

CREATIVE ECONOMY SUMMIT



REPORT 2025

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Introduction

The **NCBA Creative Economy Summit**, hosted at The Aspire Centre in Nairobi on 6th December 2025, brought together Kenya's emerging talent, creative entrepreneurs, financiers, and industry leaders.

Built as a hybrid of insight, culture and celebration, the Summit explored the realities creatives face, unveiled practical financial solutions, and showcased the next generation of Kenyan sound through the Elev8 LIVE platform.

Kenya's creative industry contributes over 5% to the country's GDP and is home to more than 300,000 creative entrepreneurs, yet access to finance remains the sector's biggest barrier. For years, creatives have had to navigate irregular income cycles, informal structures, and limited institutional support to succeed, and these were the challenges the Summit directly addressed.

The discussions were grounded on lived experience, real market gaps, and solutions presented by people who work at the heart of the industry.

Across the panels and keynote moments, the Summit highlighted:



The real cost of creativity, the pressure, the toll it takes on mental health, and the need for long-term support systems.



The opportunity inside Kenya's KSh 2Bn creative sector, from distribution gaps to new revenue models, local production pipelines and partnerships.



The need for structure and financial wellness, formalisation, contracts, IP protection, and smarter money habits for artists.



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The launch of a new financing model for creatives through the NCBA x HEVA partnership, the most significant step yet toward sustainable creative financing in Kenya.

The Summit marked a turning point by both creating a credible platform to shape Kenya's creative economy and celebrating 16 emerging artists whose talent is redefining the country's sound.



John Gachora - **NCBA**
Group Managing Director

"Kenya's creative economy ranks among the most vibrant and promising sectors, fueled by outstanding talent that merely requires the right resources and opportunities. Financial institutions tend to engage with structured traditional forms of financial access. However, most creative artists and enterprises operate independently and are not affiliated with cooperatives or formally recognised businesses. This is why they remain unseen by financial institutions and investors. Through Elev8 Live, we are not just investing in music; we are investing in youth, culture and the creative economy. NCBA is proud to be a patron of Kenya's vibrant music scene and to champion the dreams of our future star,"
NCBA Group Managing Director, John Gachora

Setting The Stage

Nelly Wainaina officially opened the summit by explaining why NCBA supported the Elev8 LIVE platform in the first place. She spoke about the creative economy as one of Kenya's most vibrant engines of youth employment and cultural influence, a sector full of possibility but held back by one major barrier: access to finance.

She emphasised NCBA's commitment to changing the story for creatives, not through temporary sponsorships, but through long-term, practical support that understands the realities of creative work, irregular income cycles, fluid business structures, and the need for flexibility.

Nelly explained that the Summit was designed to do two things:

1. **Celebrate the incredible talent shaping Kenya's new sound, and**
2. **Spark a real conversation between creatives, financiers and industry builders on what sustainable creative growth must look like.**

After setting the tone for the day, Nelly invited three transformative voices to the stage to officially anchor the Summit's purpose:



Nelly Wainaina -
Group Director, Marketing,
Communication &
Citizenship - NCBA



Motif Di Don - Producer,
Founder & CEO of Elev8
LIVE Studio, and the
creative force behind the
Shujaa album and the
Elev8 artist pipeline.



Wakiuru Njuguna, The
Managing Partner of
HEVA Fund — representing
over a decade of
pioneering investment and
capacity-building for
creatives across East
Africa.



George Gachara, The
HEVA Board Chairman —
bringing institutional
credibility, policy insight
and long-term vision for
strengthening creative
industries on the continent.



In his brief opening, **Motif-Di-Don**, Producer, Founder & CEO of Elev8 LIVE Studio, expressed gratitude to NCBA for supporting his vision and championing young creative talent. Motif highlighted the importance of belief in emerging artists and emphasised the Summit as a platform to celebrate and connect with Kenya's creative community.

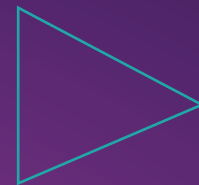
Wakiuru Njuguna, Managing Partner of HEVA Fund, reflected on the organisation's 12-year journey supporting creatives across Kenya. She noted that HEVA's work has focused on ensuring sustainable financial opportunities for artists, enabling them to grow businesses, earn, and formalise their creative ventures. Wakiuru thanked partners, including NCBA, for collaborating to unlock further capital for the sector, emphasising that today's initiatives are designed to strengthen creative industries, inspire innovation, and provide a foundation for the next generation of talent.



