

the **africa** report

TOP 50 DISRUPTORS

Meet the African women and men who are shaking up the status quo, asking uncomfortable questions, upending business models and fighting preconceptions. Meet the disruptors.



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TOP 50 DISRUPTORS

Politicians, athletes, investigative journalists, techies and business barons are changing the rules of the game – some for better and others for worse. In vastly different ways these 50 Africans are transforming the continent

By **TOFE AYENI, ERIN CONROY, ALISON CULLIFORD, NICHOLAS NORBROOK** and **HONORÉ BANDA**

COVER PICTURES: MAKSIM BLINOV/SPUTNIK; PHILL MAGAKOE/AFP; OSTYN AIMZ; MICHELE SPATARO/AFP; REX/SIPA; RAMZI BOUDIN/REUTERS/VINCENT FOURNIER/JA

The toughest obstacles are perhaps in our own minds. When a regime is in its pomp, like the ruling MPLA in Angola, it can seem like it will rule for a hundred years. ‘Disruptors’ may be become a buzzword from the tech and start-up world but long before this it applied to those who won’t be silenced.

From those who scatter the business models of traditional taxi firm and bricks-and-mortar banking to those who alter the way we think or give us hope, all make a mark by changing systems – the ways things are done – to impact generations.

Accepting the Nobel Peace Prize in December for helping to end decades of conflict in the Horn of Africa, Ethiopia’s Prime Minister Abiy Ahmed said: “Before we can harvest peace dividends, we must plant seeds of love, forgiveness, and reconciliation in the hearts and minds of our citizens. We must pull out the weeds of discord, hate and misunderstanding, and toil

every day during good and bad days too.” Abiy is also looking to upend the rules of Ethiopia’s politics and economy, by opening them up to more competition and diminishing the influence of the ruling party. Weakening the role of the central government, however, could cause Abiy’s own plans for disruption to end up being disrupted.

In the grand innovation competition, whatever the sphere, it is disrupt or be disrupted. Jumia has yet to show it can run a profitable business, and Andela, which focuses on promoting African computer programming talent, is rowing back on its ambitions.

Our exclusive ranking of Africa’s Top 50 disruptors is based on three factors: innovation, disruption and heft. These criteria take into account how new the idea is, how big the change is and how many people are impacted. Maybe we have lost our heads: tell us how, on Twitter or Facebook, or message us at editorial@theafricareport.com. •

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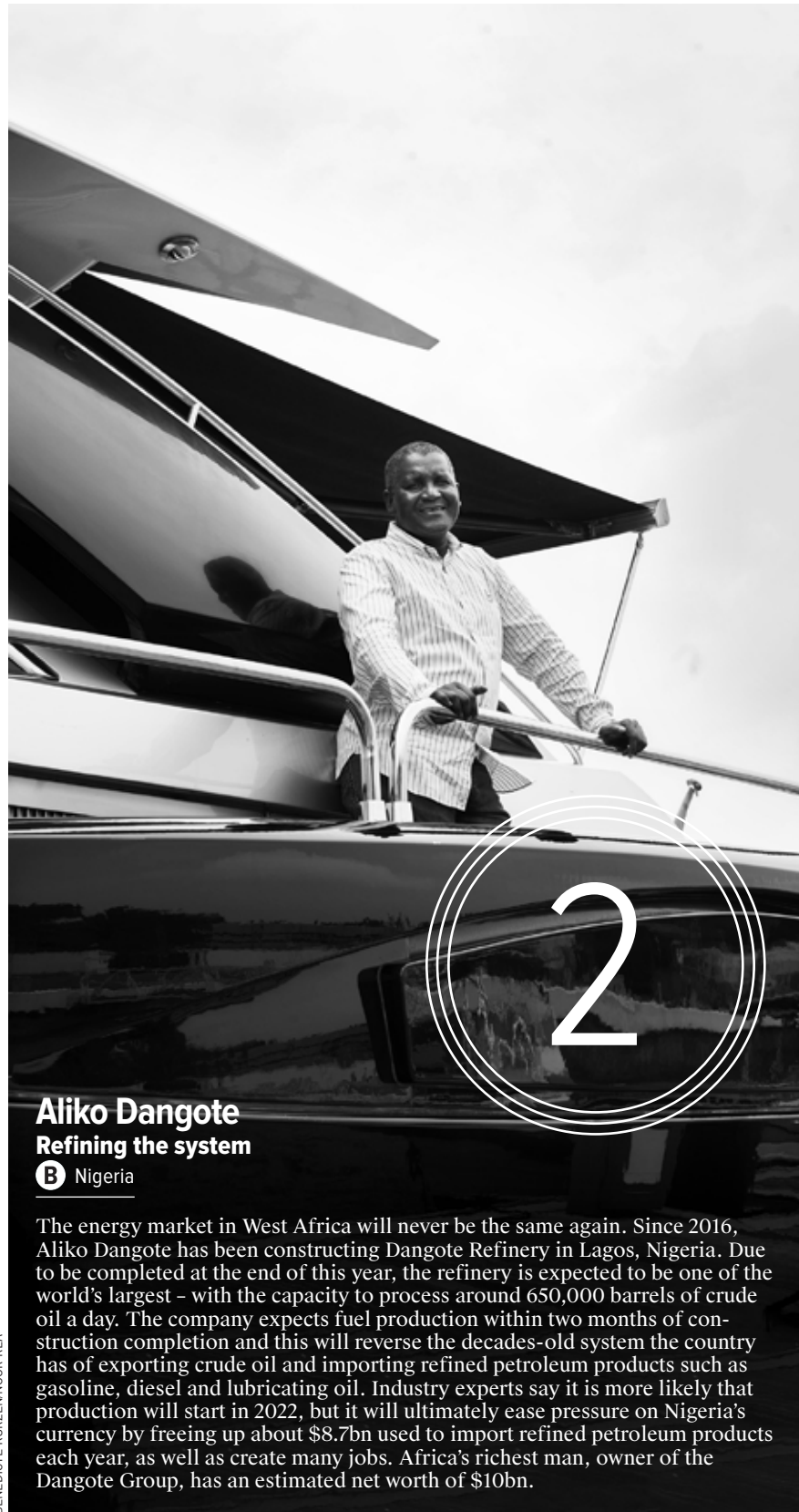
ZUMA PRESS/ZUMA/REA

