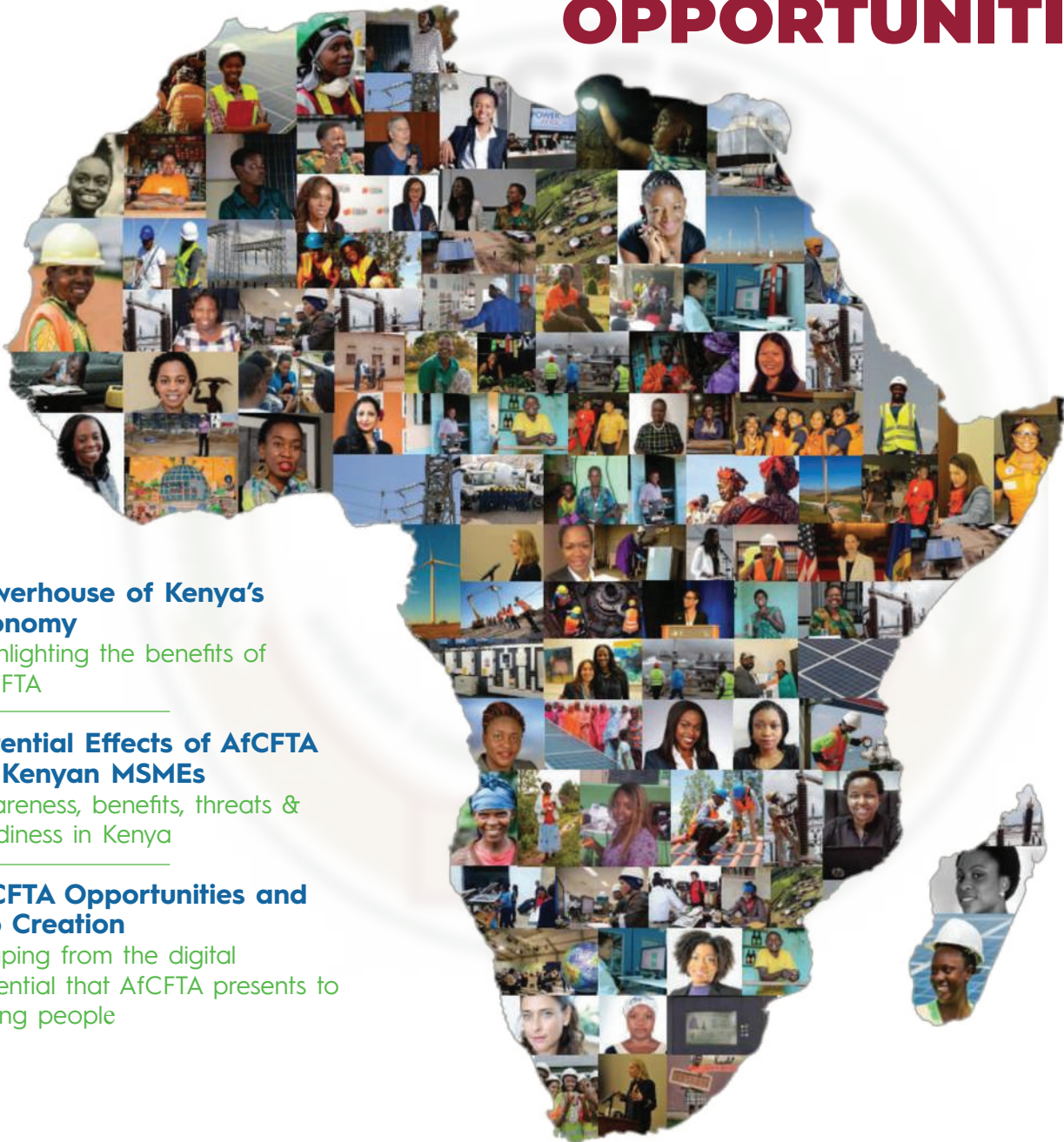


## HOW SMEs CAN REAP FROM **AfCFTA** **OPPORTUNITIES**



### **Powerhouse of Kenya's Economy**

Highlighting the benefits of AfCFTA

### **Potential Effects of AfCFTA on Kenyan MSMEs**

Awareness, benefits, threats & readiness in Kenya

### **AfCFTA Opportunities and Job Creation**

Reaping from the digital potential that AfCFTA presents to young people



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# The CEO's FOREWORD

## Carole Kariuki

CHIEF EXECUTIVE OFFICER

KENYA PRIVATE SECTOR ALLIANCE

The dawn of a new era has arrived for Africa, as the African Continental Free Trade Area (AfCFTA) Agreement came into effect on January 1, 2021. This landmark agreement ushers in the world's largest free trade area, uniting the 55 countries of Africa and eight regional economic communities under a single continental market. With a population of approximately 1.3 billion people and a combined GDP of around US\$ 3.4 trillion, the AfCFTA holds immense potential to reshape the economic landscape of our continent.

The African Continental Free Trade Area (AfCFTA) has created a single market for all African nations, providing access and encouraging investment. However, non-tariff barriers (NTBs) have the

potential to hinder trade liberalization efforts. To address this, the AfCFTA has implemented a web-based institutional mechanism for reporting and eliminating NTBs. This transparent and efficient system aims to ensure trading is conducted freely and predictably.

SMEs play a crucial role in Africa's economy, accounting for 80% of employment and 50% of GDP. The AfCFTA brings three major benefits to businesses: a better business environment with reduced trade barriers, promotion of local business across the continent, and business expansion facilitated by cross-border investment and the finalization of investment protocols.

The Small and Medium Enterprises (SMEs) in Kenya play a crucial role in the country's economy, constituting 98% of all businesses, creating 30% of annual jobs, and contributing 3% to the GDP. With the establishment of the African Continental Free Trade Area (AfCFTA), SMEs in Kenya and across Africa are anticipated to benefit significantly.

SMEs often face challenges in penetrating advanced overseas markets. However, the AfCFTA provides an opportunity for them to access regional export destinations and use the African regional market as a stepping stone to expand and graduate to overseas markets. Additionally, SMEs can supply inputs to larger regional companies or manufacturers, who export the final products. This opens up avenues for SMEs to participate in regional value chains, as demonstrated by South Africa's automobile manufacturers sourcing inputs from other African countries.

SMEs stand to benefit directly from the AfCFTA in several ways. They will gain access to an expanded market and cheaper materials, as tariffs on goods exchanged between African countries are gradually phased out. Additionally, the elimination of non-tariff barriers such as lengthy customs procedures and licensing requirements will reduce costs. SMEs will also have opportunities to participate in regional value chains, strengthening their position in the market.

The AfCFTA will create an expanded labor market, benefiting sectors such as construction, tourism, energy, health, and social services. Easy movement of people across countries and fair pricing in a competitive business environment will further contribute to their success. SMEs will also have access to financing through

trade instruments and the Pan-African Payments and Settlement System (PAPSS), supported by the African Export and Import Bank (AFREXIMBANK). Trade facilitation for SMEs will be enhanced through online systems providing reliable market and trade information, such as the Monitoring, Reporting, and Elimination of Non-Tariff Barriers and the African Trade Observatory. Furthermore, a simplified trade regime for SMEs will be developed to ensure compliance with cross-border requirements.

To fully leverage the benefits of AfCFTA, proposed policy interventions include conducting an in-depth review of existing competitive-enhancing policies to improve the competitiveness of Kenya's goods and services in readiness for the agreement. Entrepreneurs should also plan for potential increased demand and strategize to increase production and diversify products and services. It is crucial to formulate appropriate policies to cushion any revenue losses that may arise from the free trade area and to allocate resources to upscale manufacturing and value addition, addressing the dominant trade in commodities and agricultural products.

Furthermore, strategies need to be developed to compete with well-established economies within Africa, such as South Africa and Egypt, to avoid the potential flooding of products and services that could harm Kenya's infant industries.

As we embark on this transformative journey, it is crucial to recognize the significant role played by the private sector in Kenya. The private sector in Kenya has shown great enthusiasm for the development of the African Continental Free Trade Area (AfCFTA), actively participating in negotiations and instrumental stages of the agreement. They have ensured ownership and familiarity with the opportunities presented by the AfCFTA. Recognizing the pivotal role of the private sector, both locally and within the East African Community (EAC), efforts have been made to incorporate their perspectives into the policy framework. A Technical Working Group between the private sector and the EAC Secretariat has been established to lead reforms and promote the effective utilization of the AfCFTA.

The Kenya Private Sector Alliance (KEPSA) has launched the African Business Summit, focusing on championing a private sector strategy for the AfCFTA, among other strategic policies, to fully capitalize on the opportunities. To enhance competitiveness, the private sector is exploring strategies for product diversification, acknowledging the importance of having a wide range of products to compete effectively and gain a comparative advantage. The active engagement of the private sector in Kenya positions them to maximize the benefits offered by the AfCFTA, driving economic growth and prosperity.

In conclusion, The AfCFTA presents a transformative opportunity for SMEs in Africa. By leveraging the benefits of expanded markets, reduced barriers, and improved trade facilitation, SMEs can thrive, contribute to economic growth, and participate in regional value chains. With access to financing and a conducive business environment, SMEs are well-positioned to seize the advantages offered by the AfCFTA and contribute to a prosperous and integrated African economy. To fully exploit this opportunity, it is essential to increase intra-Africa trade, improve product and service quality and standards, enhance competitiveness with other world economies, and review policies to facilitate the private sector's ability to reap the benefits of an enlarged free market. Kenya, as a leader in the establishment of the AfCFTA, should urgently review policies to enhance competitiveness and prepare for competition with other African states in the pursuit of trade opportunities.

**The private sector in Kenya has shown great enthusiasm for the development of the African Continental Free Trade Area (AfCFTA), actively participating in negotiations and instrumental stages of the agreement.**





# CHAIR'S MESSAGE

**MR JASWINDER BEDI**

KEPSA CHAIR

In the wake of global challenges and the lingering impact of the COVID-19 pandemic, both the government and private sector in Kenya operate within a challenging international landscape. However, the Kenya Private Sector Alliance (KEPSA), driven by its world-class vision, is steadfast in its commitment to ensuring the global competitiveness of all businesses in the country. KEPSA recognizes the untapped potential of Kenya's young and energetic population and identifies the African Continental Free Trade Area (AfCFTA) as a gateway to unlock business opportunities across the continent. Moreover, as Africa's largest exporter, Kenya, with the benefits of the African Growth and Opportunity Act (AGOA), stands poised to reap numerous advantages in the evolving landscape.

KEPSA's concerted efforts have yielded significant progress in improving Kenya's ease of doing business ranking, catapulting the country from 136th to 54th place in 2020. This impressive jump testifies to KEPSA's dedication to establishing a globally competitive business environment. By aligning with Kenya's Kwanza plan, KEPSA aims to generate employment opportunities for Kenyans and contribute to the country's overall economic development. These advancements position Kenya and its businesses favorably as they capitalize on the opportunities presented by AfCFTA.

The implementation of AfCFTA offers a multitude of opportunities for small and medium-sized enterprises (SMEs). By reducing trade barriers and expanding market access within the African continent, SMEs in Kenya can explore new avenues for growth and expansion. Through leveraging preferential trade arrangements and harmonized regulations under AfCFTA, SMEs

have the potential to enhance their competitiveness and tap into the vast African market. Furthermore, AfCFTA provides SMEs with a platform to engage in regional and continental value chains, fostering collaboration, facilitating access to new technologies and skills, and opening doors to joint ventures and partnerships. These engagements are instrumental in driving increased productivity, encouraging innovation, and ultimately fostering sustainable growth for SMEs.

Recognizing the importance of SMEs, KEPSA serves as a key partner and advocate, actively supporting their integration into the AfCFTA framework. This support entails providing crucial information, resources, and capacity-building initiatives to help SMEs understand and navigate the opportunities and challenges presented by AfCFTA. By doing so, KEPSA aims to foster an enabling environment that empowers SMEs to seize the potential benefits of AfCFTA fully.

