full desktop-like experience, powered entirely by the AI-enhanced device in their pocket.

Underpinning this entire vision is Samsung Knox, the company's defense-grade security platform. As Mule pointed out at the forum, businesses are right to be concerned about data security with AI. Samsung's answer is to provide a secure sandbox for these AI features, with many, like on-device language recognition, processing data locally without it ever needing to leave the phone.

The Horizon: From Generative to "Agentic AI"
While Galaxy AI delivers on the "here and now," Samsung's broader AI forums have provided a glimpse of the future. The company is aggressively moving beyond today's generative AI, which creates content, to what it calls "Agentic AI", proactive, autonomous AI systems that act as true assistants.

This future includes "User Agents," an AI that functions as a "digital twin," learning a user's individual preferences and habits to proactively manage their schedule and personalize their device experience. It also points toward "Advisor Agents," more complex AI that can coordinate multiple models and services to support complex professional tasks, like optimizing a supply chain workflow or managing a multi-stage project.
This forward-looking vision provides crucial context for the tools we have today. The practical features of Galaxy AI are the building blocks, the "muscles", for these more sophisticated "brains" to come.



How Sama is powering ethical AI from the heart of Africa

By Nixon Kanali

While the buzz at the TechTrends AI Forum in Nairobi crackled with the potential of generative models and autonomous systems, the event's keynote presentation delivered a vital and sobering dose of reality. The message, delivered by Sama's Vice President of Global Service Delivery, Annepeace Alwala, was that AI's transformative power is inextricably linked to the human hands that shape it.

In her keynote, "AI-Powered Transformation: Unlocking Africa's Next Growth Frontier," Alwala shifted the spotlight from the AI itself to its most critical, and often overlooked, component: the data. "AI cannot breathe without people," she stated, in what became one of the forum's most-quoted lines. "Data is its oxygen. If the data is flawed, the model won't work."

This single statement perfectly captured Sama's philosophy and its central role in the global AI supply chain. The presentation was not a futuristic showcase of what AI might do, but a grounded look at the essential work required to make it functional, accurate, and safe today.

It was a powerful reminder that the world's most advanced algorithms are being trained and refined by a highly skilled human workforce, a significant portion of which is based right here in East Africa.

Beyond the Hype: The Real Work of AI

Sama, which employs over 3,000 people in Kenya and Uganda, specializes in providing the high-quality data annotation and validation that enterprise AI models depend on. Alwala's presentation delved into this "human-in-the-loop" model, explaining that her teams are not just labeling images; they are the expert curators and quality-control specialists who teach AI systems to see, understand, and reason.



Annepeace Alwala, Vice-President of Global Service Delivery at Sama delivering her keynote at the TechTrends AI Forum at Hyatt Place, Nairobi on October 2, 2025.

This work is the unseen engine behind many of the AI applications we now take for granted, from autonomous driving systems learning to distinguish a pedestrian from a shadow, to e-commerce algorithms that correctly categorize products, and medical AI models that can spot anomalies in scans.

The forum, however, was not just a passive showcase. As Alwala presented Sama's focus on responsible AI development, data sourcing, and workforce impact, she was met with a barrage of pressing questions from an engaged audience. Attendees, many of whom are already trying to deploy AI at scale, pushed past the principles and demanded practical answers. How can ethical guarantees be verified? Who, exactly, is accountable when an AI

system fails?

This dynamic, which turned the presentation into a working lab, underscored a key theme: the Kenyan tech scene has moved beyond AI excitement and is now grappling with the hard, practical realities of implementation.

The "Data Excellence" That AI Depends On

It was fitting, then, that the forum concluded by honoring the very work Alwala had championed. Sama was presented with the AI Data Excellence Award, a recognition of its foundational role in the ecosystem. This award highlights a critical truth: without "data excellence," there is no "AI excellence."

Sama's model is a direct challenge to the notion that AI data work is a low-skill, commoditized gig. The company operates on a principle of "impact sourcing," hiring and training talent from low-income communities, paying a living wage, and providing a career path in the digital economy. This approach is not just a corporate social responsibility initiative; it is, as Alwala's presentation argued, a core business strategy.

By investing in a stable, well-trained, and professional workforce, Sama ensures a level of data quality, security, and nuance that is impossible to achieve with transient, crowd-sourced labor. This professionalized workforce is what allows Sama to deliver the industry-leading accuracy rates that clients, including 30% of the Fortune 50, require to move their complex AI models from development into production.

> "Data is its oxygen. If the data is flawed, the model won't work"

Ethics as a Framework, Not an Afterthought

Alwala's participation extended to a live panel discussion titled "AI for Enterprise: Scaling Business Transformation in Africa." Here, alongside leaders from Samsung and AI Kenya, the conversation pivoted to the structural and ethical frameworks necessary for scalable adoption.

The panel addressed the unseen side of AI adoption, including environmental compliance, data center legality, copyright exposure, and the urgent need for policies that prevent AI from reinforcing existing inequalities. Alwala's perspective was clear: inclusivity and ethics cannot be patched in after a product is built. They must be part of the initial design, embedded in the data sourcing, and reflected in the workforce.

This is where Sama's mission becomes a blueprint for Africa's AI future. By proving that an ethical supply chain is also the highest-quality supply chain, Sama demonstrates that Africa does not have to choose between innovation and inclusion. In fact, it suggests that the continent's greatest competitive advantage may be its ability to build a more equitable and responsible AI ecosystem from the ground up.

Africa as the Engine of Global AI

The key takeaway from Sama's powerful presence at the TechTrends AI Forum is that Africa is not merely a consumer of AI technology; it is a critical producer and enabler of it. The talent in Nairobi, Kibera, and Gulu is powering global innovation.

Alwala's keynote was a call to action for the continent to own this narrative. It was a challenge to look past the "magic" of AI and value the human intelligence, labor, and ethical consideration that make it possible. As businesses in Kenya and across the continent stand at a pivotal moment, ready to leapfrog legacy systems with AI, the message from Sama is that the path to sustainable, long-term success is not through shortcuts. The future of AI will be built on a foundation of data integrity.





Ryan Zhang, Brand Manager for itel Kenya at the TechTrends AI Forum on October 2, 2025

Itel Mobile's new bet in Africa: Bringing AI to the budget smartphone

By Tech Trends Media Editorial

Sub-headline: From generative AI wallpapers to an onboard 'Circle to Search', the budget-focused brand is betting that smart features—not just specs—are the next frontier for the mass market.

For years, the battle for the budget smartphone market, particularly in regions like Africa, has been fought on a familiar field: bigger batteries, more megapixels, and larger screens. Brands like itel built an empire by mastering this formula, delivering reliable hardware at a price point accessible to millions.

Now, the battlefield is changing. As artificial intelligence shifts from a futuristic buzzword to a daily utility, itel is making a strategic and aggressive pivot. The company is betting that the next wave of mass-market adoption won't just be about hardware, but about intelligence. It's a bold attempt to democratize AI, moving it from a premium feature on flagship devices to a standard tool for everyone. This new strategy is not a single product launch but a multi-pronged offensive, visible across its entire recent lineup.

Integrating AI Assistants into Daily Tasks

itel's first step was to embed AI as a practical assistant. On devices like the itel P55 5G, the brand didn't just build a simple helper; it integrated a "ChatGPT Bot" directly into its "Aivana" assistant. This move side-stepped the complex development

of a proprietary large language model (LLM) and instead leveraged a globally recognized one. For a user in Nairobi, this means their affordable 5G phone can suddenly handle tasks like drafting emails, translating languages, or getting detailed answers to complex questions—functionality that was, until recently, the exclusive domain of high-end phones.

Making AI Fun with Generative Features

If the P55 represented AI as a utility, the itel CITY 100 represented AI as a creative partner. This is where itel's strategy became truly apparent.

The CITY 100 was itel's first phone to incorporate the DeepSeek R1 model, an open-source AI focused on reasoning and creative tasks. This was not just a simple chatbot. The phone's software was packed with practical generative AI features that are, as one Kenyan tech review noted, "actually useful" and "more polished than gimmicky." Users could suddenly generate custom wallpapers simply by typing a prompt, get AI assistance in composing messages, instantly translate text by pointing their camera at it, and even employ AI-powered noise reduction to clean up audio during calls in a noisy matatu or market.

> "the "AI Beauty Algorithm" analyzes 319 distinct points on a user's face to apply more natural enhancements."

This shift was critical. itel moved beyond just offering a "smart assistant" and began providing tools for self-expression and creativity.

The "Smart" Camera and Productivity

Long before the current generative AI boom, the first beachhead for AI in smartphones was the camera, and itel continues to push this heavily.

On the itel S24, the "AI Beauty Algorithm" analyzes 319 distinct points on a user's face to apply more natural enhancements. But the most practical feature for the mass market is "Super Night Mode." Using AI-driven computational photography, the phone can stack multiple exposures in low light to produce a brighter, clearer image.

The Culmination: The itel SUPER 26 Ultra

This multi-year strategy has clearly culminated in the company's new flagship, the itel SUPER 26 Ultra. Recently launched in Kenya, this device consolidates all previous AI experiments into one powerful, comprehensive package.

