



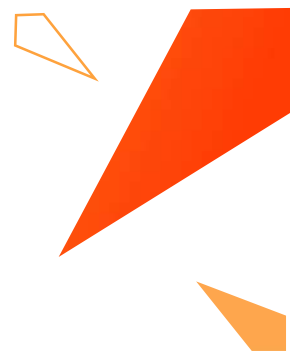
# the 2<sup>nd</sup> ABC Attorneys Annual Symposium

Innovation | Intellectual Property | Technology

## Theme

**ACHIEVING AGENDA 2063: THE AFRICA WE WANT.**

**“THE FUTURE OF FINTECH AND OTHER DIGITAL FINANCIAL SERVICES: REGULATORY COMPLIANCE, DIGITAL TRANSFORMATION, INTELLECTUAL PROPERTY AND AFCFTA OPPORTUNITIES FOR THE YOUTH AND WOMEN IN THE DIGITAL ECONOMY OF TANZANIA.”**

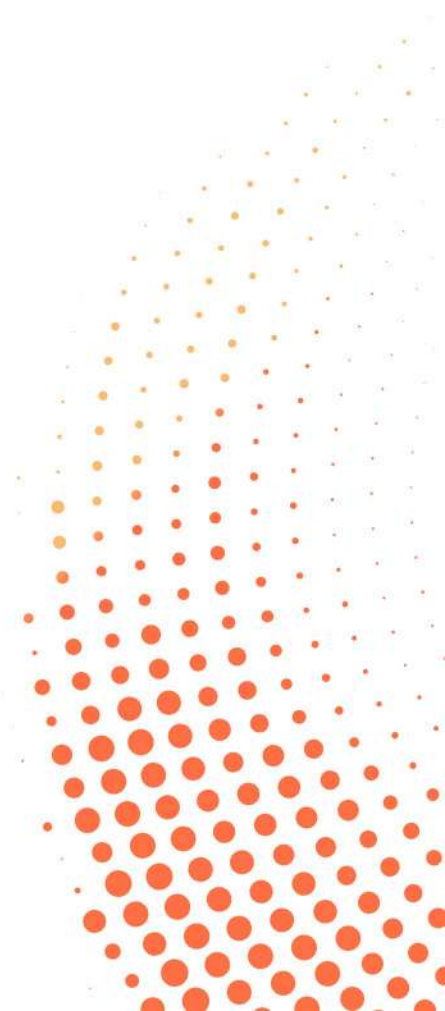


## Convernor profile.

ABC Attorneys is a corporate and Commercial Law firm based in Dar es salaam Tanzania. We are praised as one of the leading Intellectual Property law firms in Tanzania.

We a member of TAGLAW, a global alliance of high quality, law firms with 150 member firms based in over 90 countries with 9500+ lawyers in 300 offices and AMANI IP a network of Premier African Intellectual Property law firms.

ABC Attorneys is committed to driving innovation and delivering value to our clients. We work closely with you to provide the most sound and reliable solutions to your problem. Our firm leverages its skilled workforce and technology to provide premium legal services in Corporate, Commercial, Energy, Mining, Intellectual Property and TMT laws in Tanzania.





## Background and justification.

### Achieving Agenda 2063: The Africa We Want.

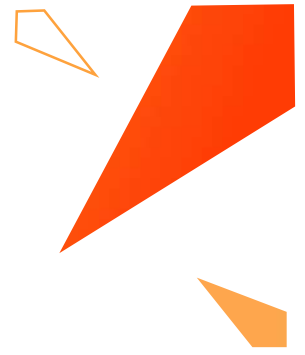
“The Future of Fintech and other Digital Financial Services: Regulatory Compliance, Digital Transformation, Intellectual Property and AfCFTA opportunities for the Youth and Women in the Digital Economy of Tanzania.”

### Agenda 2063

AGENDA 2063 is Africa’s blueprint and master plan for transforming Africa into the global powerhouse of the future. It is the continent’s strategic framework that aims to deliver on its goal for inclusive and sustainable development and is a concrete manifestation of the pan-African drive for unity, self-determination, freedom, progress and collective prosperity pursued under Pan-Africanism and African Renaissance. The genesis of Agenda 2063 was the realization by African leaders that there was a need to refocus and reprioritize Africa’s agenda from the struggle against apartheid and the attainment of political independence for the continent which had been the focus of The Organization of African Unity (OAU), the precursor of the African Union; and instead to priorities inclusive social and economic development, continental and regional integration, democratic governance and peace and security amongst other issues aimed at repositioning Africa to becoming a dominant player in the global arena.

As an affirmation of their commitment to support Africa’s new path for attaining inclusive and sustainable economic growth and development African heads of state and government signed the 50th Anniversary Solemn Declaration during the Golden Jubilee celebrations of the formation of the OAU /AU in May 2013. The declaration marked the re-dedication of Africa towards the attainment of the Pan African Vision of an integrated, prosperous and peaceful Africa, driven by its own citizens, representing a dynamic force in the international arena and Agenda 2063 is the concrete manifestation of how the continent intends to achieve this vision within a 50-year period from 2013 to 2063.

The need to envision a long-term 50 year development trajectory for Africa is important as Africa needs to revise and adapt its development agenda due to ongoing structural transformations; increased peace and reduction in the number of conflicts; renewed economic growth and social progress; the need for people centered development, gender equality and youth empowerment; changing global contexts such as increased globalization and the ICT revolution; the increased unity of Africa which makes it a global power to be reckoned with and capable of rallying support around its own common agenda; and emerging development and investment opportunities in areas such as agri-business, infrastructure development, health and education as well as the value addition in African commodities.



## **The AfCFTA (The African Continental Free Trade Area (AfCFTA):**

The AfCFTA is one of the flagship projects of Agenda 2063: The Africa We Want. It is a high ambition trade agreement, with a comprehensive scope that includes critical areas of Africa's economy, such as digital trade and investment protection, amongst other areas. By eliminating barriers to trade in Africa, the objective of the AfCFTA is to significantly boost intra-Africa trade, particularly trade in value-added production and trade across all sectors of Africa's economy.

So, what is the digital economy?

The digital economy is the economic activity that results from billions of everyday online connections among people, businesses, devices, data, and processes. It is one collective term for all economic transactions that occur on the internet. The backbone of the digital economy is hyperconnectivity which means growing interconnectedness of people, organizations, and machines that results from the Internet, mobile technology and the internet of things (IoT). The digital economy is taking shape and undermining conventional notions about how businesses are structured; how firms interact; and how consumers obtain services, information, and goods.