Despite the prevailing global challenges and the lingering effects of the COVID-19 pandemic, KEPSA remains resolute in its commitment to enhancing the global competitiveness of businesses in Kenya. The implementation of AfCFTA presents a transformative opportunity for SMEs in Kenya, offering expanded market access, increased trade prospects, and the ability to participate in regional and continental value chains. Through collaboration with the government and other stakeholders, KEPSA continues to work towards creating an enabling environment that supports SMEs, thereby driving inclusive growth and sustainable development not only in Kenya but also across Africa.

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# EMBRACING THE OPPORTUNITIES FOR SMES ARISING FROM THE AFRICAN CONTINENTAL FREE TRADE AGREEMENT (AFCFTA)

*By Harrison Ngatia*



The African Continental Free Trade Area (AfCFTA) is a significant initiative aimed at boosting intra-African trade and economic integration. It aims to create a single market for goods and services, promote the movement of capital and people, and foster industrialization and economic diversification across the African continent. It will unite a population of 1.3 billion within a \$3.4 trillion economic bloc, making it the most extensive free trade zone since the formation of the World Trade Organization. According to projections from the World Bank, by 2035, the AfCFTA has the potential to elevate tens of millions from poverty. The implementation of the AfCFTA holds the promise of bringing economic empowerment to the continent, through job creation, reduction of poverty, better welfare, and sustainable development. One of the key objectives AfCFTA seeks to achieve is development of Small and Medium Enterprises (SMEs) through the opportunities it presents which is crucial for the success of SMEs

In Kenya, SMEs constitutes around 98% of the total business establishments and are responsible for employing approximately 14.9 million individuals across diverse sectors. This employment statistic implies that nearly 7 out of every 10 employed individuals are connected to SMEs. Implementation of AfCFTA will see SMEs accessing larger markets that were previously hindered by trade barriers hence expanding their customer base by tapping into new markets within Africa. With the increased market access, competition is expected to increase which will drive SMEs to innovate and improve their products and services to stay competitive. SMEs will also be able to increase their revenues by exploring more



markets through exportation of their products and services to other African countries which will be easy considering removal of trade barriers.

Despite the substantial opportunities presented by AfCFTA, a significant portion of SMEs are not yet prepared and are unfamiliar with the potential advantages of this integration. The lack of readiness among SMEs is largely due to insufficient information about cross-border trade. Many small and medium enterprises have little understanding of customs protocols, standards, various regulatory procedures, how to handle logistics and payments. The AfCFTA must be comprehensively explained to SMEs, not only to gain understanding of its provisions but also to offer and disseminate information regarding the necessary trade facilitation documents for cross-border trade.

Backed by assistance from governments, trade associations, and financial bodies, SMEs will enhance their ability to fulfil quality and standards prerequisites for cross-country trade, streamline the transportation and distribution of their products across borders, bolster their capacity and resources to match the needs of more extensive markets, adeptly navigate diverse regulatory frameworks and compliance prerequisites in varying nations, and secure access to essential funds for expanding their business.

On the other hand, SMEs should take an active approach in comprehending the ramifications of the AfCFTA for their business, seek information, and explore partnerships to fully capitalize on the potential benefits of this historic trade agreement.

*Harrison Ngatia is the Head of SME Development at Kenya Private Sector Alliance*





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# STUDY ON THE POTENTIAL EFFECTS OF AfCFTA ON KENYAN MSMEs: FINDINGS AND RECOMMENDATIONS

*By Mwanamkasi Juma*

In April 2022, the Centre for International Private Enterprise (CIPE) conducted a study on the potential impact of the African Continental Free Trade Area (AfCFTA) on Medium, Small, and Micro-Scale Enterprises (MSMEs) in Kenya. The study aimed to assess the awareness, benefits, threats, and readiness of Kenyan MSMEs regarding AfCFTA. It also evaluated the impact of the COVID-19 pandemic on MSMEs and their digital trade activities. The study sought to provide recommendations for maximizing the benefits of AfCFTA for MSMEs in Kenya. The study employed an explanatory survey approach, collecting both qualitative and quantitative data. It targeted MSMEs, key informants in the private sector, and policymakers. Questionnaires and interviews were used as survey instruments and probabilistic and non-probabilistic sampling methods were applied. Various analytical models and indices were used to analyze the data.

The study revealed a low level of awareness among MSMEs regarding AfCFTA and its ongoing negotiations. MSMEs had limited involvement in the negotiations and lacked knowledge about the potential threats posed by AfCFTA. The majority of respondents perceived the impact of COVID-19 measures on their business operations as moderate to high. While many acknowledged the potential benefits of digital trade, a significant number of MSMEs reported non-participation in online trade.

Based on the research findings, the study put forward several recommendations for private sector organizations, the government of Kenya, development partners, and the AfCFTA Secretariat to maximize the benefits of AfCFTA for

MSMEs. These recommendations include simplifying administrative procedures, developing simplified regimes for rules of origin, supporting women entrepreneurs and women-owned SMEs, creating awareness and building capacity among the private sector, improving infrastructure, providing technical assistance on accessing finance, ensuring standardized quality goods, linking MSMEs to relevant markets, and facilitating partnerships and support channels for MSMEs.

Additional recommendations from the public-private dialogue highlighted the need for MSMEs to aggregate their goods for easier access to international markets, promoting awareness and understanding of the Trade in Services protocol, virtual incubation and partnerships for MSMEs, addressing customs and transport challenges, identifying suitable sectors for MSMEs' alignment along value chains, and prioritizing the implementation of protocols benefiting women and youth.

By implementing these recommendations, stakeholders can enhance MSMEs' understanding of AfCFTA, improve their competitiveness and capacity to benefit from the agreement and foster inclusive economic growth and transformative change in Kenya.

The study emphasized the importance of supporting and empowering Kenyan MSMEs to seize the opportunities presented by AfCFTA, ultimately contributing to the overall growth of Kenya's economy within the African market.





**Creating One African Market**

# AfCFTA PROTOCOLS AND THEIR RELEVANCE TO BUSINESS IN EAC REGION

*By Stanley Njenga*

The African Continental Free Trade Area (AfCFTA) agreement, initiated by the African Union, marks a historic milestone in the continent's journey towards economic integration and growth. This landmark agreement aims to create a single market encompassing 1.3 billion people with a combined GDP of over \$3 trillion. The AfCFTA is designed to promote intra-African trade, foster economic diversification, and ultimately elevate Africa's position in the global economy.

During a 2 days sensitization workshop for SMEs and Women in business organized and Sponsored by KEPSA (Kenya Private Sector), EABC (East African Business Council) and AFREXIMBANK, remarks from CEO, PSF, Mr. John Bosco Kalisa, Victor Ogalo, Deputy CEO, KEPSA and Mr. Olivier Konje, Director of International Trade Ministry of Trade Investment and Industry. Training workshop was conducted by Prof, Seth Gor.

One of the key elements enhancing the effectiveness of the AfCFTA is the adoption of Pan African payment


systems. By establishing a unified payment infrastructure, cross-border trade will be facilitated, and barriers related to currency conversion and payment processing will be reduced. This paves the way for smoother transactions and greater trust among trading partners.

The AfCFTA consists of several annexes, protocols, and principles that provide a comprehensive framework for trade. These include provisions for trade in goods and services, intellectual property rights, competition policy, and investment. These annexes ensure that the trade is not only liberalized but also regulated in a fair and sustainable manner.

Addressing non-tariff barriers, which have historically hindered trade, is a priority. These barriers, including excessive regulations, customs bottlenecks, and inconsistent standards, impede the movement of goods. The AfCFTA establishes a mechanism for identifying and resolving such barriers, promoting a more conducive environment for trade.



**This agreement aims to create a single market...with a combined GDP of over \$3 trillion.**



Exporting under the AfCFTA involves specific steps and requirements. Exporters need to meet the rules of origin criteria to ensure that products originate from within the member states. They must also adhere to the relevant customs procedures and documentation. Furthermore, the AfCFTA offers support for small and medium-sized enterprises (SMEs) to enable them to take advantage of the trading opportunities.

The AfCFTA represents a bold step towards realizing Africa's economic potential. By focusing on the use of Pan African payment systems, dismantling non-tariff barriers, and providing a robust framework for trade, this agreement is set to reshape the continent's economic landscape. As implementation progresses, increased intra-African trade is expected to drive job creation, innovation, and sustainable development.

The African Continental Free Trade Area (AfCFTA) agreement, steered by the African Union, is not only an economic integration effort but also a guided trade initiative aimed at transforming the continent's trade landscape. This initiative holds significant promise for Africa's economic growth, job creation, and sustainable development.

The workshop realized the potential benefits are immense, the AfCFTA also faces certain challenges that need careful consideration. One such challenge is the diversity of economies within the continent. African countries possess varying levels of industrialization, infrastructure development, and regulatory frameworks. Harmonizing these differences to ensure equitable participation can be complex.

Furthermore, the logistics and transportation infrastructure require substantial improvement to facilitate the movement of goods across borders. The high cost of cross-border trade, resulting from inadequate transport systems and bureaucratic procedures, has historically hampered trade growth. However, this challenge also presents a significant opportunity for investments in infrastructure, leading

to job creation and improved regional connectivity. Another challenge lies in the potential disruption of local industries due to increased competition from more advanced economies within the AfCFTA. To tackle this, the agreement incorporates principles for Special and Differential Treatment to safeguard the interests of less developed countries. These provisions allow for gradual market liberalization and targeted support for industries that might face initial challenges. Efforts to handle these challenges are essential to maximize the AfCFTA's potential. Collaborative initiatives among member states, such as capacity-building programs, technology sharing, and knowledge transfer, can address disparities and enhance the overall competitiveness of African industries.

To seize opportunities, African nations can diversify their economies and specialize in sectors where they hold a comparative advantage. This specialization could range from agriculture and natural resource-based industries to technology and services, fostering intra-African value chains.

Moreover, by adopting digital technologies and e-commerce platforms, the AfCFTA can leapfrog traditional obstacles, making trade processes more efficient and transparent. Investing in skills development and entrepreneurship, particularly among the youth, can further enhance the continent's capacity to innovate and create new business opportunities.

In conclusion, the AfCFTA's guided trade initiative is a bold step towards an integrated and prosperous Africa. Despite challenges, by focusing on infrastructural enhancements, supportive policies, and targeted investments, the continent can position itself as a global trade powerhouse. The AfCFTA represents a unique chance for Africa to rewrite its economic narrative and forge a path towards inclusive and sustainable growth.