Abiy Ahmed

Peace and prosperity

P Ethiopia

1 Dynamic, a reformer and an adept diplomat, Prime Minister Abiy Ahmed is at the heart of tectonic change in Ethiopia and in the region. The country was starting to outgrow the governing and economic model that had turned it into East Africa's largest economy. Cue Abiy's great opening: of the economy to foreign investment, the landlocked country to ports in the Horn of Africa, the state to differing opinions, and the region to new dynamics. He ended the war with neighbouring Eritrea (which won him the Nobel Peace Prize) and has taken a strong line on the GERD dam with Egypt. In two years Abiy has achieved much, but he is also juggling mounting security issues at home and abroad. This has taken him from being a symbol of unity to treading a thin line between order and authoritarianism.



Aliko Dangote

Refining the system

B Nigeria

The energy market in West Africa will never be the same again. Since 2016, Aliko Dangote has been constructing Dangote Refinery in Lagos, Nigeria. Due to be completed at the end of this year, the refinery is expected to be one of the world's largest - with the capacity to process around 650,000 barrels of crude oil a day. The company expects fuel production within two months of construction completion and this will reverse the decades-old system the country has of exporting crude oil and importing refined petroleum products such as gasoline, diesel and lubricating oil. Industry experts say it is more likely that production will start in 2022, but it will ultimately ease pressure on Nigeria's currency by freeing up about \$8.7bn used to import refined petroleum products each year, as well as create many jobs. Africa's richest man, owner of the Dangote Group, has an estimated net worth of \$10bn.

BENEDICTE KURZEN/NOOR-REA

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P Politics **B** Business **T** Tech **C** Civil society

João Lourenço
Off with their heads!

P Angola

3 Becoming Angolan president after 38 years of José Eduardo dos Santos in September 2017, it was as if João Lourenço pulled a switchblade on his former protector on the day of his inauguration. Starting with the presidential daughter Isabel dos Santos, sacked from state oil company Sonangol, and her brother José Filomeno ('Zeno'), arrested for embezzlement, one by one, heads rolled through every strata of government, removing the tentacles of Dos Santos's patronage structure. The key question now, for cynics, is will he be willing to make constitutional changes that dilute the centralised power structure that allowed these abuses to happen?

MAKSIM BLINOV/SPUTNIK



Nana Akufo-Addo & Alassane Ouattara

Currency and cocoa

P Ghana & Cote d'Ivoire

CHRIS WILLIAMSON/GETTY IMAGES



JA

4 There is more than an *entente cordiale* between the presidents of Ghana and Cote d'Ivoire. Their joint projects are shaking up the region. First in cocoa: Akufo-Addo and his francophone neighbour are working together to disrupt the international market for the soft commodity and better protect the livelihoods of West Africa's many cocoa farmers. Ouattara and Akufo-Addo succeeded in negotiating a \$400-per-tonne surcharge on this season's harvest, and, in doing so, coined a phrase (first heard at The Africa CEO Forum in Abidjan in 2018): 'Cocopec'. Ouattara, an economist by profession, also caused a stir in West Africa at the end of last year by his surprise announcement - on a podium shared by France's President Emmanuel Macron - of the proposed new currency, the eco, replacing the CFA franc (see page 12) in eight West African francophone countries. The project was soon backed by Ghana, despite the concerns from Nigeria and other anglophone countries that the eco was stealing thunder from the wider regional currency that has been planned. Akufo-Addo may be tempted to win support for landing the headquarters of the future regional central bank in Ghana by backing Ouattara in the battle of West African wills.

HALDEN KROG/BLOOMBERG VIA GETTY IMAGES



6

Koos Bekker
Tech king

B South Africa

When Bekker first joined it in 1985, Naspers was effectively the propaganda arm of the National Party that constructed apartheid. He transformed it into a media giant, founding M-net, one of the first pay television services outside the US. His big bet: a Naspers investment in China's Tencent. The pay-off has transformed Naspers into a truly global company. Bekker is also a founding director of mobile communication company MTN, and was instrumental in

launching MultiChoice and DStv. Having grown the company's market cap from \$1.2bn to \$45bn, Bekker retired as CEO in 2014, then returned as chairman the following year. Bekker's decision to appoint Bob van Dijk as CEO has been called into question, however, since the latter has made controversial management changes, appointing numerous foreigners to head a company that many South Africans believe is supposed to be for South Africa by South Africans.

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RAMZI BOUDINAREUTERS

The unsung Algerian protester

People power

C Algeria

7 Masses of Algerians – without a visible leader – shook the regime to its foundations in 2019. Hundreds of thousands of people regularly protested at the prospect of a fifth presidential term for the incapacitated strongman Abdelaziz Bouteflika. Despite the pressure of the street, the people were not able to stop the elite from pushing through an unpopular election in December 2019. The protests remain an important check on the new government, which is seeking a dialogue to address popular demands. Many have rejected this and want to maintain the tactics that have been put to good use since early 2019.



