

Kenya - Estonia Trade Mission Delegation
Business delegates – Fintech Solutions

February 15 – 25, 2025

15. Company name:	Whitesand Connections Limited
Year established:	2015
Website:	www.whitesandconnections.com
Number of employees:	11-50
Representative name:	Abdikadir Issack
Rep's position:	Executive Director
Industry segment:	Healthcare - software solutions Mpesa Business and Outsourcing company
Briefly about the company:	Whitesand Connections Limited is a dynamic and innovative company operating in two core business domains: M-Pesa Agency with Safaricom Kenya Whitesand Connections is a trusted partner of Safaricom Kenya, providing reliable M-Pesa agency services across the country. We facilitate secure and seamless mobile money transactions, enabling financial inclusion for individuals and businesses. Outsourcing Services As a leading outsourcing company, we deliver tailor-made solutions for businesses seeking operational efficiency. Our services include customer support, administrative management, and back-office solutions, allowing our clients to focus on their core business operations.
Product/service:	1- M-Pesa Agency with Safaricom Kenya 2- Outsourcing Company
Company competitive edge:	The competitive advantage of Whitesand Connections Limited lies in its diverse yet complementary service offerings, operational excellence, and strong partnerships: Strategic Partnership with Safaricom Kenya: As a trusted M-Pesa agency, Whitesand Connections benefits from Safaricom's extensive market presence and credibility. This partnership enables the company to provide secure, seamless, and reliable financial services, fostering customer trust and enhancing financial inclusion. Tailored Outsourcing Solutions: By offering customized outsourcing services such as customer support, administrative management, and back-office solutions, Whitesand Connections empowers businesses to streamline operations and concentrate on core activities. This flexibility and adaptability give clients a competitive edge in their respective markets. Dual Market Presence: Operating in two distinct but complementary



	<p>domains allows Whitesand Connections to leverage synergies between financial services and outsourcing operations, providing comprehensive and efficient business solutions.</p> <p>Customer-Centric Approach: Whitesand Connections prioritizes client needs, offering reliability, security, and efficiency in financial transactions and outsourcing services. This dedication enhances customer satisfaction and retention.</p> <p>Commitment to Innovation and Growth: The company's focus on leveraging technology and adopting innovative practices ensures continuous improvement, operational efficiency, and the ability to respond to evolving market demands.</p> <p>By combining trusted financial services, adaptable outsourcing solutions, and a strong commitment to customer satisfaction, Whitesand Connections positions itself as a reliable and efficient partner for individuals and businesses.</p>
<p>What are you looking to solve for your company with the visit to Estonia?</p>	<p>With the visit to Estonia, Whitesand Connections Limited aims to achieve the following goals:</p> <ol style="list-style-type: none"> 1. Explore Advanced Digital and Financial Technology Solutions Identify innovative technologies and platforms that can enhance the efficiency and security of our M-Pesa agency operations. 2. Learn from Estonia’s world-renowned expertise in digital transformation to optimize our mobile money services and strengthen financial inclusion in Kenya. <p>The overall goal for the visit to Estonia is to leverage Estonia’s expertise in digital transformation, financial technology, and outsourcing to drive innovation, enhance operational efficiency, and foster strategic partnerships that will enable Whitesand Connections Limited to scale its services and maintain a competitive edge in Kenya’s dynamic market.</p>
<p>Overall goal of the visit:</p>	<p>The overall goal for the visit to Estonia is to leverage Estonia’s expertise in digital transformation, financial technology, and outsourcing to drive innovation, enhance operational efficiency, and foster strategic partnerships that will enable Whitesand Connections Limited to scale its services and maintain a competitive edge in Kenya’s dynamic market.</p>
<p>Any other comment</p>	<p>Additional Information: Commitment to Innovation: Whitesand Connections is keen on leveraging global best practices to enhance financial inclusion and streamline outsourcing services in Kenya. We are particularly interested in how Estonia has used digital innovation to empower small and medium-sized enterprises (SMEs) and improve customer experiences. Focus on Long-Term Partnerships: We are not only looking for solutions but also for long-term collaborations that can help us grow sustainably and remain competitive.</p>



