

The Continent

with Mail & Guardian

**The dictators'
favourite bank**



Inside:

- **On the scene of the deadly explosions** that rocked the capital of Uganda (p7)
- **What does last week's big new climate deal mean** for African nations? (p10)
- **Terrorists can't use Western Union** to receive money in Cabo Delgado any more – but neither can ordinary people (p16)
- **Movies:** *Amina*, the legend of a fearsome queen (p18)
- **Travel:** Welcome to Kenya's 'Second Coast' – Naivasha (p19)
- **Why is everyone so keen** to leave Nigeria? (p22)



COVER: BGFIBank is the biggest bank in central Africa – and the most politically connected, with presidents and first families among its owners and senior executives. Read our investigation (p11) to find out how the bank played a central role in funnelling \$243-million into accounts linked to former DRC president Joseph Kabila's inner circle – the clearest evidence yet of massive corruption under his regime.

ADVERTISING UPDATE

In September, we asked readers of *The Continent* if we should accept an advertising deal from a major bank. Under the terms of the deal, the bank would place a full page advert in *The Continent*, alongside stories on a broad topic chosen by the bank – but reported and written by *The Continent*'s editorial team, with full editorial independence. You overwhelmingly told us to go for the deal, and the first advert and story (on the theme of education) is running this week (p25). For any further advertising queries, please contact advertise@thecontinent.org.

**ETHIOPIA**

Freelance journo wins plaudits for Tigray exposé

Solan Kolli, a 32-year old Ethiopian freelance journalist, won a Rory Peck award for reporting that exposed mass graves at Mai-Kadra, following a massacre of hundreds of civilians in Tigray last year. The video report was for the AFP news agency.

UK

Britain vacuums up other nations' tax-dodge wodge

Data from the *New Statesman* shows that 14% of all the tax lost by countries ends up being lost to the world's biggest tax haven, the United Kingdom. That's \$68-billion a year.

WORLD

Five years of progress in battle to end poverty lost to Covid-19

The Covid-19 pandemic pushed an estimated 30-million people in sub-Saharan Africa into extreme poverty, according to a new economic report by Bloomberg. This wipes out more than five years of progress in the campaign to alleviate poverty and, although African economies are beginning to recover, the continent's chances of eradicating poverty by 2030 – a UN sustainable development goal – are slim to none.

RELIGION

Algeria, Comoros added to watch list for religious persecution

The US state department added Algeria and Comoros to a special watchlist for countries that have engaged in or tolerated significant violations against religious freedom. Algeria was added for its reportedly increased use of blasphemy laws against religious minorities within its borders. In Comoros, evangelism or propagation of minority faiths is prohibited by law.



WILDLIFE

Monkey mayhem

Deprived of food and habitat by years of deforestation, monkeys in Tanzania's Kilimanjaro region are ganging up on

farmers, even forcing them to hide indoors. They move in groups of 20-30, invading farms and "becoming very aggressive towards humans," Priscilla Shayo, a local leader, told *Anadolu*, the Turkish news agency. She also said that she was recently stoned by a monkey.

SUDAN

Coup clash kills 15

At least 15 people were killed on Wednesday in Sudanese security's attempts to suppress the anti-coup protests. On October 25, the military overthrew prime minister Abdallah Hamdok's government and installed General Abdel-Fattah Burhan. The transitional civilian government had been in place since 2019 when Omar al-Bashir, head of state for 30 years, was removed, following mass protests.

UAE

Emirs' laundromat

An investigation by the International Consortium of Investigative Journalists has found that the United Arab Emirates is the new go-to destination for African dictators seeking to hide their wealth from those that they rule. The Gulf state recently said it is currently diversifying away from fossil fuels. It seems to be doing so in the manner of the United Kingdom and other tax havens.

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FASHION

Côte d'Ivoire touts 'democratic' African fashions

The 15th edition of Côte d'Ivoire's Afrik Fashion Show was recently held in Abidjan, featuring locally produced materials used by 15 local designers. "Today we can afford [a garment from] a designer at a low price so [fashion] is becoming more democratic, let's say," stylist Gilles Touré told AFP. "Things are happening little by little, there are a lot of young designers, young ready-to-wear brands that are emerging, and African and Ivorian fashion today costs nothing at all."

SPORT

Football survivors can rest till March

The list of countries that will represent Africa at the Fifa Men's World Cup in 2022 is a step closer to being finalised this week. Five countries will ultimately represent the continent in Qatar, but before that playoff games will have to take place to whittle down the contenders from 10 down to the final five. Those still in the running are Algeria, Cameroon, the Democratic Republic of Congo, Egypt, Ghana, Mali, Morocco, Nigeria, Senegal and Tunisia. Playoffs will be held in March.



WORLD

Heineken sets sale for southern ales

Dutch brewing behemoth Heineken, the world's second largest, announced its plans to buy major stakes in brewers in Namibia and South Africa. The combined deal of Namibia Breweries and South Africa's Distell is estimated to be valued at \$4.6-million. Heineken chief executive Dolf van den Brink noted that in addition to this advancement into Southern Africa, there could also be growth in East Africa, highlighting Kenya and Tanzania. "We are very excited to bring together three strong businesses to create a regional beverage champion, perfectly positioned to capture significant growth opportunities in Southern Africa," he said.

Uganda

A nightmare from the 1990s is back to haunt Kampala

After two explosions ripped through the capital this week, residents worry that they might be returning to the violence of a previous era

Betty Ndagire and Andrew Arinaitwe in Kampala

You can see fright and vulnerability in the eyes of relatives standing in the corridors of Uganda's national referral hospital, Mulago. Somberly, others stand besides beds, as loved ones are wheeled to wards to which they are assigned according to their injuries. Hospital administrators insist that journalists should not approach or speak to the traumatised relatives, much less the patients themselves.

It's Wednesday, November 17, the day after two explosions ripped through Kampala: one, right outside the central police station; the other, along a short street that leads to Uganda's parliament building via the ombud's office near the mayoral premises, Parliament Avenue.

"My office was shattered," Kampala's traffic commander, Rodgers Nsereko, tells *The Continent*. He was out of office at 10.03am when the first blast occurred outside the Kampala Central Police Station. But his driver, Fred Katongole, was inside. He was severely injured and at the time of writing remains in a coma.

Police say six people died in the blasts, including three alleged suicide bombers.

Mulago hospital admitted 35 people with injuries from the explosions that day, Baterana Byarugaba, its executive director, said on Wednesday. One of them died at Mulago and 13 others, seriously injured, were expected to stay at the hospital for several more days. Two of them, in the intensive care unit.

