



**ABC Annual Symposium**  
Innovation | Intellectual Property | Technology

**ABC Attorneys®**  
**ABC Initiatives.**

# THE 2ND ABC ATTORNEYS ANNUAL SYMPOSIUM

Where technology and law meet

## 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.”

2 ND OF DECEMBER, 2022  
JULIUS NYERERE INTERNATIONAL CONVENTION CENTRE

[abc-symposium.co.tz](http://abc-symposium.co.tz)

# LEAD PARTNERS

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## Convener profile.

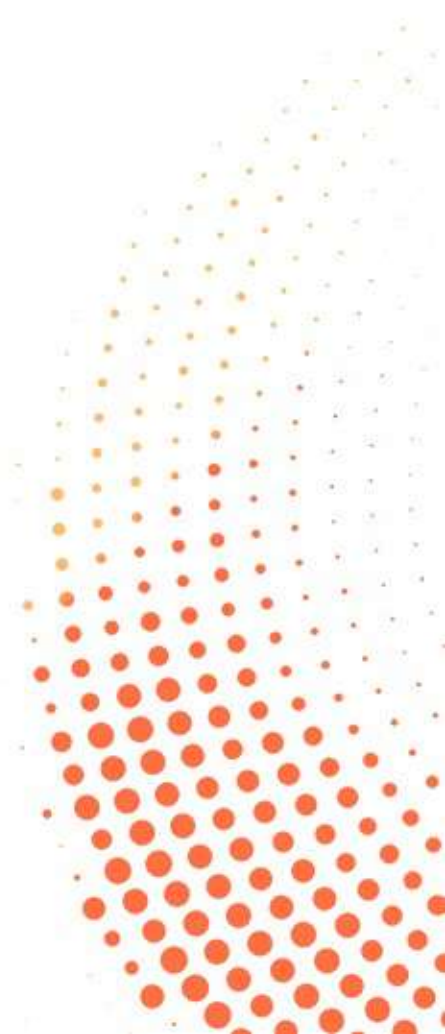
ABC Initiatives is a non profit organisation established in Tanzania with the aim of bridging the GAP between technology, innovation, Intellectual Property and law. We look at the regulatory space and how that can influence and embrace technological advancement for the economic development of our Nation.

ABC Initiatives has partnered with aBC Attorneys to deliver the objective of linking technology innovation and law.

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 are 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.

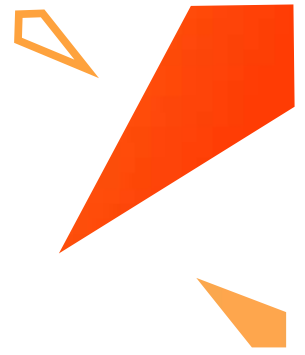
### Achieving Agenda 2063: The Africa We Want.

“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 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. 2

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.





## The conference

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 results 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.



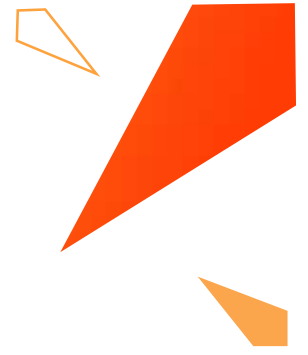
## Proposed Programme

**DATE: 02 nd of December 2022**

- 8:00 – 8:30 am** Registration & Entertainment – Organization Team & **MC Doriss Mgeta & MC Profesory** )
- 8:30 – 8:35 am** Opening Remarks by the Director – ABC Initiatives, **Mrs. Angela Malando**
- 8:35 – 8:40 am** Opening Remarks by the managing Counsel – ABC Attorneys, **Mr.Sunday Ndamugoba**
- 8:40 – 8:45 am** Opening Remarks by President Zanzibar Law Society, **Hon. Slim Abdullah**
- 8:45 –8:55 am** Opening Remarks by the Deputy Minister of Information, Communication and Information Technology, **Hon. Eng. Kundo .A .Mathew**

### PRESENTATION BY LEAD PARTNERS

- 8:55 – 9:05 am** a Presentation by Lead Partner - Stanbic Bank
- 9:05 – 9:15 am** a Presentation by Lead Partner - Smart Africa Group



**9:15 – 09:45 am**

Panel Discussion (**Enabled by Stanbic Bank**)

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 the safest of environments. The Panel will explore the opportunities and challenges for Fintech in Tanzania for startups.