*Stanley Njenga is the CEO of Kendex Public Limited Company*

# TRADE ANALYSIS BETWEEN KENYA AND EAC MEMBER STATES

*By Jeremiah Kiplagat*



## KEY MESSAGES

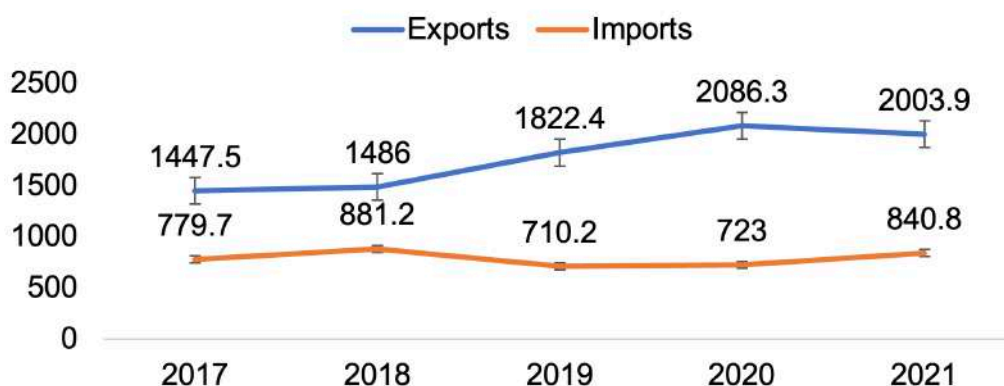
- 1 Kenya has been a net exporter of products to the rest of the East Africa Community (EAC) for the preceding five years. Exports and imports alone amounted to **\$2.0 billion** and **\$840.2 million**, respectively, in 2021.
- 2 Kenya exports a wide variety of goods to the EAC. Gold, coated flat-rolled iron, palm oil, packed medicaments, refined petroleum, soap, confectionery sugar, salt, plastic lids, and other edible preparations are among the top exports.
- 3 Kenya may step up efforts to expand exports of cement, rolled tobacco, malt extract, documents of titles (bonds, etc.) & unused, stamps, beer, sorghum, cleaning products, electric batteries, mixed minerals or chemical fertilizers, and paper containers - products that are in high demand in the EAC and/or are becoming more efficient in Kenya.
- 4 Kenyan exporters to the EAC confront unique hurdles in trading within the area, such as informal cross-border trade, poor infrastructure, currency fluctuations, limited access to finance, border delay and corruption, and non-tariff barriers.
- 5 The Kenyan private sector has demonstrated proactive engagement at national, regional, and continental levels to tackle trade bottlenecks with EAC and international markets.

# KENYAN GOODS TRADE WITH THE EAC

For the past five years, Kenya has been a net exporter of goods to the rest of the EAC. In 2021 alone, exports and imports totalled \$2.0 billion and \$ 840.2 million, respectively (Figure 1). Kenya has been exporting a diverse basket of products to the region, with the top 10 products making up forty-one (41%) of total EAC-bound Kenyan exports from 2017 to 2022 (Figure 3). On average, Uganda is the destination for approximately 44% of Kenyan exports and is the source of 53% of Kenyan imports from the region since 2017.

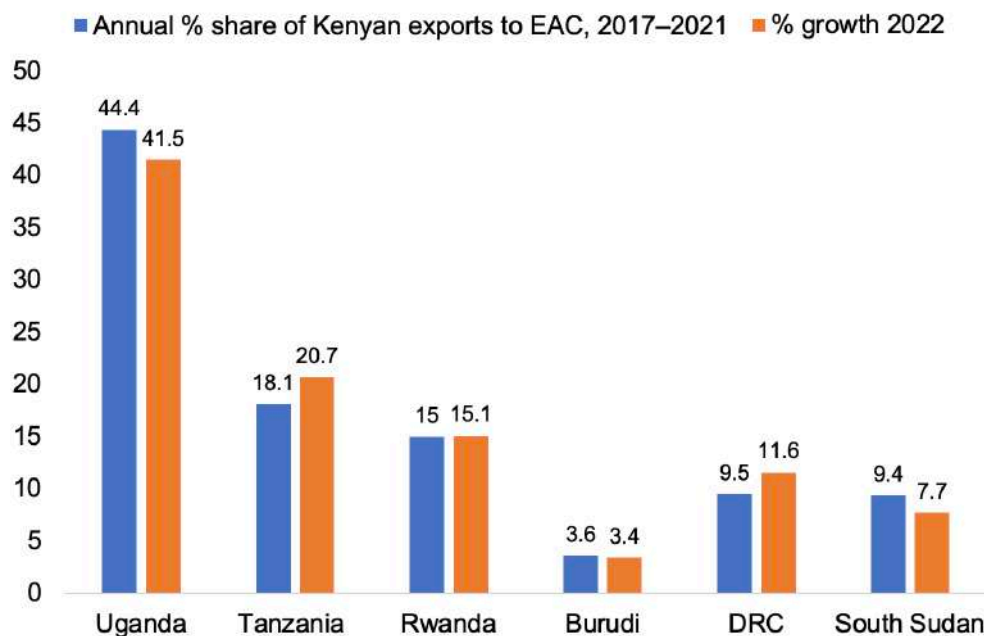
Goods exports and imports from Uganda reached \$831 Million and \$ 292 Million, respectively, as of 2021. The recent decrease in Kenya's exports to the region was driven by Kenya importing more (57.1%) from Tanzania than its exports (21%) to Tanzania in 2021. Kenya's exports to EAC members range from 3.4 % in Burundi to 41.5% in Uganda in the period between 2017-2021 (**Figure 2**).

**Figure 1 Kenyan trade in goods with the EAC, \$ million, 2017 to 2021**



Source: Author's calculations based on OEC database

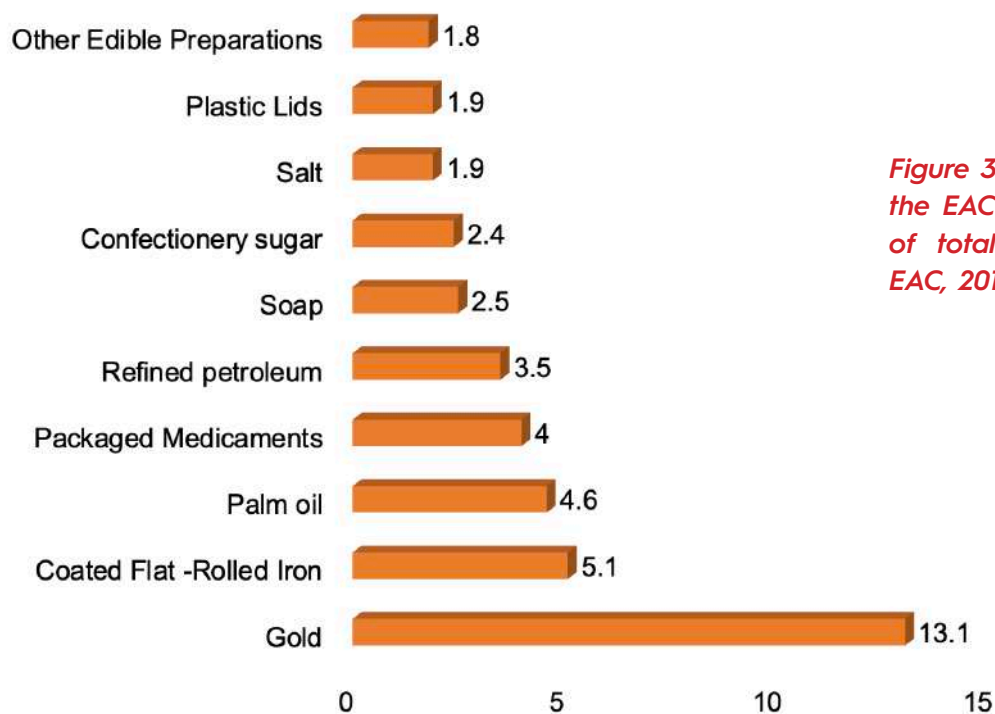
**Figure 2: Kenyan goods exports to EAC members**



The top ten products mostly Gold, Coated Flat-Rolled Iron, Palm Oil, Packed Medicaments, Refined Petroleum, Soap, Confectionery Sugar, Salt, Plastic Lids, and Other Edible Preparations account for almost 41% of Kenya's total exports to EAC (Figure 2).

Source: Author's calculations based on OEC database





*Figure 3 Kenya's top 10 exports to the EAC (annual average % share of total Kenyan exports to the EAC, 2017-2022)*

*Source: Author's calculations based on OEC database*

It should be mentioned that Kenya is a member of the EAC's customs union. Kenya, Burundi, Rwanda, and Uganda are also members of the Free Trade Area of the Common Market for Eastern and Southern Africa (COMESA FTA), which aims to lower and eventually eliminate tariff and non-tariff obstacles to intra-COMESA trade.

### **New Kenya export products for potential trading with the EAC**

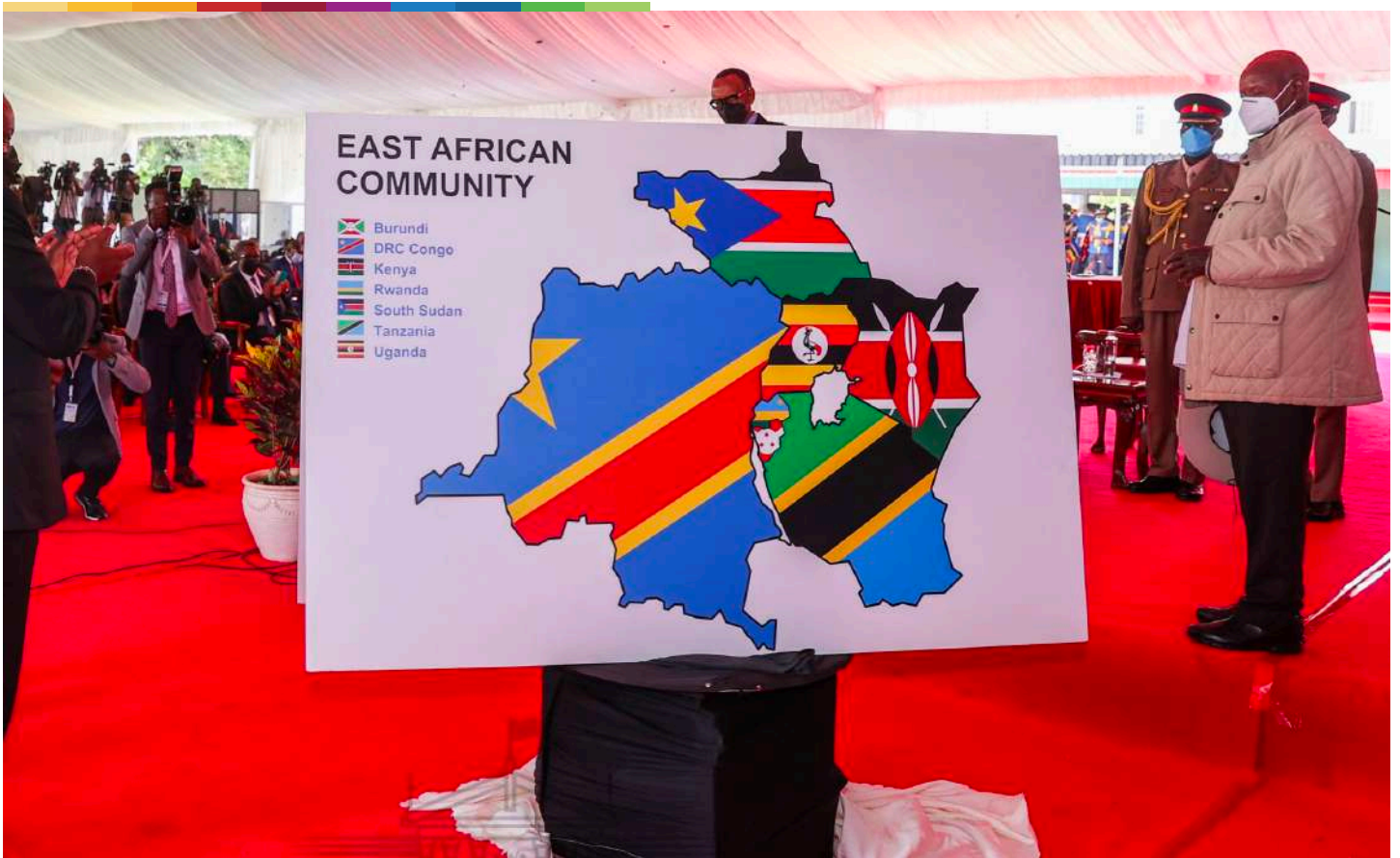
By examining the EAC's demand (from the world) for products that Kenya is already exporting worldwide (but not substantially to the EAC), we identify new Kenyan value chains for potential export to the EAC which included: Tea (Estimates by the Food and Agricultural Organisation show that Rwanda will lead in growth in tea consumption at 9% followed by Uganda at 5%), Fresh Produce (If EAC 2021-2031 strategic plan is implemented, the intra-EAC trade in fruit and vegetable products would increase from the current \$9.9 million to \$25 million by 2031 creating more opportunities for Kenya exporters), coffee (Kenya, the fifth largest producer of coffee in Africa, increased its coffee production to 51,583 metric tonnes in 2022 from 34,000 metric tonnes in 2021, signifying a 47% increase).