George Gachara, HEVA Fund Board Chairman and Founding Partner, underscored the decades-long effort to elevate the creative industry. He celebrated the creatives and innovators who risked conventional careers to build Kenya's cultural landscape. Gachara highlighted the milestone of securing NCBA as a strategic financial partner, noting that the bank's involvement bridges the gap between creative ambition and access to substantial resources. He encouraged the sector to organise markets, develop intellectual property, and leverage institutional support to scale Kenyan creative enterprises across Africa and beyond. Together, they kicked off the Summit's central conversation: how to build an ecosystem where young creatives can thrive, scale, and be fully seen by financial institutions.

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FIRESIDE CHATS



Panel 1:

Scaling KSh 2Bn Creative Industry In Kenya

Moderator:



Amb. Ted Kwaka —
Creative Economy Champion

Panelists:



Linda Muriithi —
Founder, The Core Fashion
Roundtable Talks



Reuben Odanga —
Founder & Creative Director,
Multan Productions



**Morris Kobia
(Motiff Di Don)** —
Founder & CEO, ELEV8 Live

Panel Summary & Focus

This panel brought together industry leaders from music, film and fashion, who have built platforms that shape culture, elevate talent and influence the future of creative enterprise in Kenya. Their insights helped unpack what it will take to transform creativity from individual passion into national economic power.

Kenya has an ambition to double the creative economy's contribution to the nation's GDP through strategic focus on this ecosystem by championing innovation, nurturing talent and driving cross-sector engagement. At the moment, the Creative Economy Support Bill proposes a structured framework for monetisation, streamlining regulatory hurdles and unlocking private-sector financing and tax incentives.

According to the ACP-EU Culture Programme, the country's creative sector is not only vibrant but surging ahead, growing 60% faster than other industries nationally.

The discussion explored:

- **Strategies to formalise and scale creative sectors through public-private partnerships, shared infrastructure, and access to global markets**
- **How music, film, and fashion entrepreneurs can attract investment, improve production quality, and build sustainable careers**
- **Lessons from the ELEV8 Project, highlighting how emerging artists can leverage financial literacy, media exposure, and strategic mentorship to grow their brands**
- **The role of technology, alternative payment platforms, and digital royalty systems in transforming creative outputs into bankable, export-ready assets**
- **Practical ways to elevate Kenya's global creative leadership, including international collaborations, co-productions, and showcasing local talent on global platforms**

"Quotes



"Artists need to have humility even as they grow in the music industry, so they do not get lost. Lazima ujipange as an artist. Do your song and post it on Tik Tok or Instagram. Start with what you have, even if it's just your phone, people will discover you."

Motif-Di-Don (Morris Kobia)
— Founder & CEO Elev8 Live



"We need to write our stories in our own way, with our own voice. Incorporate local materials, talent, and culture, stop thinking small, think big."

Amb. Ted Kwaka
— Creative Economy Champion



"We need to invest in local talent and do better in reaching the mass market. Budgets for productions don't come cheap, but with the help of HEVA and NCBA, it will be possible to scale greater heights."

Reuben Odanga
— Founder & Creative Director, Multan Productions



"Build your own space, own your own space. Small collective spaces can foster engagement and collaboration. Kenya is already woke, we need the right investors and African buyers."

Linda Muriithi
— Founder, The Core Fashion Roundtable Talks

Panel 2:

Creativity Meets Capital Building Financial Wellness in the Creative Economy

Moderator:



Nelly Wainaina —
NCBA Group Director, Marketing,
Communications & Citizenship

Panelists:



Pamela Mutembei
— Investment Director, HEVA
Fund LLP



Paul Gicheru —
Chief Investment Officer,
NCBA Investment Bank



Dennis Njau —
NCBA Group Director,
Retail Banking

Panel Summary & Focus

This panel brought together investment and financial services leaders to explore how creativity and capital can finally meet in a way that builds long-term financial security, scalable businesses and generational wealth for Kenyan creatives. According to research by FSD Africa, most creatives participate in smaller value chains where payments can be made in cash or through mobile money. Additionally, entrepreneurs within the creative sector typically lack business and entrepreneurial skills, which reinforces the tendency towards informality. The research goes on to estimate that out of over 275,375 creative enterprises in Kenya, only 44,614 are registered, translating to a formalisation rate of approximately 16%.

In many cases, most creatives open bank accounts primarily to secure contracts with corporate clients and not as a means of securing financing from financial institutions.

As creators generate more content, attract larger audiences and build powerful cultural movements, their financial journeys remain uneven and often unpredictable. Many creatives earn irregular income, lack structured investment habits and face limited access to capital or advisory services.

- At the same time, financial institutions are beginning to recognise creative outputs such as catalogues, fashion brands, digital content and performance royalties as investable assets.

