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**OPINION**

**Drafting a Startup Act: What to Consider**



**FUNDING: KENYA**

**Kenya's MarketForce secures \$100k**

Marketforce has raised an additional \$100k to add to its \$2 million Series A funding secured early this year.



# Newsletter

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**STARTUPS**

**AFRICA**

South African and Kenyan startups selected to join the Mastercard Start Path global network to scale innovation

■ South Africa's Fanfire and Kenya's Kwara are among 11 startups selected to join the Mastercard Start Path global. The program will allow these startups to maximize their growth by learning from Masterclass experts as they explore co-innovation opportunities.



**EGYPT**

Arab Bank launches Fintech-focused Corporate Accelerator Program in Egypt

■ The Arab Bank has launched a FinTech focused corporate accelerator in Egypt.

This comes as part of the Bank's efforts to support Egypt's financial sector innovation. The accelerator aims to promote the adoption of emerging tech while supporting FinTech startups in the MENA region.



**Proposition 22 declared unconstitutional**

■ A California judge ruled Prop. 22 unconstitutional. The initiative backed by gig platform operators including Uber and Lyft classified workers on these platforms as independent contractors as opposed to employees. This meant that gig workers would

have limited access to benefits and have a limited ability to collectively bargain.

The Court held that the power to restrict such rights could only be done by constitutional amendment and not by initiative statute.

**KENYA**

Capital Markets Authority admits Acorn to Regulatory Sandbox

■ The Capital Markets Authority this week admitted Acorn into its regulatory sandbox.

Acorn has been admitted on account of its investment platform called 'Vuka', which aggregates retail investors into asset-backed financial products such as real estate through a regulated and transparent structure.

**KENYA**

Baraza Media Lab launches SHAHARA

■ Baraza Media Lab this week launched Shahara, a platform that will enable people in the creative economy including; content creators, producers, journalists, writers, photographers and other storytellers to earn directly from their content. Audiences will be able to support creators directly on the platform.

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## FUNDING



US\$  
100,000

Kenya's MarketForce secures an additional \$100k from the Harambeans Prosperity Fund

Marketforce has raised an additional \$100k to add to its \$2 million Series A funding secured early this year. Marketforce enables consumer brands to optimize how they deliver essential goods and services to retailers and consumers by bridging the information gap in last mile distribution.

The amount raised will go towards expansion.



Egypt's MaxAB raises and additional \$15m to add to its series A round

MaxAB has raised an additional \$15M from existing investors bringing its total Series A funding to \$55M, the largest ever by an Egyptian startup. The eCommerce platform connects food and grocery retailers to suppliers in the most under-served geographies.

## CRYPTO & DIGITAL CURRENCIES

South African startup Fanfire has launched to help sports franchises engage with their fans using non-fungible tokens (NFTs)

South African startup FanFire has launched a platform that will help fans engage with franchises using NFTs, rewarding fans with physical merchandise and real-world privileges such as dinner invites with players.

Facebook 'definitely looking' at NFTs

Facebook could soon support NFTs. This comes off after the Company announced their cryptocurrency wallet, Novi.



Property company accepts rental crypto payments in South Africa

A South African property company will now accept rental crypto payments. The company, Quorum Holdings, said the move is targeted at younger professionals interested in using their crypto to make payments as opposed to cash.

Ethereum Name Service (ENS) now allows direct integration with a Domain Name System (DNS)

Ethereum Naming Service (ENS), the protocol that generates the addresses for usage across Ethereum, has announced that website owners with a Domain Name System (DNS) can now directly integrate with ENS.

FBI Trains 50 Nigerian Investigators On Ways To Combat Cryptocurrency Frauds

International Computer Hacking & IP Attorney Advisers (ICHIP) and the FBI organized a cryptocurrency basics webinar for investigators & prosecutors in Nigeria on ways to combat cryptocurrency related frauds and monitor money laundering activities.

The training, which was held virtually, focused on enhancing the capacity of Nigerian investigators to investigate cryptocurrency.

## OPPORTUNITIES



### Huawei HMS App Innovation Contest

The global tech giant has announced Huawei HMS App Innovation Contest, a premier global contest for mobile application developers which aims to inspire talented students and developers across the globe to create seamless, smart, and innovative applications. Deadline for application is 5th September 2021.