**Moderator: Kai Mollel**, Head of Business Incubator, Stanbic Bank.

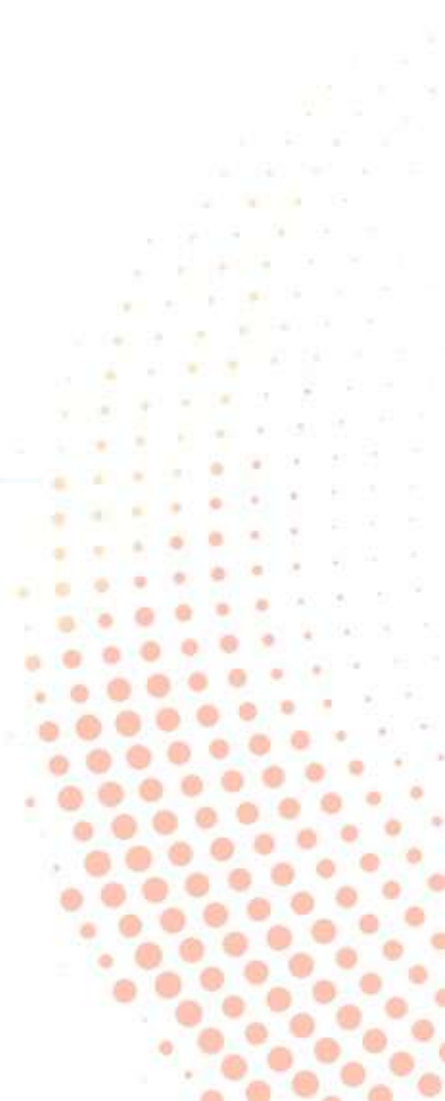
**Panelists:**

**Edwin Bruno**, CEO, Smart Africa Group

**Charles Mishetto**, Head of Enterprise Banking, Stanbic Bank

**Elia Mwoleka**, policy and Research officer, Tanzania Start up Association

**Reuben Mwatosya**, Partnerships, Licensing & Expansion, NALA





**LEAD PARTNER**

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**Stanbic bank**

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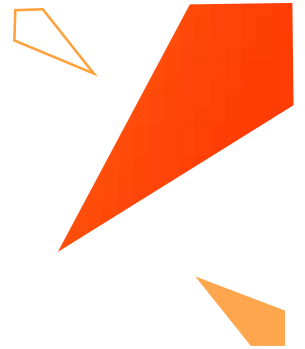
## **Mpambanaji Account.**

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**09:45 – 10:00 am** Fintech Startup Products Presentations  
(Bizzyn, Maisha App, Ontizi)

**10:00 – 10:15 am** Networking & Refreshment Break

**10:15 – 10:45 am** Panel Discussion

**Topic**

TECHNOLOGY AND INNOVATIONS IN  
BANKING AND MOBILE MONEY  
TRANSACTIONS: REGULATORY ISSUES AND  
FUTURE PROSPECTS

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. Payment services in particular have been at the forefront of financial innovation and provide many lessons for banks and MNOS. Fintech is also used as an alternative source of lending to traditional institutions.

In this panel our experts will share fresh perspectives on the most important drivers and trends that are shaping banks', MNOS, digital transformation journey and talk about the payments landscape in the banking and Telco sector. The discussions will be 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.