Association:	ABSA Client
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3. Company name:	Nabo Capital Limited
Year established:	1954
Website:	https://www.nabocapital.com/
Number of employees:	11-50
Representative name:	Pius Muchiri
Rep's position:	Managing Director & CEO
Representative name:	Joyce Muthoni Muchiri
Rep's position:	Personal Advisor to Managing Director & CEO
Industry segment:	Cyber security Fintech - mobile money and related wallets Fintech - apps Fintech - Enterprise payment management Fintech - Personal financial management Fintech - Embeded finance Fintech - lending services Fund Management
Briefly about the company:	Nabo Capital is a 3rd Generation Investment firm with over 50 years of experience investing in Africa for institutions and Individuals with an Africa Wide Focus.
Product/service:	Both for individuals and Institutional , Nabo Capital offers Asset Management, Advisory services our products range widely from Money Market Funds (both KES & USD) , Fixed Income Funds, Equity Fund & Balance Funds
Company competitive edge:	Nabo Capital is very huge on Investing with Purpose product which has been the organization's greatest selling point.
What are you looking to solve for your company with the visit to Estonia?	Efficiency for my business. How can we be able to leverage on AI & Innovation
Overall goal of the visit:	Learn how to make my business more profitable and efficient. Meet great networks. An opportunity to open a company and become an e-resident of Estonia
Any other comment	How can Nabo Capital trade efficiently in Estonia?
Association	Personal contact



5. Company name:	MWAPI Entertainment LTD / Faida Investment Bank
Year established:	2008
Website:	https://www.youtube.com/@cta101 / https://fib.co.ke/
Number of employees:	1-5
Representative name:	Richard Njau
Rep's position:	Founder/CEO
Industry segment:	Digital Marketing Across Africa
Briefly about the company:	MWAPI Entertainment LTD. is a premier digital company specializing in content creation, social media marketing, and digital authority positioning across Africa. We empower brands to amplify their visibility, engage target audiences, and establish themselves as industry leaders. Through innovative strategies and tailored campaigns, we help businesses connect meaningfully with their customers while driving measurable results. At MWAPI Entertainment, we leverage cutting-edge technologies, including Artificial Intelligence (AI), Virtual Reality (VR), and advanced digital promotion techniques, to deliver impactful solutions. By combining creativity with data-driven insights, we ensure our clients stay ahead in the ever-evolving digital landscape. Our focus on innovation and precision enables brands across Africa to thrive, transforming their digital presence into tangible success.
Product/service:	At MWAPI Entertainment LTD., we offer a suite of services designed to position brands for success in the digital age. Our expertise lies in content creation, social media marketing, and digital authority positioning across Africa. Through innovative strategies and emerging technologies, including Artificial Intelligence (AI), Virtual Reality (VR), and targeted digital promotion, we empower brands to enhance visibility, engage their audiences, and solidify their industry leadership. One of our flagship products is the renowned CTA – Cleaning The Airwaves, a transformative platform where industry leaders share their stories and experiences in a candid, relatable way. CTA serves as a space to humanize influential figures, offering audiences authentic insights into their journeys, challenges, and successes. This unique approach fosters deeper connections between leaders and their audiences, while positioning brands and individuals as relatable, trusted authorities in their respective fields. Through CTA and our core services, MWAPI Entertainment continues to redefine how brands and leaders connect, engage, and thrive in Africa's dynamic digital landscape.
Company competitive edge:	At MWAPI Entertainment LTD., our competitive advantage lies in our unique ability to innovate, adapt, and deliver exceptional results across the digital space. We are pioneers in content creation for



	<p>Virtual Reality (VR) within the region, setting us apart as leaders in immersive and cutting-edge digital experiences. This forward-thinking approach enables us to offer brands innovative solutions that captivate audiences and position them at the forefront of their industries. Additionally, our flagship platform, CTA – Cleaning The Airwaves, is a trailblazer in creating authentic, human-centered content that resonates with audiences by humanizing industry leaders. With over 20 years of experience in the digital space, we bring unparalleled expertise and insight to every project. Our proven track record spans multiple industries, working with diverse brands to create impactful strategies tailored to their unique goals. This combination of innovation, experience, and versatility makes MWAPI Entertainment the trusted partner for businesses seeking to lead and thrive in the dynamic digital landscape across Africa.</p>
<p>What are you looking to solve for your company with the visit to Estonia?</p>	<p>Our goal is to gain comprehensive insights into how Estonian companies leverage content creation to build strong, impactful brands and establish authority in their respective industries. By understanding the strategies and processes driving content success in Estonia, we can refine our approach, enhance our offerings, and deliver greater value to brands across Africa.</p> <p>We are also eager to explore the integration of Artificial Intelligence (AI) and Virtual Reality (VR) into content creation and digital marketing. Estonia's reputation as a global leader in digital innovation makes it an ideal destination to learn how these technologies can create immersive experiences, boost user engagement, and deliver measurable ROI.</p> <p>A key area of interest is how Estonian brands have successfully utilized digital platforms to grow their businesses, increase brand awareness, and lead impactful movements that result in tangible growth and profitability. By studying successful case studies and frameworks, we aim to identify best practices that can empower African brands to thrive in the rapidly evolving digital landscape.</p> <p>As the Head of AI Integration and Digital at Faida Investment Bank (https://fib.co.ke/), I am specifically looking for a robust customer management system for the investors of the OAK Special Fund. My vision is to digitize the entire customer journey—from seamless onboarding to delivering monthly statements and beyond—ensuring a streamlined, efficient, and customer-centric experience.</p>
<p>Overall goal of the visit:</p>	<p>Our overall goal for the visit is to gain a clear vision of what the future of digital content creation, AI penetration, and VR growth looks like on a global scale. We aim to be inspired and affirmed that we are on</p>