### Cherie Blair Foundation for Women ExxonMobil Foundation to Growth Programme 2021 for Women Entrepreneurs in Nigeria.

■ This is a seven-week intensive learning course open to women entrepreneurs in Nigeria aimed at building women entrepreneurs business management skills and investment readiness. The programme is set to start in September.

## Wazo Challenge East Africa is Open for Applications



Hindsight Ventures, the Africa segment of Startup Réseau has launched the challenge which is aimed at young entrepreneurs in the 18 - 30 age group, who are residents of countries from the UN designated Eastern Africa region who have an idea to solve a local business or social problem, by leveraging technology.

Applicants selected for the 4-week program will get access to Startup Ré-

seau's global pool of mentors, investors, industry experts, and successful entrepreneurs.

Each startup will get \$150,000 worth of technology credits from Startup Réseau's technology partners such as FreshWorks, AWS, IBM, Digital Ocean, HubSpot, and more, thereby helping these startups scale without spending on technology. Deadline for application is 16th September 2021.

### DIGITAL ID NEWS

## Vote in the 2021 Good ID awards



Voting is now open for the 2021 Good ID awards recognizing leaders in four key areas namely: accountability, inclusion, privacy and security. The Good ID awards recognize dedicated, progressive and impactful work to improve digital identity for all. Last year our C.E.O. Ms Linda Bonyo won the inaugural award on privacy.

## INTELLECTUAL PROPERTY



### HashCash Builds a Blockchain-based Intellectual Property Protection Prototype

HashCash, an internationally acclaimed blockchain development company, has revealed the idea behind a block-chain based Intellectual Property model. The idea, though still in its preliminary stages of development, will prevent copying and theft of original content. The model makes it possible to protect developed ideas and initial concepts for product design and development. The research team intends to cover all forms of digital content within this solution including scripts, digital drawings, animation clips etc.



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The model makes it possible to protect developed ideas and initial concepts for product design and development.



### Kenya Copyright Board Deregisters KAMP, PRISK & MCSK

KECOBO has deregistered the Kenya Association of Music Producers (KAMP), Performers Rights Society of Kenya (PRISK), and the Music Copyright Society of Kenya (MCSK) for failure to meet its licensing conditions. The Board had issued the Collective Management Organisations (CMO) with show-cause letters for non-compliance, specifically breach of administrative cost limit, and diversion of royalties into an undeclared account whose operations are unmonitored.

KECOBO was however dissatisfied with the CMOs responses to the show-cause letters and proceeded to invoke provisions of section 46(9) and 46(12) of the Copyright Act to deregister them. Following the revocation of licenses, the collection of royalties has been suspended for 3 months or until further notice.



### Independent Content Creator Claims KTN Infringed on His Copyright

Evans Wafula, an independent content creator wants the broadcasting of the programme ‘The Diplomat’ which airs on KTN stopped claiming it infringes on his copyright.

Evans has accused the Standard Group of using the ideas of a show he pitched, without his license or consent, which he argues amounts to infringement of his copyright. He claims to have registered the work with KECOBO and to own the copyright for an audiovisual programme titled ‘Diplomatic Front.’

The modification of the show’s name, done without his knowledge or prior consent and in blatant disregard for his rights as the owner of the copyright has seen him move to court to obtain a permanent restraint against KTN from broadcasting the infringing show.

## DATA PROTECTION



### UK to Overhaul Privacy Rules in Post-Brexit Departure from GDPR

Britain seeks to attempt to move away from European data protection regulations in a bid to overhaul its privacy rules after Brexit. This decision to chart its own path could lead to an end to irritating cookie popups and consent requests online, a culture that has been criticised as box-ticking but not based on common sense. The culture secretary, Dowden, stated he is determined to seize the opportunity by developing a world-leading data policy, and hopes to prioritise innovative and responsible uses of data in order to boost growth especially for startups and small firms.

### Spread of Facial Recognition Systems in India Amidst Concern over Absence of Data Protection Law



Facial Recognition Technology software systems are being hooked up across India's busiest airports and train stations, with a progressively spreading network of closed-circuit cameras by multiple state owned agencies to pan through databases of photos to identify people on a real-time basis.