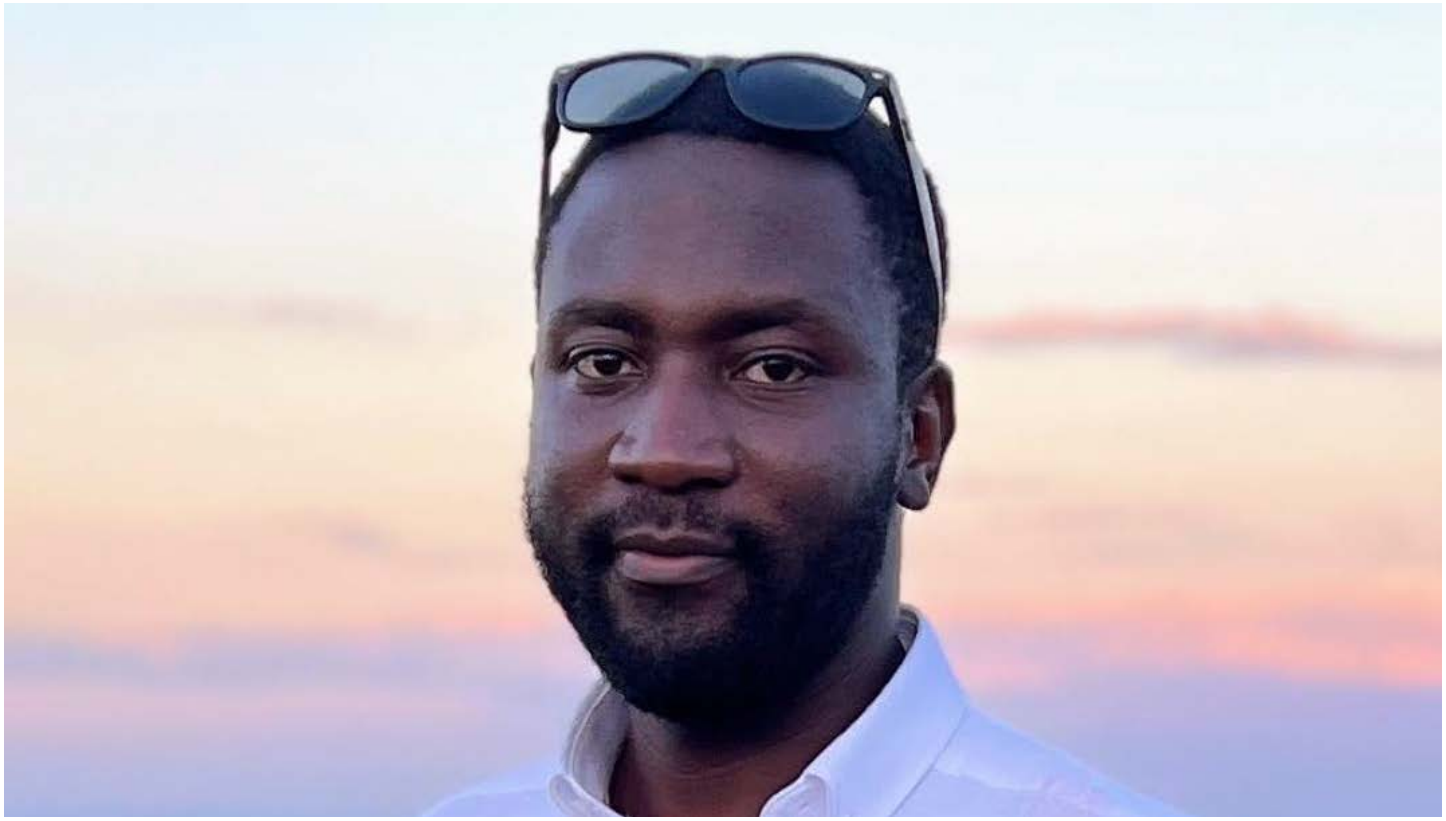
The SUPER 26 Ultra is a major leap, integrating AI at every level. The "Aivana" assistant has been upgraded to "Sola," a more deeply integrated helper powered by the DeepSeek AI model. It's a productivity powerhouse, featuring real-time AI Call Translation, AI-powered call noise reduction, and an AI Sound Recorder capable of summarizing meetings. It even incorporates "Circle to Search," a feature popularized by high-end Samsung devices, allowing users to circle anything on their screen for immediate information.

The creative tools from the CITY 100 have also been expanded into a full "AIGC Gallery Studio," allowing users to erase unwanted objects from photos, generate new images, automatically create vlogs, or even change outfits on portraits. itel even uses AI to improve the physical hardware, featuring an "AI Rainproof Touch" function that maintains screen responsiveness even when wet.

Why This Matters for Kenya

itel's strategy is deeply localized. The brand, which considers Kenya a "crucial market," understands that "democratizing technology" is its core strength. By aggressively integrating a full suite of AI tools—from fun generative art to practical call translation, itel is raising the bar for what an entry-level phone should be.

The company is betting that users, having now secured reliable battery life and decent cameras, are ready for the next step. They want their phones to be smarter. The SUPER 26 Ultra is the company's definitive statement that in 2026, the smartest phone may no longer be just the most expensive one.



Ryan Zhang, Brand Manager for itel Kenya at the TechTrends AI Forum on October 2, 2025

A Future Designed For Us, or With Us?

By Dickton Otieno

We Stand at the Dawn of a New Future: Artificial Intelligence, Digital Governance, and the Future of Humanity

We find ourselves at a precipice unlike any previous generation has experienced. The decisions we make in the next decade about how we build, deploy, and govern artificial intelligence will fundamentally reshape human civilization - not for one nation or region, but for all of humanity. This is the reality of our moment.

The Beginning

While in Uni, among the list of courses I was most excited for during my BSc in Informatics was Artificial Intelligence. Our lecturer, Dr. Korongo, stood out as of one of those rare teachers whose classes were interactive, rigorous, and exciting. But as is often the case with public universities, reality fell short of promise. The course outline felt shallow; and I felt like we rushed through concepts without truly diving deep into the profound implications of what we were studying.

Fortunately, the internet compensated for what our institution could not. I discovered voices online engaging with AI in ways our curriculum didn't. I remember reading one article that stood out among many: Tim Urban's "The AI Revolution: The Road to Superintelligence" series on Wait But Why. He posed questions that got me very excited and concerned: Is artificial intelligence our salvation or our extinction? Are we standing at the threshold of transcendence or catastrophe? I have since watched lots of content and read lots of arguments around this topic.
Today, as I write this over a decade later, those questions feel even more immediate. We are not approaching this future; we are living it.

Understanding the Spectrum: From Narrow to

Super Intelligence

To understand where we are and where we're headed, we must first establish what we're actually talking about. What we call Artificial intelligence exists on a spectrum. There's where we are right now, and where we imagine the future to be like.

1. Narrow AI: This is what we have today. It excels at specific, defined tasks. For example tools like ChatGPT, Google Gemini, Deepseek R1 can write essays, debug code, and engage in conversation. These large language models (LLMs) are extraordinary achievements, products of immense computational power and training on billions of text examples. Yet they operate within constrained domains. They pattern-match with sophistication, but they do not truly understand. They cannot experience curiosity or forge genuine new insights independently.
2. Artificial General Intelligence (AGI): This is what many researchers and companies are chasing. It represents a qualitatively different leap: an artificial system that matches or exceeds human cognitive ability across virtually all domains. It would learn, reason, and create in ways indistinguishable from human intelligence. It would require no human intervention to learn new tasks.
3. Artificial Super Intelligence (ASI): This is the crazy fictional bit. Some argue that we'll have created god if we build this. ASI surpasses even AGI, existing at levels of intelligence to humans as humans are to insects. We cannot fully predict or comprehend the implications.

Many researchers are of the argument that the distance from today's very impressive LLMs to AGI is vast. GPT-5, released just months ago in August 2025, demonstrates "PhD-level" reasoning in specific domains. Yet researchers are clear: we have not cracked the code of true general intelligence. Some expert predictions place the probability of AGI reaching 50% somewhere between 2040 and 2061. Some optimists in the AI industry suggest 2026- 2035. Others remain skeptical if it's possible at all. The honest truth: we do not know. The actual reality: it could be any time now.

The Historical Parallel We Must Understand

In 1966, mathematics teachers across the United States protested the introduction of pocket calculators in schools. This may sound crazy to you in 2025, but it's the same argument we are seeing against kids using ChatGPT in schools: These devices make students stupid.
The teachers were not entirely wrong - calculators did change how we relate to arithmetic. Yet they were not entirely right either.

What actually happened was more nuanced. Calculators freed students from tedious computation, allowing a focus on higher thinking: problem-solving, conceptualisation, elegant proof-construction. Those who learned arithmetic before calculators understood what they were doing. Those who reached for calculators before learning anything were left helpless. Rev. Nyakinda (PhD) in Maseno School in 2011 when I was in Form 4 really brought this out in us.

> "Do we allow kids to use AI tools to learn, or do we outright ban them?"

Right now, we face the same what-do-we-do moment with AI. Do we allow kids to use AI tools to learn, or do we outright ban them? The same approach with calculators should suffice: There needs to be a base of education before using AI. AI won't make us stupid. It will make us know and think and reason and work and live differently, if we build it right. If we get it right. The operative phrase is "if we build it right." That requires a whole discussion around governance, equity, and power.

The Hardware Revolution: Chips and Minds Converging

In the last few years, we've seen an exponential increase in computing power. Apple's M-series processors illustrate this vividly. The M1 chip, introduced in 2020, contained 8 cores and revolutionized laptop computing. By 2025, the M4 offers 14-16 cores with a 3-nanometer process, delivering nearly double the performance with vastly improved energy

efficiency.

Now imagine this computational power not in a laptop, but embedded in your brain.

This may sound like science fiction, but Neuralink has already implanted brain-computer interfaces into nine human participants as of July 2025. These are not crude devices. They interface directly with the motor cortex, allowing paralyzed individuals to control cursors and robotic limbs through thought alone. The roadmap is aggressive: by 2027, the plan is to have multiple implants across motor, speech, and visual cortices. By 2028, full brain integration with AI systems capable of 25,000+ simultaneous channels.

Actually, let me edit this part: These are ACTUALLY crude devices. Compared to what the future holds, this is what a Nokia 3310 is to the iPhone 17 Pro Max right now.

Meanwhile, the external hardware we interface with is transforming. Samsung's Galaxy Z Fold7, released this year, is now as thin as traditional smartphones when folded. Wearables have evolved from fitness trackers into continuous health monitoring systems — smartwatches with ECG sensors, AI-powered predictive models that detect disease patterns in real time, interfaces that feel not like devices but like extensions of ourselves. We are witnessing the convergence of human and computational intelligence through the hardware we wear and, soon, the implants we integrate.

Walking to a Prof. Gichoya class in uni for the Human Computer Interaction (HCI) lecture was exciting because it was an easy lesson. "These are input devices... and these are output devices". Well, the future whose gates we now knock will have the computer in your brain. I hope universities are already moving from HCI to BCI: the Brain-Computer Interface.

> "Cancer doctors are now designing treatments tailored to each patient's tumor"

The Biological Revolution: CRISPR and the Rewriting of Life

While silicon advances accelerate, a parallel revolution is occurring at the molecular level. CRISPR has given humanity the ability to edit genes with unprecedented precision.

Back when Pocket: Read it Later was a very important app, I used to save a lot of articles to read later and I remember being so stricken by the title "The Gene Hackers" on The New Yorker. I still remember it because of course I do. This was the first time I was hearing about CRSPR and DNA editing. A few days later, there was the story about how Gene Editing had saved a girl dying from leukemia. This was the first time this tech had been used for such a task.

So what exactly is CRISPR? The acronym stands for "Clustered Regularly Interspaced Short Palindromic Repeats" - a mouthful, but here's what it means in practice: it's a tool that can find a specific genetic instruction in DNA and edit it, like using a word processor to find- and-replace in a document. In 1987, scientists discovered that bacteria naturally possessed this mechanism as a defense against viruses. By 2007, researchers fully understood how it worked. In 2013, doctors began using it intentionally to edit human genes. Today's versions, like "prime editing," can make changes even more precisely than before, without the damage that earlier versions caused.

What does this mean for us? Cancer doctors are now designing treatments tailored to each patient's tumor. Farmers are growing crops that survive drought and disease. Diseases that were once considered incurable - genetic blindness, sickle cell disease, certain cancers - are now treatable. CRISPR is not a distant future; it's working in hospitals and laboratories right now.

Now combine CRISPR with AI. Imagine an AI system analyzing millions of biological patterns simultaneously, spotting which genetic edits would work best for a disease faster than any human researcher could. Machine learning algorithms are already doing this.

They're identifying promising drug candidates in weeks that would take scientists years to find by

hand. AI is reading medical images and detecting early-stage cancers better than radiologists. This fusion of biology and artificial intelligence is accelerating everything.

Consider what happened in the 20th century: vaccines and antibiotics transformed human life. Life expectancy nearly doubled, from 47 years in 1900 to over 78 today. That wasn't luck. It was because we learned to prevent and cure disease at scale. CRISPR and AI- powered biology are set to repeat that revolution. They could eliminate genetic diseases entirely. They could catch cancers before symptoms appear. They could extend human healthspan - not just how long we live, but how well we live.