	<p>the right path as we continue to innovate and lead in these areas within Africa. Additionally, we seek to establish meaningful partnerships with like-minded individuals and companies in Estonia who share our passion for leveraging technology and digital platforms to drive growth and impact. By collaborating with forward-thinking leaders, we hope to exchange ideas, identify new opportunities, and foster relationships that can help both regions thrive in the evolving digital landscape.</p>
Any other comment	<p>Beyond our specific field, we are open to exploring broader opportunities for learning and collaboration across industries. We are eager to immerse ourselves in Estonia’s rich culture and history, gaining a deeper understanding of the environment that has shaped its global leadership in technology and digital innovation. By fostering connections with like-minded professionals and embracing Estonia’s unique cultural perspective, we hope to develop holistic insights and build long-term partnerships that drive mutual growth and success.</p>
Association:	Personal contact



7. Company name:	Tribbe Nation Inc
Year established:	2022
Website:	https://tribbe.io
Number of employees:	6-10
Representative name:	Tonee Ndungu
Rep's position:	CEO
Representative name:	Kimaiyo Brian Kipkosgei
Rep's position:	CTO
Representative name:	Sharon Machira
Rep's position:	CMO
Representative name:	Edwin Gowi Odera
Rep's position:	Tribbe Community Builder
Industry segment:	Fintech - Personal financial management Fintech - Embeded finance Fintech - lending services Fintech - mobile money and related wallets Fintech - apps ICT - software development
Briefly about the company:	Tribbe is a fintech platform that fosters financial inclusion in Africa by leveraging AI-powered social credit systems. We empower underserved communities, like gig workers and digital creatives, by providing access to credit and promoting economic growth through trust-based financial interactions. Also founders of https://kytabu.africa/
Product/service:	Our product is a fintech platform that leverages AI-powered social credit systems to provide access to credit and financial services for underserved communities, including gig workers and digital creatives in Africa.
Company competitive edge:	Our competitive advantage lies in our AI-powered social credit system, "Street Cred," which incorporates informal financial data such as mobile money transactions and community savings to create a more inclusive and accurate credit profile. This approach uniquely empowers underserved communities, including gig workers and digital creatives, by providing access to financial services that traditional systems overlook.
What are you looking to solve for your company with the visit to Estonia?	With the visit to Estonia, we aim to achieve the following: 1. Learn from Estonia's Digital Ecosystem: Estonia is renowned for its advanced digital infrastructure and e-governance. We seek to understand best practices in leveraging technology for inclusive financial solutions. 2. Build Strategic Partnerships: We hope to connect with fintech and AI-driven companies to explore potential



	<p>collaborations, especially in areas like data security, AI deployment, and innovative financial services. 3. Explore Investment Opportunities: Meeting investors and accelerators who align with our mission to support underserved communities and scale innovative fintech solutions. 4. Look for Development Partners: We are keen on connecting with development partners to help us build and refine our products to better serve our target communities. 5. Enhance AI Expertise: Estonia’s reputation for innovation provides a unique opportunity to refine our AI systems by connecting with experts in AI ethics, development, and integration. This visit will help us take Tribbe to the next level by incorporating global best practices and fostering cross-border partnerships.</p>
Overall goal of the visit:	<p>Our overall goal for the visit is to establish strategic partnerships and gain insights from Estonia’s renowned digital and fintech ecosystem to accelerate the development and scaling of Tribbe’s AI-powered financial solutions. We aim to connect with like-minded innovators, investors, and development partners to refine our products, explore investment opportunities, and position Tribbe as a leader in inclusive finance for Africa.</p>
Any other comment	
Association:	Personal contact



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Honorary Consul of the Republic of Estonia
Nairobi, Kenya