Tuesday's explosions were the third and fourth in less than a month. On October 23, a nail-bomb planted at a Kampala bar killed a waitress. Two days later, a bomb went off on a long-distance bus heading west from Kampala, killing one person.

Ugandan security has attributed all four, and an assassination attempt on a



Ignition: People extinguish burning cars set a blaze by a bomb blast near Parliament in Kampala, Uganda, on November 16h. Photo: Ivan Kabuye / AFP

minister in June, to the Allied Democratic Forces, a long-standing anti-Museveni group based in the DRC. The Islamic State terrorist group, which now claims the ADF as part of its new “Central Africa Province”, has claimed responsibility for three blasts, including those this week.

The ADF was very active in Uganda between 1995, when it was formed to fight Yoweri Museveni’s rule, and 2001. More than 750 Ugandan civilian deaths were attributed to it in this period, according to data collated by the Armed Conflict Location and Event Data Project.

Then, seemingly decimated by clashes with the Ugandan army, its militants retreated to the DRC. In the 15 years that followed, only three civilian deaths in Uganda were attributed to it.

Despite the group’s apparent

resurgence in Uganda this year, local authorities have assured citizens that they have little to fear. On Tuesday night, President Yoweri Museveni tweeted to say that since the June assassination attempt, his government has killed seven people and arrested 81 who they had linked to the ADF. “We are more ready for urban terrorism,” he wrote. “They will perish,”

But those who were caught in this week’s “urban terrorism” events didn’t echo Museveni’s confidence.

In a video circulating on social media, a man at one of the scenes is visibly distraught: “Today I have realised we don’t have police,” he says, as he watches a vehicle burn. “I have been here for almost 20 minutes!” As if on cue, a policeman then shows up, and asks the man: “What do you want police to do?” ■

Who is the group behind the Kampala bombings?

Lydia Namubiru

Ugandan authorities say that the Allied Democratic Forces are responsible for the Tuesday bombings in Kampala. The long-standing DRC-based militant group recently started claiming it is part of the global Islamic State.

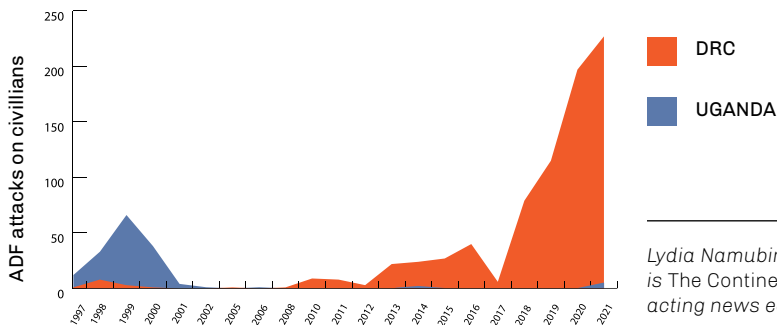
Formed in 1995, the ADF's founding objective was to overthrow, through war, Yoweri Museveni's rule in Uganda. By the end of 2001 it had conducted more than 150 attacks on Ugandan civilians – through rural massacres and bomb attacks in urban areas. Perhaps most remembered is the 1998 attack on Kichwamba Technical College, where militants burned about 80 students to death in their dormitories.

Degraded by clashes with Uganda's national army, the ADF retreated to DRC and seemed to remain largely dormant between 2001 and 2008. Fewer than 10 attacks on civilians were attributed to it in Uganda and the DRC.

Now, the group is resurging, evolving, and its recent attacks in Uganda are just the tip of the iceberg. More than 500 attacks on Congolese civilians were attributed to it in the past three years alone.

Following the 2015 arrest in Tanzania and extradition to Uganda of its principal founder, Jamil Mukulu, a new leader emerged: Seka Musa Baluku.

In 2019, according to a UN Security Council document, Baluku pledged allegiance to the Islamic State and in September 2020 said that the ADF had ceased to exist and was now the Central African Province of the Islamic State. The Islamic State itself had first claimed in April 2019 that it had a "Central Africa Province". This evolution is similar to one in west Africa, where a splinter group from Boko Haram rebranded as the Islamic State West Africa Province. ■



Lydia Namubiru
is The Continent's
acting news editor

World

After COP26: Deals, dollars, death, doom and ... hope?

ANALYSIS

Sipho Kings

The United States' top climate diplomat ended COP26 by saying a good deal is one where everyone feels like they have lost. Other diplomats noted that the final agreement in Glasgow, Scotland, meant that they would lose their actual countries. Some to rising sea levels, others to a mix of drought and floods.

In a hotter world, the weather – and climate systems that animals, farmers, industry and everyone else rely on – change too fast. Things break. People die.

Climate negotiations are about making that damage less bad. But the 197 countries involved all have different needs, which affect the climate plans they're able or willing to commit to. An analysis by Climate Action Tracker shows that, put together, these climate plans will see the world heat by 2.4 °C.

Going into the conference, African states had a "red line" that required everyone to ensure heating stays below

1.5 °C. They were sidelined. Utterly.

The Continent spoke to people who were in the rooms where negotiations went a day over schedule, who staggered across the finish line fuelled by necessity and very (very) little sleep. The word "hypocrisy" was used. A lot.

African states and the developing world's G77 plus China group were pushed aside as rich nations rammed through what they wanted and refused to budge on anything else. Details on who will pay for the damage that has already been done by Europe and the US burning coal for 200 years were left vague. As were the details on money to help countries adapt to climate change.

The frustration led to a last-minute stand-off. Rich countries wanted COP to say coal, still a key energy source in the G77, was done. They refused to do the same with oil and gas, *their* primary energy source. It didn't hurt that the petrochemical industry, with the biggest delegation at COP will keep profiting from gas. In turn, India, China and South Africa demanded the phrase "phasing out" of coal be replaced with "phasing down". A change with profound implications: if we keep burning coal, everyone loses.

Then again, there is hope. A decade ago the world was on track for 4 °C of heating. Successive COPs have taken that down to 2.4°C. This *is* progress – tangible progress – we just need more of it. And quickly. ■



The dirty secrets of the dictators' favourite bank

BGFIBank is the biggest bank in central Africa. It has always enjoyed suspiciously close relationships with some of the region's most notorious heads of state. But no one knew quite how close – or quite how suspicious – until now. A massive new investigation into some 3.5-million leaked documents shows how the bank played a central role in the alleged looting of hundreds of millions of dollars from the Congolese state – even as most of the population lives in extreme poverty.

Simon Allison

It is a short walk from the stately Palais de la Nation, the official residence of the Democratic Republic of Congo's head of state, to the gleaming, modern Kinshasa headquarters of BGFIBank.