**Moderator: Salma Sadick**, Associate, ABC Attorneys

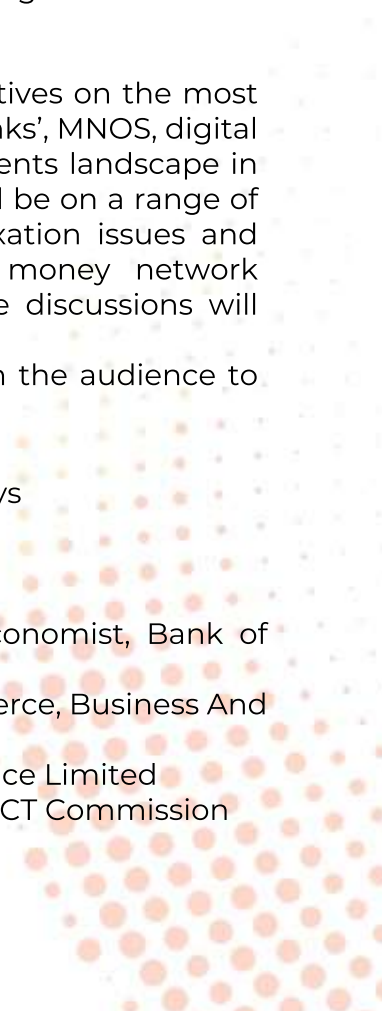
**Panelists:**

**Dr. Emmanuel Mung'ong'o**, Senior Principal Economist, Bank of Tanzania

**Farha Mohammed**, Head Of Digital And E-Commerce, Business And Commercial Clients

**Deus Manyenye**, Founder and CEO, Maisha Finance Limited

**Dr. Nkundwe Moses Mwasaga**, Director General, ICT Commission





**10:45 - 11:00 am**

Launching of the Guide to Doing Business in Tanzania and Zanzibar: The Digital and Blue Economy

**11:00 – 11:30 am**

Panel Discussion

**Topic**

THE IMPORTANCE OF PROTECTION OF INTELLECTUAL PROPERTY RIGHTS 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 intellectual property. We also look at royalties and revenue stream collection and distribution for artists in Tanzania as they embark on Brand growth and financial freedom.

The Panel will also explore the protection of other areas of Intellectual Property such as patents and trademarks.

**Moderator: Adv. Sunday Ndamugoba**, Managing Counsel, ABC Attorneys

**Panelists:**

**Mr. Paul Matthyse (PFunk) Majani**, CEO, Bongo records

**Mrs. Doreen Sinare**, Chief Executive Officer, Copyright Society of Tanzania/(COSOTA)

**Dr. Amos Nungu**, Director General, COSTECH

**Mr. Seka Kasera**, Deputy Registrar, BRELA



**11:30 – 11:45 pm** Power Talk (**Enabled by Stanbic Bank**)

THE AFRICAN CONTINENTAL FREE TRADE AREA (AfCFTA) AND ITS IMPACTS ON THE INTELLECTUAL PROPERTY REGIME AND TRADE ACROSS AFRICA.