Kenya's coffee market is expected to register considerable growth over the coming years, this will create the potential for surplus export to the EAC market), Horticultural products, Processed food products

### **Constraints and Implications**

General barriers to Kenyan exports include (i) *lack of capabilities (skills, technology, design), competitiveness, and regulatory frameworks;* (ii) *lack of access to finance;* (iii) *lack of trade-related infrastructure;* and (iv) *market access barriers (standards, labelling, tariffs)* (Krishnan et al., 2018).

Kenyan exporters to the EAC face specific challenges to trading within the region, including informality of cross-border trade, poor infrastructure, and non-tariff barriers such as Customs Clearance, Standards and Certification, Rules of Origin, Licenses, and Permits, Immigration Procedures, Police Checks and Roadblocks, Truck Scales and Inspections and Language Barriers.



## KENYA'S PRIVATE SECTOR CONTRIBUTION TO TACKLE TRADE BOTTLENECKS WITH THE EAST AFRICAN COMMUNITY (EAC)

The Kenyan private sector has demonstrated proactive engagement at national, regional, and continental levels to tackle trade bottlenecks with the East African Community (EAC) and international markets. These concerted efforts aim to foster trade facilitation, bolster competitiveness, and stimulate economic growth. Noteworthy initiatives include:

**Finalization of the Comprehensive Review of the Common External Tariff:** The EAC Ministers adopted the proposal made by the private sector on the rate for the newly introduced fourth band for the EAC CET, putting an end to the longstanding huddle on the review process. The EAC will have four bands i.e. 0%, 10%, 25%, and 35% for the different categories of goods.

### **Trade barriers Bilateral with the United Republic of Tanzania:**

The sector has engaged in different platforms under the purview of the Kenya-United Republic of Tanzania (URT) Bilateral to address the challenges facing cross-border trade among the two EAC partner States. Among the engagements include the Economic Diplomacy mission on January 19, 2021, between the Kenyan High Commissioner to Tanzania H.E. Hon. Dan Kazungu, and his Tanzanian Counterpart H.E. Dr. Stephen Simbachanawe, and the Kenya-URT bilateral on Non-Tariff Barriers (NTBs). The NTB bilateral on 5th May 2021 bilateral which addressed 32 NTBs of the reported 64, and the 21st -26th September 2021 bilateral addressed 30 of the remaining NTBs with the rest to be settled later and saw a commitment for Lunga Lunga and Horohoro border post to operate 24hrs by January 2022

### Hosting of the EAC Secretary-General:

In partnership with the East African Business Council (EABC), the Sector Board hosted the EAC Secretary-General on 6th August 2021 for a roundtable meeting to look at areas where the Secretariat could partner with the private sector. One of the key resolutions was to re-assess the EAC decision-making process and enhance the implementation mechanism of the decisions undertaken among the Partner States. These would help in resolving many of the challenges the private sector is facing which are, partly, a result of a lack of a strong decision-making mechanism and subsequent implementation thus many decisions made at the regional level are never implemented.

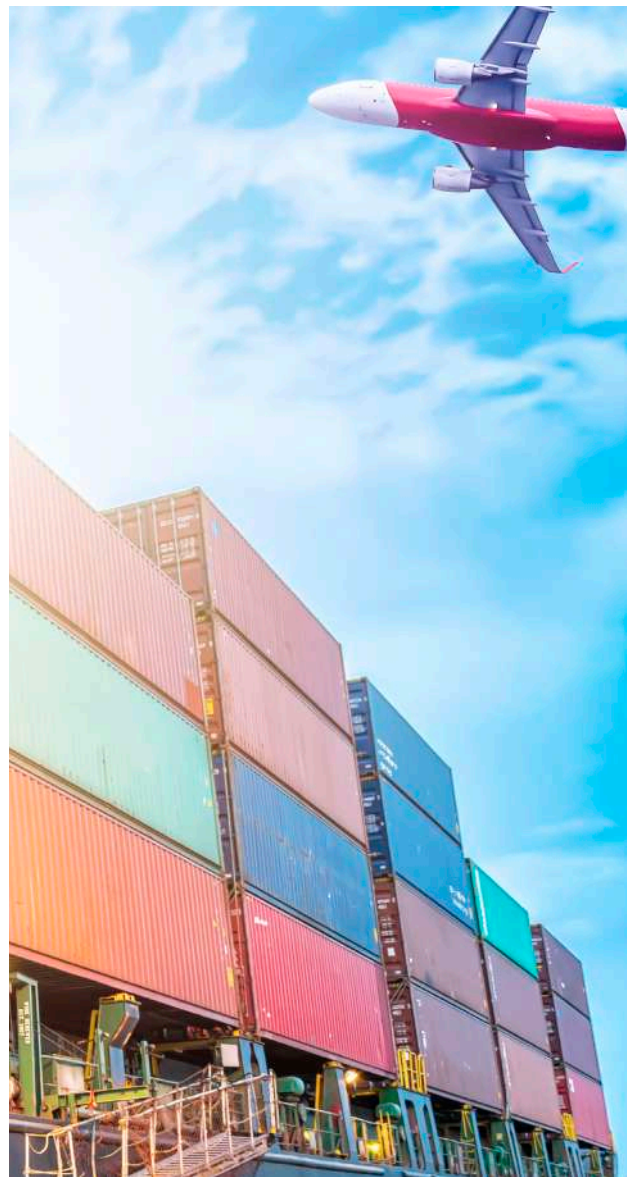
### Harmonization of EAC private sector Policy agenda:

On 5th October 2021, the Sector had an engagement with the CEO's National Focal Points (NFP), which served as a platform for peers to share ideas and challenges facing a harmonized strategy for tackling the same. The engagement saw an agreement for continued and regular CEOs engagement on a rotational basis, a commitment for the NFPs to dedicate staff to deal with regional matters for enhanced advocacy, and the formation of the technical officer's roundtable on a quarterly or need basis.

Review of the EAC Customs Management Act and Regulations: The sector conducted a review of the EAC CMA 2004 and Regulations 2010 and proposed amendments to the laws to ensure a conducive business environment in cross-border trade within the EAC.

Formation of an EABC Committee-Kenya Chapter and National Focal Point elections for EABC board nominees - The Sector Board held the EABC Kenya Chapter nomination to the EABC Executive Board meeting on March 3, 2022. Four members were nominated to represent Kenya on the Board. An EABC Committee-Kenya Chapter was formed as a vehicle for harmonizing issues before any East African Business Council (EABC) board meeting. The Committee will have a sub-committee with their chairs called upon to make presentations to the East African Business Council (EABC) board from time to time.

Collectively, these proactive measures by the Kenyan private sector highlight their commitment to facilitate trade, enhance competitiveness, and drive sustainable economic growth.



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# THE POWERHOUSE OF KENYA'S ECONOMY

*By Ronaldo Juma*




**K**enya, a land of opportunity and resilience, is witnessing a remarkable transformation powered by its Small and Medium Enterprises (SMEs). These agile and innovative businesses are propelling Kenya's industrial sector forward, creating a sustainable pathway to economic development and now with the African Continental Free Trade Area (AfCFTA), the opportunities are enormous. SMEs have emerged as the lifeblood of Kenya's economy, accounting for a significant portion of

the country's GDP and employment. They form a diverse ecosystem, ranging from manufacturing and agribusiness to information technology and creative industries. SMEs contribute to economic growth by fostering entrepreneurship, creating employment opportunities, and driving innovation and competition. Their flexibility and responsiveness enable them to adapt quickly to market demands, making them essential in driving industrial expansion.

The contributions of SMEs in Kenya are far-reaching. Firstly, they serve as vital engines of job creation, absorbing a considerable portion of the country's labour force. By providing employment opportunities to skilled and unskilled workers, SMEs help alleviate unemployment and poverty. Secondly, SMEs are catalysts of innovation and adaptability, continuously introducing new products, services, and business models. Their nimbleness enables them to navigate evolving market conditions and consumer preferences, contributing to a dynamic business environment. Moreover, SMEs play a crucial role in integrating supply chains, supporting larger industries as suppliers of goods and services. By fostering the growth of value chains, they enhance productivity and bolster the competitiveness of the entire industrial sector. Additionally, the decentralization of SMEs across Kenya, including rural areas, promotes regional development, reducing economic disparities and fostering inclusive growth.





However, SMEs face numerous challenges that hinder their growth and sustainability. Access to finance remains a critical hurdle, with limited availability of affordable credit. Many SMEs lack collateral or solid credit history, making it difficult to secure loans from traditional financial institutions. Moreover, inadequate physical infrastructure, such as reliable power supply, transportation networks, and internet connectivity, inhibits the efficiency and competitiveness of SMEs. Complex regulatory frameworks, bureaucratic red tape, and high compliance costs add further barriers, hampering their operations and expansion. Additionally, a lack of skilled labour, management expertise, and access to training programs limit SMEs' ability to innovate, adopt new technologies, and improve productivity.

To empower SMEs to take up opportunities in the global space, the Kenyan government in partnership with the private sector and other stakeholders have implemented various strategies and initiatives. Access to finance has been enhanced through credit guarantee schemes, venture capital funds, and microfinance institutions, enabling SMEs to secure investment for growth and expansion. Infrastructure development, including investments in roads, power supply, and internet connectivity, is prioritized to create an enabling environment for SMEs to thrive. Policy reforms aimed at simplifying regulatory processes, reducing bureaucracy, and promoting a business-friendly environment are underway, with a private sector focus on enhancing the ease of doing

business and reducing compliance costs. Collaboration between the government, and private sector, through the Ajira digital program and other like programs is facilitating skills development through targeted training programs, building the capacity of SMEs to compete in the global marketplace.

AfCFTA presents numerous advantages for Kenyan SMEs, including expanded market access, tariff reductions, increased export opportunities, integration into value chains, capacity-building support, and policy harmonization- all these must be harnessed. By embracing the opportunities provided by the AfCFTA, Kenyan SMEs can position themselves for success, driving economic growth, and contributing to the overall development of the country.

With the realization that SMEs are the driving force behind Kenya's industrial growth, fostering innovation, job creation, and supply chain integration, it is only fair to reinvigorate the efforts to empower SMEs through increased access to finance, infrastructure development, favourable policies, and skills enhancement. As Kenya continues on its path of economic development, harnessing the full potential of SMEs will be instrumental in building a prosperous and inclusive future for the nation. Through sustained support and collaboration, SMEs will continue to be the powerhouse propelling Kenya's economy towards greater heights.

*The writer works in the KEPSA Public-Private Dialogue Department.*





# THE FUTURE IS DIGITAL AND TRADE IS ONLINE:

## An Opportunity for AfCFTA to Create Jobs for Young People



*By Dr. Ehud Gachugu*

Africa enjoys a big percentage of a vibrant young workforce with almost 60% of them being under the age of 25. This is projected to continue increasing dramatically over the coming decades. The young people in the region are a whole new generation of very innovative and talented groups spearheading solutions that not only reinforce the continent's growth but have in many cases helped to address societal and development issues.


Despite being a great asset, young people in Africa face major challenges that greatly affect them and limit their access to the opportunities available, mostly resulting in indecent livelihoods. They have to contend with high unemployment rates, fewer opportunities for decent jobs, limited access to financial resources and barriers to entrepreneurship, and other labour market inequalities.