The Governance Crisis: Who Will Rule the Future?

While I'm optimistic and ready for the future, the truth is this: The AI race is already redrawing power through capital, compute, chips, and standards. The West is moving with unprecedented speed and capital. The United States and European nations are pouring billions into AI infrastructure, chip manufacturing, and research institutions. OpenAI, Google, Meta, and countless startups are moving with entrepreneurial velocity that, for better or worse, outpaces regulatory thinking.

China is engaged in an equally fierce sprint. Beijing has recognized that AGI will be the ultimate asymmetric advantage. Chinese investment in AI rivals the West's, and in some sectors surpasses it. The government treats AI as a strategic national asset. But Africa - and much of the Global South - faces a different reality. Our governments lack the capital and technical expertise to compete. Worse, the response from many African states has been reactive rather than visionary: endless regulatory committees, blanket restrictions, and bureaucratic theater that signals caution without enabling innovation. We have ceded the future to others. We honestly can't compete — even if we start now. I know, this feels bleak and sad.

This matters profoundly. The systems that emerge as AGI- or ASI-capable will not be neutral. They will reflect the values, biases, and priorities of whoever built them. A world-governing AI built on Silicon Valley assumptions will distribute power differently than one built in Beijing. One built by corporations will serve different interests than one governed internationally.

The Era of Digital Governance and Interconnected Humanity

As all this is happening, we are also witnessing an extraordinary historical transition in how humanity organizes itself. For millennia, humans lived in small communities - tribes, villages, city-states. These gave way to empires, then nation-states. Democracy emerged as a framework for governance at the national level. Then the internet arrived, and suddenly we were no longer merely citizens of nations; we were inhabitants of an interconnected globe.

This shift is psychological as much as technological. I am writing this in Nairobi, while watching the recent mayoral election

“
we are also witnessing an extraordinary historical transition in how humanity organizes itself.
”

in New York with genuine investment. I have never set foot in New York, yet I cared about the outcome because I follow global politics through interconnected digital networks. Recently in Tanzania we've seen serious violence and death being meted out on protestors, and I've personally been so invested and felt so much pain and anger. When I see youth movements in Nepal demanding justice and taking to the streets, I have a sense of pride and one-ness. My emotional landscape is no longer bounded by my nation's borders; it has become planetary.

This interconnectedness will intensify exponentially with AI and new human-computer interfaces. Imagine neural interfaces allowing instantaneous translation and knowledge-sharing across language barriers. Imagine AI systems capable of modeling geopolitical outcomes with precision, making transparent the consequences of policy decisions. The world becomes simultaneously more transparent and

more complex.

The governance question becomes not merely "Who leads each nation?" but "Who will govern humanity's collective future?" Will it be the corporations whose platforms mediate our digital lives? Will it be the first AGI or ASI system created, regardless of its origins? Will it be nation-states with nuclear weapons capability? Will it be whoever captures the attention of people online? We do not yet know.

What we know is that the current trajectory - dominated by Western capital and Chinese state power, with Africa and the Global South largely excluded from decision-making - is unsustainable and unjust. We cannot accept a future designed for us rather than with us.

A Call to Courage and Collective Action

The future is not predetermined. The outcome of this pivotal moment depends on choices made now.

> "We stand at the precipice of a new world. We have the technology, the knowledge, and the capability to build something extraordinary"

If you are reading this, understand: the future is here. Your role is to determine how you engage with it. Some of you reading this will work to shape how AI is built and governed - whether in your nation's capitals, in research institutions, or in startup ecosystems. Some will work to ensure AI benefits are distributed equitably. Some will create businesses and opportunities as these technologies reshape every sector of the economy. Some will simply be citizens trying to live meaningful lives in an increasingly complex world.

Any of these roles is valid. But passivity is not. The transformation is coming whether we will it or not. The only question is whether we shape it or are shaped by it.

For Africa, for Asia, for the Global South: the message is urgent. If we cannot find ways to build our own computational capacity, then we must find ways to be part of what's being developed. If we cannot develop our own AI systems reflective of our values and priorities, we must demand seats at every table where the future is being negotiated.

For everyone: we must insist on governance frameworks for AI that are transparent, participatory, and accountable. We must demand that the immense power of AGI — when or if it arrives — be governed not by a single corporation, nation, or person, but by collective human wisdom.

I had the same argument when America banned China in my article "Huawei bans a wake- up call to all Android Makers": "companies with a global reach should, going forward, only be controlled globally". Well, rewriting it here to fit this topic, the same argument holds water: AI that shapes the future of humanity should only be controlled by ALL of humanity. Not companies. Not governments. Not armies. Everyone should have a seat at the table, and have their voices heard. The 'How?' is the challenge.

We must recognize that for yet another time in history, the decisions we make now will affect not just future generations, but potentially the trajectory of conscious intelligence across the entire galaxy.

We stand at the precipice of a new world. We have the technology, the knowledge, and the capability to build something extraordinary: a future where AI amplifies human capability, where CRISPR-edited medicine liberates us from genetic disease, where interconnected humanity collaborates across boundaries, where governance is just and participatory.

Or we can sleepwalk into a future determined by others.

Dickson Otieno is founder and editor of Tech-ish.com, a publication covering African technology, AI, and digital culture. Based in Nairobi, he writes about the gadgets, policies, startups, and consumer trends defining technology in Africa. He also makes fun TikToks.

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Safety in motion: Inside Bolt's AI-Powered quest to secure every ride

By Nixon Kanali

A deep dive into the complex data science, predictive algorithms, and real-world tools the mobility giant is deploying in a high-stakes battle against risk.

It's a scene familiar to millions: standing on a poorly lit street corner after dark, phone in hand, watching the small car icon crawl across the digital map. The convenience of on-demand mobility is undeniable in Kenya's capital, Nairobi; it has reshaped our cities, our social lives, and our economies. But with this convenience comes a silent, persistent question, a quiet anxiety that surfaces in that moment of waiting: "Will this ride be safe?"

For years, the ride-hailing industry's answer to safety was largely reactive. If a problem occurred, a verbal altercation, a dangerous driver, a route that felt unnervingly wrong, the recourse was a one-star rating, a customer support ticket, and an investigation that began long after the ride had ended and the damage was done.

But this model is no longer tenable. In the dynamic, unpredictable, and intensely human environment of ride-hailing, a reactive stance is a failing one. This is the challenge that platforms like Bolt are now tackling head-on.

The company is at the forefront of an industry-wide pivot, moving aggressively from a "report-and-respond" model to a "predict-and-prevent" one. The engine driving this transformation is not more manpower alone, but a sophisticated, multi-layered ecosystem built on Artificial Intelligence (AI) and data science.

Bolt is harnessing the power of predictive models and real-time data analysis to build a smarter, more secure platform. This isn't about futuristic concepts; it's about a suite of practical AI tools already at work today, quietly and proactively protecting millions of riders and drivers on every single trip.

The First Line of Defense: The Digital Bouncer

The proactive safety net is engaged before a rider even hits the "confirm" button. Bolt's data science teams, in close collaboration with the safety department, have built sophisticated predictive models that act as a digital bouncer, scanning for and neutralizing risks at the door.

In the digital world, bad actors are persistent. They may try to use fraudulent payment methods or create multiple new accounts to evade a previous ban for high-risk behavior. This is a high-speed, high-stakes game of cat-and-mouse that no human team could manage alone.

This is where the AI steps in. By analyzing vast, anonymized datasets, the models learn the digital "fingerprints" of suspicious activity. It's a game of pattern recognition at a massive scale. This proactive risk assessment adds a critical, often invisible, layer of oversight. It is the first and most fundamental step in building a safer ecosystem: stopping potential problems before they ever have a chance to get in a car.

The AI Co-Pilot: Proactive Monitoring for Every Trip

Once a ride is underway, a different set of AI tools takes over. The most powerful of these is Bolt's Trip Safety Monitoring feature, also known as Ride Check. This system functions as an intelligent, non-intrusive co-pilot, constantly monitoring the trip's progress and watching for signs of trouble.

To do this, the AI must first understand what a "normal" trip looks like. This is an extraordinarily complex task. "Normal" in the grid-locked chaos of Nairobi's evening rush hour is completely different from "normal" on a quiet Sunday morning.

Bolt's machine learning models are trained on vast amounts of aggregated, anonymized trip data. This allows the system to learn and internalize the infinitely varied patterns of city life, factoring in typical traffic, common routes, average stop times, time of day, and expected driver behavior.

With this baseline established, the AI model monitors all active trips for significant deviations, or "anomalies." If a car remains stationary for an unusually long time in an area with no traffic, the system takes notice.

If the vehicle deviates significantly from the suggested route and begins moving toward a "dead-end" area, a flag is raised. If a trip that should have ended 10 minutes ago is still active, the AI co-pilot steps in.

This flag isn't just a data point; it's a trigger for action.

When the system detects a potential issue, it can automatically initiate a check-in with both the rider and the driver through the app. A simple, automated pop-up asks, "Is everything okay?"

This simple query is a powerful tool with a twofold purpose. First, it's a crucial first step in getting help. If a rider or driver is in distress, it provides an immediate, low-friction pathway to connect with Bolt's safety team or emergency services. Second, and perhaps just as importantly, it's a powerful psychological deterrent. For anyone with ill intent, this automated check-in sends a clear, unambiguous message: We are watching. We are aware. You are not operating in the dark.
It allows Bolt's safety team to intervene, often long before a user might even think or be in a position to report a problem themselves.

> "It's a game of pattern recognition at a massive scale. This proactive risk assessment adds a critical, often invisible, layer of oversight."

Ground Truth: Building Accountability with AI
In the rare event that a dispute or safety incident does occur, the investigation often boils down to a "he said, she said" scenario, a frustrating and often inconclusive process. Bolt is leveraging AI-powered tools to move beyond this, creating an objective "ground truth" that protects both riders and drivers.

The Identity Problem: "Are You Who You Say You Are?"
A cornerstone of platform safety is knowing that the person in the car is who they say they are. This applies to both sides of the transaction.

To combat driver impersonation and account sharing, a major safety concern, Bolt employs an AI-Powered Identity Verification tool. Drivers are periodically asked to take a real-time selfie. This process verifies the driver's identity in seconds, ensuring that the individual who was background-checked and approved is the one behind the wheel.

Bolt is also rolling out Rider Verification features, which may ask a user to take a selfie or scan an ID document to validate their account. While it adds a small moment of friction, this process is critical for building a foundation of mutual trust and accountability. It deters individuals who might otherwise use the platform with malicious intent, making the entire ecosystem safer for drivers.

The Indisputable Record: Smart Recording
To provide objective evidence, Bolt has integrated smart recording features.
The Audio Trip Recording feature, for example, is a powerful in-app tool that allows either a driver or a rider to trigger an audio recording of their trip if they feel uncomfortable. The recording is encrypted and stored securely on the user's device.

Crucially, this recording remains private. Bolt cannot access it. This design empowers users to create an objective record of an event while placing control firmly in their hands, striking a careful balance between safety and privacy.

Looking ahead, Bolt is also actively working with partners to integrate AI-powered dash cam technology.