The software systems, with vendors that include both domestic firms and global companies, seek to achieve objectives such as better identification of criminals, passenger check ins, and biometric attendance at companies. However a red flag has been raised that extensive use of Facial Recognition Technology systems is taking place in the absence of data protection laws that would mandate the necessary safeguards in the collection and storage of user data.

### Data Protection Laws Stop Councils naming Litter Louts and Compo Cheats

The local authorities in Ireland have been advised, on data protection grounds, against naming and shaming litter louts and serial compensation claimants. In light of data protection laws, questions have been raised as to whether the mechanism of naming and shaming is proportionate, how long the information could remain available for and if it is in the local authority's place to publish such information. It is said that the Data Protection Commissioner had given a view that a clear legal basis would be required for naming those already punished with a conviction.

## DIGITAL ID NEWS

### Civil society calls on international actors in Afghanistan to secure digital identity and biometric data immediately

Last week at least 30 organisations and 19 individuals signed an open statement calling on humanitarian agencies and other international actors operating within Afghanistan to, where possible, shut down the system and securely erase data. In the alternative, the group asked for a moratorium on any continued usage of biometrics in Afghanistan without prior human rights assessments that can ensure that any such systems are safe, inclusive, not prone to error, and are the least intrusive means of authentication available.

### Facebook joins ID2020

Last week Facebook joined the ID2020 alliance to contribute to building standards for digital ID that are secure and privacy centric. The ID2020 alliance is a global public-private partnership comprised of companies like Microsoft, Mastercard and Accenture aiming to ensure individuals get control of their own digital ID and develop trusted and ethical Digital ID

## AI NEWS

## South Korea's data protection watchdog issues its second largest fine to Facebook

Last week South Korea's data protection agency the Personal Information Protection Commission ordered Facebook to pay 5.5 Million USD as a fine for creating and storing facial recognition templates for close to 200,000 locals without proper prior consent between 2018 and 2019. The fines flowed from a privacy audit conducted by the PIPC into the affairs of Netflix, Google and Facebook.

## Court of Appeal in South Wales issues landmark ruling on Facial recognition

Earlier this month the Court of Appeal issued a landmark ruling against the use of facial recognition by the South Wales Police for breaching privacy and equality laws. The Automatic Facial Recognition Software scans the faces of pedestrians without their knowledge and compares it to images on a database of persons of interest. The court stated the use violated the petitioner's right to privacy under article 8 of the European Convention on Human Rights and failed to properly investigate if the software exhibited any bias on gender or race.

## UK proposes to form a new data protection legislation that enables AI to thrive

Following the UK's exit from the European Union, the UK aims to enact a new data protection law that will be a global standard in data protection regulation by balancing between the strict approach of EU regulation and the lax protection in many other countries. Through this, the country hopes to encourage the building of more inclusive data sets that help eliminate the bias issues in AI.

## PRODUCT HUNT



## Samsung says it can remotely disable stolen TVs

Samsung has revealed its TVs can be remotely disabled if the company finds out the units have been stolen. The feature is called the "Television Block Function" and Samsung says it was recently activated in South Africa after a number of Samsung TVs were taken from a company warehouse during a wave of protests and unrest last month.

Samsung says the technology is "already pre-loaded on all Samsung TV products" and "ensures that the television sets can only be used by the rightful owners with a valid proof of purchase." It's not clear, though, from Samsung's description whether the feature is only intended to combat large-scale theft, or if it will ever be used to help individual consumers.

For the TV Block Function to work, Samsung needs to know the serial code of the stolen unit. When the set connects to the internet, it checks its serial code against a list on Samsung's servers, and disables all TV functionality if it finds a match. (Source: The Verge)

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Whatsapp has recently announced that it will stop support for several smartphones with the operating system Android 4.0.3 and below or iOS 9 and below. starting on November 1st.



## WhatsApp Will No Longer Work on select iOS and Android Smartphones from November. Is Yours on the List?

WhatsApp continues to present new features to provide support to its users. Though just recently, WhatsApp announced that they will stop supporting a number of smartphones that were considered 'old' and could no longer run the new feature.

Whatsapp has recently announced that it will stop support for several smartphones with the operating system Android 4.0.3 and below or iOS 9 and below. starting on November 1st.