The discussion on this panel explored:

- How creatives can formalise their businesses, document contracts and intellectual property, and build financial systems that make them investment-ready
- Practical strategies for managing irregular income, separating personal and business finances, budgeting, saving, and planning for retirement
- Ways financial institutions and investors can partner with creatives through tailored solutions, mentorship, and structured financing models
- Leveraging expertise, networks, and financial products to scale creative enterprises sustainably

"Quotes



"All of us know how to hustle, but do we know how to get that money to where we want it to go? Pay yourself first, separate your money from your business, and start putting aside for retirement; it's always imminent."

Paul Gicheru

— Executive Director & Chief Investment Officer, NCBA Investment Bank



"Capacity building is much more important for creatives than the money itself. Use experts for things you're not able to do, accounting, taxation, marketing, so you can focus on what you know best."

Pamela Mutembei

— Investment Director, HEVA Fund LLP



"There is value in structure, despite your profession. Be sure your banker understands you, so you spend your money wisely and make the right decisions."

Dennis Njau

— NCBA Group Director, Retail Banking

Panel 3:

The Cost Of Creativity Managing Pressure, Purpose & Peace

Moderator:



David Muriithi —
Business Skills Trainer for
Creatives & DJ

Panelists:



Fakii Liwali
— Creative Executive
Producer



**Gathoni Kimuyu
(Queen Gathoni)**
— Producer, Storyteller
& Creative



Maandy
— Recording Artist

Panel Summary & Focus

This panel brought together artists and producers to share candid insights on managing the emotional and psychological demands of creative work, maintaining balance and sustaining a sense of meaning while building successful careers.

According to a review of more than 100 academic studies, people working in entertainment and performing arts are twice as likely to experience depression as the general population.

Latest data from Looking Glass, a Film and TV Charity paints a bleak picture of the state of mental health and wellbeing among professionals.

- 64% are considering leaving the industry due to concerns about mental health
- 32% have taken steps to do so
- 30% report having thoughts of taking their own life in the past 12 months
- 30% often feel lonely, up from 24% in 2022
- 63% said their work in film and TV has a negative effect on their mental health.

A study by Record Union found that 73% of independent music creators reported experiencing symptoms of mental illness such as stress, anxiety, and/or depression.

Creativity is a powerful force, but it often comes with a hidden cost. The pressure to perform, maintain relevance and meet growing expectations can take a toll on artists' mental health, sense of purpose and personal peace. Burnout, stress and uncertainty are common challenges faced by creatives in Kenya and across the world.

The discussion on this panel explored:

- How creatives can manage the emotional and psychological demands of their work
- How to stay authentic while facing commercial pressure and constant visibility
- Real strategies for resilience, rest, financial stability and long-term peace
- What kind of support institutions like NCBA must build for sustainable creative careers
- It was raw, honest, and deeply relatable - one of the most resonant moments of the summit.

"Quotes



"Be in the room when ideas are coming up. Be curious. Entertainment has its highs and lows, and support goes beyond finances. Putting yourself there from the start and listening to what the industry is saying will go a long way for creatives and brands alike."

Queen Gathoni (Gathoni Kimuyu)
— Creative Producer



"I'd ask the bank to walk with me beyond my first project so I can build real momentum, because my peak creativity might only emerge by the fourth or fifth project. I also listen to my body. When you ignore it for too long, it eventually stops speaking to you."

Fakii Liwali — Creative Executive Producer



"I take breaks to compartmentalise. After about three months of intense creativity, I step back for a month to unwind and reflect, and that pause actually fuels even more creativity. As an artist, one of the best ways to protect your mental health is to avoid Kenyan comment sections. Stay consistent in your craft, but always prioritise your wellbeing. It gets tough, but your peace comes first."

Maandy — Recording Artist

NCBA and HEVA Fund Sign Groundbreaking MOU to Empower Kenya's Creative Economy



In a landmark move for Kenya's creative sector, NCBA and HEVA Fund LLP officially signed a Memorandum of Understanding (MOU), unveiling a suite of financial products designed to empower creative entrepreneurs and artists across the country.

The partnership addresses one of the most pressing challenges in the creative industry: lack of access to finance. While Kenya's creative sector contributes over 5% of GDP and includes more than 300,000 active creative entrepreneurs, most creatives operate informally and are often overlooked by traditional financial institutions. This has limited their ability to scale, invest in equipment, monetize intellectual property, or access sustainable business development support.

The MOU establishes a joint financial ecosystem that combines HEVA Fund's decade-long expertise in tailored financing for creatives with NCBA's extensive financial muscle, digital capabilities, and regional reach. The partnership introduces five specific financing products aimed at addressing critical gaps in the sector:



Event Financing – Big ideas shouldn't die in the budget stage. With this product, event planners get a flexible, revolving credit line designed for productions. Clients will enjoy no monthly payments, post-event settlement and built-in event protection.