NICOLAS MESSIAS/IFIPA

Khalifa Haftar

Military offender

P Libya

After the late General Muammar Gaddafi was ousted in 2011, two opposing forces of power appeared in Libya: one in Tripoli, the UN- and Turkey-backed Government of National Accord (GNA); and one in the east, led by Gen. Khalifa Haftar and supported by Saudi Arabia, the UAE, Egypt and Russia. French involvement is also in question: Paris denied breaching an arms embargo after French-made missiles were found on a captured base of Haftar's. With his Libyan National Army (LNA), strongman Haftar made a brutal assault on Tripoli in April 2019, which led Amnesty International to accuse him of war crimes. In early 2020 Russia and Turkey tried to broker a ceasefire agreement with Haftar in Moscow, but the warlord left without getting out his pen. He claims the LNA wants to restore order; his critics say he is preventing the growth of democracy in Libya.

John Magufuli

Authoritarian reformer

P Tanzania

9 From day one – when he arrived unannounced in various civil-servant offices, and started slapping tax writs on bill dodgers – Magufuli has shaken things up in Tanzania. Now, he faces criticism from international human rights' groups for his increasingly authoritarian attitude, particularly his repression of the press, freedom of speech, and his anti-LGBTQ+ stance. In Tanzania, despite this, he is celebrated for economic reform – the country of 58 million people now boasts one of the highest economic growth rates in Africa. Magufuli set an example by cutting his own salary from \$15,000 to \$4,000 per month, has ensured that civil servants turn up for work and has made it easier to do business. He has taken full advantage of Chinese financial help, and has embarked on a vast programme of infrastructure development, particularly in the rail industry (see page 86).

MICHELE SPATARO/AFP



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Julius Malema

Black power

P South Africa

As the leader of what is now the third-largest party in both houses of the South African Parliament, with 44 seats in the National Assembly, Julius Malema is aiming for at least 10 million votes in 2024. The country's demographics put him and his Economic Freedom Fighters (EFF) in a strong position. Disruptive in every sense of the word - the EFF's red boilersuits are often seen storming or walking out of parliamentary sessions - Malema says his party was responsible for the resignation of corrupt former president Jacob Zuma: "The EFF motion of no confidence in the former president formed the basis of all deliberations and discussions that resulted in him resigning as president of the republic of South Africa - bringing to an end the rule by criminal syndicates." To his young, overwhelmingly black support base he says South Africa should not be dependent on loans from the West, but should reclaim its sovereignty.

JAMES ONTWAY/PANOS-REA

Joseph Kabila & Félix Tshisekedi

Power struggle

B Democratic Republic of Congo

11 When Joseph Kabila finally agreed to step down as president of the Democratic Republic of Congo (DRC) after 18 years in power things didn't quite work out as he had planned. Instead of Kabila's chosen dauphin, Ramazani Shadary, slipping into his still-warm seat the election result was disputed between oppositionists Martin Fayulu and Félix Tshisekedi. Kabila is widely thought to have done a backroom deal with Tshisekedi, to whom he handed the keys to the palace on 24 January 2019. Kabila is now a senator for life, in accordance with the country's constitution.

Since then, it has been a competition between the two to see who can disrupt whose networks. The spoils are clear. The DRC has the richest subsoil of any nation on the continent, including the lion's share of the mineral for all our future electric battery needs:



EVAN SCHNEIDER/JUN PHOTO



ROBERT CARRUBA POUR JA

cobalt. Tshisekedi has railed about Kabila's corruption to Western donors and is now taking steps to neutralise key Kabila allies.

Kabila and his allies control a majority in the legislature, giving them considerable power to stymie Tshisekedi. That has not prevented Tshisekedi from raising the ante: his government and security services are going after mining boss Albert Yuma, spy chief Kalev Mutond and Kabila's sister Jaynet. Frustrated by Kabila trying to block many of his initiatives, Tshisekedi threatened to dissolve the National Assembly earlier this year, although this was later retracted.

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Bolaji Akinboro & Ken Njoroge
Nigerian Demeter

B Nigeria

The duo behind fintech Cellulant scribbled their first business plan on a napkin. With many a pivot later, they have transformed into a fintech company helping to build payment architectures that everyone from smallholder farmers to government agencies can trust. Cellulant now works in 33 African countries, with 94% of the customer base never having used banking before.

Their biggest hit in Nigeria has been working to disrupt the corrupt networks that interfered with the

distribution of agricultural subsidies. The Growth Enhancement Support Scheme creates an e-wallet system to put the fertiliser subsidy in the phone of the farmer, for them to cash out at a shop. They are even bringing in a second phase to help connect farmers with banks, and fix the financing gap in African farming.

Their technology is being used as far away as Afghanistan and leans on distributed ledger technology to create trust right the way through the tangled web that makes up the agricultural value chain, from banks, agribusiness, exporters, government agencies, input-sellers, and, of course, the farmers themselves. They are not stopping there, either: the energy sector may well feel their attention before long.