Globally, unemployment among young people is more than three times that of adults. In Africa, youth unemployment remains below the world average for both women and men. In Sub-Saharan Africa, the low unemployment rates among young people partially reflect the fact that many cannot afford to stay unemployed but need to engage even in insecure,

often low productivity, jobs for income and to survive. According to a study by the African Development Fund, nearly 420 million youth aged between 15 to 35 years, which is one-third are unemployed and discouraged, another third is vulnerably employed, and only one in six is in wage employment.

In Kenya for example, out of the 2.97 million Kenyans without jobs, 1.59 million of this number are between 20 and 29 years of age, underlining the growing crisis of youth unemployment. Every year, close to one million young people join the labour market after graduating from institutions of higher learning.

Nevertheless, there is hope in turning around these disadvantages experienced by young people by creating more employment and entrepreneurship opportunities through the AfCFTA and the growing digital transformation. AfCFTA promises significant gains, including economic diversification, structural transformation, technological development, and job creation. The great number of young people is a clear indication that Africa's growth and development rest in the hands of the current and future generations of youth. Hence, it is important to nurture these talents and empower them to access decent jobs and the



right opportunities that will help them realize their entrepreneurial hopes and dreams.

One way that the AfCFTA can support and leverage the young workforce is through digital trade. This will increase the scale, scope, and speed of trade within the region and globally. AfCFTA's plan is to boost intra-African trade by 60 percent by 2034 and plans to achieve this through the elimination of almost all tariffs hence creating an economic bloc of 1.3 billion people with a combined gross domestic product of US \$3.4 trillion.

Globally, AfCFTA is the largest free trade area agreement, and this year the Agreement focuses on the five priority areas including tourism, transport, business services, communication services, financial services, transport services, and tourism and travel-related services.

Notably, these areas have already begun to embrace digitalization enjoying such benefits as reduced costs of engaging in international trade, facilitating the coordination of global value chains, helping diffuse ideas and technologies, and connecting to more businesses and consumers globally.

Young people are tech-savvy and have been providing digital innovations that can offer great solutions to AfCFTA as well as opening up more work opportunities for young people. This could be especially through digital trade.

Kenya was ranked number 88th as one of the fastest-growing e-commerce markets worldwide and 4th in Sub-Saharan Africa according to the 2020 UNCTAD B2C Commerce Index. This growth in e-commerce has been further fueled by strong growth in social media adoption as well as diversification of marketing channels. There were 10.55 million social media users in Kenya as of January 2023, which is equivalent to 19.3 percent of the total population.

Digital trade involves the sale and purchase of goods and services via the Internet. This could involve the entire production chain from marketing a product, to placing an order to developing and receiving the good by the customer and finally making payment. Digital trade offers young people enormous work opportunities where they can offer digital skills such as virtual assistance, digital marketing, and transcription to more professional

and advanced services such as software development, artificial intelligence, data annotation, HR, accounting, and tax services.

The informal sector also provides great opportunities for young people. Some countries in Africa have nearly 80% of jobs from the informal sector.

Hence, young people planning to engage in entrepreneurship are also considered in the digital trade. Digital trade involves both digital and digitally-enabled transactions of trade in goods and services that can either be digitally or physically delivered to consumers, firms, and governments.

This means that not all forms of digital trade enabled by digital technologies are digitally delivered. For instance, in tourism, the marketing and reservations by hotels are done online but the experience is physical.

Smaller businesses for example draw a number of benefits by adopting digitalization. They use new and innovative digital tools to overcome barriers to growth, facilitating payments, accessing partnerships, and alternative funding mechanisms such as crowdfunding while avoiding expensive fixed assets through cloud-based services. We witnessed most businesses closing physical shops during the COVID-19 pandemic and surviving through their online presence. Similarly, digital trade does not require businesses to establish branches across different regions but can only have their online shop to reach their clientele. This means young people can sell their products to a regional and global market at a very minimal capital.

Youth unemployment in Africa has pervasive and severe consequences including poor living conditions, migration of talents out of Africa, social challenges, and other conflicts. Hence, addressing this challenge will help drive inclusive economic growth, turning Africa's demographic dividend into an economic one. Already digital trade is a significant solution while also ensuring that AfCFTA is truly operational to increase inter-regional and intra-Africa trade yielding economic development for the betterment of the continent and its people.

*The author is the Director Ajira Digital Program and Youth Employment at the Kenya Private Sector Alliance (KEPSA)*

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# PROTECTING PERSONAL DATA:

THE KEY TO BUILDING  
TRUST IN KENYA'S  
INSURANCE INDUSTRY

*By Ms Graceanne Kamau*



Kenya has earned a reputation for being at the forefront of digital innovation in Africa. Kenyan companies have been lauded for being digitally led, with a strong focus on leveraging technology to drive growth and improve efficiency - positioning them as market leaders in Africa.

However, even with these developments, the insurance industry lags. The uptake of insurance products remains low in comparison to other countries. According to the Q4'2021 Insurance Regulatory Authority (IRA) and Kenya National Bureau of Statistics (KNBS) 2022 Economic survey, insurance uptake in Kenya is at 2.3 % as of FY 2021. which is low compared to the global average of 7.4%. One of the main reasons behind this attribute is the lack of trust in insurance companies.

The insurance industry plays a critical role in the economy of Kenya, providing coverage for individuals and businesses against various risks. However, with the increasing use of technology in the industry, there is a growing concern over data protection. The Data Protection Act, 2019 and the Data Protection (Registration of Data Controllers and Data Processors) Regulations, 2021 have come into effect to address this issue, and it is imperative that all stakeholders in the industry comply with these regulations.

Data protection is crucial in the insurance industry because it deals with highly sensitive personal information. The information includes medical records, financial information, and other personal details that can be used for identity theft, fraud, and other malicious activities. The loss or misuse of this data can cause significant harm to individuals and organisations, resulting in financial loss, damage to reputation, and legal action.

A survey by Accenture found that 82% of insurance executives believe that data breaches pose a significant

threat to their business. Insurance companies collect and store vast amounts of personal data that are attractive targets for cybercriminals. Therefore, it is imperative that they comply with the Data Protection Act and take measures to protect their customers.

Health insurance providers handle both their clients' actuarial and sensitive health data. Insurance companies in this area of focus must therefore recognise the importance of protecting this data and ensuring its confidentiality, integrity, and availability. One such company is AAR Insurance, which has evolved to become a leader in the health insurance space in Kenya. To demonstrate its commitment to protecting clients' privacy and data, the insurance provider has taken steps to become certified by the Office of the Data Protection Commissioner in Kenya. This certification verifies that AAR Insurance has implemented appropriate technical and organisational measures to protect personal data and has established policies and procedures for managing data protection risks.

The importance of data protection in the insurance industry cannot be overstated. It is not just about protecting personal information but also about instilling trust and confidence in the industry. Insurance companies collect personal data from customers during the underwriting process, which is used to assess risk and determine premium rates; the data is also used for claims management, fraud detection, and compliance purposes. Therefore, insurance companies must ensure that this data is collected and processed transparently and lawfully and only for specified and legitimate purposes. If this is adhered to, the insurance industry will build the trust and confidence of its clients.

*The writer is the Head of Risk and Compliance at AAR Insurance Kenya.*





# THE SECRET OF GETTING STARTED: SMEs OPPORTUNITIES IN AFCFTA



By Agatha Juma

Allow me to retell a story that went viral on social media that aptly captures how small and medium-sized enterprises (SMEs) can reap from African Continental Free Trade Area (AfCFTA) opportunities.

## **CHAK ACHAKA NYATHINA** (*Just begin my son*)

Just after I received my fee structure from Moi University for my PhD totalling 850,000 in 2012 I met my dad, Charles at Cooperative Bank in Homa Bay. I explained to him that I had the admission letter and he smiled. I told him, however, "Baba there is a problem, they need 850,000". He held my hands then slowly but reassuringly said, 'Nyathina chak achaka' (just begin my son).

To ensure his point went home he got into his account and gave me 14,000 in an account that had 20,000. I was touched. I added 16,000. I paid 30,000 to the account and my journey to PhD began.

Today, having reached the dream, I remembered the words of my father. In everything you do always remember chak achaka (just begin). Just begin no matter how difficult it seems to be. It appeared to be difficult but as time lapsed I realised dad was right... I persuade you this day never to allow yourself to be

threatened by the size of your problems.

Begin in a small way doing something about it. If it is lack of money do a small thing to get something for yourself... In whatever you face, chak achaka (just begin). Even those with big debts can do something about it, chak achaka (just begin) and it will shrink each day...

This story is credited to Dr Okinyi Nyawade. It encourages me and gives me energy whenever things seem impossible. Understanding AfCFTA, its protocols, ratification of instruments, Pan-African Payments System (PAPS), Guided Trade Initiative (GTI) and other similar terminology may sound like Dr Okinyi's fee structure; language crafted by Technocrats to discourage SMEs from participating. Chak achaka!

If you have been running an SME for over 5 years, through COVID-19, the Russia-Ukraine war and associated supply chain disruptions, an economic downturn et al, you are ready and up to the task of trading within the continent under AfCFTA.

SME founders are a unique breed of people who only need to see an opportunity, have some belief in their ability to make a profit from the opportunity and will build the capacity to navigate the policy, regulatory, logistical and structural challenges as you go along. You are the heroes who finish building the ship while it is on the high seas if you can see the opportunity on the other shore.

### Herein this data and statistics lies the opportunities:-

- Africa is larger than China, India, the United States, Japan, and most of Europe combined. – AfDB
- Africa remains on a growth trajectory, with its GDP growth increasing by 3.9% and its merchandise trade expanding by 20.9% in 2022, above the world's average of 12% - AfriExim Bank
- Africa has a population of over **1.4 Billion people** – UN, with a median age of 19 years - Statista

- Africa is the fastest urbanizing continent in the world – AfDB. All these people need food, clothing, shelter, education, healthcare, transport and logistics, energy, financial services, entertainment, communication etc.
- AfCFTA currently brings together 55 countries and 8 Regional Economic Blocks
- AfCFTA will increase Africa's income by \$450 billion by 2035 and increase intra-African exports by more than 81 per cent – World Bank
- AfCFTA will enable the African economy to reach the \$29 trillion mark by 2050.
- 8 Countries are participating in the Guided Trade Initiative (GTI). The GTI seeks to facilitate trade among countries that have met the minimum requirements for trade under AfCFTA. – Kenya is one of the select 8 countries.
- GTI supports matchmaking businesses and products for export and import between participating countries.
- Products earmarked trading the Initiative include: ceramic tiles; batteries, tea, coffee, processed meat products, corn starch, sugar, pasta, glucose syrup, dried fruits, and sisal fibre.

We'd not be as forward as to imagine we know how this translates to your business and areas of strength. You are the experts on this. But, just for a moment, imagine targeting 0.0001% of the projected \$450 Billion that will be injected into the African economy by 2035.

What we can assure you is that we will walk the journey of building your capacity to navigate the hurdles you'll find on your way as you build the ship on the high seas. Chak achaka!