Invoice Discounting – Delayed payments should not slow down momentum. With this product (up to 80% of your invoice value), you get to keep your craft, team and timelines moving. Enjoy effortless liquidity, zero security up to KES. 6 Million, and a simple bullet repayment that keeps your cashflow clean and steady



LPO Financing – Great work always needs capital before the payoff. With this product (Up to 70% contract financing), access funding that is aligned to how you build and deliver. Enjoy no security up to KES. 6 Million, with no monthly repayments, and smooth, timely disbursements.



Working Capital Financing – Keep your hustle afloat as a creative with this product. Creatives will get up to KES. 6 Million funding for their businesses and enjoy flexible repayments of up to 12 months with no security required.



Start-Up Incubator Financing – Explore new opportunities for your start-up with this product. Get up to KES 100,000 funding for your business and enjoy convenient interest rates and flexible repayments of up to 6 months with no security required at 9% interest.

By offering tiered, flexible financing solutions, the MOU ensures that creative entrepreneurs can access capital for production, equipment, marketing, events, digital distribution, and broader business development. The 50:50 shared-risk model adopted by NCBA and HEVA Fund reduces barriers to entry for creatives, accounting for the irregular and seasonal nature of income in the creative sector.

"Quotes



"Through the HEVA Fund partnership, we are developing a financial ecosystem that creatives rightfully deserve, one that understands the unique nature of creative work - irregular income cycles, and the need for flexible, sustainable financing."

John Gachora

— NCBA Group Managing Director



"This partnership reflects the growing commercial confidence in the viability and economic importance of creative MSMEs. In partnership with NCBA, we are unlocking even more capital for small and growing creative businesses, ensuring they can access the financing they need to build, scale, and compete sustainably. This confidence in the sector will accelerate the growth of creative enterprises across the country and strengthen their role as engines of innovation, youth employment, and economic transformation."

Wakiuru Njuguna

— Managing Partner at HEVA Fund

Elev8 LIVE

Powered By  NCBA



Elev8 LIVE Launches Shujaa Album: Celebrating Talent and Recognition



The spotlight of the NCBA Creative Economy Summit shifted to the stage as Motif-Di-Don, alongside the eight emerging artists, officially launched the Shujaa album. The album represents more than music, it's a testament to perseverance, talent, and recognition within Kenya's creative industry.

Asked about the inspiration behind the name Shujaa (hero), Motif shared that for many years, despite his contributions to the industry, formal recognition had been elusive. It was only last year, when he received the Order of the Grand Warrior (OGW) state commendation, that he felt a moment of official acknowledgement. This honour became the driving inspiration behind the album's name, symbolising courage, excellence, and the triumph of creative ambition. The launch marked a celebration not only of Motif's journey but also of the 16 artists nurtured through the Elev8 LIVE platform, who now have a professional space to record, perform, and grow their careers.



Elev8 Music Ltd Signs Its First Artist: **Lafayette**



Following the launch of the Shujaa album, NCBA and Elev8 LIVE officially announced Lafayette as the first artist to be signed under Elev8 Music Ltd. This milestone signals a new era of structured support for emerging talent in Kenya's music industry, providing artists with professional management, mentorship, and access to production and distribution resources. For the 16 artists on the Elev8 LIVE platform, Lafayette's signing serves as a tangible example of what dedication, talent, and the right support can achieve. It underscores the opportunities now available for creatives to turn their craft into sustainable careers and inspires all emerging artists to stay committed, remain consistent, and embrace the resources around them.

DJ Wiwa Takes Over the Decks!

The summit also featured an engaging performance by DJ Wiwa, whose set stood out as a meaningful moment for inclusivity and women's representation in the creative industry. A skilled and confident performer, DJ Wiwa brought energy and precision to the stage, connecting effortlessly with the audience through her music.



Elev8 LIVE Listening Party: Showcasing Talent and Creativity

The Shujaa album launch was followed by an electrifying listening party featuring all 16 Elev8 LIVE artists. The artists performed their songs, interacted with the audience, and showcased the breadth of their talent, creativity, and stage presence.

The event was a vibrant celebration of Kenya's emerging music talent, providing a platform for artists to connect directly with fans, industry stakeholders, and potential collaborators. Beyond the music, the listening party highlighted the confidence, professionalism, and artistry that these creatives bring to the industry, reinforcing the impact of platforms like Elev8 LIVE in nurturing and elevating the next generation of Kenyan musicians.





Scan to listen to the Shujaa Album