CELLULANT



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Mitchell Elegbe
Unicorn founder

B Nigeria

15

Weaning Nigerians off cash is not easy, but Mitchell Elegbe is an optimist and he thinks big. The founder, MD and CEO of Interswitch, he pioneered the infrastructure to digitise the mainly paper-ledger and cash-based economy in Nigeria. Today Interswitch's technology processes over 500 million transactions a month; its Verve payment card is the largest domestic debit card scheme in Africa and it is expanding outside Nigeria in August 2019. Elegbe always saw his as an innovation that could facilitate the electronic circulation of money anywhere in Africa. Visa saw it too, and in November 2019 acquired a minority equity stake in Interswitch that took the company to unicorn status - valuation of \$1bn. Interswitch could be Africa's sole tech unicorn for some time as Jumia's worth has dropped; an Interswitch IPO is still on the cards.

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DAMIEN GRENON FOR JA

Bobi Wine

A new voice

P Uganda

He's an award-winning musician and has been an MP in Uganda since 2017. His People Power Movement aims to improve democracy, human rights and the rule of law, and denounces poverty, corruption and social injustice. The opposition leader's next move is to run for president in 2021, against incumbent Museveni, who has been in power since 1986. Bobi Wine believes he has an 80-90% chance of winning, provided the elections are free and fair. Authorities arresting him for such crimes as "annoying the President", preventing him from performing his music in public, and shutting down his political rallies, point to a worried administration.

Pascal Agboyibor

Pan-African lawyer

B Togo

17 Pushed out of the global law company Orrick, Herrington & Sutcliffe despite climbing to the number-two position, Agboyibor could have called it quits. Instead, he founded his own practice and now has the 'magic circle' of law firms quaking in their boots, scooping up deals previously reserved for them. "Our name, Asafo, derives its origin from elite groups of traditional West African warriors [...] dedicated to the defence of cities and states in the region. The name underlines our commitment to defending our clients' projects in Africa, with military discipline, rapid response and a high level of coordination," Agboyibor says. Bringing together top lawyers from international firms such as Dentons, White & Case, and of course Orrick, who have years of experience dealing in African affairs, he has created a law firm completely dedicated to Africa. Through its presence in the main business hubs the firm aims to handle major, complex cases with a rapid and integrated approach.



VINCENT FOURNIER/JA

Iyinoluwa Aboyeji

From grace to grace

T Nigeria

18 At 28, Iyinoluwa Aboyeji has already co-founded several successful start-ups in the public interest, notably Andela and Flutterwave. He's not stopping there: he has recently launched the Future Africa Initiative, which will provide capital, coaching and a community for founders invested in rebuilding Africa (\$50,000 capital will go to 20 start-up founders each year). His first world-recognised project, Andela, invests in Africa's most talented software engineers to help companies solve the technical talent shortage. The company gained global recognition after receiving \$24m in funding from Mark Zuckerberg. He left Andela after three years and co-founded Flutterwave, a platform that makes it easier for banks and businesses to process payments across Africa.



FACEBOOK

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CRISTINA ALDEHUELA / AFP

Anas Aremeyaw Anas

Name, shame and jail

C Ghana

Known simply as “Anas”, the investigative journalist uncovers cases of corruption and human rights abuses in Ghana and sub-Saharan Africa. His groundbreaking investigation into corruption in Ghana’s legal system led to the suspension and/or indictment of seven out of the 12 High Court judges filmed accepting bribes in his 2015 documentary *Ghana in the Eyes of God*. In January 2019, Ahmed Hussein-Suale, who worked with Anas on an exposé that led to the dismantling of the Ghana Football Association (GFA) and sacking of a FIFA referee, was murdered, further underlining why Anas has chosen to protect his identity. This year, the Human Rights Courts in Accra dismissed Ibrahim Saanie Daara’s case against Anas. Daara, the former deputy general secretary of the GFA, was shown in Anas’s *Number 12* football documentary collecting a bribe to influence the selection of a player.

Bridgette Motsepe Radebe

Mining mogul

B South Africa

20 Radebe is South Africa’s leading black female mining entrepreneur, and founder of Mmakau Mining. The businesswoman is against the “capitalist mining model” through which the majority of the natural resources in the country passed from the white minority to corporate bodies at the end of apartheid. She is the president of the South African Mining Development Association and proposes a complete nationalisation of all mining operations, a state buyout of those with dwindling profitability that only exist in the name of black empowerment, and a cooperation movement between the public and private sectors over the running of South Africa’s mines. She argues that this would allow the



DAMIEN MEYER/AFP

mining industry, which employs nearly 170,000 people, to progress. Radebe has political ties and was accused of meddling in the politics of neighbouring Botswana. She is insistent on not using her powerful family connections to prove her innocence, relying instead on the courts. In 2019, she was appointed as a member of the BRICS Business Council, set up to strengthen business, trade and investment between the business communities of the BRICS countries.

Herbert Wigwe

The bigger banker

B Nigeria

21 The cosy top three of Nigeria’s banking world was shattered in 2019 when Access

Bank snapped up Diamond Bank. Access Bank’s CEO, Herbert Wigwe, admits that he is “still learning how to navigate such a massive institution”. When Wigwe and his business partner, Aigboje Aig-Imoukhuede, acquired Access Bank in 2002, it was ranked 65th out of 89 banks in the country. It now has just under 30 million customers. Bigger, of course, may not be better. Investors raised eyebrows when he sold off nearly 7% of his bank stake.

Wigwe is also a philanthropist. Under the aegis of the bank, he created the “W” Initiative to accelerate female entrepreneurs and NollyFund to help Nollywood stakeholders with the production and distribution of films. Although not opposed to entering the political realm, he says that his years in the finance industry are not nearly over yet.