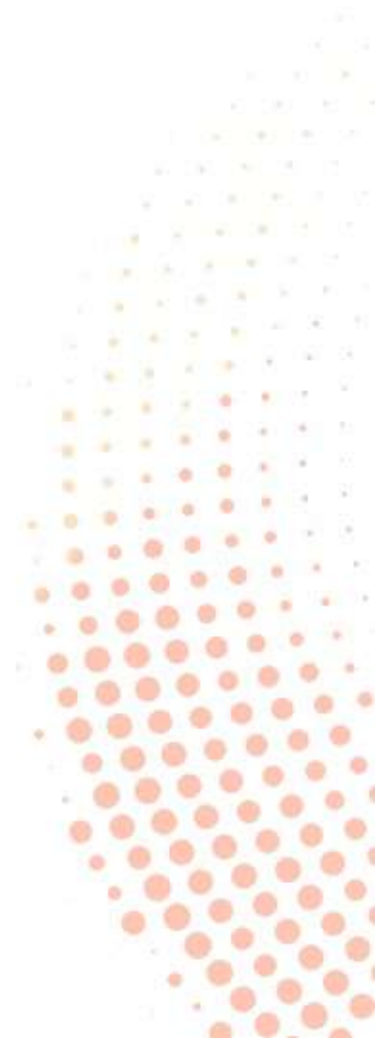
**Led by:**

**Mr. Sunday Ndamugoba**, Managing Counsel ABC Attorneys

**Talks by:**

**Mr. Fredrick Max**, Head of Business and Commercial Clients, Stanbic Bank

**Loy Mhando**, Deputy Registrar, Business Registration and Licensing Agency



**LEAD PARTNER**



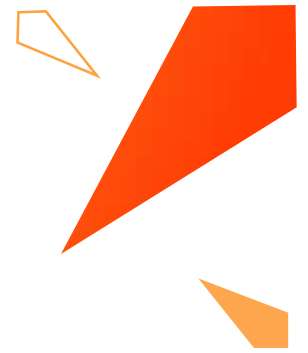
**Smart Africa  
Group**

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## **Connecting African brands to the World.**

SAG builds interconnected platform companies that solve African challenges. We focus on R&D, business development, and strategy for our clients and partners, enabling them to make a mark in their industries.

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**11:45 – 12:00 pm**

**Fireside chat**

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?

This fire side chat shall feature discussions around the ride hailing business, its major roadblocks such as regulatory changes, supply chain issues and the way forward.

**Conversations by:**

**Godfrey Mollel**, Lawyer, ABC Attorneys

**Abraham Lesulie**, General Manager, Paisha

**Niladri Roy**, Chief Operations Officer, Little Ride

**12:00 – 12:15 pm**

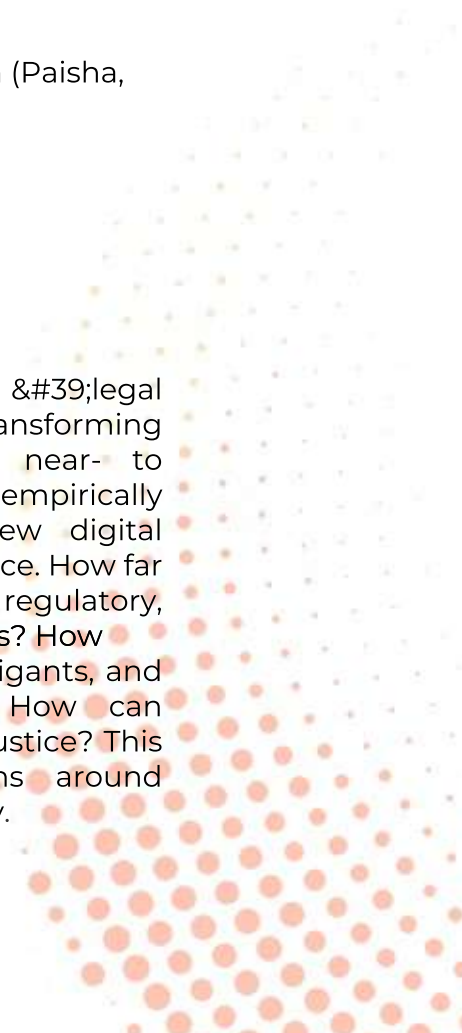
Ride-Hailing Startups Products Presentation (Paisha, Little Ride)

**12:15 – 12:25 pm**

**Fireside chat**

POINTING THE WAY TO THE FUTURE: HOW TECHNOLOGY IS GOING TO CHANGE JUSTICE

New digital technologies, from AI-fired ‘legal tech’ tools to virtual proceedings, are transforming the legal system. Zeroing in on the near- to medium-term, it provides a concrete, empirically minded synthesis of the impact of new digital technologies on litigation and access to justice. How far and fast can legal tech advance given regulatory, organizational, and technological constraints? How will new technologies affect lawyers and litigants, and how should procedural rules adapt? How can technology expand – or curtail – access to justice? This fire side chat shall feature discussions around advancement of Justice through technology.





