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TRANSCRIPT Episode 8 – Mbula Nzuki

Jonathan Bench: Welcome to another episode of Lawbalization. Today I'm joined by Ms. Evelyne Mbula Nzuki, a multi-credentialed attorney based in Nairobi, Kenya. She is the founder and managing partner of MN Legal and co-founder of Tenakata Enterprises, a fintech company licensed by the Central Bank of Kenya. Both ventures have won awards in their industries. Mbula is an eclectic serial entrepreneur and investor in the fintech, construction, and jewelry industries, among others. Mbula, thank you for being on the show today.

Mbula Nzuki: Thank you so much for having me, Jonathan. It's a pleasure.

Jonathan: We have mutual friends, and although we haven't met in person yet, I'm very much looking forward to coming to the continent—fingers crossed for 2027.

Mbula: I have my fingers crossed for you! And yes, we share many mutual friends through Aieja, and there are events across Africa next year. I have a feeling you'll make it here.

Jonathan: Excellent. I'm looking forward to it. Before we started recording, we talked about your name. Can you explain how naming works for children in your culture? I think it's fascinating.

Mbula: Of course. I'm from the Kamba ethnic group. Like many groups in Kenya—and I believe across the continent—many of us have two first names. The first is often a baptismal or Christian name; in my case, Evelyne. The second, which some might call a middle name, usually comes from the family; mine is Mbula, after my late paternal grandmother. I loved her very much, and the name has a beautiful meaning—abundance and rain—so it helps keep her memory alive. Then there is Nzuki, which is the surname. In some instances, there's also a larger family name.

Jonathan: So interesting. Now let's dive deeper into your background. You have so many varied interests. How did you ultimately end up in law? Give us the long version.

Mbula: I actually thought I'd go into medicine. Like many students of my time, I was inspired by Dr. Ben Carson—I read pretty much all his books and imagined becoming a neurosurgeon. But as I approached the end of high school, I realized I'm very eclectic with broad interests. I saw medicine more as a vocation that requires singular dedication. I chose a path that would let me live “many lives.” Law felt like a natural fit because lawyers can work across almost any industry and combine different passions into a fuller life.

Jonathan: That's a great way of explaining it. I joke that I ended up in law because no one told me not to go to law school! I probably would have gone to business school and into

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sales otherwise. But like you, I realized law offers chances to work across industries. I love every client and transaction—each is interesting in its own way.

Jonathan: You've built a career at the intersection of law, technology, finance, and sustainability. How did you get interested in each of those areas—both in your entrepreneurial work and in advising clients?

Mbula: Tech found me. My co-founder at Tenakata approached me about a project while he was doing his MBA at MIT. I've always been passionate about supporting women to achieve financial freedom, and education is key to that. We created a company focused on financial inclusion, with financial literacy training as a core component. Tenakata is now doing very well in Kenya and is licensed by the Central Bank of Kenya. My interest in tech grew alongside that, and as a lawyer I started serving many tech clients—so, in a way, tech chose me.

Jonathan: Let's zoom out. What's happening in Kenya and the broader East Africa region right now—what's the pulse of the nation? Big issues, successes, the general outlook?

Mbula: Specifically today, Kenya is mourning the loss of our former Prime Minister, His Excellency Hon. Raila Amolo Odinga. You can't talk about democracy in Kenya without referencing him—he was a giant. More generally, Africa is a very young continent, and innovation is bustling. Many companies are setting up their operational headquarters here—Kenya is a gateway to Eastern and Central Africa. Nairobi is a melting pot of tech, business, and innovation. You may have seen our Gen Z making their voices heard—there's a lot happening at once: business, technology, politics, and democracy.

Jonathan: Are people generally upbeat? AI is disrupting a lot of industries in the U.S. as well. Would you say people are optimistic or cautiously optimistic about the future?

Mbula: There's a lot of optimism. Youth are creating employment through innovation. It's unrealistic to expect governments to employ everyone, but with AI and technological advancements, young people are building new careers. Disruption always leaves some behind, but those who adapt are happy and optimistic.

Jonathan: As managing partner, you advise startups, high-growth companies, multinationals, and NGOs. What are the biggest legal and strategic challenges you're seeing?