ACCESS BANK

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Adnan Abu Walid al-Sahrawi
Terrorist take-over

P Burkina Faso, Mali, Niger

22 States across West Africa are being shaken to their core by the leader of the Islamic State in the Greater Sahara. Al-Sahrawi is at the forefront of terrorist activity in Burkina Faso, Mali and Niger. He previously was active in Gao, during the brief period in which the Malian city was under Islamist control. The \$5m offer from the US government for information on his whereabouts makes it clear that he is seen as a global threat and the noted geographical expansion of his group's activities is met with fear. Similarly, it was in 2019 that the organisation began to receive regular attention from formal Islamic State (IS) media outlets. When the group is not participating in militant activities, it is building relationships with local communities and taking advantage of tensions. It then uses these relationships to recruit supporters. Al-Sahrawi learned from IS's errors in the Middle East, where too much emphasis was put on gaining territory and not enough on communities' needs.



FARMCROWDY GROUP

Onyeka Akumah
Agri-fin-tech

T Nigeria

24 What if you could invest in Nigerian agriculture from the relative comfort of your own sitting room in Lagos? Onyeka Akumah is making that possible and reshaping agricultural value chains as he does it. The technology entrepreneur is the co-founder and CEO of Farmcrowdy, an agricultural platform connecting small-scale farmers to investors with the goal of boosting local food production. The company took off fast, receiving its first angel investment of \$60,000 just a month after launching. Farmcrowdy and the Oyo State government announced a partnership in August 2019 that will involve 50,000 farmers. Farmcrowdy bought Best Foods in February to grow its footprint in livestock and processing. Akumah is a mentor and investor, sitting on the boards of start-ups from New York to Lagos.

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Strive Masiyiwa
From Zimbabwe to the world

B Zimbabwe

Strive Masiyiwa claims that in 1978 a senior officer in Zimbabwe guerilla forces told him he wasn't needed as a fighter but he would be needed to rebuild the country. That's what he's been doing ever since. After winning a protracted legal battle to remove the state monopoly on telecoms he founded Econet Wireless Zimbabwe, parent company of the Econet Group, which has operations in more than 15 countries worldwide. Masiyiwa also wanted to get into mobile money, so his firm bought a bank rather than wait for changes in legislation. Not all his gambles work out, however: in February he placed Econet Media under administration. Zimbabwe's (legitimately) richest man is also Africa's most prolific philanthropist. His various foundations educate children, fight disease, invest in rural entrepreneurs and militate against climate change.



JUSTIN CHIN/BLOOMBERG VIA GETTY IMAGES

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LINKEDIN

Peter Njonjo
Success in food supplying
T Kenya

25 Retailers of Kenya beware. Peter Njonjo is the CEO of Twiga Foods, one of Kenya's most successful start-ups, created in 2014 as a solution to inefficiency in Africa's large, but highly fragmented, informal fruit and vegetable market. The company uses a technology-enabled B2B platform to source products from 17,000 farmers across 20 Kenyan counties and deliver them directly to 2,500 vendors per day in Nairobi and its environs. It is now expanding into fast-moving consumer goods (FMCG), and targets continental expansion by the third quarter of 2020, starting with French-speaking West Africa, and then Nigeria. The company has been credited with raising farmers' yields while stabilising consumer prices, and is building a new distribution centre that will have state-of-the-art cold rooms, conveyors and sorting equipment, enabling Twiga Foods to offer supply-chain services for both agricultural and FMCG products.



REXUSA

26

Eliud Kipchoge
Breaking limits
C Kenya

"Personally, I don't believe in limits," says runner Eliud Kipchoge, who broke the marathon world record in Berlin in 2018, completing it in 2:01:39 - 1 minute and 18 seconds faster than the previous record. He won the 2019 London Marathon in a time of 2:02:37, so he now holds the records for the fastest and second-fastest marathon speeds of all time. But neither of those are his fastest recorded time. Having won 12 out of the 13 marathons he has entered, he became the first person in recorded history to finish a marathon in under two hours in October 2019. The time did not count as a new world record under IAAF rules owing to the set-up of the challenge, but it earned him two Guinness World Records: 'Fastest marathon distance (male)' and 'First marathon distance under two hours'. The runner has no plans of retiring soon: will he break any more of his own records?

Moustapha Cisse
Fairness, transparency and reliability
T Senegal

27 Moustapha Cisse heads the Google Artificial Intelligence (AI) Centre in Accra, Ghana. The Senegalese native is committed to improving the lives of those most in need in African societies. His current research efforts focus on the essential prerequisites of such AI - fairness, transparency and reliability. He believes that Africa's technological solutions should be developed within the continent, and wants to create AI programmes to help farmers diagnose blights affecting their harvests, and translation software to better connect speakers of Africa's 1,500-2,000 languages. Lack of opportunity on his own continent led him to study in Europe and then found the African Institute for Mathematical Sciences (AIMS), a pan-African network of centres for post-graduate training, research and public engagement in maths and sciences.



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Alaa Salah
Image of the revolution

P Sudan

“Women-led resistance committees and sit-ins, planned protest routes and disobeyed curfews, [...] despite this visible role, despite their courage and their leadership, women have been sidelined in the formal political process in the months following the revolution,” Alaa Salah told the UN Security Council in October, 2019. The Sudanese protester personified the revolution that ousted President Omar al-Bashir after 30 years of authoritarian rule, when a photo of her standing in a white *toub* on a car, leading a crowd of pro-democracy protesters in a chant, went viral. Becoming the symbol of the integral role women played on the front lines of the protests (making up about 70% of the protesters), she is insisting that women – half of the 43 million Sudanese population – have 50% representation in the transitional leadership institutions.