*The writer is the Head of Public-Private Dialogue at KEPSA.*

# PICTORIAL

HERE IS A GLIMPSE OF OUR 2023





ENGAGEMENT ON THE ROLE OF THE PRIVATE SECTOR IN ENHANCING SKILLS DEVELOPMENT THROUGH THE TVET ACADEMIA AND INDUSTRY LINKAGE - MAY 24, 2023



THE INAUGURAL AGPO CONFERENCE - JUNE 20, 2023



WORKSHOP FOR THE SUSTAINABLE WASTE MANAGEMENT MULTI-STAKEHOLDER TECHNICAL TEAM - MAY 10, 2023



KEPSA - CELLULANT GROUP MEETING - JANUARY 20, 2023



KEPSA LEADERSHIP INDUCTION AND RETREAT - AUGUST 4, 2023



THE MAKING OF MANDATORY EXTENDED PRODUCER RESPONSIBILITY SCHEMES IN THE GLOBAL SOUTH - MARCH 6, 2023



19TH KEPSA AGM - JUNE 15, 2023



THE LAUNCH OF WOMEN NEWS REVIEW OF THE NEW ERA WOMEN CONVENTION 2023 - MAY 3, 2023



KEPSA FOUNDATION MEETING WITH SMACHS FOUNDATION ON SUSTAINABLE ALTERNATIVE SYMPOSIUM - MAY 11, 2023



KEPSA FOUNDATION MEETING WITH EMBU COUNTY SENATOR - JUNE 22, 2023



YES - EMPOWERING YOUTH FOR A SUSTAINABLE ENERGY FUTURE - JUNE 21, 2023



ICC KENYA ENERGY \_ ENVIRONMENT COMMISSION FORUM ON ESG - JUNE 22, 2023



AFRICA CLIMATE SUMMIT HIGH LEVEL CEO ROUNDTABLE - JULY 31, 2023



AFRICA ENERGY FORUM (DAY 4) - JUNE 23, 2023



SCALING THE IMPLEMENTATION AND IMPACT OF AGPO THROUGH DATA SHARING AND POLICY DIALOGUE - MAY 17, 2023



KEPSA AND LOTUS HOST A TRAINING SESSION ON BUILDING A BETTER FINANCIAL FUTURE - MAY 24 2023



14<sup>th</sup> AU HIGH LEVEL PRIVATE SECTOR FORUM - JULY 10-13, 2023



PRESIDENTIAL ECONOMIC DIALOGUE ON VALUE CHAINS- JUNE 2, 2023



KENYA INTERNATIONAL INVESTMENT FORUM (KIICO)- MAY 30, 2023 ii



TRANSPORT MINISTERIAL STAKEHOLDER FORUM - MAY 8, 2023



KENYA INTERNATIONAL INVESTMENT FORUM (KIICO)- MAY 30, 2023 iii





APHRC AT 20 CELEBRATION - MAY 24, 2023



INTERNATIONAL CHAMBER OF COMMERCE (ICC) LEADER'S BREAKFAST MEETING - APRIL 26, 2023



PRIVATE SECTOR'S ROLE IN FUTURE-PROOFING THE FOOD AND AGRICULTURE INDUSTRY FOR CLIMATE CHANGE - MAY 03, 2023



SENSITIZATION AND AWARENESS CREATION FORUM ON COMBATING DISINFORMATION IN THE PRIVATE SECTOR - APRIL 20, 2023



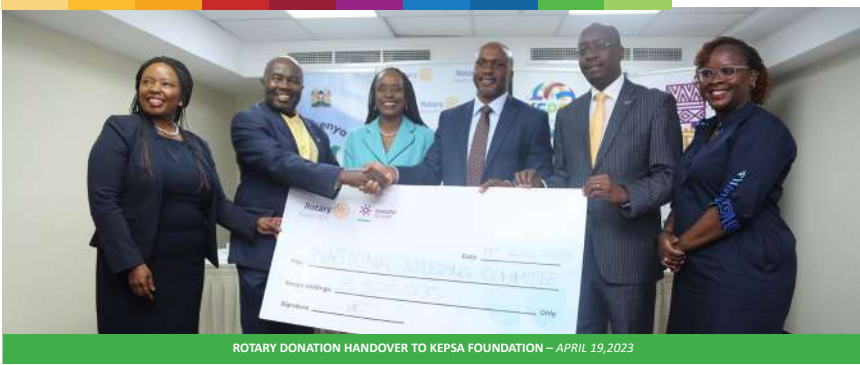
MEETING WITH U.S SENATE FINANCE COMMITTEE DELEGATION TO DISCUSS KENYA - U.S STRATEGIC TRADE AND INVESTMENT PARTNERSHIP - APRIL 19, 2023



THE INTERNATIONAL CHAMBER OF COMMERCE VISITS ROAM FACTORY - APRIL 18, 2023



PRIVATE SECTOR LEADERS\_ ROUNDTABLE ON DIGITAL SKILLS AND YOUTH EMPLOYMENT - APRIL 25, 2023



ROTARY DONATION HANDOVER TO KEPSA FOUNDATION – APRIL 19, 2023



OPPORTUNITIES TO CONTRIBUTE TO THE NATIONAL GREENING, FOREST LANDSCAPE AND RESTORATION INITIATIVE TOWARDS THE 30% TREE COVER BY 2032 WITH P5 FORESTRY - APRIL 04, 2023



KEPSA MEETING WITH SELECTION PANEL FOR THE RECRUITMENT OF IEBG NOMINEES - MARCH 20, 2023



PARTNERSHIP AND COLLABORATION ON ENVIRONMENTAL SUSTAINABILITY WITH P5 ENVIRONMENT - APRIL 04, 2023



KEPSA FOUNDATION PARTICIPATES IN THE 1ST KENYAN NATIONAL DISABILITY DIALOGUE - MARCH 16, 2023



KEPSA FOUNDATION TAKES PART IN THE KENYA SOCIAL PROTECTION CONFERENCE 2023 - APRIL 03, 2023



ICC KENYA ENVIRONMENT AND ENERGY COMMISSION ENGAGES PRIVATE SECTOR LEADERS ON THE E-MOBILITY TECHNICAL PAPER - MARCH 22, 2023



THE ROLE OF THE PRIVATE SECTOR IN ENHANCING SKILLS DEVELOPMENT THROUGH THE TVET ACADEMIA AND INDUSTRY LINKAGE - MAY 24, 2023



KEPSA ENGAGES AFDB ON KENYA'S VULNERABILITIES, RESILIENCE AND OPPORTUNITIES - MARCH 10, 2023



BUSINESS OPPORTUNITIES AVAILABLE IN TVET PATHWAYS CONFERENCE - 06 JUNE 2023



KEPSA LEADERSHIP MEETING WITH THE SENATE SPEAKER - MARCH 1, 2023



KEPSA ECONOMIC DIPLOMACY SECTOR BOARD HOLDS A MINISTERIAL STAKEHOLDER FORUM WITH THE CABINET SECRETARY FOR FOREIGN AND DIASPORA AFFAIRS - MARCH 23, 2023



EU BUSINESS FORUM - FEBRUARY 21-22, 2023



2023 INTERNATIONAL WOMENS DAY - MARCH 2, 2023



ENERGY AND PETROLEUM MINISTERIAL STAKEHOLDERS FORUM - FEBRUARY 23, 2023



KEPSA FOUNDATION MEETING WITH THE WOMEN-LED ENTREPRENEURS ASSOCIATIONS - FEBRUARY 24, 2023



MKENYA DAIMA MEETING WITH NCIC - FEBRUARY 8, 2023



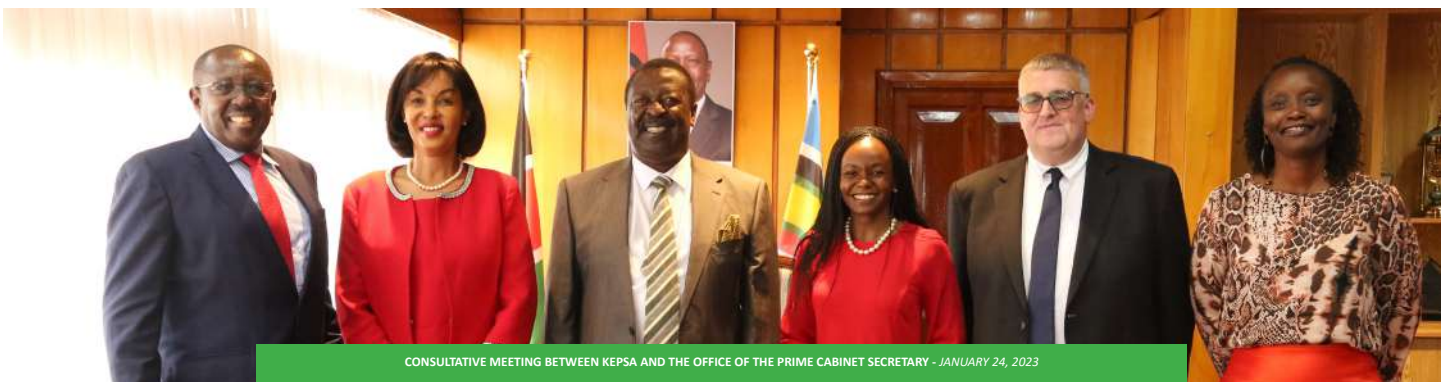
NATIONAL TREASURY AND ECONOMIC PLANNING AND KEPSA LEADERSHIP MEETING - FEBRUARY 22, 2023



SENSITIZATION WORKSHOP ON AfCFTA AGREEMENT - FEBRUARY 23, 2023



URAIYA IMPLEMENTORS FORUM - FEBRUARY 20, 2023



CONSULTATIVE MEETING BETWEEN KEPSA AND THE OFFICE OF THE PRIME CABINET SECRETARY - JANUARY 24, 2023



KEPSA MINISTERIAL STAKEHOLDERS FORUM WITH HON AISHA JUMWA, CABINET SECRETARY FOR PUBLIC SERVICE, GENDER AND AFFIRMATIVE ACTION – FEBRUARY 2, 2023