**Conversations by:**

**Sylvester Temu**, Lawyer, ABC Attorneys

**Lulu Ng'wanakilala**, CEO, Legal Services Facility

**12:25 – 12:30 pm**

Launching of Fintech Report (Media Convergency)

**12:30 – 1:15 pm**

Lunch Break

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**1:15 – 1:25 pm**

Power Talk

**THE IMPACT OF FINTECH TO HEALTHCARE AND THE ECONOMIC DEVELOPMENT 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.

**Led by:**

**Lydia Charles Moyo**, Founder & CEO Her Initiative

Talks by:

**Munira Ndosy**, Director, DoktaAPP

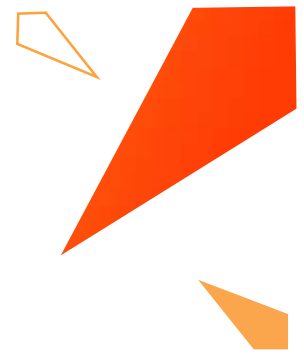
**Dr. Queen-Ruth Msina**, Project Officer, PharmaAccess Foundation

**1:25 – 1:30 pm**

A word from the President of the Tanganyika law Society

**1:30 – 1:35 pm**

A word from the President of the East Africa Law Society  
1:35 – 2:05 pm Panel Discussion (Enabled by Smart Africa Group (SAG))



**1:35 – 2:05 pm**

Panel Discussion (Enabled by Smart Africa Group (SAG))

**Topic**

FUNDING FOR FINTECHS STARTUPS IN TANZANIA:  
PATTERNS AND DRIVERS

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.

**Moderator: Getrude Joseph Mligo**, Founder and creative director, Natokaje Kidigitali

**Panelists:**

**Winnie Kawandakamu**, Senior Associate, ABC Attorneys

**Salum Awadh**, CEO, SSC Capital

**Jumane Mtambalike**, CEO, Sahara Ventures

**Aneth Kasebele**, Policy Specialist, United Nations Capital Development Fund (UNCDF)







**2:05 pm – 2:15 pm**

Power Talk (Enabled by Stanbic Bank)

OPPORTUNITIES FOR YOUTH IN THE AFRICAN  
CONTINENTAL FREE TRADE AREA (AfCTA)

Led By:

**Lucas Maduhu**, Lawyer , ABC Attorneys

**Margreth Somme**, Lawyer, ABC Attorneys

Talks By:

**Paul Siniga**, Former Speaker, East African Youth  
Parliament

**Dickson Kamala**, Deputy Director, Agenda  
Participation Initiative (API)

**Diana Paul Chando**, African Union Youth  
Ambassador, African Union

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**2:15 pm – 2:45 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 financial technology (“fintech”) have seen a 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 the application of technology, any public or private operations for that matter make an incursion into an individual’s fundamental rights and freedoms.



**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 breach strategy
- The Impact of the Data protection and Privacy Law

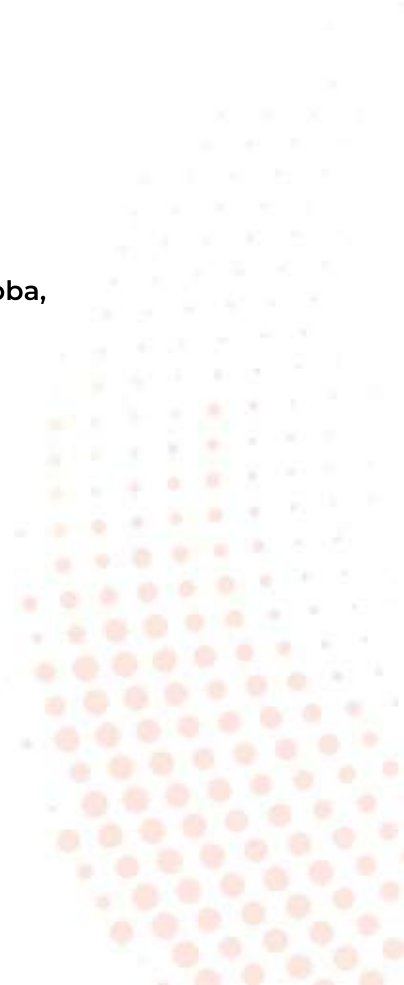
**Moderator: Asha Abinallah**, CEO, Media Convergency