Mbula: First, technological disruption. Many clients need to unlearn old approaches—sometimes unlearning is more important than learning. There's also the pressure of economic headwinds, though that's nuanced; while some struggle, others are thriving because of technology. Then compliance: ESG considerations, emerging technologies, and

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a globally aware workforce. People compare practices across borders and expect more. It's a lot to absorb, but with the right attitude and adaptability, organizations can weather the storm.

Jonathan: On the international side, you mentioned UN office relocations and a strong expat community in Nairobi. Where is inbound investment coming from, and where do Kenyan investors tend to look abroad?

Mbula: Kenya attracts everyone because of our strategic location and role as a regional hub. Despite what makes international headlines, Kenya is generally peaceful, and Kenyans are warm and business-savvy. You'll find inflows from the Americas, Europe, and Asia. As for outbound, Kenyans (and Nigerians, Chinese, Indians, and Ghanaians) are everywhere—people here are very explorative.

Jonathan: You're a strong advocate for business as a force for good. How can lawyers and entrepreneurs balance profitability with social and environmental responsibility?

Mbula: By embedding social values into the profit model. I like the idea that separation is an illusion—good and profit shouldn't be separated. With ESG, make it make sense for all stakeholders from a bottom-line perspective. If you can weave profit and good together, everyone wins, and the business becomes sustainable.

Jonathan: Tell us more about your entrepreneurial ventures—the wins you're proud of, and how you juggle everything, including jewelry and fintech.

Mbula: First, I remind myself that MN Legal is also a business. Law schools teach the practice of law, but not the business of law. For a sustainable firm that pays employees well and does good through CSR, you must marry the business and the nobility of the profession.

Regarding ventures: I'm very proud of Tenakata. The name—chosen by my co-founder, Sebi Salim—comes from the Maasai language and means “now.” The time is now for financial inclusion. We provide affordable working capital and financial literacy to help people build viable businesses. We have an amazing team—over 140 employees and 23 branches across Kenya—which allows me to focus on MN Legal while still supporting Tenakata.

For jewelry, a former high-school classmate at Harvard approached me with a project idea: sourcing jewelry from across Africa for export to the U.S. It supported incredible artisans and helped get their work noticed. I later shifted to a more hands-off, investor/board role to avoid spreading myself too thin.

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I also ran a construction firm for a time. It's capital-intensive, high-stakes, often involves government or PPPs, and can be very political—an education of its own. I'm now an investor rather than handling day-to-day operations.

Jonathan: How does being an entrepreneur shape the way you practice law and advise clients?

Mbula: It lets me stand in my clients' shoes and understand their pain points. I don't just know the text of the law; I focus on its application in business contexts. My value proposition is more strategic and holistic—often closer to strategic advisory than purely legal services—and clients appreciate that.

Jonathan: What do you do for fun in Nairobi—what would you have me do if I'm visiting for a day?

Mbula: I love to travel, but when I'm home I'm a bit of a homebody—reading at home or going out to sample Kenyan food with friends. There's a vibrant restaurant scene, with new spots opening all the time. I also love safaris. Nairobi is the only city in the world with a national park in the middle of it. On a random Saturday, I'll go to the Nairobi National Park and have a relaxed lunch at a lodge—Lolo Lodge is a favorite—overlooking the park, enjoying ugali (a corn-flour staple) with vegetables and meat. It's simple and very Kenyan.

Jonathan: One last question: What advice do you have for businesses considering Africa for the first time—how should they navigate the market and culture?

Mbula: Come with an open mind and honor the local culture. As with any new market, get proper advisory from trusted professionals—a lawyer, an accountant, and, depending on your industry, market researchers. Kenya is one of the easiest places to do business—many processes are automated. Google can get you oriented, but it's not a lawyer; work with professionals. The current environment is enabling for entrepreneurs and multinationals alike. And always seek the goodwill of the local community. Keep an open mind and roll with the punches like true entrepreneurs do.

Jonathan: Wonderful. Mbula, thank you for your time today. It's been so fun getting to know you, and I can't wait to catch up again in the future.

Mbula: Thank you so much for having me. This has been fantastic.