KEPSA SUBMISSIONS TO THE POLICE REFORMS TASKFORCE – FEBRUARY 1, 2023



NATIONAL POLICE REFORMS TASKFORCE - FEBRUARY 1, 2023



KEPSA LEADERSHIP RETREAT – JANUARY 27, 2023



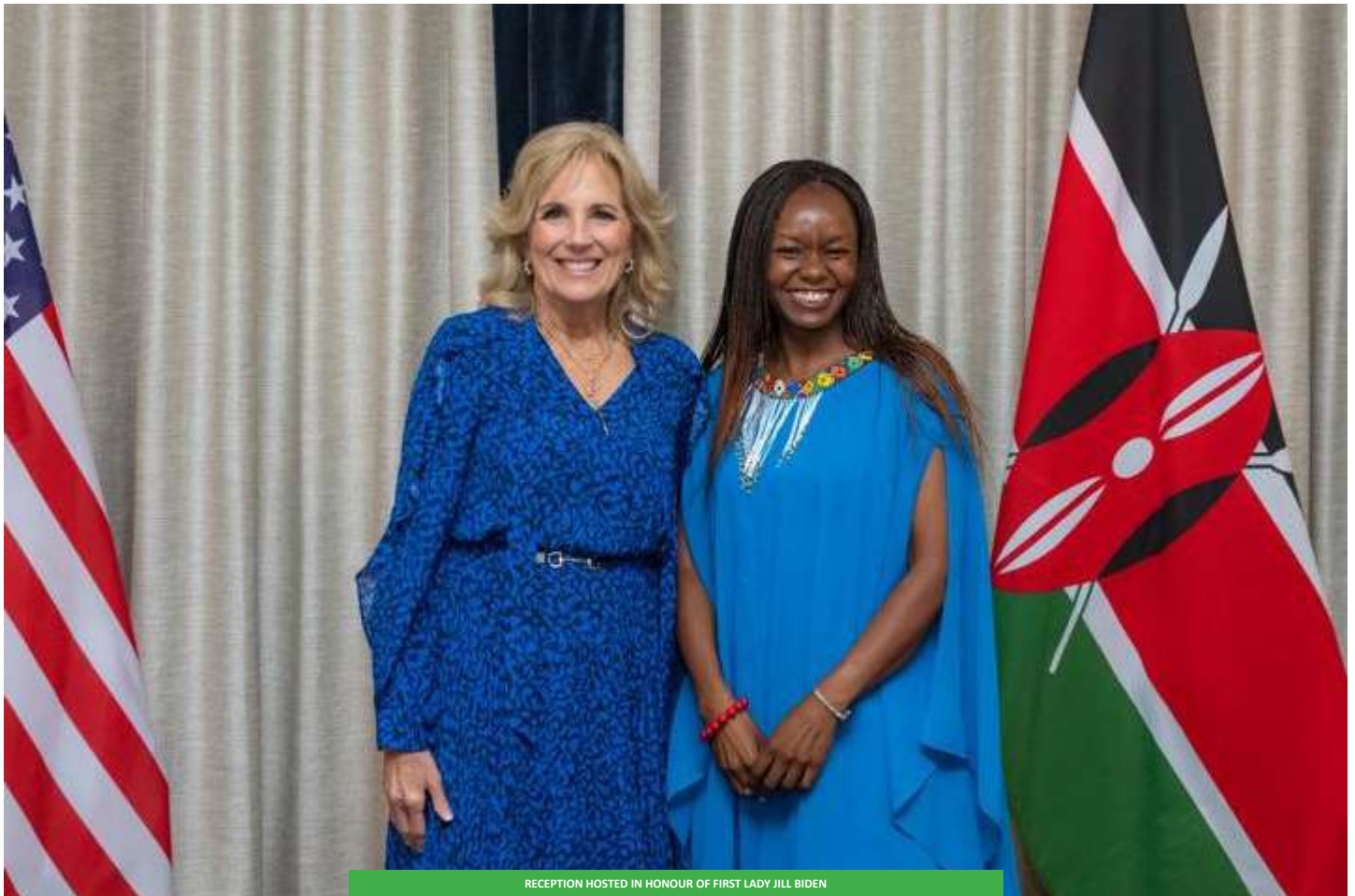
KEPSA CEO MEETING WITH FINLAND AMBASSADOR - FEBRUARY 2, 2023



EU BUSINESS FORUM - FEBRUARY 21-22, 2023



KEPSA ROUNDTABLE WITH THE SENATE LIASON COMMITTEE - APRIL 28, 2023



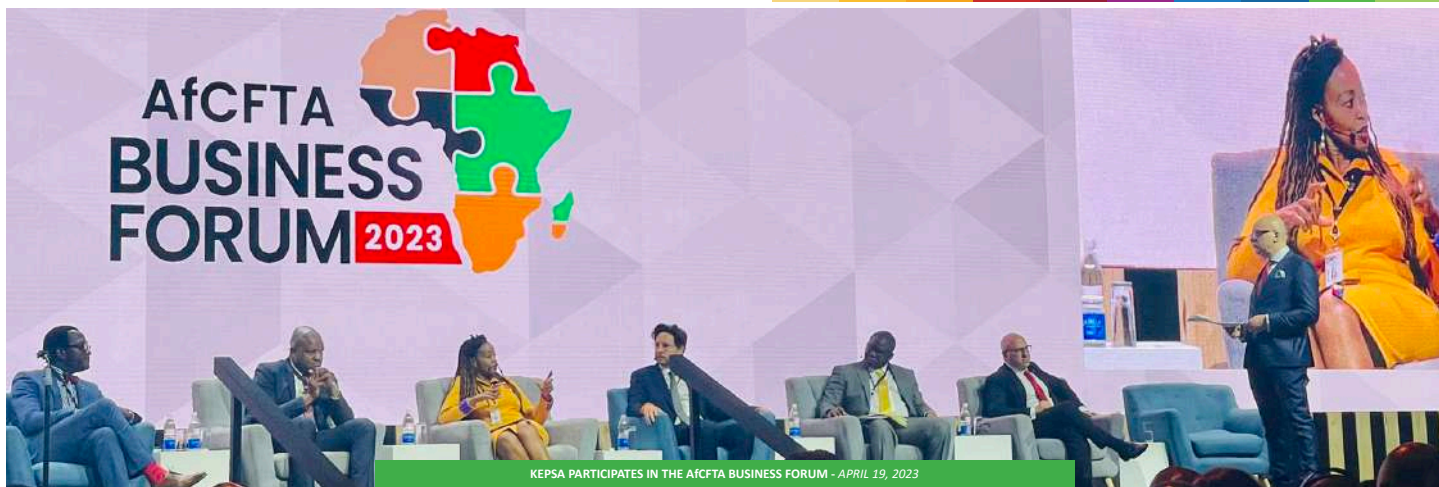
RECEPTION HOSTED IN HONOUR OF FIRST LADY JILL BIDEN



KEPSA PARTICIPATES IN THE KENYA-GHANA EXHIBITION AND BUSINESS FORUM - MAY 24, 2023



KEPSA PARTICIPATES IN THE BAYER PARTNERS DINNER - MAY 18, 2023



KEPSA PARTICIPATES IN THE AfCFTA BUSINESS FORUM - APRIL 19, 2023



KEPSA PARTICIPATES IN THE KENYA-GHANA EXHIBITION AND BUSINESS FORUM - MAY 24, 2023



KEPSA LEADERSHIP RETREAT - JANUARY 27, 2023



AJIRA DIGITAL HOSTS A ROUNDTABLE TO DISCUSS KENYA'S POTENTIAL AS A PREMIER OUTSOURCING HUB IN THE REGION - MAY 11, 2023



SCALING THE IMPLEMENTATION AND IMPACT OF AGPO THROUGH DATA SHARING AND POLICY DIALOGUE - MAY 17, 2023





## BUSINESS MEMBERSHIP ORGANIZATIONS

1	Africa E-Mobility Alliance
2	Agricultural Employers' Association
3	Agrochemicals Association of Kenya
4	American Chamber of Commerce Kenya
5	Association of Consulting Engineers of Kenya
6	Association of Gaming Operators
7	Association of Kenya Feed Manufacturers
8	Association of Kenya Insurers
9	Association of women in Energy and Extractives in Kenya
10	British Chambers of Commerce Kenya
11	Business Ireland Kenya Association
12	Business Processes Outsourcing Association of Kenya
13	Car Importers Association of Kenya
14	Chartered Institute of Arbitrators (Kenya Branch)
15	Delegation of German Industry & Commerce in Kenya
16	Domain Registrars Association of Kenya
17	East African Private Equity & Venture Capital Association
18	East African Tea Trade Association
19	Electricity Sector Association of Kenya
20	Environment Institute of Kenya
21	European Business Council
22	Event Managers Association of Kenya
23	Federation of Kenya Employers
24	Federation of Public Transport Sector
25	French Society of Kenya
26	Geothermal Association of Kenya
27	Institute of Surveyors of Kenya
28	Institute of Certified Public Accountants of Kenya
29	Institute of Certified Secretaries
30	Institution of Engineers of Kenya
31	Japan External Trade Organization
32	Kenya Association of Air Operators
33	Kenya Association of International Schools
34	Kenya Association of Manufacturers
35	Kenya Association of Pharmaceutical Industry
36	Kenya Association of Travel Agents
37	Kenya Association of Women Business Owners
38	Kenya Association of Women in Tourism
39	Kenya Auto Bazaar Association
40	Kenya Bankers Association

41	Kenya Forex & Remittance Association
42	Kenya Green Building Society
43	Kenya Healthcare Federation
44	Kenya Institute of Supplies Management
45	Kenya International Freight & Warehousing Association
46	Kenya Motor Industry Association
47	Kenya Oil & Gas Association
48	Kenya Private Schools Association
49	Kenya Property Developers Association
50	Kenya Renewable Energy Association
51	Kenya Ships Agents Association
52	Kenya Tea Growers Association
53	Kenya Tourism Federation
54	Kenya Transporters Association of Kenya
55	Kenya Water Industry Association
56	Kenya Women Teachers Association
57	Law Society of Kenya
58	Leasing Association of Kenya
59	Marketing Society of Kenya
60	Medical Technology Industry Association of Kenya
61	National Association of Private Universities of Kenya
62	Oil & Gas Contractors Association of Kenya
63	Organization of Women in International Trade
64	Petroleum Outlets Association of Kenya
65	Protective Security Industry Association
66	Public relations society of Kenya
67	Retail Trade Association of Kenya
68	Rural Private Hospitals Associations of Kenya
69	Safaricom Dealers Association
70	Seed Trade Association of Kenya
71	Shippers Council of Eastern Africa
72	SME Founders Association
73	Technology Service Providers Association of Kenya
74	The Architectural Association of Kenya
75	The Institute of Human Resource Management
76	The Kenya Flower Council
77	The SME Support Centre Limited
78	Town & County Planners Association of Kenya
79	United Business Association
80	Water Service Providers Association

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6	Africa Risk Management and compliance Partners Limited
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8	Agence Ushauri
9	AGL Kenya Limited
10	Agri Experience Limited
11	AIG Kenya Limited
12	Alfluence International Limited
13	All for cars International Limited
14	All Stars Mtumba Kenya Limited
15	Alternatives Africa Limited
16	AMG Realtors Limited
17	Amitruck Limited
18	Anchor Marketing Limited
19	Apec Consortium Limited
20	APT Commodities
21	Arc Africa Limited
22	Associated Battery Manufacturers East Africa Limited
23	Astral Aviation Limited
24	ATC Kenya Operations Limited
25	AvoGreen Supplies Limited
26	B.Braun Medical (K) Limited
27	B2B Africa Limited
28	Bamburi Cement Limited
29	Base Titanium Limited
30	Bata Shoe Company PLC
31	Bayer East Africa
32	BCG Consulting Group Limited
33	Beaurick General Supplies
34	Bechtel-BNT Construction & Engineering Kenya Limited
35	Bedi Investments Limited
36	Benchmark Distributors Limited
37	Beyond Borders Limited
38	Bidco Africa Limited
39	Biogas Power Holdings (EA) Limited
40	Blackberry House Limited
41	BOC Kenya Limited
42	Bolt Support Kenya Limited
43	Booktalk Africa Limited
44	Boston Petroleum Limited
45	Bowmans Coulson Harney Ip
46	Bridge International Academies Limited

## CORPORATE ORGANIZATIONS

47	Bridotty Group Limited
48	Bright Vision Media Limited
49	British American Tobacco Plc
50	Brookside Dairy Limited
51	Built For Africa
52	Burn Manufacturing USA LLC
53	Business Ireland Kenya Association
54	Card Group East Africa Ltd
55	Career Options Africa
56	Carepay Limited
57	CDC East Africa Advisers
58	Cellulant Kenya Limited
59	Centum Investment Company Limited
60	Cerberrus Engineering Limited
61	Chandaria Industries Limited
62	Chawang Engineering Enterprises Limited
63	Chepkuto Advocates
64	CIM Credit Kenya Limited
65	Citadel Africa Family Business
66	Citibank N.A Kenya
67	City Drop Ventures
68	CKL Africa Limited
69	Cloudpay Limited
70	CM Advocates LLP
71	CMA CGM Kenya Limited
72	Coca Cola East & Central Africa
73	Coffee Brothers Limited
74	Comps Ventures Limited
75	Content Provider Services Africa Limited
76	Corprisk Africa Limited
77	Corprisk International Limited
78	CPF Group
79	Crown Solutions Limited
80	Dalberg Global Development Advisors
81	Dallas Technoprises
82	Dance Unite Africa
83	Daproim Africa Limited
84	Darda Taxyridders Limited
85	Data Alma
86	Davis & Shirtliff Limited
87	Decapoli Engineering
88	Dee & Dee Royal Limited
89	Deloitte Limited
90	Dessra Ventures Limited
91	DHL Worldwide Express Kenya Limited
92	Diamond Engineering Company Limited