This would allow drivers to use their smartphones as dash cams, securely recording video of both the road and the car's interior. This footage would provide an indisputable, time-stamped record of events, protecting both riders and drivers from false accusations and enabling safety teams to investigate and resolve any reports with unparalleled speed and accuracy.

The Human-in-the-Loop: Where Tech Meets Trust
For all its sophistication, Bolt's AI is not a fully autonomous judge, jury, and executioner. Instead, it's a powerful sensor, a highly intelligent system designed to flag potential risks and escalate them to the most reliable processor of all: a human.
When the Ride Check system flags an anomaly that isn't resolved by the automated check-in, it doesn't just get logged in a database. It gets escalated in real-time to Bolt's specialized, 24/7 human safety team.

These are the trained professionals who review the data, make contact with the driver or rider, assess the situation's severity, and, if necessary, act as the critical link to local emergency services.
This "human-in-the-loop" model is the essential, balancing component of the entire safety strategy. The AI handles the scale, monitoring millions of trips simultaneously in a way no human team ever could. The human team handles the nuance, making the high-stakes judgment calls that an algorithm, no matter how well-trained, is not yet equipped to make.

The Future is a Data-Driven Bargain
At Bolt, the safety journey is continuous. Every trip, every piece of feedback, and every resolved incident provides new information that is fed back into the system to build, test, and refine the models. The AI co-pilot gets smarter with every kilometer driven.

This commitment to investing in technology represents a fundamental shift. It's an acknowledgment that in the digital age, safety is a data problem as much as it is a human one.

The challenge for Bolt and its peers is not just to build the smartest AI, but to be the most responsible stewards of that data. The heavy reliance on encryption, anonymization, and user-controlled features like the audio recording shows a keen awareness of this Data-Trust Bargain.

By moving from a reactive stance to a predictive one, Bolt is not just building a safer ride-hailing app. It is building a platform where drivers and riders alike can feel more secure, supported, and confident on every single journey. The goal is no longer just to get you from Point A to Point B. The goal is to provide peace of mind for the entire trip.





Smart AI rules can unlock Africa's innovation and secure its future

By Peter Nalika

Artificial Intelligence (AI) has left the research laboratories to enter our reality and silently rearrange industries and cosmopolitan societies. Chatbots responding to customer inquiries or diagnostic applications in hospitals are not the dreamy future anymore; AI is already here, mighty, and increasing at a rapid pace. The question governments across the world, and particularly in Africa, are asking is no longer whether AI will change the economies, but how to regulate it.

There are two extreme sides to the argument. While others are in favour of a ban on the development of AI until the risks are completely comprehended, as they are afraid of prejudice, surveillance, or, at worst, existential threats, the other part of the divide cautions that excessive regulation will kill innovation before it can even provide any good. This binary choice is false. A responsible AI development can be expedited through smart governance, which can increase trust in the population and creativity.

The Importance of AI governance today

The use of AI is not similar to past technologies due to its general-purpose nature. It is applicable in practically all sectors, i.e., agriculture, finance, health, logistics, and education. When not managed, it may increase inequality, loss of privacy, and misinformation. When properly managed, it will be able to drive economic growth, increase productivity, and help address complex development challenges.

Kenya is an example of such a country, with already vibrant AI apps. Smallholder farmers benefit from machine learning that predicts crop yields and detects crop diseases early in the season, helping them increase their harvests. In healthcare, researchers are developing AI-controlled products to detect diseases like cervical cancer in rural clinics. AI chatbots are also enhancing customer service for banks and telecom companies in the private sector. However, these developments raise concerns. The absence of clear regulations makes investors uneasy, citizens worry about data misuse, and innovators wonder what is permissible.

For many governments, aspirational phrases are the starting point, such as AI should be fair, transparent, and accountable. Although these principles are required, they are not sufficient. Such values must be converted to enforceable structures to bring about real improvements. In the case of Africa, an effective way of governance would incorporate various factors. The regulation should be risk-based, as not all AI systems have equal risks of harming people.

A chatbot that gives bus schedules is much lower risk than an algorithm

in criminal justice, and regulators ought to balance regulation to that effect. The regulatory sandboxes can then offer safe environments where AI products can be tested in controlled environments to encourage innovation without putting the citizens at risk. Inclusivity is also needed in governance, as AI cannot be controlled by governments alone.

The civil society, industry, and academia need to collaborate in coming up with a co-created set of standards, which not only disseminates expertise but also enhances the credibility and trust of the populace. Lastly, governments are also able to set an example in the way they procure goods and services. Being large purchasers of technology, they can establish market-wide requirements by demanding explainability, transparency, and equity of AI systems that they buy. In the event these requirements become a standard in government contracts, the vendors will soon catch up and set the pace of the whole ecosystem

> "Rwanda is already leading by demonstrating the fact that smaller economies can adopt proactive approaches by testing AI ethics frameworks in health-tech trials."

Africa's opportunity

Compared to the past periods of industrial revolutions, when Africa was mostly a spectator, the AI revolution is being experienced within our lifetime, and the continent has an opportunity to define the path. African countries can create models of governance that are more proactive in balancing innovation with protection since they have a young and tech-savvy population and are emerging as dynamic startup ecosystems.

For instance, Kenya may set up a National AI Governance Taskforce, comprising regulators, innovators, ethicists, and consumer groups. This task force might develop standards based on the global best practices and constraints on the local realities, including low digital literacy or limited data infrastructure. Rwanda is already leading by demonstrating the fact that smaller economies can adopt proactive approaches by testing AI ethics frameworks in health-tech trials.

Risks of inaction

Unless Africa acts, other people will write the rules. The AI Act by the European Union already drives the global markets. Products that fail to meet these standards might find it difficult to find a way into the international markets. Worse still, the lack of local guardrails might be seized by irresponsible deployments - be it biased recruitment algorithms or intrusive surveillance equipment - which will render the population unable to trust technology entirely.

The choice is clear: regulate to accelerate. Smart AI governance does not slow down innovation; it speeds it up by providing clarity, attracting investment, and creating trust. The continent should not import frameworks wholesale but craft context-appropriate rules that unlock AI's potential while protecting rights.

The AI revolution is here. The question is whether Africa will shape its future with foresight, or watch as others define the terms.

Peter Nalika is a Technologist and Communication Consultant



Africa should shape Its own AI

By Alex Owiti

Artificial Intelligence (AI) is redefining the world's economy, culture, and creativity at an astonishing pace. What began as a race to build bigger language models has evolved into a full-scale revolution transforming industries from healthcare and finance to media and agriculture.

Across the world, people are using AI to research, edit, design, and create content faster and smarter. Yet amid this global acceleration, one question stands out for Africa: Are we building an AI future that reflects who we are or merely consuming one built for others?

Africa's Data Deficit

Africa's greatest AI challenge is not a lack of creativity or ambition, it's data. The continent lacks large, high-quality data sets that represent its languages, cultures, and lived experiences.

Most existing AI systems are trained on Western data, meaning their outputs often fail to capture the diversity, tone, and identity of African societies. This gap risks reinforcing bias and underrepresentation in digital systems that are increasingly shaping everything from hiring algorithms to healthcare diagnostics.

To change this, Africa must generate, own, and protect its own data sets,ethically collected and locally relevant to train homegrown large language models (LLMs) that reflect African realities and values.

Infrastructure and Digital Independence

AI thrives on infrastructure. With over one billion people, Africa needs reliable and scalable data centers, both on-premise and cloud-based, to power its digital transformation.

While major global tech companies such as AWS, Google, and Microsoft have invested heavily in African data centers, the continent still faces a sovereignty challenge: much of its data resides under foreign control.

African governments and data regulators must therefore craft policies that ensure data sovereignty, privacy, and ethical governance. Protecting data from misuse, espionage, or unauthorized sale is essential to building trust in Africa's digital economy.

This isn't just about technology, it's about economic independence and national security.

Connectivity: Securing Africa's Digital Backbone

Africa's digital arteries are expanding fast. The continent now hosts around 77 submarine cables connecting 37 of its 38 coastal countries. This connectivity surge has improved access and reduced latency.

However, the majority of these cables are foreign-owned. To safeguard business continuity and strategic autonomy, African governments must invest in and co-own submarine and terrestrial cable infrastructure. This will not only secure the continent's internet resilience but also ensure control over the data that fuels AI innovation.

Hardware Sovereignty: Building the Brains

of the Future

While the world's tech superpowers are racing to dominate semiconductor production, led by companies like NVIDIA and Huawei ,Africa remains largely a consumer market.

To shape its own AI trajectory, the continent must invest in local chip design and manufacturing capabilities. This may begin with partnerships and small-scale innovation hubs but is crucial for long-term digital sovereignty.

Control over hardware is control over intelligence. The chips that power AI are the new oil and Africa cannot afford to be left out of that value chain.

Human Capital: Empowering Africa's AI

> "The global AI industry is projected to reach US$250–300 billion by 2025"

Builders

Africa's greatest advantage lies in its people. As AI becomes mainstream, developing skilled talent will define the winners of tomorrow.

Governments, universities, and private sector players must invest in AI education, machine learning programs, and data science training to prepare young Africans to lead this revolution — not just participate in it.

Empowering local talent will create an ecosystem of African innovators who can build ethical, inclusive, and locally relevant AI solutions.

The Global AI Economy

According to market outlooks, the global AI industry is projected to reach US$250–300 billion by 2025, expanding to US$1–2 trillion by 2030, and possibly US$3 trillion or more by 2035.

The growth is being fuelled by:

- Big Data and Cloud Infrastructure – Driving scale and smarter models
- Generative AI – Revolutionizing creativity and automation
- Government AI Strategies – Over 60 countries now have national frameworks
- Venture Capital and R&D Funding – Over US$50 billion invested in 2024 alone

This wave will reshape global economies and Africa must position itself not as a follower, but as a co-creator.

Africa's AI Opportunity

AI offers Africa a once-in-a-generation opportunity to leapfrog development barriers and build inclusive solutions for its people. The continent's young population, expanding digital infrastructure, and entrepreneurial spirit give it the raw ingredients to lead in innovation.

But Africa must:

- Build responsibly: Ensure AI is ethical, transparent, and respects human rights.
- Innovate locally: Solve African problems with African-designed solutions.
- Collaborate globally: Partner with the world, but on Africa's terms.

Africa's AI journey should not be about catching up; it should be about creating a new paradigm ,one that blends African ingenuity with global best practices.

Conclusion

The future of AI should not just include Africa, it should be shaped by Africa.

By investing in data, infrastructure, hardware, and human talent, the continent can ensure that the intelligence of tomorrow reflects its values, languages, and aspirations.

Africa has always been rich in creativity and resilience. With the right vision, it can now become rich in intelligence, artificial and otherwise.

Alex Owiti, is the Founder, of Alexander PR and Communications Network



The paradox of capital - Why most startups fail even after securing funding

By Pie K Kamau

In the startup world, raising funding is often portrayed as a major milestone - an external validation of potential, a passport to scale, and a cause for celebration. Founders announce new rounds with proud press releases, and ecosystems buzz with excitement. Yet, behind the fanfare, a sobering reality lurks: a significant percentage of startups fail even after securing investment.

This paradox, where access to capital doesn't guarantee survival, raises a critical question: Why do so many funded startups still fail? The answer lies not just in what funding enables, but in how it is used, managed, and understood.