We don't know if Joseph Kabila, during his 18 years as president, ever visited the

bank's offices in person. We do know that the bank was owned and run by several of his closest family members; and that the proximity between the bank and the presidency is far more than just geographic.

The Continent can reveal that the bank allegedly played a central role in a years-long scam that allowed Kabila's

family and close associates to launder at least \$243-million in public and suspect funds, and make multimillion-dollar cash withdrawals.

On one occasion, \$6-million was withdrawn – in cash – from an account linked to the Kabila family. To put this in perspective: 60-million Congolese citizens live below the international poverty line of \$1.90 per day.

These startling figures come from the biggest-ever leak of African bank records: some 3.5-million statements, emails and documents that give an unprecedented insight into the inner workings of BGFIBank, the largest bank in central Africa.

The leak was obtained by PPLAAF, the Platform to Protect Whistleblowers in Africa, and the French investigative unit *Mediapart*, and shared with the European Investigative Collaborations network. The documents were trawled through by a consortium of investigators representing 19 different media houses across 18 countries, including *The Continent*, as well as five NGOs.

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This investigation, known as Congo Hold-Up, offers the most convincing evidence yet of widespread corruption during Kabila's tenure as president, which lasted from 2001 to 2019. It also

paints a damning picture of a bank which flouted rules and regulations – both its own and those imposed by national and international authorities – to enable looting on a grand scale.

“For me, BGFIBank is a mafia bank,” said Jules Alingete, the head of the Inspectorate General of Finance, who was appointed last year by Kabila's successor, President Felix Tshisekedi. “It is unacceptable what happened.”

The consortium made repeated and sustained attempts over the past month to obtain comment from senior executives at BGFIBank, including from the holding company's headquarters in Libreville, and its offices in Kinshasa and Paris. The bank did not respond in any way.

The oil company that wasn't

It is another short walk, along Kinshasa's wide, colonial-era avenues, from the BGFIBank offices to 43 Avenue Tombalbaye, where an office block has been built in the heart of Kinshasa's upmarket commercial district. The story of this land's ownership is a case study in how money was siphoned from the Congolese public purse into the hands of Kabila's inner circle – with the bank playing a central role in allowing it to happen.

Until 2013, the land was owned by Philippe de Moerloose, a wealthy Belgian businessman with ties to President Kabila. Then he agreed to sell it to Sud Oil – a shell company with no ties to the oil business, and no evidence of having conducted any commercial activity at all. At the time, Sud Oil did not appear to have any assets or

funds in its account at BGFIBank.

Sud Oil was, however, very well connected to the then-Congolese president. Gloria Mteyu, Kabila's sister, owned 20% of the company; Aneth Lutale, Kabila's sister-in-law, owned the rest.

Sud Oil agreed to pay \$5-million upfront for the building, with another \$7-million to be paid in instalments over the next year. Before agreeing to the deal, De Moerloose demanded a bank guarantee for the outstanding amount. Despite the complete lack of security offered by Sud Oil, BGFIBank provided that guarantee.

In other words, if Sud Oil failed to pay, the bank itself would be liable for the debt. An unusual commitment, given that Sud Oil had no assets.

The man who agreed to these terms was Francis Selemani, who was then the chief executive of BGFIBank's Congolese operations. Selemani also happens to be President Kabila's foster brother, and is married to Aneth Lutale – the majority owner of Sud Oil. Kabila's sister Gloria, who owned the rest of Sud Oil, at the time also owned 40% of BGFIBank in the DRC.

But Sud Oil still needed to find the \$5-million for the initial payment. Just before it was due, the Banque Centrale du Congo – the DRC's central bank, the keeper of the country's treasury – transferred \$5.5-million from state coffers into Sud Oil's account at the BGFIBank. This appears to be a brazen violation of Congolese banking laws, which prevent the central bank from funding private companies. Typically, central banks formulate a country's monetary policy

and provide financial services for the government and commercial banking system.

Some \$5-million was then transferred from the Sud Oil account to De Moerloose's bank in Switzerland.

In the time it took to complete these transfers, the Congolese state became poorer to the tune of \$5.5-million, while the Kabila family gained ownership of a luxury multimillion dollar property – with all these transactions facilitated by BGFIBank.

Extensive attempts were made through various different channels by the consortium to contact the people named in this investigation, including Kabila, Selemani, Mteyu, Lutale, and De Moerloose. Detailed questions were sent to the current and former governors of the Banque Centrale du Congo.

If Sud Oil failed to pay, the bank itself would be liable for the debt. An unusual commitment, given that Sud Oil had no assets

No one responded to these requests for comment, with the exception of De Moerloose, who said that he had corresponded with Selemani over the "payment guarantee" granted by BGFI, and that he "at the time demanded a copy of the register of shareholders" from Sud Oil and there was no reference to any member of the Kabila family.

In the absence of any other official comment, the documents must speak for

themselves. What they show is that this pattern of dubious transactions, riddled with conflicts of interest and apparent violations of both Congolese law and international banking regulations, was repeated again and again.

A close analysis of the leaked documents conducted by the Congo Hold-up consortium shows that \$51.4-million was wired directly from the central bank into Sud Oil's account at BGFIBank. A further \$42.5-million came in from other state entities. Tens of millions more came from payments linked to the Chinese owners of copper and cobalt mines in the country.

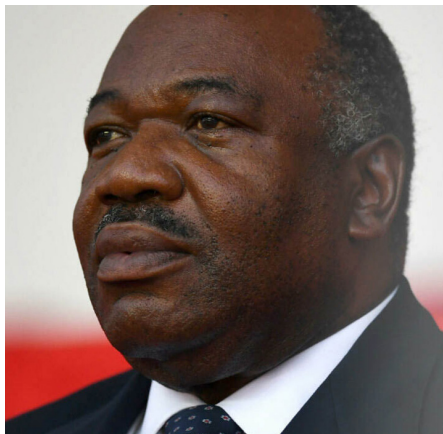
The documents also show that at least \$80-million was withdrawn in cash from Sud Oil and related accounts between 2013 and 2018, including several multi-million dollar withdrawals. Congolese law limits dollar withdrawals to a maximum of \$10,000 per day.

Family business

BGFIBank's close links with the central African region's ruling elite have attracted scandal before.

The bank began life as the Gabonese branch of the Banque de Paris et des Pays-Bas (better known today as BNP Paribas). It was renamed in 1996 as Banque Gabonaise et Française Internationale – BGFIBank – due to its increasingly close links with the Gabonese state. As of today, at least 10% of the bank's holding company is owned by companies linked to the family of Gabon's President Ali Bongo.