### **Fintech.**

According to UNCDF Tanzania, THE FINTECH START-UP LANDSCAPE IN TANZANIA REPORT OF 2021, a fintech start-up is defined as a new entrant to the financial services industry that uses technology to enhance or automate financial services and processes. The report further identified further at page 9 that, "Fintech start-ups in the early stages provided some insights into the reasons why only a few fintech start-ups in Tanzania seem to make it to the growth stage. These include difficulties navigating the regulatory environment and establishing partnerships with banks, mobile network operators and other service providers", the more reason to have this year's symposium.

### **Fintech start-up distribution by funding.**

Digital trade is rapidly growing, and Fintech services have become a powerful lever for growth and financial inclusion by providing large numbers of services to people excluded from basic financial services.

Of the 19 Fintech companies headquartered in Tanzania, 13 disclosed their total funding information or have it publicly available. Of those, only one (Jamii Insurance) has raised between US\$1 million and US\$10 million.





Two have raised between US\$100,000 and US\$500,000, and the remaining 10 have raised less than US\$99,000. Only 8 of the 14 fintech start-ups headquartered outside Tanzania disclosed their total funding. Of those, two have total funding below US\$99,000, two have total funding between US\$1 million and US\$20 million, one has funding between US\$21 million and US\$100 million, and three have raised over US\$100 million. Two of the three companies that have raised over US\$100 million are pay-as-you-go lending/financing start-ups with operations outside Tanzania as well.

## The Event.

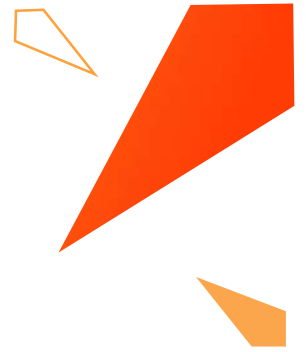
The ABC Attorneys Annual Symposium is the premier gathering of regulators, lawyers, innovation ecosystem builders, investors, corporates and government representatives to engage, collaborate and share knowledge around new technologies and practices that support better regulations. This year, the Symposium aims to bring together the brightest and most innovative minds in financial technology.

The symposium center around women and youth with startups leading in Fintech, Mobile Payments, and Digital Technology industries for two days of immersive learning and networking. It is the ultimate event for the next generation of lenders, loan providers, fintech, credit and capital allocators who are powering the future of lending.

It is where the payments, fintech, and financial Services ecosystems unite. It's a large gathering that will bring together hundreds of attendees to network and learn from hundreds of well-known speakers.

This year's ABC Annual Symposium goal is to build the discussion around the future of technology in financial services in Tanzania and discuss on the laws so as to bring about much needed regulatory and policy changes. The event is centered around the law and the trends in the development of technology in the financial, banking and insurance sectors and the who, how and what drives the industries in the economy growth of Tanzania and the region. The Symposium broader objective is to enhance the quality of and strengthen the digital ecosystem.





We believe that the Symposium will bring discussions that will ultimately result in policy and law change to accommodate the Fintech space and bring about the achievement of Agenda 2063. The achievement of the goals will be a great elevation for the youth and women especially on the fintech and Digital Finance Services space.

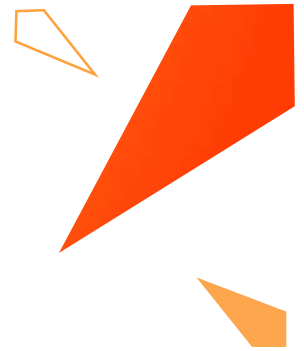
## Key areas focused

- Anti-Money Laundering
- Artificial Intelligence
- Blockchain & Metaverse
- Customer Experience
- Data Protection & Privacy
- Digital Banking
- Digital Transformation
- Fintech, Insuretech, Agritech & Others
- Funding
- Payment Gateways
- Regulatory Changes
- Trade



## The ten principles encourage stakeholders to

- 1** Think broadly about the financial ecosystem.
- 2** Start with the consumer in mind;
- 3** promote safe financial inclusion and financial health.
- 4** recognize and overcome potential technological bias.
- 5** Maximize transparency.
- 6** Strive for interoperability and harmonize technical standards.
- 7** Build in cybersecurity, data security, and privacy protections from the start.
- 8** Increase efficiency and effectiveness in financial infrastructure.
- 9** Protect financial stability.
- 10** Continue and strengthen cross-sector engagement



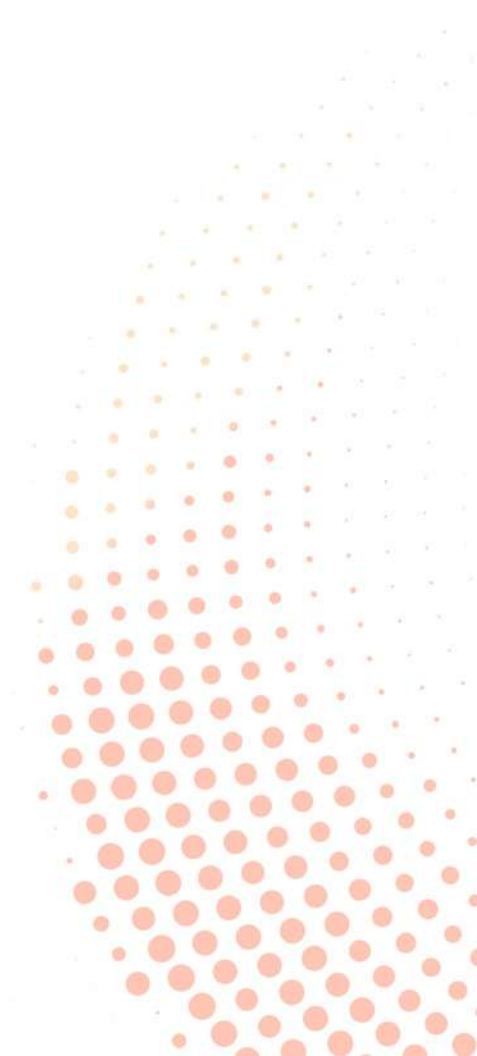
## Why you should attend.