If users don't upgrade their smartphones before November 1st, then they will no longer be able to use WhatsApp on that device. (Source: entrepreneur.com)

## PRODUCT HUNT



### Facebook will reportedly launch its own advisory group for election policy decisions

Facebook is looking to create a standalone advisory committee for election-related policy decisions, according to a new report from The New York Times. The company has reportedly approached a number of policy experts and academics it is interested in recruiting for the group, which could give the company cover for some of its most consequential choices.

The group, which the Times characterizes as a commission, would potentially be empowered to weigh in on issues like election misinformation and political advertising — two of Facebook's biggest policy headaches. (Techcrunch)

### Apple Will Let Your Family Access Your Data If You Die



Apple ID users will be able to assign people as their Legacy Contacts. This means that in the event that the person passes away, people who have been assigned as Legacy Contacts will be able to gain access to their Apple ID and personal information stored in that account.

This should include important things like photos in which family members might appreciate being able to look back fondly on. While this is admittedly a rather morbid subject to think about, it's also very practical. This is because at the moment, trying to access someone's Apple ID account even with a death certificate is rather difficult, so this should make things a lot easier. (Ubergizmo)

## PRODUCT HUNT

### TikTok bans viral 'milk crate challenge' over safety concerns

TikTok has banned the popular "milk crate challenge" from its platform due to concerns that users participating in the trend could be seriously injured. The challenge saw TikTok users stacking milk crates into a pyramid and then attempting to climb across the unstable structure. Searching for the trend's hashtag on the app now brings up a "no results found" notice. The search results page notifies users that "this phrase may be associated with behavior or content that violates our guidelines. Promoting a safe and positive experience is TikTok's top priority." (Techcrunch)



# Drafting a Startup Act: What to Consider

Startups are companies intended to develop around new and innovative products and services. Unlike traditional businesses, startups design fresh and innovative solutions to gaps in existing models, or choose to create new disruptive products and services.

Over the years, diverse innovations have sprung up revolutionising fields such as healthcare, finance, and logistics. Startups like mPharma have changed the way Africans access healthcare by combining analytical tools, logistical know-how and the expertise of doctors and other professionals to facilitate the delivery of medicines to the underserved across the continent.

The novelty of these ventures has made them a key element in a continent where innovation drives socio-economic growth.

In 2020 it is estimated that African Startups raised \$1.4b in funding with countries including Egypt, South Africa, Nigeria and Kenya, recording the highest number of venture capital rounds. As it stands, Africa only has 4 unicorns; startups with more than \$1b valuation, as compared to 50 in the European Union and 200 in the United States.

Despite the value of African startups, most face a diverse set of challenges in scaling their products and operations.

## Access to Capital

The general lack of knowledge or guidance on funding rounds and processes has made it difficult for some founders to unlock much needed capital.

Currently, only 20% of investment in African startups comes from local investors. It is unclear why this number is so low, but it could be attributed to familiarity with traditional, low risk forms of investment and the absence of incentives for locally established venture capital and private equity firms.

## Regulatory Hurdles

Nigeria serves as a perfect example of the discouraging regulatory environment for young businesses. In 2020, the government introduced the Lagos Motorcycle Ban that placed a limit on the commercial movement of motorcycles within the city.

The Cryptocurrency Ban of 2021 saw the Central Bank of Nigeria instruct financial institutions to close accounts involved in transactions with cryptocurrency exchanges.

More recently, the Twitter Ban led to the indefinite suspension of use of the social media platform.

The high cost of compliance has also impacted startups significantly. The Central Bank of Nigeria in August 2021 introduced new rules requiring payment service providers to set up Payment Service Holding Companies at an estimated



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fee of \$14,500.

These unfair and costly regulations frustrate founders and could contribute towards dampening the country's innovative spirit.

## Lack of technical business support

Strong business structures and systems are key in guiding all startup activities, from corporate governance, to planning and executing funding rounds.

However, the lack of technical skills and support makes it difficult for startups to execute their ideas to fruition.

## Access to markets

Penetrating the market poses a challenge for African startups. This is especially common in sectors such as finance, where traditional models are trusted or preferred.

The rise of monopolies on the continent has not eased the situation with young businesses in the ring squaring it up against more decorated and established corporations and state run entities.

## The Role of Policy

Policy plays a key role in how startups perform their operations, both internally and externally.

Internal policies help aid in the implementation of business models, guiding operations and setting up structures.