Pascaline Bongo, the president's sister, is on the board of the holding company;



Ali oops: The family of Gabon's President Ali Bongo is linked to companies that own more than 10% of BGFIBank.

and, until last year, so was former finance minister Emile Doumba.

Sure enough, when the Bongo family purchased 12 luxury properties in France between 1996 and 2008, they did so via an account at BGFIBank. These deals are at the heart of a major corruption case in France, with French prosecutors saying that the late President Omar Bongo's salary cannot account for the vast sums of money that were spent.

And in the neighbouring Republic of Congo, the local subsidiary of is run by Jean-Dominique Okemba, the country's much-feared intelligence chief who also happens to be the nephew of President Denis Sassou Nguessou.

The president's son, Denis Christel Sassou Nguessou, is currently under investigation by authorities in the United States for allegedly using funds embezzled



TGI Family: President Denis Sassou Nguesso's nephew runs BGFIBank in the Republic of Congo. Photo: Twitter/SassouCG

from the state petroleum company to buy two luxury apartments in Florida, three Range Rovers, a Patek Philippe watch worth 110,000 euros, and jewellery to the value of \$1.4-million, as well as a number of private plane trips for himself and his entourage. These funds were channeled through shell companies with accounts at BGFIBank, according to a *Global Witness* investigation.

Overexposed

The world of international finance is supposed to be tightly controlled. There are regulations in place to prevent the flow of suspicious money from one country to another, and banks play a central role in enforcing these regulations.

When high-profile politicians (known in the industry as “politically exposed persons”) are involved, the rules are even stricter. Those rules were poorly enforced at BGFIBank, as even its own audit in 2017 concluded: “The sum of the weaknesses described creates for the bank a very

high exposure to operational, litigation, money laundering and reputation risks,” concluded auditors KPMG.

That internal audit was triggered by another, much smaller leak of documents, which again suggested widespread corruption by Kabila’s inner circle. The whistleblower on that occasion was Jean-Jacques Lumumba, grand-nephew of Congo’s liberation hero Patrice Lumumba.

Lumumba joined BGFIBank in Kinshasa as the head of the credit department in February 2016. It didn’t take him long to notice that something was badly wrong. When he confronted Selemani – the CEO and Kabila’s adopted brother – with evidence of suspicious transactions, he claims that Selemani threatened him with a gun (Selemani has not responded to this claim).

“The bank effectively exists to facilitate corruption, and there have been no consequences,” Lumumba told *The Continent*. “You know, Patrice Lumumba was the first Congolese to really fight against corruption. He would have been devastated to see his country exposed to so much of it.”

Meanwhile, the DRC remains one of the poorest countries in the world, with 73% of its population living in extreme poverty. With the help of a friendly bank, Kabila and his family became considerably richer during his 18 years in office. The people that the former president was supposed to be serving did not. ■

For more on this story, see the comment piece on page 28 about how the DRC is being held hostage by its banking system.

Mozambique

Western Union suspends services in Cabo Delgado

It is now considerably more difficult for Mozambicans in the conflict-hit province to access financial services

Luis Nhachote

To the many trials and tribulations that the war has already brought to the people of Cabo Delgado is now added a new hardship: the loss of access to financial services.

Money transfer giant Western Union has suspended services in the province, without an explanation from either the company or the government. The suspension is devastating not just for regular customers sending or receiving money, but also for the large network of agents who earn a living from the fees charged to handle the transfers.

Now, in order to be able to receive help from friends or family members abroad, people from Cabo Delgado, or who reside

in the province, need to go to Nampula, the biggest city in Mozambique's north. It is 400km from Pemba, the capital of Cabo Delgado, and some 650km from Palma, one of the places worst hit by the war.

This has very real world consequences for people who have already suffered immensely.

Habiba Aboobakar has twice already been forced to flee her home with her three children: first to Palma, after her village in Mocímboa da Praia district was attacked by armed insurgents in March 2020; and then to Pemba, in March this year, when Palma was attacked. Both times, she had to leave everything behind.

Recently, she received help from a cousin who lives in Europe, who sent her some money through Western Union. But when she arrived at the Pemba branch of Millennium BIM, which carries out Western Union transactions in Mozambique, she was told the service was not available in the province. She then travelled 400km to the city of Nampula by bus, but "there, too, I was not paid because my document shows that I was born in Mocímboa da Praia [a town in the northern province]".

"We are not terrorists," she tells *The Continent*, "We are victims of terrorism."

Who else is moving money?

Western Union confirmed to *The Continent* that its services in northern

Mozambique have been suspended.

It did not say why, but said it “takes its regulatory and compliance responsibilities very seriously,” and takes decisions “based on a risk assessment of our products and services, our consumers and our agents, and where we do business.” It promised it was “committed to responsibly resuming operations [in northern Mozambique] as soon as possible”.

Barring people from using formal systems to move money around could backfire, according to a new report into how the insurgency in Mozambique is financed. The report, by Amanda Lucey and Jaynisha Patel for the Institute for Justice and Reconciliation (IJR), notes that concerns have been raised about the use, in particular, of mobile money transfer services to fund the insurgency.

For example, the Eastern and Southern Africa Anti-Money Laundering Group has said that “the main conduits for laundering the proceeds of crime appear to be through banks, bureau de changes, cash couriers and hawala systems” — this last being informal networks of money transfer agents, widely used in coastal East Africa in particular.

But these same networks are also vital lifelines for communities that have little access to the formal banking sector. “Any intervention must consider first the impact it might have on those already living on the economic margins of society,” argued Lucey and Patel in the *Mail & Guardian* earlier this year.

The Bank of Mozambique, which regulates the financial sector in Mozambique, did not respond when *The*



Disunity: Cabo Delgado residents must travel 400km to get funds. Even then it's a gamble.

Continent asked if it was aware of Western Union's decision to suspend operations in Cabo Delgado.

Despite having more than a week to respond to questions, Millennium BIM failed to do so.

The solution for Habiba was to call her cousin to change the name of the recipient to someone else, who is from Nampula. She had to pay some of the money to that person, to do the pick-up for her.

Mozambican journalist Estacio Valoi, who has lived in Pemba for seven years, complained about Millennium BIM's “lack of respect and consideration for its customers”.

“There has been no official information that the service is cancelled,” he said. “Every time I have to use the service I have to travel to Nampula province and that's expensive”.

Unlike those born in Cabo Delgado, Valoi, originally from Maputo, is at least able to pick up money himself in Nampula. But those with the misfortune of being from Mozambique's most resource-rich province are finding themselves more and more excluded from any hint of prosperity in the country. ■



Mighty queen poorly served by patchy film

Wilfred Okiche

The legend of Queen Amina of Zazzau (the region in northern Nigeria now known as Zaria) is an enduring one. A formidable historical figure said to have lived in the 16th century, Amina was a fearsome warrior and monarch who led her armies to great victories.