## CORPORATE ORGANIZATIONS

## KEPSA MEMBERS 2023

93	Dorion Associates
94	Doshi & Company (Hardware) Limited
95	Dow Chemical East Africa
96	Drop Access Limited
97	East African Breweries
98	Easy Duka Limited
99	E-Cart Services Limited
100	Edu Plus Africa Limited
101	Elecster Kenya Limited
102	Elgon Kenya Limited
103	Eliko Investments Limited
104	Elimu Digital Media Limited
105	Eminence Global PR Firm Limited
106	Emma's Knoll Logistics & supplies Limited
107	Emobilis Technology Academy
108	E-Moto Limited
109	Empire Feeds Limited
110	English Press Limited
111	Errands Guy Eplatform Limited
112	Eselle Group Company Limited
113	ESRI Eastern Africa
114	Essikip Limited
115	Expertise Global Consulting Limited
116	Express Communications Company Limited
117	Facebook
118	FAPCL Group Limited
119	Farm Africa Limited
120	Fashion Eden
121	Firstfn Africa Direct Limited
122	Flamingo Horticulture Kenya Limited
123	Flomsa Limited
124	Fortescue Future Industries Kenya Limited
125	Fourth Generation Capital Limited
126	Framine Limited
127	Freight Forwarders Kenya Limited
128	Frontier Investment Management Africa Limited
129	Fruitss Leadership Africa
130	G4S Kenya Limited
131	G-Ajiri Fiedtechs Limited
132	Galana Oil Kenya Limited
133	Ganatra Plant & Equipment Limited
134	Gatsby Africa
135	GE East Africa Services Limited
136	Genex Consulting Limited
137	Genie Telkom
138	Gennis Consulting Limited

139	Gerivia Advocates LLP
140	Gertrudes' Children's Hospital
141	Gikera & Vadgama Advocates
142	Glacier Products Limited
143	Global and Rapid services
144	Global Forensic Services Limited
145	Global Standards Certification Limited
146	Globeleq Africa Holdings Limited
147	GlovoApp Kenya Limited
148	Godel Limited
149	Good Testimony Junior School Limited
150	Google Kenya Limited
151	Gotovate Africa Safaris Limited
152	Grain Industries Limited
153	Grant Thornton Consulting Limited
154	Growthpad Digital Consulting
155	Guardnow Security Group(K)
156	Halal Premier International
157	Healthy U Two Thousand Limited
158	HHI Management Services Limited
159	Hiventy Africa Limited
160	HMG Works Limited
161	Hospitality Systems Consultants Limited
162	Hudson Agencies
163	Hychem Group Limited
164	IBM East Africa Limited
165	Ideal Appliances Limited
166	Ignite Trade Africa
167	Image Registrars Limited
168	Impax Business Solutions
169	Imperial Housing Group Limited
170	Incentro Africa
171	Indisputable Limited
172	Institute of Public Finance
173	Intercity Secure Homes Limited
174	Interintel Technologies Limited
175	Intermatt Limited
176	Invhestia Africa Limited
177	Ipsos Limited
178	Iristel Kenya Limited
179	Ison Xperiences Kenya Limited
180	Isuzu East Africa
181	Jadfad Limited
182	Jambojet Limited
183	Jamii Telecommunications Limited
184	Jawabu Interiors

## KEPSA MEMBERS 2023

185	JC solutions Limited
186	Jijenge Credit Limited
187	JNO Advocates LLP
188	Jobsikaz Afrique Limited
189	Johnson & Johnson Middle East FZ-LLC
190	Jooqwah Limited
191	Junky Bins
192	Juza Africa Limited
193	Kaleidoscope Consultants
194	Karanja - Njenga & Co. Advocates
195	KCB Bank Kenya Limited
196	Keekapu Grocers Limited
197	Kenbright Holdings Limited
198	Kenchic Limited
199	Kenergy Renewables Limited
200	Kengas Logistics Limited
201	Kenget Enterprise Limited
202	Kenya Climate Innovation Center
203	Kenya Commerce Exchange Service (KENEX)
204	Kenya Development Corporation
205	Kenya Kazi services Limited
206	Kenya Network Information Centre
207	Kenya Pipeline Company Limited
208	Kenya Power & Lighting Company
209	Kenya Tea Packers Limited
210	Kenya Wine Agencies Limited
211	Kerry Kenya Limited
212	Kibo Africa Limited
213	Kijani Green Limited
214	Kiptinness & Odhiambo Associates
215	Klen Gas Suppliers
216	KOASave Africa Limited
217	KOKO Networks Limited
218	Komaza Forestry Limited
219	Konza Technopolis Development
220	KPMG Kenya
221	KTDA Management Limited
222	Larsen and Toubro Limited
223	Lawyers Hub Kenya
224	Leapfrog Advisory Limited
225	Liaison Group (I.B) Limited
226	Light for the World
227	Lineplast Group Limited
228	Liquid Telecommunication Kenya
229	Little Einsteins East Africa
230	Liyana Traders Limited

## CORPORATE ORGANIZATIONS

231	Longitude Finance
232	Lori Systems Limited
233	LPC Global Logistics Limited
234	LRMG Proprietary Limited
235	Ludique Works
236	Lukenya High School Limited
237	Lupat Cleaning Services Limited
238	Mabati Rolling Mills Limited
239	Madison Group Limited
240	Maersk Kenya Limited
241	Majik Water Technologies Limited
242	Mars Wrigley and confectionery
243	Marubeni Corporation
244	Mbuni Artifacts Exporters & Importers
245	Medilink Lab & Surgical Limited
246	Melvin Marsh International Limited
247	Merican Limited
248	Meridiam SAS Ethiopia Branch
249	Millennial Speak Limited
250	Milly Glassworks Limited
251	Milush Enterprise Limited
252	Minet Kenya Insurance Brokers Limited
253	Mini Me Kids
254	MK Light Africa Right Limited
255	M-KOPA Kenya Limited
256	MMW Advocates llp
257	Moringa School Limited
258	Motivate Africa Limited
259	Musty Distribution Limited
260	MW& Company Advocates LLP
261	Mwakawa Investments Limed
262	Mwembe and Mwembe Associates
263	Myfugo Innovation Limited
264	Nairobi Bottlers Limited
265	Nairobi Institute of Technology
266	Nairobi Securities Exchange
267	Namanga Kids Zone
268	Nation Media Group
269	Natra Tech E.A Ltd
270	NCBA Bank Kenya PLC
271	Nedbank Limited
272	Nemsi Holdings Limited
273	Netcore Links Limited
274	Nexton Limited
275	Norkan Beauty Boutique
276	Nouveta Limited

## CORPORATE ORGANIZATIONS

## KEPSA MEMBERS 2023

277	Nurse in Hand
278	Nutri You Farm & Shop Ltd
279	Nyambok & Company Investments Limited
280	Oakar Services Limited
281	OBG Company Limited
282	OCP Kenya Limited
283	Ogilvy Public Relations
284	Ojiambo Consulting Services
285	Oliver K Limited
286	One Acre Fund
287	One Health Limited
288	One Sky Garden Limited
289	OpenBusiness Africa Limited
290	Optiven Limited
291	Oracle Corporation Systems Kenya
292	Origen Fresh EPZ Limited
293	Osho Chemical Industries Limited
294	Panafrican Equipment Kenya Limited
295	Paytree Group Limited
296	Peach Technologies Limited
297	Pearltek Kenya Limited
298	Phasian Consulting Limited
299	Phindor Limited
300	Pick-A-lot
301	PKF Kenya
302	Planon Solutions Limited
303	POA Internet Kenya Limited
304	Polucon Services Kenya Limited
305	Practical Action
306	Pricewaterhouse Coopers Limited
307	Prideinn Hotels & Investment Limited
308	Primavera Farms Limited
309	Prime Health Pharma Limited
310	Priori Technologies Limited
311	Procter & Gamble Distribution East Africa Limited
312	Progreen Innovations Limited
313	PTG Limited
314	Quickmart Limited
315	Ravenswood Limited
316	Red August Group
317	Rentco East Africa Limited
318	Rentworks East Africa Limited
319	Rescue Integrated Initiative Limited
320	Rift Valley Highway Limited
321	Riley Falcon Securities
322	Riverside Water Deflouridation Consultants Limited
323	Robson Harris Advocates LLP
324	Ronalds Limited Liability Partnership

325	Royal Flora Holland Kenya Limited
326	Royal Tots Daycare and Nursery Kiembeni Limited
327	RSM Eastern Africa LLP
328	Rubis Energy Kenya PLC
329	RWK & Associates CPA(K)
330	Safaricom Limited
331	Saillon Pharma Limited
332	Sanergy Limited
333	SAP East Africa
334	Sapient Consulting Group Limited
335	Sarai Afrique Limited
336	Sarova Hotels Limited
337	Sayani Investments Limited
338	Schneider Electric (K) Limited
339	Scope and Impact Limited
340	Seeds of Change
341	Seko Minayo & Company Advocates
342	Senaca East Africa Limited
343	Sendy Kenya Marketplace Limited
344	Sensei Institute of Technology Limited
345	Senses Hub Limited
346	Separ International
347	Sewe International Limited
348	SGS Kenya Limited
349	Shammah International Agency Limited
350	Shartlon Security and private Investigation Services Company Ltd
351	She Phoebe Global
352	Sheth Naturals Limited
353	Shiprazor Limited
354	ShopIT Limited
355	Silikon Consulting Group Limited
356	Simba Corporation Limited
357	Skiqa Group Limited
358	SNDBX International
359	Snetor East Africa Limited
360	Social Performance Advisory Limited
361	SOJITZ East Africa
362	Sokowatch Limited
363	Solid Link International Limited
364	Songa Capital Limited
365	South-End Tech Limited
366	Sowitec Kenya Limited
367	Space & Style Limited
368	Spart Freight Logistics Limited
369	Spearhead Africa Limited
370	Spurking Holdings Limited
371	St Bakhita School Limited

## KEPSA MEMBERS 2023

372	Stanbic Bank
373	Standard Chartered Bank Kenya Limited
374	Star Beam Ventures Limited
375	Starture Enterprises Limited
376	STIHL East Africa Limited
377	Strauss Strong Group Limited
378	SUADEO Technologies Limited
379	Sunculture Kenya Limited
380	Suni Smart Energy Limited
381	Sunripe (1976) Limited
382	Synergetic Development Investment
383	Tactive Consulting Group Limited
384	Tamokwe Agency Limited
385	Tata Chemicals Magadi Limited
386	Tech Innovators Network Think Tank Limited
387	Telenor Services Limited
388	Telescope Medical Technologies
389	Telesky Limited
390	Tetra Pak Limited
391	The Alternative Accomodation Network
392	The Karen Hospital
393	The Youth Cafe Limited
394	Tibu Health Limited
395	Tira Studio
396	Tokoyasu Solutions Limited
397	Toner World Limited
398	Torrent East Africa Limited
399	Trinity Energy
400	Trinity Magnolia Printers
401	Trulink Solutions Limited
402	Tunga Tunga Hcrafts
403	Uber Kenya Limited
404	Ultravetis East Africa Limited
405	Umsizi LLP
406	Unicorn Valley Technologies
407	Unilever Kenya Limited
408	Upfield Kenya Limited
409	Urembo Hub Limited
410	Uwezo Wetu Foundation
411	Van Woustraat Limited
412	Vantage Homes Limited
413	Vegemark Limited
414	Veggie Ville Limited
415	Venturelift Africa (VLA Capital Advisors)
416	Victory Farms Limited
417	Vintage Baby Kenya Limited
418	VISA International Service Association
419	Visiondrill Technology

## CORPORATE ORGANIZATIONS

420	VitalRay Health Solutions
421	Viva Africa Consulting LLP
422	Vivo Energy Kenya Limited
423	Wanderlust Diaries Limited
424	Waste Electrical and Electronic Equipment Centre
425	Wells Fargo Limited
426	Wellwise Healthcare Solutions Limited
427	Wema House School Limited
428	Western seed Company Limited
429	Westminister Trade & Tax LLP
430	Winnie's Pure Health Products Limited
431	WISEe Cooperative Society Limited
432	Woolworths (K) PTY LTD
433	Work Experience and Mentorship Academy Limited
434	Zandaux Kenya Limited
435	Zawadi Brand Solutions Ltd
436	Zenka Digital Limited



# KEPSA MEMBERSHIP BENEFITS:

*Let us help you achieve your agenda*



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