Government policies and regulations on the other hand exist to reduce barriers to entry and improve the ease in which startups conduct their businesses by providing them with waivers on compliance and reduced costs of setting up.

Away from easing compliance processes, good policies also grant startups fiscal incentives such as tax credits, encouraging them to set up without fear of failure and allocate more capital towards product development and design.

## What to consider for Kenya's Startup Bill

Kenya's Startup Bill could benefit from consideration of the following areas:

### Double Compliance

PART III of the Bill requires all startups to register under the registrar of startups established under its Clause 6.

The registration requirements under the Bill creates a double registration by first requiring startups to register themselves as either a company, a partnership, a limited liability partnership or a non-governmental organization, and then as a startup under the proposed law. The law creates an eligibility test for businesses to be registered as startups, including, at least one third of the businesses owned by one or more citizens of Kenya, and having at least fifteen percent the entity's expenses being attributed to research and development activities.

The double registration presents a frustrating and discouraging process for startups as it subjects them to compliance processes under the existing regime on company laws as well as the proposed regime under the Bill. This beats the overall objective of the law; creating a more favorable environment for innovation.

The adoption of an application process requiring eligible startups to submit an application accompanied by a detailed business plan to the Agency or representative at county level would be preferred. This will allow startup businesses to request assistance on specific areas without first having to go through additional registration.

This is guided by the Rajasthan Startup Policy 2015 of the Rajasthan State in India that allows startup businesses to gain access to fiscal and other incentives without being subjected to additional licensing processes.

### Startup Income Tax Exemptions

Tax exemptions offered to startups on income tax can be crucial in helping these businesses scale their operations in their earlier stages. The length and amount of income subject to exemption should be determined by considering various factors including;

- How long on average to Kenyan startups take to scale their product by unlocking various levels of funding; and
- How much on average Kenyan startups make a year.

Singapore's startup tax exemption allows newly incorporated companies that meet the qualifying conditions to claim full tax



exemption on the first \$100,000 of normal chargeable income for each of its first three consecutive years of assessment.

A further requirement should be put in place to encourage startups to reinvest into their businesses by limiting the scope of the exemptions to startups that reinvest profits back into their businesses.

### Research and Development Tax Credits

The Senate's commitment to research and development under the Bill through clauses such as 24(d) that seek to support startups in their R&D initiatives is commendable. The introduction of Research and Development Tax Credits could play a big role in the implementation of this clause. These credits should be available to startups registered as business vehicle under clause 8 that can demonstrate their commitment towards:

- Developing new products or processes
- Enhancing existing products or processes

R&D tax credits could be crucial in encouraging innovation in the region as well as building more research and reference points for future businesses, investors conducting due diligence and policy makers within the ecosystem.

### Tax credits for investors

Tax credits provided to investors under the Bill are important as they encourage local investment in startup businesses.

These credits should be pegged on a number of factors, including:

- set minimum investment size
- whether or not the investor is a resident person



easier regime for startups in Kenya while minimizing potential dispute and extra costs to the startups.

### Intellectual Property

Clause 24(b) of the Bill provides that:

The Agency and the county executive committee members shall put in place measures to support the establishment and development of startups and shall, for this purpose —

(b) facilitate the protection of the intellectual property of innovations by startups in Kenya and with international organizations’;

The focus on Intellectual Property rights in the Bill is encouraging as it follows the objectives of the Bill; to create a more favorable environment for innovation. The Bill does however fail to delve into details on IP incentives. It also does not state how the Agency will facilitate the protection of IP, which is already a function of the Kenya Intellectual Property Institute (KIPI) established by SEC. 3 of the Industrial Property Act 2001.

The following incentives are worth considering:

- a. reduction of IP registration fees for startups
- b. assistance in filing of IP applications in collaboration with the Kenya Intellectual Property Institute (KIPI)

“ Government policies and regulations on the other hand exist to reduce barriers to entry and improve the ease in which startups conduct their businesses by providing them with waivers on compliance and reduced costs of setting up.

This will be essential in encouraging high net-worth individuals and successful entrepreneurs to invest in early stage funding rounds for startup businesses.

### Dissolution and winding up

The Bill makes no provision for dissolution and winding specifically for startups. Due recognition is given to the Insolvency Act 2015 which is the principal law on the issue of dissolution. However, the framework is lengthy with numerous processes; considering the rapid manner in which startups are founded and dissolved the world over. The dissolution question presents the potential for many disputes to arise given the dynamic nature of startup business.