If the thought of joining 100+ other fintech enthusiasts as they learn from highly sought-after speakers from well-known companies on topics like funding startups, open banking, money transfer, NFTs, blockchain, cryptocurrency, data protection, privacy, Anti money Laundering, Digital Human rights, Law and more, sounds like fun, then ABC 2nd Annual Symposium is the

### You will be able to

- Forge Relationships Between FinTech Founders & Bank Innovators
- Maximize Opportunities for Partnering
- Engage Global Regulators in Person
- Highlight Your Firm's Thought Leadership

Hear from those forging new trails in payments, blockchain, lending, wealth, insurtech, real estate, and more. In addition to attracting hundreds of entrepreneurs, this ABC Annual Symposium on FinTech also plays host to the investors and service providers that help accelerate startups.



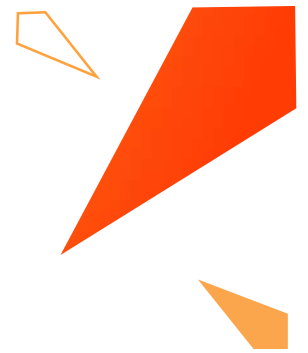




## Objectives

The Objective of this conference is to achieve the following.

- 1** Sensitizing policy makers, creators and entrepreneurs about Fintech eco system linking it with the intellectual property Laws, Privacy Laws, Technology law, their impacts to the agenda 2063 and opportunities available for Youths and Women involved in Startups.
- 2** Influencing the Regulatory and policy changes in the Financial Technology Space and the 4th Industrial Revolution(4IR) through interaction with both the public and private sector.
- 3** Promoting Women and Youth on the importance the commercialization of intellectual property
- 4** Setting intellectual property as the driver for innovation in the 4th Industrial Revolution.
- 5** Discussing aspects of Women, Youth Startups and the 4IR involvement in drone technology, big data, Internet of things and Artificial Intelligence.



## Format of the symposium

The symposium shall have panels of speakers, sessions, presentations and speeches by leading leaders and players in the innovation Sector in Tanzania, academics, regulators and policy makers/business actors, opinion leaders and development partner organizations; comparatively applying key 4th Industrial Revolution characteristics in emerging and existing technologies in Tanzania to the existing law in an effort to adopt better practices for FinTechs.

The plenary sessions will allow different makers and creators, the government, startups, academics, and other relevant sectors to discuss key issues, giving informed opinions on the distinguishing characteristics of the 4th Industrial Revolution, the justifications and processes of enhancing innovation for social economic transformation.

The Symposium convenor shall host an exhibition of inventors, startups, banks, telcos, creators in arts, metal works and fabrications, music, and photography. The exhibition shall provide an opportunity for them to market their products and create links for funding opportunities.

Speeches and presentations shall be in-depth analyses into what the Fintech and 4IR is, its distinctiveness from other revolutions, its application to existing and emerging technologies in different sectors like arts, metal works and fabrications, music, film, photography, fashion, and electronics, among others.

The Symposium will be streamed live through all the digital platforms and we shall establish a call Centre where participants may dial in and contribute / or ask questions.

The symposium will also be hosted physically, Tanzania with strict observance of Covid-19 Standard operating procedures.

With an expansive line-up of over 50 inspiring speakers from East Africa, the two-day event will provide the perfect platform for discussion with the power to influence change. The Symposium comes at such a pivotal time when the world is slowly recovering from the impact of the pandemic which significantly sped up digitization, making it a priority for regulators and operators to rethink and adapt to new strategies.



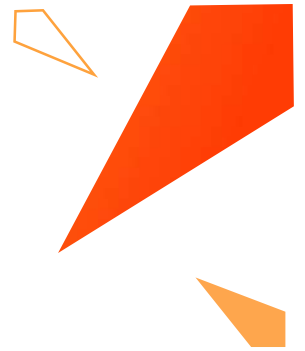


We shall also have break out session of trainings for start ups and artist which we believe is key for them in understanding from how to run a business to the laws that impacts their ventures and how to comply so at to contribute to the country development goals.

The event will end showcasing selected, Female tech startups, innovators creatives and entrepreneurs who will receive special recognition from our panel of experts for

## Topics

- 1** Fintech ecosystem: opportunities and challenges for startups in Tanzania
- 2** Technology and innovations in banking: how financial technology complements the banking industry
- 3** The importance of royalties collection, artist rights, intellectual property in the digital and technological era
- 4** Fintech and the automation of the taxi business: how technology has redefined the taxi industry and the future of transportation in Tanzania? A need for regulatory reforms?
- 5** Barriers for women in tech: what is holding women back?
- 6** The impact of fintech to healthcare and the economic development in Tanzania funding for fintechs startups in Tanzania: patterns and drivers
- 7** Agritech and insurtech revolution: opportunities for women, youth and SMEs in Tanzania
- 8** Fintech data protection and privacy: principles for digital threats



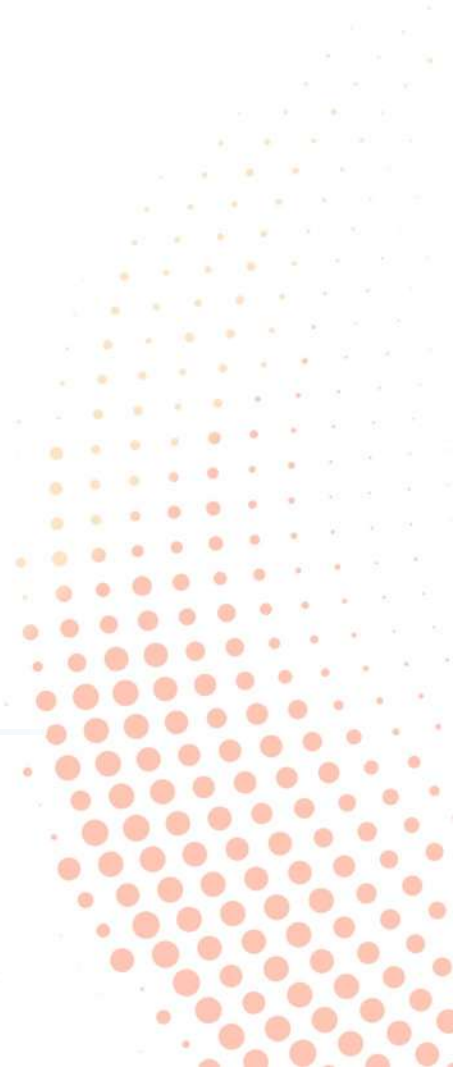
- 9** Fintech, human rights and digital rights litigation: protecting human rights, equality in the age of ai
- 10** Mobile money services in Tanzania - current trends, impacts, taxation, regulatory issues and future prospects.
- 11** Anti-money laundering (AML) and know your client (KYC) in fintech and digital payments: the latest trends, tools, technologies and industry best practices
- 12** LegalTech, fintech and artificial intelligence: are Tanzanian lawyers ready to adopt?
- 13** The metaverse, NFT, blockchain, crypto, the AfCFTA protocol on intellectual property rights (IPR) and the enabling legal and regulatory framework
- 14** The role of fintech in the African continental free trade agreement (AfCFTA) and the enhancement of trade between Tanzania and other African countries.