Her rule led to considerable expansion of her territory and significantly influenced the architecture of the region. She oversaw the construction of earthen walls around the cities to protect her outsize empire from enemy attacks. Some of these walls remain standing today.

Nigeria has not always been good

at honouring history, especially contributions from women. But Amina has remained relevant across the ages, celebrated as both a national feminist icon and tactical warrior.

Still, little is known about her life beyond the broad strokes and it isn't quite clear where history ends and folklore begins. The long-in-the-making epic *Amina*, releasing this month as a Netflix original, attempts a closer look at this larger-than-life figure.

Directed by Izu Ojukwu (76, *Across the Niger*) a veteran Nollywood filmmaker who has demonstrated an ability to mount epic stories that flirt with history, this interpretation of Amina is a clumsy, inert portrait of ambition, power and bloodlust.

Chronicling the first few decades of Amina's life, starting with her upbringing as a spoiled princess, Ojukwu's *Amina* does have a few things going for it. The visuals are top-notch, the child actors capable and Ojukwu shows a commitment to scale, with suitably choreographed crowd and battle scenes. But this is hobbled by an anaemic screenplay that reduces a fascinating life to a simplistic tale of romance and revenge.

Ojukwu's film, with its English-speaking actors, comically exaggerated performances, rushed pacing and sloppy editing, plays like the filmed version of a stage play. Heavy on plot, light on cinematic coherence, this version of Amina fails to live up to the legend who inspired it and merely feels like the prelude to something more definitive. ■

Welcome to Naivasha

A quick getaway from
the Kenyan capital

1

Kamau Muiga

The name “Naivasha” comes from the Maasai word *E-na-iposha* (rough or moving waters), after the uneasy temperament of Lake Naivasha **(1)**, a historical watering point of the Maasai herders, on the shores of which the town sits today.

Located on the floor of the Great Rift Valley an hour and a half from Nairobi, it's a good place for a day trip or weekend getaway for those wanting to catch a quick break from the bustle of the capital without having to travel to the coast or even Nakuru.

Thanks in large part to the many resorts to be found here – and to their tendency to attract Nairobi partygoers – Naivasha has also come to be known as Kenya's “second coast”.

Getting around

Traffic jams are rare. Local cab-hailing app Wasili is a convenient way to get

around, and rides in town will cost around \$2.50. Boda boda motorbikes are widely available, charging \$1 and below for a ride. To move between town and lakeside during the day, the *maruti* minivans are also available, charging less than \$1 for the trip.

Vibe around town

Naivasha **(2)** is a century-old town that has grown steadily in recent decades as migrant workers joined the expanding hotel and flower industries around the lake. Kenya is a top exporter of cut flowers in the world, and half of that output is produced here.

While some streets may prove too crowded for comfort, take a stroll down Moi Avenue, whose picturesque shops, fruit stalls, eateries and banking halls make for a quaint backdrop to your arrival in town. There is an almost rural feel to how things are done here; people are more friendly and in less of a hurry, compared with Nairobi.

2



Food and Nightlife

The foothills of the Aberdare Mountains fall toward the lakeside, close to town, creating some excellent viewpoints for the water body. Etched on the cliffs here is Panorama Park – when I visit I like to sit in the upper restaurant to eat something delicious as I check out the waters down below. Visit with friends and get the *nyama choma* special platter of grilled goat ribs, chicken wings and fish fingers served alongside ugali and vegetables for \$27.

Fresh Lake Naivasha seafood may be sampled at the historic La Belle Inn, serving meals on the terrace since 1926. A whole tilapia served with rice, parsley, chips or vegetables will come to \$6.50, and a plate of crayfish cooked in butter, garlic, herbs and chillies and a similar array of side dishes is \$7.50.

Carnivorous urges may be appeased at the Rift Valley Spur Steak Ranch inside Buffalo Mall where steaks start at \$14 and a standard rack of beef, pork or lamb ribs costs \$15. If you're just in

3



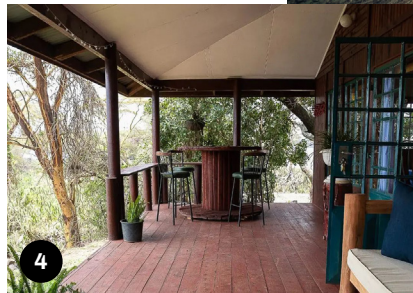
the mood for a good cup of coffee, the Java House is for you.

A fairly reserved weekday nightlife heartily picks up as the weekend arrives. In town, dance the night away, meet local people and devour Kenyan food at the usually packed Jikoniz Grill near the post office (beers cost around \$2.50) or head over to the equally inviting Old Station Lounge (3) on Kenyatta Avenue.

If camping, boating and biking are more your speed, Fisherman's Camp is perfectly fit for purpose. Its cottages, campgrounds, restaurants and bars are spread out on a hill among acacia trees near Moi South Lake Road.

Sightseeing

While the most common attraction is the wildlife, gorges and cycling trails of Hell's Gate National Park, you're still spoilt for choice when it comes to other



interesting places to visit here. Have a different experience with nature and wildlife by walking at close range with animals at the Crescent Island Game Sanctuary (4), where hosts will include wildebeest, zebra, giraffes, impala, waterbuck and gazelles, and entrance will be \$10 or \$30 for non-residents.

Take a hike up the extinct Mt. Longonot volcano (5) if you can stretch your muscles — a challenging three kilometres to the top (it's 2,776m high) followed by a seven-kilometre trek round the vast, forested crater, all of which take half a day to complete.

The local volcanic field carries more benefits: try the Geothermal Hot Spa in Olkaria, where visitors relax and swim in lagoons of naturally hot medicinal water tapped from geothermal wells. Entrance is \$4.

If you've an afternoon to

spare, sip some tea and see the museum at Elsamere, once home to conservationists Joy and George Adamson, whose adventures with Kenyan wildlife inspired the Academy Award-winning film *Born Free*.

What song best represents the town, and when's a good time to visit?

The Burundian musician Kidum lives in Kenya and his Swahili-French-English songs are popular here. His feel-good track *Enjoy* declares: *I live free, bila wasi wasi, leo najienjoy* (with no worries, today I'll have a good time). When people come to Naivasha, that's the feeling they're looking for.

Things are most alive around Easter and also during December, when the sun is shining and holidaymakers have descended upon the Second Coast for a good time. ■



Do you want to show us around your town or city?