Adjacent legislation on the issues such as the Insolvency Act should be amended appropriately to reflect the reality of startup dissolution and winding up and provide a simpler,

### EVENTS

#### Africa Tech Summit Nairobi Feb 23rd & 24th 2022

Africa Tech Summit Nairobi brings tech leaders from the African ecosystem and international players under one roof. Network with key stakeholders including tech corporates, mobile operators, fintechs, DeFi & crypto ventures, investors, leading start-ups, regulators and industry stakeholders driving business and investment forward. Following successful Summits in Rwanda, the fourth edition convenes in Nairobi, Kenya.

#### The Future of Commerce- 24th September 2021

TechCabal, the leading pan-African publication on innovation & technology is hosting the biggest conversation this year about the future of commerce in Africa and across the globe. The event is set to touch on how global events like the Covid-19 pandemic have impacted consumer behaviour and how businesses can apply their models to these changes. This is a free hybrid event and registrations to attend are ongoing on the TechCabal website.

Join our membership and be a part of a great community that includes legal and tech professionals, students, startups, organizations and government representatives. Over the past year, members have benefited through Networking Opportunities, Collaboration Opportunities, Invitations to speak at events, Mentorship, Access to the Lawyer's Hub Innovation Space and to cutting-edge technology tools. This year, we have revamped our offers to make it even better and more accessible to many across Kenya & beyond our borders. These benefits include;

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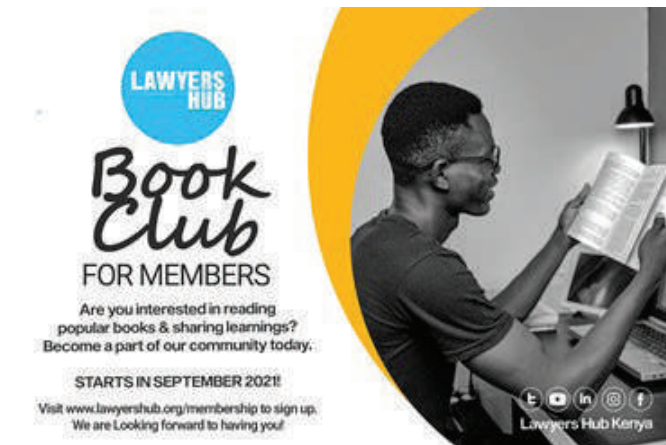
It is important for lawyers to learn the fundamentals of coding as the legal industry becomes more tech and data driven. The Lawyers Hub has taken the initiative to ensure that its members develop these skills by curating a coding course that is set to start on the 1st of October 2021.



### 2. BOOK CLUB

The aim of our book club is to bring together like minded individuals through shared learning in books, to understand diverse perspectives and increase our members' systematic reading habits, fostering growth by creating a safe environment to share or debate ideas.

Applications to join are open as we prepare for the official launch in September 2021.



### 3. DANCE CLASS

We care about our members' mental health and fitness as these are crucial to everyone's wellbeing. The Lawyers Hub hosts two choreographed dance classes every week that will tick all your mental health boxes in Upper Hill at Ack Garden House. You also get to network with working groups.

Your 1st dance class is on the house. Join us!



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### 5. DATA PROTECTION TRAINING FOR LAWYERS

Join our third edition of the Data Protection Training for Lawyers Scheduled for the 22nd to 24th September 2021 at the Lawyers Hub in Nairobi. Email: [trainings@lawyershub.ke](mailto:trainings@lawyershub.ke) to signup.



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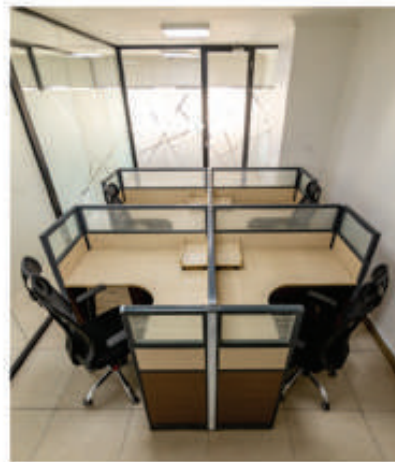
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