UMIT BEKTAS/REUTERS

Mohamed Hamdan Dagalo ‘Hemeti’
A new dawn or a new dictator?

P Sudan

29 The creation of a stable, democratic state is what many Sudanese civilians expected after the ousting of Omar al-Bashir at the end of months of protests on 11 April 2019. Instead, ‘Hemeti’ seems to be running the country. The leader of the Rapid Support Forces (RSF), a paramilitary force accused of myriad human-rights abuses in the western province of Darfur and elsewhere, Hemeti is also now the deputy head of the Transitional Military Council, set up to run the country for a couple of years until elections. He says



AP/SIPA

he wants democracy in Sudan, and refused orders from Bashir to violently disperse the sit-in outside the military headquarters that precipitated the dictator’s fall, but the RSF has lately been accused of attacking pro-democracy protesters. He reportedly receives Saudi and Emirati support, in the form of weapons and money, as the Middle Eastern countries want to ensure continued participation of the RSF in the war in Yemen.



SIPHIWE SIBEKO/REUTERS

Shamila Batohi
Prosecutorial pressure

P South Africa

30 Slow but sure-footed is the style of the head of the National Prosecuting Authority picked by South Africa’s President Cyril Ramaphosa to show that the days of ‘state capture’-style corruption are over. She has been methodically and successfully holding to account the networks of corrupt officials and businessmen allied to former president Jacob Zuma. Her office worked with the US authorities to apply the Magnitsky Act against the Gupta family of businessmen, has frozen the assets of Regiments Capital and filed fraud charges against former state security minister Bongani Bongo.

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Eleni Gabre-Madhin
Planting seeds

T Ethiopia

31 The Ethiopian businesswoman summed up her philosophy to reporters: “The difference between where ideas thrive and where they die is the fertile ground on which they fall.” Having set up the country’s first commodities exchange and then moved on to found blueMoon, a tech incubator, she knows whereof she speaks. With its traceability and predictability, the commodities exchange is now a critical part of the agriculture system’s hardware, allowing farmers to have the documentation they need to access loans and services from the banking sector.



TREVOR SNAPP/BLOOMBERG VIA GETTY IMAGES



Touria El Glaoui
Art vanguard

C Morocco

El Glaoui is one of many pushing for Africa to get the seat it deserves on the international cultural scene. She founded the 1-54 Contemporary African Art Fair in 2013 to give exposure to more African trendsetters. At auctions, African art is fetching ever higher prices, and this is accompanied by a stronger movement to have African art that was stolen or otherwise procured under unclear circumstances to be returned to Africa, bolstering collections and serving as foundations for new museums.

Henry Costa
Airwaves activist

C Liberia

33 The euphoria that followed ex-footballer George Weah into office quickly dissipated. Repeated corruption allegations dog the new government. And quality of life has not improved. Popular radio host Henry Costa has channeled public anger into a series of demonstrations against the administration, gathering hundreds of thousands of Liberians onto the streets of Monrovia to show Weah the red card. With the news that Liberia will auction oil blocks in 2020, Costa is organising new protests with his ‘Council of Patriots’. The government arrested him over immigration irregularities in Sierra Leone in January this year, having shut down his radio station in October 2019.



ZOOM DOSSO / AFP

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Oluseun Onigbinde
Transparency toolbox

C Nigeria

34 BudgIT is the tool that enables Nigerians to fight bad governance, with proof. Having co-founded the company in 2011, Onigbinde continues to encourage citizens to hold the government accountable. An entrepreneur and open data analyst, fiscal transparency advocate and a firm believer in the power of open data, he was appointed as Technical Adviser in the Ministry of Budget and National Planning on 13 September 2019, but came under fire on social media due to his open and long-term criticism of the same government that appointed him. This caused him to resign three days later. His LinkedIn 'About' profile states: "I believe in a just, transparent and fair society where every citizen within a community has equal access to information about the fiscal position of their society and uses such opportunity to demand accountability as well as efficient service delivery."



BUDGIT



RAJESH JANTILAL / AFP

Zingiswa Losi
Tough negotiator

P South Africa

35 The new head of the Congress of South African Trade Unions (Cosatu) is hoping to leverage its closeness to President Cyril Ramaphosa. "We fought hard to ensure his election and to give the ANC a clear anti-corruption, pro-worker election mandate", says Losi, the first woman to hold the position. She has a tough job on her hands. Cosatu has suffered splits, and is not seeing eye-to-eye with the other members of the tripartite alliance that includes the ruling ANC and the South African Communist Party. But she is getting results: including forcing a new conversation on how to finance the overhaul of power utility Eskom using pension funds. And she is a fighter; scarred from a public clash with her predecessor Zwelinzima Vavi, Losi battled back to lead the organisation. She had previously been aiming for a job as deputy secretary-general of the ANC .



MULUGETA AYENE/AP/SIPA

Jawar Mohammed
Empowered opposition

P Ethiopia

The Oromo activist has announced he will join the opposition Oromo Federalist Congress party ahead of August 2020 elections. Jawar, a founder of the Oromia Media Network, was a key organiser of the 2016 Ethiopian protests and had sparked deadly demonstrations in the Oromia region in October 2019 with a Facebook post in which he accused the government of ordering the withdrawal of his security detail in an attempt to facilitate an attack on him. Tensions between Abiy's government and Jawar, a former ally, rose after his US-based Oromia Media Network - which has more than a million followers on Facebook - began reporting aggressively on the situation in western and southern Oromia and conflict in Amhara region. Jawar has said he wants a government that respects calls for greater regional sovereignty. There will be hurdles as he launches his political career. In February, Ethiopia's electoral agency asked immigration authorities to establish Jawar's citizenship after he gave up his American passport to run for election in the Ethiopian polls.