Send an email to thecontinent@mg.co.za and we'll be in touch!

That's it, I'm out: Inside the rush to leave Nigeria

Many young people were already keen to leave. The state's violent response to #EndSARS sped things up.

Ope Adedeji

Kemi Adetiba could not have known that a meme from the final episode of her hit Netflix series *King of Boys 2* would become the cultural symbol for young Nigerians announcing their move abroad. The meme shows the series protagonist raising a glass with the subtitle, "Welcome to a new dispensation."

It has been used several dozen times by young Nigerians on Twitter to signal they've just arrived in a new country.

Announcing immigration news has become a source of collective joy online. Those still in Nigeria, with bated breaths and crossed fingers, await their opportunity to leave behind the economic crisis, inept government, and debilitating infrastructure.

Young people make up more than half of the country's 200-million population. They're driving a steadily growing move



to Canada, the United States, the United Kingdom, the Netherlands, and other countries in Europe, through various visa schemes.

In 2016, almost 40,000 Nigerians arrived in Italy, and about 18,000 made the trip in 2017, according to the BBC. In a 2018 survey conducted by Pew Research, 45% of Nigerian adults said they planned to move to another country within the next five years. And in 2019 more than 300,000 Nigerians migrated to Canada under its skilled workers programme.

This is not the first time Nigerians have left en masse. In the 60 years since independence, there have been multiple waves of migration, largely as a result of political tension, the multiple coups and civil wars, corruption, and the state of the economy.

Alex Agomuo, a product marketing manager working in education technology, left in early 2021. Born towards the end of the 1980s, Agomuo always wanted to leave Nigeria. It was,

after all, the Nigerian dream to move abroad. The need intensified as she got older. Around her, infrastructure just seemed to be getting worse: bad roads, poor internet, poor electricity, and more.

At first, she planned to go the student route and get a skilled worker visa in the UK. That plan fell through.

In 2018, Agomuo got married. She couldn't bear the thought of starting a family in Nigeria. "I didn't want my child to grow up in a country where he would simply exist instead of thriving," she says. "I wanted a better standard of living for him, for myself, and for my family."

They chose Canada. It's now the first choice of many Nigerians due to the ease of acquiring a permanent residency, whereas in the US racism is rife and the Green Card process is less than straightforward.

At the time they began the process, Agomuo was pregnant, so they decided she would have their child in Canada. But when Covid hit and disrupted these plans, they decided they would leave in the first quarter of 2021.

Then everything changed.

In October 2020, Nigerians took to the streets and went online to protest against police brutality in Nigeria. The protesters had a simple demand: the government must disband the Special Anti-Robbery Squad (SARS) which had a notorious history of profiling, harassing, and killing young Nigerians.

The government response was to shoot at peaceful protesters.

This was the proverbial straw that broke Agomuo's back. "After the



Staying alive: #BringBackOurGirls activist Aisha Yesufu joins #EndSARS protests in Abuja.

shootings, it felt like a knife permanently pierced my heart. I couldn't believe people died and were injured for wanting better for themselves."

When her visa arrived in January she and her family lost no time in getting on a plane. She says it was a breath of fresh air.

Like Twitter users who post the meme after leaving Nigeria, not only relieved that they're out, but that they're in a country where things *work*, Agomuo knew she had walked into a new dispensation. "Life is so different and easy here," she says. "I don't have to worry about power and healthcare. Even work seems to be better."



Photo: George Osodi/AP2004

While the benefits of leaving are many for Nigerians, they are in stark contrast to the consequences for Nigeria itself.

Tunde Leye, of SBM Intelligence, a risk consultancy, says the exodus is hollowing out the country. “The people leaving Nigeria belong to the middle class, who can afford to leave; the immigration programmes are targeted at them.”

“Like in the 80s, among them are those with critical skills needed to build an economy. Engineers, healthcare professionals, and others working in globally relevant careers are leaving. Who will build Nigeria in their absence?”

Of course, it is not *just* the middle classes who are leaving, hundreds of thousands of people from across Nigerian society are risking everything, many of them braving dangerous migrant routes, to seek better prospects somewhere else.

It doesn't help that in a country where

there are only about 42,000 doctors to more than 200-million people, and poor healthcare facilities, doctors form a significant proportion of those leaving. It's inevitable that this mass immigration will worsen the health sector situation.

Leye says people born in the 1990s and 2000s are becoming financially independent and capable of making decisions for themselves. “As they ask questions and demand answers from a government that doesn't deem itself accountable, they're planning to leave.”

Nowhere is that lack of accountability more evident in the state's violent response to the #EndSARS movement. Despite a judicial panel confirming that the state killed protesters, the government still refuses to take any responsibility. Perhaps it is no surprise then that so many young Nigerians are looking to make a new life elsewhere. ■

Solving for South Africa's maths crisis

A broken teaching system, and the legacy of unfair development, mean only a third of students get marks over 50%. But Tsietsi Ngobese has a plan to change that.

Zibusiso Radebe

When he was a student, Tsietsi Ngobese used to spend months at a time without being taught mathematics. Either his school, in the township of Katlehong east of Johannesburg, was without a maths teacher – or else the teacher spent their day in the staff room.

South Africa has one of the lowest levels of mathematics education in the world. Umalusi, the education quality assurance body responsible for issuing completion certificates at the end of high school, has said it is seriously concerned about how the subject is taught at schools. And last year, only a third of learners got a pass mark of more than 50%.

Remarkably, Ngobese is not among them. He tells *The Continent*: “We got distinctions by cramming question papers from previous years.”

He went on to study actuarial science at university. But once he was there

he found he simply couldn't keep up, because he had never learned the basic building blocks.

His peers from rural and township schools also struggled, while those who had attended private schools did not. So, in 2013, he and some friends started teaching mathematics to learners from township schools. Working with lecturers, they also researched why students coming out of townships and rural schools do so poorly.