### **Confirmed Date**

Friday 2nd of December 2022 and Saturday 3rd of December 2022.

### **Confirmed Venue**

Julius Nyerere International Convention Centre.





## Proposed Programme

**DAY 1 : 2nd of December 2022**

- 8:00 – 8:30 am** Registration – Organization Team.
- 8:30 – 8:40 am** Opening Remarks by the Managing Director – ABC Initiatives
- 8:40 – 8:50 am** Opening Remarks by a Partner – ABC Attorneys
- 8:50 – 9:00 am** Opening Remarks by Richard Atisha – President (TAGLAW-Canada)
- 9:00 – 9:10 am** Opening Remarks by President Tanganyika Law Society (TBC)
- 9:10 – 9:20 am** Opening Remarks by Hon. Prof. James Mdoe, Ministry of Education, Science and Technology (TBC)
- 9:20 – 9:30 am** Opening Remarks by Hon. Mohamed Omary Mchengerwa, Minister for Culture, Arts and Sports (TBC)
- 9:30 – 10:00 am** Opening Remarks by Guest of Honor (TBC)

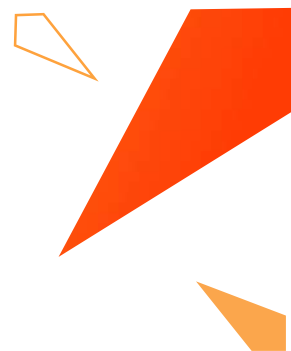
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**10:00 – 10:40 am** Panel Discussion

**Topic**

FINTECH ECOSYSTEM:  
OPPORTUNITIES AND CHALLENGES  
FOR STARTUPS IN TANZANIA





The FinTech sector has seen remarkable growth over the past few years in Tanzania. It is reducing costs, reducing risk and extending service to unbanked populations. FinTech service providers and FinTech suppliers, including start-ups, technology firms and established financial services providers using technology-enabled innovations, have been able to test their innovations in a safest of environments. The Panel will explore the opportunities and challenges for Fintechs in Tanzania for startups.

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**10:40 – 10:45 am** Platinum Sponsors presentations

**10:45 – 10:55 am** Fintech Startups Products Presentations

**10.55 - 11.15 am** Networking & Refreshment Break

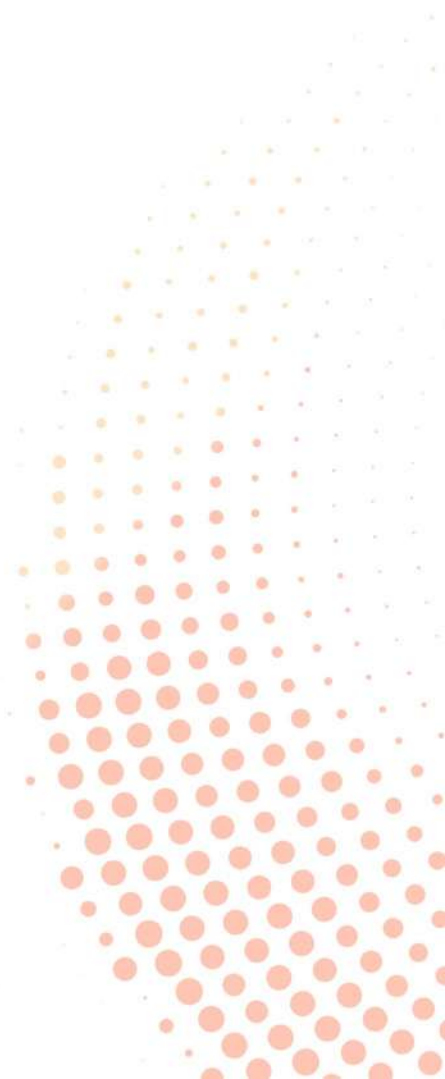
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**11:15 – 12:00 pm** Panel Discussion

**Topic**

TECHNOLOGY AND INNOVATIONS IN  
BANKING: HOW FINANCIAL TECHNOLOGY  
COMPLEMENTS THE BANKING INDUSTRY

Most leading banks today are striving to become digital banking leaders and looking to develop agile operating models leveraging technology. As markets and customer needs evolve, banks will look to become more client-centric, more tech-savvy, and more inclusive. All banks will need to adapt to this new world order by enhancing their IT infrastructure and changing the way new products and services are developed and delivered. Payment services in particular have been at the forefront of financial innovation and provide many lessons for banks and non-banks. fintech is also used as an alternative source of lending to traditional institutions. The alternative lending market refers to digital financial services for business customers and private borrowers. While tech firms have clearly eroded some of banking's traditional functions, what's







less clear is how bankers plan to respond. Are they altering offers, entering new lines of business, buying technology, lobbying regulators, partnering with potential competitors, or innovating their own technology? How fierce is the competition for talent between banks and tech giants?

In this panel our experts will share fresh perspectives on the most important drivers and trends that are shaping banks' digital transformation journey and talk about the payments landscape in the banking sector. The panel will examine bank and fintech relationship and its impact in the transformation of the financial markets.

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**12:00 – 12:40 pm** Panel Discussion

**Topic**

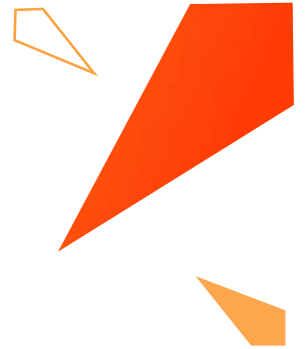
**THE IMPORTANCE OF ROYALTIES  
COLLECTION, ARTIST RIGHTS,  
INTELLECTUAL PROPERTY IN THE DIGITAL  
AND TECHNOLOGICAL ERA**

In this Panel we explore the role of technology in the royalties collection, implementation of artists rights and the exploitation of the digital space for financial inclusion of the intellectual property. We also look at Royalties and revenue streams collection and distribution for artist in Tanzania as they embark on Brand growth and financial freedom.