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Noordin M. Haji
Crime fighter

P Kenya

37 Haji is delivering on his promise to tackle graft. The director of public prosecutions orchestrated the July 2019 arrest of the country's finance minister, Henry Rotich, on suspicion of financial misconduct, which Rotich denies; 27 other government officials were also charged. Rotich was the first sitting cabinet member to be charged with financial misconduct in the country's history. Days later Haji ordered the arrest of a governor on the outskirts of Nairobi for abuse of office, conflict of interest and dealing with suspect property; another governor was arrested in December for misappropriating public funds. Dozens of current and former public officials have been charged and more than 300 prosecutors have had their appointments revoked. Trained as a lawyer, Haji worked for 18 years in the Kenyan intelligence service before joining the public service in January 2000 as state council in the attorney general's office.



SIMON MAINA/AFP



AFRICAN BANK

Basani Maluleke
Expanding the customer base

B South Africa

The CEO of African Bank is the first black woman to be the head of a bank in South Africa, a position she acquired at the age of 42. Advocating for more leadership roles for women, she is also interested in helping South African students, founding Get Me To Graduation NPC - a non-profit organisation established to fund the subsistence needs of students in the tertiary education system. As CEO, she changed the bank's policy to ensure that all South Africans get the best interest rates, unlike the traditional system whereby most banks only provide a good rate when people invest R100,000 or more. The MyWORLD scheme started under her leadership, enabling customers to have all their products (including transactional banking) with the bank, rather than just a loan as was previously the case. The product was a part of the African Bank's efforts to diversify its revenue schemes and broaden its customer base, with the aim of having 1.7 million customers by 2021. In 2019, the bank recorded a third successive year of increasing profit, despite less than ideal economic conditions in the country.

Kamal Yakub
Uber for tractors

T Ghana

39 Like most good business ideas, the Uber for tractor hire seems incredibly obvious, but it took Kamal Yakub to make it happen. Like many African countries, Ghana has a majority of smallholder farmers who cannot afford to buy a tractor, but for whom a couple of days of ploughing make a huge difference to agricultural productivity. More than enough to pay for hiring a tractor. Connecting tractors to farmholders via mobile phone is Trotro Tractor's raison d'être. Yakub has enabled a great leap forward in rural incomes, allowing farmers to make more investments in their land, pay for children's education, and slow the drift of kids to the cities



YOUTUBE

in search of work. He is a great advocate of getting young people into agriculture, saying the technology makes it far more profitable now to grow crops, saying the technology makes it far more profitable now to grow crops. "If you used to do two days on an acre with four people, now you use 45 minutes to finish that acre so it allows you to do more," Yakub told reporters. He is now expanding to Zimbabwe, with other markets in sight.

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P Politics **B** Business **T** Tech **C** Civil society

Mehdi Tazi
Supporting local players

B Morocco

40 Tazi's meteoric ascent has seen him go from creating an offshoring platform to heading Morocco's largest private-sector insurer, Saham, by 2014. He quit in 2017 to buy local insurance marketer Beassur, selling a stake to global insurance giant Marsh in 2019. This has generated political capital to go alongside his financial muscle, and Tazi has parlayed this into taking up a new role; as vice-president of Morocco's confederation of chambers of commerce, the CGEM. It is a powerful position in a powerful organisation that brings together the country's biggest businesses with the economic advisers around King Mohammed VI. He hopes to shake up the staid CGEM alongside its president, Chakib Alj, especially in this downcycle of the Moroccan economy. Many small businesses are suffering from unpaid bills, especially from the government, something Tazi and Alj are campaigning to change.



SAHAM

Zitto Kabwe
Standing up

P Tanzania

41 He is one of the few opposition politicians to grill the executive. In 2018 the government agreed to sell cashew nuts to a Kenyan company called Indo Power Solution that, it later emerged, does not even exist: Kabwe called them out. The government of John Magufuli regularly returns the favour by detaining and harassing him. The latest



E. HERMAN/REUTERS

skirmish involves a \$500m education support loan from the World Bank, which Kabwe delayed the disbursement of for a second time in order to protest Magufuli's policy of excluding pregnant girls from school. Kabwe has received death threats from ruling party politicians. He says he would do it again. "We just wrote a letter. This reaction should be a lesson for the World Bank."



MARKIRINGU

Agnes Kalibata
Food for all

C Rwanda

42 The Rwandan president of the Alliance for a Green Revolution in Africa now has a bigger platform. With AGRA, she is working to increase the incomes and improve food security for 30m farming households in 11 African countries by 2021. Last year, in addition to receiving another honorary doctorate, this time from McGill University, and winning the National Academy of Sciences' Public Welfare Medal, she was appointed by UN Secretary General António Guterres as his Special Envoy for the 2021 Food Systems Summit. The summit aims to generate momentum, expand knowledge, and encourage the sharing of experiences and approaches to help countries unleash the benefits of food systems for all people. Kalibata's role will be to provide leadership, guidance and strategic direction, as well as being responsible for outreach and cooperation with key leaders.