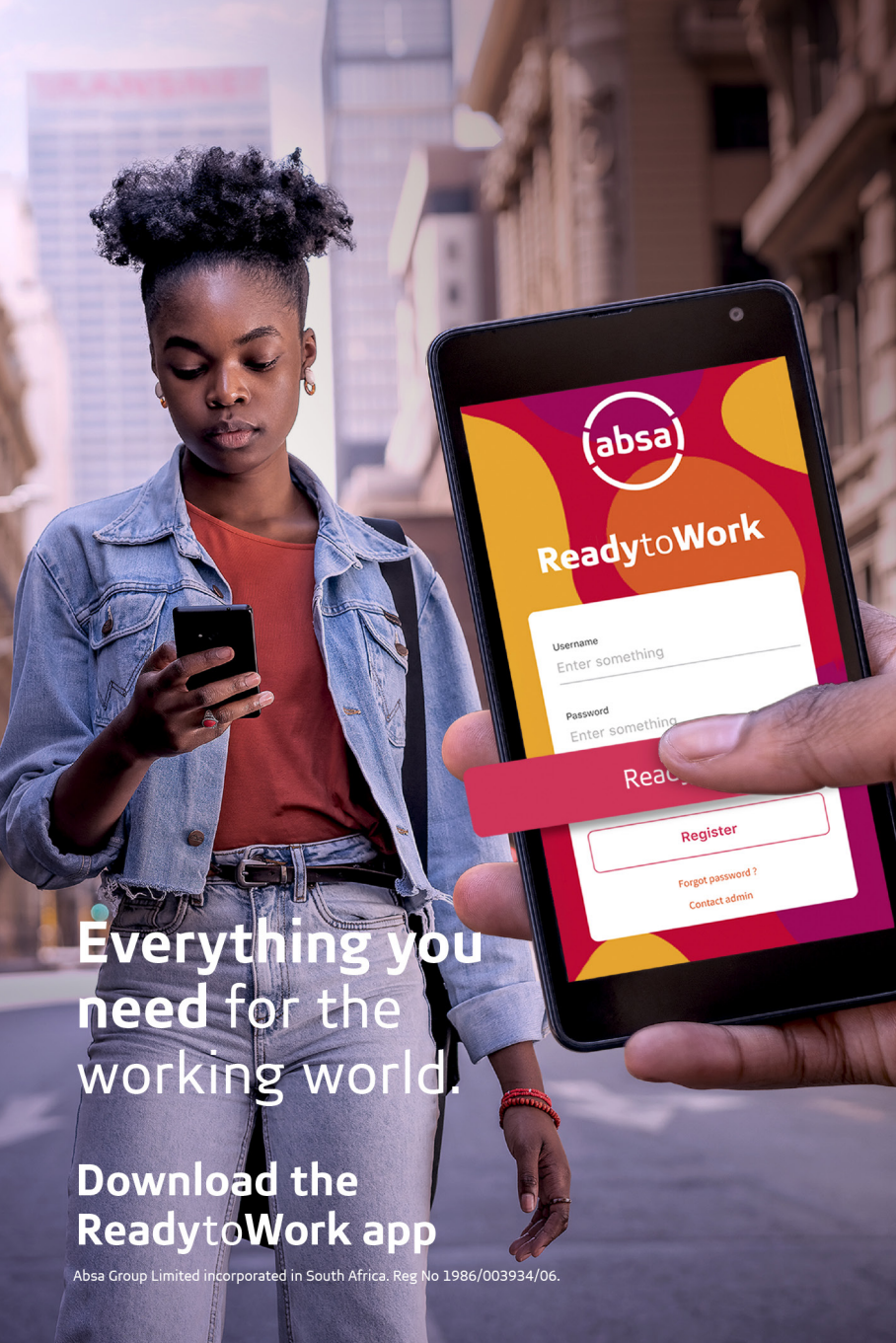
A core finding was that it *what* was being taught, or even how difficult it was, but rather *how* it is taught (or not taught). They also found that parents weren't able to participate in their child's education because they themselves did not know what their child needed to be taught.

The project grew into WeSolve4X, founded in 2018 by Ngobese and his university friends. It adopted 12 township and rural schools in South Africa's Eastern Cape and Gauteng provinces, recruited unemployed graduates, and began teaching mathematics to learners from junior to senior school on weekends.

There are now 4,900 learners being helped by WeSolve4X, which also runs classes for parents to help them check homework with their children.

That's 4,900 more youngsters who will now have a fighting chance, thanks to the work of people who have been in their shoes, and want to help make a change. ■

This reporting is supported by ABSA. The Continent retains full editorial control.



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Should government regulate access to social media?

Does social media make for more informed citizens, or does it spread fake news? Yes, it does. On both counts.

But should access to social media be regulated by the government?

From Algeria to Zimbabwe and Benin to Burundi, at least 18 African governments have restricted or blocked access to digital platforms in recent years, usually in the name of limiting the spread of false or dangerous information. But critics might suggest that the intent has been to limit inconvenient information.

As with so much on social media, opinions on regulating access differ. On average, across the 34 African countries that Afrobarometer surveyed between late 2019 and mid-2021, a slim majority (53%)

of citizens want unrestricted access to social media and the Internet, as opposed to 35% who say the government should regulate access.

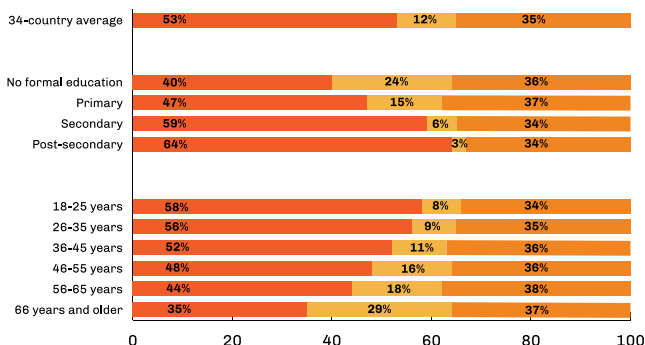
Only three countries show a majority in favour of government regulation: Tunisia (58%), Ethiopia (54%), and Mali (52%).

A preference for unrestricted access is strongest among the best-educated (64%) and the youngest (58%) respondents. But core support for government regulation – about a third of all citizens – does not vary much by age or education level.

In other words, the overall stronger support for unrestricted access is due to fewer young and educated people who “don’t know”.

Unrestricted vs. regulated access to social media and internet | by education level and age | 34 countries

- Access should be unrestricted
- Neither/Don't know/Refused
- Government should regulate access



* Due to rounding, percentages may not sum to exactly 100%.

Source: Afrobarometer, a non-partisan African research network that conducts nationally representative surveys on democracy, governance, and quality of life. Face-to-face interviews with 1,200-2,400 people in each country yield results with a margin of error of +/- 2 to 3 percentage points.



Comment

The DRC is being held hostage by its banking system

**Henri Thulliez and
Gabriel Bourdon-Fattal**

BGFIBank Europe “no longer has the convenience to validate this type of flow and all operations related to this company”.

It's with these words, worthy of a teacher's comments to his student, that on July 21 2017, a correspondent bank of BGFIBank DRC indicated its refusal to continue processing international transactions on behalf of a Congolese shell company.

A correspondent bank is an intermediary banking institution that allows another bank to carry out foreign currency transactions. For banks operating in local currencies, it is the gateway to the international banking system, through which any transaction passes. It is essential for the highly

dollarised Congolese economy.