Misaligned product-market fit

Receiving funding can create the illusion that a startup has already figured out its product-market fit (PMF), when in fact, many haven't. Investors may back a compelling vision or early traction without fully validating whether the startup's solution truly solves a pressing, recurring problem for a sizable market.

Startups often scale prematurely - spending on marketing, sales, and hiring - before solidifying the core offering. Without a strong PMF, no amount of capital can drive sustainable growth.

Funding amplifies what's already working - or not. If you scale a flawed product, you scale failure.

Poor financial management

Ironically, funding can lead to fiscal irresponsibility. Founders, especially first-timers, may lack experience in budgeting, forecasting, or managing burn rates. With a sudden influx of cash, startups often overhire, overspend on software or office space, or launch expensive marketing campaigns that yield low ROI. Without tight financial discipline and an understanding of cash flow dynamics, even millions in funding can vanish in a matter of months. Common pitfalls include:

- Hiring too quickly or hiring the wrong people
- Underrating customer acquisition costs (CAC)
- Overestimating lifetime value (LTV)
- Neglecting runway and failing to raise follow-on rounds in time

Leadership and execution gaps

Founders are often visionary but not always operational. Once capital enters the picture, the need for execution becomes urgent. Without a strong leadership team, clear roles, and scalable systems, startups struggle to manage growth. Tensions also emerge when founders try to maintain control without adapting their leadership style to a growing organization.

Internal conflict, poor decision-making, and

lack of delegation become silent killers. Some of the warning signs include but are not limited to:
Founders micromanaging or resisting change
No clear OKRs or KPIs
Lack of communication between teams
'Build first, think later' mentality

Losing customer focus
With funding, startups may shift their focus from solving real customer problems to pleasing investors, chasing media attention, or following growth-at-all-costs strategies. In the process, they lose sight of the user – the only true judge of value. Instead of iterating based on user feedback, startups may begin building for boardroom validation. Product bloat, misaligned roadmaps, and feature creep are typical consequences. Startups that stop obsessing over users stop growing.

> "Founders are often visionary but not always operational. Once capital enters the picture, the need for execution becomes urgent."

Market dynamics and external shocks
Even well-run, well-funded startups can fail due to external factors: changing regulations, new competitors, economic downturns, or shifts in consumer behavior. For instance, a fintech startup may be disrupted by sudden regulatory changes; a healthtech venture may face compliance challenges. and a logistics platform may collapse due to fuel price hikes or border closures. These risks are often outside a founder's control but must be anticipated with strong risk management practices.

Investor pressure and misaligned expectations
Not all capital is equal. Some investors may push for hypergrowth, aggressive expansion, or pivoting too soon, leading to strategic missteps. Misaligned timelines or expectations between founders and investors can derail even promising startups. In some cases, startups take on more capital than they need, leading to inflated valuations that can't be justified in the next round, creating a funding "trap". A startup becomes a victim of its own hype cycle, unable to live up to the expectations it once embraced.

Failure to adapt or pivot
Many startups wait too long to pivot, or pivot too often. Once funding is secured, there's a temptation to double down on the original plan, even when the market sends contrary signals. The best founders are agile, data-driven, and humble enough to admit when they're wrong. Others cling to their ideas and burn capital resisting change.

Team culture and burnout
Culture is the glue that holds a fast-growing team together. Yet in the race to grow after funding, many startups fail to invest in a healthy internal culture. Poor communication, toxic work environments, or lack of transparency can lead to high churn and team dysfunction. Additionally, founder and team burnout is real. Long hours, pressure to deliver, and emotional rollercoasters take a toll. Without systems for resilience, even the best-funded teams can collapse from the inside out.

In conclusion, capital is a tool, not a cure. Receiving funding is not the finish line, it's rather the starting pistol for a more demanding leg of the race. Capital magnifies both strengths and weaknesses. It enables, but it also tests. For a startup to succeed post-funding, it must maintain laser focus on solving real customer problems, build a disciplined, adaptable leadership team, execute with clarity, urgency, and humility, and it must treat capital as fuel, not comfort. In the end, funding alone doesn't make a great company. Clarity of purpose, relentless execution, and a customer-obsessed culture do. That's the difference between funded startups that fade away, and those that endure.

Pie K Kamau, Managing Partner, TechTrends Media and Editor Startup Weekly



Promoting gender diversity in the african technology sector

by Tawheda Ali

This isn't just a perception; it's a statistical reality. Research has revealed that women hold as few as 5% of leadership roles in the technology sector. A 2022 study further showed that only 28% of the total tech workforce were women. For years, this disparity has been fueled by societal norms that often frame technology as a male-dominated field, suggesting it is too technical for women. This has barred many women from pursuing their dreams and contributing their talents.

However, a dedicated movement of pioneers and organizations is working to change this narrative, ensuring the voices of women, especially in underserved communities, are heard.

Judith Owigar is a prime example. A Kenyan tech entrepreneur and activist, Owigar has become a leading figure in the mission to promote gender diversity in the African technology sector. In 2010, she co-founded AkiraChix, an organization that aims to bridge the gender gap by equipping young women with critical technology and leadership skills. Her impact was recognized globally when, in 2014, she was named one of Forbes' 10 African female tech founders.

Her vision remains clear. "My future plans and inspirations for AkiraChix are to influence the technology industry in Africa by increasing the number of women creating impact using technology," she mentioned in an interview. Since 2016, she has also served as a Smart and Electric Mobility consultant for UN-Habitat, advising on urban digital transformation and inclusive infrastructure.

Successful women like Judith Owigar serve as powerful role models, demonstrating to young women that they can turn their dreams into reality, even in a space widely believed to be male-dominated.

This work is also being championed by corporate entities that recognize the urgency of inclusion. Joyce Kibe, Head of Corporate Affairs, Brands Marketing at Standard Chartered for Kenya and Africa, highlights this shift. "This year, we are being intentional about equality in innovation," Kibe stated. "By focusing on women from underserved communities and investing in adaptable technologies like USSD and offline solutions, we are closing the gap between potential and opportunity. Women in Tech is more than a program. It is a movement towards inclusive, impactful entrepreneurship."

"policymakers must advocate for and mandate the inclusivity of women in the tech space. Such policies not only empower women but also ensure sustainable change and accountability, making the industry safer and more secure for all."

Achieving true equity requires a multi-pronged strategy. It must begin with early education, introducing ICT and other technical skills to girls at a young age through school programs and forums; initiatives like She Code Africa are already equipping young girls with these empowering digital skills. This must be complemented by tech companies innovating their recruitment and career advancement strategies. By collaborating with colleges and universities to offer internships, scholarships, and mentorship, companies can create a robust pipeline for female talent, which is crucial for career advancement and digital inclusivity.

Finally, policymakers must advocate for and mandate the inclusivity of women in the tech space. Such policies not only empower women but also ensure sustainable change and accountability, making the industry safer and more secure for all.

Ultimately, policymakers and innovators must work in concert to break down these systemic barriers and foster an environment where women can thrive, create, and drive progress. As Africa's tech ecosystem continues to mature, including women is not just a matter of fairness or a social responsibility—it is an economic imperative. Unlocking the continent's full digital potential depends on harnessing the talent of all its people.





Photo: Courtesy

How african women are rewriting the creative economy

by Caroline Wavinya

Across the African continent, a profound intersection of technology and culture is being developed, driven largely by the creativity and resilience of African women. These innovators are no longer just consumers of global technology; they are creators rewriting the creative economy. By coding for web development, digital storytelling, and artificial intelligence, they are transforming Africa into a global center of cultural-technical innovation that celebrates diversity and uplifts local voices.

For decades, Africa was viewed merely as a receiving end for Western technology, a tool to be adopted without alteration. This narrative is shifting. African women are proving that innovation and heritage can coexist. A prime example is Ire Aderinokun, a renowned Nigerian web developer and user experience designer. For Aderinokun, coding is not just a technical skill but a form of storytelling.

"The experience of the group forms the basis for the technology made available. By incorporating cultural stories into our work, we are providing solutions that are very close to our communities," Aderinokun explains. Through her workshops, she challenges the idea that technology must be Westernized, advocating for code that incorporates local languages and contexts. She has become a major stakeholder in defining what digital inclusivity truly means.

Coding Communities: The Power of Collaboration

This movement is fueled by collaboration. One of the most significant forces is AkiraChix, a Kenyan organization co-founded by Hilda Moraa, Linda Kamau, and Judith Owigar. AkiraChix provides young women with free training in coding and entrepreneurship, serving as a

beacon of empowerment in East Africa.

The organization functions not just as a training ground, but as a fusion of the tech and arts communities. Participants are encouraged to solve local problems—whether through apps for agriculture or platforms promoting African art. As Moraa notes, "When women come together, sharing their narratives and experiences in tech, we create a rich tapestry that interweaves culture with code." This model demonstrates that Africa's digital transformation does not need to replicate Silicon Valley; it can be an organic process rooted in community.

"As African women design technologies that are humane, relatable, and eco-friendly, they are not just driving economic growth but preserving cultural heritage."

At the convergence of heritage and modern technology stands Ghanaian academic and engineer Elsie Effah Kaufmann. Dedicating her career to integrating science and art, Kaufmann uses digital tools to recreate African patterns and storytelling traditions.

Her work suggests that art should not only mirror society but provoke it. This reflects a wider trend across the continent where digital storytelling, NFTs, and the metaverse are being used to reclaim African identity in global media. These technologies are allowing African women to resist invisibility in Western-dominated narratives.

Despite these successes, the path remains fraught with obstacles. Cultural stereotypes, infrastructure gaps, and gender bias often frame technology as a male domain. However, resilience is defining the response. Organizations like She Code Africa and Women Techmakers Africa provide critical technical training and mentorship. As Aderinokun stated, "We are stronger when we uplift each other." Mentorship from experienced women is bridging the knowledge gap, allowing a new generation to enter the digital economy with confidence.

The Business of Culture

The intersection of culture and technology is also reshaping the economy. The creative sector contributes billions to Africa's GDP, with female entrepreneurs leading the charge in merging creativity with commerce. Zineb Layachi, a Moroccan digital design leader, collaborates with African brands to elevate local aesthetics, while Nneka Eze funds startups inspired by African culture. These ventures demonstrate that technology founded on cultural authenticity has a distinct global appeal.

Education remains the catalyst for this transformation. Formal degrees are increasingly supplemented by boot camps and innovation hubs in Lagos, Nairobi, and Accra. Simultaneously, the proliferation of mobile technology has democratized access, allowing rural populations to engage with digital banking and education. Women are utilizing social media not just to sell products, but to build brands that resonate with African culture.

Coding the Future

Over the next few years, this fusion of culture and code promises a more inclusive future. As African women design technologies that are humane, relatable, and eco-friendly, they are not just driving economic growth but preserving cultural heritage.

The journeys of Aderinokun, Moraa, and Kaufmann illustrate a broader narrative stretching from Accra to Johannesburg. They prove that technology does not erase culture; it enhances it. By coding within the context of their heritage, African women are ensuring that the continent's history is not just told, but rewritten, lively, multifaceted, and uncontainable. They are signaling that the heart of innovation is not about resembling others, but about being authentically African.