Caster Semenya
Genetically gifted

C South Africa

43 The South African middle distance runner is a two-time Olympic gold medalist, but her journey has not been an easy one. After winning the 800m in the 2009 World Championships, the International Association of Athletics Federations (IAAF) subjected her to sex testing, and concluded that she is "biologically male" and needs to reduce her natural testosterone levels. From 2010-15, Semenya reluctantly agreed to take testosterone-suppressing contraceptives recommended by the IAAF so she could keep running, but these had negative effects on her health. Older now, the athlete is no longer comfortable with being used as a lab rat, or being told she is not a woman. Losing an original appeal, Semenya has taken her case to Switzerland's supreme court, and has won an interim ruling.



THURMAN JAMES/CSM/SIPA

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NEPLAST

Nelson Boateng
Yellow brick road

T Ghana

44

Got too much plastic? Nelson has the solution. Boateng has filed for a patent for his 'plastic bricks', made by shredding and melting mountains of discarded plastic to mix them with sand and red oxide. The pavement slabs and tiles are then used for roads and buildings in greater Accra. Boateng's company is also expanding into roofing tiles and consultancy for launching recycling companies. Nelplast says it aims to recycle about 70% of plastics waste generated by the country daily "into useful products that can be used for a lifetime". The initiative has also created jobs too, and Ghana's environment ministry will now fund it.

Kako Nubukpo
Out with the franc

C Togo

45

Economist Kako Nubukpo (who writes an opinion piece on page 12) is a leading voice in the campaign to remove French influence in the form of the CFA franc currency of the eight member states of the West African Economic and Monetary Union (WAEMU). Unhappy with interest rates flowing from the European Central Bank he went against the views of elites keen to retain the status quo. In a book (*Sortir l'Afrique de la Servitude Monétaire*) and articles in *Jeune Afrique* and *Le Monde* Nubukpo called the CFA franc "monetary slavery" and accused the Central Bank of West African States of refusing a debate on its future. This led the International Organisation of La Francophonie to suspend him from his post as its economic and digital director. France announced the removal of the CFA franc at the end of 2019, and introduced the new currency - the Eco -which will remain pegged to the Euro, but countries no longer have to store 50% of their foreign reserves with France.

The ultimate aim is to combine all monetary zones in the Economic Community of West African States.



VINCENT FOURNIER/JA

Bibi Bakare-Yusuf
Books sprouting like leaves

C Nigeria

Getting her books on the Nigerian school syllabus is a goal for Bibi Bakare-Yusuf. The co-founder and director of Cassava Press, her aim is to provide quality, affordable African literature to the largest number of readers. She started the company "with the mission to feed and nourish the African imagination with literature from the African world, starting on the continent and eventually including Africans in Europe and the Americas," and has recently opened a London office. Cassava Press attempts to challenge stereotypes of what African literature 'should' be. Strong recent books include *The Hundred Wells of Salaga* by Ayesha Harruna Attah, a historical fiction about the intrigues in pre-colonial Ghana, and Elnathan John's *Born on a Tuesday*, a coming-of-age story set in the sectarian religious violence of northern Nigeria.

46

OSTYN ANWZ



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P Politics **B** Business **T** Tech **C** Civil society

Edwin Macharia

Consulting crew

B Kenya

47

The global consulting firm Dalberg Advisors has hired Macharia as its global managing partner – the first time a Kenyan has taken the role. Rather than sit in headquarters in New York, Macharia has tilted the whole company towards the continent, doing much of his work from Nairobi. A former McKinsey employee who also worked at the Clinton Foundation, Macharia is responsible for innovating across the the whole group, according to founder Henrik Skovby. He also set up the Kenya office in 2008. Don't bet on him staying in consulting forever. He has already run once to be an MP.



COURTESY OF DALBERG

Ahmed Zahran

Solar trailblazer

T Egypt

50

The co-founder and chief executive officer of KarmSolar has been instrumental in efforts to move communities in Egypt away from centralised power to independent, more sustainable options. KarmSolar was the first private solar company in the country to obtain licences to generate, sell and distribute electricity to consumers, and to operate a feed-in tariff station selling power to the national grid. French group EDF announced in late 2019 that it would invest up to \$25m in Zahran's Cairo start-up, making it a leading supplier of solar power in Egypt, which has set a target to generate 42% of its electricity from renewable resources by 2035. Zahran has worked in renewable energy for more than a decade in Tunisia, the UK and Egypt with Shell International and Tri Ocean Energy. He is also co-founder of *Nahdet El Mahrousa*, a social-change incubator.



KARIM SOLAR



OLIVIER FOR JA

Tiémoko Assalé

From critic to policy-maker

P Côte d'Ivoire

48

At its best, journalism can seek to hold the powerful to account. Through his satirical newspaper *L'Eléphant Déchaîné* – the raging elephant, modelled on France's *Le Canard Enchaîné* – publisher Tiémoko Assalé and his journalist allies take on the rich and powerful Ivorian elite. He has reported, for instance, on a vast network of customs fraud and the financial interests of powerful Ivorians in tax havens. As if he doesn't already have enough enemies, Assalé recently ventured into politics, elected mayor of Tiassalé in 2018.

Célestin Tawamba

Tax reformist

B Cameroon

49

The head of the business lobby *Groupement Inter-Patronal du Cameroun* (GICAM) has been championing the development of Cameroon's private sector since he was appointed to the leadership role in 2017. He made headlines in January 2020, however, after a letter was leaked in which he called for the sacking of Cameroon's tax chief. It is rare in Cameroon for major business leaders to speak up at all, let alone criticise government figures; a sign of the times perhaps. Tawamba, who is also the founder of the Cadyst Invest Group, has advocates abandoning taxation based on activity in favour of a tax based on profit.



VINCENT FOURNIER/JA

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