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**12:40 – 1:00pm** Lunch Break

**1:00 – 1:10pm** Ride-Hailing Startups Products  
Presentation



**1: 10 pm – 1:55 pm** Panel Discussion

**Topic**

**FINTECH AND THE AUTOMATION OF THE TAXI BUSINESS: HOW TECHNOLOGY HAS REDEFINED THE TAXI INDUSTRY AND THE FUTURE OF TRANSPORTATION IN TANZANIA? A NEED FOR REGULATORY REFORMS?**

Slow payments create major roadblocks for transportation sector operators, many of whom are dealing with cash flow challenges, driver shortages, and supply chain issues. The solution: fintechs can drive faster payments, greater fuel card functionality, tailored rewards, and increased cash flow. Industry leaders discuss how to embed payments and tailor solutions to drivers' needs, tackle cash flow issues, and accelerate payments for the drivers and owners. This panel discuss why more firms are offering payment platforms for drivers, and the most promising technologies in payments.

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**1: 55 pm – 2:35 pm** Panel Discussion

**BARRIERS FOR WOMEN IN TECH: WHAT IS HOLDING WOMEN BACK?**

The technologies are the area where visions of the future world are created, and today's issues are solved. In the times of global digitization, the IT technologies have a special role to play.

This panel will explore the involvement of the youth and women in the fintech space.





Despite national conversations about gender diversity in tech, women are still underrepresented, underpaid, and often discriminated against in the tech industry. The Tanzania technology industry is booming and, but behind global success lies a persistent diversity problem, with gender playing an integral part. How they got started in the tech industry, and the experiences that led them to a career in technology especially. Whilst women are gradually transforming the traditionally "male" industry, there is still a significant way to go. The Panel will explore on ways to elevate women around:

- What they believe the biggest challenges facing women seeking a career in technology are?
- How women currently in the industry can be good role models for young women seeking a career in tech?
- What their biggest successes and learning opportunities have been?
- What advice they have for women experiencing imposter syndrome?
- What within the technology industry currently excites them?
- Regulatory Frameworks to encourage more inclusion?

**2: 35 – 2:45 pm**     Healthtech Startups Products Presentation

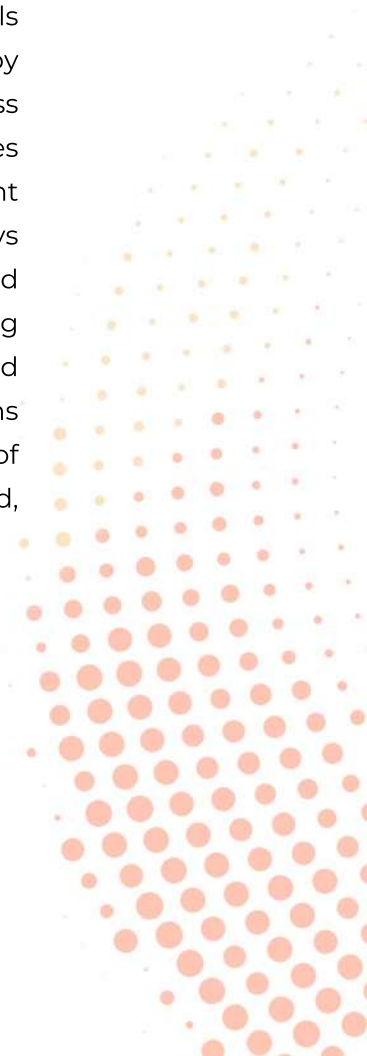


**2:45 pm – 3: 25 pm** Panel Discussion

### **Topic**

#### **THE IMPACT OF FINTECH TO HEALTHCARE AND THE ECONOMIC DEVELOPMENT IN TANZANIA**

Over the years, technology has revolutionized the operations of many industries, ranging from manufacturing and agriculture to financial institutions which are usually the first users of innovations. Owing to the recent technological trends in the financial sector, such as mobile money, artificial intelligence, and medical robotics, as well as the rapidly increasing human population and the emergence of new patterns of disease, it is necessary for the healthcare sector to adopt new strategies to deliver efficient and effective healthcare services. Financial technology (FinTech), a combination of financial services and technology, entails the incorporation of modern, innovative technologies by industries into their financial services. FinTech is an endless array of applications, products, and services which includes mobile banking, cryptocurrency, insurance, and investment apps among many others. Any enterprise that employs technology to enhance or automate financial services and processes is referred to as FinTech. This fast-growing industry serves the interests of both the business sector and the consuming public. There have been many applications and uses of FinTech, however, its employment in the field of health remains to be explored further and maximized, particularly in Tanzania.





Investment in health tech companies continues to soar, with more than \$40 billion raised during 2021, more than double the amount raised in 2020. The COVID-19 pandemic has played a massive role in the adoption of healthtech-driven solutions. This fresh commitment of capital will be the catalyst to a new age of change, innovation, and opportunity for the healthcare world. So, where is the industry headed? What are the programs, services and technologies that major players in the industry are investing in?

Our Panel will discuss on exactly how this new infusion of capital investment will shape and transform the future of healthcare.

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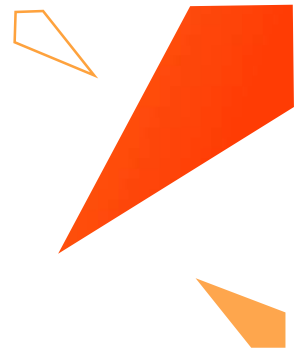
**3:25 pm – 4:05 pm** Panel Discussion

**Topic**

**FUNDING FOR FINTECHS STARTUPS IN TANZANIA: PATTERNS AND DRIVERS**

According to the UNCDF Tanzania report on the FINTECH START-UP LANDSCAPE IN TANZANIA , There is a growing pool of Tanzania based investment actors, including individuals and companies, looking to provide seed and early-stage funding to fintech start-ups across specific sectors. There is a lack of patient capital—i.e., long-term capital defined by the investor’s willingness to forgo immediate returns and/or exercise some level of flexibility with the expectation of more substantial returns in the future. The report Further identified that:

Potential foreign investors are not knowledgeable about the fintech sector, partly due to the fragmented and limited availability of information on the sector in Tanzania.