Equity Group Managing Director and CEO, Dr. James Mwangi and UN Resident Coordinator in Kenya, Dr. Stephen Jackson, during the unveiling of the Equity Group's 2024 Sustainability Report

How Kenyan banks are powering the green economy

by Nixon Kanali

For decades, the Kenyan financial sector was a passive observer of national development, but a profound shift is now underway. Driven by regulatory pressure, climate risks, and the potential for multi-billion-dollar returns, Kenyan banks are moving to the center of the green economy.

This transition represents a fundamental realignment of capital rather than simple Corporate Social Responsibility, as lenders commit hundreds of billions of shillings to climate-resilient projects ranging from renewable energy to agriculture. The urgency stems from Kenya's vulnerability to climate change, where cycles of drought and flood threaten the economy's agricultural backbone. Consequently, banks now view climate risk as a core financial metric. The Central Bank of Kenya (CBK) catalyzed this pivot with its 2021 Guidance on Climate-Related Risk Management and the subsequent launch of the Kenya Green Finance Taxonomy in 2025. These frameworks force institutions to embed climate considerations into their governance and provide a standardized dictionary to prevent greenwashing. Complementing this, the Kenya Bankers Association identifies a USD 100 billion potential for nature-related financing, signalling a massive market opportunity.

Leading financial institutions have responded with significant capital deployment. KCB Group has allocated Sh53.2 billion to green projects, with its green loan book now constituting over 21 percent of its portfolio. As the first East African institution accredited by the Global Green Climate Fund, KCB is well-positioned to co-finance large-scale transitions. Equity Group is utilizing a twin-engine model combining commercial banking with its foundation to drive grassroots change. By 2024, Equity had planted 35 million trees and trained over 245,000 farmers in climate-smart practices, proving that financial resilience can be built from the ground up.

Absa Bank Kenya has carved out a niche in the built environment, deploying Kes 60 billion in sustainable investments. The bank recently launched a green credit line to support sustainable housing, focusing on energy and water efficiency standards. Despite this momentum, challenges persist, particularly the reliance on international funding, which currently accounts for 70 percent of green finance in the country. However, with the regulatory infrastructure in place and major banks actively competing for market share, the Kenyan banking sector's transition toward financing a resilient, low-carbon future is now irreversible.

THE GREENSHIFT PODCAST

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Produced by TechTrends Media



Safaricom CEO, Peter Ndegwa

25 Years of Safaricom

by TechTrends Media Editorial

From a humble mobile carrier to the engine of East Africa's digital economy, Safaricom's silver jubilee is a story of unprecedented transformation. But as it pivots to become a "purpose-led technology company," can it replicate its magic on a continental scale?

Safaricom this year marked its Silver Jubilee, celebrating 25 years of operations since its official launch on the 23rd of October 2000.

Since its inception, Safaricom has evolved from a pioneering mobile service provider into a purpose-led technology company, transforming lives through improved connectivity, innovative mobile money solutions, and impactful social investments not only in Kenya, but across the region.

"Today, we are not only celebrating 25 years of existence, but we are also celebrating 25 years of connecting and transforming the lives of millions of Kenyans and across the region. From the first mobile call made on our network in 2000 to becoming a key driver of Kenya's digital economy, our story has been one of innovation, inclusion, and impact.

We are deeply grateful to our customers who have walked this incredible journey of success with us. As we look to the future, we remain committed to driving digital transformation, supporting enterprise, and empowering communities to thrive in a connected world," said Dr. Peter Ndegwa, CEO, Safaricom PLC.

Over the past two and a half decades, Safaricom's growth has been powered by partnerships, innovation, and the trust of Kenyans. The company recently achieved a historic milestone, surpassing 50 million customers across its mobile network in Kenya, an achievement that underscores the brand's deep connection with customers.

Through M-PESA, which currently has over 35 million active customers, it has redefined financial services, driving economic growth, financial inclusion, and entrepreneurship.

The company has invested heavily in expanding its network infrastructure to ensure reliable connectivity for all Kenyans. With the rollout of 5G technology, Safaricom has positioned Kenya as a regional leader in digital innovation, enabling faster internet speeds, supporting emerging technologies, and improving service delivery across multiple sectors including convenient access to government services from any location.

Safaricom also expanded beyond Kenya's borders, launching operations in Ethiopia in 2022.

The company has extended innovations such as M-PESA into Ethiopia, contributing to Ethiopia's digital and financial inclusion agenda, while expanding the company's customer base. By August 2025, Safaricom Ethiopia had grown to over 10 million customers, marking a major step in the company's regional growth strategy

In line with its purpose of Transforming Lives, Safaricom continues to invest in communities through its Foundations. These initiatives support programs in health, education, and environmental conservation, among others, positively impacting millions of lives and reaffirming Safaricom's commitment to inclusive growth and sustainable development.

"As we look to the future, we remain committed to driving digital transformation, supporting enterprise, and empowering communities to thrive in a connected world"



Mutembei Kariuki, CEO, Fastagger

How Fastagger is bringing offline AI to Africa

by TechTrends Media Editorial

Africa has the opportunity to reshape its economic future by becoming an active participant in the global digital economy. Technology is the key to unlocking this digital future. However, African countries lag behind G20 nations in their digital infrastructure and risk falling behind in their economic development.

In the age of AI, this lack of infrastructure is a barrier to unlocking productive potential and improved competitiveness. Many on the continent grapple with unreliable internet, expensive data and the widespread use of 2G and 3G mobile devices. Traditional AI platforms, built on cloud infrastructure and using high-spec hardware, are often incompatible with the realities on the ground, excluding Africans from the benefits of AI innovation.

What if you didn't need a stable internet connection?

Mobile technology has dramatically increased access to digital services throughout Africa. The GSMA Mobile Economy sub-Sarahan Africa 2024 report found that mobile subscriber penetration is forecast to reach 53% of the population by 2030, with 1.4 billion mobile connections. Despite this enormous growth, affordability remains a barrier: a 4G handset in Africa can cost 63% of the average monthly income, making smartphones inaccessible for many.

African deep tech startup Fastagger has developed a solution for these roadblocks by enabling AI models to run efficiently on low-power devices – including affordable smartphones. The company is building the software infrastructure needed to bring machine learning and artificial intelligence directly to the edge, where it is needed most.

Fastagger decentralises AI access by enabling

AI to run on-device without needing constant connection or high-performance infrastructure, making it possible to reach rural, peri-urban, and bandwidth-constrained environments. To this end, the company is helping AI developers, startups, governments, non-profit organisations and enterprise IT teams build applications using AI tools that don't rely on centralised cloud infrastructure. As a result, these applications will function reliably on the ground in environments across Africa.

This means that doctors and nurses in rural and remote clinics can use on-device diagnostics and monitoring tools, teachers and children can access AI-enhanced learning tools that work offline in low-resource schools, energy and utilities workers can do predictive maintenance, and smallholder farmers can access smart agriculture advisory tools offline.

Providing a solution to strengthen Africa's small business economy

The backbone of Africa's economy is small and medium businesses (SMBs), many of whom rely on mobile money, a $1,7 trillion market. In 2024, Africa accounted for 53% of the global mobile money market, with 1.1 billion registered accounts out of a global total of 2 billion. Sub-Saharan Africa alone contributed $190 billion to regional GDP, highlighting mobile money's growing economic impact.

Mobile money is not just convenient for customers – it promotes financial inclusion and drives economic activity at every level. Many SMBs rely on mobile money flows from their customers, and want to strengthen and develop those consumer relationships, yet they struggle to keep up with manual accounting processes such as paper-based documentation or Excel spreadsheets, which make it difficult to effectively manage customer retention and build brand loyalty.

According to Bain & Company, for small businesses just a 5% increase in customer retention can increase profitability by 25 to 95 percent. For SMBs, this could be the difference between success and failure. The market for innovation is significant – in 2024, one in 10 mobile money users was based in Kenya, with an estimated 100 million SMBs in Africa, Asia, Latin America and the Middle East.

astagger has built an AI business assistant agent using mobile-based AI. For a small fee of just $1 to $5 a month, SMBs can access a SaaS (Software as a Service) tool, using mobile-based AI to provide these small businesses with customer intelligence, automate engagement and provide business coaching to build skills.

Compared to a manual process of up to eight steps to reconcile payments and engage with customers, the Fastagger process allows merchants to set parameters for customer rewards and initiate a coupon reward system with just two steps. The AI algorithm analyses customer profiles and determines who to send the coupons to, automatically distributing them. The merchant has a dashboard to view customer purchases and coupon redemptions, data for financial access and a credit-based loyalty programme.

"Mobile money is not just convenient for customers – it promotes financial inclusion and drives economic activity at every level."

Recognising the potential for Fastagger's solution to impact millions of end-users across the continent, Microsoft has supported Fastagger with end-to-end support through the Africa Transformation Office's flagship startup cohort programme. Backing including technical mentorship with deep engagement on Azure AI, IoT and GitHub, and business strategy guidance. Key partnerships with Technvest, Cloudmania and NVIDIA have proved valuable to accelerate product development and deployment.

Microsoft's tools and the ATO team's support have been game-changers for us. From Azure AI to GitHub, the ecosystem gave us everything

we needed to move from concept to deployment quickly," says Fastagger CEO Mutembei Kariuki.

A positive impact for SMBs

To support small and medium business development, Fastagger has developed the AUNI system, which is embedded into Safaricom's M-PESA Business App, serving over 2,500 MSMEs using entry-level Android devices. The system was developed with support from Microsoft and the NVIDIA GenAI Programme Accelerator, which provides exclusive resources and opportunities to companies looking to build, market, and scale up their generative AI products and services.

"Using the AUNI system has allowed us to effectively manage and track customer interactions, streamline our marketing efforts and allows the company to have overall better data organisation, including visual graphs with reports," comments Sharon Njoroge, from Mandevu. "This is providing valuable insights into customer behaviour and preferences, allowing Mandevu to make data-driven decisions, a game-changer for the company."

By making machine learning accessible on widely available devices, Fastagger is democratising AI and powering local solutions across Africa. "Thanks to the Microsoft and the NVIDIA GenAI programme accelerator, and support from Liquid Telecom and Cloudmania, Fastagger became a Microsoft startup. This now gives any Azure enterprise global access to our infrastructure for deploying on-device AI, turning Fastagger into a truly global business overnight," says Kariuki.



Thomas Louis, founding partner of the newly launched Thomas Louis Advocates (TLA)

New firm launches to tackle Kenya's complex tech laws

by Thomas Louis

As Kenya enters what many are calling a "regulatory renaissance" for its digital economy with new laws governing digital credit, virtual assets, expanded digital marketplace taxation, and comprehensive ICT sector reforms all taking effect within months of each other, a critical question emerges for the country's innovation ecosystem: How do you build, scale, and transform when the legal ground beneath you is constantly shifting?

Thomas Louis, founding partner of the newly launched Thomas Louis Advocates (TLA), believes the answer lies not in reactive compliance, but in regulatory strategy and foresight.

"The recent Presidential assent to the Virtual Asset Service Providers Bill marks a watershed moment for Kenya's digital economy," says Louis. "But this is just one piece of a much larger regulatory puzzle. Between the implementation of

strict privacy and data protection laws post-COVID, regulation of Digital Credit providers, the Finance Bill 2025's redefinition of digital marketplaces, the ongoing ICT sector governance overhaul, and the anticipated implementation of a new e-commerce policy framework in 2025 onwards, we're witnessing the most significant restructuring of Kenya's innovation legal landscape in over a decade."