**Panelists**

**Benedict Ishabakaki**, Partner, Victory Attorneys  
**Hon. Ndugulile**, Member of Parliament, Kigamboni Constituency  
**Prof. Hosea- President**, Tanganyika Law Society  
**Mr. Peter Kisa Baziwe**, President, ISACA Tanzania

**2:45 pm – 2:55 pm**

A presentation on Metaverse by **Adv. Sunday Ndamugoba**,  
Lead Counsel ABC Attorneys



**LEAD PARTNER**

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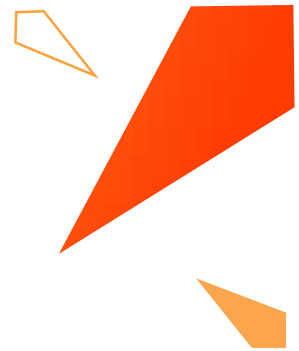
**COSOTA**

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**Ofisi ya Hakimiliki Tanzania**

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**2:55 pm - 3:05 pm**

Power Talk

THE METAVERSE, NFT, BLOCKCHAIN,  
CRYPTO AND THE ENABLING LEGAL  
AND REGULATORY FRAMEWORK

Led by:

**Adv. Sunday Ndamugoba**, Lead Counsel  
ABC Attorneys

Talks by:

**Lyla Latif, CEO**, Lai'latif & Co Advocates,  
Kenya

**Sandra Chogo**, Author of the book Jielimishe  
Kuhusu Block chain

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**2:55 pm - 3:05 pm**

Panel Discussion

**Topic**

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

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 inter 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.



**Moderator: Mr. Mabele Edgar Masatu**, Director, Anza

**Panelist:**

**Josephine Mbuya**, Partner, Abenry & Company Advocates

**Mkata Nyoni**, Founder & MD, Dudumizi

**Fayaz Valli**, Founder, CEO, GetCore Group Ltd

**Luck Mgimba**, Managing Partner, Godwin Attorneys

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**3:35 pm – 4:05 pm**

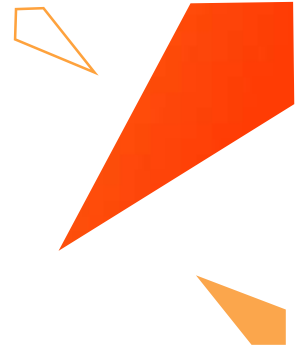
Panel Discussion

**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 marginalized 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.



**Moderator:** Irene Gunze, Associate ABC Attorneys

**Panelists:**

**Agapiti Manday**, Executive Director, Data lab Tanzania  
**Shehzada Wali**, Managing Partner, Stallion Attorneys/Utukwanza  
**Jeremiah Mtobesya**, Human Rights Advocate  
**Onesmo Olengurumwa**, CEO, Tanzania Human Rights Defender Coalition,

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**4:05 - 4:15**

Fire Side chat

BUSINESS AND HUMAN RIGHTS (BHR) UNDER THE AFRICAN CONTINENTAL FREE TRADE AREA (AfCTA)

Conversations by:

**Susan T. Nelia**, Managing Partner, Hilton Law Group

**Sunday Ndamugoba**, Managing Partner ABC Attorneys

**4:05 - 4:15**

Awards

**4:15 - 4: 25**

Closing Speech

**4:25 - 4: 30**

Group Photos

**4:30 - 5: 30**

Networking

**ABC Attorneys®**