The fragmented funding ecosystem requires start-ups to invest significant time and resources upfront to attract funding of smaller amounts than counterparts in the region.

There is a missing middle when it comes to financing start-ups in the early stages of development.

This panel will explore venture capital and other funding options: They will look on:

- (a) Landscape: Sources of Liquidity
- (b) Legal, Regulatory, and Cultural Environment
- (c) Landscape – Tech Opportunities

Consideration being on the need for:

- Maintain an up-to-date and easily accessible database of fintech start-ups, to identify funding gaps and opportunities.
- Launch a local innovation fund targeting fintech start-ups.
- Support start-ups to improve their communication and presentation skills to pitch to investors.
- Support start-ups to consolidate their market position and collective bargaining power with the regulators, large corporates etc

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## Notes

- 1** Morning sessions will have a keynote address and a panel discussion.
- 2** There will be an exhibition booth by ABC Attorneys, our Sponsors and fintech Startups.
- 3** The Symposium shall adopt a paperless policy. All transactions will be online, including registration.







## Proposed Programme

**DAY 2 : 3rd of December 2022**

- 8:00 – 8:30 am** Registration – Organization Team.
- 8:30 – 8:50 am** Opening Remarks by the Partner – ABC Attorneys
- 8:50 – 9:00 am** Opening Remarks by Partner – AMANI IP (Kibungei-Kenya)
- 9:25 – 9:40 am** Opening Remarks by Slim Abdullah, President Zanzibar Law Society. (TBC)
- 9:50 – 10:00 am** Opening Remarks Remarks by Hon. Dr. Damas Ndumbaro, Minister for Constitutional and Legal Affairs (TBC)
- 9:50 – 10:00 am** Opening Remarks by Hon. Nape Nnauye (Nape Moses Nnauye), Minister of Information, Communication & ICT (TBC)

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**10:00 – 10:40 am** Panel Discussion

### **Topic**

**AGRITECH AND INSURTECH  
REVOLUTION: OPPORTUNITIES FOR  
WOMEN , YOUTH AND SMEs IN  
TANZANIA**

Women and Youth in the Agriculture sector have been the most important unsung heroes. As tech starts to take space in this sector, it's important that women ,Youth and SMEs have opportunities to integrate agriculture into technology to have successful careers contributing to their economic growth, and of their communities.



Insurtech, we've been told, is the next big thing: online and mobile insurance is set to shake up the fossilized insurance industry. While insurtech may be fintech's darling, however, women decidedly aren't. Currently occupying just 2% of the insurance industry but offering a new streamlined future to traditional companies and start-ups alike, insurtech as an industry is scaling fast. It is dynamic, and its demographics are changing the space too.

In this Panel, we will meet with successful professionals from the field of AgriTech and Insurtech and learn how to open doors for women and the Youth. They will share their experiences, and also tips and opportunities available to women to excel in AgriTech

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- 10:40 – 10:45 am** Gold Sponsors presentations
  - 10:45 – 10:55 am** Agritech and Insurtech Startups Products Presentations
  - 10.55 - 11.15 am** Networking & Refreshment Break

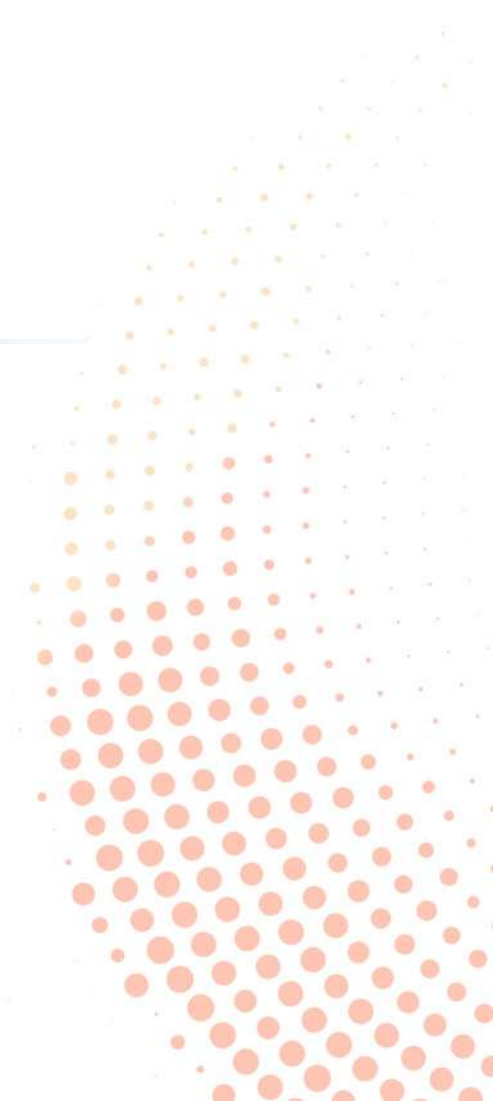
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**11:15 – 12:00 pm** Panel Discussion

**Topic**

FINTECH DATA PROTECTION AND PRIVACY: PRINCIPLES FOR DIGITAL THREATS

Although the value of data is a contested topic, crucial sectors such as the financial technology ("fintech") has seen the significant impact. With the heavy use of data processing,





processing personal data, varying from general data such as name and email address, to sensitive data such as financial information risks the negative impact of data inclusion with the rising of various issues such as cybercrime, blackmail, and identity theft. To counter these issues, it is essential that every fintech business actor implements personal data protection.

The threat to privacy and data protection has in the recent past necessitated legislative reforms around the world on how application of technology, any public or private operations for that matter make an incursion into an individual's fundamental rights and freedoms. A fintech, who bridges the gap between customers and traditional banking, has a responsibility to protect its customer's data to avoid this scenario altogether. For financial institutions and fintechs, trust is vital. If a data leak were to occur, the impact and loss of credibility could be very damaging.

#### This panel will discuss:

- The threat to the right to privacy and data protection.
- Fintech compliance and the need for regulation from a data protection and privacy perspective.
- How to build a secure the breach strategy
- What's to be included in the Data Protection and Privacy policy of a Fintech Startup



**12:00 – 12:45 pm** Panel Discussion

**Topic**

**FINTECH, HUMAN RIGHTS AND DIGITAL RIGHTS  
LITIGATION: PROTECTING HUMAN RIGHTS, EQUALITY IN  
THE AGE OF AI**

As technologies evolve, so do our responsibilities to protect equality and human rights. Whether in terms of employment, healthcare, social security, access to justice, and the protection of marginalised groups, technologies such as artificial intelligence can enhance or undermine existing protections.