It's precisely this environment of regulatory transformation that prompted Louis to establish TLA. TLA is a modern, full-service legal consultancy built specifically for Kenya's innovation ecosystem – with goals to expand their services to the wider African continent.

Regulatory Strategy as Competitive Advantage
Rather than viewing Kenya's regulatory evolution as an obstacle, Louis sees it as an opportunity for those equipped with the right legal strategy.

Consider the newly enacted Virtual Asset Service Providers Bill. While some see regulatory burden, Louis identifies competitive moats: "The firms that move first to achieve proper licensing and compliance under this new framework will have significant first-mover advantages. The question is not whether to comply, but rather how to use compliance as a strategic differentiator."

Similarly, the Finance Bill 2025's expanded definition of "digital marketplace" to include "an online platform that enables users to sell goods or provide services to other users" has profound implications for e-commerce platforms, gig economy apps, and digital service providers. The bill introduced new excise duties and taxation frameworks that will fundamentally alter unit economics for digital businesses.

"The companies that thrive won't be those that react to these changes after they're fully implemented," Louis argues. "They'll be the ones who anticipated them, restructured proactively, and turned regulatory compliance into competitive advantage."

This philosophy of regulatory foresight extends beyond taxation and licensing. With the Communications Authority of Kenya expanding its mandate under proposed ICT governance reforms and the government advancing a comprehensive e-commerce policy addressing consumer protection, digital infrastructure, and MSME empowerment, Louis believes Kenya is entering an era where legal strategy is inseparable from business strategy.

From Paper Planes to African Realities
Louis's path to founding TLA reflects the very gap the firm seeks to fill. With experience advising both international tech companies entering African markets and Kenyan startups pursuing global ambitions, he observed a consistent challenge: most legal practices were either too traditional to understand innovation dynamics or too disconnected from local regulatory realities to provide practical guidance.

"I've sat in boardrooms where brilliant innovations were presented but required the legal foundation to flourish, which did not yet exist," Louis recalls. "I've also seen international companies with the legal and financial muscle require support to bring their services to new and emerging markets by having a partner that understands the regulatory environment in these countries."

This dual fluency in global innovation standards and African legal frameworks became the founding philosophy of TLA: "Trusted Counsel for the Innovation Economy."

"When a fintech startup needs to pivot its product offering in response to market feedback, they can't wait six weeks for a legal opinion on regulatory implications"

Built for the Speed and Scale of Innovation
Traditional legal practice, Louis argues, wasn't designed for the pace of digital transformation.

"When a fintech startup needs to pivot its product offering in response to market feedback, they can't wait six weeks for a legal opinion on regulatory implications," he explains. "When a VC is evaluating three investment opportunities simultaneously with compressed due diligence timelines, they need counsel who can deliver sophisticated analysis in days, not months."

TLA's approach emphasizes agility without

sacrificing rigor. The firm combines deep regulatory expertise with a commercial mindset, positioning legal counsel not as gatekeepers but as growth enablers.

This philosophy manifests in TLA's practice areas, which span the full lifecycle of innovation companies: from entity formation and founder agreements for pre-seed startups, through venture capital financing, navigating complex licensing requirements and intellectual property strategy for growth-stage companies, to M&A transactions and international expansion for scale-ups.

The firm also serves the broader innovation ecosystem: venture capital funds structuring investment vehicles, accelerators designing portfolio support programs, and established enterprises navigating digital transformation.

Pan-African Expertise, Local Foundation
While TLA launches with a Kenya focus, Louis's vision is deliberately pan-African.

"The most exciting companies emerging from Kenya today are building for continental markets from day one," he notes. "They need legal counsel who understands not just Kenyan law, but how to structure for regional expansion, how to navigate COMESA and EAC frameworks, and how to position for international investment."

This pan-African orientation reflects Louis's own experience advising on cross-border transactions spanning multiple African jurisdictions, as well as his work with international firms establishing African operations.

Yet the firm remains grounded in local expertise and relationships. TLA maintains close connections with regulatory bodies, participates actively in policy discussions affecting the innovation sector, and engages deeply with Nairobi's startup and investment community.

"You can't effectively guide clients through Kenya's regulatory landscape from a distance," Louis emphasizes. "We're not legal tourists. We're embedded in the ecosystem, advising accelerators, mentoring startups, engaging with policymakers, and investing our own time and resources in building Kenya's innovation economy."

Navigating the Next Chapter of Kenya's Digital Economy
As Kenya's digital economy matures, regulatory frameworks evolve from general principles to specific sectoral oversight, the relationship between innovation and regulation is being redefined.

"The question is no longer whether Kenya will regulate its digital economy, but how those regulations will be structured and implemented," Louis observes. "And whether the legal profession will rise to meet this moment with counsel that's as innovative as the companies we serve."

For entrepreneurs building the next generation of African tech companies, for investors deploying capital into Kenya's innovation ecosystem, and for established enterprises navigating digital transformation, the message is clear: regulatory complexity isn't a barrier to innovation. It is merely the context in which modern business is built.

For those seeking to navigate that complexity with confidence, Thomas Louis' firm offers a new model of legal practice: modern, agile, and purpose-driven.

"This is what the next generation of legal practice in Africa should look like," Louis concludes. "Not law firms that serve innovation companies, but legal partners who are themselves part of the innovation ecosystem - sharing its values, speaking its language, and committed to its success."

About Thomas Louis Advocates (TLA)

TLA combines deep regulatory insight with a commercial mindset, helping clients operate confidently in fast-changing sectors such as technology and financial services (fintech), corporate governance and commercial transactions (including mergers & acquisitions and real estate), intellectual property, privacy and data protection, cybersecurity, and public policy.

With pan-African expertise and a local foundation, TLA is setting the standard for what the next generation of legal practice in Africa should look like: modern, inclusive, and purpose-driven.

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Or the Ride Insurance team who insure your ride to cover the cost of unexpected injuries, medical expenses, and hospital stays.
And the Ride Check team who check in if your ride stays still for too long.
The next time you're riding with Bolt, the Bolt Safety Team will be by your side. Or... just a tap of a button away.

Bolt



From fintech to Fleets: How Dimmy Kanyankole is Re-Engineering Bolt's DNA in East Africa

By Nixon Kanali

In the high-stakes world of East African ride-hailing, the era of "growth at all costs" is evolving into a new chapter defined by safety, sustainability, and rigorous infrastructure. Leading this charge for Bolt is Dimmy Kanyankole, the Senior General Manager for East Africa.

With a diverse background that spans renewable energy at Engie and fintech systems at Cellulant, Kanyankole is not a typical mobility executive; he is a systems thinker applying the precision of payment infrastructure to the chaotic reality of city streets.

Since taking the helm, Kanyankole has overseen a significant shift in Bolt's operational strategy across Kenya, Tanzania, and Uganda. From a reported 46% drop in offline trips to an aggressive push for electric vehicles, his tenure has been marked by a "safety by design" philosophy. We sat down with Kanyankole to discuss how he balances the unique demands of Nairobi and Dar es Salaam, the economics of going electric, and why he believes safety is not just a feature, but an operational culture.

Kindly introduce yourself and your role at Bolt

My name is Dimmy Kanyankole, Senior General Manager for East Africa at Bolt. I oversee our ride-hailing business across Kenya, Tanzania and Uganda.

Your career path is diverse, with senior roles in renewable energy and in Fintech. How does that deep experience in payments and energy infrastructure inform your strategic approach to managing Bolt's mobility business in both Kenya and Tanzania?

I've spent my career building systems people can depend on. In renewables, the goal was a cleaner world, and at Bolt, that same mission drives our push for electrification and the growth of Electric Vehicles, where we're now one of the largest EV ride-hailing suppliers in the region. In fintech, I focused on transforming how people pay and get paid; at Bolt, I'm transforming how people move.

Some principles have stayed constant throughout my journey.

Safety by design: building controls into the product from day one, not adding them as an afterthought.

ROI discipline: ensuring every initiative delivers measurable impact.

Infrastructure thinking: viewing driver supply, support systems, and charging or maintenance networks as interconnected ecosystems, not isolated projects.

You were appointed to lead Bolt in Tanzania in June 2024 and also manage the very established Kenyan market. How do you divide your focus?

I divide my time across three core areas to ensure each country gets what it needs.

Strategy: I set and execute each market's growth plan, deciding where to invest, what to launch next, and which cities to enter to unlock demand. I focus on attracting high-quality drivers and scaling innovations, including electrification, when they clearly improve safety, reduce wait times, enhance affordability, and increase driver earnings.

Operations: I keep day-to-day service reliable through short, focused sprints on safety, faster matching, and disciplined pricing.

People: I hire and mentor strong local leaders and remove blockers so teams can move quickly.

In April 2025, you announced a 46% drop in offline trips, attributing it to "aggressive enforcement" and in-app safety features. Can you take us behind the curtain on that? What does "proactive detection" of an offline trip actually look like for your team?

Our strategy involves proactively identifying potential "cash-off-app" (offline trip) attempts even before a rider reports them. We analyse key signals including GPS route data, in-app activity, and payment patterns, for discrepancies that suggest an abnormal trip. When suspicious activity is detected, we intervene in real-time. This intervention begins with a gentle nudge and guidance, escalating to stronger action, such as temporary restrictions or permanent suspension, if the behavior persists.

This proactive and tiered approach is directly responsible for the 46% reduction in such incidents.

You recently launched new safety features like Rider Verification and Dash Cam. Are you seeing a measurable reduction in safety incidents since their rollout?