This intermediary may incur liability when it allows illicit financial flows to pass through. Its compliance department is required to analyse certain local bank operations. That is precisely the point of this email sent in July 2017, but it came far too late. Between 2016 and 2017, the shell company had already sent more than \$100-million to dozens of companies around the world.

This shell company ticked all the boxes of a money-laundering front, and the vast majority of its funds came from untraceable cash deposits (sometimes over \$1-million). BGFIBank DRC, a subsidiary of one of the largest banks in Central Africa, with the help of correspondent banks, has been able to convert millions of dollars in cash of dubious origin into international bank transfers from this one shell company's

bank account alone.

This is just one of the disturbing stories revealed by the Congo Hold-Up consortium, the biggest document leak in the history of Africa.

It reveals how BGFIBank was used to loot public funds and natural resources from the Democratic Republic of Congo, largely to enrich former President Joseph Kabila's inner circle. As revealed by *Médiapart*, at least \$138-million of the DRC's public money ended up in accounts owned by Kabila's entourage.

Add to this the dozens of millions that disappeared through state organs, and the funnelling of millions to companies linked to Kabila's associates by Chinese mine-owners operating in the country, as revealed by US-based *The Sentry*.

This looting, disastrous for the DRC and its population of 90-million, could probably have been avoided had proper due diligence and compliance procedures been observed in both international and Congolese banking systems.

These weaknesses are not limited to private banks. For ten years, the Central Bank of Congo failed to perform its regulatory role, allowing BGFIBank DRC to circumvent public oversight with ease.

Within public institutions, complicity allowed the multiplication of private contracts. The state's supervisory bodies and auditing firms, which are meant to analyse the information provided by their clients, have not been able to prevent this predation.

Corresponding banks took months to block these dubious transactions. BGFIBank DRC then easily circumvented

this blockage by going through a competing correspondent bank.

The Congolese banking system has been ambushed (and BGFI in particular: Kabila's adoptive brother managed it, and Kabila's sister owned 40% of it). In the country itself, corruption remains rampant, inequality is growing, and extreme poverty is on the rise. Despite natural resources coveted by all for the energy transition, the business climate is deeply affected.

As Jules Alingete Key, the key anti-corruption officer of the current president, Félix Tshisekedi, told Congo Hold-Up: "BGFIBank used its connections to implicate the Congolese justice system."

So how can we trust this banking system again, when the whole world is concerned about the future of the Congo?

An entire system must be changed. The missions of central banks must be clear. Its governors must be independent and protected from any interference. DRC's Court of Auditors must be rehabilitated.

The judiciary must be detached from the political yoke and strengthened with an independent financial prosecutor's office. Financial authorities must oblige the corresponding banks to create reinforced due diligence systems and to no longer turn a blind eye to money laundering.

Only then will the wealth of Congo be able to benefit those who truly own it: its citizens. ■

Henri Thulliez and Gabriel Bourdon-Fattal represent the Platform to Protect Whistleblowers in Africa

Why Sierra Leone's president suspended the auditor general

Ibrahim Barrie

The president of Sierra Leone, Julius Maada Bio, has indefinitely suspended the auditor general, Lara Taylor-Pearce, and her deputy, citing misconduct and unprofessionalism. Yet what might look on the surface like a drive for transparency and clean government is anything but.

Opposition parties and civil society groups believe that the real motivation for the president's actions is to stymie the 2020 Annual Audit Report, which was supposed to be released in just a few weeks. In particular, it is believed that the report would have embarrassed the president by revealing details of his travel expenditure and the procurement activities of the office of the first lady.

The 50/50 Women's Group, a civil society organisation, noted "with grave concern and utter dismay the sudden and indefinite suspension of the auditor general". Similarly, the Sierra Leone

Renaissance Movement said that it was "seriously concerned about the suspension of the auditor general ... particularly at a time [when] the annual report on [the] accounts of Sierra Leone is to be published."

For its part, the Institute of Chartered Accountants has urged the government to provide them with an explanation for the suspension of its members – and warned that any member who agrees to replace their suspended colleagues would be subjected to disciplinary measures.

In the background of the recent crisis with the auditor general is a growing concern about the slow progress towards democratic consolidation, as recently expressed by a European Union mission that was looking ahead to the 2023 general elections.

There are also concerns that the suspension of Taylor-Pearce, who has been publishing credible audit reports for a number of years, signals that Sierra Leone's fight against corruption has faded away. Meanwhile, opposition political parties have accused the president of undermining democratic institutions and seeking to silence dissent.

If President Bio does not change course soon, he is likely to face mounting opposition both at home and abroad. ■



Ibrahim Barrie teaches Public Policy and Research at the University of Makeni. This analysis was produced in collaboration with Democracy in Africa.

THE QUIZ

0-3

"I think I need to start reading more newspapers."

4-7

"I can't wait to explore more of this continent."

8-10

True wisdom involves realising question #5 could start a war



- 1_ What is the other name that is used to refer to Nigeria's Zaria Emirate (entrance pictured)?
- 2_ What is the capital of Uganda?
- 3_ Burundi's largest city and main port was once called Usumbura. What is it called now?
- 4_ Lubumbashi is the mining capital of which country?
- 5_ Which one of the following countries has not qualified for the 2022 Fifa World Cup: Egypt, Ghana, Mali or South Africa?
- 6_ The second president of Gabon ruled from 1967 until his death in 2009. What was his name?
- 7_ What is the name given to the countries Djibouti, Eritrea, Ethiopia, Somalia and Somaliland when they are grouped together?
- 8_ What precious mineral can only be found in Tanzania?
- 9_ What are the two official languages of Madagascar?
- 10_ The son of which former leader recently registered to run for president of Libya?

HOW DID I DO?

WhatsApp 'ANSWERS' to +27 73 805 6068 and we'll send the answers to you!

WE'RE SORRY! In last week's quiz, we asked: "Only two people from Africa have been awarded the Nobel Peace Prize while they were president. Who are they?" There are in fact *three* people – we mistakenly left out Ellen Johnson Sirleaf. It was never our intention to hurt or mislead anyone and we are going to take time to reflect and educate ourselves further. Thank you for your understanding during this sensitive time.

THE BIG PICTURE

Customary: Two Diola women wait outside a house in Bissau where a circumcision ceremony is being held. The Diola are a West African ethnic group who live in Gambia, in Casamance in southern Senegal, and in Guinea-Bissau. According to tradition and the specific rules of the Diola culture, men must be circumcised in their home village. Photo: Carmen Abd Ali/AFP



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