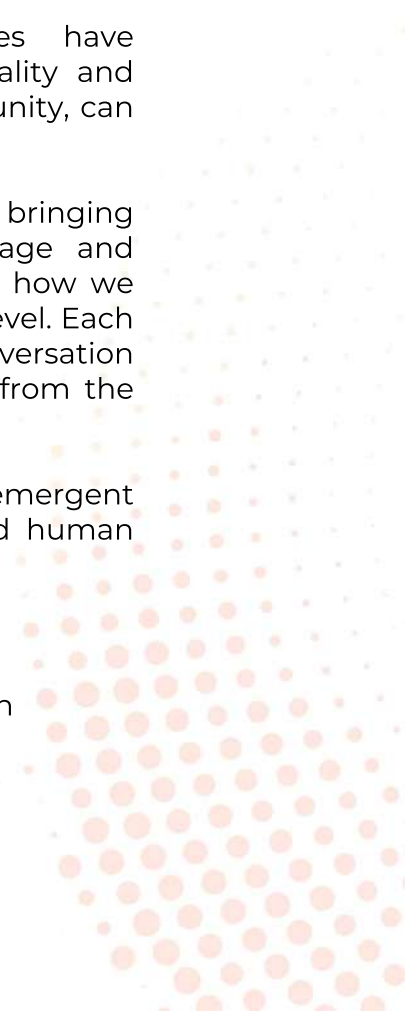
During this session, our experts will present the regulatory backdrop, provide guidance on good governance practices from the perspective of a financial market participant, and give some practical information about what human rights due diligence will entail.

**The Panel will:**

- Look at how emergent technologies have transformed our responsibilities for equality and human rights, and how the rights community, can respond.
- Advise to stakeholders and government on bringing legislation and regulation into the AI-age and engaged with civil society to understand how we can build in human rights at the ground level. Each will offer examples to contextualize the conversation and set the scene for further discussion from the participants.
- Make explicit the myriad of ways emergent technologies can impact on equality and human rights.

**12:40 – 1:00pm** Lunch Break

**1:00 – 1:10pm** Mobile Money Transfer Providers Presentation





**1: 10 pm – 1:55 pm** Panel Discussion

**Topic**

**MOBILE MONEY SERVICES IN TANZANIA - CURRENT TRENDS, IMPACTS, TAXATION, REGULATORY ISSUES AND FUTURE PROSPECTS.**

Tanzania is one of the world's leaders in mobile money transactions. In June 2019, mobile money transfers in the country had a value of over 3.6 billion U.S. dollars attributable to close to 23 million subscriptions. Measured against the total population of approximately 56 million, around 40 percent of Tanzanians made use of mobile money technology in 2019, while only a small minority had access to traditional banking services. With the almost universal availability of mobile phones and the high mobile voice penetration rate in Tanzania consumers have easy access to financial services and financial inclusion.

Real-time payments are maturing and gaining traction fast. Consumers have high expectations and their desire for "now" payments is fueling demand. Paying a bill or sending money to a relative shouldn't be more than a few clicks away.

The Panel will aim to contribute to discussions on a range of contemporary regulatory, supervisory policy, Taxation issues and implementation challenges faced by mobile money network operators and the digital payment services. The discussions will serve as an opportunity for policymakers and practitioners in the audience to join the conversation.



**1: 55 pm – 2:00 pm** Panel Discussion

### **Topic**

#### **ANTI-MONEY LAUNDERING (AML) AND KNOW YOUR CLIENT (KYC) IN FINTECH AND DIGITAL PAYMENTS: THE LATEST TRENDS, TOOLS, TECHNOLOGIES AND INDUSTRY BEST PRACTICES**

AML and financial crime risks in this area are constantly evolving, as are regulatory responses across jurisdictions. AML controls and monitoring in this dynamic space brings with it a unique set of challenges and requires broader and more innovative approaches.

In this Panel, our experts provide an overview of evolving regulatory landscape in relation to AML/KYC as well as discussing the latest industry trends and practices for Tanzania based fintechs to best adhere with global and local standards through digital onboarding and outsourcing.

### **Key Issues.**

- Evolving AML/CFT risks in digital payments
- Adapting existing AML controls to newer fintech environments
- Onboarding and due diligence responsibilities in digital payments
- Regulatory evolution and managing expectations





**2:00 pm – 2:35 pm** Panel Discussion

### **Topic**

#### **LEGALTECH, FINTECH AND ARTIFICIAL INTELLIGENCE: ARE TANZANIAN LAWYERS READY TO ADOPT?**

The LegalTech industry is growing at an unprecedented pace and LegalTech has already entered our everyday lexicon. Legal Tech – from simple legal document software to smart contracts with blockchain – is also changing the business and lawyers need to get up to speed. Legal Tech is the use of technology and innovation to squeeze out the time from legal services. Law departments are embracing artificial intelligence, machine learning algorithms and analytics to help with several functions.

Legal technology solutions: a legal management software is imperative to enhance productivity of legal departments in companies or law firms. The fact is that legal departments have a lot to think about from management and administration of lawsuits and debt recovery, to management of legal files, including contracts, intervenient, court proceedings, due diligences, activities, guarantees, receipts and expenses. The legal technology sector is not new — even if it has taken a while to catch up with others –, and the legal industry is ripe for greater innovation and use of it. Seen as a key tool for attorneys, law firms, agencies, insolvency administrators and outsourced companies, the Legal Management System makes complicated business processes much easier to manage. One legal tech company known as Luminance which was valued at \$100mn in 2019, uses AI for the legal processing of contracts and documents in any language.

The cutting-edge technology used by LegalTech startups is transforming the way legal services are provided. Law firms are seeking ways to adapt, while clients wish to reap all benefits: cost-reduction, quality, speed et alia. At the same time, law schools need to prepare law students for a future where LegalTech will be the norm. How can startup founders, law firm partners and legal academics best embrace the incoming tide of changes?

The Panelist shall aim at identifying and deciphering the major trends in the area of LegalTech in order to stimulate discussion about this vibrant area of law and technology. The Panelist will look at LegalTech and its relationship with Legal Education, Legal Practice, Startup Ecosystems, FinTech/RegTech and Litigation.