The initial feedback from our driver partners has been positive. Many have told us that the new safety features, especially the recently launched AI-powered dash cam, have given them greater confidence on the road. The dash cam not only helps in deterring unsafe behavior but also provides clear,



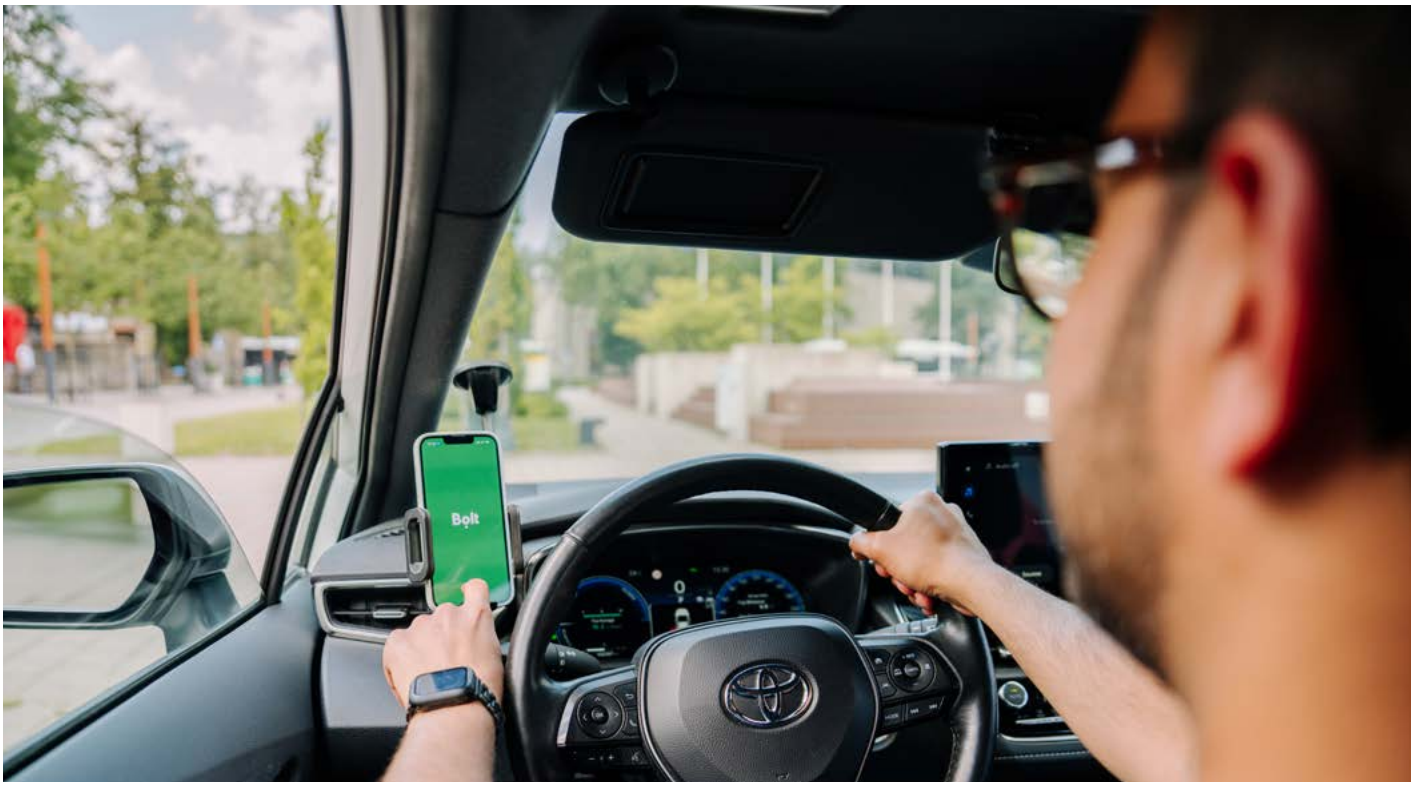
verifiable evidence in the rare cases where incidents occur. Drivers appreciate that the technology is affordable and easy to use, transforming their smartphones into dual-facing cameras that enhance both accountability and peace of mind.

On the rider side, our new verification checks have also been well received. By adding an extra layer of assurance before each trip begins, we've seen a noticeable improvement in driver comfort, particularly during night rides. While it's still early, we're already seeing encouraging trends showing fewer anonymity-related safety concerns and an overall improvement in perceived safety on the platform.

In July 2025, Bolt partnered with the NTSA and the National Police Service for a large-scale driver training initiative. Why was this formal partnership necessary? What specific safety-culture gaps are you aiming to close, especially for 'boda boda' operators?

We partnered with NTSA, the National Police Service, the Nairobi County Government, and certified first-aid trainers to deliver a unified safety program that connects training with real-world enforcement.

For boda boda riders, the sessions focused on key areas such as defensive riding, managing speed, helmet and passenger safety, safe night operations, quick response during incidents, and basic first aid. We also trained riders on digital safety, emphasizing the importance of using only in-app bookings (no offline trips), confidently activating the SOS button, and making full use of features like Trip Monitoring, Share Trip, and in-app support.



Our main goal was to build consistent safe riding habits and encourage better use of safety tools, helping reduce incidents and make every trip safer for both riders and passengers.

Bolt hit a milestone of 500 electric bikes in March 2025, with a goal of 1,500 by year's end.What is the single biggest hurdle to scaling e-mobility in Kenya right now?

The main challenge is the upfront cost for drivers. We are currently ahead of plan with EV Bikes and infrastructure isn't the current bottleneck, as partners are expanding swapping networks. To address this initial purchase price barrier for drivers who lack financing, we are widening access. This includes offering lower deposits, implementing performance-linked repayment schemes, and partnering with more financing institutions. This strategy allows drivers to benefit from the lower running costs of EVs without needing to pay a heavy upfront sum.

In June 2025, you launched "Bolt Comfort," a premium category for Nairobi's middle class, requiring newer-model cars and top-rated drivers. How do you balance this premium offering with Bolt's core mission of affordability, especially in a challenging economy?

Bolt Comfort is a premium ride option designed for customers seeking more spacious, newer vehicles and top-rated drivers, all while maintaining Bolt's commitment to value. We achieve this balance through two key features:

Competitive Pricing: Comfort is positioned as a premium service but remains sharply priced, while Economy continues to serve as our most affordable option.
Quality Standards: Only modern, spacious vehicles qualify for this category, which elevates the rider experience and ensures good earnings for participating drivers.

The introduction of Comfort is about expanding choice, not replacing affordability. Riders can select the option that best fits their immediate needs, and drivers who meet the higher standards are rewarded. This strategy allows us to consistently offer Comfort when desired, while keeping everyday trips reliably affordable.

Between the new 2025 NTSA regulations for commercial vehicles and the 16% VAT on platform commissions implemented in April, the cost of doing business has clearly increased. How do you manage this new regulatory and tax overhead while protecting driver earnings and keeping rides affordable for customers?

We tackle this on 3 fronts:
More trips per hour: We're improving how drivers are matched to riders, reducing

cancellations, and easing congestion in busy areas like airports and major venues. This helps drivers complete more trips within the same time, boosting productivity and protecting their take-home earnings — without relying on across-the-board fare increases.

Targeted driver support: We've introduced performance-based campaigns and Rewards that directly reduce operating costs — from discounted fuel and maintenance to parts and other essentials. The idea is simple: help drivers keep more of what they earn.

Smarter, data-led pricing: Instead of broad fare hikes, we make small, precise adjustments only where needed, keeping our Economy category affordable. Taxes and fees are factored into pricing and incentives, ensuring that drivers' weekly and monthly net income remains steady.

In one of your previous statements, you said, "Safety is not a feature, it's a culture we're building." How do you, build a unified "culture" with a decentralized network of thousands of independent drivers?

Culture isn't built overnight, it's a system. Our approach is simple: make the safe choice the easy choice.

We've set clear standards, straightforward rules drivers can follow every day. Safety is reinforced through in-built features like Dash Cam, the SOS button, Share Trip, and alerts that flag unusual trip activity.

We offer ongoing training through bite-size refreshers with partners such as NTSA, the Police, and County teams.

We also believe in positive reinforcement, recognizing and rewarding drivers who consistently deliver safe and reliable service. At the same time, accountability is predictable, we proactively detect offline cash trips and other risky behavior, with fair and transparent action taken when needed.

Most importantly, we keep the driver's voice at the center through roundtables, in-app feedback, quick callbacks, and visible changes based on what they tell us. When done consistently, week after week, safety stops being just a feature, it becomes part of who we are and how the platform runs.

Looking beyond the next quarter, what is your five-year vision for Bolt in Kenya?

Five years from now, I see Bolt as Nairobi's safest, cleanest, and most reliable way to move, where drivers earn more and riders enjoy fair prices. Our roadmap is clear:

Safety as a habit: we'll keep strengthening tools like Rider Verification, Dash Cam, and the SOS button, while maintaining regular training with NTSA, the Police, and County partners. Predictable enforcement and continuous improvement will help ensure safety incidents continue to decline.

> "we'll use smarter, data-led systems to reduce wait times, minimize cancellations, and balance pricing"

Clean mobility at scale: we plan to grow our EV bike fleet and expand into electric cars, supported by financing that lowers upfront costs. By partnering to improve battery-swapping and charging infrastructure, we'll keep running costs affordable for drivers and help clean up Nairobi's air.

Reliability and affordability: we'll use smarter, data-led systems to reduce wait times, minimize cancellations, and balance pricing so riders get great value while drivers complete more trips per hour.

Fit the city, not fight it: by improving first- and last-mile connections to BRT and rail, optimizing airport and event pick-ups, and sharing insights responsibly with city authorities, will help ease congestion and improve traffic flow.

And finally, driver opportunity- we'll continue expanding rewards, cost-saving benefits, and fair financing to turn better performance into better earnings.

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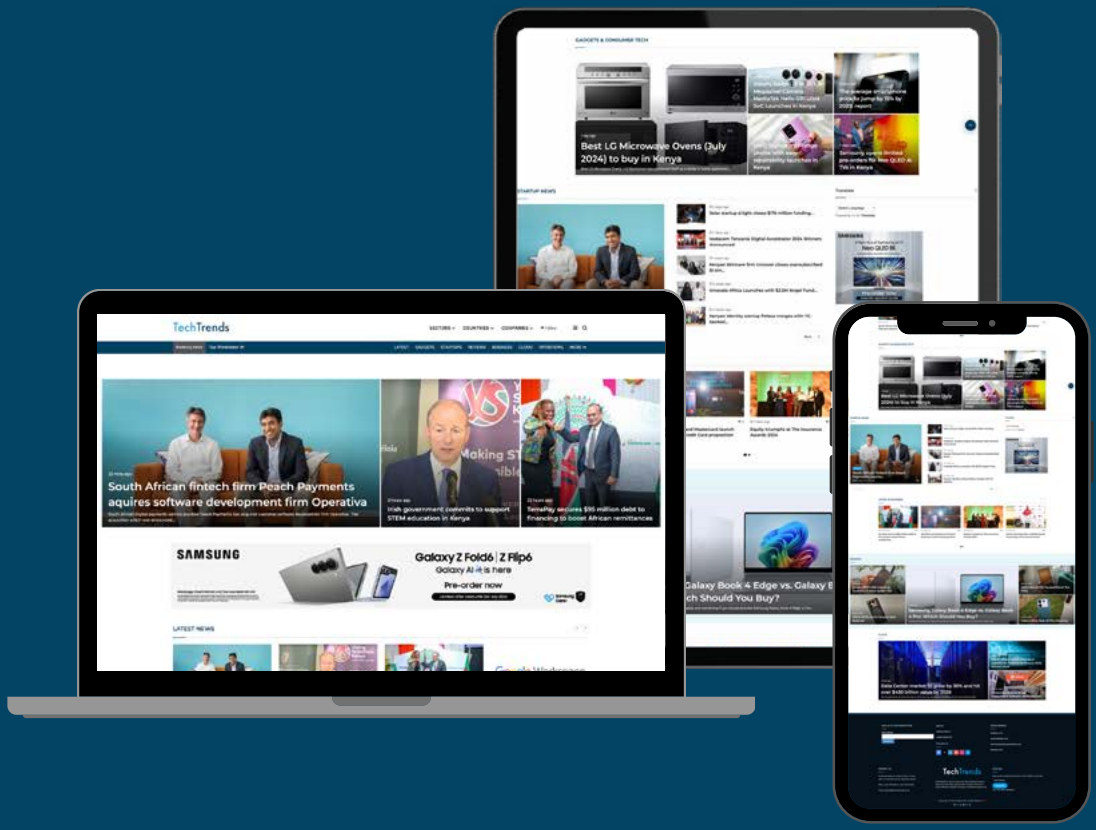


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