**2: 35 – 2:45 pm** LegalTech Products Presentation

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**2:45 pm – 3: 15pm** Panel Discussion

### **Topic**

#### **THE METAVERSE, NFT, BLOCKCHAIN, CRYPTO, THE AfCFTA PROTOCOL ON INTELLECTUAL PROPERTY RIGHTS (IPR) AND THE ENABLING LEGAL AND REGULATORY FRAMEWORK**

Have you ever wondered how your business can take advantage of the latest digital technologies? Do you want to understand why billions of dollars are spent in the technologies on goods and services? Are you curious as to why the Metaverse, NFTs, Crypto Currencies and Blockchain are changing the way customers and clients interact with businesses? Despite the opportunities that digital currencies may present, challenges remain. Their potential can only be realized if they are supported by a legal framework that guards against risk and provides certainty to market participants with respect to the legal status of digital currencies and the legal consequences of their use. Jurisdictions around the world are stepping up efforts to ensure that their legal frameworks meet these challenges. In the spirit of fostering international collaboration, the webinar examined the progress that has been made and what remains to be done.

The AfCFTA aims to establish a single continental market where goods, services and people can move, effectively expanding intra-African trade across the continent, enhancing competitiveness and supporting economic transformation of Africa. This begs the question of what the place, role and provisions of IP are in the agreement.



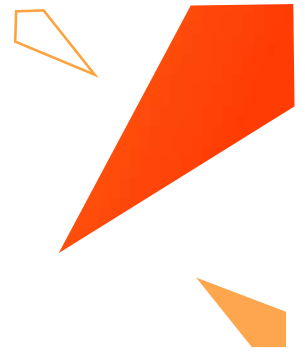
Intellectual property rights are generally territorial /jurisdictional, and as such would require participating countries to harmonize their various IP policies to suit the single continental market envisaged under the AfCFTA. Accordingly, the AfCFTA Protocol on IP should essentially look towards reviewing and developing, among others, the following areas/issues which have plagued innovation, creativity, branding and generally the IP space in Africa.

- The establishment of effective and joint instruments for enforcing IP policies and combating the trade in counterfeited and pirated goods in Africa
- The development of a unified approach in relation to IPR matters, as the prevailing state of affairs is seriously fragmented consisting of a plethora of partly overlapping and occasionally conflicting agreements, laws, policies etc. thereby undermining the use of scarce resources and of legal certainty. Already existing regional IP regimes, such as ARIPO and OAPI, can be leveraged in the development of the unified IP policy.
- The AfCFTA's IP policies and legislation should also be tailored to the African market for which it is introduced, as opposed to strictly utilizing various adaptations (wholly or partly) of International IP regulations. This will foster the design and delivery of IP systems suited to the contexts, conditions and collective interests of Africa. AfCFTA IP Protocol would need to prioritise geographical indications, traditional knowledge and traditional cultural expressions, which embody Africa's innovative and creative strengths

One of the most intriguing benefits of IP is its ability to influence investment. An optimized AfCFTA IP Protocol would attract further foreign direct investment and provide the necessary conditions for the transfer of technology. The AfCFTA Protocol on IPRs presents an opportunity for African leaders to adopt a continental-wide IPRs regime that can address Africa's development needs espoused in the AU Agenda 2063, UN Agenda 2030, and WIPO Development Agenda

#### **In this Panel we will learn.**

- The basics of virtual worlds, Non-Fungible, Crypto Currencies, Non-Fungible Tokens (NFTs) and Block Chain.
- The Legal and Regulatory framework
- The benefits of the AfCFTA Protocol on Intellectual Property Rights (IPR) on Countries economy.



**3:15 pm – 4:00 pm** Panel Discussion

**THE ROLE OF FINTECH IN THE AFRICAN CONTINENTAL FREE TRADE AGREEMENT (AFCTA) AND THE ENHANCEMENT OF TRADE BETWEEN TANZANIA AND OTHER AFRICAN COUNTRIES.**

Fintech companies in Africa and Tanzania in particular are flourishing by producing digital systems and infrastructure to make financial services more efficient. And with the launch of the African Continental Free Trade Area (AfCFTA), the companies are well positioned to replicate this success by providing solutions for what is the largest free trade area globally by the number of countries taking part in it. Solving cross-border payment within the continent could “exponentially increase intra-Africa trade,” according to the United Nations Development Programme and the AfCFTA secretariat. In a case study cited in one of their recent reports, Godwin Benson, the CEO of Tuteria, a Nigerian peer-to-peer learning platform, says: “It should be easy for customers in Egypt or Rwanda to pay a business in Nigeria. Recently, a customer from Cameroon wanted to pay us but could not carry out the transaction. Without seamless intra-African payments, businesses like Tuteria, especially those run by young entrepreneurs, may not be able to trade across the continent.” AfCFTA aims to increase intra-African trade by the creation of a single market.

The panel will discuss on the role of Fintech in achieving the success of AFCTA in line with the Tanzania Development Goals looking at regulatory frameworks and the easy of doing business.

**4:00 – 4:15 pm** Award by the Organizers to the most innovative Tech product.

**4:15 - 4: 30 pm** Closing Remarks by the Organizers





## Platinum

- ✓ Recognition as co-convenor at the symposium.
- ✓ Displayed on all symposium documents, website, fliers, banners, pullups, all social media posts and all other branding materials at the symposium.
- ✓ Booth for your promotional materials
- ✓ Slots for up to 10 representatives
- ✓ Provide your branded material to all delegates
- ✓ Distribution of freebies, product samples
- ✓ Speaker slot or place on the Q&A panel
- ✓ Interview – written or filmed
- ✓ Show their corporate video, product video or advert
- ✓ Sponsor networking , refreshment breaks and Dinner
- ✓ Invitation to a Networking and Gala Dinner for 10 People.
- ✓ Get first priority to any Complimentary service available

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- ✓ Show their corporate video, product video or advert
- ✓ Slots for up to 5 representatives.
- ✓ Invitation to a Networking and Gala Dinner for 5 People.

**TZS 15,000,000/=**





## Silver

- ✓ Recognition as a key partner at the symposium
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- ✓ Speaker slot or place on the Q&A panel
- ✓ Slots for up to 3 representatives.

**TZS 5,000,000/=**



## Bronze

- ✓ Recognition as a partner at the symposium
- ✓ Displayed on the symposium fliers and symposium website
- ✓ Booth for your promotional materials
- ✓ Slots for up to 2 representatives.

**TZS 2,000,000/=**



